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A HOLISTIC APPROACH FOR SUSTAINABLE ECONOMIC DEVELOPMENT AMONG THE ASNAF COMMUNITY IN KELANTAN, MALAYSIA

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Abstract:

The asnaf community is a fragile community that necessitates a framework to support its sustenance. It is crucial to ensure that they achieve a balanced well-being in order to achieve economic sustainability, which encompasses the development of spiritual, social, and physical capital within the community. Conceptually, this study contributes to the understanding that multidimensional capital development, encompassing spiritual, social, and physical dimensions, offers a broader pathway towards asnaf economic sustainability. This study implements a community project to examine how the asnaf community implemented the developed modules to improve and maintain their economic status. This study is conducted using the Participatory Action Research methodology, which involves the completion of all phases over the course of six months through the implementation of multiple modules. Findings show that four out of five participating couples exceeded the Poverty Line Income for Kelantan by the final monitoring phase, with three sustaining this achievement for three consecutive months, while thematic analysis identified physical, social, and spiritual capital as the key themes underpinning these changes. It demonstrates that individuals in the community who

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have a high level of spiritual, social, and physical capital are more likely to succeed in their business endeavours, hence get out of poverty. The study also highlights the importance of module implementation and contributes to the improvement of a sustainable economy. This study implies that it is imperative to provide asnaf communities with the opportunity to enhance their spiritual, social, and physical capital, thereby enhancing their quality of life.

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Keywords:

Action Research, Business Plan, Economic Well-Being, Poverty, Sustainability



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Introduction

Sustainability in community does not refer to physical development per se, but it covers all aspects, including the component of social, economic and environmental development (Safdie, 2024). There are several issues of community such as the comfort zone to stay in poverty and it affects the quality of life among them. Instead of assisting the community through the physical equipment to sustain in life, they actually need a holistic approach and guideline in order to help them survive and obtain a quality life. They require spiritual, physical and social support to build self-awareness to increase the quality of community capital. In 2023, Kelantan recorded a total of 67,772 poor and hardcore poor families, the highest number in Peninsular Malaysia (Abdullah, 2023). It shows the crisis should be solved from the root, so that the community can sustain their life balance. The disparity in aspects of social injustice will be exacerbated by poverty that is not effectively managed (Alkire et al., 2017). Nevertheless, attempting to alleviate or eradicate poverty is a challenging endeavour, particularly in light of the fact that the responsible agencies are unable to effectively coordinate their efforts to manage poverty. This also encompasses the challenge of coordinating the desires of planners and implementers (Gordon, 2013).

A new awareness is required for the asnaf group in Kelantan to emerge from the world of destitution. Asnaf is the entity that is eligible to receive Zakat assistance collected from Muslims. Consequently, the Islamic faith has established a system of Zakat to alleviate the burdens that these groups face. Indirectly, it would resolve the poverty issue (Raudha et al., 2011). However, the community continues to require guidance in order to alleviate destitution in their lives. It is crucial for them to understand how to maintain a sustainable level of well-being by escaping poverty and managing a balanced existence.

Objectives of the Study

The current study concentrates on the potential for the community project in Kota Bharu, Malaysia, to improve the asnaf economy. The purpose of this investigation is to ascertain the extent to which module implementation influences the economic well-being of individuals and how it contributes to their empowerment. This includes the concept of a life comprehension module, a module that incorporates a variety of expressions of poverty, a module that is focused on family education, and a business planning project. Selected asnaf couples are chosen to receive assistance to promote the growth and sustainability of their businesses, and they are closely monitored in their business endeavours upon the conclusion of this phase.

Literature Review

Various Manifestations of Poverty on the Communal Capital

Poverty is a multidimensional issue that impacts communities in various ways. While economic poverty is the most visible and widely recognized, other forms of poverty—social, cultural, psychological, and environmental are equally important. Each type of poverty interacts with others, creating complex and interwoven challenges for individuals and communities. Understanding these different forms of poverty is crucial for developing effective strategies to address them comprehensively. This article explores the various types of poverty in the community, supported by recent scholarly research and analysis.

Economic poverty, often referred to as income poverty, is the lack of financial resources needed to meet basic needs such as food, shelter, clothing, healthcare, and education. It is commonly measured by the poverty line, which defines the minimum income level required to sustain a basic standard of living. Economic poverty can result from unemployment, underemployment, low wages, and systemic inequalities in wealth distribution (Alkire et al., 2020).

Economic poverty has far-reaching consequences. Individuals living in economic poverty are more likely to experience poor health outcomes, limited access to education, and social exclusion. Moreover, economic poverty can perpetuate a cycle of deprivation, as lack of resources hinders opportunities for upward mobility (Blank, 2021). The effects of economic poverty extend beyond the individual, affecting the broader community by reducing economic activity, increasing reliance on social services, and exacerbating social inequalities.

Social poverty refers to the absence of social connections, networks, and relationships that provide support, access to opportunities, and a sense of belonging. Social poverty can result from factors such as discrimination, social stigma, geographic isolation, or the breakdown of family and community structures (Wang et al., 2019).

