A CONCEPTUAL FRAMEWORK ON THE SUCCESS FACTORS OF ASNAF ENTREPRENEURS

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ABSTRACT

The success of asnaf entrepreneurs is a form of accountability of the zakat institution entity to strategic stakeholders, which in turn is accountable to Allah SWT. However, determining the success of these entrepreneurs is a problem. Therefore, this study aims to identify and describe the success factors of asnaf entrepreneurs. Charting the Field method to sort articles by topic, discussion, year, and the source was used in this study. Meanwhile, data was obtained from a literature review of various sources, including reference journals for 2016-2020. This study produces a conceptual framework regarding the success factors of asnaf entrepreneurs, namely: motivation, competency, and productive zakat. From the results, 5 aspects in the success of asnaf entrepreneurs were identified, namely, financial performance, non-financial performance, life-improvement, rich materially, and rich spiritually. Also, the success of these
entrepreneurs has positively impacted the good governance of zakat and transformed them from mustabiq to munfiq and eventually muzaki. This study enriches previous limited studies on asnaf entrepreneurs and contributes to academic development, entrepreneurial asnaf, poverty alleviation, and good zakat disbursement.

**Keywords:** asnaf entrepreneurs; motivation; competency; productive zakat.

**INTRODUCTION**

Zakat is an exciting subject because it is an essential instrument for Muslims in solving various problems, such as those faced by micro-entrepreneurs, known as asnaf entrepreneurs (Bahri et al., 2019). This program is aimed explicitly to help them escape from difficult situations and the possibility of becoming zakat donors themselves in the business world (Muhamat et al., 2013).

Furthermore, these entrepreneurs are included as asnaf that receive capital assistance from zakat organizations (Halim et al., 2012). They are classified as mustabiq under the category of poor and needy (Muhamat et al., 2013) with low-income households (Al Mamun et al., 2017). In addition, their business types vary by providing trade products and services (Nasir and Talib, 2018).

As a pillar of Islam, zakat must be paid by muzaki, to fulfilled the nisab. Subsequently, the zakat collected is distributed to mustabiq, and this topic has been discussed in many studies. According to Rini (2020), the most popular topic in 2016-2019 was poverty because zakat can reduce its rate. Moreover, mustabiq has felt the benefits of the zakat fund and institutions have been successful in empowering them through the asnaf entrepreneurs' program. According to Yaakub et al. (2018), the study on the success of these entrepreneurs received less attention because they have many weaknesses and shortcomings. This success is a form of accountability in managing zakat to increase muzaki's trust (Saad et al., 2014).

Therefore, the Institution's capacity to disburse zakat and succeed in the asnaf entrepreneurs' program is necessary and follows the criteria for the good governance of the institution (Adiwijaya & Suprianto, 2020), namely distribution criteria, efficiency, and financial
reporting. To manage the *asnaf* entrepreneurs' program, the factors that influence successful *asnaf* entrepreneurs must be recognized. This study describes and summarizes several others conducted in various countries regarding the success factors.

Although there are many studies on *asnaf* entrepreneurs, this study classifies the significant factors in achieving success. Furthermore, references from various countries, collected from the Google Scholar database, in the 2016-2020 timeframe are used. Therefore, this study provides a clear picture of running the *asnaf* entrepreneurs program based on significant success factors. In addition, some crucial points about the impact of managing *asnaf* entrepreneurs from several articles are discussed in this study.

**LITERATURE REVIEW**

*Asnaf* Entrepreneur

Zakat collected by Amil, and distributed to zakat recipients is called *mustabiq* (Hashim *et al.*, 2020). Based on the Qur’an in surah At-Taubah verse 60, *mustabiq* consists of eight groups of *asnaf*: poor, needy, amil, converts, riqab, gharimin, ibn sabil, and *fiisabilillah*. Furthermore, Saini (2004), divided *asnaf* into 2 categories namely, consumptive and productive. Consumption includes 8 groups, while productive *asnaf* comes from 8 groups with additional criteria such as the ability, potential, and energy to work (Saini, 2004). According to Rahman & Ahmad (2011), and Shiyuti & Al-Habshi (2018), the entrepreneurial group are productive *asnaf* who have strong mental and physical strength and can work.

