



## Islamic Entrepreneurship Among *Asnaf* Individuals in Malaysia: A Study of *Al-Qawiyy Al-Amin*

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**ABSTRACT** - This study examines the implementation of *Al-Qawiyy* (strength) and *Al-Amin* (trustworthiness) principles in Islamic entrepreneurship among *asnaf* individuals in Selangor, Wilayah Persekutuan Kuala Lumpur and Terengganu, Malaysia. This research examines the challenges and determinants of success in compliance with Islamic principles and *Maqasid Shariah* by interviewing nine (9) *asnaf* entrepreneurs, three (3) *zakat* officers, three (3) business advisors from Islamic institutions including Lembaga Zakat Selangor, Baitulmal Majlis Agama Islam Wilayah Persekutuan and Majlis Agama Islam dan Adat Melayu Terengganu, as well as one (1) *zakat* expert. The themes associated with *Al-Qawiyy* encompass discipline, entrepreneurial spirit, knowledge and support, highlighting qualities such as determination, invention, competence and assistance in entrepreneurial pursuits. The themes examined in *Al-Amin* include honesty, *iman* perspective, integrity issues, thankfulness and time management. These themes emphasise the importance of integrity, faith-based viewpoints, appreciation and efficient allocation of resources. Future research on *asnaf* entrepreneurship should consider the study's sample limits and potential biases and should further examine the influence of technology, mentorship, geographical variances, environmental sustainability and legislative changes. This study provides practical insights into the implementation of *Al-Qawiyy Al-Amin* principles among *asnaf* businesses in Malaysia, serving as a basis for further investigation and advancement of Islamic business practices.

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## INTRODUCTION

The World Bank has projected that 9.4% of the global population, or an additional 115 million people, will be pushed into extreme poverty because of the COVID-19 pandemic, with half of these individuals residing in Islamic countries. Poverty alleviation remains a significant challenge, despite Islam providing mechanisms for supporting the impoverished. However, entrepreneurship initiatives, such as the *Al-Qawiyy Al-Amin* program, have shown limited success, with only a small fraction (less than 10%) of participants managing to escape *asnaf* status. This highlights the need for further research into the reasons behind the lack of success and how these efforts can be improved. The absence of an entrepreneurship ecosystem and the lack of essential entrepreneurial attributes among *asnaf* entrepreneurs have prompted this study. The research seeks to examine how the principles of *Al-Qawiyy* (strength) and *Al-Amin* (trustworthiness) can be incorporated into entrepreneurial endeavours to foster ethical, sustainable and socially responsible businesses, ultimately improving the success rates of *asnaf* entrepreneurs.

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Islamic entrepreneurship, which incorporates Islamic beliefs and principles into business activities, has gained increasing attention in recent years. *Al-Qawiyah Al-Amin* is a fundamental principle in Islamic entrepreneurship, representing strength, dependability and integrity (Ezzani et al., 2023). This concept has shaped Islamic business ethics for centuries and provides Muslim entrepreneurs with a structured foundation for conducting business rooted in Islamic values.

This study aims to fill a gap in current knowledge by examining how Islamic principles can practically support *asnaf* entrepreneurs. Scholars have examined *Al-Qawiyah Al-Amin* within Islamic management and business. Fitri (2017) suggests that it can serve as a paradigm for ethical business conduct, highlighting virtues such as integrity, equity and accountability, which are essential for establishing viable, ethically conscious enterprises.

The concept of *Al-Qawiyah Al-Amin* also offers direction for Muslim businesses in creating products and services that align with Islamic values. Abdullah and Azam (2020) discuss integrating these values to develop a unique Islamic brand based on ethical and sustainable practices. *Al-Qawiyah Al-Amin* can also inspire and motivate Muslim entrepreneurs, guiding them to create businesses aligned with their beliefs. Machmud and Hidayat (2020) found that Islamic entrepreneurs in West Java, Indonesia, have successfully built socially responsible and sustainable businesses that positively impact their communities.

By examining the experiences of *asnaf* entrepreneurs in Terengganu, Kuala Lumpur and Selangor, this study aims to contribute to the academic discourse on Islamic entrepreneurship and offer practical recommendations for improving entrepreneurship programs. *Al-Qawiyah* represents the strength and persistence needed to overcome entrepreneurial challenges, while *Al-Amin* emphasises moral behaviour and reliability for sustainable business operations (Machmud & Hidayat, 2020). Understanding how *asnaf* entrepreneurs incorporate these principles into their business operations and decision-making processes will enrich scholarly discussions and provide valuable insights for promoting ethical business behaviours in Muslim-majority communities.

## LITERATURE REVIEW

Prior research has assessed personal values by employing Rokeach's recommended inventory, which consists of two categories of values: terminal and instrumental values (Tuulik et al., 2016). Instrumental values denote the favoured patterns of conduct and methods employed to attain terminal values, which may differ among many groups and cultures. According to Bardi and Schwartz (2013); which built upon Rokeach's research, emphasised the significance of values in elucidating diverse social-psychological phenomena. Schwartz delineated six fundamental characteristics of values, encompassing (i) their association with emotions, (ii) their capacity to inspire action, (iii) their transcendence of particular circumstances, (iv) their role as benchmarks, (v) their capacity to direct actions and occurrences and (vi) their relative significance in guiding behaviour.