Social poverty has significant implications for both individuals and communities. Those experiencing social poverty may feel isolated, disconnected, and marginalised, leading to negative outcomes such as mental health issues, reduced life satisfaction, and decreased civic participation (Kawachi & Berkman, 2019). In communities, social poverty can weaken social cohesion, reduce collective efficacy, and hinder efforts to address common challenges. Addressing social poverty requires fostering inclusive social networks, promoting community engagement, and building environments where all individuals feel valued and supported.

Cultural poverty is characterised by a lack of access to cultural resources, experiences, and opportunities that enrich individuals' lives and contribute to their personal and communal development. This can include limited exposure to the arts, literature, music, and other forms of cultural expression, as well as a lack of opportunities to engage in cultural practices and traditions (García & Haddix, 2021).

Cultural poverty can have profound effects on individuals' sense of identity, self-esteem, and belonging. It can also limit social mobility, as cultural knowledge and experiences often play a critical role in educational and professional success (Fry & Sims, 2020). In communities, cultural poverty can lead to the erosion of cultural diversity and heritage, weakening the social fabric and reducing the richness of communal life. Addressing cultural poverty involves promoting access to cultural resources, supporting cultural preservation, and encouraging participation in cultural activities.

Psychological poverty refers to the internal experience of poverty, including feelings of hopelessness, low self-esteem, and a lack of control over one's life. Psychological poverty is often linked to other forms of poverty, such as economic and social poverty, but it can also arise independently from factors such as trauma, chronic stress, or mental health conditions (Salahodjaev & Chepel, 2021).

Psychological poverty can have severe consequences for individuals and communities. Individuals experiencing psychological poverty may struggle with motivation, resilience, and the ability to pursue opportunities for personal and professional growth. This can perpetuate a cycle of poverty, as those who feel powerless or hopeless are less likely to take actions that could improve their circumstances (Lund et al., 2018). In communities, psychological poverty can contribute to social isolation, reduce civic participation, and weaken collective efforts to address shared challenges. Addressing psychological poverty requires providing mental health support, promoting empowerment, and creating environments where individuals feel capable and valued.

Environmental poverty refers to the deprivation of a healthy, safe, and sustainable environment. This includes living in areas with poor air or water quality, exposure to hazardous materials, inadequate housing, and limited access to green spaces or recreational areas. Environmental poverty is often closely linked to economic poverty, as low-income individuals and communities are more likely to live in areas with environmental risks and fewer resources to mitigate these risks (Sovacool & Geels, 2020).

Environmental poverty has serious implications for health and well-being. Poor environmental conditions can lead to chronic health problems, such as respiratory diseases, cardiovascular issues, and mental health disorders (Li et al., 2019). Additionally, environmental poverty can limit access to opportunities for physical activity, relaxation, and social interaction, further exacerbating the effects of other forms of poverty. Addressing environmental poverty involves improving living conditions, reducing environmental risks, and ensuring equitable access to clean and safe environments.

While each type of poverty has distinct characteristics, they are often interconnected and mutually reinforcing. For instance, economic poverty can lead to social poverty, as individuals may lack the financial resources to participate in social activities or build relationships (Blank, 2021). Similarly, cultural poverty can contribute to psychological poverty, as a lack of access

to cultural resources and opportunities can impact self-esteem and a sense of identity (García & Haddix, 2021). Environmental poverty can exacerbate economic poverty, as poor environmental conditions can limit job opportunities and increase healthcare costs (Sovacool & Geels, 2020).

Understanding the interconnectedness of these different types of poverty is essential for developing comprehensive strategies to address poverty in communities. Addressing one form of poverty in isolation may not be sufficient to break the cycle of deprivation. Instead, a holistic approach that considers the multiple dimensions of poverty and their interrelationships is needed (Alkire et al., 2020).

Poverty in communities' manifests in various forms, including economic, social, cultural, psychological, and environmental poverty. Each type presents unique challenges and impacts on individuals and communities, but they are also deeply interconnected. To effectively address poverty and promote community well-being, it is essential to recognize and address these different dimensions of poverty. By adopting a holistic approach that considers the full spectrum of poverty's manifestations, communities can work towards creating a more equitable, inclusive, and sustainable future for all their members.

The Influence of Family Education on the Sustainability of a Community

The influence of family on individual development was discussed earlier by scholars like Coleman (1990) and Smith et al. (1995). Coleman (1990) introduced the term 'family social capital' to represent the norms, social networks, and relationships between adults and children that are valuable for children while they are growing up. He asserts that familial social capital originates from the ties between parents and children, wherein the duration of shared time and the quality of interactions are crucial. He contends that a lack of parental engagement constitutes a deficiency in familial social capital, adversely affecting children's capacity to navigate life effectively. Smith et al. (1995) expanded on Coleman's idea by proposing that its characteristics encompass both structure and process, which collectively shape the environment for educational success. Structure dictates the potential for interpersonal interactions, including their frequency and duration. Process denotes the calibre of parental engagement in their children's lives. The process encompasses both parents' nurturing activities and efforts to curb undesirable behaviours in their children.

Later, others like Israel et al. (2001) and Furstenberg & Kaplan (2004) elaborated the term family social capital. Israel et al. (2001) identifies several specific aspects of family social capital that influence individuals, especially educational achievement such as parental involvement, socioeconomic status, family structure and supportive environment. In addition, Furstenberg & Kaplan (2004) emphasise the role of shared norms and values within families and communities, which can enhance cooperation and support. They suggest that a family's social capital is influenced by its connections to broader social networks and institutions that foster these relationships. In examining family social capital, Furstenberg and Kaplan argue that the benefits of social capital are not evenly distributed within families. They highlight that the ability of family members to access and utilise social capital varies based on their cultural capital and skills. They call for more empirical research to understand how social capital translates into social advantage and affects family members throughout their life cycles.

