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(AIJBES)www.aijbbs.comASNAF ENTREPRENEUR AL-FALAH MODEL BASED ON THE
SUNNAH PRACTICES OF RASULULLAH PBUHSyamimi Ahmad^{1*}, Zuraidah Mohamed Isa², Daing Maruak Sadek¹¹ Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA, Cawangan Kedah
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Abstract:

Entrepreneurship is an important element of economic development and progress for a country. This article discusses the success factors of asnaf entrepreneurs that are closely related to the sunnah practices of Rasulullah pbuh. The findings of the literature review pertaining Islamic spiritual practices show that the sunnah practices of Rasulullah pbuh can influence the success of asnaf entrepreneurs. This study focuses on the sunnah practices of Rasulullah pbuh among asnaf entrepreneurs. In this regard, in addition to conducting business and making profit, asnaf entrepreneurs also need to apply religious values in order to fulfil needs, gain the pleasure of Allah, and gain blessings in their profit. Asnaf entrepreneurs are encouraged to emulate Rasulullah pbuh's traits, namely *siddiq*, *amanah*, *fathanah*, and *tabligh*, and make them as benchmarks in sale and purchase transactions. The study used the qualitative method whereby library study were applied for data collection. The researcher found that attaining *Al-Falah* (success) requires instilling several important elements of the traits of Rasulullah pbuh to shape the personality of asnaf entrepreneurs. Society also needs to support asnaf entrepreneurs in practising those traits in business transactions. The exploration of Islamic personality building among asnaf entrepreneurs has distinctive implications, particularly in improving the asnaf entrepreneur Islamic model.

Keywords:

Asnaf Entrepreneur, Sunnah of Rasulullah PBUH, Entrepreneurship, *Al-Falah*

Introduction

The entrepreneurship field is one of the activities that develop the economic performance of a country. This business activity is rising, in line with current developments (Faizah & Azhar, 2020). It is appropriate to discuss entrepreneurship because this activity improves the social conditions of the population of the country. Entrepreneurship is one of the means of economic generation to escape the trap of broad expenditure reductions (Nurul, 2018). In the context of Malaysia, entrepreneurship is one of the important components in driving the national economy, in line with the objective of National Entrepreneurship Policy (DKN) to achieve the developed country status by 2030 (Najwa & Shereeza, 2022). Sustainable economic growth is based on entrepreneurship activity, which faces competition at domestic and international levels. It is aligned with the establishment concept of NEP (New Economic Policy), which has two main roles, namely eradicating poverty and restructuring society to attain economic balance (Adi et al., 2021).

The issue of poverty is still a relevant topic today due to its detrimental impact on national economic development. Therefore, state zakat institutions adopt effective measures by helping the asnaf group through productive zakat aid. The asnaf who are from the *faqueer* (needy) and *miskeen* (poor) group are provided with capital aid to help them generate income by themselves, thus extricating them from the asnaf status (Nurhanie et al., 2014). Therefore, a paradigm shift can be effected by offering opportunities and space in the entrepreneurship field to the asnaf group (Sabri & Hassan, 2006).

Asnaf entrepreneurs are the *faqueer* and *miskeen* group of people who receive aid from zakat institutions to transform them into entrepreneurs (Mat Rani et al., 2020). The aid provided, such as businesses capital, revolving capital, skills courses and others could help the asnaf group gain self-reliance to elevate them to be at par with other entrepreneurs. Successful asnaf entrepreneurs are defined as asnaf who conduct business activities and receive capital aid from zakat institutions, have the skills to manage the business and the family's economy, are willing to bear risk in order to extricate themselves from the asnaf status towards better economic conditions, and can attain perfection in moral, creed, and shariah (Izatul, 2022).

