

From Eligibility to Entrepreneurial Readiness: Selecting Asnaf Participants for Agricultural Entrepreneurship Development in Malaysia

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ABSTRACT

Participant selection is a critical decision in productive zakat programmes because eligibility as an asnaf does not necessarily indicate readiness to become an entrepreneur. This study identifies and explains the criteria used to select asnaf participants for agricultural entrepreneurship development programmes in Malaysia and proposes a screening framework that moves from eligibility to entrepreneurial readiness. A qualitative case-study approach was employed. The study involved 15 purposively selected informants with direct experience who provided information-rich evidence concerning participant selection. They comprised officers of Islamic religious and zakat institutions, an asnaf agropreneur, an Islamic banking officer and a representative of an agricultural agency. Secondary data were obtained from official zakat-institution documents, agricultural policies and government guidelines. Data were analysed through open coding, category development and thematic analysis using both inductive and deductive approaches, and the analytical findings were organised and presented in thematic analysis matrices. The findings show that asnaf status is the basic entry requirement, but effective participant selection requires assessment across seven major dimensions: verified asnaf eligibility and graduation potential, agricultural interest, physical health, time commitment, discipline, learning potential and entrepreneurial readiness. Family support strengthens continuity of participation, while access to land provides an advantage for post-programme continuity but is not an absolute requirement. The study proposes a two-stage screening model consisting of Shariah and socioeconomic eligibility screening followed by an assessment of suitability and entrepreneurial readiness. The findings extend productive-zakat discourse from the question of who is eligible for assistance to the question of who is most suitable for intensive, performance-oriented entrepreneurship interventions. Practically, zakat institutions should adopt a structured screening process to reduce participant attrition, resource wastage and repeated dependence on assistance.

Keywords: asnaf; productive zakat; agricultural entrepreneurship; participant selection; entrepreneurial readiness

1. INTRODUCTION

Asnaf development programmes in Malaysia have evolved from consumption-oriented assistance towards productive interventions focused on income generation. Under this approach, zakat institutions not only provide financial assistance, but also offer capital, productive assets, training, inputs, infrastructure, mentoring and market access to enable recipients to establish more sustainable sources of income (Abd Rahman & Ahmad,

2011; Abang Abai et al., 2020; Adnan et al., 2021). Agriculture has emerged as an important avenue because of its direct relationship with the food-security agenda, the productive use of land assets and employment creation. The implementation of initiatives such as the Large-Scale SMART Paddy Field for Asnaf (SMART SBBA), fertigation projects, Taman Desa Asnaf and pineapple cultivation projects demonstrates that zakat funds can be mobilised within structured agricultural ecosystems, including through collaboration among zakat institutions, government agencies, financial institutions and private companies (Mohammad Naim et al., 2024; Adnan et al., 2021).

Nevertheless, the effectiveness of productive programmes does not depend solely on the amount of capital provided or the completeness of project facilities. Entrepreneurship programmes require recipients who are willing to learn, work consistently, manage risks, comply with procedures and sustain economic activities until they are capable of becoming self-reliant. Previous studies show that the outcomes of capital assistance for asnaf are influenced by attitudes, knowledge, financial management, monitoring, participant capability and the suitability of the assistance provided (Zainol et al., 2016; Zuhairah et al., 2023; Saraih et al., 2025). Participant selection should therefore not be treated as a minor administrative matter; rather, it is a component of productive zakat governance that is directly related to programme outcomes.

This study focuses specifically on the selection of asnaf participants for agricultural entrepreneurship development programmes. This focus differs from studies that evaluate programmes on the basis of the amount of assistance, income or post-intervention production performance. Examining the screening process allows the study to explain the criteria applied before participants receive intensive interventions and how institutions distinguish between eligibility for zakat and suitability for participation in entrepreneurship programmes. Based on interview findings and document triangulation, this study argues that asnaf status is the entry point, but not the sole determinant. Participants also need to be assessed in terms of interest, physical capability, commitment, discipline, learning capacity and entrepreneurial orientation.