The relationship between family social capital and community is multifaceted and significant, as family social capital can both influence and be influenced by the broader social environment. Strong family social capital can enhance community ties and engagement, while a supportive community can reinforce and expand the social capital available to families. This dynamic relationship highlights the importance of fostering both family and community connections to promote overall social well-being. As proposed by Muljono (2011) when developing a model of a family empowerment program for community agriculture development, especially in West Java, Indonesia. According to him, community empowerment should be exercised through the family empowerment posts (posdaya) to poor families. Posdaya was created to respond to the government's suggestion to build human resources through active participation in the family. The empowerment process that prioritises improving the family's ability to work hard eliminates ignorance, laziness, and poverty in the broadest sense. The target activities are implementing joint efforts so that every family can perform eight functions of families. In summary, empowering individuals and families is essential for fostering a vibrant, resilient, and sustainable community. It creates a positive feedback loop where empowered individuals contribute to community development, leading to improved quality of life for all community members. The family empowerment program adopts a holistic approach that addresses various aspects of community life, including health, education, and economic opportunities. Apart from a holistic approach to development, Muljono (2011) also stressed other key components of the family empowerment program, such as training and capacity building, resocialization efforts, establishment of business networks, comparative studies and benchmarking, cooperative economic enterprises, a focus on education and knowledge transfer, and community engagement and participation. Other research that also focused on the inclusion of family toward social sustainability is by McCalman et al. (2010).

Their research regarding social sustainability among Aboriginal residents concluded the importance of inclusiveness from participants towards a position of greater strength and control. By doing so, participants have also gained the capacity at a collective level to identify their strengths and needs and to tackle issues starting from their own family and later to improve issues in their community. In addition, Onnis et al. (2019) also summarise the significance of integrating the family wellbeing program as part of trauma-informed social and emotional wellbeing (SEWB) interventions. This is due to the growing evidence this kind of intervention will enable positive community-level outcomes. It can be concluded that, as part of a holistic approach to fostering a sustainable community, family units need to be included. Education is not only limited to the economy and poverty alleviation, but as a holistic approach, ideas and attitudes towards sustainability within families should be included. By doing so, efforts toward community sustainability programs will have a better opportunity to succeed.

The implementation of business planning among the community

Understanding the asnaf couples' strengths and weaknesses is the first step taken to plan the most suitable business for them. Indrayani (2024) suggests that SWOT analysis can pinpoint competitive advantages and develop strategic actions to seize opportunities and address potential threats. Hence SWOT analysis is adapted by this research to outline the strengths, weaknesses, opportunities and threats of the asnaf community.

This SWOT analysis should be paired with a thorough risk analysis. By identifying potential risks whether operational, financial, or market-related; participating asnaf can plan suitable mitigation strategies, reduce negative impacts and improving the likelihood of business

success. For this purpose, the Business Model Canvas (BMC) method is used. BMC helps to create a solid business plan so that the asnaf couple can evaluate whether the proposed economic project is the most ideal for the family. According to Vial (2021), a business model is a plan for using resources and connections to create and deliver value from an opportunity, with the goal of making a profit. This involves describing the opportunity, how the business is structured, any innovative aspects, how resources are gathered and used, the types of transactions and relationships involved, and clearly explaining what the business does.

There are 6 main components of the BMC. Component 1 includes factors related to the product or service. The community members are required to think on how to create value. The second component is related to the targeted customers. Component 3 looks at the internal capability factors. The chosen business activity should be matching with their interest, knowledge and skills to ensure business sustenance. Component 4 is related to the competitive strategy factor in which the community members are asked how they want to be different or better from other people offering the same product or service. The fifth component asks to provide details on economic factors. How do they make money? Finally, component 6 requires participants to plan based on personal or investor factors. When can the economic project begin, what is the scope and how big will it be?

The Asnaf Community's Comprehensive Approach to Achieving a Sustainable Economy

This research employs a comprehensive approach that encompasses the social, spiritual, and physical capital of the asnaf community. The participants are instructed on the concept of existence in order to comprehend the role that humans must play as God's servants. Additionally, they comprehend that there are numerous communities in the globe, including both wealthy and impoverished individuals. It is imperative that they demonstrate respect for each group in order to fulfil their respective responsibilities. The purpose of the program was to equip the asnaf community with a comprehensive understanding of the concept of poverty, ensuring that it does not impede their ability to become successful servants in the world.

Furthermore, each activity incorporates the concept of spirituality to ensure that the asnaf community comprehends that the spiritual is the primary element that directs them towards personal growth. For instance, respondents are responsible for providing information regarding their religious practices. It is employed to evaluate the daily religious practices of the individual. The spiritual component is the primary component, as it directs the individual to respond to every situation they encounter in life by relying on God's approval (*redha*) (Razak et al., 2019). This will aid in the attainment of a sustainable and well-rounded quality of life.

