



A BIBLIOMETRIC ANALYSIS OF THE CONCEPTUAL MODEL OF ASNAF ENTREPRENEUR SUCCESS

Efri Syamsul Bahri^a, Juhary Ali^b, and
Mohd Mizan Mohammad Aslam^c

^a*Sekolah Tinggi Ekonomi Islam SEBI, Indonesia; School of Graduate Studies Asia e University, Wisma Subang Jaya, No.106, Jalan SS 15/4, 47500 Subang Jaya, Selangor, Malaysia. (Email: efri.sb@sebi.ac.id)*

^b*School of Management, Asia e University, Wisma Subang Jaya, No.106, Jalan SS 15/4, 47500 Subang Jaya, Selangor, Malaysia. (Email: juhary.ali@aeu.edu.my)*

^c*Security Studies, Naif Arab University for Security Sciences (NAUSS), Riyadh, Kingdom of Saudi Arabia. (Email: MAslam@nauss.edu.sa)*

ABSTRACT

A specific study focusing on the success of *asnāf* entrepreneurs is currently very rare because *zakāt* distribution is still consumption dominant. The *asnāf* entrepreneur program is expected to be a sustainable solution for poverty alleviation and it deserves in-depth review. This study aims at building a conceptual model that determines the success of *asnāf* entrepreneurs. Literature research data were collected on publications produced between 2000 and 2020, sourced from Google Scholar, using published applications. The preferred reporting items for systematic reviews and meta-analyses (PRISMA) and bibliometric approaches were used for data analysis. The results of the study led to development of a conceptual model for determining *asnāf* entrepreneur success, which includes six variables: characteristics, competency, intention, religiosity, resources, and opportunities. *Asnāf* entrepreneur success can be measured in four dimensions: life improvement, financial performance, non-financial performance, and *maqāṣid sharī'ah*. Another important finding is that three theories, namely theory of planned behavior, giving back theory, and resource-based view, support the study. Two additional theories support the conceptual models, namely: human capital theory and theory of opportunity identification and development. Results of this study produced a conceptual model for determining success of *asnaf* entrepreneurs.

JEL Classification: M1, M53, and Z12

Keywords: *Asnāf* entrepreneurs, Bibliometric, PRISMA, *Zakāt*

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1. INTRODUCTION

Poverty has become a serious problem in many countries (Bahri, Ali, and Aslam, 2021; Rana et al., 2020; Mohsin, 2015; Haneef et al., 2014), and by distributing *zakāt* funds, *Islām* resolves this problem (Ayuniyyah et al., 2018; Johari, Ali, and Aziz, 2015; Johari, Muhammad, and Ali, 2014). These funds are distributed to *mustahiq*, comprising eight *asnāf* categories (Bahri and Khumaini, 2020). One form of *zakāt* distribution is the entrepreneur *asnāf* program (Rahman et al., 2018), pioneered by the Selangor Zakat Institute Malaysia (Lembaga Zakat Selangor, LZS), after publication of Qardawi's opinion stating that *Islām* determines whom *zakāt* is taken from, details of the amount, collection mechanism, and distribution, although the distribution mechanism is still flexible (Shiyuti and Al-Habshi, 2019; Qardawi, 1999).

Implementation of the *asnāf* entrepreneur program by the LZS has been successful (Hadi and Borhan, 2013), in line with the meaning of *zakāt*, such as growing (Ismail et al., 2018). Success of the entrepreneur program contributes to social welfare (Din et al. 2019), in line with McClelland's opinion stating that the minimum number of entrepreneurs should be above 2% to achieve a prosperous nation (Bahri et al., 2021; Hutagalung, Fitri, and Ritonga, 2019). The *asnāf* entrepreneur program ultimately becomes a solution to poverty in various Muslim-populated countries (Hashim, Mohamad, and Othman, 2020). Therefore, the program deserves in-depth systematic review.

This program is related to distribution of capital assistance sourced from *zakāt* funds to indigent *asnāfs* who perform activities as entrepreneurs (Muhamat et al., 2013; Halim and Said, 2012). *Asnāf* entrepreneurs are from low-income households (Mamun et al., 2017), and this program aims at changing the conditions of *mustahiq* into *munfiq* and finally *muzakki* (Hashim et al., 2020). According to several studies (Saad et.al, 2014; Wahab and Rahman, 2011), this program is a form of *zakāt* governance responsible to *Allāh 'azza wa jalla* and *zakāt* stakeholders. In addition, it provides evidence that *zakāt* contributes to overcoming the poverty afflicting a Muslim country.

Several *zakāt* management entities have successfully implemented the *asnāf* entrepreneur program, including the Selangor Zakat Institution in Malaysia (Shiyuti and Al-Habshi, 2019) and the National Zakat Amil Agency in Indonesia (Puskas, 2019). This shows that the *zakāt* management entity function was not only consumptive but has succeeded in performing productive function through the *asnāf* entrepreneur program (Suarni, 2019; Wibowo and Restuningsih, 2019). Therefore, successful *asnāf* entrepreneurs are essential as a form of accountability to *Allāh 'azza wa jalla*, humans, and the environment (Triyuwono, 2001).

