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(AIJBES)**www.gaexcellence.com/aijbis**A SUSTAINABLE ENTREPRENEURSHIP MODEL FOR
POVERTY ALLEVIATION IN MALAYSIA: EVIDENCE
FROM FORMER ASNAF ENTREPRENEURS**

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Entrepreneurship-based poverty alleviation requires an understanding of how former zakat beneficiaries sustain their businesses and achieve economic independence beyond initial assistance. This study examines this post-zakat transition through the lived experiences of seven purposively selected former asnaf entrepreneurs in Malaysia whose businesses had operated for five to sixteen years. Using a qualitative phenomenological approach, the study drew on in-depth semi-structured interviews recorded with consent and transcribed verbatim. Nine themes were synthesised into three interconnected dimensions, namely Internal Entrepreneurial Capacity, External Entrepreneurial Ecosystem, and Sustainability-Oriented Practices. The proposed model links the interaction of these dimensions to economic viability, resilience, business continuity and social value, and subsequently to economic independence and community empowerment. Participants' accounts indicate that institutional and relational support helped develop capabilities that supported business continuity, while some former beneficiaries subsequently provided employment, assistance and mentorship to others.

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Economic and social sustainability were more evident than environmental sustainability, while ecological outcomes were not established. The study complements the Triple Bottom Line by explaining how individual entrepreneurial capabilities, relational and institutional support, and sustainability-oriented practices interact as enabling conditions associated with the transition from asnaf dependency to economic independence. This context-specific, interpretive model provides a basis for zakat institutions and entrepreneurship agencies to integrate financing with capability development, mentorship and market access, while strengthening environmental awareness. The relationships proposed in the model require further investigation and should not be interpreted as tested causal effects.

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Asnaf Entrepreneurs, Entrepreneurial Resilience, Institutional Support, Poverty Alleviation, Social Entrepreneurship, Sustainable Entrepreneurship



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Introduction

Poverty remains a multidimensional development challenge with significant implications for economic security, social well-being, education, health, and quality of life. In Malaysia, poverty is generally assessed in relation to household income and is commonly classified into absolute poverty, hardcore poverty, and relative poverty. Absolute poverty refers to households whose gross income falls below the Poverty Line Income (PLI), thereby limiting their ability to meet basic necessities. Hardcore poverty represents a more severe condition in which household income falls below the Food PLI, while relative poverty reflects income inequality and generally refers to households earning less than half of the national median income (Department of Statistics Malaysia, 2023a, 2023b). For people with limited resources, access to capital, education and employment can still constrain their ability to improve their livelihoods.

SDG 1 places poverty eradication within the United Nations' global development agenda (United Nations General Assembly, 2015). Malaysia's Eleventh Malaysia Plan, Shared Prosperity Vision 2030 and Twelfth Malaysia Plan (2021–2025) likewise address poverty reduction and inclusive development. The SDG Roadmap Phase II (2021–2025) links national development priorities to the global sustainability agenda (Department of Statistics Malaysia, 2023a, 2023b; Economic Planning Unit, 2023a, 2023b). Within this policy context, the durability of livelihood improvements is as important as initial access to assistance.

Within these policy efforts, entrepreneurship has emerged as an important mechanism for promoting economic independence among disadvantaged communities. Entrepreneurship can provide opportunities for income generation, employment creation, asset development, and

socioeconomic mobility, particularly when economically disadvantaged individuals are supported with access to capital, training, and entrepreneurial development programmes. Nevertheless, enabling individuals to enter entrepreneurship does not necessarily guarantee long-term poverty alleviation. The more critical challenge concerns whether disadvantaged entrepreneurs can sustain their businesses, develop sufficient resilience to respond to business challenges, and ultimately achieve economic independence beyond continued reliance on institutional assistance.

This challenge highlights the relevance of sustainable entrepreneurship. Sustainable entrepreneurship extends the conventional emphasis on financial performance by integrating economic viability with social and environmental considerations. This perspective is closely associated with the Triple Bottom Line (TBL), which conceptualises sustainability through the interrelated dimensions of People, Planet, and Profit (Cardeal et al., 2020; Chatterjee et al., 2023; Merghani, 2021). The economic dimension contributes to value creation and business continuity (Nogueira et al., 2024), while the social dimension emphasises community well-being and social value creation. Environmental sustainability, meanwhile, concerns responsible resource utilisation and the reduction of adverse ecological impacts. However, the integration of these dimensions alone may not fully explain how sustainable business outcomes are achieved, as organisational, individual, and contextual enabling factors may also influence long-term sustainability (Abdelkafi et al., 2023).

