

SCREENING INSTRUMENT FOR ZAKAH CAPITAL ASSISTANCE ELIGIBILITY

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ABSTRACT

This study aims to determine the need for a viable and comprehensive screening instrument for selecting those individuals eligible for receiving financial assistance from zakah institutions in Malaysia. The study uses qualitative research methods and collects primary data with the help of semi-structured interviews with five zakah institutions in Malaysia. Complete consensus was found among all respondents on the need for a viable and comprehensive instrument to screen prospective zakah business recipients. The screening instrument will facilitate the evaluation process to determine eligibility on the basis of pre-formulated criteria and minimize manipulation and fraud. The study recommends that zakah authorities should have a screening instrument to select zakah recipients eligible for capital assistance.

Keywords: *screening instrument, zakah for business purposes, zakah recipients, zakah authorities*

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INTRODUCTION

Zakah is an annual alms tax or poor rate that each Muslim is expected to pay as a religious duty and that is used for charitable and religious purposes. It is an important tool for the redistribution of wealth in Muslim society. Islamic law obligates wealthy Muslims to share 2.5 per cent of their wealth with the less fortunate members of society.³ Those eligible to receive public charitable funds are the destitute (*al-fuqarā'*), the poor (*al-masākīn*), administrators (*al-'umāl*), converts to Islam (*al-mu'allafūn*), prisoners of war and those in bondage (*al-usārā'*), debtors (*al-ghārimūn*), those who fight in the path of Allah (*al-mujāhidūna fī sabīl allāh*), and refugees or stranded wayfarers (*abnā' al-sabīl*). The poor and the needy Muslims who fall within the above-mentioned categories (*al-aṣṅāf*) must be prioritized for receiving *zakah*.

The distribution of *zakah* funds can vary according to the needs of the recipients, particularly those who lack the starting capital for a business. Hence, financial assistance in the form of business capital for *aṣṅāf* entrepreneurs is more beneficial in the long term, as it would allow them to become self-sufficient in the future.⁴ In return, these deserving recipients can become future *zakah* payers and assist others in doing the same. If Muslims accept that their present state of poverty to be a test Allah (SWT), then they are motivated to find a way out of it by holding firmly onto the faith that Allah (SWT) is generous beyond man's comprehension and the ultimate provider of sustenance.⁵

Zakah capital assistance is a new concept in *zakah* management that has been left to the discretion of the administrators. Islamic law gives clear specifications of who is obligated to pay *zakah* and who is eligible to

³ Saeed Awadh Bin-Nashwan et al., "Zakah Compliance Behavior Among Entrepreneurs: Economic Factors Approach," *International Journal of Ethics and Systems*, vol. 36/2 (2020): 285-302, <https://doi.org/10.1108/IJOES-09-2019-0145>.

⁴ Nurmaizura Marzuki, Solehuddin Zulkifli & Hairunnizam Wahid, "Pengkukuran Kejayaan Bantuan Modal Perniagaan Usahawan Asnaf Dalam Konteks Pencapaian Maqasid al-Shari'ah: Kajian Di Daerah Kuala Terengganu dan Kuala Nerus," *Jurnal Syariah*, vol. 2/27 (2019): 201-232, 204.

⁵ Muhamad Zulfadli Abdul Rahman, Mohammad Taqiuddin Mohamad & Muhammad Shamshinor Abdul Azzis, "Islam dan Pembasmian Kemiskinan Bandar," *Jurnal Syariah*, vol. 3/28 (2020): 461-500, 481.

receive it.⁶ The portion of wealth is fixed; however, how it is distributed is left to the individual.⁷ There is no specific rule on how *zakah* should be distributed among the *asnāf*—either through appointed administrators or according to individual choice. In the case of business *zakah* it is the *zakah* institution which decides that someone has the capability to run a small-scale business with the help of the *zakah* fund. This, however, gives rise to the question of how the institution should assess the potential *zakah* recipients for their suitability. The search for an answer to this question has led to the disclosure that the *zakah* institutions in Malaysia is lack of a specific mechanism for such assessment. Therefore, there is a need to develop an effective screening instrument in selecting prospective *zakah* capital assistance recipients.

All *zakah* institutions in Malaysia have been offering *zakah* capital assistance, except Tabung Baitulmal Sarawak.⁸ Some *zakah* institutions provide capital assistance through entrepreneurial programs such as Jayadiri Assistance Scheme (Skim Bantuan Jayadiri) through Lembaga Zakat Negeri Kedah; Independent Assistance Scheme (Skim Bantuan Berdikari) through Majlis Agama Islam Negeri Johor; and Income Generating Scheme (Skim Menjana Pendapatan) in Wilayah Persekutuan Kuala Lumpur. The *zakah* capital can also involve equipment and machinery. These *zakah* institutions can benefit from a screening process to carry out a thorough assessment of the candidates' entrepreneurial potential to prevent malpractice.⁹ Some studies highlighted the need for a thorough screening process to prevent problems at the selection stage, such

⁶ Hashim Ahmad Shiyuti & Syed Musa Al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakah Selangor, Malaysia," *6th ASEAN Universities International Conference on Islamic Finance (AICIF)* (Manila, Philippines, 14-15 November 2018), 1-12, <https://doi.org/10.2139/ssrn.3299107>, 1.

⁷ Yusuf al-Qaradawi, *Fiqh al-Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of Quran and Sunnah*, trans. Monzer Kahf, vol. 1 (Jeddah, Saudi Arabia: Scientific Publishing Centre, King Abdulaziz University Centre for Research in Islamic Economics, 1999), 6.

⁸ Noor Fazni Harun & Asmak Ab Rahman, "Zakah Distribution for The Purpose of Capital Assistance at Zakah Institutions in Malaysia: An Exploratory Study," *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, vol. 6/1 (2021): 298-306, 298.

⁹ Hashim Ahmad Shiyuti & Syed Musa al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakah Selangor, Malaysia," 12.

as fraud,¹⁰ manipulation and misuse, lack of proper selection criteria,¹¹ and ineffective methods.¹²

THEORETICAL FRAMEWORK

The process of screening is used in a variety of situations, both in conventional and shariah practice, but shariah-inspired screening is aimed to ensure that no activity, whether related to business or otherwise, violate Islamic law. The process of staff selection, medical screening procedures and shariah compliance tests are some of the examples of screening procedures that are frequently used to select desired persons, groups, goods, products, or other tangible and intangible assets with specific features. Such screening necessitates critical thinking, rigorous analysis, a well-thought-out procedure, and time.¹³

In general finance such a screening process can also be used to select entrepreneurs for business grants, loans, etc. Argerich, Hormiga, and Valls-Pasola¹⁴ studied the determinants of success in the screening phase of the investment process and demonstrated its relationship with success in obtaining capital for business purposes. According to Merriam Webster Dictionary, screening is a methodically administered process that categorizes recipients into selected or eliminated groups. Oxford Learner's Dictionary defined a screening as an evaluation or investigation of something as part of a methodical survey and to assess suitability for a particular role or purpose. Screening is also used in the Shariah context to

¹⁰ Dayang Shobihah Abang Abai et al., "Bentuk Bantuan Modal Agihan Zakah Asnaf dan Pencapaian Usahawan Asnaf di Malaysia: Kajian Empirikal," *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, vol. 5/1 (2020): 93-99, <https://doi.org/10.47405/mjssh.v5i1.353>, 93.

¹¹ Hashim Ahmad Shiyuti & Syed Musa al-Habshi, "An Overview of Asnaf Entrepreneurship Program by Lembaga Zakah Selangor, Malaysia," 11.

¹² Mohd Sabri Abdul Ghafar et al., "Model Pembangunan Usahawan Asnaf Maidam (PUASMA)," *Proceedings of the International Conference on Islam, Development and Social Harmony in Southeast Asia* (2017), 120.

¹³ Mehdi Popotte, "Industry Snapshot: Opening the Black Box of Shariah Stock Screening," *Opalesque*, 12 November 2010, http://www.opalesque.com/OIFIArticle/96/the_Black_Box_of_Shariah_Stock850.html.