Ultimately, the notion of *Al-Qawiyah Al-Amin* holds great significance in Islamic entrepreneurship, highlighting the crucial incorporation of Islamic values and principles into company operations (Shiyuti et al., 2023). The notion of *Al-Qawiyah Al-Amin* can serve as a guiding principle for Muslim entrepreneurs seeking to establish socially responsible and sustainable firms. It promotes ethical and responsible business practices within the Islamic environment, offering inspiration and guidance (Haron et al., 2022).

## Value

Human value refers to ethical beliefs shaping an individual's character, guiding distinctions between right and wrong. Sagiv et al. (2017) link it to ethical decision-making and leadership, while Rallapalli et al. (2000) emphasises socialisation's role in forming value systems. Although generally stable, values can change due to experiences (Glover et al., 1997) and influence ethical decisions (Tunçel & Kavak, 2022). Haron et al. (2022) and Ishak and Osman (2016) integrated Islamic

concepts into quality management, yet research on Islamic principles for Muslim SMEs remains insufficient.

Meanwhile, Tlaiss (2015) found Muslim women entrepreneurs prioritize well-being (*falah*) and excellence (*itqan*) for business success, emphasizing Islamic values. McIntosh and Islam (2010) noted that socio-economic factors influence entrepreneurial pursuits among women, with Islamic beliefs supporting acceptance in Bahrain's commercial environment, though religious affiliations provided limited competitive advantage.

### **Value from a Western Perspective**

According to Schwartz and Bardi (2001), values are pivotal in understanding social-psychological processes, though Roccas and Brewer (2002) argued values either broadly influence behaviour or relate to specific actions. Haron et al. (2022) noted a strong link between values and ethical behaviour, though whether this correlation is general or specific remains unclear. Shaari et al. (2019) highlighted human intelligence theory as a foundational concept in psychology, initially examined by Spearman (1961) through his two-factor theory, which categorized intelligence into general and specific factors. Gardner (2011) introduced the multiple intelligences (MI) theory, positing that intelligence results from environmental, educational and experiential influences, defining few intelligences like verbal-linguistic and logical-mathematical. Gardner emphasised discrete intelligence, refuting the idea of a single IQ determinant. However, Ariffin et al. (2008) and Safara and Bhatia (2013) found little empirical support for MI and Gardner himself acknowledged the lack of psychometric validation for his framework.

### **Value from Islamic Perspective**

In Islam, '*ibadah*' encompasses a holistic approach to living, integrating religious values into all aspects of life, beyond conventional religious rituals. This concept, grounded in Shariah norms, includes ethical values (*Akhlaq Islamiyyah*) and *muamalat* (commercial transactions), guiding Muslims in economic activities, personal relationships and decision-making. Significantly, '*ibadah*' involves aligning one's purpose (*niyyah*) with virtuous intentions, transforming pursuits like Islamic finance and *halal* certification into acts of worship (Rafiki & Wahab, 2016). In the corporate sphere, ethical norms are followed to serve Allah (Rafiki & Wahab, 2014).

Conscience, an internal sense of moral correctness, plays a pivotal role in evaluating ethical decisions. In Islam, it functions alongside divine guidance, which offers moral direction through the *Quran* and *Sunnah*. This interplay between conscience and revelation is essential, as Islamic values connect both worldly life and the hereafter. While conscience prompts ethical reflection and responsibility, divine revelation from Allah SWT provides absolute moral standards. The *Quran* and *Hadith* offer clear instructions for appropriate conduct, highlighting the importance of conscience as a complement to divine guidance.

Thus, '*ibadah*' integrates economic operations, ethical behaviour and decision-making, combining virtuous intentions with an internal and divine framework for moral conduct.

### ***Al-Qawiyy* and *Al-Amin* as a value**

In Islamic leadership, two fundamental qualities which, *Al-Qawiyy* (strength) and *Al-Amin* (trustworthiness), are seen as essential, as noted by scholars like Samsu (2014) and Fahmi (2019). According to Al-Huzaim (2011), *Al-Qawiyy* extends beyond physical strength and includes traits such as confidence, courage, expertise, mental resilience, assertiveness and an ability to lead effectively across various domains. This comprehensive understanding of strength provides leaders with the foundation needed for effective and resilient decision-making.

On the other hand, *Al-Amin* represents intangible qualities like reliability, security and a sense of accountability. Al-Huzaim (2011) describes *Al-Amin* as embodying trust, peace and responsibility. Al-Sa'di (2002) adds that *Al-Amin* involves being devout, dependable and free from deceit, while Sayyid Tantawi (1992) describes *Al-Qawiyy* as the practical skill to manage

responsibilities and *Al-Amin* as piety and truthfulness. Together, *Al-Qawiyy* and *Al-Amin* provide a holistic framework for ethical and effective leadership, which is especially relevant in *zakat* institutions.

In entrepreneurship, these principles also hold critical importance. *Al-Qawiyy* manifests as resilience, a proactive approach and the ability to handle challenges with determination, qualities essential for navigating risks and uncertainties. *Al-Amin* emphasises integrity, honesty and a commitment to fulfil responsibilities, fostering trust with stakeholders, clients and collaborators. This alignment with Islamic principles promotes both economic prosperity and social welfare by setting standards for ethical business practices.