Specific studies on success of *asnāf* entrepreneurs are rare. The purpose of *zakāt* management is to alleviate poverty, and this has not yet been realized. One of the efforts to eradicate poverty is to run the *asnāf* entrepreneur program. Unfortunately, *zakāt* distribution is still consumption dominant (Naimah, 2014). Based on data from the National Zakat Statistics, the number of *asnāf* who received benefits in Indonesia in 2019 from the IDR 10.2 trillion collected, was 22.2 million people (2018) and 23.5 million people (2019) (Baznas, 2020a). Meanwhile, the number of indigent *mustahiq* lifted from poverty was only 12,538 (2018) (Baznas, 2020b) and 191,090 people (2019) (Baznas, 2020a).

Although various analyses of poverty alleviation on *asnāfs* have been performed, such as Zainuddin and Khalid (2020), Doktoralina et al. (2020), and Ayuniyyah et al. (2018), they are more concerned with the role of *zakāt*. Similar studies by Indonesian researchers have also been conducted (e.g., Qomari, 2017; Romdhoni, 2017; Mujiatun, 2016; Atabik, 2015). Several studies have discussed poverty alleviation through productive *zakāt* (e.g., Haidir, 2019; Makhrus, 2019; Efendi, 2017). Meanwhile, research related to determinants of entrepreneurial success is still limited. These determinants include knowledge, capital, and courses (Manan, Muhamat, and Rosly, 2011), *Islāmic* spiritual skills and practices (Zakaria and Harun, 2019), motivation (Hashim et al., 2019), external and internal factors (Yaakub and Adnan, 2018), capital, courses, training, and knowledge (Muhamat et al., 2013).

Hence studies on determinants of success among *asnāf* entrepreneurs need to be conducted because they provide information on the factors influencing their success. These findings can be used as a basis for developing successful *asnāf* entrepreneurs in various countries. *Zakāt* management entities can also use the findings to alleviate poverty by running the *asnāf* entrepreneur program.

Therefore, this study aims at building a conceptual model to determine *asnāf* entrepreneur success.

2. LITERATURE REVIEW

2.1 *ASNĀF* ENTREPRENEURS

According to Rahman and Ahmad (2011), entrepreneurs are a productive *asnāf* group who are mentally and physically strong and able to work. Shiyuti and Al-Habshi (2018) support this opinion in a recent article. Abai et al. (2020) explained that *asnāf* entrepreneurs are groups of *asnāf*, who in particular come from poor and needy communities that want to be changed from non-productive *asnāf* to productive *asnāf* through an entrepreneurial platform. Halim et al. (2012) and Raudha et al. (2011) argue that *asnāf* entrepreneurs need capital assistance from *zakāt* organizations.

Muhamat et al. (2013) grouped *asnāf* entrepreneurs into rich and poor entrepreneurs. Mamun et al. (2017) identified the condition of the *asnāf* entrepreneur household in the low-income category. Nasir and Talib (2018) explain that *asnāf* entrepreneurs are characterized by different types of businesses, such as trade products and services. Therefore, *asnāf* entrepreneurs can be interpreted as *zakāt* recipients who perform activities as entrepreneurs.

2.2 CONCEPTUAL MODEL

According to Meredith (1993), a conceptual model is a set of concepts, with or without propositions, used to represent or describe (but not explain) an event, object, or process. Tran and Von Korfflesch (2016) argue that conceptual models make a significant theoretical contribution. Lynham (2002) stated that conceptual development is one of the five phases of the applied theory development process. The five phases of applied theory development consist of conceptual development, operationalization, confirmation, application, and continuous refinement and theory development (Lynham, 2002).

Meredith (1993) identified three types of conceptual models: conceptual description, taxonomy and typology, and philosophical conceptualization. In this type of conceptual description study, descriptive analysis is performed on the modeling of an event or phenomenon. A conceptual model was built to test the success of *asnāf* entrepreneurs by identifying the endogenous variables derived from

the success indicators of *asnāf* entrepreneurs. In the next stage, the exogenous variables derived from success factors were identified. Finally, exogenous and endogenous variables were built into a conceptual model of *asnāf* entrepreneur success.

2.3 SYSTEMATIC LITERATURE REVIEW

According to Ueki et al. (1989), a systematic literature review (SLR) is fundamental. Kitchenham et al. (2006) explained that the SLR is a process of identifying, assessing, and interpreting all available research evidence to answer certain research questions. Kitchenham et al. (2006) identified nine stages of implementing SLR, divided into three categories: planning, implementation, and reporting, which is supported by recent studies by Apriliani et al. (2020) and Latifah and Ritonga (2020).