¹⁴ Jaume Argerich, Esther Hormiga & Jaume Valls-Pasola, "Financial Services Support for Entrepreneurial Projects: Key Issues in the Business Angels Investment Decision Process," *Service Industries Journal*, vol. 33/9-10 (2013): 806-819, <https://doi.org/10.1080/02642069.2013.719891>, 808.

exclude any level of interaction with harmful factors and is intended to uncover anything that may contravene Islamic principles. Hence, elements of calculative interest (*ribā*), gambling (*maysir*), and uncertainty (*gharar*) are prohibited.¹⁵

The screening procedure adopted by *zakah* institutions can be used to select those eligible to receive *zakah* capital assistance. Hence, the screening instrument under review must include elements that can help to assess the eligibility of the prospective recipients. The *zakah* stakeholders should ensure that the real target of awarding *zakah* funds is to produce successful entrepreneurs who will make optimal use of the fund and will not require further assistance in the future.¹⁶ Therefore, the screening instrument is expected to determine the characteristics that are necessary for establishing and running a successful business.

The Person Entrepreneurship Fit Model¹⁷ suggests that the more closely the personal characteristics match the requirements of being an entrepreneur (e.g., ability to create new companies by transforming discoveries into marketable items), the more successful the individuals will be. In this respect, Baron and Markman argued that the higher entrepreneurs score on a number of distinct individual-difference dimensions (e.g., self-efficacy, ability to recognize opportunities, personal perseverance, human and social capital, superior social skills) the closer the person–entrepreneurship fit. However, these characteristics are problematic in the case of the *asnāf* who may lack the necessary qualifications and cannot be readily applied. Muhamad et al.¹⁸ supports this viewpoint, stating

¹⁵ Noor Latiffah Adam & Nordin Abu Bakar, “Shariah Screening Process in Malaysia,” *Procedia - Social and Behavioral Sciences*, vol. 121 (2014): 113-123, <https://doi.org/10.1016/j.sbspro.2014.01.1113>, 113.

¹⁶ Mohd Sabri Abdul Ghafar et al., “Model Pembangunan Usahawan Asnaf Maidam (PUASMA),” 111; Hashim Ahmad Shiyuti & Syed Musa al-Habshi, “An Overview of Asnaf Entrepreneurship Program by Lembaga Zakah Selangor, Malaysia,” 13; Rosbi Ab Rahman & Sanep Ahmad, “Strategi Pembangunan Keusahawanan Asnaf Fakir dan Miskin Melalui Agihan Bantuan Modal Zakah,” *Jurnal Pengurusan*, vol. 33 (December 2011): 37-44, 43.

¹⁷ Robert A. Baron & Gideon D. Markman, “Person-Entrepreneurship Fit: The Role of Individual Difference Factors in New Venture Formation,” *Journal of Business Venturing*, vol. 18/1 (2003): 1-24, <https://www.researchgate.net/publication/264878499%0A>, 1.

¹⁸ Amirul Afif Muhamat et al., “An Appraisal on The Business Success of Entrepreneurial Asnaf: An Empirical Study on The State of Zakah Organization (The Selangor Zakah Board or Lembaga Zakah Selangor) in Malaysia,”

that the *asnāf* entrepreneur is a category of a disadvantaged person who may not meet even the most basic criteria. Since the *asnāf* are lack the necessary education, knowledge, entrepreneurship skills, and experience, *zakah* institutions must devise other means to ensure that the prospective recipients meet the right selection criteria.

When selecting eligible candidates, the candidates must be identified as potential entrepreneurs.¹⁹ Individual entitlement is based on the ability to run a business purely on the basis of business interests and the physical ability and mindset to achieve success. The other criteria concern with their backgrounds (e.g: longstanding interest in conducting business, willingness to be trained, and physical capability).²⁰ Patmawati and Ruziah²¹ argued that the background and motivation level of the *asnāf* must be examined before they are granted *zakah* funds. Hazlina, Jamaliah and Sharifah Norzehan²² proposed that *zakah* institutions need to identify whether they are committed and have an entrepreneurial disposition. Such criteria include a certain level of entrepreneurial orientation, willingness to take risks to expand the business, possession of a unique marketing strategy, a certain level of creativity in business, the vision for a successful business, pride in their work, and an above-average level of product innovation.

Journal of Financial Reporting and Accounting, vol. 11/1 (2013): 51-63, <https://doi.org/10.1108/jfra-03-2013-0012>, 53.

- ¹⁹ Rosbi Ab Rahman & Sanep Ahmad, "Strategi Pembangunan Keusahawanan Asnaf Fakir dan Miskin Melalui Agihan Bantuan Modal Zakah," 38.
- ²⁰ Azman Ab Rahman, Mohamad Yazis Ali Basah & Mohammad Noorizuddin Nooh et al., "Keberkesanan Program Usahawan Asnaf oleh Institusi Zakah Dalam Menginterpretasikan Keharmonian Ummah," *Proceedings of the International Conference on Arabic Studies and Islamic Civilisation* (Kuala Lumpur, 4-5 March 2014), 503-509, 503.
- ²¹ Patmawati Ibrahim & Ruziah Ghazali, "Zakah as an Islamic Micro-Financing Mechanism to Productive Zakah Recipients," *Asian Economic and Financial Review*, vol. 4/1 (2014): 117-125, [http://www.pakinsight.com/pdf-files/aefr4\(1\),117-125.pdf](http://www.pakinsight.com/pdf-files/aefr4(1),117-125.pdf), 122.
- ²² Hazlina Abdul Halim, Jamaliah Said & Sharifah Nurzehan Syed Yusuf, "Individual Characteristics of the Successful Asnaf Entrepreneurs: Opportunities and Solutions for Zakah Organization in Malaysia," *International Business and Management*, vol. 4/2 (2012): 41-49, <https://doi.org/10.3968/j.ibm.1923842820120402.1040>, 41.

Applicants must also have the ability, interest, and desire to learn and physical ability to run a business.²³ Nor Hayati et al. argued²⁴ that commitment, diligence, mental and physical capabilities, and interest are highly important in entrepreneurship. The qualifications of candidates for an entrepreneurship program should be competence, strong passion, and physical fitness.²⁵ To demonstrate their commitment, applicants should prepare a business plan to assess and determine the appropriateness of the capital assistance required to suit the type of business. The applicants should be willing to attend entrepreneurship courses before receiving the capital assistance.²⁶ Raudha et al.²⁷ argued that attitude is an important factor; they need to be committed and possess entrepreneurial characteristics. Among the criteria highlighted by Muller²⁸ are right behaviour, strong motivation, and physical ability.

The concept of commitment can be defined as intention to continue an action²⁹ and willingness to give time and energy to something or a firm

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- ²³ Noor Syafinas Muda, “Keberkesanan Agihan Zakah Kepada Asnaf Fakir dan Miskin: Kajian Kes di Jabatan Zakah Kedah” (Ph.D Thesis, Universiti Sains Malaysia, 2014), 20.
- ²⁴ Nor Hayati Samba Mohamed et al., “Management Control System in Asnaf Entrepreneurship Development Program by Lembaga Zakah Selangor,” *Jurnal Pengurusan*, vol. 53 (2018): 13-22, 20.
- ²⁵ Amirul Afif Muhamat et al., “An Appraisal on The Business Success of Entrepreneurial Asnaf: An Empirical Study on The State of Zakah Organization (The Selangor Zakah Board or Lembaga Zakah Selangor) in Malaysia,” 54.
- ²⁶ Rosbi Ab Rahman & Sanep Ahmad, “Strategi Pembangunan Keusahawanan Asnaf Fakir dan Miskin Melalui Agihan Bantuan Modal Zakah,” 41.
- ²⁷ Raudha Md Ramli et al., “Understanding Asnaf Attitude: Malaysia’s Experience in Quest for an Effective Zakah Distribution Programme,” *Sustainable Development of Zakah in the Poverty Alleviation and Improvement of Welfare of the Ummah* (World Zakat Forum and Department of Economics, Faculty Economics and Management Bogor Agricultural University, Centre for Islamic Development Studies of Bogor Agricultural University, 19-21 July 2011), http://www.ukm.my/hairun/kertas_kerja/Paper_Raudha_et_al.pdf, 1.
- ²⁸ Dominik M Müller, “From Consultancy to Critique: The ‘Success Story’ of Globalized Zakah Management in Malaysia and Its Normative Ambiguities,” *Globalizations*, vol. 14/1 (2017): 81-98, <https://doi.org/10.1080/14747731.2016.1200309>.
- ²⁹ Christopher Agnew, “Commitment, Theories and Typologies,” In *Encyclopedia of Human Relationships*, ed. Harry T. Reis & Susan Sprecher (Department of Psychological Sciences Faculty Publications, Paper 28, 2009), <http://docs.lib.purdue.edu/psychpubs/28>, <https://doi.org/10.4135/9781412958479.n83>, 2.