Additionally, in order to assess the physical capital, the community is assigned a variety of responsibilities during the business plan development process. The respondents are chosen based on their performance, and if they are able to successfully demonstrate and justify their business plan, they will be provided with business apparatus as a means of facilitating the smooth operation of their business. It is evident from the activities conducted in the community initiative that they cultivate social interactions among themselves. This element also allows the community to share values, norms, trust, and belonging, which in turn enables them to understand and respect each other (Claridge, 2018). For instance, in this initiative, participants are granted multiple opportunities to determine the type of business activity they wish to establish. Furthermore, they are permitted to engage in discussions with their family members regarding the family activities they have engaged in during the marriage. This will enable them

to evaluate the activities that require improvement in order to improve the quality of their well-being.

In addition, it has been demonstrated that the community can be trained to enhance numerous aspects through the holistic approach. Additionally, they are successful in generating an additional profile that encompasses the inner components, including knowledge, skill, attitude, demeanour, and the way of thinking. Furthermore, it enables the community to develop self-assurance and recognise the necessity of community change in order to enhance their well-being. Spiritual, physical, and social components are all crucial for the development of a more successful community. By enhancing the three components, they will be able to successfully escape the destitution zone. This is due to the fact that they have the ability to enhance their quality of life and make changes in the family's leadership. Additionally, they can generate additional revenue to support their family. Additionally, this initiative instructs them to not depend on any government agency for their survival. In reality, they must persevere and devise a means to enhance their economic stability and provide for their family.

Economic empowerment is essential for the community as it facilitates the enhancement of their quality of life and revenue (Moyle et al., 2006). The community will be able to generate employment and income with a robust economy if they succeed (Phillips et al., 2009). This is achieved by creating new employment, which is the cornerstone of prosperity and an improved standard of living. The standard of living is improved by increasing the calibre of work and employment, as well as the income per capita.

It is evident from the aforementioned methodology that the project employs the Asset-Based Community Development (ABCD) theory, which was popularised by McKnight and Kretzmann (Fisher et al., 2009). It is noted that ABCD encompasses a variety of factors, including human capacities, skills, and aptitude, in addition to economic assets (Philips et al., 2009). This is corroborated by more recent research that asserts ABCD is one of the solutions and approaches to achieving a more sustainable and meaningful community (Harrison et al., 2019). Additionally, it is noted that ABCD is appropriate for implementation as a theory to evaluate an individual's capacity (Bruursema, 2015). In reality, it is also applicable to investigate the potential of a community, but it can also serve as a comprehensive indicator for the classification of a social phenomenon (Amir Zal et al., 2020). It also demonstrated that ABCD is the most suitable theory for examining the sustainability of community life and analysing community development activities (Adi Shahid et al., 2020).

Methodology

Research Design and Participants of the Study

The current study involves a sample of 60 asnaf participants, organised in pairs of husbands and wives (Table 1). In total, 30 married couples participated in this PAR study. The participants' age range spans from 30 to 52 years. The PAR study was conducted in a selected district of Kota Bharu, Kelantan.

Table 1: Demographics Of Study Participants

No.	Participants (N=60)	N	Age Range (Years Old)	Location
1.	*60 <i>asnaf</i>	selected N=6 0	30 to 52	Selected district in Kota Bharu, Kelantan
2.	*30 couples	married N=3 0		

Note. *30 (N=30) selected *asnaf*, performed by pair; married couple N=15*

To obtain accurate data for the PAR study, researchers organised two distinct series of workshops, each involving 30 *asnaf* (15 married couples), facilitated by 15 experienced researchers. Several criteria are utilised in selecting the *asnaf* community, as demonstrated in Table 2 below.

Table 2: Criteria For Selecting Suitable Participants For PAR Study

No.	Criteria	Implementation
Phase 1	Confirmation of characteristics according to the Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK) (2024) regarding the criteria for <i>Asnaf Miskin</i> .	Individuals who earn a salary or generate output from other resources that meet only half of their needs, which is insufficient to cover their daily requirements and those of their dependents.
Phase 2	The list of participants has been provided by InsPeK, an independent unit dedicated to research and poverty management at Universiti Malaysia Kelantan (UMK). It is known as the Institute for Poverty Research and Management.	InsPeK has supplied the participant fit list for researchers conducting the PAR study. InsPeK conducted the selection process utilising data in collaboration with the Zakat unit.

- | | | |
|----------------|--|--|
| Phase 3 | Verification from local leaders. | The researchers, in mitigating bias, consult with the Imam of the mosque and the village head to confirm the list of participants. This ensures that participants genuinely require assistance for their business endeavours. The local leaders are the individuals most familiar to the participants, having known them for an extended period and being aware of their family backgrounds. |
| Phase 4 | Participant selection through interviews | The final phase involves the interview session, allowing researchers to gain a deeper understanding of the participants. This aims to identify the challenges encountered by participants and their specific needs (financial support) in operating their small capital businesses. |

Note. Sources from Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK) (2024); Institut Penyelidikan dan Pengurusan Kemiskinan (InsPeK) (2024), Imam of the mosque and head village (2024)

All four phases have been completed, and the researchers adhered to all PAR criteria to mitigate bias. This is due to selected participants receiving an allocated amount of money to assist them in managing their small capital businesses. The majority are entrepreneurs operating small capital businesses, facing a lack of support tools or outdated equipment, such as baking machines or tools that require replacement or are broken.

