

FORMULATION OF THE RURAL ENTREPRENEURSHIP DEVELOPMENT MODEL FOR ZAKAT BENEFICIARIES IN MALAYSIA

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Abstract

Entrepreneurs are well-known as key drivers of economic development who provide significant value to local economies. Zakat is one of the techniques used to assist the poor and disadvantaged in meeting their necessities and improving their quality of life. This study analyses a model that can be applied in development programmes to satisfy the needs of rural asnaf entrepreneurs by outlining the important components. This study employs both qualitative and quantitative research methods that incorporates data collecting and descriptive analysis utilising library methods through field research instruments. This study employs both qualitative and quantitative research design that includes data collection through library methods and field research instruments to develop the concept and theme of the analysis. Finally, it is determined that, especially in rural areas, all key variables must be stressed to turn an asnaf into a successful entrepreneur. As a result, a thorough model for the growth of asnaf entrepreneurship in rural areas has been developed.

Keywords: Entrepreneurship; Model; Rural.

Introduction

The supreme law in Malaysia is the Federal Constitution. According to Article 4 of the Federal Constitution, any law passed after independence and contrary to the federal constitution then the law is considered void. Therefore, to understand the position of zakat in Malaysia, attention must be given to the position of zakat in the federal constitution. In the Paragraph 1 List 2-State List of Ninth Schedule, of the Federal Constitution, zakat is listed as a matter to be administered under State jurisdiction. The institution that has state jurisdiction responsible for managing the administration and management of zakat in Malaysia is the State Islamic Religious Council (SIRC).

Zakat is an effective tool for helping the poor and vulnerable meet their basic needs and improve their quality of life. Zakat may also be thought of to eradicate poverty through monthly fixed assistance or business capital assistance. Asnaf is referred to the party that is eligible to receive zakat aid collected from Muslims (zakat beneficiaries). Asnaf from the rural areas should be given attention by the SIRC in creating a balance of development. According to the Rural Development Policy Plan 2019, the rural community faces many obstacles, including a less competitive rural economy, inefficient resource usage, and a high poverty rate. As a result, this research aims to find a multidimensional model that can be used in development programs tailored to the needs of rural asnaf entrepreneurs.

Methodology of Study

This study is qualitative that employs descriptive analysis and data collection through field and library methods. Primary data were obtained by using face-to-face interviews with the officers from State Zakat Institutions directly involved with the administration and management of zakat. The focus group method with the recipients of zakat assistance is also carried out. The library method was chosen because it is the most efficient way to obtain works of literature and data from various books, journal articles, research proceedings, and conference papers, and information from the official website. The findings of previous studies were examined to develop the concept and theme of the analysis. With the model that has been established, this study is further developed with quantitative analysis. developed four hypotheses within the framework of quantitative research through field research instruments.

Background of Study

By definition, an entrepreneur is referring to those who have been involved in business activity. Schumpeter (1951) describes the entrepreneur as a unique trader, a catalyst for innovation and creativity, and holds responsibility for the operations and economic activities. According to Zaharuddin Yahya (1995), entrepreneurs can see, understand, seize, and build opportunities for economic benefits and profits. Meanwhile, Mohd & Adibah (2008) provide a more comprehensive definition of entrepreneurs, namely, individuals who are creative and innovative, who have the potential to seize opportunities and take risks in business activities by producing and developing new products (Mohd Nor et al., 2020). Based on these definitions, the entrepreneur is considered compulsory to know about managing business started from creating the idea until producing the entrepreneurial product.

Besides being considered as an alternative in developing a career, entrepreneurship also brings significant value to local economies and is recognized as an essential source of economic development. This phenomenon has led to the creation of new entrepreneurship initiatives to promote entrepreneurship activities to those who have an interest and potential in this activity (Handerson, 2002). Entrepreneurship activities are not limited to any specific areas or level as this activity is flexible to be executed in any situation and level. It can be referred to the report that mentions the nations with more entrepreneurship activity have higher Gross Domestic Product (GDP). Unfortunately, the form of entrepreneurship activity and its success rate is closely related to the context and situation in both areas. For example, the agricultural sector, subsistence economy, and low productivity which define as rural economic activities, making the rural economy less dynamic than in urban areas. In addition, issues such as idle land, unprofitable farm size, and reliance on foreigners affect the economic growth disparities and imbalances between urban and rural areas.

