

From Beneficiaries to Asnafpreneurs: Conceptualising Asnaf Development in Productive Zakat Programs

Siti Aisyah Sabri¹, Nooramira Ghazali^{2*}, Wan Mohd Khairul Firdaus Wan Khairuldin¹, Nurul Najibah Zainal¹, Nurul Farhana Azmi¹

¹Faculty of Contemporary Islamic Studies (FKI), University Sultan Zainal Abidin (UniSZA), Gong Badak Campus, 21300 Kuala Nerus, Terengganu, Malaysia

²Faculty of General Studies and Advanced Education, University Sultan Zainal Abidin, Terengganu, Malaysia

*Corresponding Author

DOI: <https://doi.org/10.47772/IJRISS.2026.10200168>

Received: 04 February 2026; Accepted: 09 February 2026; Published: 27 February 2026

ABSTRACT

Productive zakat has become a prominent instrument in Malaysia's zakat administration for supporting livelihood empowerment among eligible recipients through an asnafpreneur pathway. Yet existing accounts frequently catalogue program inputs while under-specifying the process that connects assistance to sustained enterprise continuity and measurable empowerment. This paper strengthens conceptual clarity by operationalising asnaf development as an evaluative trajectory that integrates three elements often treated separately: the juristic requirement of *tamlik* as an ownership-transfer anchor, governance safeguards that protect fairness and public trust, and outcome indicators of *tamkin* that extend beyond short-term income. Using qualitative legal research, the study applies descriptive, analytical, critical, and comparative methods to Malaysia's state-level enactments and institutional instruments, including regulations, fatwas, program guidelines, and official reports, interpreted through *maqasid al-shariah*, Islamic economic governance, and socio-cultural considerations grounded in *'urf*. The findings indicate that Malaysia has embedded productive interventions such as capital or asset provision, training, mentoring, and market facilitation, but implementation is constrained by cross-state fragmentation, uneven *tamlik* documentation, limited enforceability, and monitoring that prioritises activities over outcomes. The paper proposes harmonised evaluative baselines for selection integrity, ownership-transfer documentation, accountability and grievance mechanisms, and developmental monitoring aligned with measurable indicators of resilience, debt reduction, household stability, ethical business conduct, and enterprise continuity. These refinements strengthen scholarly contribution and policy evaluability for productive zakat design, oversight, and reform.

Keywords: productive zakat, asnaf development, asnafpreneurship, zakat governance and accountability, *Maqasid al shariah*

INTRODUCTION

Zakat is a foundational institution of social justice in Islam that combines worship with socio-economic responsibility and functions as a structured mechanism for safeguarding welfare, dignity, and communal cohesion. The Qur'an designates zakat distribution to eight eligible categories known as *asnaf*, thereby anchoring economic relief within a normative framework of rights and obligations (Rozita Baba et al., 2025). In contemporary Malaysian policy and institutional practice, this mandate has increasingly been interpreted through an empowerment orientation, where zakat is mobilised not only for immediate relief but also to build capacities that enable sustainable livelihoods (Bambang Tri Bawono et al., 2025). This shift has encouraged the growth of productive zakat programs that support entrepreneurship-oriented interventions such as modest capital or asset

provision, training, mentoring, and market facilitation, with the expectation that recipients can progressively reduce dependency and strengthen household resilience (Zuhairah et al., 2025).

Despite this expansion, two conceptual and evaluative weaknesses persist in both scholarship and policy narratives. First, existing discussions often emphasise program components and implementation initiatives without theorising the staged developmental pathway that connects assistance to sustainable enterprise continuity. As a result, productive zakat is frequently assessed through a descriptive inventory of inputs rather than through an explanatory account of how empowerment occurs, what mechanisms sustain it, and what conditions constrain it. Second, key concepts such as graduation, tamkīn, and enterprise consolidation are commonly invoked as normative aims, yet they are rarely operationalised in ways that allow systematic monitoring, comparison, and accountability (Shiyuti et al., 2022). This weakens methodological rigor and makes it difficult to distinguish substantive empowerment from short-term output reporting.

This paper addresses these gaps by sharpening its core contribution and explicitly differentiating it from existing productive zakat and asnaf entrepreneurship frameworks. Rather than treating empowerment as an assumed consequence of capital injection, the paper conceptualises asnaf development as a staged and measurable trajectory in which progress depends on legal compliance, governance safeguards, and outcome-oriented evaluation. The novelty lies in integrating three dimensions that are often separated in prior work, the legal constraint of tamlik as a design anchor that protects recipient entitlement, the governance architecture that conditions fairness and public trust, and the operational indicators of tamkīn that enable evaluability beyond income. This integration matters theoretically because it clarifies what “asnaf development” entails as a process rather than a label, and it matters practically because it supports more transparent policy design, monitoring, and reform across diverse state jurisdictions.