Data Collection

The primary data were analysed using both qualitative and quantitative methods. The collected data were utilised for implementation in each module by adapting the PAR model as proposed by Kemmis and McTaggart (2005) and Kindon et al. (2007). The module consists of four components: (1) planning, (2) acting, (3) observing, and (4) reflecting.

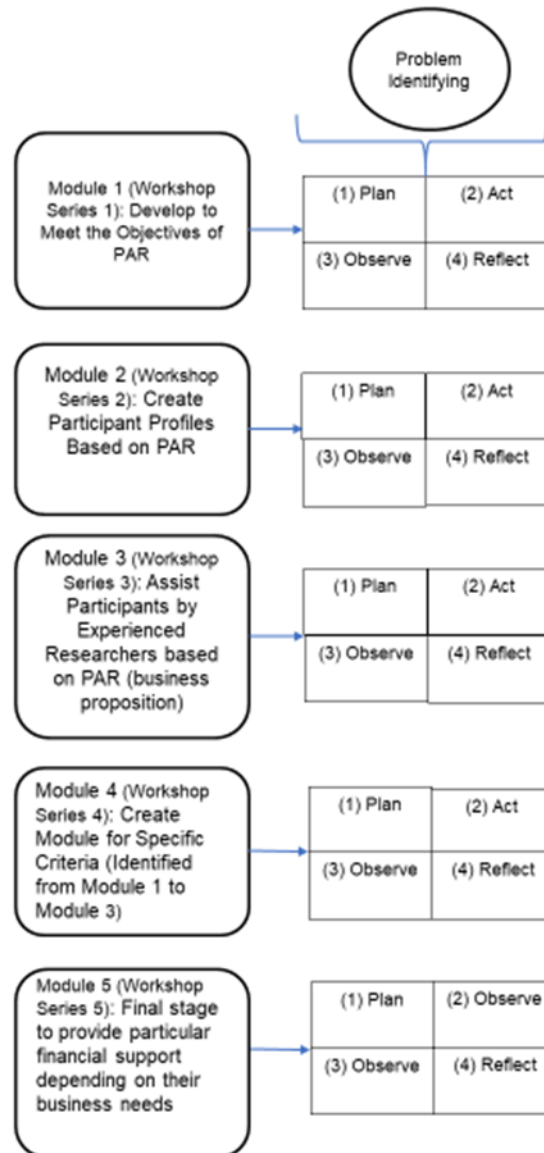


Figure 1: Development of Module based on PAR Model (Adapted from Kemmis & McTaggart (2005) and Kindon et al. (2007))

The five-workshop series aim to develop an effective module based on the PAR model as outlined by Kemmis & McTaggart (2005) and Kindon et al. (2007). Each module adheres to the four circles: planning, acting, observing, and reflecting. Planning in module development emphasises the collaborative identification of the problem or area of focus by both researchers and participants, followed by the design of a plan to address it (Kemmis & McTaggart, 2005; Kindon et al. 2007). Acting involves executing the plan formulated in the planning phase. This is the location where interventions or actions are implemented (Kemmis & McTaggart, 2005; Kindon et al. 2007). Observation entails the collection and analysis of data regarding the execution of actions (Kemmis & McTaggart, 2005; Kindon et al. 2007). This may involve assessing the results of the interventions, participant responses, and any additional effects resulting from the actions implemented (Kemmis & McTaggart, 2005; Kindon et al. 2007). Reflection entails a systematic evaluation of both outcomes and methodologies, rigorously examining the extent to which actions achieved their intended objectives (Kemmis &

McTaggart, 2005; Kindon et al. 2007). Consequently, by adhering to the cycles outlined in the PAR model by Kemmis & McTaggart (2005) and Kindon et al. (2007), this study aims to create an effective module, identify the participants' actual problems, ascertain their financial needs, and, importantly, foster a holistic approach to achieving self and family happiness.

Data Analysis

The collected data underwent thematic analysis for qualitative assessment, while quantitative data were evaluated using SPSS software (descriptive) (Wimmer & Dominic, 2014) to assess the intervention's impact based on the developed modules.

Ethical Considerations

The informants offer informed consent before engaging in the data collection procedure, therefore ethical issues are critical in the study (Wimmer & Dominic, 2014). To preserve confidentiality, the research materials are stored in a secure location, and informants (e.g., participant 1) are anonymised (Wimmer and Dominic, 2014). Prior to the start of data collection, the informants were informed of their rights, which allow them to withdraw at any time without consequence.

Results and Discussion

Project Implementation Phase

The implementation of the asnaf project was carried out through five phases as follows:

Phase 1: Development of Training Modules and ToT for Facilitators

To successfully complete this phase, three workshops were held to create a module that includes aspects related to poverty, family dynamics, change strategies, and personal development. Afterward, a Training of Trainers (ToT) session was conducted to train facilitators to implement the module to the asnaf group with various personality traits. The combination of engaging modules and well-trained facilitators was crucial for instilling specific messages that resonate deeply with the participants.

Phase 2: Workshop "Rising from Poverty" Series I

This phase involved two workshops conducted over two consecutive days. The module covered two main elements: self-awareness and poverty, as well as fostering new culture within family life. To enhance effectiveness, participants were divided into two groups, each consisted of 15 couples or 30 individuals. The research team developed a special form to create participant profiles, which included two aspects: external (human capital, economic status, culture, and religion) and internal (knowledge, skills, mindset; attitudes and personality; religious and spiritual values; level of independence; self-esteem; and sense of sufficiency), along with suggested interventions.