Existing literature identifies several conditions that support sustainable entrepreneurship. Community-oriented enterprise and social entrepreneurship can strengthen participation and social value creation (Murphy et al., 2017; Samama & Bidad, 2024), while entrepreneurship programmes for assistance beneficiaries connect institutional support with livelihood development (Setiawan et al., 2021). Sustainable entrepreneurship also involves resource and implementation constraints, ethical responsibilities and the relationship between economic development and what should be sustained (Crals & Vereeck, 2004; House et al., 2011; Reiche, 2014; Shepherd & Patzelt, 2011). Conceptual work on sustainable business models further places business practices within wider stakeholder and sustainability concerns (Stubbs & Cocklin, 2008; Yaşlıoğlu & Yaşlıoğlu, 2020).

These perspectives provide a foundation for examining sustainable livelihoods, but leave a specific contextual question for this study, which concerns how individual capabilities, institutional and social relationships, and business practices work together during the post-zakat transition from poverty to sustained entrepreneurship. The gap addressed here concerns the experience of maintaining a business and assuming new economic and social roles after initial zakat-supported entry into entrepreneurship. It is therefore more specific than identifying general success factors or describing the economic, social and environmental dimensions of sustainability. This study examines former poor asnaf entrepreneurs who had progressed from receiving assistance to maintaining their enterprises and becoming zakat payers. Asnaf refers to categories of people eligible for zakat under Islamic principles. In this study, the term specifically denotes participants who had received assistance because of poverty and economic hardship. The study does not claim that all earlier research overlooked transitions out of assistance. Rather, its contribution lies in providing an account of this transition within the specific context of former asnaf entrepreneurs in Malaysia.

This context makes it possible to examine business continuity alongside changes in participants' relationships with assistance. Former recipients became economically independent and subsequently paid zakat. The phrase post-zakat transition refers here to movement beyond beneficiary status, rather than complete withdrawal from institutional relationships or all forms of support. The accounts also connect participants' own business development with their later contributions to others through employment, knowledge sharing and mentorship. Understanding these connections helps explain how entrepreneurial support may contribute to the development of individual capabilities and reciprocal social contributions.

Accordingly, this study develops an interpretive sustainable entrepreneurship model grounded in the lived experiences of seven former asnaf entrepreneurs in Malaysia. It asks how participants understood the challenges, support and practices associated with business continuity and their transition towards economic independence. Its contribution lies in connecting personal and managerial capabilities with institutional and relational support and sustainability-oriented practices along this transition. The model complements the Triple Bottom Line by examining the enabling conditions behind economic and social outcomes, while recognising the weaker evidence for environmental sustainability. It offers context-sensitive implications for zakat institutions, entrepreneurship development agencies and policymakers seeking to support continuity beyond initial business establishment.

Methodology

This study employed a qualitative phenomenological approach to understand how entrepreneurs who had experienced poverty made sense of building and sustaining their businesses. The phenomenon of interest was their lived transition from receiving zakat assistance to economic independence and business continuity. Phenomenology was appropriate because the research question concerned participants' experiences and meanings, including how they understood setbacks, support, ethical responsibilities and changing roles as recipients and contributors. The aim was to interpret these experiences in context, rather than measure the prevalence of success factors or estimate programme effects.

Participants were drawn from a list of successful asnaf entrepreneurs who had been classified as poor when they received assistance, later exited poverty, became zakat payers and continued operating their businesses. Purposive selection identified seven entrepreneurs who met three criteria, namely a poor background before or at the time of business establishment, at least three years of continuous business operation, and experience of financial, marketing and business-resilience challenges. In the selected sample, businesses had actually operated for five to sixteen years (Table 1). These figures describe total operating time, not the period since zakat assistance ended. The sample was chosen to examine this shared experience in depth and does not represent the wider asnaf entrepreneur population statistically.