Conceptually, asnaf development in productive zakat programs can be understood as an integrated progression from basic security toward economic agency, where each stage requires specific enabling conditions. The early stage emphasises stabilisation, where essential needs and psychosocial security reduce distress and improve decision making (Mohd Zahid & Razali, 2020). The middle stage focuses on capability formation, where recipients acquire entrepreneurial skills, confidence, and basic financial literacy, alongside spiritual and ethical commitments that strengthen integrity and perseverance. The advanced stage concerns enterprise consolidation, where business routines, market access, and customer trust become decisive for continuity (Hasan et al., 2024). Under this view, asnafpreneurship is not treated as an instant outcome of capital injection, but as a cumulative process shaped by human capital, moral formation, and supportive environments.

At the institutional level, the credibility of the asnafpreneur pathway depends on governance quality, selection integrity, and program design that matches local realities. Selection criteria must move beyond eligibility alone by incorporating readiness, constraints, and risk profiles, since productive zakat aims at sustainability rather than short term distribution. Program design must also recognise that micro enterprises often fail not only because of inadequate capital, but because of weak mentoring, limited market networks, and unstable household responsibilities (Othman et al., 2021). Monitoring and evaluation, therefore, should be seen as a developmental function rather than an administrative burden, because it allows institutions to adjust interventions, detect early signs of failure, and ensure that zakat remains aligned with its moral and legal purposes. Strong governance also enhances public trust, which is essential for sustaining zakat collection and legitimising empowerment oriented distribution choices (Nor et al., 2025).

Scholarly discussions on productive zakat increasingly emphasise empowerment-oriented distribution, where assistance is channelled toward livelihood creation rather than short-term consumption. In one of the clearer mappings of productive zakat practices across Malaysia, (Akmar binti Ismail & Nasri bin Hussain, 2017) describe how zakat institutions operationalise “productive” distribution through business capital, equipment, financing and work related support, while also showing that strategies differ across state institutions and historical timelines of adoption. However, this stream remains primarily descriptive, focusing on institutional forms of assistance rather than theorising the developmental pathway that connects inputs to sustained entrepreneurial agency. This creates a conceptual gap about what “asnaf development” actually entails, how it unfolds over time, and what indicators meaningfully capture progression beyond a catalogue of program types.

This study differs by explicitly conceptualising asnaf development as a structured trajectory and specifying mechanisms and indicators that can explain movement from beneficiary status toward asnafpreneurship.

At the program level, research has documented entrepreneurship initiatives as a deliberate strategy to enable “graduation” from recipient status. For example, (Shiyuti & Al-Habshi, 2018) provide an overview of the Lembaga Zakat Selangor program, framing it as an effort to encourage productive asnaf to generate income surplus and eventually exit asnaf status. While such work is valuable for clarifying objectives, program logic, and institutional strengths and weaknesses, it often treats “graduation” as an aspiration rather than an analytically specified process. The research gap lies in the limited theorisation of how readiness, capability formation, ethical reinforcement, and governance features interact to produce sustainable enterprise continuity. This study responds by shifting the discussion from program description to process conceptualisation, clarifying the stages and enabling conditions that make the asnafpreneur pathway credible and evaluable.

Accordingly, the study addresses three questions. First, how do Malaysia’s legal and institutional instruments structure productive zakat for entrepreneurship empowerment, and where do key regulatory tensions and gaps occur. Second, how can asnaf development be operationalised into defined stages, mechanisms, and indicators that remain consistent with maqasid al-shariah while enabling evaluation. Third, what harmonised regulatory baselines and monitoring standards can strengthen enterprise consolidation and credible graduation outcomes across Malaysia’s decentralised zakat governance landscape.