Ultimately, these qualities provide a unique framework for ethical and responsible entrepreneurship. Entrepreneurs who adopt *Al-Qawiyy* and *Al-Amin* can effectively tackle challenges, contribute to economic growth and uphold the ethical values of their communities. The emphasis on strength, resilience, trustworthiness and ethical responsibility underscores the significant role Islamic values play in shaping accountable and impactful business practices, benefiting both individuals and society.

### Contemporary Investigations into Islamic Entrepreneurship

Recent research on Islamic entrepreneurship combines ethical principles, historical influences and present concerns, offering significant insights. Adigun (2019) examines the tension between Islamic ethics and behaviours like *riba*, underlining the economic rewards of ethical purity. Sholihin and Akmal (2024) underscore historical figures such as Uthman bin Affan and Prophet Muhammad (SAW) as paradigms for ethical business practices.

Recent applications are illustrated in Syaputra et al. (2024) who examined a barbershop that prioritises honesty to enhance client interactions and Azeez et al. (2023), who emphasise the significance of labour dignity in Islamic leadership. Javaid (2022) juxtaposes the community emphasis of Islamic entrepreneurship with the profit-oriented paradigms of the West.

Sarhan (2020) and Pandikar et al. (2024) examine inclusivity and sustainability by merging Islamic stewardship with environmental responsibility. Shahira and Devi (2024) elucidates the entrepreneurial experiences of Muslim women, whilst Yasmeen (2024) proposes a paradigm for Islamic social entrepreneurship, underscoring ethics and social responsibility. Collectively, these studies offer a viable alternative to traditional corporate strategies.

### METHODOLOGY

The research utilised a qualitative design, selected for its adaptability and ability to yield comprehensive insights into the obstacles and success determinants of *asnaf* businesses in Malaysia. Punch (2003) asserts that this design was shaped by four principal factors: addressing research enquiries, identifying subjects, formulating a conceptual framework and choosing appropriate data collection methods. The research team secured formal consent from Malaysian *Zakat* Institutions, enabling interviews with pertinent parties. Approval letters from the university and institutions were disseminated prior to the interviews, securing participant consent for the publication of findings. Diverse communication approaches, including telephone conversations and face-to-face meetings, were employed to establish rapport and foster an effective data-collection atmosphere. Interviews were transcribed from audio and video recordings and analysed with ATLAS.ti 8 software.

The study employed a purposive sample technique, as advocated by Creswell and Clark (2017) to include informed participants directly engaged in *asnaf* entrepreneurship. The sample comprised participants from Lembaga Zakat Selangor, Baitulmal Majlis Agama Islam Wilayah Persekutuan and Majlis Agama Islam dan Adat Melayu Terengganu, each offering distinct institutional and entrepreneurial viewpoints. Data saturation, as defined by Lincoln et al. (1985), established the sample size of 16 informants. The participants comprised *asnaf* entrepreneurs, *zakat*

officials, business consultants and an academic specialist, offering varied perspectives on micro-entrepreneurship.

The informants consisted of 68.75% male and 31.25% female, with 50% in the 50-59 age bracket, 31.25% in the 40-49 age bracket, 12.5% in the 30-39 age bracket and 6.25% in the 60-69 age bracket. Educational attainment varied, with 37.5% possessing an SPM, 25% a bachelor's degree and 18.75% a PhD. A minority possessed primary education, a technical certificate, or a diploma. Commercial operations encompassed services (56.25%), food and beverages (25%), fashion (12.5%) and agriculture (6.25%). Professional experience varied from 1 to over 25 years, with 37.5% possessing 16 to 20 years of experience. Most informants were Malay Muslims, with one identifying as a Chinese Muslim.

This sample method provided a comprehensive grasp of the challenges and facilitators of *asnaf* entrepreneurship, hence augmenting the research's breadth and trustworthiness. The informants' details are included in the table below:

