PLANNING MALAYSIA:
Journal of the Malaysian Institute of Planners
VOLUME 22 ISSUE 1 (2024), Page 296 – 308

ENTREPRENEURIAL HUMAN CAPITAL ON THE EMPOWERMENT OF ASNAF ENTREPRENEURS PLANNING IN THE STATE OF SELANGOR

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Abstract

This article investigates the relationship between entrepreneurial human capital and empowerment among asnaf entrepreneurs in Selangor, Malaysia. Drawing on a quantitative research approach, data was collected through surveys to assess entrepreneurial human capital and empowerment levels. Results indicate moderate levels of entrepreneurial competency among asnaf entrepreneurs, with strengths in idea generation and resilience, yet areas for improvement in financial management. Empowerment scores reflect a moderate level of autonomy and proactive engagement in income generation activities. The correlation analysis reveals a positive and statistically significant relationship between entrepreneurial human capital and empowerment. Findings underscore the importance of entrepreneurial skills in fostering empowerment among asnaf entrepreneurs, highlighting the need for ongoing training and support initiatives to enhance their business capabilities and contribute to community development. The study recommends commencing with asset mapping to recognize the potential within marginalized communities, then proceeding with targeted capacity building to foster entrepreneurship-based empowerment, utilizing the identified potential as criteria for selecting asnaf individuals for entrepreneurial projects.

Keywords: entrepreneurial human capital, empowerment, asnaf entrepreneurial, Selangor, zakat

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INTRODUCTION

Zakat, as a fundamental pillar of the Islamic system, assumes a crucial role in mitigating social inequality and poverty by redistributing wealth to *asnaf*. *Asnaf* refers to individuals or groups who are eligible to receive *zakat*, which is an Islamic system of providing assistance to those in need. Scholars such as Al Haq *et al*. (2021) and Muhammad Jauhari and Afta (2023) emphasize its importance in enhancing socioeconomic status and serving as a strategic tool for fair wealth distribution. The *zakat* practice integrates elements of ritual and revenue generation, aiming to alleviate the hardships faced by *zakat* recipients, especially the impoverished (Noor Nafisah *et al*., 2023).

Zakat is perceived as a means to diminish income disparity and establish a just and prosperous society, with *zakat* funds' distribution supporting economic growth and development (Darvina *et al*., 2023). There's a notable shift within *zakat* organizations from the traditional focus on immediate financial aid towards fostering entrepreneurship. This paradigmatic shift, elucidated by Noormariana *et al*. (2019) and Amin Mujitaba *et al*. (2022), aims at long-term community development by empowering individuals with limited means.

Initiatives like the *Asnaf Zakat* Entrepreneurship program exemplify this approach, serving as a testament to entrepreneurship's role as a form of capacity-building for the empowerment of asnaf (Ikmal Hafiz *et al*., 2022). Additionally, it underscores the importance of holistic approaches in community empowerment, advocating for a focus on capacity building to cultivate a well-empowered community (Tuan Muhammad Zukri *et al*., 2023). This acknowledges that nurturing entrepreneurial skills and mindsets is pivotal in fostering lasting empowerment among the *asnaf* community.

Entrepreneurship, recognized as an effective strategy, particularly for marginalized groups, serves as a potent tool in alleviating poverty and catalyzing economic opportunities. Research by Ouyang *et al*. (2023) highlights its positive impact on attitudes, behaviors, job creation, service accessibility, and economic growth among individuals in poverty. Studies affirm the global efficacy of entrepreneurship in poverty reduction, generating socioeconomic value and facilitating the escape from poverty (Azamat *et al*., 2023; Hina & Johan, 2023).

However, it's essential to recognize that entrepreneurship might not universally address societal issues. Philips and Pittman (2009) and W. A. Amir Zal (2016) stress the importance of evaluating community potential and resources before undertaking external business endeavors. Human capital, encapsulating knowledge, abilities, and mindsets, emerges as crucial for poverty alleviation and wealth creation (Moses *et al*., 2015; Naminse *et al*., 2018).