This literature review was performed systematically to summarize the scattered evidence and provide an interdisciplinary review of previous findings (Yasin, Adams, and King, 2020). In this study, the collected evidence discusses the indicators and success factors of *asnāf* entrepreneurs. Ueki et al. (1989) argue that systematic reviews are useful for efficiently integrating existing information and making available data used for rational decision-making. The preferred reporting items for systematic reviews and meta-analyses (PRISMA) were used to conduct a literature review. PRISMA protocols can be used to conduct literature reviews and meta-analyses. These protocols are convenient for conducting structured reviews and improving the quality of systematic reviews (Moher et al., 2015; Shamseer et al., 2015, Febriyanti et al., 2005).

2.4 BIBLIOMETRICS

Pritchard first initiated the study of bibliometrics in 1969 (Naseer and Mahmood 2009). According to Diadato (1994), bibliometrics comes from the word Biblio or bibliography, which means book or bibliography, and metrics, which means to measure. Pattah (2013) explains that bibliometrics, when combined into one word, measures or analyzes a book/literature using a mathematical and statistical approach.

Pattah (2013) argues that bibliometrics is widely used to help evaluate services and develop library collections. Gauthier (1998) identified three functions of bibliometric analysis: descriptive,

evaluation, and monitoring of science and technology. Since the turn of the century, bibliometric tools and indicators have proliferated through bibliographic database suppliers and academic researchers in this field (Cox et al., 2019). Several studies, such as Rahman et al. (2021) and Harande (2008), have used bibliometrics in *Islāmic* economics and *zakāt* studies. This number is however still limited, particularly in the study of *asnāf* entrepreneurs. The study of *asnāf* entrepreneurs is closely related to the contribution of *Islāmic* social finance in alleviating poverty in Muslim countries.

3. RESEARCH METHOD

This study was designed as a systematic literature review (SLR). Kitchenham (2004) defines this as a review for identifying, evaluating, and interpreting all available research relevant to a particular question, topic area, or phenomenon of interest. The population and sample were journals and proceedings related to entrepreneurial *asnāf*. The data were journals that met the inclusion criteria for determinants of successful *asnāf* entrepreneurs and were collected using the Publish application.

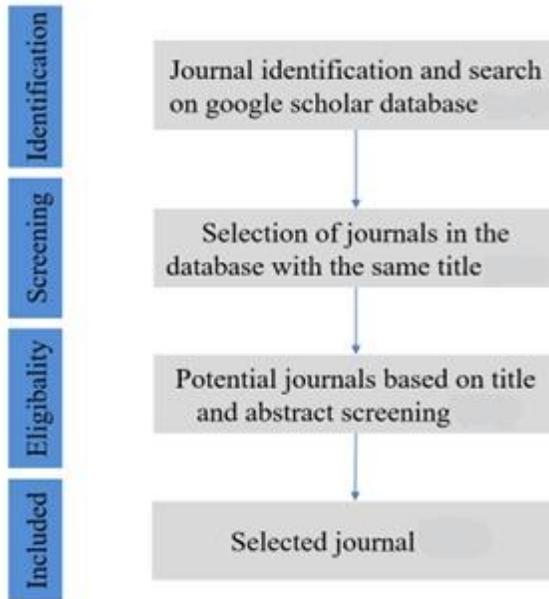
In this study, the inclusion and exclusion criteria used specific criteria to determine the journals to be selected. Inclusion criteria were as follows (1) journals were selected according to the year of publication between 2000 and 2020; (2) research subjects as entrepreneurs; (3) full-text journals; and (4) research journals containing secondary data, (4) journals and proceedings discussed determinants and dimensions of *asnāf* entrepreneur success. The year 2000 was used as the base year in line with the publication of the translation of Sheikh Yusuf Qardawi's book titled "Fiqh Al Zakah (Volume I) A Comparative Study of *Zakāt*, Regulations, and Philosophy in The Light of the *Qur'ān* and *Sunnah*." While exclusion criteria were as follows: (1) not a journal article; (2) no full text available; and (3) display is irrelevant.

The SLR design used the preferred reporting items for systematic reviews and meta-analysis protocols (PRISMA-P). According to Shamseer et al. (2015), PRISMA-P consists of a checklist and flow diagram used to simplify the process of collecting and summarizing the data collected (Shahab, Rizkianti, and Herardi 2021).

Based on Figure 1, it can be explained that the article selection process is carried out in four stages. At the identification stage, articles

were collected from the Google Scholars database using the publish or perish application using five keywords: “*asnāf* entrepreneur”, “entrepreneurial *asnāf*”, “*usahawan asnāf*”, “*asnāf* success”, and “*kejayaan asnāf*”. In the screening stage, articles with the same titles were separated. At the eligibility stage, articles failing to meet the criteria were identified; these criteria were not journal articles, unavailable full text, and articles whose exposure was irrelevant. Finally, at the included stage, articles that met the criteria were presented in tabular form.