**Table 1:** Profile of the informant

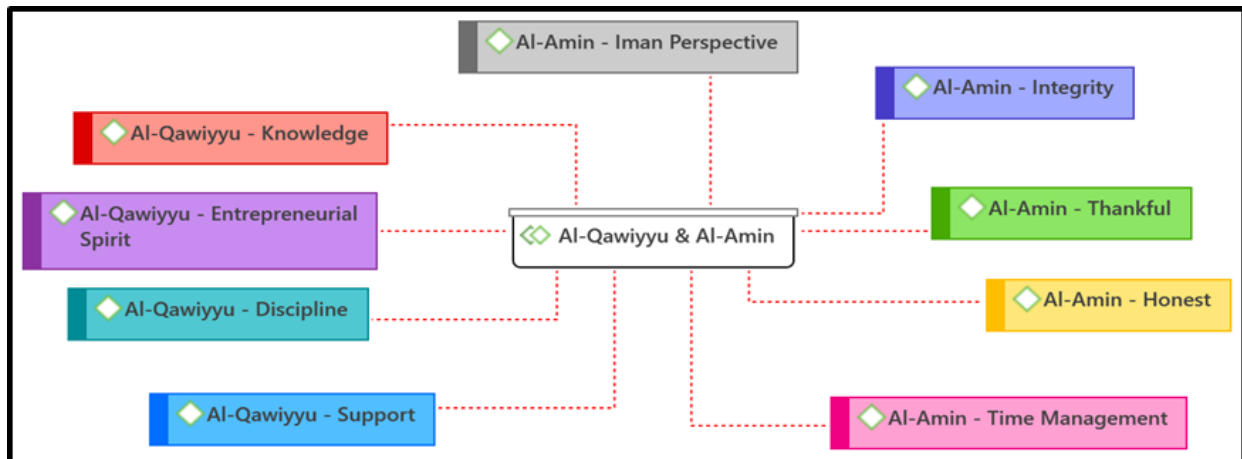
No	ID Code	Organization	Role	Gender	Age	Education	Experience
1	IN1	Wahida Catering, Terengganu	<i>Asnaf</i> Entrepreneur	Female	36	SPM	11 years
2	IN2	MAIDAM	<i>Zakat</i> Officer	Male	35	Bachelor's Degree	10 years
3	IN3	Markplus	Business Advisor	Male	55	PhD	30 years
4	IN4	Kedai Kusyen, Gong Badak	<i>Asnaf</i> Entrepreneur	Male	54	Technical Certificate	30 years
5	IN5n	Cili Boh Hijrah, Terengganu	<i>Asnaf</i> Entrepreneur	Male	54	SPM	8 years
6	IN6	MAIWP	<i>Zakat</i> Officer	Male	43	Bachelor's Degree	15 years
7	IN7	MeSure Tailor, Dataran De Palma	<i>Asnaf</i> Entrepreneur	Male	43	Technical Certificate	20 years
8	IN8	Muslimah Salon, Jalan Ipoh	<i>Asnaf</i> Entrepreneur	Female	59	STPM	36 years
9	IN9	Famous Shukulate, Setapak	<i>Asnaf</i> Entrepreneur	Female	43	Bachelor's Degree	15 years
10	IN10	SME Bank Berhad	Bank Manager	Male	48	Bachelor's Degree	20 years
11	IN11	Cendol Durian Borhan, Selangor	<i>Asnaf</i> Entrepreneur	Male	54	SPM	23 years
12	IN12	Keledek Consultancy	Business Advisor	Male	48	Diploma	17 years
13	IN13	Banana's Trader at MAIS Flee Market	<i>Asnaf</i> Entrepreneur	Male	60	Standard 4	15 years
14	IN14	Nur Hiq Fashion, Masjid Kota Damansara	<i>Asnaf</i> Entrepreneur	Female	50	SPM	10 years
15	IN15	Lembaga Zakat Selangor	<i>Zakat</i> Officer	Female	50	PhD	15 years
16	IN16	IIBF UIAM	Academic Lecturer	Male	60	PhD	30 years

The research utilised structured interviews for data gathering, adhering to the contemporary methodology proposed by Lincoln et al. (1985). Transcriptions were disseminated to informants for validation to guarantee data triangulation (Jick, 1998). The interviews addressed backgrounds, participation in entrepreneurship programs, obstacles encountered and compliance with Islamic beliefs. Data was transcribed using Microsoft Word over six months to ensure correctness and reliability (Patton, 1990). This meticulous approach facilitated extensive data acquisition for examination.

## DATA ANALYSIS

Data analysis in this research, as advised by Miles and Huberman (1994), is undertaken alongside data gathering. Qualitative data, predominantly derived from interviews, is transcribed utilising Microsoft Word, a procedure that requires 20 to 30 hours per session. The transcriptions are thereafter dispatched to informants for verification to guarantee precision. The analysis adheres to the methods established by Mubarak (2014), employing ATLAS.ti 8 for manual coding and thematic identification. Upon thorough examination of the data, themes and sub-themes are identified and trends are analysed. This extensive procedure ensures a full grasp of the *asnaf* entrepreneurship program and the wider Islamic entrepreneurial ecosystem.

The figure below presents a summary of the analysis, highlighting factors that can strengthen the identity of *asnaf* entrepreneurs within the *Al-Qawiyy* and *Al-Amin* framework for *zakat asnaf* in Malaysia.



**Figure 1:** Thematic extraction

The data analysis employed a thematic methodology to discern major themes such as discipline, entrepreneurial spirit, knowledge, support, honesty, integrity and time management. The data was coded and analysed using ATLAS.ti 8 software, focusing on repeating patterns. Table 2 delineates the principal themes, sub-themes and codes, emphasizing viewpoints from *asnaf* entrepreneurs, *zakat* officials, business consultants and specialists.