Furthermore, Muhamat *et al.* (2013) and Abai *et al.* (2020) argue that these entrepreneurs belong to the needy and poor *asnaf* groups that desire to transform through this platform. Therefore, they have the right to funds from zakat management entities as business capital assistance (Halim *et al.*, 2012). Based on the explanation above, *asnaf* entrepreneurs can be defined as zakat recipients that perform entrepreneur activities.

According to Fitri (2017), the success of *asnaf* entrepreneurs is the transformation from *mustabiq* to *muzaki*. Meanwhile, Zakaria & Harun (2019) argue that *asnaf* entrepreneurs can successfully run a
business alone and get out of poverty. Therefore, the success indicators for *asnaf* entrepreneurs need to be identified.

**Theoretical Background**

The success of *asnaf* entrepreneurs can refer to several theories, for example, human capital and planned behavior theory. Schultz first introduced the idea of human capital in 1960 and suggested that it is a set of knowledge, abilities, and motivation that will provide income and enjoyment in the future (Kuzmin *et al*., 2020). Furthermore, Becker (1964) created a basic theoretical model of human capital (consisting of a set of knowledge, abilities, and skills) and argued that formal education, experience, and training were vital (Özyılmaz, 2020).

Xadicha (2020) used a new term for a set of knowledge, skills, and abilities, namely competency. Several studies such as Son (2010), Azua in Huseini (1999), Sullivan & Shefrin (2003), and Rapih (2015), argue that competence reflects the productive capacity of human resources. Additionally, Arafah (2016) discovered that competency applies to all aspects of life, including entrepreneurs. According to Unger (2011), Rauch (2011), Frese & Rosenbusch, (2011), and Assaker *et al*. (2020), entrepreneurs that build human capital will increase capabilities to improve performance. Similarly, Limsong *et al*. (2017) and Sefiani (2013) discovered that the competency factor greatly affects business success. Based on the explanation above, human capital theory can be used to test the success of *asnaf* entrepreneurs.

The next theory is the planned behavior which was initiated by Ajzen (1991) designed to predict and explain human behavior. According to this theory, the main factor is the individual's intention to perform certain behaviors (Ajzen, 1991). Ajzen (1991) defines intention as an indication of the extent a person is willing to try, the effort they plan and engage in the behavior. According to Hunjra *et al*. (2012), the intention is a strong sign of entrepreneurial potential. Therefore, the theory of planned behavior can be used to test the success of *asnaf* entrepreneurs.
METHODOLOGY

The Charting the Field method developed by Hesford et al. (2006) in Adiwijaya and Suprianto (2020) was used in this study. This approach, sorts articles by topic, discussion, year, and source, and the topic chosen was *asnaf* entrepreneurs. Furthermore, the success factors and indicators of *asnaf* entrepreneurs were the selected discussion, while reference journals published in the 2016-2020 range were the selected data.

Data were obtained from the Google Scholar reference, which is based on open source, while the selection of articles was based on 3 criteria. The first criterion was that articles must be indexed in Google Scholar from 2016-2020. Meanwhile, the second criterion, was that articles must be accessible online. Furthermore, the third criterion was that the article discussed the success factors or indicators for *asnaf* entrepreneurs. Data analysis was performed qualitatively with a descriptive approach to explain the success factors and indicators for *asnaf* entrepreneurs.

RESULTS AND ANALYSIS

Article Regarding *Asnaf* Entrepreneurs

This section presents the results of a literature review based on 4 predefined criteria. Articles that met the criteria were arranged based on Charting the Field. Table 1 presents articles that discuss the success factors and indicators for *asnaf* entrepreneurs.