In-depth semi-structured interviews explored how participants started and sustained their businesses, the difficulties they encountered and the strategies they used. Participants could expand on the events, relationships and support they considered important. With their consent, the interviews were recorded and transcribed verbatim. These transcripts were the material for the thematic analysis.

The first author transcribed the interviews and carried out the initial coding. Each transcript was read for statements about business development, difficulties, support and continued operation, with attention to what these experiences meant to the participant. Recurring patterns were grouped into preliminary themes. The other authors then examined the codes, themes and interpretations against the interview material. Participants were also given an opportunity to check the information and interpretations drawn from their accounts. This member checking and review within the research team were used to assess the credibility of the analysis.

The development of the themes remained grounded in participants' accounts. Experiences of rebuilding businesses after setbacks informed the theme of resilience, descriptions of guidance and learning informed the theme of mentorship, and accounts of helping others after achieving greater stability informed the theme of social entrepreneurship. These examples illustrate how participants' reported experiences were connected to the thematic labels. At the model-development stage, the nine themes were synthesised into three higher-order dimensions according to whether they primarily reflected entrepreneurs' internal capabilities, the external support relationships surrounding them, or practices oriented towards creating broader social and sustainability value. This synthesis distinguishes participants' reported experiences from the researchers' higher-level interpretation used to develop the proposed model (Table 2). It does not imply that every theme was equally prominent across all participants.

Findings and Discussion

Table 1 summarises the seven participants, who were aged 33–55 years. Their businesses covered food, contracting and banking agency services, rehabilitation equipment and transport, retail, postpartum care and massage, automotive services, and carpet cleaning. They had been operating for five to sixteen years and reported monthly incomes of approximately RM3,000–RM10,000. The income figures are retained as reported. They are not standardised estimates of net profit or household income, and the operating periods describe continuity within this selected group.

Table 1: Participant Profile

No.	Age	Type of Business	Business Duration (Years)	Monthly Income
1	43	Food (bakery/canteen/honey)	9	RM10,000
2	49	Food/contractor/bank agent	10	RM5,000
3	52	Rehabilitation equipment/school van/wholesaler	14	RM3,500
4	55	Food (food truck)	16	RM5,000
5	51	Retail/restaurant	9	RM5,000
6	33	Services (massage/postpartum care)	5	RM4,000–RM7,000

No.	Age	Type of Business	Business Duration (Years)	Monthly Income
7	35	Automotive/carpet cleaning	7	RM3,000

Source: Participant information from the seven research interviews.

Nine themes were developed from the interviews. The sections below examine each theme through the business experiences participants described. Table 2 shows how these themes were grouped into the three dimensions used in Figure 1. This grouping is an interpretation of related experiences within the sample; the study did not test the themes as separate predictors of business success.

Positive Attitude and Entrepreneurial Resilience

Participants described continuing in business despite financial hardship, the loss of business assets, health problems, unsuccessful investments and changes in trading conditions. Their accounts gave resilience a practical meaning: persisting with the business, adjusting to difficulties and rebuilding after a setback. Positive attitude and entrepreneurial resilience were therefore understood through these experiences of continued effort.

Values also featured in participants' descriptions of doing business. All participants were Muslims, and their accounts referred to Islamic entrepreneurial values, including honesty, trustworthiness, responsible financial management, sharing knowledge and maintaining good customer relationships. They also spoke against deception, greed and arrogance. These accounts place ethical commitments alongside the practical demands of running a business.

Resilience in these accounts included moral and spiritual considerations as well as the ability to cope with financial and operational difficulties. The model places this theme under Internal Entrepreneurial Capacity because it concerns how participants understood setbacks and sustained their own efforts. This interpretation links resilience to their reported persistence and adaptation without treating it as a measured cause of success.

Support from Agencies and Institutions

Participants described assistance from Teraju Ekonomi Asnaf Sdn Bhd (TERAS), Lembaga Zakat Selangor (LZS), MARA, Hijrah Selangor, the Jabatan Kebajikan Masyarakat and other organisations. Most had relatively limited formal educational backgrounds, making access to guidance and training a relevant part of their accounts of institutional support.

