

# A Systematic Literature Review for Improving the Development of Agricultural Asnaf Entrepreneurs in Malaysia

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## ABSTRACT

Malaysia faces the plight of impoverished and needy asnaf who rely on Zakat help to meet their daily living expenses. Nevertheless, these asnaf possess the capacity to elevate themselves and their families from poverty by participating in entrepreneurial endeavours within the agricultural sector. The tropical climate of Malaysia is suitable for agriculture. A substantial area of land is appropriate for conducting commercial agricultural operations. This study will identify potential enhancements in the development of asnaf entrepreneurs within the agriculture sector. This research employs the systematic literature review (SLR) methodology. This article aims to highlight essential enhancements for empowering asnaf people through agricultural entrepreneurship, utilising Malaysia's fertile climate and accessible land resources. Applying a systematic literature review (SLR) methodology, pertinent articles were extracted from the Scopus database and evaluated thematically using *Atlas.ti* 9. The findings identify four significant themes: (1) microfinance as vital startup capital, (2) financial support for business sustainability during crises, (3) the influence of spiritual strength on asnaf entrepreneurs, and (4) the crucial importance of business management training for skill enhancement. The researchers find that organised support—integrating financial assistance, training, and spiritual fortitude—can facilitate Asnaf's shift from dependence to self-sufficiency. Recommendations encompass the integration of microfinance with training programs; the establishment of crisis relief funds; and the promotion of spiritual motivation via Zakat institutions. Subsequent research ought to corroborate these findings with empirical investigations.

**Keywords:** Asnaf, Entrepreneur, Agricultural, Microfinance, Poverty Alleviation.

## INTRODUCTION

Agricultural entrepreneurs in Malaysia often face various challenges in developing the agricultural sector, especially those belonging to the asnaf category. Most of them are farmers who are financially disadvantaged and need strong support to improve their living standards. To improve this situation, various assistance and intervention programs have been introduced by the government and welfare bodies, including philanthropic instruments such as agricultural waqf and zakat distribution to support the asnaf group in running agriculture-based businesses. Yusof et al. (2024) explained the potential for the development of this agricultural waqf and livestock project in line with one of the second goals of the 17 sustainable development goals developed by the United Nations (UN) during the United Nations General Assembly (UN) dated September 2015 in New York, United States, which must be achieved by 2030. The goal of sustainable development is an agenda for human development and welfare, as well as global life. The second sustainable development goal is set to achieve sustainable agriculture and food security, in addition to improving the quantity and quality of nutrition and thus ending hunger (United Nations, 2022).

The second sustainable development goal is set to achieve sustainable agriculture and food security, along with improving nutrition and ending hunger. This is a critical goal due to the various challenges in food production through agriculture and livestock, especially in terms of access to important production factors such as financing for agricultural and livestock projects, the cost of seeds, fertilisers and pesticides, production technology and the weakness of knowledge and access to demand and markets for agricultural products. (Mutea et al., 2025). If the agricultural and livestock industry is not developed sustainably in a country, then the country will be exposed to the issue of insufficient food supply, also referred to as a threat to the national food security agenda. The issue of food security in a country can trigger many undesirable situations, including malnutrition among the younger generation. Critical food insufficiency can result in famine and ultimately create a political situation that is not conducive to governing the country. A more severe scenario could be the outbreak of civil war resulting from competition over food resources. Therefore, agriculture and livestock issues need to be highlighted to ensure sustainable efforts so that the food security agenda is always one of the priorities in a country (Abduh, 2019). Prioritising these issues not only supports the immediate needs of the population but also fosters long-term stability and resilience against potential crises. It is imperative that governments, NGOs, and local communities work collaboratively to implement effective agricultural practices and policies that can sustain future generations.

### Problem Statement

According to the National Agro-Food Policy 2021-2030, it is stated that the average monthly income of workers in the agricultural sector in 2018 was RM1,865, which is lower than the national average of RM3,087. The agricultural sector's low productivity correlates with this low income. An audit report in 2018 on the performance of income and expenses of several farms showed that certain farms were facing problems such as bagworm infestations, which reduced yields and income. For example, the Sungai Selinsing Farm suffered losses in sales due to the attack. The effectiveness of this management was affected due to a lack of expertise in planning, systematically managing farms, and using modern technology. However, there was a report issued by the Federal Territory Islamic Religious Council (MAIWP) which commented on the success in farm management by asnaf. For example, a total of 10 asnaf have successfully undertaken a project for cultivating chillies using fertigation through the urban farming concept under the control of MAIWP. This project was carried out on a two-hectare plot of land in Taman Koperasi Polis 2, where participants were given theoretical and practical training as well as a monthly allowance. Consequently, they produced 11.6 tonnes of chillies last February, generating a net profit of RM20,000. However, there are problems faced regarding the distribution of zakat to asnaf. A study by Mohd Adnan et al. (2021) showed that the amount of zakat distribution in the form of capital to asnaf agri-entrepreneurs increases every year. For example, in Selangor, a total of 1,022 asnaf received capital assistance, but only 51 people managed to get out of poverty. This raises questions about the effectiveness of the use of zakat funds in improving the well-being of asnaf.

Furthermore, Firos et al. (2020) found that Malaysian farmers often encounter difficulties in accessing modern entrepreneurial training and the technical knowledge required to enhance their productivity. This situation has resulted in the productivity of farmers in Malaysia being lower compared to their more educated and highly skilled counterparts. Malaysia has introduced the use of technology, such as drones, for crop monitoring. Drones are employed to capture images of crops that can be analysed to identify diseases on trees, assess chlorophyll levels, measure soil moisture, and detect pests. Understanding the soil moisture levels enables farmers to ascertain the amount of water their crops require (Bernama, 2020). However, if this technology is not adopted by farmers due to a lack of skills, their productivity will not improve and may lead to a decline in the production index within the agricultural sector.