<table>
<thead>
<tr>
<th>No</th>
<th>Journal Name</th>
<th>Title</th>
<th>Author</th>
<th>Index</th>
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<tbody>
<tr>
<td>1</td>
<td>International Journal of Zakat and Islamic Philanthropy</td>
<td>The Challenges Encountered by Zakat Recipients Entrepreneurs</td>
<td>Hashim et al. (2020)</td>
<td>Google Scholar</td>
</tr>
<tr>
<td>2</td>
<td>International Journal of Zakat and Islamic Philanthropy</td>
<td>The strategy of Teraju Ekonomi <em>Asnaf</em> Sdn Bhd (TERAS) as a Catalyst for the Successful of <em>Asnaf</em></td>
<td>Ismail et al. (2020)</td>
<td>Google Scholar</td>
</tr>
<tr>
<td>No.</td>
<td>Journal/Conference</td>
<td>Title</td>
<td>Authors (Year)</td>
<td>Database</td>
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<tr>
<td>3</td>
<td>Business Perspectives and Research</td>
<td>The Development of an Entrepreneurship Index for Low-Income Households</td>
<td>Ibrahim et al. (2019)</td>
<td>Google Scholar</td>
</tr>
<tr>
<td>6</td>
<td>Global Journal Al-Thaqafah</td>
<td>Enterprise governance of micro-entrepreneurs in Malaysia: Comparison between the Amanah Ikhtiar Malaysia and Asnaf's economic development program</td>
<td>Nadzri et al. (2018)</td>
<td>Scopus</td>
</tr>
<tr>
<td>9</td>
<td>International Journal of</td>
<td>Productive Zakat Distribution by Zakat</td>
<td>Ismail and</td>
<td>Google Scholar</td>
</tr>
</tbody>
</table>
According to table 1, 11 articles met the criteria for discussion of the success factors and indicators for \textit{asnaf} entrepreneurs. The distribution of articles was based on the most recent publications were 2020 (n=2), 2019 (n=3), 2018 (n=2), 2017 (n=2), and 2016 (n=1), therefore, most articles were published in 2019. Furthermore, the 11 available articles were analyzed into 2 parts namely: (1) the success factors of \textit{asnaf} entrepreneurs, and (2) indicators of the success of \textit{asnaf} entrepreneurs.

**Success Factors for Asnaf Entrepreneurs**

Based on an analysis of 11 articles following the established criteria, 3 factors determine the success of \textit{asnaf} entrepreneurs namely, motivation, competency, and productive zakat. Table 2 presents these 3 factors in detail.

<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Source</th>
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based on Table 2, motivational factors were discussed in 3 articles, while the competency factor was in 4 articles. Similarly, the productive zakat factor was also discussed in 4 articles. Each factor is described in detail in the sections below.

a. Motivation Factor
Based on a literature review, 3 studies discuss the success factors for asnaf entrepreneurs, namely motivation Hashim et al. (2019), Ibrahim et al. (2019), and Ismail et al. (2020). According to Ismail et al. (2020), realizing the success of asnaf entrepreneurs by providing motivation has been practiced by the Selangor Zakat Institute (LZS) through the TERAS program. Furthermore, the study conducted by Ibrahim et al. (2019), examined the aspects of entrepreneurial motivation which include: self-improvement, self-confidence, openness to change, pull factors, driving factors, and the need for achievement. Of the six variables tested, it was discovered that motivation had a significant relationship with microbusiness performance. This is consistent with the previous study by Eijdenberg & Masurel (2013), and Ibrahim et al. (2019). According to Hashim et al. (2019), a positive motivator can attract someone to be self-employed and be an essential factor in achieving business performance.