The success of asnaf entrepreneurs is mainly rooted in religious values and the elements in the sunnah of Rasulullah pbuh, besides the aid provided to them (Faizah & Azhar, 2020). In this regard, the best personality qualities in shaping the character of successful asnaf entrepreneurs are those of Rasulullah pbuh. It is said that the life history of Prophet Muhammad pbuh not only served as a constant reference for the companions and the people of his time but also remains relevant in this contemporary era (Izzat et al., 2021). An example of the Prophet's traits is *fathanah* which may be used as a source of success by asnaf entrepreneurs. The business management knowledge practised by the Prophet pbuh is broad, including the Prophet's strategic management, which is how the Prophet gained influence, how he promoted business merchandise, and his application of risk management in business. All of these required wide and effective knowledge and strategies (Sulaiman & Zakaria, 2010).

In sum, the objective of this study is to underscore and create an *Al-Falah* model based on sunnah practices. The focus of this study is on asnaf entrepreneurs for the implementation of sunnah practices in business. The development of the *Al-Falah* concept is the main agenda towards producing successful asnaf entrepreneurs, in line with *maqasid shariah* in Islam. Therefore, this study explores in detail the life journey of the Prophet pbuh as a successful

businessman and trader, supported by the moral and characteristics of the personality of asnaf entrepreneurs.

Literature Review

Asnaf Entrepreneurs

An asnaf entrepreneur is an individual who receives aid from a zakat institution to conduct a business. Asnaf entrepreneurs need to undergo business transaction processes according to specific phases. In addition, asnaf entrepreneurs receive assistance in training and courses pertaining their businesses ventures. This matter has been discussed in prior and recent studies (Khairul et al., 2021). In this modern era, insufficient capital and financial resources is a major issue, and if this problem continues to be ignored, asnaf entrepreneurs will face difficulties to grow and progress forward (Ibrahim, Adnan, & Aziz, 2021).

To ensure the success of economic development, efforts to transform non-productive asnaf to productive asnaf have been implemented with the help of zakat institutions to provide capital, especially to those interested in venturing into business (Meerangani & Zaham Azman, 2019). Therefore, to produce productive asnaf, zakat institutions have implemented a paradigm shift by providing funds and capital to boost asnaf entrepreneurs so that they can progress (Khairul et al., 2021).

Based on the research conducted by Najwa and Mohamed (2022), the characteristics that asnaf entrepreneurs should have differ slightly from those of general entrepreneurs. Additional characteristics that asnaf entrepreneurs should have include a commitment to be self-reliant and must avoid the mindset of continuing to solely rely on any assistance. In addition, they must not give up easily during the course of managing their businesses and must have self-confidence to continue rising in order to change their families' economic conditions. Asnaf entrepreneurs should also have strong vigour and determination to continue changing for the better and to extricate themselves out of poverty.

The Sunnah Practices of Rasulullah pbuh

According to the study conducted by Nadzri et al. (2021), Rasulullah pbuh has set an example for the people, especially Muslims, on practising the mahmudah (praiseworthy) traits in conducting business transactions in accordance with Islamic law. This is exemplified by the four well-known traits of Rasulullah pbuh, namely, siddiq, amanah, fathanah, and tabligh. The elements contained in the siddiq trait are honesty; obedience to Allah, Rasulullah pbuh, and leaders; accuracy in weighing; not exploiting; and emphasising halal (the permitted) and toyyiba (the good). The elements in the amanah trait are fulfilling promises, high integrity, and avoiding riba (usury) and treachery. Next, fathanah in the business context means possessing a high level of knowledge and an organised business strategy. Finally, the characteristics contained in tabligh are propagating Islam through business, upholding the Islamic belief and principles in business transactions, carrying out economic jihad, and not practising oppression. The outcome is the SAFT traits that should be instilled in today's entrepreneurs. The traits in SAFT can be applied in modern times to continue spreading the glory and greatness of Islam to Muslims and non-Muslims alike.

The truthful or siddiq trait is the main trait of Rasulullah pbuh. There are narratives stating that Rasulullah pbuh never lied throughout his entire life. Hence, it is apparent that the success of

Rasulullah pbuh in business was due to the siddiq trait, which was the key reinforcement in developing the Islamic economy at that time (Al-Mubārakfūrī, 2019). In the context of entrepreneurship, Rasulullah pbuh never lied regarding defects in merchandise and never cheated on market selling prices (Mohamad, 2019).