Despite existing programs and training initiatives, the criteria for selecting *asnaf* entrepreneurs based on their entrepreneurial human capital remain ambiguous (Azman *et al*., 2016; Hamat & Che Nordin, 2012). Shobihah *et al*. (2020) and Abd Rahman *et al*. (2008) identify factors like commitment, drive,

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and supervision from *zakat* institutions as potential barriers to the success of *asnaf* in commercial enterprises.

Considering the limited education and exposure among *asnaf* individuals to entrepreneurial opportunities, research endeavors to explore their entrepreneurial human capital's impact on empowerment in the state of Selangor. Through assessing entrepreneurs' knowledge, abilities, and skills, the study endeavors to unravel the intricate relationship between entrepreneurial human capital and the empowerment experienced by *asnaf* entrepreneurs.

HUMAN CAPITAL AND EMPOWERMENT

Asset-Based Community Development (ABCD) is a strategic framework that emphasizes the identification and enhancement of the inherent strengths of communities to promote resilience and adaptability in challenging circumstances (Kretzmann & McKnight, 1993; Mathie & Cunningham, 2003; Green & Haines, 2016). At the core of ABCD lies the recognition and advancement of human capital, encompassing the knowledge, abilities, and skills of individuals within society (Ehrlich & Pei, 2020). This framework heavily relies on human capital as a critical reservoir of resources, knowledge, and abilities essential for the success of the community. It emphasizes the importance of leveraging the diverse range of skills within a community to address local issues and enhance overall well-being (Ria *et al*., 2022).

Empowerment, a fundamental principle of community development, refers to the degree of autonomy and self-governance granted to individuals and organizations, involving the delegation of authority, benefits, or permission for various tasks or obligations. The positive outcomes of empowerment, such as increased creativity, self-worth, confidence, and overall well-being, underscore its potential to drive significant positive changes (Samir Kumar *et al*., 2023). In the ABCD framework, empowerment aligns with the primary goal of effectively utilizing and maximizing community resources, involving the provision of tools necessary for individuals and groups to achieve their goals (Tuan Muhammad Zukri & W. A. Amir Zal, 2022).

Empowerment and ABCD are closely intertwined, as ABCD focuses on leveraging the assets and strengths of a community to promote positive change, involving community engagement, asset mapping, asset mobilization, and capacity building (Omodan, 2023; Ria *et al*., 2023). The complex relationship between human capital and empowerment is evident across various industries, such as the hotel and petrochemical sectors (Triatmanto *et al*., 2019; Rahimi *et al*., 2019). Empowering youth and promoting knowledge sharing are crucial for enhancing human capital development and providing individuals with more influence in the workplace (Obeidat *et al*., 2021). The significance of human capital, technology, and employee empowerment in enhancing organizational

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performance is well-documented (Rondeau & Wagar, 2014; Wisedsin *et al*., 2020).

In the context of ABCD, this study underscores the interconnectedness of human capital, empowerment, and community development, particularly for *asnaf* entrepreneurs. By recognizing and capitalizing on the inherent capabilities of individuals and groups, combined with empowerment, communities can adopt a collaborative, comprehensive, and autonomous approach to problem-solving and well-being improvement. The study emphasizes the importance of considering entrepreneurial human capital, encompassing attributes, drive, orientation, and leadership, in evaluating the abilities of *asnaf* entrepreneurs. It highlights the potential for long-lasting, cooperative community development, aligning with empirical findings that support the study's emphasis on understanding the impact of entrepreneurial human capital on the empowerment of *asnaf* entrepreneurs in Selangor.

In summary, the literature reviewed demonstrates the integral role of human capital and empowerment in community development, particularly within the context of ABCD. The interconnectedness of these concepts underscores the potential for leveraging individual and collective strengths to drive positive change and enhance overall well-being within communities. The empirical evidence presented across various industries further supports the significance of human capital and empowerment in fostering resilience, creativity, and autonomy, ultimately contributing to the success of community-driven initiatives. translate to Malay.