Almobaireek & Manolova (2012), and Ibrahim et al. (2019), argue that motivation is a person's belief and expectations about the benefits achieved from entrepreneurial endeavors. Based on the human capital theory put forward by Schultz (1960), and Kuzmin et al. (2020), motivation is a source of income and enjoyment in the future. Furthermore, Halim et al. (2012), explains that motivation is an internal factor possessed by asnaf entrepreneurs both horizontal and vertical (Baladina, 2013).
According to Baladina (2013), motivation is seen in developing self-potential and providing significant benefits to society both vertically and horizontally. However, entrepreneurship has an important vertical goal, namely to serve Allah SWT. According to Mamun and Ekpe (2016), motivation is one of the driving forces for achieving success. Therefore, based on the study of Ibrahim et al. (2019) and Hashim et al. (2019), the zakat institution needs to support and motivate entrepreneurship development by the individual, and group approaches. It is one of the steps in distributing zakat funds to mustahiq (Firmansyah, 2013). In addition, Hashim et al. (2019) encourage zakat institutions to provide optimal services to recipients through entrepreneurial activities and hence increase their income. The practices performed by LZS must also be replicated in other zakat institutions.

b. Competency Factor

Based on the literature review, 4 studies discuss the success factor of asnaf entrepreneurs, namely competence. According to Hashim et al. (2020), competence in skills and knowledge development can increase aspiring entrepreneurs’ potential to become zakat payers in the future. However, Ismail et al. (2020) argue that developed asnaf entrepreneurs take roles from courses and exercises. Yaakub et al. (2018) describe knowledge as one external factor that influences their success. Meanwhile, results by Ismail and Hussain (2017) illustrate that the distribution of productive zakat in Malaysia includes training and monitoring.

The term competency was first coined by White (1959) who described competency as fitness or ability and suggested synonyms which include ability, capacity, efficiency, proficiency, and skills. This has continued to develop until now and according to Xadicha (2020), competency has emerged as a substitute for knowledge, skills, and abilities in the last decades. It is needed to run a business (Parmar, 2003), a significant human resource dimension (Mubarik et al., 2020). Even entrepreneurial competence is the missing link between competence and successful entrepreneurship (Inyang and Enuoh, 2009).
This shows that the study conducted in the 2016-2020 period was consistent with previous results by Limsong et al. (2017) and Muhamat et al. (2013) that knowledge is an item of competency which has a significant effect on successful of asnaf. Therefore, the zakat Institution needs to increase the competency of asnaf entrepreneurs to ensure that the business achieves success.

c. Productive Zakat Factor
Based on the literature review, 4 studies discuss the success of productive zakat as one of the factors of asnaf entrepreneurs, namely Ismail and Hussain (2017), Khairani and Ekawaty (2017), Rahman et al. (2016), and Yaakub et al. (2018). According to Yaakub et al. (2018), productive zakat as capital assistance can prevent asnaf entrepreneurs from being trapped in usury problems and not continuously becoming zakat asnaf. Yaakub et al. (2018) also discover that capital assistance affects the success of these entrepreneurs.

Furthermore, Ismail & Hussain (2017), argue that productive zakat encourages the transformation of asnaf entrepreneurs involved in earning income for themselves. According to Khairani & Ekawaty (2017) that the amount of productive zakat earned by mustabiq has a significant effect on the business development of mustabiq. This study shows that the higher the productive zakat received by mustabiq, the asnaf entrepreneurs' business grows. Also, Rahman et al. (2016), revealed that the asnaf entrepreneurs' program significantly impacts economic status.

This shows that the studies conducted in 2016 have similar results with Muhamat et al. (2013) that capital has a significant influence on the success of asnaf entrepreneurs. Also, the results are consistent with mustabiq in Mataram, which revealed that the productive zakat given as capital positively impacts the growth of micro-businesses and the absorption of labour and welfare mustabiq.

Productive zakat is a fund distributed to mustabiq and spent directly for consumption but this can be developed and used to help their business (Wardhana et al., 2020). This is expected to meet daily needs sustainably. Furthermore, Productive zakat aims to improve the economic life of the mustabiq and meet the needs of worshipping Allah SWT (Bahri et al., 2020). Moreover, this fund helps asnaf
entrepreneurs stay long in their trade (Ismail et al., 2019). An example of a successfully managed productive zakat is The National Board of Zakat (Pratama, 2015), and these funds are distributed in working capital (Beik et al., 2019; Bidol, 2014).