On the other hand, Bank Muamalat Malaysia Berhad acknowledges that the B40 and asnaf groups often experience difficulties in obtaining loans from banking institutions, making it difficult for them to start or continue their businesses after the pandemic (Sinar Harian, 2023). This data proves that the low-income group (B40) and asnaf in Malaysia face challenges in obtaining financing from financial institutions. This is also supported by Asni et al. (2024); there is evidence that Asnaf face challenges in obtaining financing to develop their businesses. This conclusion was found through their study on the implementation of *qard hasan* credit microfinancing through zakat funds in Kedah, which discovered that the programme successfully helped the

asnaf groups increase their income through paddy farming. This program provides interest-free loans (*qard hasan*) to support participants' livelihoods.

Finally, in 2025, the Malaysian Ministry of Industry, Plantations and Commodities (KPKM) reported that the increase in world commodity prices, such as palm oil and mustard seeds, caused farmers' production costs to increase. For example, rising global palm oil prices can increase the cost of production for farmers, which in turn affects the price of local food products. This assertion is supported by a study by Md Amin et al. (2022) that disruptions in the supply chain of essential commodities such as flour, cooking oil, and chicken can lead to shortages in the market. This situation triggers "panic buying" and food hoarding, which ultimately increases prices and affects food accessibility for low-income groups, including asnaf farmers. In addition, a report from Bernama (2023) shows that 40% of agricultural areas in Malaysia are exposed to the risk of drought, flooding, and unpredictable climate change, which is reasonable, given that Malaysia has experienced an increase in extreme weather events such as continuous heavy rains and scorching heat. The agricultural sector, especially for asnaf entrepreneurs, is more vulnerable to these extreme weather changes, which also affect their yields and income. This study will examine the main components needed to improve the potential of asnaf entrepreneurs, especially in the agricultural field, based on a systematic literature review.

## RESEARCH METHODOLOGY

This study was conducted by systematically analysing the literature review. The Scopus online database was selected to access articles related to asnaf farmers and entrepreneurs based on group zakat farms. The screening and eligibility process was also used in this study to obtain articles that meet the requirements, scope and purpose of the study. Data searches were used by focusing on several keywords and combined using the Boolean Operator Technique as follows: TITLE-ABS-KEY ((zakat OR asnaf) AND (entrepreneur OR agriculture OR farming)). Search results using Boolean operators from Scopus data, resulting in 60 articles. There were inclusions and exclusions carried out in the Scopus database search.

There were several articles that were rejected due to not meeting the theme of the literature analysis; namely, 38 articles were rejected due to not being related to asnaf, entrepreneurs, or agriculture and not having access to download the full article. A total of 21 articles did not have access to the full article. While a total of 17 articles were not related to the study title.

### Systematic Review Process

The systematic review search procedure consists of four main steps, namely identification, screening, eligibility and quality assessment. A flow diagram of this systematic review process is depicted in Figure 1.

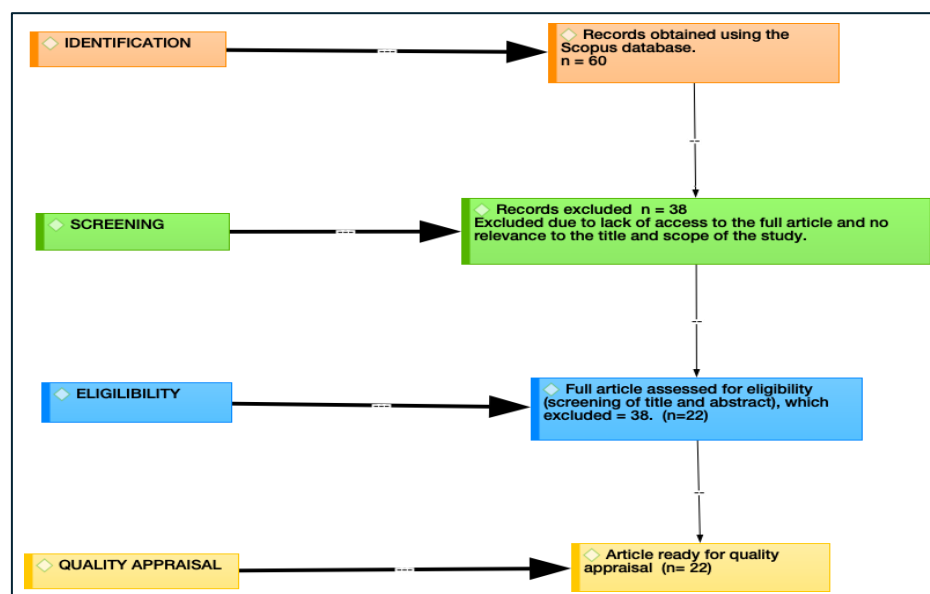


Figure 1: The process of selecting articles. (Shaffril et al., 2021)

**Introduction:** Four steps are involved in the systematic review approach. The first is the introduction. The terms used in the search were based on previous studies and a thesaurus, which consists of relevant keywords. **Screening:** The next stage is screening, which involves selecting articles based on the inclusion and exclusion criteria listed in Table 2. This study filtered 60 to 38 articles based on the selection criteria. The accessibility of the articles was selected based on open access versus restricted articles. To avoid any errors or misunderstandings, this study also focused on English and Malay language publications. Then, articles from 2014 to 2024 were selected to ensure that the topic was up-to-date and the content was more reliable.

Table 1. Search Strings Used in the Systematic Review Process

Database	Keyword use
Scopus	TITLE-ABS-KEY ((zakat OR asnaf) AND (entrepreneur OR agriculture OR farming))

Table 2: The inclusion and exclusion criteria

Criteria	Eligibility	Exclusion
Access	Open Access	Restricted articles
Languages	Malay and English	Other than Malay and English
Timeline	Between 2014 and 2024	Before 2014
Subject area of study	Microfinance, asnaf, entrepreneurship, agriculture	Other than the subject area of study

**Eligibility:** The third procedure was eligibility, in which the authors manually reviewed 22 articles after the screening process to confirm that all of them met the inclusion criteria. This was achieved by reading the titles and abstracts of the articles. **Quality assessment:** The quality assessment stage was conducted to ensure that the methodology and analysis reported by the selected studies were satisfactory.