The difference between urban and rural can be seen from either its geographical or a functional standpoint. The countryside, in contrast to the city or town, has less basic amenities. Due to long distances, rural communities are deprived of basic facilities such as schools, hospitals, sanitation, and electricity (Hassan N. Khalid, 2012). In the meantime, the city's services and amenities are more available, affordable, and pleasant due to the shorter distance. Local areas have a more incredible opportunity for the high demand for work in terms of workforce opportunities. The high cost of living in the city, on the other hand, forces people to search for more employment in order to make ends meet. Even though the urban population has many work prospects, the pay rate is still low (Hassan N. Khalid, 2012). However, work prospects and job opportunities in rural areas are scarce, and they do not know how to exploit the existing resources. This is due to a lack of education and their failure to sell their goods and services outside of the village. A wide variety of product styles, product prices, and costs that rural entrepreneurs must pass on to their customer's present obstacles to rural entrepreneurs (Amirul et al., 2017). Therefore, analyzing both context and situation criteria is considered important to guarantee a successful entrepreneurship activity.

The Rural Asnaf Entrepreneurship Programme: Malaysia Experiences

The form of entrepreneurship program to be introduced for asnaf in the rural area should be suitable to the context of their surroundings. As mentioned in the previous discussion, the strategy constructed for entrepreneurship programs for the rural area might be different from the urban as the former has several shortages in terms of the entrepreneurship level of knowledge and inconvenience entrepreneurial amenities. Therefore, a well-organized integrated development program surely will generate more progressive rural asnaf entrepreneurship activity. To this end, authorities, especially the State Religious Council, must play an essential role in stimulating development and growth through effective entrepreneurial development strategies. Zakat instruments should be utilized as optimally as possible because if the program is successful, it will impact the asnaf's living standards and serve as a catalyst for local economic and social growth.

To date, many programs have been introduced by SRC to assist the entrepreneurs among asnaf in rural areas. As reported by Izatul and Muhammad (2017), they discovered that each state's zakat center in Malaysia had provided initiatives and strategies through various programs and courses aimed at developing and improving asnaf capabilities in venturing into entrepreneurship. Table 1 shows a summary of the programs and schemes provided by Zakat institutions in Malaysia:

Table 1: Programs and Schemes Provided by Zakat Institutions in Malaysia

Zakat Institution	Program/Scheme offered	Zakat Assistant
Lembaga Zakat Negeri Kedah (LZNK)	Asnaf Development Program	- Self Help Support - Tailoring - Skill Center / Agriculture Project)
Lembaga Zakat Selangor (LZS)	Economic Development Program Asnaf Development Program	-Capital Assistance -Zakat Distribution Projects -Tailoring Workshop (D'Asnaf Anggun) -D'Asnaf Kraf -Mobil Entrepreneur -Pasar Rakyat Asnaf -Training Centre -Capital assistance
Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)	Business Recovery Support	- Workshop on Living Skills Program (Sewing, Embroidery, and Automotive)
Majlis Agama Islam Negeri Johor (MAINJ)	Self-reliance Scheme	-Asnaf Zakat Skill center -Tunas Asnaf -Jana Asnaf Niaga

		-Jana Asnaf Chef -Jana Asnaf Menjahit
Majlis Agama Islam Melaka (MAIM)	Human Development Program	-Business Assistance (financial) - Business Assistance (tool)
Majlis Agama Islam Negeri Sembilan (MAINS)	Asnaf and Capital Development	- Asnaf Development Centre (Cooking and Tailoring Workshop) - Capital and Business Assistance
Majlis Agama Islam dan Adat Resam Melayu Pahang (MUIP)	Asnaf Development Unit	- Courses and training - Capital and tool assistance
Majlis Agama Islam dan Adat Melayu Perak (MAIPK)	Asnaf Empowerment Program	- Capital Assistance - Courses and Training Program
Majlis Agama dan Istiadat Melayu Perlis (MAIPS)	-	-Capital Assistance - Skill Training Assistance
Zakat Pulau Pinang (ZPP)	Eradication of Poverty Entrepreneur Development	- Business Capital Assistance - Gerak Asnaf Catering - Gerak Asnaf Jahitan - Gerak Asnaf Tani - Gerak asnaf Niaga - Gerak Asnaf Kraf - Atrium dan Café - Entrepreneurship Program - Self Development Program for Asnaf (Annual) - Asnaf entrepreneur product - Entrepreneurship training/ courses
Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)	-	-Self-Reliance Capital Assistance / Business