**Table 2:** Codes and themes

Themes	Sub-Themes	Respondents (Verbatim)	Background
<i>Al-Qawiyy</i> Discipline	Individual Commitment Self-Discipline Providing Value Product Quality	IN2, IN3, IN4, IN6, IN7, IN9, IN10	<i>Asnaf</i> Entrepreneur (3) <i>Zakat</i> Officer (2) Business Advisor (2)
<i>Al-Qawiyy</i> Entrepreneurial Spirit	Trustworthiness Personal Value Motivation Business-oriented Attitude	IN3, IN4, IN6, IN9, IN16	<i>Asnaf</i> Entrepreneur (2) <i>Zakat</i> Officer (1) Business Advisor (1) <i>Zakat</i> Expert (1)
<i>Al-Qawiyy</i> Knowledge	Technical Knowledge Marketing Knowledge Legal Compliance Knowledge Human Resource Knowledge Financial Knowledge Business Knowledge	IN2, IN3, IN4, IN5, IN10, IN14, IN15	<i>Asnaf</i> Entrepreneur (3) <i>Zakat</i> Officer (2) Business Advisor (2)
<i>Al-Qawiyy</i> Support	Successor Referral Peer Support Continuity of Support Others Support	IN3, IN4, IN6, IN13	<i>Asnaf</i> Entrepreneur (2) <i>Zakat</i> Officer (1) Business Advisor (1)
<i>Al-Amin</i> Honest	Trustworthy Transparency Tell The Truth Sincerity Prompt Payment Honest in Measurement	IN3, IN4, IN7, IN8, IN10, IN11, IN13, IN14, IN16	<i>Asnaf</i> Entrepreneur (6) Business Advisor (1) <i>Zakat</i> Expert (1)
<i>Al-Amin</i> Iman Perspective	Ibadah Leaving sins (Tarak Al-Ma'asi) Spritual	IN2, IN4, IN6, IN7, IN8, IN11, IN13, IN16	<i>Asnaf</i> Entrepreneur (5) <i>Zakat</i> Officer (2) <i>Zakat</i> Expert (1)
<i>Al-Amin</i> Integrity Issue	Sincerity Responsibility No Envious No Cheating Maintaining Quality Comply to Procedure	IN2, IN5, IN6, IN7, IN10, IN13, IN14	<i>Asnaf</i> Entrepreneur (4) <i>Zakat</i> Officer (2) Business Advisor (1)
<i>Al-Amin</i> Thankful	Greatful Through Feel Enough Greatful Through Donation	IN8	<i>Asnaf</i> Entrepreneur (1)
<i>Al-Amin</i> Time Management	Personal Time Management Punctuality	IN3, IN7, IN10	<i>Asnaf</i> Entrepreneur (1) Business Advisor (2)

## RESULT

The study offers valuable insights into the crucial determinants of success for *asnaf* businesses, who adhere to Islamic principles and *Maqasid Shariah*. The findings are categorized into two distinct groups, specifically *Al-Qawiyy* and *Al-Amin*, as previously mentioned in the research introduction.

## *Al-Qawiyy*

The interview with the informants yielded four themes pertaining to *Al-Qawiyy*: (1) discipline, (2) entrepreneurial spirit, (3) knowledge and (4) support.

### Discipline

Seven out of sixteen informants emphasised discipline as crucial for the success of *asnaf* enterprises. Discipline in this context includes individual commitment, self-discipline, providing value and product quality. It requires commitment and self-control to consistently deliver quality, which enhances credibility and strengthens the reputation of *zakat* organizations. Aligned with Islamic principles like *Maqasid Shariah*, discipline guides *asnaf* entrepreneurs toward success. It is also vital in Islamic finance, ensuring honesty and reliability. Scholars like Røyrvik (2013), Weitzel and McCarthy (2011) and Auda (2008) stress its importance, linking it to Islamic law's objectives of safeguarding wealth, faith and social welfare. The *Quran*'s teachings on self-restraint reinforce discipline as essential for overcoming challenges while upholding Islamic values. The table below elaborates on this, linking *Al-Qawiyy* Discipline to themes like individual commitment, self-discipline, providing value and product quality, with direct quotes from informants.

**Table 3:** Details of codes and themes - *Al-Qawiyy* discipline

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Qawiyy</i> Discipline	Individual Commitment	IN2, IN6	IN2: "We are looking into his commitment and seriousness" (Verbatim 2.docx – 2:10); IN6: "...commitment and seriousness..." (Verbatim 6.docx – 6:67)
	Self-Discipline	IN9, IN10,	IN10: "consistent, focused, and puts full effort..." (Verbatim 10.docx – 10:13); IN9: "Patience followed by tawakkal..." (Verbatim 9.docx – 9:57)
		IN2	IN2: "Based on past experience... strength, seriousness about knowledge, marketing, and others... discipline in updating financial records." (2:18)
		IN7	IN7: "Once I receive the payment, I straight away pay my staff... we will have difficulties with the staff later if no payment being made." (Verbatim 7.docx – 7:40)
	Providing Value	IN4, IN3	IN4: "Sunbrella is a branded thread..." (Verbatim 4.docx – 4:17); IN3: "Do not over claim when you are doing marketing" (Verbatim 3.docx – 3:54)
	Product Quality	IN6, IN4	IN6: "In Baitulmal, we are not using the term <i>asnaf</i> ..." (Verbatim 6.docx – 6:72); IN4: "Patience...dealing with a problematic officer" (Verbatim 4.docx – 4:48)

### Entrepreneurial Spirit

Five out of sixteen participants highlighted the importance of the entrepreneurial mindset in *asnaf* enterprises, focusing on trustworthiness, personal values, motivation and a business-oriented attitude. Trustworthiness attracts clients and partners, while personal values and motivation drive the pursuit of business goals. This mindset, aligned with *Maqasid Shariah* to protect wealth and promote societal welfare, fosters corporate success and community progress. It supports strategic decision-making, ensuring long-term growth and sustainability for *asnaf* enterprises. The table



below categorizes perspectives on trustworthiness, personal values, motivation and a business-oriented attitude, underscoring their role in the success of *asnaf* entrepreneurs.