FIGURE 1
PRISMA Flow Diagram Procedure Chart



Source: Shahab et al. (2021)

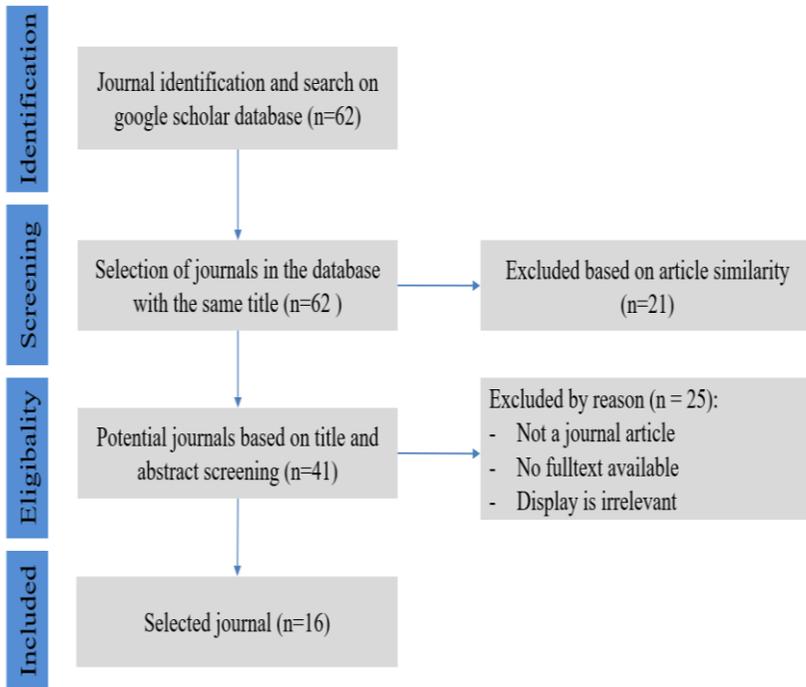
4. RESULTS AND DISCUSSION

4.1 RESULTS OF ARTICLE SELECTION

The literature search results were obtained using the PRISMA flow diagram shown in Figure 2. In addition, the search flow chart refers to

the 2015 PRISMA-P protocol, with data categories ranging from the year 2000 to 2020. The search results were based on five keywords: “*asnāf* entrepreneur”, “entrepreneurial *asnāf*”, “*usahawan asnāf*”, “*asnāf* success”, and “*kejayaan asnāf*”. The Google Scholar database contained 62 articles, including *asnāf* entrepreneur (n = 13), entrepreneurial *asnāf* (n = 11), *usahawan asnāf* (n = 28), *asnāf* success (n = 7), and *kejayaan asnāf* (n = 3). Furthermore, articles with the same titles were eliminated and adjusted according to the inclusion and exclusion criteria, and title and abstract screening was performed, with 16 articles selected for this systematic review.

FIGURE 2
Results of PRISMA Flow Diagram



Source: Based on Shahab et al. (2021)

Based on the results obtained from searches in the Google Scholar database, 16 relevant articles were obtained for analysis. The results of these analyses are presented in Table 1.

TABLE 1
Results of Selection of Articles for Determining *Asnaf* Entrepreneurial Success

No	Title	Author	Country	Method	N	Results
1	An appraisal by its entrepreneurial <i>asnāf</i> (<i>Usahawan Asnāf</i>) on Lembaga Zakat Selangor's Role in ensuring business success: An empirical study on the Lembaga Zakat Selangor	Manan et al. (2011)	Malaysia	Quantitative, descriptive analysis, and survey	100 small businesses	Variables: capital, competency. Indicator: life improvement.
2	Individual Characteristics of the Successful <i>Asnaf</i> Entrepreneurs: Opportunities and Solutions for <i>Zakat</i> Organization in Malaysia	Halim and Said (2012)	Malaysia	Quantitative, descriptive analysis, and survey	39 successful Entrepreneurial <i>Asnaf</i>	Variables: competence, characteristics.
3	Faktor-faktor kejayaan perniagaan Khadijah binti Khuwailid: analisis terhadap usahawan <i>asnāf</i> di Lembaga Zakat Selangor	Hadi and Borhan (2013)	Malaysia	Quantitative, descriptive analysis, and survey	87 <i>asnāf</i> entrepreneurs	Variables: religiosity, characteristics, competency, resource.
4	An appraisal on the business success of entrepreneurial <i>asnāf</i>	Muham at et al. (2013)	Malaysia	Quantitative, descriptive analysis, and survey	58 male and 42 female <i>zakāt</i> recipients	Variables: resource, competency. Indicators: a better standard of living.