The amanah trait taught his people to continue upholding the principle of accountability to Allah swt. The wealth and resources in this world are a gift and trust from Allah swt to His servants (Antonio, 2007). The greater the amount of wealth bestowed on His servants, the greater the accountability in managing the wealth, thus indirectly testing the faith of His servants as to whether they will continue to be amanah towards the taklifan given or not. The amanah trait applied by the Prophet pbuh was acknowledged by his companions and even enemies of Islam (Al-Mubārakfūrī, 2019). Due to the amanah trait of Rasulullah pbuh, many wanted to become his partners, including Khadijah Al-Khuwailid. When Rasulullah pbuh were trading the merchandise owned by Khadijah Al-Khuwailid, he never took profit without the knowledge of his then employer.

The fathanah trait in the entrepreneurship context focuses on knowledge about business resources, markets, and technology. Entrepreneurs should instil the fathanah trait in themselves as it adds value to business marketing and innovation (Antonio, 2007). As for the tabligh trait, it can be associated with business in terms of how to communicate about products and with clear goals (Al-Mubārakfūrī, 2019). This was proven by Rasulullah pbuh, who practised good and clear communications with his customers and was liked by everyone who transacted with him. Therefore, it is appropriate for all entrepreneurs to apply good communication methods with customers, in accordance with Islamic values.

The Sunnah Practices of Rasulullah pbuh in Entrepreneurship

Research on entrepreneurship that is closely linked to the sunnah of Rasulullah pbuh should be conducted in more detail and comprehensively. Previously, Othman et al. (2015) conducted a study and a review of the sunnah of Rasulullah pbuh in the entrepreneurship field. They presented and included hadith and verses of the Quran that are closely related to entrepreneurship and the dakwah (prosestyalisation) by the Prophet pbuh. Abd. Majid (2014) explained the biography of the Prophet pbuh, which was closely related to the business field since he was young. At a very young age of 20, he gained entrepreneurial knowledge by joining the caravan of his uncle, Abu Talib, to trade in the state of Syam. His wisdom in managing business convinced Saidatina Khadijah to appoint him to take charge of her merchandise.

In this context, the characteristics that need be instilled in entrepreneurs or traders have been specified, that is, an entrepreneur must be strengthened with entrepreneurship knowledge and Islamic knowledge, be compassionate towards others, be fair and equitable, set the intention to do business as a form of worship, be fair in measuring and weighing merchandise, and must not be envious or jealous of each other (Ibrahim, 2015). The researcher recommended that more studies be conducted to create awareness among society about the importance of deepening knowledge in Islamic history in the business context. Rasulullah pbuh founded and shaped the entrepreneur development concept through abstract metaphysical controls such as sin, reward, hell, and heaven, which can elicit human behaviour. This concept not only shapes the personality of entrepreneurs but also educates and teaches all the relevant parties (Solahuddin, Che Zarrina, & Nor Azzuwal, 2013).

In addition, the Qur'an emphasises business principles that are based on freedom, fairness, and good moral in every form of transaction. The aim of all the prescribed principles, conditions, and regulations is to maintain the integrity of the business (Mustaq Ahmad, 1995; 'Abd al-Sami' al-Misri, 1986), and above all, to seek Allah's pleasure. Ideally, the guidance and model of modern-day Islamic entrepreneur development management should follow the practices of Rasulullah pbuh. Among the key foundations that need to be emphasised in drafting entrepreneurship development are knowledge, tawhid (oneness) and religious belief, ibadah (act of worship) as the basic components, ethics and morals, linking silaturrahim (close relationships), patience, and earnestness.