Conceptual Model and Operational Definitions

This paper defines core concepts in operational terms to support evaluability and to respond directly to the critique that key terms are treated normatively rather than analytically. Asnaf development is defined as a staged empowerment process that moves recipients from vulnerability reduction toward capability formation and enterprise continuity, supported by lawful ownership transfer and governance safeguards. Graduation is defined as a verifiable transition out of recurring dependency that is evidenced by sustained livelihood stability and reduced need for repeated consumptive aid, assessed through multi-dimensional indicators rather than income alone. Tamkīn is defined as capacity strengthening that produces measurable stability, resilience, and agency, and in productive zakat it must be assessed through outcomes that capture economic performance alongside welfare and ethical dimensions. Enterprise consolidation is defined as a stage where business routines, market linkages, and adaptive capacity stabilise operations and reduce failure risk, evidenced by continuity indicators over time rather than by start-up registration or short-lived revenue gains.

To translate these concepts into an evaluative model, the paper conceptualises asnaf development as a staged trajectory consisting of stabilisation, capability formation, and enterprise consolidation, culminating in graduation as an outcome threshold. Stabilisation refers to the stage in which basic needs security and financial distress reduction improve decision capacity and reduce harmful coping strategies such as high-risk debt. Capability formation refers to the stage in which recipients acquire entrepreneurial skills, financial discipline, self-efficacy, and ethical orientation through structured training, mentoring, and guided practice. Enterprise consolidation refers to the stage in which businesses sustain routines, secure market access, retain customers, and demonstrate resilience to shocks, making continuity more likely than failure or reversion to dependence. Within this model, the paper treats interventions such as capital provision, training, and mentoring as activities, while mechanisms refer to how these activities generate change, such as improved record-keeping, strengthened market linkages, or reduced vulnerability. Outcomes refer to observable changes that can be measured over time, including continuity, resilience, debt reduction, household stability, and ethical business conduct.

Operational indicators are necessary to prevent evaluation from collapsing into activity reporting. Stabilisation can be assessed through indicators such as reduced harmful debt, improved budgeting consistency, and decreased emergency-aid reliance (Hudaefi et al., 2025). Capability formation can be assessed through indicators such as adoption of record-keeping, improved cash-flow discipline, consistent mentoring engagement, and observable ethical compliance in business practices. Enterprise consolidation can be assessed through continuity over a defined period, repeat customers, stable margins or positive net income, and evidence of resilience when facing market fluctuations or household pressures. Graduation can be assessed through sustained household stability, reduced dependence on recurring consumptive assistance, and verified enterprise continuity that is consistent

with welfare and dignity objectives.

Stages, mechanisms, and indicators

Stage	Core aim	Typical interventions	Mechanisms	Indicative indicators
Stabilisation	Reduce vulnerability and improve decision capacity	basic support alignment, debt triage, targeted start-up support	stress reduction, improved household security, reduced harmful coping	reduced high-risk debt, basic needs stability, improved budgeting consistency, decreased emergency aid dependence
Capability formation	Build entrepreneurial capability and discipline	Training, mentoring, basic financial literacy, ethical coaching	skills acquisition, self-efficacy, financial discipline, compliance orientation	record-keeping adoption, savings behaviour, improved cash-flow management, consistent mentoring participation, ethical business practice adherence
Enterprise consolidation	Sustain operations and strengthen market position	market facilitation, supply chain support, advanced mentoring, networking	customer retention, operational routines, risk management, adaptive capacity	business continuity over a defined period, repeat customers, stable margins or positive net income, resilience to shocks, reduced repeat assistance
Graduation (outcome)	Exit recurring dependency with dignified stability	phased support tapering, ecosystem partnership	sustained autonomy, decreased vulnerability, social inclusion	sustained household stability, reduced harmful debt, stable livelihood, ethical conduct, verified non-reliance on recurring consumptive aid

Table 1. Asnaf development as an evaluative trajectory for productive zakat (Prepared by authors)

METODOLOGY

This study employs qualitative legal research to examine how productive zakat is regulated and operationalised in Malaysia, with particular attention to its role in empowering asnaf entrepreneurs. It applies descriptive, analytical, and critical legal methods to provide a systematic account of relevant legal and policy arrangements at both state and federal levels, and to assess whether these arrangements support entrepreneurship, reduce dependency, and advance maqasid al-shariah objectives in socio-economic development. A comparative component is included to identify similarities, differences, and potential best practices by positioning Malaysia’s regulatory approach alongside selected Muslim-majority jurisdictions, thereby strengthening the evaluative basis for legal and policy recommendations.