Importantly, institutional assistance was not confined to financial capital. Participants received start-up financing, entrepreneurship training, financial-management education, marketing guidance, monitoring, motivational programmes, and opportunities to access additional financing. TERAS also conducted periodic monitoring, while programmes such as the Asnaf Entrepreneur Transformation Programme (TUAS) exposed participants to wider entrepreneurship-development opportunities.

These accounts suggest a role for capability development alongside financial assistance. Start-up financing helped participants access resources, while training, monitoring and guidance supported the knowledge and practices used to sustain their businesses. The study does not compare different programme designs, so their relative effectiveness cannot be established.

Participants' accounts describe institutional assistance as support during their movement towards greater economic independence. Their subsequent status as zakat payers indicates a change from beneficiary status, although the timing and extent of continued support were not established. Institutional relationships can therefore be interpreted as part of an enabling ecosystem that may remain valuable after direct financial dependency decreases.

Family Support

Support from family took several forms. Spouses, children, parents and extended family members provided money, encouragement, business advice and practical help. Some spouses took part in managing the business, while children assisted with operations and logistics. Family contacts also helped participants find early customers and continue trading during difficult periods.

These examples show why family support cannot be reduced to financial assistance. Relatives contributed time, labour, knowledge and contacts, as well as reassurance when participants faced difficulties. In their accounts, this help eased some of the everyday demands of running a small business.

Family support is placed within the External Entrepreneurial Ecosystem. It describes resources available through relationships, even when that help was used to strengthen the entrepreneur's own capabilities. The distinction matters here: managing the business belongs to internal capacity, while the money, labour and advice supplied by relatives form part of the support available around it.

Extensive Industry Networks

Participants' business contacts provided access to customers, suppliers, financing opportunities, knowledge and potential partners. One entrepreneur described a distribution network of 36 sales agents, alongside relationships with higher education institutions and schools. Others had contacts in banking, construction, healthcare equipment, farmers' markets, supermarkets, automotive services and professional cleaning.

These contacts gave participants ways to reach markets beyond their immediate locality and obtain information or supplies. During the COVID-19 pandemic, some used their networks and alternative marketing channels to keep operating. Their accounts connect networking with specific business needs, including finding customers, working with suppliers and responding to changing conditions.

In the model, Extensive Industry Networks belongs to the External Entrepreneurial Ecosystem. Its relevance lies in the access participants described through their contacts. The study does not establish whether larger networks produced better results; it shows how relationships provided resources and opportunities that participants used in their businesses.

Good Relationships with the Community

Participants linked their local relationships with customer trust, recommendations, repeat purchases and social support. Some first built a customer base in their own community before seeking wider markets. Others maintained those relationships through after-sales service and preferential treatment for loyal customers. These were everyday ways of staying connected to the people who used their products and services.

The rehabilitation-equipment business offers another example. Its owner developed relationships within the disability community, which informed an understanding of customers' needs and provided social motivation. Here, community contact was relevant both to the business and to the entrepreneur's reasons for continuing the work.

Good relationships with the community is therefore included in the external ecosystem. Participants described trust, local recognition and support as resources surrounding their businesses. These relationships are distinct from the social assistance that participants themselves provided, which is considered under Social Entrepreneurship.

Social Entrepreneurship

Several participants described helping others once their businesses had become more stable. They used income, business resources or their own experience to support people beyond their households. This change from receiving help to offering it is central to the social entrepreneurship theme.

The reported activities ranged from immediate assistance to opportunities for earning an income. Participants provided food to disadvantaged students, welfare institutions and mosques, and offered discounts or free services to disadvantaged customers. They also employed people from poor asnaf households, developed low-income individuals as sales agents, supported local small traders, shared business knowledge, trained women in income-generating services and mentored other asnaf entrepreneurs.

These examples document participants' reported contributions after receiving assistance themselves. They suggest ways in which their businesses could support others, but the study did not measure changes in poverty across the wider community. Community empowerment in the model should be read with this limitation in mind.

Social Entrepreneurship is placed under Sustainability-Oriented Practices because it describes what participants did with their business resources and experience. Employment, knowledge sharing and community assistance are the reported activities; the Social Value outcome in Figure 1 summarises their wider contribution. These related parts of the model were not assessed as independent variables.