Phase 3: Workshop "Rising from Poverty" Series II

In this phase, the same participants attended a course on practices for a happy family, along with an interactive session on planning an economic project, either as a group or family unit. They were asked to discuss and briefly present an economic project that could improve their earnings. At the end of the program, a summary was prepared, and each family will be informed about their individual poverty profile. They will be given a two-week period to finalise their planning.

Phase 4: Self-Preparation and Action Plan Presentation

Participants who successfully complete Phase 3 were eligible for the next phase, which involved presenting their action plans with guidance from facilitators. Eligible participants also were given the opportunity to apply for capacity-building programs relevant to their projects. A special program was held to give participants the opportunity to submit their plans in writing. The criteria for selecting participants eligible for assistance were based on the following:

1. More deserving and entitled asnaf should be prioritised over those who are less deserving and not yet ready for assistance (appropriate materials).
2. Asnaf with rich internal qualities, dignity, and desperation should be prioritised for assistance over others.
3. The priority recommendations were as follows:
 - i. Desperate
 - ii. Rich in internal aspects (mindset, attitude, and spirituality)
 - iii. Dignified (independence, self-esteem, and high sense of sufficiency)
 - iv. Combination of rich internal qualities and dignity
 - v. Combination of rich internal qualities, dignity, and desperation
 - vi. Combination of rich internal qualities, dignity, desperation, and external performance
 - vii. Good planning or action plan

Phase 5: Implementation of Action Plans and Program Monitoring

After decisions were made to select participants who met the study's objectives, preliminary works to procure the necessary equipment to initiate the planned projects began. In this phase, only five participants were chosen. They were briefed on the preparations required to receive the equipment. Additionally, they were informed about the monitoring processes that will be carried out, along with the requirements for recording cash flows as well as profits. During the implementation phase, each participant was monitored five times: pre-monitoring, first monitoring, second, third, and fourth. The main focus in this phase was to identify the extent to which the assistance provided was utilised by the participants and to help them improve their income. The income improvement should exceed the per capita poverty line target for Kelantan, which is RM 272 per individual. The second focus was to assess how sustainable these achievements were over a consecutive three-month period. If participants managed to exceed the target for three consecutive months, the project would be considered successful, and a final evaluation was conducted.

Results

Out of the five couples:

- 3 couples successfully exited the cycle of poverty completely (exceeding the Poverty Line Income (PLI) for Kelantan (RM 272.00) for three consecutive months).
- 1 couple successfully exited the cycle of poverty during the final monitoring (exceeding the Poverty Line Income (PLI) for Kelantan (RM 272.00).
- 1 couple did not succeed in exiting the cycle of poverty (did not meet the Poverty Line Income (PLI) for Kelantan (RM 272.00).

Their achievements can also be illustrated in the following graph:

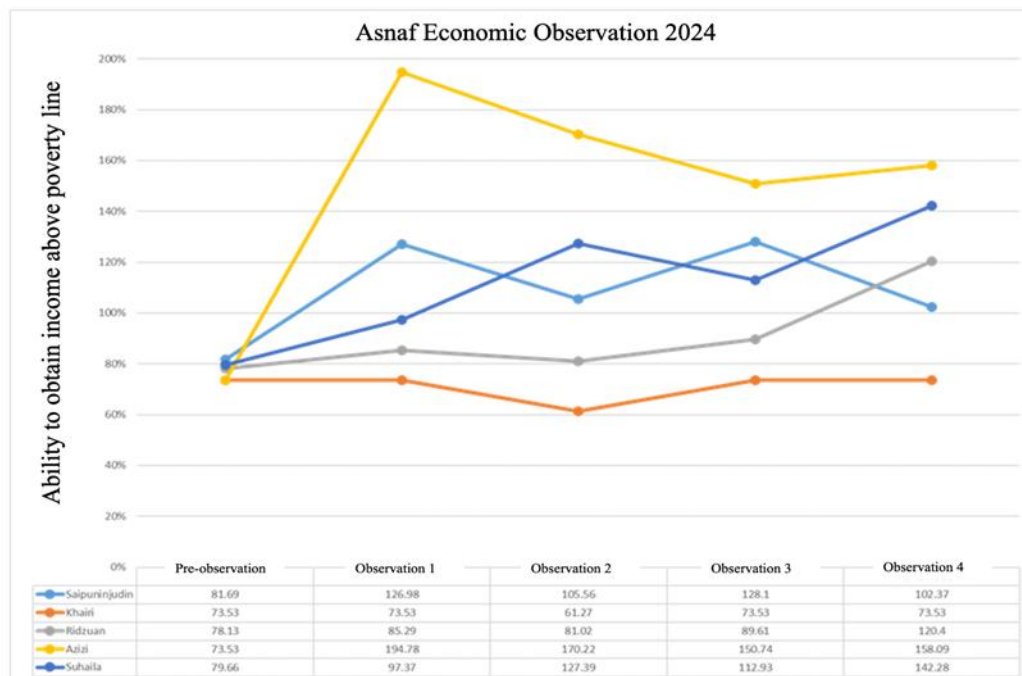


Figure 2: Achievements Of Asnaf Participants During 5 Monitoring Phases
Thematic Analysis

Thematic analysis for this study is illustrated in Figure 3. The thematic analysis categorises the key themes identified in the study into three major areas: physical capital, social capital, and spiritual capital, specifically focusing on family dynamics among the participants. The three major themes are significant as the participants derive their income from daily sales at various business locations, including night markets, bazaars, and home-based enterprises.