**Table 4:** Details of codes and themes - *Al-Qawiyiy* entrepreneurial spirit

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Qawiyiy</i> Entrepreneurial Spirit	Trustworthiness	IN3	IN3: “Integrity, <i>Amin</i> is very important, it is the main thing and has no compromise...” (Verbatim 3.docx – 3:39)
	Personal Value	IN4, IN9	IN4: “Failure is another thing but the spirit to success is there...” (Verbatim 4.docx – 4:45); IN9: “Even though I have been titled and a somebody before, I am not shy to become an <i>asnaf</i> ...” (Verbatim 9.docx – 9:26)
	Motivation	IN3, IN6	IN3: “For me, he creates inspiration not motivation...” (Verbatim 3.docx – 3:50); IN6: “Other external agencies... inject funds to motivate and inspire...” (Verbatim 6.docx – 6:70)
	Business-oriented Attitude	IN16	IN16: “Daim Zainuddin... How many times he failed but finally he made his lucky break...” (Verbatim 16.docx – 16:28)

## Knowledge

Seven out of sixteen informants emphasised the importance of knowledge in entrepreneurship, specifically in technical, marketing, legal and compliance, human resources, financial and business knowledge as depicted in Table 5 below. A solid knowledge base enables *asnaf* entrepreneurs to navigate complex business environments, make informed decisions, seize opportunities and minimize risks, ensuring long-term sustainability. This aligns with the *Maqasid Shariah* principle of “Preservation of the mind,” as explained by Ashur (2006) and Auda (2008), which includes intellectual progress and knowledge acquisition. Studies by Abdul Manan et al. (2011) and Tehseen and Ramayah (2015) highlight the role of knowledge in the success of *asnaf* enterprises, contributing to their growth and positive societal impact.

**Table 5:** Details of codes and themes - *Al-Qawiyiy* knowledge

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Qawiyiy</i> Knowledge	Technical Knowledge	IN14	IN14: “I furthered my study in UTM to learn about AB (Anastasia Block).” (Verbatim 14.docx – 14:19)
		IN14	IN14: “I conducted classes using my own money... to teach technical skill.” (Verbatim 14.docx – 14:37)
	Marketing Knowledge	IN3	IN3: “The most important thing is to know your market.” (Verbatim 3.docx – 3:9)
		IN3	IN3: “I thought it is about marketing, Bumiputera failed in this matter.” (Verbatim 3.docx – 3:8)
	Legal and Compliance Knowledge	IN2	IN2: “When JPJ or police stopped him... no license ‘C’ for three wheels’ motorbike.” (Verbatim 2.docx – 2:34)
	Human Resource Knowledge	IN4	IN4: “He provides financing for the staffs to buy cars because he is a good employer.” (Verbatim 4.docx – 4:46)

Financial Knowledge	IN5, IN15	IN5: “High in sales but no profit, that is the reason we seek UNISZA.” (Verbatim 5.docx – 5:5); IN15: “I look at finances as the most important thing.” (Verbatim 15.docx – 15:43)
	IN15	IN15: “They have clear direction on how much they need and how much their children and grandchildren need.” (Verbatim 15.docx – 15:45)
Business Knowledge	IN10	IN10: “Educate them on how to survive and grow the business.” (Verbatim 10.docx – 10:42)

## Support

Four out of sixteen informants highlighted the importance of support for operational success, categorizing it into succession planning, referrals, peer interaction, continuous support and supplementary aid. These support mechanisms provide access to resources, networks and ensure smooth transitions in business operations. Arasti et al. (2014) note that lack of support often leads to business failure, while Qardawi (2009) stresses that social support is key in *zakat*, aligning with the *Maqasid Shariah* goal of protecting wealth and promoting societal welfare. The table below outlines how various forms of support contribute to the resilience and success of *asnaf* entrepreneurs.

**Table 6:** Details of codes and themes - *Al-Qawiy* support

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Qawiy</i> Support	Succession Planning	IN4	IN4: “I bring my sons to meetings... even if they remain silent, they will learn how to communicate.” (Verbatim 4.docx – 4:42)
	Referral System	IN3	IN3: “She wants to meet a Dato’ and use my name. I said okay, but do not misuse it. It is a marketing strategy.” (Verbatim 3.docx – 3:44)
	Peer Interaction	IN13	IN13: “We need to buy from our Muslim community... if a Muslim product costs 20-30 cents more, I will still buy it.” (Verbatim 13.docx – 13:49)
	Continuous Support	IN13	IN13: “Do not withdraw support too early... they need supervision and continued support.” (Verbatim 13.docx – 13:46)
	Supplementary Aid	IN6	IN6: “This department manages those with no income. Monthly support is provided to ensure sustainability... it can be ended when the business is stable.” (Verbatim 6.docx – 6:61)

## *Al-Amin*

The interview with the informants unveiled five key themes pertaining to *Al-Amin*: (1) honesty, (2) *iman* perspective, (3) integrity issues, (4) thankfulness and (5) time management.