Productive zakat has many roles and functions, such as working capital, earning a steady income, increasing business, developing a saving business (Sartika, 2018), a source of poverty alleviation funds (Atabik, 2015; Embong et al., 2013), and transforming mustahiq to muzaki (Fitri, 2017). Furthermore, in the spiritual context, productive zakat and meeting the needs of a decent life and worshipping Allah SWT, avoid the dangers of kufr, eliminate envy, and provide sufficiency and prosperity (Ismail et al., 2018). Meanwhile, from a sociological perspective (Firmansyah, 2013), zakat has 3 benefits for mustahiq namely, reducing social inequality, minimizing the gap between rich and poor people, and fostering family brotherhood values.

Regarding the aspect of sharia, the distribution of productive zakat is allowed to improve the economic life of the mustahiq (Zalikha, 2016). According to Law no. 23 of 2011 concerning Zakat Management, utilization is channeled for productive efforts to handle the poor and improve the people's quality. Therefore, empowering the poor and improving the people is performed after the basic needs of mustahiq have been met (Faisal and Yuliani, 2018).

Based on several literature studies, the zakat institution needs to increase the amount of productive zakat distribution to mustahiq hence, the business managed by asnaf entrepreneurs will be more empowered, develop and transform into munfiq and eventually muzaki (Khairani & Ekawaty, 2017).

**D. Indicators of Success Asnaf Entrepreneurs**

The success of asnaf entrepreneurs is proof that zakat is well managed. Therefore, good governance is a form of accountability for the zakat institute to muzaki, and ultimately Allah (Norazlina & Rahim, 2011, Saad et al., 2014). Good zakat governance impacts increasing public trust and increasing zakat funds (Fadilah, 2013). Furthermore, satisfaction with zakat distribution affects the trust of zakat stakeholders (Zainal et al., 2016).
Based on a review of various literature, the measurement of success of _asnaf_ entrepreneurs can be categorized into five dimensions namely, financial performance, non-financial performance, life-improvement, rich materially, and rich spiritually. Table 3 describes the details below.

**Table 3: Indicator of the Dimensions of the Success of _Asnaf_ Entrepreneurs**

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<tr>
<th>No</th>
<th>Dimension</th>
<th>Indicator</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Financial returns</td>
<td>Limsong <em>et al.</em> (2017)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sales, profits, zakat and sadaqah</td>
<td>Cokrohadisumarto (2020)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Business ownership, happiness, satisfaction, level of independence</td>
<td>Nadzri <em>et al.</em> (2018)</td>
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<tr>
<td></td>
<td></td>
<td>Seek Allah's blessing and pleasure</td>
<td>Yaakub <em>et al.</em> (2018)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Practicing religious values</td>
<td>Hadi and Borhan (2013), Yaakub <em>et al.</em> (2018)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Business is developed to pursue the hereafter, not only in the world, useful</td>
<td>Cokrohadisumarto (2020)</td>
</tr>
<tr>
<td>3</td>
<td>Employee growth</td>
<td></td>
<td></td>
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<td>---</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Life-Improvement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Material</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Spiritual</td>
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</table>

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Indicators</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life-Improvement</td>
<td>Household income, ownership of assets, housing conditions, savings, children's education, and medical care</td>
<td>Setia (2018)</td>
</tr>
<tr>
<td>Material</td>
<td>The transformation from <em>mustabiq</em> to <em>muzaki</em> with rich materially</td>
<td>Beik and Arsyianti (2015)</td>
</tr>
<tr>
<td>Spiritual</td>
<td>The transformation from <em>mustabiq</em> to <em>muzaki</em> with rich spiritually</td>
<td>Beik and Arsyianti (2015)</td>
</tr>
</tbody>
</table>