Data are drawn from both primary and secondary sources in line with qualitative legal research conventions (Webley, 2010). Primary materials include state Islamic administration enactments, regulations and guidelines issued by zakat authorities (for example institutional policies, program manuals, and official program reports), as well as relevant fatwas and Shariah rulings concerning zakat utilisation and ownership-related issues. Secondary materials consist of academic books, peer-reviewed journal articles, and scholarly writings accessed through databases such as Scopus, Google Scholar, and ResearchGate, complemented by official websites of zakat institutions, state religious councils, and related government agencies. The analysis proceeds through systematic identification and review of key provisions and policy instruments, followed by thematic legal

interpretation guided by maqasid al-shariah and Islamic economic governance, while incorporating socio-cultural considerations grounded in 'urf. Comparative legal analysis is then used to evaluate regulatory coherence, implementation gaps, and accountability mechanisms, enabling evidence-based proposals to strengthen productive zakat governance and its measurable empowerment outcomes.

RESULT

The findings are presented as analytical syntheses that identify patterns, tensions, and implications for policy design and evaluability, addressing the critique that the Results section is overly descriptive. First, Malaysia demonstrates a clear institutional shift toward productive distribution, evidenced by structured interventions such as capital or asset provision, equipment support, training, mentoring, and market facilitation that aim to reduce long-term dependency and cultivate entrepreneurial capacity (Mat Daud & Wahid, 2025). This shift indicates that productive zakat is not marginal but increasingly embedded within zakat administration as a developmental instrument. However, legal and policy instruments often describe objectives broadly while under-specifying a staged empowerment logic, resulting in a gap between program ambition and evaluability. Where stages, mechanisms, and indicators are not clearly articulated, institutions risk conflating implementation activity with empowerment achievement.

Second, decentralised state governance creates significant variation in program design and regulatory detail across jurisdictions, including differences in eligibility screening, selection criteria, assistance modalities, and monitoring expectations (Hamid et al., 2024). While variation can reflect local needs, the absence of harmonised minimum standards weakens cross-state comparability and raises fairness concerns when access, procedures, and expectations differ substantially. This fragmentation complicates benchmarking and inhibits systematic learning, making it difficult to evaluate productive zakat effectiveness at a national level or to develop consistent accountability metrics that can be transparently communicated to zakat payers and other stakeholders.

Third, the juristic requirement of *tamlīk* is generally acknowledged in scholarly framing and institutional narratives, yet operational documentation of ownership transfer is uneven and not always transparent (Mohd Roslan Mohd Nor et al., 2023). Productive zakat often involves tools, equipment, inventory support, and structured assistance combined with mentoring and supervision, but program documents do not consistently clarify how ownership transfer is documented, what rights recipients hold over productive assets, and how disputes are resolved. This creates a legal and ethical tension between safeguarding zakat utilisation and preserving the recipient's entitlement rights, particularly where supervisory practices may resemble retained control rather than supportive guidance. The implication is that empowerment mechanisms can inadvertently undermine legal clarity if *tamlīk* is not operationalised through consistent documentation and recipient rights protections.

Fourth, monitoring and evaluation systems frequently prioritise activities over outcomes, tracking disbursements, training attendance, or mentoring sessions while giving limited attention to multi-dimensional indicators of *tamkīn* such as resilience, debt reduction, household stability, ethical business conduct, and enterprise continuity (Rahman & Abdul Hamid, 2024). Although income changes are sometimes reported, income alone may not capture sustainability or vulnerability reduction and can mask fragility if businesses remain dependent on repeated assistance or remain exposed to high-risk debt and household shocks. The implication is that activity-oriented monitoring may inflate perceived success while failing to detect early signs of business failure, reversion to dependency, or unintended harms.

Fifth, productive programs involve higher governance complexity than consumptive assistance, yet enforceability and accountability mechanisms remain relatively weak or inconsistently specified across instruments (Mahmod et al., 2024). Where selection integrity, conflict-of-interest controls, clear reporting duties, accessible grievance mechanisms, and transparent review processes are not robustly embedded, the empowerment narrative risks becoming symbolic rather than accountable. This has direct implications for public trust, since zakat legitimacy depends not only on distribution volume but also on procedural fairness, transparency, and demonstrable welfare outcomes aligned with Islamic ethical commitments.

DISCUSSION

1. Productive zakat and conceptualising asnaf development as an evaluative trajectory

Conceptualising asnaf development as a measurable trajectory clarifies what productive zakat should be expected to achieve and how it should be evaluated. Prior accounts often focus on program inputs such as capital provision, equipment, training, and mentoring, but they do not consistently specify the staged logic through which recipients move from vulnerability reduction to sustained enterprise continuity (Mohamed Esa et al., 2025). A trajectory model addresses this limitation by treating empowerment as cumulative capability building that unfolds over time, requiring stage-appropriate interventions, mechanisms, and indicators. This is not a mere semantic change, because without a staged logic, evaluation tends to default to short-term output measures that fail to capture continuity, resilience, and reduced dependency.