promise or decision to do something. Commitment in entrepreneurs is important for the survival and sustainability of their business enterprises.³⁰ Entrepreneurs need much commitment, determination, and perseverance during the early stages of a business and have to face all kinds of challenges, obstacles, problems, and failures.³¹ An entrepreneurial attitude can be considered as an individual's commitment to establish, own, and run a business.³² In Islam those individuals are valued who are industrious in carrying out a job and holds diligent people in high esteem.³³ Among the attitudes that determine the success of entrepreneurs is self-confidence. A high level of self-confidence in entrepreneurs encourages their motivation to continue competing in any environment.³⁴

On the other hand, passivity, and unwillingness to work prevents individuals from working and striving hard to meet the various demands of life. Allah (SWT) says that poverty is not from Him because, as a sign of His love and affection for His creation, he has given wealth and sufficiency to mankind.³⁵ However, Allah (SWT) will not change the fate of people until they themselves change it, and Muslims are reminded in the Qur'an that they need to take charge of their own affairs and act prudently, as in Surah al-Ra'd:11, al-Nisā':79, and Yasin:19.³⁶ Responsibility is another

³⁰ Melissa S. Cardon & Colleen P. Kirk, "Entrepreneurial Passion as Mediator of the Self-Efficacy to Persistence Relationship," *Entrepreneurship: Theory and Practice*, vol. 39/5 (2015): 1027-1050, <https://doi.org/10.1111/etap.12089>, 1032.

³¹ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, Edisi Kedua (Cengage Learning Asia Pte Ltd., 2010), 27.

³² Crant J Michael, "The Proactive Personality Scale as a Predictor of Entrepreneurial Intentions," *Journal of Small Business Management*, vol. 34 (1996): 42-49, 43.

³³ Buerah Tunggak, Hussin Salamon & Baharin Abu, "Pengaruh Faktor-Faktor Demografi Terhadap Budaya Niaga Usahawan Bumiputera Muslim," *Jurnal Kemanusiaan*, vol. 20 (2010): 17-31, 23.

³⁴ Hasnah Ali, Norhafizah Abdul Razak & Sanep Ahmad, "Faktor Mempengaruhi Kejayaan Usahawan Peruncitan Melayu: Satu Kajian Kes," *Prosiding PERKEM V* (Negeri Sembilan: Port Dickson, vol. 2, 2010), 141-151, 149.

³⁵ Muhammad Istan, "Pengentasan Kemiskinan Melalui Pemberdayaan Ekonomi Umat Menurut Perspektif Islam," *Al-Falah: Journal of Islamic Economics*, vol. 2/1 (2017): 81-99, <https://doi.org/10.29240/jie.v2i1.199>, 84.

³⁶ Buerah Tunggak, Hussin Salamon & Baharin Abu, "Pengaruh Faktor-Faktor Demografi Terhadap Budaya Niaga Usahawan Bumiputera Muslim," 23.

trait that influences success of productive *zakah* recipients.³⁷ Perseverance shapes the attitude and behaviour of entrepreneurs, which reflect in their personality.³⁸ The available evidence suggests that perseverance in the face of adversity may play an important role in the decision to become an entrepreneur and subsequently succeed in this role.³⁹ In addition, diligence, hard work and the ability to communicate well are also necessary for becoming a successful Muslim entrepreneur.⁴⁰ Willingness to seize a business opportunity is another attribute of those who dare to venture into business⁴¹ An entrepreneur is an innovative person who is good at seizing opportunities and taking risks.⁴² Those who have a deep interest in business and can work hard to manage resources effectively will naturally be motivated to venture into the field of entrepreneurship.⁴³

The capital assistance provided is in the interest of the *asnāf* who have to be willing and able to take charge of their new business.⁴⁴ Those who venture into business on the basis of experience, skills and interests are likely to be more successful.⁴⁵ In addition, having a family member who

³⁷ Muhammad Haris Riyaldi, "Faktor-Faktor Yang Mempengaruhi Keberhasilan Penerima Zakah Produktif Baitul Mal Aceh: Satu Analisis," *Jurnal Perspektif Ekonomi Darussalam*, vol. 1/2 (2015): 185-202, 199.

³⁸ Noraihan Mohamad, Mohd Sobhi Ishak & Sabrina Mohd Rashid, "Pengaruh Personaliti Usahawan Islam Terhadap Kepercayaan Dalam Mengukuhkan Komitmen dan Kesetiaan Pelanggan," *International Journal of Islamic Business*, vol. 2/1 (2017): 24-37, 25.

³⁹ Robert A. Baron & Gideon D. Markman, "Person-Entrepreneurship Fit: The Role of Individual Difference Factors in New Venture Formation," 16.

⁴⁰ Buerah Tunggak, Hussin Salamon & Baharin Abu, "Pengaruh Faktor-Faktor Demografi Terhadap Budaya Niaga Usahawan Bumiputera Muslim," 23.

⁴¹ Mohd Sabri Abdul Ghafar et al., "Model Pembangunan Usahawan Asnaf Maidam (PUASMA)," 112.

⁴² Azman Ab. Rahman et al., "Memformulasi Model Produktif Pembangunan Program Usahawan Bagi Memperkasakan Ekonomi Golongan Asnaf," *Persidangan Kebangsaan Ekonomi Malaysia Ke-9* (2014), 191-198, 192.

⁴³ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 24.

⁴⁴ Muhammad Anas Ibrahim & Abu Hassan, "Kontrak Pembiayaan Mikro Dalam Agihan Dana Zakah Terhadap Usahawan Asnaf: Satu Tinjauan Pandangan Cendekiawan Zakah di Malaysia," *Prosiding Konvensyen Serantau Pengajian Islam Peringkat Antarabangsa Siri Ke-4* (2018), 186-204, 191.

⁴⁵ Muhammad Anas Ibrahim, "Pembiayaan Mikro Dalam Kalangan Usahawan Asnaf di Lembaga Zakah Selangor (LZS)" (Ph.D Thesis, Universiti Sains Malaysia, 2018), <https://doi.org/10.1017/CBO9781107415324.004>, 134.

owns a business increases the likelihood that an individual will be interested in owning a business of their own.⁴⁶

Motivation is the drive towards success and an entrepreneur's verve and vigour to move forward.⁴⁷ When embarking on a new project, entrepreneurs do their best to achieve its goals.⁴⁸ Profit is one of the motivating factors that encourages entrepreneurs to become involved in business since they evaluate business opportunities with the aim of making a profit.⁴⁹ However, motivation is not just borne by profit alone; it is also driven by the desire to fulfil the trust of Allah (SWT). When Muslim entrepreneurs grow their business by investing part of their property, they are aware of their responsibilities.⁵⁰ The way Muslims endure the hardships of life determines possibilities of the success of their efforts.⁵¹ According to Islamic teachings, successful entrepreneurs are those who achieve true success (*falāḥ*), which is to gain the pleasure of Allah (SWT) in this world and in the hereafter.⁵²

Conversely, lack of motivation and required skills have been found to result in business failure.⁵³ In order to be successful entrepreneurs, the *zakah* recipients must have certain skills to enable them to conduct business. Often *aṣnāf* entrepreneurs are unable to pull themselves out of

⁴⁶ Charles H. Matthews & Steven B. Moser, "Family Background and Gender: Implications for Interest in Small Firm Ownership," *Entrepreneurship and Regional Development*, vol. 7/4 (1995): 365-377, <https://doi.org/10.1080/08985629500000023>, 375.

⁴⁷ Benson Honig, "What Determines Success? Examining the Human, Financial, and Social Capital of Jamaican Microentrepreneurs," *Journal of Business Venturing*, vol. 13/5 (1998): 371-394, [https://doi.org/10.1016/S0883-9026\(97\)00036-0](https://doi.org/10.1016/S0883-9026(97)00036-0), 376.

⁴⁸ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 17.

⁴⁹ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 17.

⁵⁰ Mohd Zain Mubarak, "Konsep Keusahawanan Islam: Terminologi, Kerohanian dan Al-Falah," In *Konsep Keusahawanan Sosial Islam: Suatu Pengenalan* (Kota Bharu: Universiti Malaysia Kelantan, 2015), 1-21, 5.