		- Entrepreneurship Courses for Asnaf
Pusat Zakat Sabah (PZS)	-	- Assistance for attending Workshop / Courses / Entrepreneurship seminar) - Capital Business Assistance (Group/ Individual/ Retail/ agriculture/ livestock/ fishery/ restaurant and service) - Business equipment assistance - Assistance for initial rental of the premise - Incentive Assistance/ business encouragement
Tabung Baitulmal Sarawak (TBS)	Strengthening the Ummah Welfare Program	- Human Capital Development Assistance
Majlis Agama Islam Wilayah Persekutuan (MAIWP)	Entrepreneurship Assistance Scheme	- Business Assistance - Assistance for agriculture/ fishery/livestock

Source: Modification from Izzatul and Muhammad Nasri (2017)

The assistance provided by the zakat institutions, as shown in Table 1, can be summarized as follows:

1. Financial assistance,
2. Training, courses and workshops and,
3. Monitoring.

However, this study realized that the designed programs are primarily short-term and not even comprehensive. In other words, asnaf entrepreneur development programs are not designed with a long-term basis with holistic objectives. Furthermore, the program offered also is not tailored to meet the needs of the rural asnaf. Therefore, this study is conducted to propose a multidimensional model that can be used in strategizing entrepreneurial programs specifically to the needs of rural asnaf entrepreneurs.

The Rural Asnaf Entrepreneurship Development Model

Entrepreneurial success may be determined when entrepreneurs have an optimal level of preparedness, according to the research conducted by Muhammad and Zurinah (2021). They will be able to perceive and think about their surroundings more effectively and efficiently, allowing them to channel high potential to attain their objectives. As a result, it is the obligation of the authorities to implement a comprehensive development programme to encourage and promote rural asnaf entrepreneurs. When conducting entrepreneurial development initiatives in rural areas, local authorities or the government can focus on three factors, according to Handerson (2002): (1) the development of individual skills, (2) the development of individual skills, and (3) the development of individual skills.

According to Zainurin et al., (2019), the elements that contribute to entrepreneurial success are split into two categories: micro and macro factors. Micro elements include financial restrictions, motivation, and competitiveness and productivity, whereas macro factors include government laws and regulations, as well as local culture. Training programmes can help entrepreneurs improve their entrepreneurial management skills and performance. A lack of entrepreneurship education is a fundamental hindrance to generating effective and successful businesses. As a result, a focused approach is required to enhance and raise the level of knowledge among entrepreneurs in order to increase their competitiveness (Reynolds et al., 2001). When it comes to running a business, entrepreneurs rarely confront hurdles and obstacles, and they will be unable to succeed if they lack management abilities. The company should be run by people who are not just interested in business but also want to study the ins and outs of entrepreneurship so that the main goal is not just to make money but to maximize their potential.

Despite the fact that the entrepreneurs' efforts are the source of success, they need to be backed up by a strong social support structure. The availability of community resources, particularly start-up money, is crucial for high-growth entrepreneurs' success. In the early phases of starting a firm, asnaf will confront problems such as a lack of money and capital, motivation, business expertise and management abilities (Isma Addni, 2007; Zainurin et al., 2019).

Furthermore, business risk is an unpredictability that can stymie business growth. Risk that not managed properly can cost you money, time, and credibility, among other things. Therefore, rural asnaf entrepreneurs must be constantly aware of the dangers they face and design the best solution and plan for avoiding or decreasing the negative effects of those risks. To lessen the risks and problems faced by entrepreneurs, the development of future services or goods, should be hastened from time to time, including exposure to 4.0 industrial technology (Nurul Hidayah et al., 2020).