## Honesty

Honesty is a core principle in *asnaf* business, essential for building trust with clients and stakeholders. Rooted in Islamic teachings and *Maqasid Shariah*, honesty ensures ethical economic behaviour and religious values. Auda (2008) and Kayed (2006) emphasise its role in supporting trust and integrity. Usop et al. (2018) highlight its importance for corporate ethics. Survey results show 60% of participants recognize the significance of sincerity, transparency, reliability, prompt

payment and accurate evaluation are essential components of honesty in ethical business. By adhering to these principles, *asnaf* entrepreneurs align with *zakat* objectives and contribute to societal welfare. The table below illustrates the role of honesty in business, in line with *Maqasid Shariah*.

**Table 7:** Details of codes and themes - *Al-Amin* honest

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Amin</i> Honest	Sincerity	IN4	“Once my son found gold inside the sofa that was sent by the customer for repair. He returned it to the customer.”
		IN7	“Solat is the most important thing. Trust and honesty are crucial. We need to realign if we stray from our purpose.”
		IN3	“ <i>Iman</i> starts with I for Integrity, M for Manusia (Human), A for Amanah (Trust and Honesty), and N for Network.”
		IN13	“Wak thought that the most important thing to exist in our heart is honesty.”
	Transparency	IN10	“Successful people are very honest with banks, staff, and customers. They are transparent in their dealings.”
		IN10	“Grooming children in honesty and transparency is essential for business success.”
	Reliability	IN4	“Honesty and transparency in informing customers about repair capabilities and options.”
	Prompt Payment	IN7	“Immediate payment to staff upon receiving customer payments ensures fair dealings.”
	Accurate Evaluation	IN7	“Ensure that goods are measured correctly and fairly. Do not reduce quantities.”
		IN4	“The supplier trusts me because I always pay on time and never owe him money.”

### Iman Perspective

*Iman*, or faith, fundamentally influences *asnaf* entrepreneurship by guiding ethical behaviour and business decisions in line with Islamic values. Beyond rituals, *Iman* emphasises avoiding misconduct, fostering spiritual connections and ensuring moral integrity in business. Auda (2008) highlights the importance of maintaining religion within *Maqasid Shariah*, with faith as a core foundation. The teachings of Prophet Muhammad (SAW) outline key components of *Iman*, including belief in Allah, His Angels, His Books and the Last Day. The survey revealed that eight out of sixteen participants stressed *ibadah* (worship), refraining from sins and spiritual relationships as essential as shown in Table 8 below. These principles guide ethical conduct, aligning *asnaf* entrepreneurs with *zakat* organisations’ goals and fostering a virtuous society.

**Table 8:** Details of codes and themes - *Al-Amin iman* perspective

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Amin Iman</i> Perspective	<i>Ibadah</i>	IN2	“Those who run the businesses need to take care of their solat and welfare as prescribed in the Al-Quran.” (IN2: Verbatim 2.docx – 2:21)
		IN2	“She always reminds her staff on the obligation of solat. Especially when it involves Maghrib and Isyak prayer.” (IN2: Verbatim 2.docx – 2:33)

	IN6	“The responsibility to perform solat is important as a Muslim... The business will keep him busy and may disrupt his focus.” (IN6: Verbatim 6.docx – 6:65)
	IN11	“After my first zakat payment, the following year I paid zakat three times higher.” (IN11: Verbatim 11.docx – 11:24)
	IN11	“As a Muslim we must pray, if there is time then we need to recite Al-Quran.” (IN11: Verbatim 11.docx – 11:33)
	IN13	“Solat will prohibit us from doing such bad things.” (IN13: Verbatim 13.docx – 13:52)
Refraining from Sins	IN6	“The prohibited things need to be avoided. It is as well as those things that can endanger himself and his mind.” (IN6: Verbatim 6.docx – 6:66)
Spiritual relationship	IN4	“As a Muslim we need to have Iman and all good deeds. But the real strength is patient.” (IN4: Verbatim 4.docx – 4:47)
	IN16	“It’s about human relationship... But here we need to put our relationship with Allah as well as our relationship with human being.” (IN16: Verbatim 16.docx)
	IN16	“To filter a good Muslim is iman, second is syariah and the third one is akhlaq.” (IN16: Verbatim 16.docx – 16:37)
	IN7	“Once we are stuck we will pray wholeheartedly to Allah and Allah will help us.” (IN7: Verbatim 7.docx – 7:29)
	IN8	“It is related. We can feel it and all are in our doa. Yes, we need to help others then Allah will help us.” (IN8: Verbatim 8.docx – 8:25)

### Integrity Issues

Seven out of sixteen informants highlighted integrity as crucial for *asnaf* entrepreneurship, encompassing sincerity, responsibility, avoidance of envy, prevention of cheating, quality maintenance and adherence to proper procedures as shown in Table 9. Integrity fosters trust, reinforces ethical conduct and ensures long-term success by linking commercial and social interactions. Ropega (2016) and Anas (2019) describe integrity as a moral duty requiring honesty and transparency. These factors align with *Maqasid Shariah*, emphasizing safety and social cohesion, helping *asnaf* entrepreneurs uphold ethical standards and contribute positively to societal trust and equity.