This study also adds to the systematic literature analysis approach by analysing using *Atlas.ti 9* to develop themes in analysing the literature. The *Atlas.ti 9* program accepts the collected literature as a document. The literature is then coded according to category coding. Category coding is based on a discussion of ideas, concepts, or any other information stated in the literature. By combining initial codes into larger categories, category coding reduces data. This aims to transform initial codes, which are often literal or merely descriptive, into codes representing specific concepts (Bingham, 2023). Qualitative studies have used this coding approach to develop themes. However, the context of the study can influence the coding process in various ways (Younas et. al, 2022). Following the category coding process, we will combine category codes based on the themes and ideas derived from the coded interview data. This thematic coding aims to form a combination of themes to create a new model, theory, or relationship as a result of the qualitative study analysis. In looking at important points in the literature, the *Atlas.ti 9* application helps to sort the data into specific theme categories to create themes for analysis (Sharma, 2024). This systematic approach enhances the clarity of the findings and ensures that the emerging themes are grounded in the data itself. By employing such robust analytical tools, researchers can derive more nuanced insights that contribute to the broader academic discourse.

## RESEARCH FINDINGS AND DISCUSSION

Search results using the SLR technique on the Scopus database showed that 60 articles were found based on searches using the keywords zakat, asnaf, entrepreneurs, and agriculture in Malay and English. However, only 22 articles were accepted.

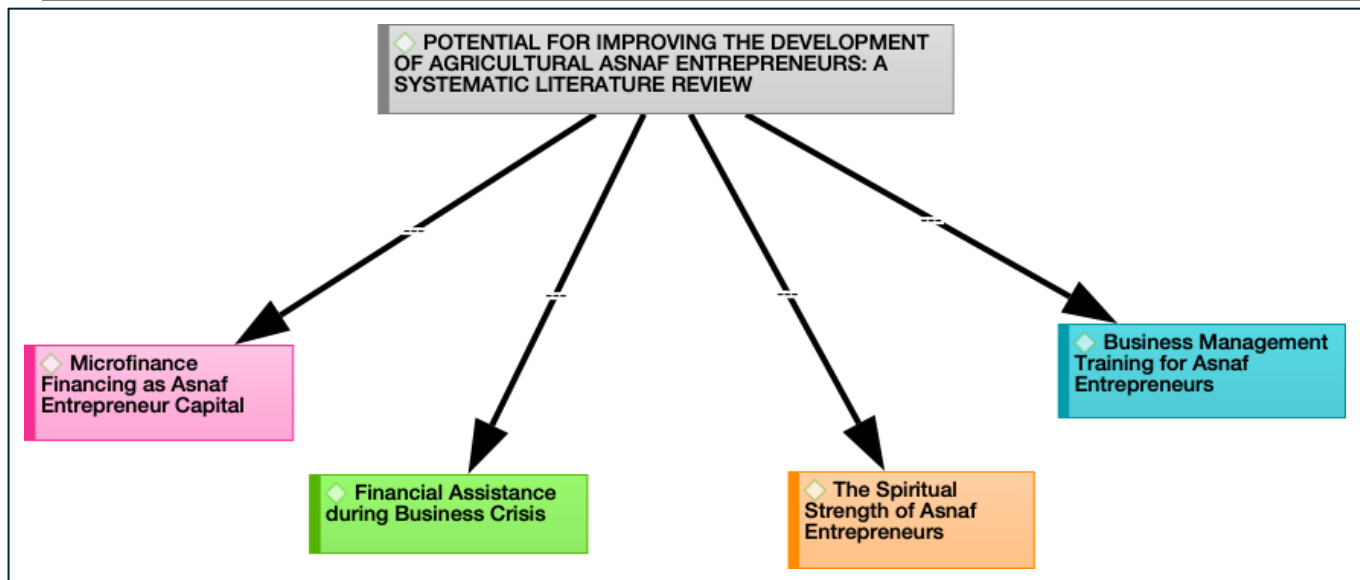


Figure 2: Findings of SLR analysis on Potential for Improving the Development of Agricultural Asnaf Entrepreneurs.

The SLR findings from 22 articles reviewed in the SCOPUS database highlight four key areas to help Asnaf entrepreneurs in agriculture: microfinance financing as capital for Asnaf entrepreneurs, financial help during business crises, the spiritual strength of Asnaf entrepreneurs, and business management training for Asnaf entrepreneurs. These key areas indicate a comprehensive approach to supporting Asnaf entrepreneurs, addressing both their financial needs and personal development. By focusing on these aspects, the research aims to enhance the sustainability and growth of agricultural enterprises among asnaf individuals. Further discussion of the SLR analysis is explained as follows:

### Microfinance Financing as Asnaf Entrepreneur Capital

Table 3: Findings of SLR Analysis on the Theme of Microfinance Financing as Asnaf Entrepreneur Capital.

No.	Authors	Issues	Methodology	Finding
1.	Alrashedi & Mohammed (2023)	The role of Islamic microfinance institutions in combating unemployment rates.	Qualitative methods were used where interviews were conducted with 11 experts from Islamic microfinance institutions.	The study findings found that waqf, zakat and crowdfunding are considered effective tools to reduce unemployment rates and are easy to implement.
2.	Adnan et al. (2019).	Implementation of microfinance in addressing the issue of constraints in obtaining capital for less able entrepreneurs.	This qualitative study was obtained through document analysis and interviews with individuals who are experts in the field of zakat in Malaysia.	There is a strong legal basis that allows the distribution of zakat through microfinancing, and the views of scholars in Malaysia commented that this financing has the potential to be implemented.
3.	Abduh (2019).	The role of Islamic social finance in achieving the 2nd Sustainable Development Goal (SDG).	Qualitative study through library research.	Infraq, waqf and zakat are excellent alternative funds to cover the global SDG investment gap of an annual average of 2.5 trillion.
4.	Saputra et	Empowering sustainability through	This qualitative study a	The study findings found that philanthropic activities



	al. (2024).	agricultural zakat-based philanthropy.	phenomenological study on 3 main subjects, namely, 10 zakat amils, 15 zakat payers and 35 zakat recipients.	involving agricultural zakat can be categorised into consumption-orientated and production-orientated activities.
5.	Jauhari et al. (2023).	The study explores the potential applications of Islamic FinTech in broadening the financing reach of zakat institutions.	This is an exploratory qualitative study.	Zakat plays a very important role in improving the lives of Asnaf micro-entrepreneurs through microfinancing enabled by FinTech.
6.	Nadzri et al. (2018).	Comparison of micro-entrepreneur governance at Amanah Ikhtiar Malaysia (AIM) and Pusat Pembangunan Usahawan Asnaf Zakat Selangor	Questionnaire on 485 micro-entrepreneurs from Amanah Ikhtiar Malaysia (AIM) and Pusat Pembangunan Usahawan Asnaf Zakat Selangor. Interviews with 17 micro-entrepreneurs.	Both types of financing have their strengths and weaknesses, where non-repayable programmes are recommended to focus on hardcore poor entrepreneurs, while repayable programmes are advised to focus on the poor category.