⁵¹ Buerah Tunggak, Hussin Salamon & Baharin Abu, "Pengaruh Faktor-Faktor Demografi Terhadap Budaya Niaga Usahawan Bumiputera Muslim," 23.

⁵² Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 17.

⁵³ Clinton O. Longenecker, Jack L. Simonetti & Thomas W. Sharkey, "Why Organizations Fail: The View from the Front-Line," *Management Decision*, vol. 37/6 (1999): 503-513, 503.

poverty due to deficiencies in experience, skills, and creativity,⁵⁴ in addition to knowledge about the pricing of goods, adding desired profit to the cost of the product, and keeping proper business records.⁵⁵ The practice of keeping legible financial records facilitates a business owner to plan strategy for business expansion.⁵⁶ Businesses can fail for various reasons, including missing the ideal moment to enter the market.⁵⁷ It is important for entrepreneurs to ensure that their products easily reach customers. Doing business in a strategic location is also a factor that determines the viability of a business.⁵⁸ Therefore, perceiving the right time and place will promise good results for *asnāf* businesses. An important question that should not be ignored is who will buy the products offered by entrepreneurs.⁵⁹ Hence, knowledge about target customers is also an important factor that determines the success of a business.

Every *asnāf* entrepreneur must have the desire to gain necessary knowledge about their trade. Those involved in running a business need to attend training courses recommended by the *zakah* institution.⁶⁰ There are several factors for Malay entrepreneurs being unable to keep their business afloat, even after having been engaged in it for a long time, and lack of knowledge is a major reason. Out of 534 applicants for *zakah* capital assistance, 84.6 per cent did not participate in entrepreneurship courses. After receiving *zakah* capital, only 16.3 per cent of them attended a training course twice; 16.3 per cent more than twice; 52.4 per cent attended

⁵⁴ Azman Abdul Rahman et al., “Program Usahawan Bagi Memperkasakan Ekonomi Golongan Asnaf: Pemantauan Dari Aplikasi MyEma,” *Jurnal Pengurusan dan Penyelidikan Fatwa*, vol. 7 (2016): 29-38, 31.

⁵⁵ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 148.

⁵⁶ Hazlina Abdul Halim, Jamaliah Said & Sharifah Nurzehan Syed Yusuf, “Individual Characteristics of the Successful Asnaf Entrepreneurs: Opportunities and Solutions for Zakah Organization in Malaysia,” 43.

⁵⁷ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 207.

⁵⁸ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 207.

⁵⁹ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 206.

⁶⁰ Rosbi Abdul Rahman, ‘Keberkesanan Bantuan Modal Zakah ke Arah Peningkatan Taraf Sosio Ekonomi Golongan Asnaf Fakir dan Miskin’ (Ph.D Thesis, Universiti Kebangsaan Malaysia, Bangi, Selangor, 2011).

once, and 15.9 per cent never attended any course.⁶¹ Entrepreneurship seminars recommended by *zakah* institutions can improve the recipients' skills and mastery in their chosen field⁶² and have a direct positive impact on business development. Therefore, by attending a series of seminars recommended by the *zakah* institution, the *aṣnāf* can enhance their knowledge and skills for running a business successfully.

Training programmes based on Islamic values are necessary for developing and strengthening the personal and management skills of Bumiputera Muslim entrepreneurs.⁶³ Entrepreneurs need to equip themselves with the knowledge about transaction law (*fiqh al-mu'āmalāt*) so that their businesses do not conflict with it.⁶⁴ Similarly, *aṣnāf* who venture into business need to understand best practices to ensure that their business meets the permissible conditions prescribed by Islam. Their ability to address challenges in the business environment depends on their mental and physical readiness and their enthusiasm. Physical and spiritual strength must be systematically and constantly deployed if their goal is to succeed.⁶⁵ Without a healthy body, the prospective entrepreneurs will encounter difficulties in managing their business, especially when physical strength is needed to carry out certain tasks. However, the emotional element is also important because this is an indicator of the required attitudes and characteristics. Therefore, the emotional element becomes a criterion for identifying suitable candidates.⁶⁶

Apart from the criteria mentioned in the light of relevant literature, the element of religiosity cannot be ignored. The spiritual characteristics of a Muslim entrepreneur can also form an assessment criterion as part of the screening instrument. Wan Sabri⁶⁷ points out the characteristics of

⁶¹ Rosbi Abdul Rahman, 'Keberkesanan Bantuan Modal Zakah ke Arah Peningkatan Taraf Sosio Ekonomi Golongan Asnaf Fakir dan Miskin'.

⁶² Raudha Md Ramli et al., "Understanding Asnaf Attitude: Malaysia's Experience in Quest for an Effective Zakah Distribution Programme," 5.

⁶³ Buerah Tunggak, Hussin Salamon & Baharin Abu, "Pengaruh Faktor-Faktor Demografi Terhadap Budaya Niaga Usahawan Bumiputera Muslim," 18.

⁶⁴ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 220.

⁶⁵ Raudha Md Ramli et al., "Understanding Asnaf Attitude: Malaysia's Experience in Quest for an Effective Zakah Distribution Programme," 5.

⁶⁶ Rosbi Abdul Rahman, 'Keberkesanan Bantuan Modal Zakah ke Arah Peningkatan Taraf Sosio Ekonomi Golongan Asnaf Fakir dan Miskin'.

⁶⁷ Wan Sabri Wan Hussin, "Ciri-Ciri Usahawan Berjaya Dari Perspektif al-Qur'an," *Jurnal Usuluddin*, vol. 18 (2003): 81-110, 85.

entrepreneurs in the light of Qur'an namely responsibility to God, responsibility to oneself, and responsibility to others. Personal characteristics like patience, gratefulness, honesty, confidence, continuous self-improvement, humility, and cleanliness are also key factors.

Entrepreneurs need to maintain obligatory practices such as prayer, fasting, and giving alms in the course of their occupation with businesses. Prohibited practices such as interest and speculation should be avoided because they are harmful and unfair practice,⁶⁸ which can be supplemented by avoiding doubtful acts.⁶⁹ Therefore, *ashnāf* who seek *zakah* assistance should not exhibit negative behavior. The entrepreneur who is sincere in his intentions takes the right path and strives hard to achieve the pleasure of Allah (SWT). These individuals will be able to keep their intentions pure and view their business venture as part of their worship and obedience to God.

Du'ā or supplication to Allah is a practice that characterizes successful and productive *zakah* recipients because it directs their efforts to the ultimate goal of seeking the pleasure of Allah SWT.⁷⁰ It instils in the supplicant a deep sense of gratitude, which encourages them to continue trying, even when experiencing a temporary setback or failure. Gratefulness is rewarded with a feeling of self-satisfaction, and it subdues restlessness, even if a Muslim fails to achieve what he or she targets.

Shuhairimi⁷¹ described general and specific features of successful Muslim entrepreneurs. Among the general characteristics are: religious practices, implementing *halal* business practices, investing in available property, appreciating noble values, and being responsible for oneself, family, and society. The specific values are: creativity and innovation, skilfulness, vision and motivation. Similarly, Baron and Markman⁷²

⁶⁸ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 220.

⁶⁹ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*, 62.

⁷⁰ Muhammad Haris Riyaldi, "Faktor-Faktor Yang Mempengaruhi Keberhasilan Penerima Zakah Produktif Baitul Mal Aceh: Satu Analisis," 195.

⁷¹ Shuhairimi Abdullah, "The Characteristics of Successful Entrepreneurs," *Islamic and Human Advanced Research*, vol. 3/6 (2013): 323-345, <https://doi.org/10.2298/eka0462025p>, 331.

⁷² Gideon D. Markman & Robert A. Baron, 'Individual Differences and The Pursuit of New Ventures: A Model of Person-Entrepreneurship Fit,' In *Managing People in Entrepreneurial Organizations, Advances in*

highlighted willingness to become entrepreneurs and start a new business venture. An entrepreneur should emulate Prophet Muḥammad's (SAW) attributes of honesty, trustworthiness, fairness, and transparency⁷³ to make them good examples of Islamic entrepreneurial practices.