The efficacy of support network programs is also critical to realizing the potential of the rural asnaf entrepreneur community. A network system is an informal or formal organization that connects entrepreneurs with the social capital, business, and strategies they need to develop (Malecki, 2001). It includes information on capital assistance techniques and equipment, as well as ongoing training and guidance (Tabung Haji, 2018). To ensure the smooth operation of entrepreneurial activities, a mentoring system, particularly among aid financiers, should be implemented. According to Handerson (2002), there is no guarantee that a business run by entrepreneurs will succeed without obstacles and challenges; thus, a monitoring system is required to ensure that any problems that arise are identified and resolved as soon as possible.

Entrepreneurial skills allow business owners to persevere in the face of adversity and an uncertain future (Mastura & Abdul, 2008). Muhammad Adib and Nurul Ilyana (2019) discovered that in any entrepreneurial program, selecting participants based on the correct and success criteria is critical to ensuring a successful program. In this context, Hashim and Syed (2018) discovered three key characteristics for identifying potential asnaf participants: asnaf zakat, productivity, and willingness to run a business.

Apart from the previously mentioned characteristics, asnaf entrepreneurs must have distinguishing and distinct characteristics from ordinary entrepreneurs, such as self-confidence, independence, and the ability to persevere without expecting or relying on others in the future. Asnaf entrepreneurs must also work hard and persevere in the face of any previous difficulties and life struggles (Mohd & Adibah, 2008; Nur Laily & Dewi, 2018). The

social skills of rural asnaf entrepreneurs, including verbal and non-verbal communication, should also be improved. This is to improve the efficiency and effectiveness of two-way communication, which has an impact on entrepreneurial activities (Candida, 2008). The key factors influencing the development of rural asnaf entrepreneurship are summarized in Figure 1.

Figure 1: Key factors of the rural asnaf entrepreneurship development.

Source: Modification from Zainurin et.al (2019); Laily & Dewi (2018); Jumaat et al (2012); Tran Kieu (2016) and Isma (2007).

Rabitah and Shuhymee (2020) discovered a proactive initial strategy before implementing entrepreneurial and business activities. As a result of the critical success factors of asnaf entrepreneurs discovered through the analysis of the literature as well as previous studies, it is unavoidable that a comprehensive rural asnaf development model required four major components:

1. Demographics
2. Individual
3. Knowledge and skills
4. Support

These four components are then subdivided into several sub-components suitable for implementation to asnaf entrepreneurs, as shown in figure 2 below:

Figure 2: The Rural Asnaf Entrepreneurs Development Model

Rural Asnaf Entrepreneurs Model: Preliminary Study

With the model that has been established, this study is further developed with quantitative analysis. developed four hypotheses within the framework of quantitative research through field research instruments. A preliminary study will provide information about whether a full-scale study is feasible and list any recommended amendments to the design of the future study. It is also used to see if there are effects and relationships between variables in the construct that has been constructed. Because the relevant formulation model is a model derived from a literature review, a validity test needs to be performed. Hence, these four cores of Rural asnaf entrepreneur's development will be used as predictors of their profit performance, as shown in the table 2 below:

Table 2: Coding of Thematic Predictors

No.	Main Predictors	Latent variable	Code
1	Demographic	Age	De1
		Education	De2
		Carrier experience	De3
		Locality	De4
2	Individual	Attitude	In1
		Interest	In2
		Motivation	In3

		Self-efficacy	In4
		Self-Confident	In5
3	Knowledge and skills	Business Activity	Ks1
		Finance and accounting	Ks2
		Marketing	Ks3
		Risk	Ks4
4	Support	Capital	Su1
		Technical equipment	Su2
		Training and Coaching	Su3
		Mentor	Su4
5	Business performance	Profit	Bp1
		Business Value	Bp2
		Competitive advantages	Bp3