Environmental Consideration and Responsible Business Practices

Accounts of responsible conduct were clearer than accounts of ecological practice. Participants emphasised halal sourcing, cleanliness, product quality, honesty and transparency. Food entrepreneurs, for example, described obtaining ingredients from trusted halal sources. Such accounts provide evidence of attention to ethical and responsible operations.

These practices are important for responsible entrepreneurship and customer trust. However, the empirical evidence does not demonstrate environmental sustainability to the same extent as economic and social sustainability. Practices explicitly associated with ecological sustainability such as systematic waste management, resource efficiency, pollution reduction, recycling, or environmentally oriented production were not prominent in participants' accounts.

The accounts therefore show an uneven pattern of sustainability. Economic sustainability was reflected in reported income and business continuity, while social sustainability was reflected in community-oriented practices. Evidence for ecological sustainability was limited. Ethical conduct, halal practices and cleanliness should not, by themselves, be treated as evidence of environmental performance.

For the proposed model, this distinction places environmental capability development among future priorities. The accounts do not establish a temporal sequence in which environmental sustainability necessarily develops after economic or social sustainability. Longitudinal evidence would be needed to examine that possibility.

Effective Business Strategies

Effective business strategies represented another important internal entrepreneurial capability. Participants employed financial management, inventory control, systematic work allocation, strategic location selection, direct marketing, social-media promotion, competitive pricing, business diversification, innovation, and product or service differentiation.

Participants described using these practices to respond to changing market conditions and sustain their businesses. Business diversification was particularly evident during difficult economic circumstances, including the COVID-19 pandemic. Creativity and innovation also allowed some participants to differentiate their products and services from competitors.

Alongside persistence and external help, participants described practical decisions about managing resources and responding to business conditions. These accounts are the basis for placing Effective Business Strategies within Internal Entrepreneurial Capacity. The theme concerns how entrepreneurs used the resources and opportunities available to them.

Mentorship and Business Guidance

Participants received guidance from zakat institutions, TERAS, entrepreneurship mentors, the MyBidan programme and officers from the Department of Social Welfare. The guidance covered marketing, business management, skills and strategic decisions. Participants also described motivation and psychological support as part of this help.

Mentorship connected advice and training with the problems participants faced in running their businesses. A mentor could help an entrepreneur consider alternatives and decide how to apply what had been learned. The accounts therefore position guidance alongside finance and training in the external support available to participants.

Some participants later became mentors or trainers themselves. This distinction clarifies two parts of the model: guidance received from others is included in the External Entrepreneurial Ecosystem, while guidance offered to other entrepreneurs is also relevant to Social

Entrepreneurship. The accounts describe changing roles, although the study did not track when or how this change occurred for every participant.

Towards an Integrated Sustainable Entrepreneurship Model

The nine themes form three dimensions in the model. Internal Entrepreneurial Capacity covers Positive Attitude and Entrepreneurial Resilience and Effective Business Strategies: the personal and managerial resources participants brought to their work.

The External Entrepreneurial Ecosystem contains five themes—Support from Agencies and Institutions, Family Support, Extensive Industry Networks, Good Relationships with the Community, and Mentorship and Business Guidance. These describe the relationships through which participants obtained finance, advice, labour, knowledge and market access.

Sustainability-Oriented Practices contains Social Entrepreneurship and Environmental Consideration and Responsible Business Practices. It concerns the help participants offered others and the standards they described in conducting business. Evidence within this third dimension is uneven. Employment, mentoring and community assistance were reported, as were halal practices, cleanliness and ethical conduct. These accounts do not establish ecological performance. Figure 1 therefore identifies environmental awareness and practical ecological capabilities as priorities for future development.

Table 2 connects examples from the interview findings with the nine themes and their placement in the model. The examples are paraphrases, not direct quotations. The themes came from the thematic analysis; grouping them into three dimensions was a further interpretive step used to develop the model.