Muslim entrepreneurs should prioritize honesty in meeting the demands of business and seeking wealth based on Allah's pleasure. Successful entrepreneurs do not hide anything for the sake of business; in fact, an entrepreneur is required to speak the truth to everyone⁷⁴ and be truthful and reliable. Entrepreneurs are considered to be upright in their dealings if they avoid actions forbidden in Islam. Further, a Muslim entrepreneur will act as an intermediary between suppliers and consumers of goods and services with justice and fairness.⁷⁵

Equally, successful Muslim entrepreneurs must believe in the concept of *iḥsān* which means being conscious and aware that every action is watched by Allah (SWT), as revealed in Surah al-Baqarah:188. Therefore, *zakah* recipients who possess these attributes have the potential to become successful entrepreneurs. However, a number of criteria suggested by other researchers are not suitable for inclusion in this particular instrument, since the *zakah* capital funds are micro businesses. These unsuitable criteria include unique marketing ability, creativity, vision of future success, and pride in their business. The criterion of "entrepreneurial orientation" is similar to the criterion of "ability to run a business". It can, therefore, be combined with the "skills and ability to run a business". Similarly, the criterion of "competence" can be categorized as "having the skills and ability to run a business". "Strong passion for business" is similar to "commitment", and "willingness to take risk" can be categorized under "attitude", or the audacity and courage to bear failure.

Entrepreneurship, Firm Emergence and Growth, vol. 5, ed. Jerome A. Katz & Theresa M. Welbourne (Bingley: Emerald Group Publishing Limited, 2002), [https://doi.org/10.1016/S1074-7540\(02\)05005-5](https://doi.org/10.1016/S1074-7540(02)05005-5), 24.

⁷³ Mohd Faisol Ibrahim, Suhaina Musani & Mohd Zulkifli Muhammad, "Konsep Pemasaran Islam Dalam Perniagaan Berasaskan Ekonomi Islam Bagi Usahawan Muslim," (Working Paper in Islamic Economics and Finance No. 0809, Universiti Kebangsaan Malaysia, Bangi, Selangor, 2008), 4.

⁷⁴ Mohd Faisol Ibrahim, Suhaina Musani & Mohd Zulkifli Muhammad, "Konsep Pemasaran Islam Dalam Perniagaan Berasaskan Ekonomi Islam Bagi Usahawan Muslim," 7.

⁷⁵ Isma Addi Jumbri & Mohamad Zahir Zainudin, "Pembangunan Modal Insan Dalam Kalangan Fakir dan Miskin Sebagai Usahawan: Kajian Kes di Lembaga Zakah Selangor," *Journal of Human Capital Development*, vol. 4/2 (2011): 41-56, 41.

This study argues that the characteristics of commitment, attitude, business interest, motivation, skills, and ability to run a business, desire to learn physical and mental skills, and follow business and religious ethics should be the basis for the recipients' desire to run a business efficiently and successfully. The consideration of such criteria is concurrent with their lack of education, knowledge, skills, appearance, and confidence.⁷⁶ Hence, the nine criteria listed in the table below are in accordance with the characteristics of the prospective recipients that can be assessed by *zakah* institutions.

Table 1: Screening Criteria

Criteria	Researchers	Year publication
Commitment	Nor Hayati et al;	2018
	Hazlina, Jamaliah and Norzehan;	2014
	Patmawati and Ruziah;	2014
	Raudha et al.;	2011
	Rosbi and Sanep.	2008
Attitude	Muller;	2016
	Baron and Markman;	2014
	Hazlina, Mahfuzah and Nurzehan;	2012
	Raudha et. al.	2011
Interest	Nor Hayati et al.;	2018
	Patmawati and Ruziah;	2014
	Nor Syafinas.	2014
Motivation	Muller;	2016
	Patmawati and Ruziah;	2014
	Hazlina, Mahfuzah and Nurzehan;	2012
	Amirul Afif et al;	2011
	Raudha et al.	2011
Skill and ability to run a business	Nor Hayati et al.;	2018
	Patmawati and Ruziah;	2014

⁷⁶ Amirul Afif Muhamat et al., "An Appraisal on The Business Success of Entrepreneurial Asnaf: An Empirical Study on The State of Zakah Organization (The Selangor Zakah Board or Lembaga Zakah Selangor) in Malaysia."; Nor Hayati Samba Mohamed et al., "Management Control System in Asnaf Entrepreneurship Development Program by Lembaga Zakah Selangor."

	Nor Syafinas;	2014
	Baron and Markman;	2014
	Amirul Afif et al.;	2011
	Raudha et. al.	2011
Desire to learn	Patmawati and Ruziah;	2014
	Nor Syafinas.	2014
Physical and mental ability	Nor Hayati et al.;	2018
	Muller;	2016
	Nor Syafinas;	2014
	Amirul Afif et al.	2011
Traits	Baron and Markman;	2014
	Shuhairimi.	2013
Religiosity	Shuhairimi.	2013
	Wan Sabri.	2003

Source: Compiled by authors

RESEARCH OBJECTIVE AND RATIONALE

The study aims to analyze the need for developing a screening instrument for *zakah* capital assistance from the perspective of practitioners and experts. The main purpose of developing the instrument is to evaluate the eligibility of individuals to receive *zakah* funds. This can ensure their serious intention to run a business and diligently use the funds awarded with the aim of the *zakah* will relieve them from poverty.⁷⁷

All *zakah* institutions that provide financing for businesses ask recipients to undergo a screening process before being awarded capital assistance. Screening is also practised in the banking system— whether conventional or Islamic—where a scorecard is used to screen loan applicants. The cost of the screening process is borne by the borrower. Banks conduct screening if it involves high profit, while no screening is necessary if it involves high collateral.⁷⁸ However, the process of screening carried out by *zakah* institutions for capital assistance is different: successful recipients are not expected to repay the capital assistance,⁷⁹ and

⁷⁷ Yusuf al-Qaradawi, *Fiqh al-Zakah (Vol. II)*, trans. Monzer Khaf (Jeddah: Scientific Publishing Centre, King Abdulaziz University, 2000).

⁷⁸ Michael Manove, A Jorge Padilla & Marco Pagano, “Collateral versus Project Screening : A Model of Lazy Banks,” *RAND Journal of Economics*, vol. 32/4 (2001): 726-744, 728.

⁷⁹ Hamdino Hamdan et al., “Is Microfinance Program in Malaysia Really Effective in Helping the Poor?,” *World Review of Business Research*, vol. 2/1 (2012): 79-97, 80.

no collateral is required for financing. In addition, *zakah* institutions do not expect a profit.

From another perspective, the capital assistance for starting a business can empower the recipients and improve their socio-economic situation. Poverty is considered as a form of oppression that may compel individuals to commit sinful acts⁸⁰ and fall into disbelief.

In reference to the basic principles of the Shariah, offering business assistance is not considered among the necessities (*darūriyyāt*) but embellishments (*taḥsīniyyāt*).⁸¹ Although there is no denying that *zakah* is to be paid to the poor, they are only entitled to subsistence assistance to meet their basic needs for sustaining and preserving their life, faith, intellect, progeny, and property. In contrast, embellishments are complementary and desirable factors that give perfection and additional values to human life.⁸² It follows that the recipients of business capital assistance must deserve the trust of the awarding *zakah* institution which acts on behalf of the *zakah* payers. This situation should not be manipulated by the prospective recipients, even though the funds are modest. If the concepts of trustworthiness (*amānah*) honesty (*ṣīdq*) and personal accountability (*mas'ūliyyah*) are properly applied, the *aṣnāf* recipients are more likely to succeed in their business venture.

Considering that the recipients are from disadvantaged backgrounds from the lower strata of society, they face greater challenges in their efforts to earn a living due to their extremely limited resources.⁸³ Therefore, *zakah* capital assistance must be given to those who will appreciate it and regard it as their responsibility to make the most of it.

⁸⁰ Hanif Ardiansyah & Muhamad Nafik H.R, “Efektivitas Memberdayakan Ekonomi Pada Program Komunitas Usaha Mikro Muamalat Berbasis Masjid di Masjid Miftahul Jannah Surabaya,” *JESTT*, vol. 1/9 (2014): 647-660, 648.

⁸¹ Armidi Musa Basyah, 'Pentadbiran Zakah di Baitul Mal Aceh: Kajian Terhadap Agihan Zakah Bagi Permodalan Masyarakat Miskin' (Ph.D Thesis, (Akademi Pengajian Islam, Universiti Malaya, 2009).