Thus, it is the duty of every Muslim who makes a living to know the shariah and the law governing any type of work they execute. By possessing knowledge, they are hoped to be cautious at all times, able to distinguish between halal (the permissible) and haram (the forbidden) besides avoiding everything shubhah (doubtful) to the best of their abilities. The entrepreneurship culture is built on the value of knowledge not only because of the demands of the k-economy, which is strongly linked to the reality of today's economy, but also due to Islam's high regard for the value to knowledge. In other words, seeking knowledge is an obligation, and the obligation includes business-related knowledge.

The Sunnah Practices of Rasulullah pbuh in Asnaf Entrepreneurship

Most of the success achieved by asnaf entrepreneurs is due to the noble values instilled in them. Many researchers who examined the success factors of asnaf entrepreneurs found that their success is due to reliance on Allah and their business purpose, which is to obtain the pleasure of Allah and blessings in life (Nurul, 2018). According to a study conducted by Mohd Zain Mubarak et al. (2015), the factor contributing to the success of asnaf entrepreneurs is their proclivity to practice the noble values instilled by the Prophet pbuh.

Among the values they prioritise on are the four traits practised by Rasulullah pbuh, namely, siddiq, amanah, fathanah, and tabligh, and they emphasise the maqasid shariah concepts that are related to the business field, such as protecting wealth, religion, progeny, and mind. Religious elements and values that adhere to Islamic standards are crucial, strongly influencing asnaf entrepreneurs in socialisation. This study conducted by Siti Syuhada and Junainah (2020) provides evidence that religious practices and appreciation can build a noble personality among asnaf entrepreneurs in carrying out business activities as exemplified by Rasulullah pbuh.

This is supported by the link between the success of asnaf entrepreneurs and religious values practices, which have a long-term impact on the economic growth of asnaf (Zakaria & Harun, 2020). The four traits of Rasulullah pbuh are essential and should be instilled in entrepreneurs. This is because, according to the studies conducted by some researchers, the failure of asnaf entrepreneurs is due to a lack of the necessary traits and characteristics (Izatul, 2022).

Al-Falah Model

In general, researchers have produced a new model for successful entrepreneurs in the practice of Islamic social entrepreneurship virtues. Based on the existing al-falah model from Shuhairimi Abdullah (2013), researchers have produced a more significant and specific model, which still maintains the al-falah successful entrepreneur model but is more oriented towards the attributes of the Prophet Muhammad SAW.

Research Methodology

Based on the topic, which focuses on the sunnah practices of Rasulullah pbuh in business, the researcher deemed the qualitative method as suitable for this study. Consequently, the researcher applied the data collection techniques of library study in this preliminary study. The library study conducted, which examined the history of Rasulullah pbuh in practising the four traits in entrepreneurship, involved reference sources such as books, journals, and articles discussed by Islamic scholars in the context of asnaf development and Islamic entrepreneurs.

Research Results and Discussion

This study focuses on the factors that are the key anchors of success for asnaf entrepreneurs. This study finds that the sunnah practices of Rasulullah pbuh have a significant positive influence on the achievement of asnaf entrepreneurs. It means that the sunnah practices and conviction in Allah's provision shape excellent characters among asnaf entrepreneurs in carrying out business activities (Siti Syuhada & Junainah, 2020). Based on the findings of the study and discussions, the spiritual aspect is closely related to the success of asnaf entrepreneurs. Practising religious values is the main factor in achieving business success among asnaf entrepreneurs. This study to identify the relevance of asnaf entrepreneur personality based on the traits of Prophet Muhammad which are Siddiq, Amanah, Tabligh and Fatonah in the context of entrepreneurship.