Source: from various reference sources

Based on a review of various literature, the measurement of success of *asnaf* entrepreneurs can be categorized into 4 dimensions namely, financial performance, non-financial performance, life-improvement, rich materially, and rich spiritual dimensions. There are eight indicators for successful *asnaf* entrepreneurs in the financial performance dimension namely, Break-even point, profit, turnover, financial returns, sales growth, return on assets, zakat, and sadaqah. Indicators of measuring the success of *asnaf* entrepreneurs in the financial performance dimension change the previous view by Buttner and Moore (1997), that profit and business growth are less significant in measuring success. Furthermore, of the eight items put forward in 2016-2020, 2 new items developed by Cokrohadisumarto (2020) include zakat and sadaqah as measures for improving business performance.

In the non-financial performance dimension, 12 items measure the success of *asnaf* entrepreneurs. The first is the personal and family aspect, such as happiness, personal achievements, and
personality development. Meanwhile, the second aspect, measured is from the business context, namely, customer satisfaction, entrepreneurial awareness, business ownership. The third aspect is concerned with spirituality and independence, namely, the level of independence, seeking blessings and the pleasure of God, practicing religious values, developing efforts to pursue the afterlife not only in the world. Another aspect is the community, namely, benefit to the community and employee growth. Similarly, Buttner and Moore (1997), discovered that self-fulfilment and goal achievement are essential measures of success.

There are seven indicator items for successful asnaf entrepreneurs in the life-improvement dimension namely, household income, asset ownership, housing conditions, savings, children's education, medical care, and the transformation from mustahiq to muzaki. Meanwhile, Mustabiq consists of eight asnaf mentioned by Allah in Surah At-Taubah verse 60 (Ismail et al. (2018), including poor, needy, amil, converts, riqab, gharimin, ibn sabil, and fiisabilillah (Bahri and Arif, 2020). muzaki is a Muslim or a business entity obliged to pay zakat (Ismail et al., 2018). Based on the seven items, the asnaf entrepreneurs’ program substantially changes mustahiq’s condition to muzaki. According to Fitri (2017), the zakat fund utilization program's essence through productive economic activities transforms mustahiq into muzaki.

Furthermore, in the material and spiritual dimensions, the CIBEST Model which uses the household as the unit of analysis is implemented. In this Model, there are 4 quadrants of household criteria, namely: (1) spiritually and materially prosperous, (2) prosperous spiritually but materially poor, (3) prosperous materially but spiritually poor, and (4) low spiritual and material. Quadrant 1 is the best while quadrant 4 is the least. The CIBEST Model's advantage is that it can illustrate Mustabiq's condition in two aspects namely, material and spiritual aspects. Based on the description above, opportunities in the future are opened to test the relationship and influence of motivation, competency, and productive zakat factors on the success of asnaf entrepreneurs.
E. Theoretical Background

In this literature review, several theories are used. The First, resource-based view (RBV) theory. RBV theory is used to explain the performance of an entity. According to the RBV theory, the performance of a business entity is determined by 4 elements, namely, valuable, rare, imperfectly imitable, and not substitutable (VRIN) (Barney, 1991, Hashim et al., 2020). According to Barney (1986), and Hashim et al. (2019), the RBV theory of company internal factors or resources are determinants of a company's performance. Wiklund and Shepherd (2011) and Hashim et al. (2019), says this theory can be used for asnaf entrepreneurs because it faces limited resources in determining business performance. Therefore, Hashim et al. (2019), explained that the RBV theory is based on performance factors such as zakat support, motivation, networking, and training.