The themes arise from data collected during the intervention, which consisted of five series of workshops with the asnaf community (Adu, 2019; Braun & Clarke, 2006). Consequently, researchers developed five distinct modules to address the various issues and challenges encountered by the participants, adhering to the PAR model.

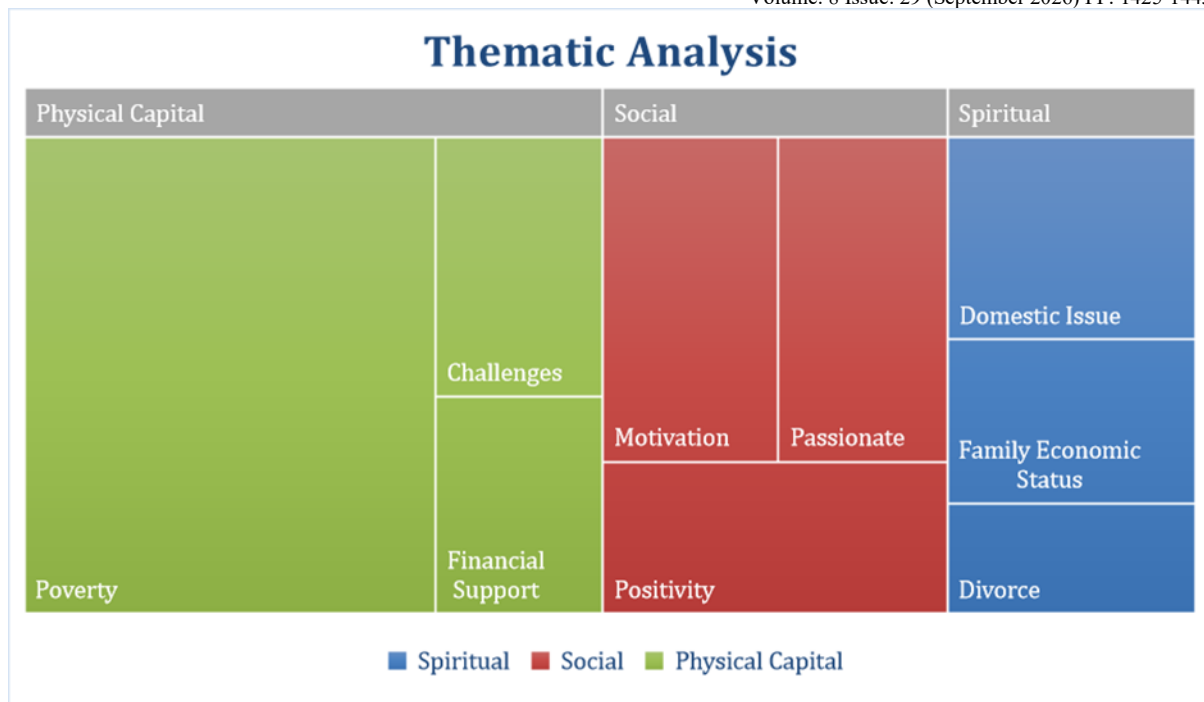


Figure 3: Key Themes for Physical Capital, Social and Spiritual

The thematic analysis emphasises physical capital. This theme primarily addresses poverty and financial assistance. The dimensions of the areas highlighted in green in Figure 3 indicate the considerable focus participants attributed to challenges concerning: (1) economic conditions and (2) the impact of financial assistance on enhancing their economic well-being. The analysis indicates that poverty and financial challenges significantly affect the physical capital of the asnaf community.

Second, social capital emphasised the challenges, motivation, positivity, and passion within their business. This highlights the significance of social interactions, community dynamics, and emotional resilience in the participants' lives, particularly within a family context. Figure 3 illustrates that, despite the challenges encountered, community participants demonstrated motivation and positivity, which facilitated their persistence and engagement with the implemented interventions (Adu, 2019; Braun & Clarke, 2006), particularly those concerning business planning and family education. Furthermore, passion emerges as a significant theme, as it relates to participants' motivation to enhance their economic and social status.

Third, spirituality is influenced by domestic issues, family economic status, and divorce, suggesting that these factors significantly impact participants' spiritual lives and overall well-being. Divorce and family-related issues are significant concerns for the participants, potentially impacting their emotional and spiritual resilience. Themes emphasise the necessity of addressing both spiritual and domestic concerns to attain a balanced sense of well-being within the community.

Thus, the thematic analysis revealed the interconnection among physical capital, social capital, and spiritual capital in influencing the well-being of the asnaf community. The thematic breakdown presented in Figure 3 offers insights into the holistic approach necessary for sustainable development interventions in fragile communities, emphasising the requirement for

multi-dimensional strategies (Adu, 2019; Braun & Clarke, 2006) that consider physical, social, and spiritual factors for future research.