⁸² Abdullah Haji Abd.Ghani & Mahyudin Haji Abu Bakar, “Towards Achieving the Quality of Life in the Management of Zakah Distribution to the Rightful Recipients (The Poor and Needy),” *International Journal of Business and Social Science*, vol. 2/4 (2011): 237-245, 242.

⁸³ Dayang Shobihah Abang Abai et al., “Bentuk Bantuan Modal Agihan Zakah Asnaf dan Pencapaian Usahawan Asnaf di Malaysia: Kajian Empirikal,” 93-99.

NEED FOR DEVELOPING A SCREENING INSTRUMENT

No previous study has focused on the selection process for *zakah* capital assistance, although some research has touched upon the methodology. There are indeed some researchers who have pointed out the need for a comprehensive screening method to prevent issues of fraud,⁸⁴ manipulation and misuse and observed a lack of structured criteria,⁸⁵ which has raised serious doubts about the selection mechanisms presently employed by the *zakah* institutions. A thorough assessment of the applicants is needed to avoid misuse of *zakah* funds.⁸⁶ The failure to allocate *zakah* funds to deserving *asnāf* may result in business failures⁸⁷ and can have a negative impact on the effectiveness of the *zakah* system as a whole.

RESEARCH METHODOLOGY

This study used a design and development research (DDR) methodology which comprises three systematic phases: needs analysis, design and development, and usability evaluation.⁸⁸ This paper will focus on needs analysis as the first phase.

According to Berkeley Lab Training, the needs-analysis process is a series of techniques for determining the gap or difference between a current state (“what is”) and a desired state (“what should be”). The need is the “space” between what should be and what is. The goal is to determine if there is a performance difference, what variables cause it, and what remedies are available. Needs analysis is carried out to decide whether a study is relevant and strengthens the problem statement of a study.⁸⁹ Guo⁹⁰

⁸⁴ Dayang Shobihah Abang Abai et al., “Bentuk Bantuan Modal Agihan Zakah Asnaf dan Pencapaian Usahawan Asnaf di Malaysia: Kajian Empirikal,” 93.

⁸⁵ Hashim Ahmad Shiyuti & Syed Musa al-Habshi, “An Overview of Asnaf Entrepreneurship Program by Lembaga Zakah Selangor, Malaysia,” 11.

⁸⁶ Khairul Azhar Meerangani & Ummi Khasidah Zaham Azman, “Keberkesanan Program Pembangunan Ekonomi Asnaf oleh Lembaga Zakah Selangor,” *E-Academia Journal*, vol. 8/2 (2019): 14-24, 14.

⁸⁷ Raudha Md Ramli et al., “Understanding Asnaf Attitude: Malaysia’s Experience in Quest for an Effective Zakah Distribution Programme,” 2.

⁸⁸ Rita C. Richey & James D. Klein, *Design and Development Research*, 1st Edition (Publishers Lawrence Erlbaum Associates, Inc., 2007), <http://library1.nida.ac.th/termpaper6/sd/2554/19755.pdf>, 1099.

⁸⁹ Mohd Ridhuan Mohd Jamil et al., “Aplikasi Teknik *Fuzzy* Delphi Terhadap Keperluan Elemen Keusahawanan Bagi Pensyarah Kejuruteraan Politeknik

added that needs analysis can be directly or indirectly obtained from customers to identify the problems that arise and arrive at beneficial solutions for customers' needs in the future. In the context of this study, the intended customers are the officers who handle the screening process at *zakah* institutions.

There are many related research methods for needs analysis, such as non-expert intuitions, expert practitioner intuitions, interviews structured or unstructured, surveys and questionnaires, language audits, and participant observation.⁹¹ Needs analysis consists of interview, questionnaire, nominal group technique, Delphi method, Fuzzy Delphi method, observations and systematic literature review. This study chose interviews to explore expert opinion of *zakah* officers on the need for a comprehensive instrument to screen *zakah* capital assistance applicants. Using interview as an assessment method allows the authors to have a face-to-face meeting with the interviewees. In addition, interviews provide direct references of people about their practise, point of view, thoughts, and awareness.⁹² Similarly, Latifah and Nordin⁹³ examined the screening process for Shariah compliance using a qualitative approach through expert interviews. Further, a needs analysis of infographic media using technology for learning physics by Netty et.al⁹⁴ applied interview to analyze the needs of learning the concept of kinematic of rectilinear motions.

Malaysia,” *International Journal of Business and Technopreneurship*, vol. 5/1 (2015): 135-150, 140.

⁹⁰ Jing Guo et al., “A Needs Analysis Approach to Product Innovation Driven by Design,” *Procedia CIRP*, vol. 39 (2016): 39-44, <https://doi.org/10.1016/j.procir.2016.01.163>, 39.

⁹¹ Hyun Hyo Kim, “Needs Analysis for English for Specific Purpose Course Development for Engineering Students in Korea,” *International Journal of Multimedia and Ubiquitous Engineering*, vol. 8/6 (2013): 279-288, <https://doi.org/10.14257/ijmue.2013.8.6.28>, 279.

⁹² Abdul Ghafoor Buriro, Jawad Hussain Awan & Abdul Razaq Lanjwani, “Interview: A Research Instrument for Social Science Researchers,” *IJSSHE-International Journal of Social Sciences, Humanities and Education*, vol. 1/4 (2017): 1-14, <https://www.researchgate.net/publication/323278410>, 3.

⁹³ Noor Latiffah Adam & Nordin Abu Bakar, “Shariah Screening Process in Malaysia.”

⁹⁴ Netty Apriyanti et al., “Needs Analysis of Infographic Media Using Technology for Learning Physics,” *Malaysian Online Journal of Educational Technology*, vol. 8/1 (2020): 48-62, <https://doi.org/10.17220/mojet.2020.01.004>.

The interviews for this study were conducted in five *zakah* institutions in Malaysia. Previous studies concentrated on Lembaga Zakat Selangor (LZS); for example, Rosbi and Sanep (2011); Raudha et al. (2011); Jamaliah, Hazlina, and Sharifah Norzehan (2012); Azman et al. (2014); Amirul Afif et al. (2013); Hashim and Syed Musa (2019). This study included other *zakah* institutions such as Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM), Majlis Agama Islam Negeri Johor (MAIJ), Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP), Lembaga Zakat Negeri Kedah (LZKNK), and Baitulmal, Majlis Agama Islam Wilayah Persekutuan (MAIWP).

The interviewed *zakah* officers were experts in their fields, having held their positions for more than five years, which is consistent with the recommendations made by Berliner.⁹⁵ The duration of interview with each respondent was between 45 and 75 minutes. In the Malaysian context, researchers face several challenges in developing a reliable and valid interview protocol due to multi-racial social fabric in which researchers need to ensure that the focus of the interview is consistent when conducted in different languages.⁹⁶ The interview sessions were conducted in Bahasa Malaysia, since most respondents were not well-versed in English. After the interviews were over, codes and themes were translated into English. This process was verified by two language experts who assisted in transcribing the interview manuscript from Malay to English. According to Hoffman,⁹⁷ an expert is one who has specialized skills or knowledge gained through extensive experience.

The translated transcripts were based on the statements made in the interviews, although some alterations were made due to the local dialects of the respondents. Therefore, the process of transferring the transcription

⁹⁵ David C. Berliner, "Describing the Behavior and Documenting the Accomplishments of Expert Teachers," *Bulletin of Science, Technology and Society*, vol. 24/3 (2004): 200-212, <https://doi.org/10.1177/0270467604265535>, 207.

⁹⁶ May Luu Yeong et al., "Interview Protocol Refinement: Fine-Tuning Qualitative Research Interview Questions for Multi-Racial Populations in Malaysia," *Qualitative Report*, vol. 23/11 (2018): 2700-2713, <https://doi.org/10.46743/2160-3715/2018.3412>, 2701.