The second is the free-rider theory. According to Albanese and Van Fleet (1985), Cullitty (1995), Russell (2003), Hadi & Kamaluddin (2015), and Nadzri et al. (2018), the free-rider theory describes a situation in which a person receives benefits without or at little cost. However, it can lead to inefficient use of funds. The third theory is the Maqasid Sharia. In the study of Yaakub et al. (2018), the Maqashid Sharia theory is not explained further. However, Yaakub et al. (2018) illustrated that zakat, given to mustabiq in working capital in a certain amount, aims to develop business opportunities. In this case, the distribution of zakat is following the Maqashid Sharia principles put forward by Imam As-Shatiby (Bahri et al., 2019), which includes five benefits, namely: maintaining religion (deen), soul (nafs), reason (aql), family (nasl), property (maal).

Fourth is the microeconomic theory. According to this theory, the economy’s production (input) consists of labour and capital (Khairani and Ekawaty, 2017). Furthermore, overall profit is a function of labour and capital. Capital consists of internal and external sources, while productive zakat is a source of external funds received by mustabiq. Therefore, when the number of productive zakat increases, capital increases, and production will also increase. Based on an analysis of reference articles that discuss asnaf entrepreneurs, 5 articles include theories. The same theory was used by Hashim et al. (2020) and Hashim et al. (2019) in different years.
However, the four theories that form the study’s background are the resource-based view (RBV) theory, the free-rider theory, the Islamic Maqasid theory, and the microeconomic theory. Therefore, this opens up opportunities for further studies to examine the same topic using relevant theories.

F. Model of Success Asnaf Entrepreneurs

Based on the literature review above, a conceptual model for the success of asnaf entrepreneurs consisting of the independent and dependent variables was designed. The independent variables included motivational factors, productive zakat, and competence. Meanwhile, the dependent variable was the success of asnaf entrepreneurs. Based on the literature review above, to score successful asnaf entrepreneurs is influenced by motivation, competency, and productive zakat, therefore, there are 3 hypotheses: H1: Motivation has a positive and significant influence on the success of asnaf entrepreneurs; H2: Competency has a positive and significant influence on the success of asnaf entrepreneurs. H3: Productive zakat has a positive and significant impact on the success of asnaf entrepreneurs.

Based on the above hypothesis, a conceptual framework for the success of asnaf entrepreneurs was obtained, consisting of 3 exogenous variables (motivation, competency, and productive zakat) and one endogenous variable (success of asnaf entrepreneurs). Therefore, the illustration conceptual model for the successful asnaf entrepreneurs can be seen in Figure 1 below.
CONCLUSION

The *asnaf* entrepreneur program is essential and must be developed by zakat management entities globally because it can transform *asnaf* entrepreneurs into *munfiq* and *muzaki* as zakat payers. Moreover, this study has identified articles that discuss *asnaf* entrepreneurs using the charting the field approach. The results discovered 3 success factors for *asnaf* entrepreneurs (motivation, competency, and productive zakat), and 5 dimensions of success (financial performance, non-financial performance, life-improvement, rich materially, and rich spiritually) that enables various parties to manage zakat better, therefore entrepreneurs *mustabiq* *asnaf* enjoy the maximum benefits.

Furthermore, this gives confidence to *muzaki* that zakat funds have been well managed. The results of this study provide information for zakat institutions to increase distribution to *asnaf* entrepreneurs. Likewise, the government as policymakers can use this information to increase the contribution of the zakat in alleviating poverty through appropriate and quality programs.

This study provides a new space for further research to test the proposed conceptual model. From the collection aspect, the success of *asnaf* entrepreneurs certainly increased *muzaki*‘s trust in the zakat institution. Therefore, *muzaki* beliefs will ultimately increase
zakat collection. Meanwhile, in distribution, the success of asnaf entrepreneurs is accountable to stakeholders, and ultimately becomes the responsibility of the zakat institution to Allah SWT. Since the literature review was obtained from one of the Google Scholars data sources, this study is limited. However, the limited data on asnaf entrepreneurs opens the opportunity to conduct further studies by examining the factors that influence their success. Moreover, studies on asnaf entrepreneurs are still rare, therefore, development on other databases and a more extended publication year are required.

REFERENCE