**Table 9:** Details of codes and themes - *Al-Amin* integrity issues

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Amin</i> Integrity Issues	Sincerity	IN5	“We need to be honest and sincere.” (11:1792 – 11:1813)
	Responsibility	IN2	“It is a sense of responsibility... the boat engine is no longer available... it was sold for cash.” (13:120 – 13:534)
		IN6	“The one that we are looking for is integrity, the trust on the responsibility is very important...” (9:9 – 9:141)

Avoidance of Envy	IN13	“For example, when we see other shops receiving many customers, we should not say anything negative...” (18:374 – 18:485)
	IN13	“Even if it is just a spark in our heart, envy and being envied is no good.” (18:547 – 18:774)
	IN14	“First is because like non-Muslims, they have good association, no envy.” (33:409 – 33:587)
Prevention of Cheating	IN10	“Those cheating and dishonest activities...” (17:186 – 17:230)
	IN10	“Especially in measurement... Sometimes, those being cheated actually know but they just keep quiet.” (17:302 – 17:610)
	IN14	“The most useless and cannot exist is cheating and dishonesty.” (32:1796 – 32:1889)
Quality Maintenance	IN13	“If the goods are impaired, I will replace it. Loss once is no problem as long as I can keep the customers...” (16:11 – 16:131)
Adherence to Proper Procedure	IN6	“All the conditions (for the zakat entrepreneurship program) are to help us reach the right target...” (21:633 – 21:1294)
	IN7	“We are truly running the business... The blessing of Allah is no more there...” (18:1680 – 18:1944)

### Thankfulness

One interviewee as depicted in Table 10 below emphasised the importance of gratitude in *asnaf* entrepreneurship, highlighting two key elements: contentment and acts of charity. Gratitude fosters moral and social responsibility, encouraging entrepreneurs to find satisfaction in their situation and contribute charitably, positively impacting communities. This aligns with *Maqasid Shariah*, promoting ethical behaviour and societal welfare. Khan (2012) notes that Muslims show appreciation for blessings and remain patient during challenges, earning further rewards from Allah. Gratitude, therefore, supports ethical business practices and religious values, enhancing the success and integrity of *asnaf* entrepreneurs while fulfilling the broader objectives of *Maqasid Shariah* for societal benefit.

**Table 10:** Details of codes and themes - *Al-Amin* thankful

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Amin</i> Thankful	Contentment	IN8	“For me it is enough, we need to be thankful. It is enough to pay rental, salary. You cannot do more than your capability, it is tiring. 10 am to 10 pm.”
	Act of Charity	IN8	“As an example, for me it is enough to pay rental and salary, any extra I will channel it to orphanage and senior citizen centre.”

### Time Management

Efficient time management is crucial for enhancing productivity and achieving operational goals in entrepreneurship. It enables entrepreneurs to optimize their schedules and reflects professionalism. Islamic teachings emphasise time’s significance, urging effective usage (Al-Jeraisy, 2008). Among *asnaf* entrepreneurs, three of sixteen highlighted personal time management and timeliness as essential as shown in Table 11 below. In *Maqasid Shariah*, time is a trust from Allah and managing it well fosters both worldly success and eternal reward.

**Table 11:** Details of codes and themes - *Al-Amin* time management

Theme	Sub-Theme	Informant (IN)	Verbatim
<i>Al-Amin</i> Time Management	Personal Time Management	IN3	“I thought one of the key elements is time management and integrity. Integrity is not about corrupting only but it includes keeping your promise.”
	Timeliness	IN7	“One more is about punctuality. For example, we want to meet customers at 12, we need to be there by 12, it is our dateline.”
		IN10	“Punctuality is very important. Punctuality is started with solat (prayer) five times a day. It is punctuality.”

## CONCLUSION

This study offers significant insights into the fundamental elements that influence the success of entrepreneurs that follow Islamic principles and *Maqasid Shariah*. It emphasises how the attributes of *Al-Qawiyy* and *Al-Amin* foster ethical, sustainable and socially responsible entrepreneurial practices. The findings highlight discipline, entrepreneurial spirit, knowledge, external support, trustworthiness, integrity and time management as interrelated factors that correspond with the maintenance of faith, prosperity and societal welfare. This information is especially pertinent for policymakers, organisations and entrepreneurs, providing direction on promoting *asnaf* entrepreneurship in alignment with Islamic principles and advancing wider societal objectives.

The study recognises constraints that may affect the generalisability of the results. The limited sample size of sixteen respondents and the emphasis on a particular geographical region may not adequately stand for the varied experiences and viewpoints of *asnaf* entrepreneurs in different contexts. Moreover, dependence on self-reported data may introduce bias, although attempts to mitigate this through open-ended questions and a thorough qualitative analysis. Subsequent study must rectify these deficiencies by increasing the sample size, examining other geographical and cultural contexts and integrating various data collection techniques to improve dependability.

Future study may examine the influence of technology and digital platforms on *asnaf* entrepreneurship, analyse the significance of mentorship and support networks and evaluate the incorporation of environmental sustainability methods. Comparative studies across various locations and examinations of the changing regulatory framework could enhance this field's depth. Notwithstanding its constraints, this study significantly enhances the comprehension of the determinants affecting *asnaf* entrepreneurship success, providing a basis for additional investigation and practical implementations designed to promote ethical and sustainable entrepreneurial ecosystems within the context of *Maqasid Shariah*.

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