⁹⁷ Leon Hoffman, Valorie A Crooks & Jeremy Snyder, "A Challenging Entanglement: Health Care Providers' Perspectives on Caring for Ill and Injured Tourists on Cozumel Island, Mexico," *International Journal of Qualitative Studies on Health and Well-Being*, vol. 13/1 (2018): 1-12, <https://doi.org/10.1080/17482631.2018.1479583>, 5.

required thorough attention and patience. The process of verifying the translation is important for assuring reliability and validity of data. The data analysis was conducted manually. The transcription involved transferring data from recorded tape into textual format, which was then coded. The coding should be developed as soon as the first set of data has been collected as it enables the information gathered to be reviewed and used as a guide for future interviews. The process of transcription from verbatim into written format should be exact and comprehensive, without omitting any information. In the case of this study, not much difficulty was encountered as Bahasa Malaysia was the main medium of discourse between researchers and respondents.

FINDINGS

The respondents agreed with the problem statement that no specific instruments is currently used to screen applicants for *zakah* capital assistance. The officers admitted that some applicants commit fraud and manipulation in the process, for example by stating incorrect information in the application form. Similarly, some individuals received funds for procuring equipment which was not used or maintained properly. There were incidents in which the procured equipment was neglected or sold. The following are excerpts from the interviews with the respondents:

P3: Before this, there were many incidents of fraud involving aṣṅāf. When we monitored the recipients, we found that some did not run their business at all, while others used the money to pay off debts, house rent, electricity, and water bills, and squandered away the rest on other things.

P2: Indeed, there had been many incidents of fraud before. When we conducted spot checks after a few months [...] we found the equipment [...] still unused and gathering dust and rust. Some had been sold away for cash, and some had been initially put to use in business and then cast away. In most common cases, the boat engines [...] had been sold away; hence, requests for assistance to purchase boat engine had now been removed from the business capital assistance list.

When we conduct inspections, some applicants claim that they have no equipment in their houses, but when the inspection is carried out it is found that there are various appliances, including an Astro satellite dish, mobile phones and so on.

Sometimes, the aṣṅāf whom we help with money spend the cash somewhere else, and the equipment that we give them is gone...

The evidence produced here shows that the issue of fraud is common when recipients do not conduct their declared business. However, the *zakah* officers did not know the exact number of such cases. The *zakah* authorities' failure to determine the degree of honesty and sincerity of the applicant in obtaining business assistance capital proved to be a factor in the misappropriation of funds. The recipients reneged on their promise and failed to honor their trust. In Islam, the practice of keeping promises is the characteristic of a successful entrepreneur,⁹⁸ as evidenced in Surah al-Baqarah:83 and 177; Ali-'Imrān:76, 77; al-Mā'idah:1; al-Naḥl:91, 92 and 94; al-Mu'minūn:8.

The following questions concerned the respondents' views on the impact of the study on *zakah* institution management and their consensus on the need for developing a comprehensive screening instrument:

- 1) In your opinion, can this study make an impact on and contribute to the implementation of a *zakah* capital assistance scheme for this *zakah* institution and in Malaysia in general?
- 2) Does a screening instrument need to be developed to facilitate the screening process of *zakah* capital assistance to *aṣṅāf* entrepreneurs?

The table below lists replies from all respondents in the selected *zakah* institutions in this study.

Table 2: Consensus on the Need for a Comprehensive Screening Instrument

No	Informants	Response from <i>zakah</i> officers
1	P1	"If one looks at your suggestions, one finds with pleasure that, <i>alḥamdulillah</i> , there are people unrelated to the <i>zakah</i> institution who can make proposals for improvement in the organization's work. We can use the proposals to improve [the quality of] the officers' work and as I see it [the proposal], it looks to me necessary. In my opinion, there is still much room for improvement in the work style in current <i>zakah</i> section. In terms of management, we need simpler SOPs or work model to facilitate the <i>aṣṅāf</i> application

⁹⁸ Wan Sabri Wan Hussin, "Ciri-Ciri Usahawan Berjaya Dari Perspektif al-Qur'an," 104.

		process, how to filter them and so on. I see that the project you are working on has the potential to help greatly in terms of management.”
2	P2	“For me, what you are working on is something that we want for this <i>zakah</i> institution, not only for <i>aṣṣnāf</i> , and if possible, it can be put to use in all other matters dealing with <i>zakah</i> . If this research can help ... it is necessary because it is a <i>zakah</i> fund. As you said earlier, it is a trust to the <i>zakah</i> centre. I really hope that your intention is genuinely to help. I fully support this proposal.”
3	P3	“In my observation, from what we have discussed, it appears to be a viable idea, one of the innovative things [processes] that we can use in future. Apparently, it is more systematic and in line with current needs. This model will be more helpful, especially to the managers of economic development schemes as it will greatly assist them in identifying truly qualified applicants. So, I hope this model will prove to be a guide for all <i>zakah</i> institutions which... really need such things [instruments].”
4	P4	“To find out whether it is beneficial or not depends on the model formulated. In my opinion, any study can have a good impact because there are suggestions and new ideas that can be considered for implementation. Only, in terms of implementation, a closer look must be taken because sometimes the proposal needs to be adapted to the ability of the religious council itself. Maybe the idea is good, but there are shortcomings in terms of our ability to implement it. But, no matter what is the study about, it is a good thing to improve the quality]. There may be new knowledge or ideas that can be used as a guide.”
5	P5	“In my opinion, our institutions will widely agree to having an instrument that can measure and evaluate the applicant for whether to provide him assistance or not. Before this, we appoint an ‘ <i>āmil</i> [contact person] assistant to screen the applicants since he is contact person, who knows well whether their community member is eligible to receive <i>zakah</i> . If it is possible to develop an instrument that we can use to measure an applicant’s eligibility for <i>zakah</i> it will be excellent”.

Source: Interview sessions

DISCUSSION

In all *zakah* institutions the format of the application form for *zakah* capital is similar to the forms for assistance such as subsistence, medical help, education, and housing repairs. The selection process is based on the assessment of subsistence criteria (*ḥadd al-kifāyah*) and other criteria including visits to business sites and locations. The existing practice requires a paradigm shift and improvement to produce a more systematic and effective assessment.

The interviews with the *zakah* officers revealed that they agreed on the need for a comprehensive instrument for screening *aṣnāf* entrepreneurs. The respondents welcomed views on how to improve the existing management of *zakah*, especially in capital assistance distribution. They affirmed that the current procedures enquired improvement, including change of the existing standard operating procedures (SOPs). Although efforts have been made to produce successful *aṣnāf* entrepreneurs, they have largely proven ineffective. Some interviewees offered that the proposed changes are quite difficult to implement due to a lack of staff and facilities. However, they hoped that a proper screening instrument will benefit all stakeholders.

Conceptually speaking, the screening criteria highlighted earlier offer workable ideas to measure the applicants' eligibility for receiving *zakah* assistance. Commitment, attitude, business interest, motivation, ability to run a business, desire to learn, physical and mental ability, and religiosity have to be at the basis of the criteria for determining deserving recipients.

Regarding commitment, Rosbi and Sanep⁹⁹ found that the recipients who lacked commitment failed in the entrepreneurship program and suggested that the procedure for selecting a beneficiary be streamlined and strengthened, such as preparing a business plan to help determine the appropriate amount of capital assistance required. In addition, the study suggested that applicants should attend entrepreneurship courses and business training.¹⁰⁰

⁹⁹ Rosbi Ab Rahman & Sanep Ahmad, "Strategi Pembangunan Keusahawanan Asnaf Fakir dan Miskin Melalui Agihan Bantuan Modal Zakah," 45.

¹⁰⁰ Rosbi Ab Rahman & Sanep Ahmad, "Strategi Pembangunan Keusahawanan Asnaf Fakir dan Miskin Melalui Agihan Bantuan Modal Zakah," 41.

Attitude refers to the degree to which an individual perceived allurements of a specific behavior.¹⁰¹ According to Zampetakis, Anagnosti, and Rozakis,¹⁰² attitudes have a strong and significant relationship with entrepreneurial intentions. They observed that the extent of one's positive valuation of inventing and starting a new business is the extent of one's entrepreneurial attitude.

Interest, according to the Cambridge Dictionary, is a feeling of wanting to give your attention to something, involve with and discover more about something. A deep interest in the field of entrepreneurship will encourage a person to venture into this field. Therefore, prospective applicants who are interested in entrepreneurship are more likely to work hard and manage resources effectively.