Methodology and Sampling

This study is using a quantitative approach with descriptive analysis through factor validation analysis. This method allows researchers to generally study early models in a network of interrelated factors whose dependency relationships in a set of constructs, represented by several variables, while considering data accuracy through R-Square reliability and coefficient analysis (Conroy, 2008). The data collection method was made through a questionnaire with closed-ended questions on a five-point Likert scale. This type of question is easy to analyze and pleasant for the respondent to give an answer because the respondent is only asked to choose one of several answers given. Questionnaire type research is a popular form of research used among researchers because questionnaires can cover various fields and can be easily arranged to obtain accurate and specific data (Glasow, 2005). Through questionnaires, information related to the respondents can be kept confidential. This allows respondents to answer questions comfortably without feeling anxious or suspicious (Glasow, 2005). The sampling of this study was determined by a systematic sampling method, using a survey form distributed to asnaf entrepreneurs identified in several rural and suburban areas in the state of Selangor, Malaysia. Only one state was targeted in the research because of two factors, it met the characteristics of the area and type of industry required, as well as time constraints and estimates by the researchers. Survey forms are distributed via google forms, emails, and phone calls. With responden's data obtained from State Islamic Religious Council, a total of 156 respondents who are asnaf entrepreneurs have answered the survey questions given and have been sufficient in accordance with the preliminary study standards set (Sekaran, 2003).

Results and Discussion

The study based on reflective measurement model, with assessed convergent validity. It can be ascertained if the loadings are greater than 0.5 (Hair et al., 2010), composite reliability greater than 0.7 (Gefen, Straub, & Boudreau, 2000), and the average variance extracted is greater than 0.5 (Fornell & Larcker, 1981). The structural model was tested.

Construct Reliability and Validity

In reliability analysis, R^2 of BP obtained is 0.545. In term of reliability, the R^2 can measure the variance, which is explained in each of the endogenous constructs (Shmueli and Koppius, 2011). The R^2 is also referred to as in-sample predictive power (Henseler et al., 2009; Hair et al., 2011). Thus, based on the R-squared of this present study, it is found to be substantial, as shown in table 3 below:

Table 3: R-Square

	R Square	R Square Adjusted
Business Performance	0.545	0.533

Hair et al., (2012a) proposed the use of composite reliability as a substitute for internal consistency reliability measuring in social science research, as a good alternative to conventional Cronbach's Alpha. Therefore, this study uses it to measure the reliability of internal consistency against the factor analysis conducted. In this case, the composite reliability coefficient measurements of internal consistency and reliability are evaluated and reported in Table 4.0 below. In this study, the values of the composite reliability coefficients ranged from 0.922 to 0.883 which were adequate and excellent respectively. According to Cohen (1992) R^2 values of .12 and below indicate low, between values of .13 to .25 indicate medium, .26 or above and values above indicate high impact measure. Thus, it can be proved that the instrument is reliable and can be extended to hypothesis testing analysis. A reliability value of alpha (α) around 0.834 -0.887 is considered to have been sufficient (Nunnally & Bernstein, 1994). In addition, the reliability analysis can be complemented by the calculation of the Average variance extracted (AVE) of each construct, which are all sufficient with values higher than 0.5 (Hair et al., 2012b), i.e. around AVE = 0.602 ~ 0.773.

Table 4: Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Business Performance	0.855	0.911	0.773
Business Support	0.887	0.922	0.746
Demographic	0.853	0.899	0.691
Individual	0.834	0.883	0.602
Knowledge Skills	0.886	0.921	0.746

Based on table 4.0, the validity analysis shows that all constructs were significant with rates greater than 0.5 (Cohen, 1992). This shows high data consistency and it is suitable to be used as a model for further research in related fields.

Conclusion

To summarize, the development of asnaf entrepreneurs must be carefully planned in order to ensure long-term effectiveness. According to the findings of this study, the current asnaf development programs are only short-term and do not specifically target rural asnaf. Meanwhile, the demographics, individuals, support, knowledge, and skills required by rural asnaf entrepreneurs are vastly different. Aside from that, zakat institutions are typically

founded by people with religious backgrounds who have little experience in management and business. As a result, zakat institutions must seek advice from parties with direct experience in entrepreneurship development.

Other than that, certain aspects of zakat distribution need to be improved in order for it to be more effective. Specific instruments to assess the asnaf's qualifications are required before they are assisted in the form of business capital. Zakat institutions must implement a formal screening mechanism for the distribution of capital assistance. This mechanism prevents the asnaf from using less prudent aid and capital expenditure methods, causing the true purpose of financing to be missed. It makes the zakat institution's mission and vision fall short of the intended goal of fostering asnaf entrepreneurship. Furthermore, it can assist zakat institutions in reducing errors in applicant selection when determining the eligibility of recipients of zakat capital assistance.

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