The findings of the systematic literature review (SLR) analysis, which included six articles discussing microfinance as capital for Asnaf entrepreneurs, were presented. Alrashedi & Mohammed (2023) studied the role of Islamic microfinance institutions in overcoming unemployment rates. Alrashedi & Mohammed (2023) study used a qualitative approach through interviews conducted with 11 institutional experts and found that waqf, zakat, and crowdfunding are effective tools to reduce unemployment rates and are easy to implement. Adnan et al. (2019) also commented that there is a strong legal basis that allows the distribution of zakat through microfinance, and the views of scholars in Malaysia suggest that this financing has the potential to be implemented. This qualitative study was obtained through document analysis and interviews with individuals who are experts in the field of zakat in Malaysia. Abduh (2019) also stated that infaq, waqf and zakat are excellent alternative funds to cover the global SDG investment gap of an average annual USD 2.5 trillion. Abduh (2019) findings show that the role of Islamic social finance in achieving the 2nd Sustainable Development Goal (SDG) is qualitative through a library study. Saputra et al. (2024) also found that philanthropic activities involving agricultural zakat can be categorised into consumption-orientated and production-orientated activities. This qualitative study adapted a phenomenological study on 3 main subjects, namely, 10 zakat amils, 15 zakat payers and 35 zakat recipients.

Jauhari et al. (2023) also focused on the critical role of zakat in improving the lives of asnaf micro-entrepreneurs but through microfinancing enabled by FinTech. The study is qualitative and exploratory. In another study, Nadzri et al. (2018) reviewed the comparative issue of micro-entrepreneur governance at Amanah Ikhtiar Malaysia (AIM) and Pusat Pembangunan Usahawan Asnaf Zakat Selangor. Nadzri et al. (2018) presented their findings. Nadzri et al. (2018) highlight key differences in governance structures and support mechanisms that influence the success of microentrepreneurs in these two organisations. This comparative analysis not only sheds light on the effectiveness of different approaches to governance but also raises questions about how to best leverage Zakat funding for sustainable economic development in the community. Nadzri et al. (2018) also reviewed the comparative issue of micro-entrepreneur governance at Amanah Ikhtiar Malaysia (AIM) and Pusat Pembangunan Usahawan Asnaf Zakat Selangor. A study conducted through a questionnaire of 485 microentrepreneurs from Amanah Ikhtiar Malaysia (AIM) and Pusat Pembangunan Usahawan Asnaf Zakat

Selangor, as well as interviews with 17 microentrepreneurs, suggested that both types of financing have their strengths and weaknesses: non-repayable programs are recommended to focus on hardcore poor entrepreneurs, while repayable programs are advised to focus on the poor category.

### Financial Assistance during Business Crisis

Table 4: Findings of SLR Analysis on the Theme of Financial Assistance during Business Crisis.

No.	Authors	Issues	Methodology	Findings
1.	Nik Azman et al. (2021).	Islamic social finance is important in stabilising the income of micro-entrepreneurs during the COVID-19 pandemic	A quantitative study using 200 questionnaires was distributed to micro-entrepreneurs in three states, namely Kedah, Kelantan, and Terengganu, between June and August 2020.	The results of the study indicate that Islamic social finance such as zakat has the strongest and most positive relationship with financial stability, playing an important role in income stability among micro-entrepreneurs during the COVID-19 pandemic.
2.	Herianingrum et al. (2024).	COVID-19 A collaborative model between muzakki and mustahik to strengthen the fundraising capacity of Islamic social financial institutions during COVID-19	Descriptive qualitative method with. interview techniques with muzakki of various professions and data collection from field documentation.	Muzakki who work as civil servant and entrepreneurs continue to pay zakat through zakat institutions and support mustahik, while muzakki affected by the COVID-19 pandemic reduce their zakat expenditures. So, the need for mustahik and muzakki cooperation to develop a model that is able to increase the collection of zakat funds.

Nik Azman et al. (2021) stated that Islamic social finance, such as zakat, has the strongest and most positive relationship with financial stability, playing an important role for income stability among microentrepreneurs during the COVID-19 pandemic. Micro-entrepreneurs in three states, namely Kedah, Kelantan, and Terengganu, received 200 questionnaires as part of a quantitative study between June and August 2020. Meanwhile, Herianingrum et al. (2022) highlighted the significance of community support in enhancing the resilience of these micro-entrepreneurs. Their research indicated that collaborative networks not only provide financial backing but also foster knowledge sharing, which is crucial for navigating economic challenges. A recent study stated that muzakki who work as civil servants and entrepreneurs continue to pay zakat through zakat institutions and support mustahik, while muzakki affected by the COVID-19 pandemic reduce their zakat expenditures. This suggests a complex interplay between economic stability and charitable giving, particularly in times of crisis.

The findings underscore the importance of understanding how external factors, such as pandemics, can influence individuals' financial behaviours and their willingness to support community initiatives. Furthermore, it highlights the need for zakat institutions to adapt their strategies in response to such crises, ensuring that they can effectively reach and assist those in need and encouraging continued participation from muzakki. By creating a supportive environment and offering customised programs, these institutions can help maintain a sense of community solidarity during challenging economic times. This adaptability not only fosters trust among potential donors but also reinforces the importance of collective responsibility in times of hardship. Ultimately, a proactive approach can lead to increased engagement and a more robust support network for those who rely on these vital resources. This adaptability not only reinforces the trust between the

institutions and the community but also fosters a culture of giving that can withstand external pressures. Ultimately, by prioritising transparency and

engagement, Zakat institutions can inspire greater contributions and ensure that their efforts remain impactful and relevant. Relevant initiatives can also encourage individuals to recognise their role in the wider community, promoting a sense of belonging and shared purpose. As a result, this can cultivate a more resilient society where everyone feels empowered to contribute to the common good, even in challenging times. Therefore, there is a need for collaboration between mustahik and muzakki to develop a model that is capable of increasing zakat fund collection. This collaborative model should focus on enhancing awareness of zakat's importance and its impact on social welfare, as well as facilitating transparent communication between all parties involved. By fostering trust and engagement, both mustahik and muzakki can work together to ensure that resources are allocated efficiently and effectively, ultimately leading to a more resilient community.