Table 2: Relationship Between Reported Experiences, Themes And Model Dimensions

Reported experience	Theme	Model dimension
Rebuilding after setbacks; persistence and ethical values	Positive attitude and entrepreneurial resilience	Internal Entrepreneurial Capacity
Financial management, diversification, marketing and differentiation	Effective business strategies	Internal Entrepreneurial Capacity
Finance, training, monitoring and institutional guidance	Support from agencies and institutions	External Entrepreneurial Ecosystem
Family finance, encouragement, labour and operational help	Family support	External Entrepreneurial Ecosystem
Access to agents, suppliers, markets and industry knowledge	Extensive industry networks	External Entrepreneurial Ecosystem
Customer trust, repeat business and community connections	Good relationships with the community	External Entrepreneurial Ecosystem
Guidance received from mentors and institutions; practical entrepreneurial learning	Mentorship and business guidance	External Entrepreneurial Ecosystem
Employment, food assistance, training, knowledge sharing and mentoring others	Social entrepreneurship	Sustainability-Oriented Practices
Halal practices, cleanliness and ethics; limited ecological evidence	Environmental consideration and responsible business practices	Sustainability-Oriented Practices

Note: Examples paraphrase the interview findings. The table summarises the thematic interpretation; it is not a transcript-level coding record or a count of theme frequency.

Figure 1 brings the three dimensions together and relates them to three Sustainable Entrepreneurial Outcomes, namely Economic Viability, Social Value, and Resilience and Continuity. These labels summarise participants' reports of income generation, contributions to others, adaptation and continued business operation. The next component of the model, Poverty Alleviation and Community Empowerment, refers to their transition from zakat recipients to payers and to the support they reported offering others. It does not represent a measured reduction in community poverty. The arrows express our interpretation of connections across the accounts; they do not show tested causal effects or a sequence followed by every participant. The separate environmental-development box identifies an area requiring further support and investigation.

The connections can be seen in the examples reported across the themes. Training and mentorship informed financial management and marketing; family members supplied labour and assistance; and industry contacts provided access to markets. Ethical conduct was discussed alongside community trust and repeat business. Some participants who had achieved

greater stability then offered assistance or guidance to others. The model brings these connections into an account of the post-zakat transition. It complements the Triple Bottom Line by explaining the capabilities, relationships and practices associated with that transition. Economic, social and environmental sustainability remain distinct considerations, with substantially less evidence for the environmental dimension in this study.