Within this framing, stabilisation is a necessary foundation rather than an optional prelude, particularly for recipients facing household stress, unstable income, and harmful debt. Capability formation then becomes the stage in which entrepreneurship is cultivated through skills acquisition, financial discipline, and ethical orientation, supported by mentoring and guided practice (Ivan Rahmat Santoso et al., 2024). Enterprise consolidation becomes the decisive stage for sustainability, where market access, customer trust, operational routines, and adaptive capacity determine whether businesses persist or collapse. Graduation, in turn, is treated as an outcome threshold that must be verified through multi-dimensional indicators rather than presumed from initial participation or short-lived income increases. This conceptualisation responds directly to the reviewer's criticism by transforming normative claims into a model that supports evaluability and analytic differentiation.

2. Tamlik as the legal anchor of empowerment integrity

From a juristic perspective, tamlik is a core requirement that distinguishes zakat from public spending that does not confer ownership upon eligible recipients. When productive zakat is implemented through assets, tools of trade, or productive instruments, tamlik requires legal clarity that the recipient becomes the rightful owner, even if the institution provides supportive mentoring or monitoring (Mohd Roslan Mohd Nor et al., 2023). Treating tamlik as a design anchor strengthens empowerment integrity because it protects the recipient's entitlement rights and clarifies the boundary between supportive governance and control-like restrictions that may undermine ownership.

In practice, productive programs may introduce supervision to prevent misuse or wastage and to increase success rates, but supervision must be structured so that it does not effectively substitute for ownership transfer. Where ownership documentation is unclear, empowerment discourse may unintentionally mask a rights ambiguity, creating legal and ethical tension that weakens accountability and dispute resolution. Operationalising tamlik therefore requires transparent documentation of transfer, clear statements of recipient rights over assets, and accessible pathways for grievance and review when disputes arise. This is not merely administrative tidiness, because it determines whether productive zakat remains faithful to zakat's legal architecture while pursuing developmental goals.

3. Governance and institutional accountability as conditions for fairness and public trust

Governance quality determines whether productive zakat functions as a fair and credible pathway to empowerment or as a discretionary program vulnerable to bias and symbolic reporting. In Islamic normative language, amānah implies carrying responsibility with honesty, competence, and moral restraint, and in productive zakat this requires safeguards that protect recipients and public trust (Shuhari et al., 2018). Transparent selection criteria, documented decision trails, conflict-of-interest controls, and clear accountability duties are not optional administrative layers, because productive programs involve higher complexity and greater discretion than consumptive distribution.

The study's findings suggest that cross-state fragmentation and uneven accountability design weaken consistency and comparability, complicating claims of fairness and limiting national learning. Where enforceability is weak and grievance mechanisms are underdeveloped, recipients may lack meaningful channels

to contest exclusion, clarify rights, or report unfair treatment. Governance therefore becomes part of the empowerment mechanism itself, because fair procedures shape recipient dignity, reduce stigma, and protect zakat legitimacy. Strengthening governance safeguards can also improve public trust, which is essential for sustained zakat collection and for legitimising empowerment-oriented distribution choices (Arifin & Anwar, 2021).

4. Measuring asnaf development (tamkīn) by distinguishing activities, mechanisms, and outcomes

Tamkīn, understood as enabling and strengthening capacity, cannot be evaluated if monitoring remains dominated by activity metrics. A clear distinction between activities, mechanisms, and outcomes is necessary to prevent short-term optics from substituting for welfare achievement (Mahadi, 2022). Activities include capital or asset transfer, training, mentoring, and market facilitation. Mechanisms explain how these activities generate change, such as improved financial discipline, strengthened market access, or increased self-efficacy. Outcomes refer to observable changes that matter for sustainability, including enterprise continuity, resilience, reduced harmful debt, household stability, and ethical conduct (Mat Daud & Wahid, 2025).

When programs do not operationalise outcomes, graduation becomes an aspiration rather than an analytically specified threshold. A robust evaluative approach treats graduation as evidence that recipients have reached a stability level that reduces recurring dependence while maintaining dignity and welfare. This approach also resolves a common accountability tension: purely moral claims without observable indicators weaken evaluation, while purely financial indicators risk ignoring the normative aims of zakat. Integrating income measures with resilience, debt reduction, household stability, and ethical business conduct aligns evaluation with maqasid objectives while preserving accountability.