### The Spiritual Strength of Asnaf Entrepreneurs

Table 5: Findings of SLR Analysis on the Spiritual Strength of Asnaf Entrepreneurs.

No.	Authors	Issues	Methodology	Findings
1.	Akbar et al. (2024).	Critical factors in developing the career path of poor asnafs according to Al-Ghazali.	Library Research.	The 5 elements of spirit, person, intellect, heart and body that exist in humans are very important in the formation of the career path of poor asnafs.
2.	Ali et al. (2024)	The influence of spiritual factors on the business independence of asnaf entrepreneurs in Malaysia.	A qualitative study of interviews with 46 asnaf entrepreneurs from three zakat institutions. Selected through purposive sampling and snowball sampling.	The factors of faith, trust, perseverance, trustworthiness and kindness are spiritual factors that influence the spirit of asnaf entrepreneurs to continue to be enthusiastic and motivated in doing business and to face all kinds of future challenges.
3.	Anwar et al. (2024).	The success of women Asnaf entrepreneurs' businesses according to the perspective of Islamic law.	This study is qualitative in nature, involving interviews with 6 women entrepreneurs and 3 staff members of zakat institutions.	High motivation and religiosity are the commonalities that make women asnaf entrepreneurs successful in their businesses.
4.	Said et al., (2014)	. Factors influencing the effectiveness of the zakat capital assistance programme	A structured questionnaire survey of 55 asnaf entrepreneur participants in Selangor began	The level of religiosity and business experience significantly influenced the effectiveness of the capital assistance programme.



			in December 2012 and continued until May 2013.	
5.	Md Tarique et al. (2014)	The impact of zakat funds on household agricultural production and assessment of zakat recipients' opinions on food security status under the zakat program.	A simple random sampling (SRS) technique was used to conduct a survey of 149 households from January to March 2011 among project recipients.	Household income, family member involvement in agricultural activities and the number of income-generating activities undertaken by households were the main determinants of household food consumption.
6.	Mahmood et al., (2019)	Relating the theory of planned behaviour, namely entrepreneurial intentions and pre-startup behaviour of millennial Asnaf.	This quantitative study in the form of structured interviews was conducted on 310 asnaf respondents in Kelantan randomly.	. The study found that pre-venture is important to be applied to the millennial asnaf community, especially in rural areas, who need small business capital for entrepreneurial programmes based on the theory presented previously.
7.	Shiyuti et al. (2022)	Product distribution mechanism as support for Asnaf entrepreneurship	This study uses a qualitative method through interviews with successful asnaf entrepreneurs who receive zakat assistance from zakat institutions.	The results of the study found that non-cash assistance through product distribution can drive asnaf entrepreneurs to dominate a larger business market size.
8.	Jumbri et al. (2023)	Acceptance of e-commerce among asnaf entrepreneurs	Qualitative research methods such as observations and interviews with 6 asnaf entrepreneurs.	Attitude factors are the main factors that encourage an Asnaf entrepreneur to apply e-commerce in their business.

Akbar et al. (2024) stated that the five elements of spirit, person, intellect, heart, and body that exist in humans are critical in the formation of the career path of poor Asnaf. This study delves into the critical factors that shape the career path of poor asnaf, based on Al-Ghazali's findings from a library study. This matter is supported by Ali et al. (2024), who state that the factors of faith, trust, perseverance, *tawakkal* and *ihsan* are spiritual factors that influence the spirit of asnaf entrepreneurs to continue to be enthusiastic and motivated in doing business and to face all kinds of future challenges. Anwar et al. (2024) also agreed that high motivation and religion are key factors contributing to the success of female Asnaf entrepreneurs in their business. This study is qualitative in nature, involving interviews with six female entrepreneurs and three male staff of Zakat institutions. Said et al. (2014) also studied the factors that influence the effectiveness of the zakat assistance

program for capital. A structured questionnaire survey of 55 Asnaf entrepreneurs in Selangor began in December 2012 and continued until May 2013. The study's findings showed that religiosity and business experience significantly influenced the effectiveness of the capital assistance program. Md. Tarique et al. (2014) explained that household income, family members' involvement in agricultural activities, and the number of income-generating activities undertaken by households were the main determinants of household food consumption. A simple random sampling (SRS) method was used to survey 149 households from January to March 2011 to understand how zakat funds affect household agricultural production and to gather the views of zakat recipients on food security within the zakat program.

Mahmood et al. (2019) also found in their study that pre-venture is important to apply to the Asnaf millennial community, especially in rural areas that need small business capital for entrepreneurial programs based on the theory presented earlier. The researchers conducted a quantitative study using structured interviews on 310 Asnaf respondents in Kelantan, selecting them randomly. This study adapted the theory of planned behaviour, namely the entrepreneurial intentions and pre-startup behaviour of Millennial Asnaf. In the meantime, Shiyuti et al. (2020) emphasised the importance of understanding the socioeconomic challenges facing this demographic, as these factors heavily influence their entrepreneurial intentions. To address these challenges, the study aims to provide valuable insights that could enhance the effectiveness of support programs tailored to foster entrepreneurship within the ASNAF Millennial Community. Additionally, the research highlights the importance of creating an enabling environment that nurtures entrepreneurial skills and provides access to resources. By fostering a culture of innovation and resilience, the findings could contribute to sustainable economic development within the region, ultimately empowering the Asnaf millennials to thrive in their entrepreneurial ventures. Moreover, the study underscores the significance of mentorship and networking opportunities, which can play a crucial role in guiding young entrepreneurs through the complexities of starting and sustaining a business. By facilitating connections between experienced professionals and emerging entrepreneurs, these initiatives can catalyse growth and encourage the sharing of knowledge and resources. Shiyuti et al. (2022) found in their study, which included interviews with successful Asnaf entrepreneurs who got Zakat help, that giving non-cash support through product distribution can help Asnaf entrepreneurs take up a bigger share of the business market. This support not only alleviates immediate financial pressures but also empowers these entrepreneurs to innovate and expand their operations. Consequently, fostering an environment where asnaf entrepreneurs can thrive ultimately benefits the wider economy by enhancing diversity and competition within the market. Moreover, by investing in their skills and providing access to resources, we can cultivate a new generation of business leaders who are not only self-sufficient but also committed to uplifting their communities. This holistic approach to supporting entrepreneurs ensures that benefits extend beyond individual successes, creating a ripple effect that can transform entire neighbourhoods. This, in turn, creates a positive feedback loop, encouraging more individuals to engage in entrepreneurship and contribute to sustainable economic growth. Therefore, it is crucial for policymakers to recognise the importance of targeted support measures that go beyond mere financial assistance.