TABLE 1 (continued)

No	Title	Author	Country	Method	N	Results
5	Prestasi Usahawan <i>Asnāf Zakāt</i> Terhadap Program Pembangunan Ekonomi di Lembaga Zakat Selangor	Hadi et al. (2015)	Malaysia	Quantitative, descriptive analysis, and survey	189 <i>asnāf</i> entrepreneurs	Indicator: financial performance
6	Program Usahawan Bagi Memperkasakan Ekonomi Golongan <i>Asnāf</i> : Pemantauan Dari Aplikasi Myema	Azman et al. (2016)	Malaysia	Qualitative, Interview, and focus group	-	Variable: resource. Indicator: life-improvement.
7	Factors Influencing <i>Asnāf</i> Entrepreneur's Intention Under <i>asnāf</i> entrepreneurial program (AEP) Towards <i>Zakāt</i> on Business	Din, Ismail, et al. (2019)	Malaysia	Quantitative, descriptive analysis, and survey	274 <i>asnāf</i> entrepreneurs	Variable: intention.
8	Pengetahuan maqasid syariah dalam kalangan usahawan <i>asnāf</i>	Rahman et al. (2019)	Malaysia	Quantitative, descriptive analysis, and survey	100 <i>asnāf</i> entrepreneurs	Variable: competency

TABLE 1 (continued)

No	Title	Author	Country	Method	N	Results
9	The Measurement of <i>Asnaf</i> Business Capital Assistance in the Context of <i>Maqāṣid Sharīah</i> : A Study at Kuala Terengganu and Kuala Nerus, Terengganu	Marzuki et al. (2019)	Malaysia	Mixed method, qualitative, quantitative, survey	140 <i>asnaf</i> entrepreneurs	Variables: characteristics, resources.
10	Predicting entrepreneurial intentions and pre-start-up behavior among <i>asnaf</i> millennials	Mahmood et al. (2019)	Malaysia	Quantitative, survey, descriptive analysis, and interview	310 <i>asnaf</i> millennials	Variabel: characteristics, opportunity, resource, and intention
11	Transformasi Usahawan <i>Asnaf</i> Menerusi Program Pembangunan Ekonomi, Lembaga Zakat Selangor	Meerang-ani and Azman (2019b)	Malaysia	Qualitative, descriptive analysis, and interview	8 <i>asnaf</i> entrepreneurs	Indicator: financial performance.
12	The influence of <i>zakāt</i> support, motivation, networking and training on the business performance of <i>asnaf</i> entrepreneurs in Kedah	Hashim et al. (2019)	Malaysia	Mixed method, quantitative, qualitative, survey	49 <i>asnaf</i> entrepreneurs	Variables: competency. Indicator: financial performance.

TABLE 1 (continued)

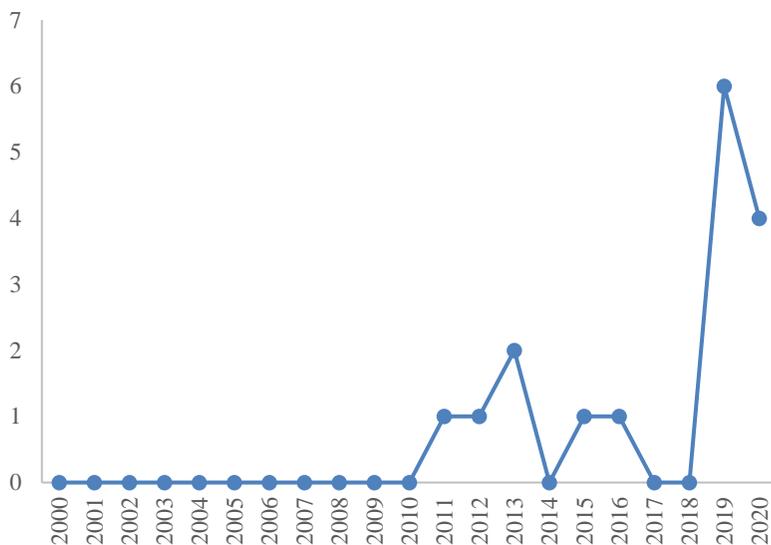
No	Title	Author	Country	Method	N	Results
13	Assistant Type of Capital Zakat Distribution and Achievement of <i>Asnāf</i> Entrepreneur in Malaysia: An Empirical Study	Abai et al. (2020)	Malaysia	Qualitative, interview	12 <i>asnāf</i> informants and 5 <i>zakāt</i> officers	Variables: resources, competency.
14	Hubungan elemen religiositi terhadap muamalat pergaulan usahawan <i>asnāf</i>	Syuhada et al. (2020)	Malaysia	Quantitative, survey	100 <i>asnāf</i> entrepreneurs	Variable: religiosity.
15	Level of Performance and Factors that Affect the Business of <i>Asnāf</i> Entrepreneurs in the Jayadiri Aid Programme: A Descriptive Analysis	Hashim , Othman, et al. (2020)	Malaysia	Quantitative, survey	49 <i>asnāf</i> entrepreneurs	Variables: resource, competency. Indicators: business performance, savings.
16	Pengaruh <i>Maqāsid Sharī'ah</i> , terhadap Muamalat Pergaulan Usahawan <i>Asnāf</i>	Idris et al. (2020)	Malaysia	Quantitative, survey	100 <i>asnāf</i> entrepreneurs	Variable: competency. Indicators: <i>maqāsid sharī'ah</i> ,