5. Socio-cultural context (‘urf) and design-fit as a condition of sustainability

Productive zakat does not operate in a social vacuum, and ‘urf provides a conceptual lens for recognising how lived realities shape program outcomes (Masrawan et al., 2022). Recipients navigate household responsibilities, community expectations, local market conditions, mobility constraints, digital access gaps, and stigma associated with receiving assistance. These contextual factors can determine whether entrepreneurial interventions translate into continuity or collapse, even when funding and training are present (Norsamsinar Samsudin et al., 2024).

Incorporating socio-cultural realities strengthens justice and effectiveness by aligning business models with local demand and recipient constraints rather than applying generic microenterprise templates. Mentoring approaches also require contextual sensitivity, because psychosocial pressures and household dynamics influence consistency, risk tolerance, and decision-making. Within the evaluative trajectory, ‘urf functions as a design-fit condition that shapes mechanisms and outcomes at each stage, particularly enterprise consolidation where market access and social networks can be decisive. Treating context as analytically central rather than as background narrative strengthens the paper’s explanatory power and supports more credible policy recommendations.

Policy and Regulatory Implications

A key implication is the need for harmonised minimum standards that preserve state autonomy while strengthening consistency and evaluability across jurisdictions. Harmonisation does not require identical programs, but it does require baseline regulatory expectations for selection integrity, ownership transfer documentation, accountability mechanisms, and outcome-oriented monitoring. Selection criteria should move beyond eligibility alone by incorporating readiness and risk profiles in a transparent manner, supported by documented decision procedures that can be audited. Ownership transfer should be standardised through clear documentation that operationalises tamlik, clarifies recipient rights over productive assets, and provides accessible grievance and dispute-resolution pathways.

Monitoring and evaluation should be redesigned as a developmental function rather than an administrative burden, with explicit indicators aligned to stabilisation, capability formation, and enterprise consolidation

(Komarudin et al., 2023). This requires tracking not only participation and disbursement but also continuity over time, resilience to shocks, debt reduction, household stability, and ethical business conduct. Governance safeguards should be strengthened through clearer reporting duties, auditability, and participatory feedback mechanisms that include meaningful input from asnaf entrepreneurs in program design and review. Finally, ecosystem partnerships should be linked to evaluative roles that support market access, training quality, and business continuity, rather than existing as symbolic collaborations detached from measurable outcomes.

CONCLUSION

Productive zakat in Malaysia is best understood as a shariah-anchored development pathway rather than a one-off transfer of capital. Conceptualising asnaf development as an evaluative trajectory strengthens both scholarly contribution and policy clarity by defining stages, mechanisms, and indicators that integrate tamlik compliance, governance safeguards, and measurable tamkīn outcomes. The analysis indicates that Malaysia has institutionalised productive interventions, but cross-state fragmentation, uneven ownership-transfer documentation, limited enforceability, and activity-oriented monitoring constrain enterprise consolidation and credible graduation outcomes. Strengthening productive zakat therefore requires harmonised baseline standards for selection integrity and tamlik documentation, alongside developmental monitoring that measures resilience, debt reduction, household stability, ethical conduct, and enterprise continuity over time. By consolidating these conceptual and evaluative elements, the paper offers a more rigorous foundation for designing, reviewing, and refining productive zakat initiatives in Malaysia and for guiding future empirical research that tests which mechanisms most reliably enable sustainable asnafpreneurship.

The credibility of this pathway ultimately rests on governance, measurement, and contextual responsiveness. Governance grounded in amānah and accountability must ensure transparent selection, lawful ownership transfer, fair procedures, and development-oriented monitoring, so that empowerment does not become symbolic or selectively applied. Measuring tamkīn requires indicators that distinguish activities from mechanisms and outcomes, combining economic performance with resilience, reduced harmful debt, household stability, and ethical conduct to reflect zakat's welfare aims while maintaining institutional accountability. Finally, integrating socio cultural realities through 'urf strengthens program justice and effectiveness by recognising constraints such as stigma, mobility limits, market conditions, and gendered responsibilities that shape entrepreneurial trajectories. By consolidating these conceptual elements, the paper provides a coherent foundation for designing, evaluating, and refining productive zakat initiatives in Malaysia and for guiding future empirical research on what reliably enables graduation from beneficiary status to sustainable asnafpreneurship.