A study by Jumbri et al. (2023) also examined the issue of e-commerce acceptance among asnaf entrepreneurs through qualitative research methods such as observation and interviews with 6 asnaf entrepreneurs. The study findings show that attitude is the main factor that motivates an Asnaf entrepreneur to apply e-commerce to their business. Furthermore, the research highlights the necessity of fostering a positive mindset towards digital platforms, as their use can significantly enhance their business operations and market reach. By providing tailored training and resources, policymakers can empower ASNAF entrepreneurs to embrace e-commerce, ultimately driving sustainable economic development within their communities.

## Business Management Training for Asnaf Entrepreneurs

Table 6: Findings of SLR Analysis Themed Business Management Training for Asnaf Entrepreneurs.

No.	Authors	Issues	Methodology	Finding
1.	Abd Hamid et al. (2024).	Catalysts for the success of asnaf entrepreneurship in	Quantitative, involving a survey of 250	The findings of the study found that the five main drivers of the success of asnaf entrepreneurs are record keeping, capital,

		Malaysia:	asnaf entrepreneurs.	employees, marketing strategies and online business.
2.	Syahid et al. (2024)	The relationship between entrepreneurial human capital and empowerment among asnaf entrepreneurs	Quantitative research approach: data was collected through a survey to assess the level of human capital and entrepreneurial empowerment.	The importance of entrepreneurial skills in fostering empowerment among asnaf entrepreneurs, emphasising the need for continuous training and support initiatives to improve their business capabilities and contribute to community development.
3.	Mohammad Naim et al. (2024).	Farmers' exploration in large-scale asnaf rice fields (SMART SBBA) in Yan, Kedah	Exploration of 65 respondents consisting of asnaf	Four issues that need attention to ensure that asnaf come out of the poverty cocoon, namely paddy field management and site preparation, seed preparation, fertilisation and pest control.
4.	Abdul Majid et al., (2024)	Ummah Economic Development Zone (ZPEU) in upholding asnaf	Qualitative through various sources.	ZPEU transforms asnaf into more productive individuals and reduces dependence on zakat by using technology and community approaches as a sustainable Islamic social finance model.
5.	Mohd Afandi & Najahudin (2022)	Model Rasch Quality of asnaf entrepreneurs in the Federal Territory through the Rasch Model assessment programme	Questionnaire of 53 respondents of MAIWP data	The Rasch Model can be used by researchers for assessment at any institution nationwide.
6.	Sulaiman et al. (2024).	Post-pandemic microbusiness study of asnaf entrepreneurs in Malaysia.	This study uses a qualitative method with a sampling technique according to standards involving 384 micro businesses as respondents.	The study findings show that systematic record-keeping and marketing strategies are essential for asnaf microbusinesses to survive in the post-pandemic era.

The findings of the SLR analysis of business management training for Asnaf entrepreneurs underscore the importance of continuous education and support systems. Such initiatives not only equip entrepreneurs with essential skills but also build their confidence in navigating the digital marketplace effectively. This confidence is crucial as it enables them to adapt to changing market dynamics and consumer needs. Furthermore, fostering a culture of innovation and collaboration among asnaf entrepreneurs can lead to the creation of synergies that enhance their competitive advantage in the e-commerce landscape. Abd Hamid et al. (2024) found that the five main drivers of the success of Asnaf entrepreneurs are record keeping, capital, employees, marketing

strategies, and online businesses. These drivers provide a solid foundation for growth and empower entrepreneurs to make informed decisions that can significantly impact their sustainability. By leveraging these elements, asnaf entrepreneurs are better equipped to navigate challenges and seize opportunities within the ever-evolving digital economy. The quantitative method involved a survey of 250 asnaf entrepreneurs. Next, Syahid et al. (2024) discussed the importance of entrepreneurial skills in fostering empowerment among asnaf entrepreneurs, emphasising the need for continuous training and supportive initiatives to improve their business capabilities and contribute to community development. These initiatives not only enhance individual competencies but also promote a culture of collaboration and innovation within the entrepreneurial ecosystem. Ultimately, by investing in skill development and support systems, asnaf entrepreneurs can drive sustainable growth and create meaningful change in their communities. This holistic approach benefits the entrepreneurs themselves and strengthens the overall economic fabric of society. As these individuals thrive, they contribute to job creation and increased resilience, fostering an environment where future generations can also succeed. This success not only enhances the livelihoods of those directly involved but also stimulates local economies, encouraging further investment and development. By cultivating a robust network of support, asnaf can ensure that the entrepreneurial spirit flourishes, paving the way for enduring prosperity and innovation. Innovation is crucial for adapting to changing market demands and societal needs. In this way, asnaf not only empowers individuals but also plays a vital role in shaping a sustainable future for communities across the region. They conducted a quantitative research approach and collected data through surveys to evaluate the level of human capital and entrepreneurial empowerment.