Source: processed from various reference sources

4.2 DISTRIBUTION OF *ASNĀF* ENTREPRENEURS ARTICLES

Results of the literature review using the PRISMA approach revealed 16 articles discussing entrepreneurial *asnāfs* from 2000-2020. The results are presented in Figure 3.

FIGURE 3
Distribution of *Asnāf* Entrepreneurs Articles based on
the Year 2000 to 2020



Source: selected with the PRISMA approach

Based on Figure 3, 16 articles from the year 2000 to 2020 discussed entrepreneurial *asnāf*. Most articles were published in 2019, with a total of six articles. Data analysis showed the two most active authors were Siti Syuhada Abd Rahman (three articles), and Junainah Idris (three articles). Based on data analysis, this study has identified exogenous variables as determinants of *asnāf* entrepreneur success. These exogenous variables are one of the elements forming the conceptual model. This is in accordance with the opinion of Lynham (2002) who stated that conceptual development is one of the five phases of the applied theory development process. Based on the results of the identification of 16 reference articles, we identified six exogenous variables that determine success of *asnāf* entrepreneurs: characteristics, competency, intention, religiosity, resources, and opportunities. Table 3 presents the detailed results.

TABLE 2
Determinants of Success of *Asnāf* Entrepreneurs

No	Variables	Source
1	Characteristics	Marzuki et al. (2019), Mahmood et al. (2019), Hadi and Borhan (2013), and Halim and Said (2012)
2	Competency	Abai et al. (2020), Hashim, Othman, et al. (2020), Idris et al. (2020), Rahman et al. (2019), Hashim et al. (2019), Muhamat et al. (2013), Halim and Said (2012), Manan et al. (2011)
3	Intention	Din, Ismail, et al. (2019), Mahmood et al. (2019)
4	Religiosity	Syuhada et al. (2020), Hadi and Borhan (2013)
5	Resources	Abai et al. (2020), Hashim, Othman, et al. (2020), Marzuki et al. (2019), Azman et al. (2016), Hadi and Borhan (2013), Muhamat et al. (2013), Manan et al. (2011)
6	Opportunity	Mahmood et al. (2019)

Source: processed from various reference sources

Characteristic variables related to age and duration of trade (Marzuki et al., 2019), and innovativeness, proactive personality, need for achievement, internal locus of control, and lifestyle integration (Mahmood et al., 2019), owner characteristics (Hadi and Borhan, 2013), and the courage to take risks, innovation, and creativity (Halim and Said, 2012). Competency variables related to management ability (Abai et al., 2020), entrepreneurship coaching, mentoring (Hashim et al., 2019), courses/training, knowledge (Hashim et al., 2020; Idris et al., 2020; Rahman et al., 2019; Muhamat et al., 2013; Manan et al., 2011), and entrepreneurial orientation (Halim and Said, 2012). The intention variable is related to attitudes toward entrepreneurship, subjective norms, and perceived behavioral control (Din et al., 2019; Mahmood et al., 2019). The religiosity variable is related to the practice of religious values (Hadi and Borhan, 2013). Then, the resource variable is related to venture capital support (Abai et al., 2020; Hashim et al., 2020; Marzuki et al., 2019; Azman et al., 2016; Hadi and Borhan, 2013; Muhamat et al., 2013; Manan et al., 2011). Finally, the opportunity variable was related to social networking (Mahmood et al., 2019).

In the next stage, based on data analysis, there are four dimensions of indicators of *asnāf* entrepreneur success. Table 3 presents the four dimensions of the indicators in detail.

TABLE 3
Indicators of *Asnaf* Entrepreneur Success

No	Dimension	Indicator	Indicator
1	Life-Improvement	1. a better standard of living	Muhamat et al. (2013), Manan et al. (2011)
		2. succeeded in removing from the <i>asnāf</i> group	Azman et al. (2016)
		3. out of <i>asnāf</i> status	Abai et al. (2020), Meerangani and Azman (2019), Azman et al. (2016)
		4. to be a <i>zakāt</i> payer	Abai et al. (2020)
2	Financial Performance	1. financial performance	Meerangani and Azman (2019b), Hadi et al. (2015), Hashim et al. (2019)
		2. income	Hashim et al. (2019)
		3. business performance	Hashim, Othman, et al. (2020)
		4. savings	
		5. increased sales	Rahah (2014) in Hashim, Othman, et al. (2020) and Hashim et al. (2019)
		6. increased profit	
		7. increased cash	
3	Non-Financel Performance	1. profit rate	Hadi et al. (2015)
		2. company stability	
		3. company growth	
		4. industry leadership	
		5. customer increase	Rahah (2014) in Hashim, Othman, et al. (2020) and Hashim et al. (2019)
		6. increased customer satisfaction	