METHODOLOGY

This study employs a quantitative research approach, specifically utilizing a descriptive correlation method through surveys, focusing on *asnaf* entrepreneurs in Selangor, Malaysia. Selangor was chosen due to its pioneering role in efficiently distributing zakat, particularly for business capital, with a substantial aid amount of RM 174.52 million, surpassing other states' support (Wahid *et al*., 2009; Azman, Ab. Rahman *et al*., 2014). These entrepreneurs possess significant experience in managing zakat to alleviate poverty, exemplified by the successful Transformasi Usahawan Asnaf (TUAS) initiative in 2015, supported by the Selangor Zakat Board (LZS).

With a population of 178 individuals, the sample size for this study comprises 123 respondents. Non-probability convenience sampling was employed due to the absence of a sampling frame, as per the Selangor Zakat Board's data protection policy, necessitating a convenience sampling method for questionnaire distribution through Google Forms to authorized WhatsApp groups of *asnaf* entrepreneurs.

The questionnaire, developed by the researcher, comprises two sections: empowerment (13 items) and entrepreneurial human capital (23 items).

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Pilot research conducted in Johor yielded validity and reliability estimates exceeding Muijs's recommended threshold (.700) (Muijs, 2004). Two community development experts validated and enhanced the study instrument. SPSS software facilitated data analysis, employing Pearson correlation analysis to explore potential relationships between variables. The study's findings are limited to the sampled population and cannot be generalized to the entire populace.

RESULTS AND DISCUSSION

Entrepreneurial Human Capital

The respondents are *asnaf* entrepreneurs in Selangor, and the mean scores shown in Table 1 indicate the level of entrepreneurial human capital they possess. These business owners exhibit a broad range of skills and qualities that are critical to their success as entrepreneurs. The total score represents a moderate level of entrepreneurial competency, indicating a basic understanding of the subject.

Table 1: Entrepreneurial Human Capital

No.	Item	Mean
1	Generating new ideas	3.1
2	Developing an idea	3.0
3	Exploring new business opportunities	3.0
4	Capable of making rational decisions	3.1
5	Making decisions related to risk	3.0
6	Determining the business vision	2.9
7	Eager to achieve a goal	3.1
8	Having perseverance in business	3.1
9	Need patience in uncertainty	3.1
10	Willingness to face business challenges	3.1
11	Handling challenges	3.0
12	Having high self-confidence	3.0
13	Openness to change	3.0
14	Maintaining the drive to continue business	2.9
15	Managing the business well	3.2
16	Business planning	3.1
17	Leading the business	3.2
18	Controlling the business effectively	3.2
19	Establishing good business procedures	2.8
20	Communicating orally	3.0
21	Updating financial records	2.8
22	Preparing budgets	2.9
23	Choosing suppliers	2.9
Total mean		3.0

*Questionnaire Scale
1=Never 3=Sometimes
2=Rarely 4=Always

Asnaf business owners have a 3.1 idea generation score and a 3.1 score for making logical decisions. These are impressive abilities. This highlights their logical and inventive abilities, which are essential for seeing opportunities and coming to well-informed conclusions. Furthermore, their ability to improve motivation, persistence, and forbearance under unclear conditions (score of 3.1) demonstrates a resilience that might be advantageous in the hard world of business. With a score of 3.0, *asnaf* entrepreneurs exhibit a high degree of competence in managing business challenges as well as a readiness to accept change. These qualities are especially important in the fast-paced business environment of today, where success depends on having the flexibility and resilience to overcome obstacles.