Mohammad Naim et al. (2024) concluded in their study, related to the exploration of farmers in large-scale Asnaf rice fields (SMART SBBA) in Yan, Kedah, that there were four issues that needed attention to ensure that Asnafs came out of the poverty cocoon: paddy field management and site preparation, seed preparation, fertilisation, and pest control. These findings highlight the necessity for targeted interventions and training programs to enhance farmers' skills and knowledge. By addressing these critical areas, it is possible to foster a more sustainable agricultural environment that empowers ASNAFs and ultimately leads to improved economic outcomes. Additionally, collaborations with agricultural experts and local organisations could facilitate the sharing of best practices and innovative techniques. This collective effort would strengthen the farmers' capacity and promote community resilience in the face of economic challenges. Such initiatives can create a robust support network that encourages continuous learning and adaptation among farmers. By fostering a culture of cooperation and resource sharing, the agricultural sector can thrive, ensuring food security and enhancing livelihoods for generations to come. In addition, integrating technology with modern agricultural methods can further enhance these efforts by enabling farmers to maximise yields and reduce waste. Ultimately, a united approach that embraces both tradition and innovation will pave the way for a sustainable future in agriculture. Abdul Majid and others (2024) also said that the Ummah Economic Development Zone (ZPEU) can help asnaf become more productive and rely less on zakat by using technology and community methods as a lasting Islamic social finance model. This model empowers the ASNAF and fosters a sense of community resilience and economic independence. By integrating sustainable practices and technological advancements, the ZPEU can serve as a blueprint for similar initiatives across the region, promoting a holistic approach to economic development that aligns with Islamic principles. This approach encourages collaboration among various stakeholders, including local businesses, non-profits, and government entities, to create an ecosystem that supports the asnaf in their journey towards self-sufficiency. Ultimately, by harnessing the power of innovation and community spirit, the ZPEU can transform the lives of many, paving the way for a more equitable and prosperous society. This vision not only addresses immediate economic needs but also fosters a sense of belonging and empowerment among the asnaf. By investing in education and skills training, the initiative aims to equip individuals with the tools necessary to thrive in an ever-evolving marketplace. This holistic approach encourages collaboration and support, ensuring that the community can uplift one another in times of need. As participants gain confidence and expertise, they become catalysts for change, inspiring others to join in the pursuit of a brighter future.

Finally, Mohd Afandi & Najahudin (2022) suggested that researchers can use the Rasch Model for evaluation in any institution across the country. A study was conducted on the quality of asnaf entrepreneurs in the Federal Territory through the Rasch Model evaluation program using a questionnaire to 53 respondents of the MAIWP data. Sulaiman et al. (2024) also focused on the success factors of post-pandemic micro businesses through



empirical evidence of asnaf entrepreneurs in Malaysia. This study used a qualitative methodology with a standardised sampling technique and included 384 microbusinesses as respondents. The results indicated that systematic record-keeping and marketing strategies are important for microbusinesses run by asnaf individuals

to survive in the post-pandemic era. Furthermore, the findings highlight the necessity for personalised support programs that address the unique challenges faced by these entrepreneurs, enabling them to enhance their operational capabilities and adapt to an evolving market landscape. This research not only contributes to the existing literature on microbusiness sustainability but also provides practical insights for policymakers aiming to foster economic resilience within vulnerable communities. By implementing these recommendations, stakeholders can create an environment where Asnaf individuals are empowered to thrive, ultimately leading to a more inclusive and diverse economic framework. This framework encourages innovation and collaboration, enabling Asnaf entrepreneurs to access vital resources, networks, and training opportunities. Furthermore, it underscores the importance of tailored support mechanisms that recognise the unique circumstances of these businesses and ensure their long-term success and sustainability in a competitive marketplace. As these microbusinesses grow, they will contribute to their local economies and inspire a new generation of entrepreneurs facing similar challenges. This growth fosters resilience within communities and cultivates a culture of entrepreneurship that values creativity and perseverance. By sharing their experiences and successes, these entrepreneurs can motivate others to pursue their ambitions, ultimately enriching the socio-economic landscape for all. This ripple effect can stimulate innovation and collaboration, fostering a sense of community that encourages shared resources and knowledge exchange. As a result, the ecosystem surrounding microbusinesses will become more robust, paving the way for sustainable development and long-term prosperity.

## CONCLUSION

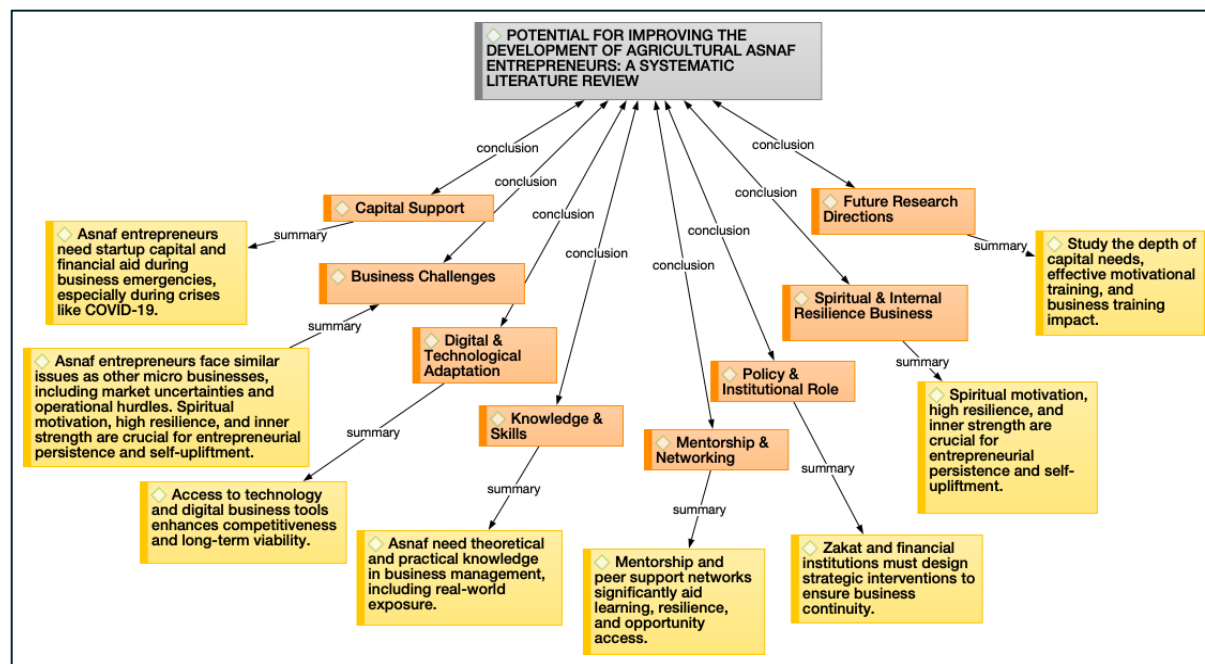


Figure 3: Summary of Systematic Literature Review (SLR)