Net Profit from Final Monitoring

Figure 4 represents the final monitoring results for five asnaf participants following the receipt of financial support and the application of business strategies derived from the developed modules. The graph illustrates three essential variables for each participant: capital, sales, and net profit. The data offers significant insights into the business performance of participants after engaging in the module-based intervention.

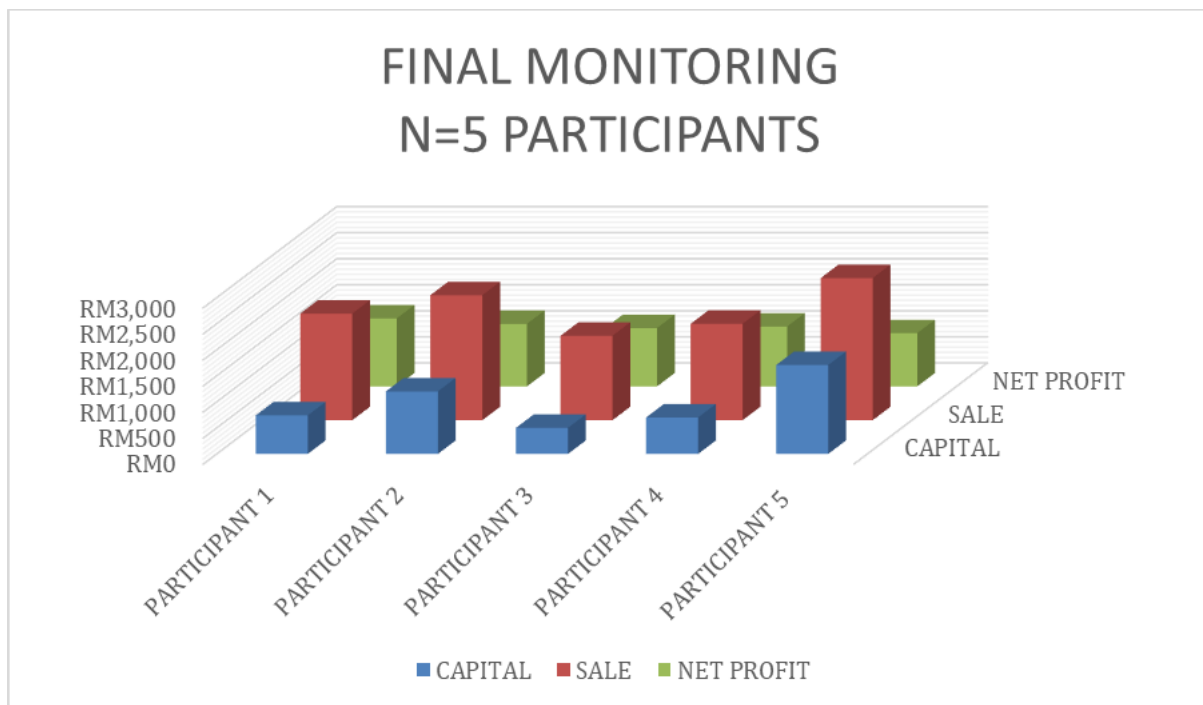


Figure 4: Net Profit from Final Monitoring (N=5 participants)

The blue bars indicate the initial capital allocated to participants, which is uniform across the majority, varying from RM500 to RM1,000. This standardisation indicates that researchers ensure equitable financial support for all participants, establishing a solid foundation for assessing business performance. The varying outcomes offer valuable insights into the influence of non-financial factors, including business acumen, spiritual resilience, and social support, on the participants' success.

The red bars illustrated the sales produced by each participant. The graph illustrates a significant variation in sales results, with participants 2 and 5 achieving the highest sales, nearing RM3,000. The results indicate that these participants were notably effective in executing business strategies and transforming initial capital into significant revenue. Participants 3 and 4 exhibited lower sales figures, suggesting potential difficulties in scaling their business despite the financial support received. The observed variations indicate differing levels of entrepreneurial skill, market access, or business environment among participants, necessitating further investigation.

The green bar indicates net profit, determined by subtracting costs from sales. Participant 5 recorded the highest net profit, with participant 2 closely trailing behind. The outcomes demonstrate that participants achieved higher sales while effectively managing costs, resulting in significant profit margins. Participants 3 and 4, exhibiting lower sales, also achieved minimal net profit. Participant 3 demonstrates minimal profit despite generating some sales. This raises important questions regarding their cost management practices, market strategy, and external factors, including competition and location-specific challenges.

The results prove that the participants are able to improve their economic empowerment, and this is achieved from the activity that is provided by all modules. Additionally, it is indicated that people skills, financial management, and marketing skills all contributed significantly to the micro entrepreneur among the participants (Fahazarina et al., 2023).

Conclusion

This study has demonstrated a clear relationship between poverty and family institutional conditions. Beginning with an understanding of the meaning of poverty and its various forms, participants are guided to reflect honestly and openly about their family lives and how they perceive it. Upon realising these issues, they are guided to plan the desired changes and to implement them. This project also shows that monitoring is crucial and helps participants maintain the momentum of change. When the changes made are consistently repeated, new habits begin to develop, replacing old attitudes. Since these changes occur within the family context, all family members are involved and support or strengthen each other. This is the strength and advantage of the family institution compared to other target groups.

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