However, there are several industries in which *asnaf* entrepreneurs need to progress even farther. Financial management (scoring 2.8), budgeting (scoring 2.9), and supplier selection (scoring 2.9) are the areas that need improvement. These areas are very important to the long-term sustainability of their businesses and could benefit from targeted support and training. The findings show that *asnaf* entrepreneurs in Selangor may be able to develop their entrepreneurial skills. This highlights how important it is to maintain and enhance their current entrepreneurial traits while also enhancing their financial knowledge and budgeting abilities.

By employing a novel approach, these entrepreneurs can experience a sense of empowerment that leads to increased financial contributions and communal growth. Research studies have shown that efficient working capital management practices, including cash management, receivables management, and inventory management, have a positive impact on small bussiness financial performance (Nyabwanga *et al*., 2012). Additionally, the adoption of financial management practices such as investment decisions and financing decisions can also contribute to improved financial performance (Veeraraghavan, 2018; Hieu, 2023). These practices help small business maximize resource utilization and ensure long-term profitability and sustainability (Robert, 2011).

In summary, the study highlights the need of helping *asnaf* entrepreneurs develop their entrepreneurial skills. Through concentrating on the particular areas that require enhancement and making use of their current competencies, these entrepreneurs possess the capacity to make a substantial impact on Selangor's socioeconomic development. It is recommended that policymakers, organisations, and stakeholders formulate targeted efforts aimed at providing resources and support to enhance the entrepreneurial capacity of *asnaf* entrepreneurs. This will enable them to thrive in the business setting and contribute significantly to the community's overall growth and prosperity.

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Empowerment

The distribution of power and its implementation within the economic system are referred to as empowerment. The degree of empowerment exhibited by *asnaf* entrepreneurs in Selangor is evaluated considering their proactive engagement and self-sufficiency in financial affairs. The information in Table 2 shows mean scores that show how frequently individuals feel empowered.

Table 2: Empowerment

No.	Item	Mean
1.	I am clear about the actual needs in developing my economic income sources.	3.4
2.	I am actively involved in the process of improving my/family's income sources for the long term.	3.5
3.	I actively seek ideas when facing challenges in income sources.	3.5
4.	I am actively involved in enhancing my understanding of knowledge and business skills.	3.3
5.	I pursue a career as a self-employed businessperson successfully.	3.3
6.	I voice opinions to contribute to the improvement of the development of other community entrepreneurs.	3.3
7.	I have the freedom to determine my business.	3.7
8.	I determine my own way of working, without following others.	3.6
9.	I set the price of my business products without being dictated by others.	3.6
10.	I engage in side jobs based on the business skills I possess to further increase my and my family's income sources.	3.2
11.	I explore other methods to further increase sales revenue for my business.	3.4
12.	I can manage the family's financial resources derived from my business.	3.4
13.	I diversify the sales products in an effort to expand the business.	3.4
Total mean		3.4

*Questionaire Scale
1=Never 3=Sometimes
2=Rarely 4=Always

With an average score of 3.4, it is clear that empowerment among *asnaf* entrepreneurs occurs infrequently overall. However, these entrepreneurs also exhibit other observable indicators of economic empowerment. They demonstrate independence in running their firm (score of 3.7), working independently without following rules (score of 3.6), and deciding on their own prices for their products (score of 3.6). They also received a score of 3.5 for their proactive efforts to enhance their families and their own long-term revenue streams. Additionally, they receive a score of 3.5 for consistently pursuing

creative solutions to solve revenue-related problems. The data suggests that *asnaf* entrepreneurs have experienced some degree of empowerment.

Nonetheless, several aspects of empowerment are still only sometimes implemented by *asnaf* entrepreneur. These activities include working skill-based side jobs to augment their income (score of 3.2), supporting the growth of other local entrepreneurs (score of 3.3), aiming for a successful career as a business owner (score of 3.3), actively learning new business concepts to increase sales (score of 3.4), expanding the products they offer to grow their businesses (score of 3.4), and occasionally managing family finances with the money they make from their businesses (score of 3.4). These elements indicate a positive development in the direction of economic independence.