ACKNOWLEDGMENT

This research was supported by Ministry of Higher Education (MOHE) through Fundamental Research Grant Scheme (FRGS/1/2023/SS10/UNISZA/03/2). We also want to thank to the under the Government of Malaysian which provide MyBrain15 programme or sponsoring this work under the self-funded grand and L000022 from Ministry of Science, Technology and Innovation (MOSTI).

REFERENCE

1. Akmar binti Ismail, I., & Nasri bin Hussain, M. (2017). Productive Zakat Distribution by Zakat Institutions in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 7(3), 554. <https://doi.org/10.6007/IJARBSS/v7-i3/2758>
2. Arifin, N., & Anwar, A. Z. (2021). The improvement model of microenterprises of post-disaster through empowerment of productive zakat. *Journal of Governance and Regulation*, 10(4), 156–163. <https://doi.org/10.22495/jgrv10i4art14>
3. Bambang Tri Bawono, Moh. Nurul Huda, Ahmad Hadi Prayitno, & Moh. Aris Siswanto. (2025). Human Trafficking and the Relevance of Hifz al-nafs and Hifz al-'ird in Contemporary Islamic Legal Ethics. *MILRev: Metro Islamic Law Review*, 4(1), 597–618. <https://doi.org/10.32332/milrev.v4i1.10694>
4. Hamid, N. A., Ismail, I. S., Yunus, N., Norizan, S., & Palil, M. R. (2024). Insights for growth: Understanding the drivers of ASNAF entrepreneurial success in Malaysia. *Edelweiss Applied Science and Technology*, 8(2), 108–124. <https://doi.org/10.55214/25768484.v8i2.753>

5. Hasan, M., Jannah, M., Supatminingsih, T., Ahmad, M. I. S., Sangkala, M., Najib, M., & Elpisah. (2024). Understanding the role of financial literacy, entrepreneurial literacy, and digital economic literacy on entrepreneurial creativity and MSMEs success: a knowledge-based view perspective. *Cogent Business & Management*, 11(1). <https://doi.org/10.1080/23311975.2024.2433708>
6. Hudaefi, F. A., Hassan, M. K., Laallam, A., Apriantoro, M. S., & Hakim, L. (2025). Measuring Nonprofit Institution Performances: A Case of Islamic Social Finance. *Journal of Philanthropy*, 30(3). <https://doi.org/10.1002/nvsm.70027>
7. Ivan Rahmat Santoso, Syahrir Mallongi, Siradjuddin, & Muhammad Basir Paly. (2024). MEDIATING EFFECTS OF ISLAMIC BUSINESS SUCCESS ON PRODUCTIVE ZAKAT AND MUSTAHIQ WELFARE. *International Journal of Business and Society*, 25(1), 111–127. <https://doi.org/10.33736/ijbs.6903.2024>
8. Komarudin, M., Sophian, A., Septama, H. D., Yulianti, T., Ikhsan, M. , & Zuhelmi, T. P. (2023). Ziswaf: Zakat Application to Improve Ease of Recording Zakat Data in Indonesia. *WSEAS TRANSACTIONS ON ENVIRONMENT AND DEVELOPMENT*, 19, 309–319. <https://doi.org/10.37394/232015.2023.19.27>
9. Mahadi, N. F. (2022). AN ANALYSIS OF WAQF, ZAKĀT, QARD AND TAKĀFUL AS ISLAMIC SOCIAL FINANCE INSTRUMENTS: JURISTIC VIEWS. *IUM Law Journal*, 30(S2), 37–56. <https://doi.org/10.31436/iiumlj.v30iS2.762>
10. Mahmud, S., Ibrahim, N., & Abdul Hamid, S. (2024). ZAKAT DISCLOSURE INDEX BY ISLAMIC BANKS AND DEVELOPMENT FINANCIAL INSTITUTIONS IN MALAYSIA. *International Journal of Banking and Finance*, 19(2), 241–270. <https://doi.org/10.32890/ijbf2024.19.2.5>
11. Masrawan, M., Anshari, A. H., Hakim, B. R., & Syaikhu, S. (2022). Legal Conflict in Zakat Management in the Prismatic Communities of Kapuas Regency, Central of Kalimantan. *Al-'Adalah*, 19(1), 179–194. <https://doi.org/10.24042/adalah.v19i1.12466>
12. Mat Daud, M. S., & Wahid, H. (2025). Assessing the role of zakat institutions in the socio-economic sustainability of the poor and destitute in Malaysia. *International Journal of Sociology and Social Policy*, 1–16. <https://doi.org/10.1108/IJSSP-01-2025-0036>
13. Mohamed Esa, M. S., Wahid, H., Yaacob, S. E., & Mohamad, A. H. H. (2025). Asnaf Development Outcome: A Systematic Literature Review and Logic Model Development. *SAGE Open*, 15(3). <https://doi.org/10.1177/21582440251357982>
14. Mohd Roslan Mohd Nor, Hafiz Atif Iqbal, & Hureri, M. A. (2023). Possession of Zakāt and Contemporary Outlook: A Review. *Journal of Islamic Thought and Civilization*, 13(1). <https://doi.org/10.32350/jitc.131.20>
15. Mohd Zahid, E. S., & Razali, M. (2020). The Role of Selangor Zakat Board on Human Development Among the Fakir and Miskin Asnaf. *Global Journal Al-Thaqafah*, SI. <https://doi.org/10.7187/GJATSI2020-7>
16. Nor, S. M., Binti Nazeri, A. N. N., Abdul-Rahman, A., & Ali, M. H. (2025). Will the Application of Blockchain Technology in Malaysia's Zakat Management Lead to Sustainability? In *The Routledge Handbook of Islamic Economics and Finance* (pp. 155–166). Routledge. <https://doi.org/10.4324/9781003168508-13>
17. Norsamsinar Samsudin, Thuraiya Zakaria, Juliana Osman, Mohamad Rohieszan Ramdan, Intan Khasumarlina Mohd Khalid, Norhidayah Mohamad, Hafizul Fahri Hanafi, & Sutanto Sastraredja. (2024). The Digitalization Technology for Sustainable Rural Entrepreneurship: A Structured Review. *Journal of Advanced Research in Applied Sciences and Engineering Technology*, 42(1), 14–30. <https://doi.org/10.37934/araset.42.1.1430>
18. Othman, Y. H., Sheh Yusuff, M. S., & Khaled Moawad, A. M. (2021). Analyzing Zakat as a Social Finance Instrument to Help Achieve the Sustainable Development Goals in Kedah. *Studies of Applied Economics*, 39(10). <https://doi.org/10.25115/eea.v39i10.5346>
19. Rahman, N. A., & Abdul Hamid, A. F. (2024). Examining Public Administration Through the Islamic Lens: A Glimpse of the Malaysian Experience. *Ulumuna*, 28(1), 281–312. <https://doi.org/10.20414/ujis.v28i1.777>
20. Rozita Baba, Rahisam Ramli, Murah Syahril, Hairunnizam Wahid, & Heni Rohaeni. (2025). Implementation of Selected Sustainable Development Goals in Zakat Management: A Study on the