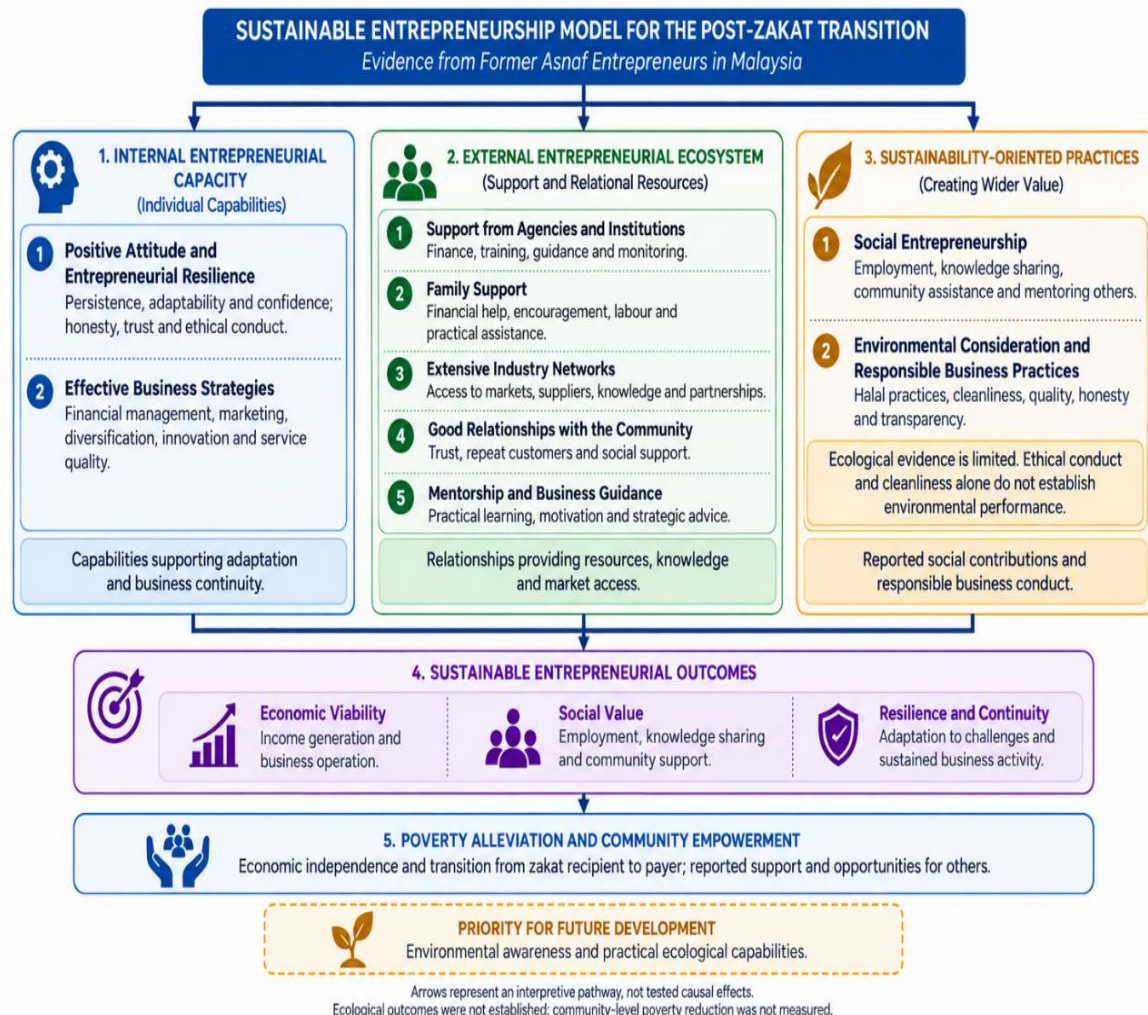


Figure 1: Sustainable Entrepreneurship Model for the Post-Zakat Transition

Source: Authors' synthesis of the nine themes from interviews with seven former asnaf entrepreneurs.

Note: Arrows represent an interpretive pathway, not tested causal effects. Ecological outcomes were not established, and community-level poverty reduction was not measured.

Conclusion

This study offers an interpretive account of the post-zakat transition through the experiences of seven former asnaf entrepreneurs in Malaysia whose businesses had operated for five to sixteen years. Nine themes were synthesised into Internal Entrepreneurial Capacity, External Entrepreneurial Ecosystem, and Sustainability-Oriented Practices. Their interconnection helps explain how participants described maintaining their businesses, achieving economic independence and, in several cases, supporting others. Economic and social sustainability were more evident in the accounts than environmental sustainability. Environmental performance should therefore remain a distinct empirical question and a priority for capability development.

The model's contribution is the explanation of how capabilities and support relationships are connected during the transition from assistance recipient to independent entrepreneur and, for some participants, mentor, employer or provider of community assistance. It complements the Triple Bottom Line by making these enabling conditions explicit while retaining the distinction between economic, social and environmental outcomes. For zakat institutions and entrepreneurship agencies, the findings point to the value of combining financing with management support, mentorship and market access, while recognising the assistance families and communities already provide. Environmental learning could be included in these programmes, but its effects would need to be evaluated.

This interpretation is limited to seven purposively selected successful entrepreneurs. It does not include those who remained dependent on assistance or stopped trading. The interviews looked back on experience, so they cannot establish causation, a common sequence of change or the timing of each participant's exit from assistance. Reported business income is not a standardised measure of household poverty, and reported social activities do not measure community-wide impact. Further research should examine less successful experiences and different institutional settings. Longitudinal or quantitative work could assess the relationships proposed here, while explicit measures would be needed to examine environmental practices, digital technology and innovation. The model provides a starting point for that work, grounded in how these participants described sustaining a business and taking on new roles after receiving zakat support

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- Author Contribution Statement:** All authors contributed significantly to the development of this manuscript. Izatul Akmar Ismail was responsible for the conceptualization, methodology, and overall supervision of the study. Izatul Akmar Ismail and Amin Che Ahmat handled data collection, analysis, and interpretation of results. Mohd Adib Abd Muin and Ahmad Yumni Abu Bakar contributed to the literature review, drafting, and critical revision of the manuscript. All authors read and approved the final version of the manuscript prior to submission.
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