Motivation is also one of the characteristics that enables individuals to succeed in business. According to Hessels, van Gelderen, and Thurik,¹⁰³ motivation is a basic necessity driver of entrepreneurship, where life's basic needs are primary motivators for entrepreneurial behavior. Among the factors that drive the motivation are trials and tribulations of life. The hardships that a person goes through can boost determination and earnestness, ultimately forming an entrepreneurial attitude and succeeding in the field of business ventured.¹⁰⁴ Maslow's hierarchy of needs¹⁰⁵ culminates in the need for self-actualization and can explain an entrepreneur's motivation on multiple levels. For example, the basic need

¹⁰¹ Danica Bakotic & Dejan Kruzic, "Students' Perceptions and Intentions Towards Entrepreneurship: The Empirical Findings From Croatia," *The Business Review, Cambridge*, vol. 14/2 (2010).

¹⁰² Leonidas A. Zampetakis, Afroditi Anagnosti & Stelios Rozakis, "Understanding Entrepreneurial Intentions of Students in Agriculture and Related Sciences," (Working Paper, Agricultural University of Athens Series 4, 2013): 26-29, http://aoatools.aaa.gr/RePEc/aaa/wpaper/files/2013-4_entrep.pdf, 26.

¹⁰³ Jolanda Hessels, Marco Van Gelderen & Roy Thurik, "Entrepreneurial Aspirations, Motivations, and Their Drivers," *Small Business Economics*, vol. 31/3 (2008): 323-339, <https://doi.org/10.1007/s11187-008-9134-x>, 326.

¹⁰⁴ Buerah Tunggak, Hussin Salomon & Baharin Abu, "Pengaruh Faktor-Faktor Demografi Terhadap Budaya Niaga Usahawan Bumiputera Muslim," 21.

¹⁰⁵ Abraham H. Maslow, *Motivation and Personality*, 3rd edition (Addison-Wesley Educational Publishers Inc, 1987).

to maintain one's family may explain why certain individuals start businesses that do not generate extraordinary financial returns.¹⁰⁶

The ability to run a business or entrepreneurial skills is the trait a person needs to succeed in business. It is the fundamental skill that allows one to start, develop, finance, and succeed in a home business. According to Oosterbeek, Van Praag, and Ijsselstein¹⁰⁷ entrepreneurial skills can be measured through market awareness, creativity, and flexibility and can be learned and improved through education. It follows that good entrepreneurs should have technical skills regarding the products and services that they want to produce, have interpersonal skills to communicate with stakeholders and customers in the business, have intellectual skills to develop their business and deal with challenges, and have business skills for producing, pricing, promoting, and placing their products or services (4P's).

Islam reminds all humans to seek and deepen their knowledge, as stated in the Quranic verse, "...those who truly fear Allah among His servants, who have knowledge..." (Surah al-Fāṭir: 28). Therefore, the desire to deepen ones' knowledge, including knowledge of managing a business, must be learned by every prospective applicant. Most *aṣṇāf* venture into their business without having any experience and knowledge in entrepreneurship; hence, they often neglect to manage their finances, thus failing to generate profit. Thus, the desire and practice of deepening business knowledge consistently through seminar sessions and entrepreneurship workshops organized by the *zakah* authorities should form one of the criteria to screen applicants for *zakah* capital assistance.

Further, both physical and spiritual strength is required to achieve success.¹⁰⁸ Successful applicants have to be mentally and physically fit to do the necessary work. On top of that, a healthy emotional state will ensure

¹⁰⁶ Stelios H. Zanakis, Maija Renko & Amanda Bullough, "Nascent Entrepreneurs and the Transition to Entrepreneurship: Why Do People Start New Businesses?," *Journal of Developmental Entrepreneurship*, vol. 17/1 (2012), <https://doi.org/10.1142/S108494671250001X>, 20.

¹⁰⁷ Hessel Oosterbeek, Mirjam van Praag & Auke Ijsselstein, "The Impact of Entrepreneurship Education on Entrepreneurship Skills and Motivation," *European Economic Review*, vol. 54/3 (2010): 442-454, <https://doi.org/10.1016/j.euroecorev.2009.08.002>, 447.

¹⁰⁸ Raudha Md Ramli et al., "Understanding Asnaf Attitude: Malaysia's Experience in Quest for an Effective Zakah Distribution Programme."

that they have the right attitude to become entrepreneurs.¹⁰⁹ Among the characteristics that manifest mental strength of entrepreneurs is the willingness to take risks. An entrepreneur should make an assessment and consideration of risk because a measurable risk will promise a return.

From the perspective of Islam, personality traits describe an individual's behavior based on their personal characteristics that conform to Islamic values and ethics. It explains the concept of morality, which is positive behavior accepted in society.¹¹⁰ Thus, the personality of a Muslim entrepreneur is defined as personal characteristics based on Islamic values and ethics that influence an entrepreneur's actions and activities.¹¹¹ Muslim entrepreneurs whose are led by Islamic principles will conduct their business operations unlike conventional entrepreneurs. Their thought patterns, attitudes, behaviors, emotions, and identities are based on Islamic principles, while non-Muslim entrepreneurs rely on mental, emotional, and physical strength alone.

Religiosity has to be included as a key element in the selection process. The *zakah* authorities should consider the fact that an applicant's personal piety engenders diligence and responsibility in work and provides an impetus for the accumulation of productive assets. The German sociologist Max Weber associated entrepreneurship with religious elements that serve as a platform for achieving success in economic activities. According to Weber, universal religious values such as honesty became an important factor in mobilizing entrepreneurial activity. A strong faith in religion becomes an impetus for achieving success in the economic field. Being a Muslim means submitting one's life to the will Allah, which involves ritual worship (*ibādah*) as well as worldly conduct. Islam is a religion of submission, which requires a fully conscious and willing effort in faith (*īmān*), law (*Sharī'ah*) and virtues (*akhlāq*) to define religiosity.¹¹²

¹⁰⁹ Rosli Mahmood et al., *Prinsip-Prinsip Keusahawanan Pendekatan Gunaan*.

¹¹⁰ Buerah Tunggak, Hussin Salomon & Baharin Abu, "Keperluan Latihan dan Pendidikan Berterusan ke Arah Pembangunan Usahawan Muslim Berteraskan Nilai Islam di Malaysia," *Jurnal Teknologi*, vol. 55/1 (2011): 121-144.

¹¹¹ Yazilmiwati Yaacob & Ilhaamie Abdul Ghani Azmi, "Entrepreneur's Social Responsibilities From Islamic Perspective: A Study of Muslim Entrepreneurs in Malaysia," *Procedia - Social and Behavioral Sciences*, vol. 58 (2012): 1131-1138, <https://doi.org/10.1016/j.sbspro.2012.09.1094>, 1138

¹¹² Wan Marhaini Wan Ahmad et al., "Religiosity and Banking Selection Criteria Among Malays in Lembah Klang," *Jurnal Syariah*, vol. 16/2 (2008): 99-130, 103.

Therefore, a Muslim *aṣṇāf* entrepreneur must be aware that he is not only seeking personal gain, but also seeking to fulfil the collective duty (*farḍ al-kifāyah*). Realizing that the existence of entrepreneurs is important for society, the applicants should not take advantage of the opportunity to make a profit by taking advantage of the received assistance. Entrepreneurs who succeed in their business venture can also gain the pleasure of Allah while carrying on their entrepreneurial activities to gain a living.

CONCLUSION

Overall, the interviewed *zakah* officers agreed that a specific screening instrument for selecting eligible recipients is needed in Malaysian *zakah* institutions. The agreed screening criteria include commitment, attitude, interest, motivation, skills and ability to run a business, desire to learn, physical and mental ability, traits, and religiosity.

The suggestion to develop a reliable instrument to select *zakah* capital assistance recipients can help *zakah* institutions to support the distribution of *zakah* among eligible *aṣṇāf* applicants. The instrument will prevent malpractice and misappropriation of funds. Hence, this initiative can improve the efficiency of *zakah* fund allocation and enhance the governance of *zakah* institutions. Such an effective instrument can support the development of a standard assessment method to optimize the disbursement process.

Eventually, this proposed measure can produce more successful recipients who can find a way out of poverty and become self-sufficient and productive members of society. From the macro-economic perspective, the success of *zakah* institutions can help increase the number of entrepreneurs, assist the government in reducing number of the poor, lower the unemployment rate, and ultimately contribute to increasing the GNP in Malaysia. In the context of the Sustainable Development Goals (SDGs) this aspiration may help the country achieve the first and the tenth SDGs of “No Poverty” and “Reduce Inequalities”.

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