In conclusion, the SLR findings shown in Figure 3 highlight four primary factors essential for enhancing the development of prospective asnaf entrepreneurs. First, most asnaf entrepreneurs need business start-up capital from zakat institutions or other microfinancing providers to initiate their entrepreneurial ventures. Secondly, asnaf entrepreneurs face the same challenges as other micro businesses. Entrepreneurs in asnaf sometimes face business emergencies that call for financial support. The COVID-19 pandemic exposes the majority of asnaf entrepreneurs to business crises. The pandemic has exacerbated existing challenges, highlighting the need for supportive measures and resources tailored to their unique circumstances. Additionally, providing training and mentorship programs could significantly enhance their resilience and adaptability as they navigate such crises in the future. Future initiatives should focus on creating a robust support network that not only addresses



immediate financial needs but also fosters long-term growth and sustainability. By equipping asnaf entrepreneurs with the necessary skills and knowledge, they can better withstand economic fluctuations and thrive in an increasingly competitive marketplace. Therefore, Zakat institutions or financial institutions need to provide special initiatives to help asnaf entrepreneurs who have the potential to try to ensure business continuity, especially when facing unexpected financial crises. Third, asnaf entrepreneurs need to have internal strength, especially spiritually, including a strong motivation to lift themselves and their families out of poverty, high resilience, and the ability to persevere when facing business challenges. The fourth critical aspect is that asnaf entrepreneurs must possess knowledge and relevant business management skills through theoretical, technical, and practical exposure in real business. This knowledge can empower them to make informed decisions, adapt to changing market conditions, and ultimately improve their chances of success. Furthermore, fostering a supportive network of mentors and peers can provide invaluable guidance and encouragement as they navigate the complexities of entrepreneurship. By sharing experiences and resources, these networks can help asnaf entrepreneurs overcome obstacles and seize opportunities more effectively. Furthermore, we should prioritise continuous learning and development, which enables asnaf entrepreneurs to stay ahead of industry trends and bolster their competitive advantages. This commitment to personal and professional growth not only empowers asnaf entrepreneurs but also cultivates a culture of innovation within their communities. By embracing new technologies and methodologies, they can drive sustainable growth and make a meaningful impact on the economy. Furthermore, fostering collaboration among these entrepreneurs can lead to the sharing of resources and knowledge, creating a supportive ecosystem that benefits all members. This synergy can ultimately result in increased resilience and adaptability in the face of challenges, ensuring long-term success for asnaf entrepreneurs. In addition, by prioritising education and skill development, these entrepreneurs can enhance their abilities and equip themselves to navigate an ever-changing market landscape. This commitment to continuous learning not only empowers individuals but also strengthens the overall entrepreneurial landscape, paving the way for future generations to thrive. By fostering a culture of collaboration and sharing knowledge, communities can cultivate a spirit of innovation that drives economic growth. Such an environment encourages aspiring entrepreneurs to take risks and explore new ideas, ultimately contributing to a vibrant and dynamic marketplace.

The findings of this SLR can also be used as an initial guide for institutions responsible for the development of asnaf entrepreneurs to pay attention to key aspects such as providing capital for asnaf entrepreneurs, focusing on the spiritual development and internal strength of asnaf entrepreneurs, and providing detailed and periodic business management training to ensure the survival and progress of asnaf entrepreneurs. Additionally, stakeholders should consider fostering partnerships between established businesses and asnaf entrepreneurs to facilitate knowledge sharing and mentorship opportunities. By creating a supportive ecosystem, we can empower these individuals to thrive and make meaningful contributions to the economy. This approach not only enhances the skills and confidence of asnaf entrepreneurs but also nurtures a sense of community and collaboration. As a result, these entrepreneurs are more likely to innovate and adapt, ultimately leading to sustainable growth and a reduction in economic disparities within society. This holistic strategy benefits the entrepreneurs themselves and enriches the broader community by fostering a culture of entrepreneurship and resilience. In turn, such an approach can lead to increased job creation and improved standards of living for everyone involved. By cultivating such an environment, we empower individuals to pursue their passions and turn ideas into reality. This ripple effect can inspire future generations to embrace entrepreneurial thinking, further solidifying the foundation for a thriving economy. Conduct further research to study the extent of capital assistance needed by asnaf in the current digital business context. Next, study what modules or training are appropriate to increase the internal resilience, such as motivation and spirituality, of asnaf. Lastly, provide recommendations for additional research on the necessary business management training. This could include exploring the impacts of mentorship programs and networking opportunities on their success rates. By identifying and implementing effective strategies, we can better equip Asnaf to navigate the complexities of the digital marketplace and enhance their overall economic contribution. This, in turn, may foster a more sustainable business environment that supports their growth and development. Furthermore, it is essential to evaluate the role of technological advancements in facilitating access to resources and information and ensuring that asnaf can fully capitalise on emerging opportunities. By embracing these advancements, we can empower asnaf to not only compete but thrive in an increasingly interconnected world. This holistic approach will enable them to build resilience and adaptability, ultimately leading to long-term prosperity and a stronger

community. Moreover, fostering partnerships between asnaf and established organisations can enhance their capacity to innovate and expand their reach. Such collaborations will provide valuable mentorship and create a network of support that nurtures sustainable growth and entrepreneurial spirit within the community. By leveraging these resources, asnaf can harness their unique strengths and capabilities, paving the way for future generations to succeed. This collective effort will uplift individuals and cultivate a vibrant ecosystem where ideas can flourish and contribute meaningfully to society. By fostering a culture of innovation and adaptability, we can empower asnaf to stay competitive in an ever-evolving landscape. Ultimately, this holistic approach will not only elevate individual enterprises but also contribute to a more robust and resilient economy overall.

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