Asnaf entrepreneurs have traits of self-reliance and active involvement despite suffering marginalisation and ongoing poverty. The demographic data emphasises that these business owners belong to a cohort of economically challenged individuals who continue to work towards escaping poverty. However, the economic empowerment results show that people are starting to become more self-sufficient and actively participate in entrepreneurial activities. This aligns with the goals of the *Asnaf* entrepreneurs project as zakat distribution aims to enable asnaf enterprises to become independent and self-sufficient individuals (Zakaria & Harun, 2019; Meerangani *et al*., 2023). Even while poverty hasn't completely disappeared, it can be said that LZS's business training and initiatives have helped them.

In summary, the findings indicate that *asnaf* business owners in Selangor are gradually achieving economic empowerment. While inconsistent, there are multiple indicators of empowerment that highlight their ability to independently make choices, increase their revenue streams, and actively participate in economic activities. Despite the challenges they face as a marginalised group, the Selangor Zakat Board's educational programmes and commercial endeavours have helped to promote their independence and economic participation.

Relationship between Entrepreneurial Human Capital and Empowerment of Asnaf Entrepreneurs

Table 1 presents the findings of a study looking at the connection between entrepreneurial human capital and economic empowerment. With a significance value of 0.00 or less than 0.05, the Spearman's rho correlation test between entrepreneurial human capital (X) and economic empowerment (Y) shows a statistically significant relationship. With a score of 0.387, the Spearman correlation coefficient suggests a rather positive association. This suggests that higher levels of entrepreneurial human capital (X) and economic empowerment (Y) are positively correlated. The intensity of the relationship is modest.

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Table 3: Entrepreneurial Human Capital and Empowerment Correlation

Variable	Entrepreneurial Human Capital	
Entrepreneurial Human Capital	r	0.387
	Sig. (2-tailed)	0.000
	N	123

**p<0.01

The results of the study corroborate the assertion made by Turner *et al.* (2000) that there is a discernible effect on personal empowerment when human capital skills are linked to the economy. It is not surprising that recipients of zakat occasionally lack the entrepreneurial skills required to make their business ventures successful (Azman, Ab. Rahman *et al*., 2014; Sanep, 2012). This result highlights the value of entrepreneurial human capital as an essential resource for the growth of entrepreneurial communities.

Therefore, asset mapping is essential to promoting entrepreneurship-based community empowerment. A technique called asset mapping is used to list and organise a community's non-physical and physical resources (Philips & Pittman, 2009). This ensures that one can assume charge and makes it possible for abilities in entrepreneurial human resources to be recognised. It is essential that *asnaf's* entrepreneurs receive ongoing entrepreneurship training to consistently improve their abilities. By equipping *asnaf* entrepreneurs with the requisite information and skills, the aim is to improve their chances of starting profitable businesses.

CONCLUSION

In conclusion, our study underscores the pivotal role of entrepreneurial human capital and asset mapping strategies in fostering economic empowerment among *asnaf* entrepreneurs in Selangor, Malaysia. The findings reveal moderate levels of entrepreneurial competency and economic empowerment among respondents, with notable opportunities for improvement in financial management skills. Policymakers and practitioners are urged to prioritize targeted training programs aimed at enhancing financial literacy and business acumen among *asnaf* entrepreneurs, while also leveraging asset mapping techniques to identify and support individuals with entrepreneurial potential.

Collaborative initiatives that foster partnerships between government agencies, non-profit organizations, and community-based groups are essential for

creating an enabling environment for entrepreneurial growth and economic prosperity. Moreover, future research endeavors should explore longitudinal and qualitative approaches to further understand the sustained impacts of entrepreneurship training programs and contextual factors influencing entrepreneurial success. By addressing these recommendations, stakeholders can advance efforts to promote inclusive development and reduce poverty among marginalized communities in Selangor and beyond.

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Received: 4th Jan 2024. Accepted: 23rd Jan 2024