Table 1: Sunnah Practices of Rasulullah pbuh in Entrepreneurship

No.	Traits of Rasulullah pbuh	Description in the Business Context
1.	Siddiq	Means truthful, whereby entrepreneurs are obligated to say the truth and are prohibited from hiding the defects in merchandise in the interest of the business (Adib & Azizi, 2014)
2.	Amanah	Means integrity, responsibility, and honesty in fulfilling all rights in the business (Adib & Azizi, 2014)
3.	Fathanah	Means wisdom and capability to execute sale and purchase transactions with a creative and innovative mind (Idris et al., 2020)
4.	Tabligh	Means conveying something either from a shariah standpoint or in terms of understanding a matter in a business context (Idris et al., 2020)

Table 1 above shows that asnaf entrepreneurs should always uphold the traits of Rasulullah pbuh as guidance in Islamic social entrepreneurship activities. The sunnah practices are the traits of siddiq, amanah, fathanah, and tabligh.

Siddiq means truthful. It is not appropriate for successful asnaf entrepreneurs to lie for the sake of increasing the sale of their merchandise in order to make a profit. Allah swt says:

﴿إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ ٩٠﴾

Indeed, Allah commands justice, grace, as well as generosity to close relatives. He forbids indecency, wickedness, and aggression. He instructs you so perhaps you will be mindful. (Surah Al-Nahl: Verse 90)

The meaning of amanah is honesty and integrity in everything one does. Entrepreneurs who have the amanah trait will always feel responsible for the business being conducted. They believe in the concept of ihsan, which is believing in Allah's presence and knowledge whether in or out of sight. Therefore, asnaf entrepreneurs will always uphold the law of Allah to the best of their abilities, and hence, will practise only good deeds by protecting their speech from lying, being honest about products, and not betraying any party who deal with them. The obligation pertaining amanah is stated in the following Quranic verse:

﴿يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنِيَكُمْ وَأَنْتُمْ تَعْلَمُونَ ٢٧﴾

O believers! Do not betray Allah and the Messenger, nor betray your trusts knowingly. (Surah Al-Anfal: verse 27)

Fathanah means being wise and creative in all matters conducted. Asnaf entrepreneurs need to be realistic and endeavour to advance themselves. They also need to equip themselves with knowledge about the products being marketed, the business being pursued, and the industry they are in. Consequently, those who practise fathanah within themselves will be able to balance business matters (making profits) with religious affairs. The obligation to have knowledge in order to administer something is explained in the Quran.

﴿قَالَ اجْعَلْنِي عَلَى خَزَائِنِ الْأَرْضِ إِنِّي حَفِيظٌ عَلَيْهَا ٥٥﴾

Yusuf said: "Put me in charge of the store-houses of the land, for I am truly reliable and adept." (Surah Yusuf: verse 55)

Meanwhile, tabligh means conveying something that is appropriate with someone's knowledge or conveying the ordained shariah. Asnaf entrepreneurs need to convey clearly about the product they sell, in line with Islamic teachings, from the beginning until the end of the sale. This is in accordance with His command:

﴿وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ ٢﴾

Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression. And be mindful of Allah. Surely Allah is severe in punishment. (Surah Al-Maidah: verse 2)

Looking at the history of Rasulullah pbuh, one will find that he is a role model on being a great leader and entrepreneur. This is because of the four traits (SAFT) that qualify him to occupy the position.