TABLE 3 (continued)

No	Dimension	Indicator	Indicator
4	Maqasid Shariah	1. maintaining religion (<i>ad-din</i>) 2. protecting life (<i>al-nafs</i>) 3. maintaining aql and mind (<i>al-'aql</i>) 4. maintaining offspring (<i>an-nasl</i>) 5. protecting property (<i>al-mal</i>)	Marzuki et al. (2019)

Source: processed from various reference sources

Based on Table 3, the success indicators of *asnāf* entrepreneurs are classified into four categories: life improvement, financial performance, non-financial performance, and *maq āšid sharī'ah*. Life improvement indicators describe the change in the *asnāf* entrepreneur's condition from *mustahiq* to *munfiq* and in future expected to become *muzakki*. Financial performance indicators describe a measure of success of an *asnāf* entrepreneur, assessed from financial dimensions such as income and ongoing business. Meanwhile, non-financial performance indicators consist of two items, namely an increase in number of customers and customer satisfaction. *Maq āšid Sharī'ah*, indicators involve five items, namely, maintaining religion (*ad-din*), protecting life (*al-nafs*), maintaining *aql* and mind (*al-'aql*), maintaining offspring (*an-nasl*), and protecting property (*al-mal*).

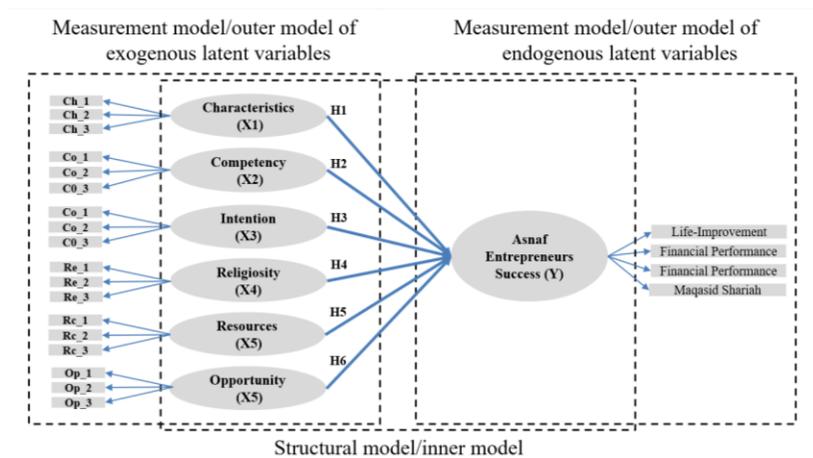
Based on the data analysis results, six exogenous variables were identified as determinants of *asnāf* entrepreneur success. Meanwhile, an endogenous variable is success of *asnāf* entrepreneurs. Furthermore, the combination of exogenous and endogenous variables produces latent variables that can be built into a conceptual model of *asnāf* entrepreneur success. Figure 4 presents the detailed results.

Based on Figure 4, the latent variables in the conceptual model consist of six exogenous variables adopted from various theories, including: human capital theory (characteristic, competency, religiosity), theory of planned behavior (intention), resource-based view theory (resources), and theory of opportunity identification and development (opportunity), and giving back theory (success). Results of data analysis found three theories: theory of planned behavior, resource-based view theory, and giving back theory. Meanwhile, we

add two theories to support the conceptual model, namely: human capital theory and theory of opportunity identification and development.

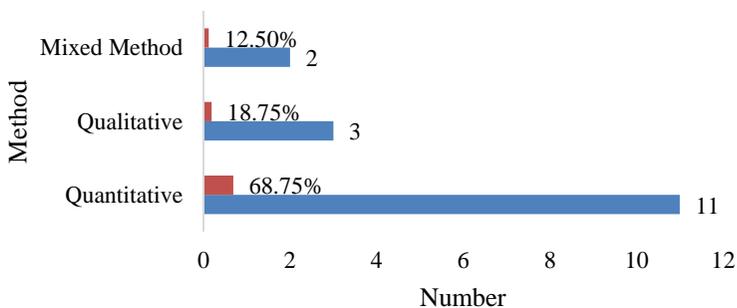
The literature review results on the *asnāf* entrepreneur articles show that the research method used was dominated by the quantitative method (n = 13; 65%). This was followed by qualitative analysis (n = 5; 25%) and the mixed method (n = 2; 10%). Fig. 5 illustrates this in detail.