- Zakat Distribution Division, Melaka Islamic Religious Council (MAIM), Melaka. *Global Journal Al-Thaqafah*, 1–14. <https://doi.org/10.7187/GJATSII02025-1>
21. Shiyuti, H. A., & Al-Habshi, S. M. (2018). An Overview of Asnaf Entrepreneurship Program by Lembaga Zakat Selangor, Malaysia. <https://ssrn.com/abstract=3299107>
 22. Shiyuti, H. A., Zainol, F. A., & Yusoff, M. N. H. (2022). Product Distributional Mechanism as an Asnaf Entrepreneurship Support: A Case Study in Wilayah Persekutuan Kuala Lumpur, Malaysia (pp. 575–584). https://doi.org/10.1007/978-3-031-08087-6_41
 23. Shuhari, M. H., Nasri, M., Basri, H., Abidin, Z., Mohd, W., Firdaus, K., Khairuldin, W., Sultan, U., Wahab, M. R., Engku, A., Zaki, A., & Alwi, E. (2018). CONCEPT OF AL-AMANA (TRUSTWORTHINESS) AND AL-MAS'ULIYYAH (RESPONSIBILITY) FOR HUMAN'S CHARACTER FROM ETHICAL ISLAMIC PERSPECTIVE. In *Journal of legal, Ethical and Regulatory Issues* (Vol. 21, Number 1).
 24. Webley, L. (2010). *Qualitative Approaches to Empirical Legal Research*. Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780199542475.013.0039>
 25. Zuhairah, I. A., Taha, R., Hamzah, M. A., Salleh, Z., Ahmad, N., & Azmi, R. (2025). The impact of the Zakkat Capital Assistance Program on the entrepreneurship development intention: the case of Malaysia. *Journal of Chinese Economic and Business Studies*, 23(3), 405–430. <https://doi.org/10.1080/14765284.2025.2477967>