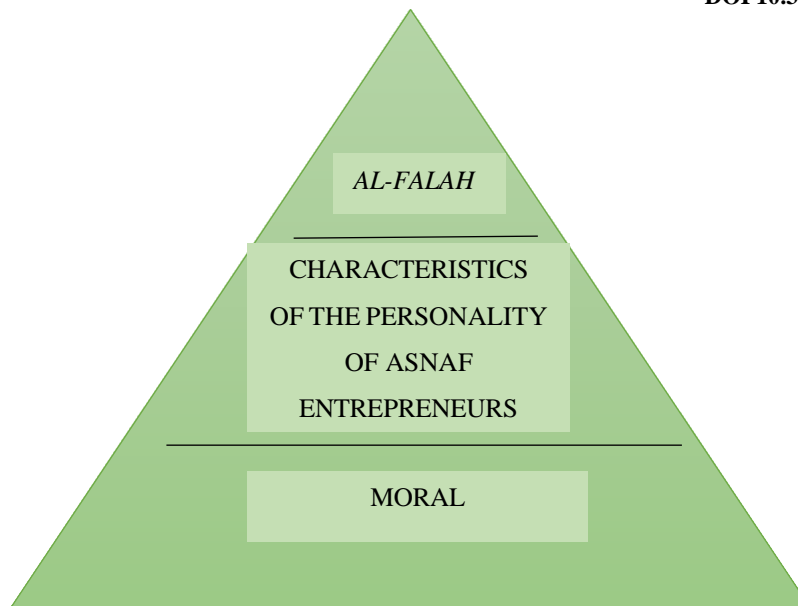


Figure 1: Asnaf Entrepreneur Al-Falah Model Based on the Traits of Rasulullah pbuh

Based on Figure 1, asnaf entrepreneurs will attain Al-Falah when they are able to practise the traits of Rasulullah pbuh in business. This is because, Al-Falah encompasses life aspects, including spiritual values, material, and health in order to achieve success in this world and the hereafter. Many studies have discussed entrepreneurs' success, and such studies are pioneered by Western researchers, as well as Muslim researchers. However, few studies have discussed the factors leading to Al-Falah, which is the success of asnaf entrepreneurs.

Many theoretical studies from the West have presented entrepreneurship theories for application by entrepreneurs (Amran et al., 2020). However, most of the theories are unsuitable and differ substantially in understanding the true personality of Muslim entrepreneurs. Thus, the personality of asnaf entrepreneurs should be derived from the Quran, sunnah, and the works of scholars such as *Ihya' Ulumuddin* by Imam Al-Ghazali. These sources are suitable references for all entrepreneurs, both Muslims and Westerners, who can also use the sources as their references.

These characteristics of the personality of asnaf entrepreneurs need to be instilled in every entrepreneur. The book *Ihya' Ulumuddin* by Imam Al-Ghazali (Hamka, 1963) underscores the factors of personality building, generally proposing that *tazkiyatun nafs* (purification of the soul) is the precursor of good traits and will produce *mujahadah nafs* (self-struggle) such as ridding oneself of *mazmumah* traits including malice, jealousy, anger, arrogance, *riya'* (ostentation), and others. Then, *riyadah nafs* (training of the soul) can be done by praying, fasting, and *qiamullail* to sow and create *mahmudah* traits. The goal is to produce the personality of successful asnaf entrepreneurs, imbued with the traits of *siddiq*, *amanah*, *fathanah*, and *tabligh* (SAFT). This personality is important for producing successful asnaf entrepreneurs in the business aspect and in their entire lives.

In addition, the success of asnaf entrepreneurs is determined not solely by the existence of a business model because it is not a measurement tool of success for asnaf entrepreneurs. Successful entrepreneurs are individuals who are able to practise the values taught by the

religion such as honesty, not treacherous, and not oppressive towards others. By doing so, entrepreneurs will not only win the hearts of clients but also gain the pleasure of Allah swt. The spiritual aspect and sunnah practices play a crucial role in asnaf entrepreneurs' achievements. Spirituality is an important element in connecting and it is closely related to internal elements that will form a positive attitude and mahmudah practices in oneself. This is because sunnah practices also influence the actions of entrepreneurs in entrepreneurial activities.

Conclusion

Sunnah practices are a significant factor in influencing the success of asnaf entrepreneurs based on the discussion in the reviewed literature, which is the source of reference for the researcher. The literature review also shows a close link between asnaf entrepreneurs and sunnah practices. This study seeks to instil the noble traits of Rasulullah pbuh in individuals, particularly asnaf entrepreneurs, by applying the *Al-Falah* model. Therefore, the *Al-Falah* concept elaborated on by the researcher should be emphasised and stressed upon, as it plays an important role in the country's economic growth. This study recommends more studies be conducted on the characteristics of the personality of asnaf entrepreneurs in the future.

Research Limitations

The results obtained were at the exploratory level, and for that, more related studies are expected to be conducted in the future, where the past studies used is larger to extend the findings, at least.

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