FIGURE 4
Conceptual Model "Successful of *Asnaf* Entrepreneur"



Source: processed from various sources

FIGURE 5
Distribution of Methodology of *Asnaf* Entrepreneur Articles Published from Year 2000 to 2020

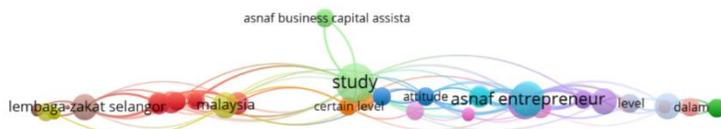


Source: processed from various sources

From the selected 16 articles, the theoretical background used was theory of planned behavior (Ajzen and Driver, 1991), giving back theory initiated by Kane (1987) in Din et al. (2019), and resource-based view theory (Hashim et al., 2020). Theory of planned behavior by Ajzen (1991) relates to an indication of how hard a person is willing to try, plan, and engage in behavior. This intention is also an important variable in identifying a person's characteristics and motivation in establishing entrepreneurial activities (Ratten et al., 2017). Then, the giving back theory relates to the *asnāf* of successful entrepreneurs who will give back in the form of *zakāt* and *infaq* payments (Din et al., 2019). Furthermore, the resource-based view theory related to resource support provided to *asnāf* entrepreneurs. These resources play an important role in improving business performance (Hashim et al., 2019). Therefore, the three theories support the conceptual model.

By using the VOS viewer application, as shown in Figure 6, it was discovered that the leading entity in the *asnāf* entrepreneur program was the Selangor Zakat Institution in Malaysia. According to Sabri (2009), the Selangor Zakat Institution has been a pioneer in implementing the Entrepreneurial *Asnāf* program since 2004 (Meerangani and Azman, 2019). This was done after Sheikh Yusuf Qardawi expressed his views on *zakāt* distribution in the book *Fiqh Zakāt*, which was translated into English by Monzer Kahf in 2000. Furthermore, the *asnāf* entrepreneurial program is dedicated to transforming *mustahiq* into productive *mustahiq*, who will then become *munfiqs* and eventually *muzakki*.

FIGURE 6
The existence of the Selangor Zakat Institution in the “*Asnāf* Entrepreneurs” Program



Source: Processed by VOSviewer

Based on Figure 6, LZS is a *zakāt* institution entity that operates the *asnāf* entrepreneur program. Therefore, *zakāt* management entities globally need to gain knowledge, experience, and skills in managing the *asnāf* entrepreneur program and learn from the LZS experience. The LZS experience needs to be replicated by *zakāt* management entities globally to contribute to poverty alleviation in Muslim-populated countries. In this way, the benefits of *zakāt* (prosperity) are attained for posterity..

The *asnāf* entrepreneur program is a solution to the poverty problem experienced by Muslim countries. The World Bank Poverty Statistics show that poverty in Muslim countries is very high (Ummulkhayr 2018), relatively higher than that in non-Muslim countries (Haneef et al. 2014), with an accumulated 15.6 percent earning less than US\$1 per day (Budiman, 2014; Rana et al., 2020). Since David McClelland (Hutagalung et al., 2019) said that a country can become prosperous if at least 2% of the population are entrepreneurs, it is essential to identify the dimensions of Muslim entrepreneur success and the factors influencing it. It is hoped that various *zakāt* management entities will be genuinely motivated to strengthen *asnāf* entrepreneurs to ensure their transformation from *Mustahiq* to *Muzakki*.

5. CONCLUSION

The *asnāf* entrepreneur program is related to *zakāt* distribution to *asnāf* who undertake entrepreneurial activities. Therefore, the *asnāf* entrepreneur program has an essential role in alleviating poverty in Muslim-majority countries. This research has identified six factors that determine success among *asnāf* entrepreneurs: characteristics, competence, intention, religiosity, resources, and opportunities. This study also found four dimensions of indicators for *asnāf* entrepreneur success: improvement of life, financial performance, non-financial performance, and *maqāṣid shari'ah*, .

This study succeeded in building a conceptual model of *asnāf* entrepreneur success. Another important finding is that three theoretical backgrounds are applied: the theory of planned behavior, giving back theory, and resource-based view theory. We also add two theories to support conceptual models, namely: human capital theory and theory of opportunity identification and development

Findings of this study provide a basis for research on developing entrepreneurial *asnāf* in various countries. The results can also be used

by *zakāt* management entities wanting to alleviate poverty by running the *asnāf* entrepreneur program. This research, however, is limited to the scope of the *asnāf* entrepreneur theme and a systematic literature review approach to the PRISMA model. Moreover, the source of the data obtained is still limited to one Google Scholar reference database. Therefore, it is necessary to conduct further research to test the conceptual model that determines *asnāf* entrepreneur success. It is also necessary to test the entrepreneur *asnāf* managed by various *zakāt* management entities in various countries.

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