Accordingly, this article aims to: (i) analyse the issues and research gaps surrounding participant selection in agriculture-based productive zakat programmes; (ii) identify the main participant-selection criteria based on the experience of institutions and programme implementers in Malaysia; and (iii) propose a participant-selection framework that links asnaf eligibility with entrepreneurial readiness. The article contributes conceptually and practically by distinguishing two decisions that are often conflated: the decision that an individual is eligible to receive zakat and the decision that the individual is suitable for a high-commitment agricultural entrepreneurship intervention.

2. ISSUES AND RESEARCH GAPS

2.1 Asnaf eligibility does not necessarily indicate entrepreneurial suitability

Zakat distribution is restricted to the categories of asnaf prescribed by Shariah. In the context of the poor and needy, assistance may be directed towards efforts that build sufficiency and sustainable sources of income. The literature on asnaf entrepreneurship development shows that zakat may be distributed through capital, equipment, training and business-development support rather than only through consumption assistance (Abd Rahman & Ahmad, 2011; Abang Abai et al., 2020; Adnan et al., 2021). However, Shariah eligibility as a recipient does not in itself demonstrate that an individual has the interest, readiness or capability to participate in an intensive agricultural programme. This challenge becomes more pronounced when programmes involve cluster farming, months or years of training, daily operational responsibilities and compliance with standard operating procedures (SOPs).

Saraih et al. (2025) highlight the challenge faced by zakat institutions in ensuring that recipients are not only eligible but also capable of benefiting from assistance. Earlier studies on asnaf entrepreneurs likewise show that business performance and sustainability are influenced by factors such as attitudes, experience, competencies, institutional support and business-management capability (Yaakub & Adnan, 2018; Sulaiman et al., 2024). This points to the need to distinguish between eligibility and suitability. Without such a distinction, programmes risk admitting participants who are eligible for zakat but unsuitable for a particular form of intervention.

2.2 Risk of programme failure arising from participant-programme mismatch

Previous studies identify weak entrepreneurial literacy, passive attitudes, dependence on assistance, poor financial management and limited skills as among the issues affecting the development of asnaf entrepreneurs (Abd Rahman & Ahmad, 2011; Zainol et al., 2016; Zuhairah et al., 2023). In agriculture, these challenges are more complex because crop production requires regular attendance, physical endurance, patience throughout the production cycle and the ability to respond to production and market risks. A mismatch between participant profiles and the actual demands of a project may result in absenteeism, withdrawal, failure to manage assigned plots and the need to replace participants.

The interviews provide direct evidence of participant-programme mismatch: some candidates withdrew after seeing the project scale, others failed to attend the farm, and some were removed for disciplinary or drug-related problems. These outcomes impose costs on both participants and institutions through lost inputs, training time, infrastructure and monitoring effort. Early screening can therefore be understood as a risk-management mechanism within productive zakat programmes.

2.3 Research gap

Previous literature has extensively examined capital and equipment assistance, factors associated with asnaf entrepreneurial success, training, monitoring and programme impact (Abang Abai et al., 2020; Adnan et al., 2021; Zuhairah et al., 2023; Mimi Mohaffyza Mohamad & Fatimah Abdul Salam, 2024). The cluster-farming literature, meanwhile, largely focuses on farmer participation, access to inputs and markets, collective action and commercialisation (Fischer & Qaim, 2012; Liverpool-Tasie, 2014; Dureti et al., 2023; Degefu et al., 2024). In the context of SMART SBBA, Mohammad Naim et al. (2024) provide empirical insights into participants' experiences in a large-scale paddy project. Nevertheless, the process through which participants progress from basic eligibility to entrepreneurial readiness has yet to be systematically articulated as an integrated framework. This gap is particularly important because zakat programmes contain an additional dimension not present in ordinary agropreneurship programmes: participants must first satisfy Shariah and socioeconomic eligibility before their entrepreneurial suitability can be assessed.

3. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

3.1 Productive zakat and the economic development of asnaf

Productive zakat, in the context of asnaf economic development, refers to the use of zakat assistance to strengthen recipients' capacity to generate income on a more sustainable basis. Studies in Malaysia show that this approach is implemented through capital assistance, equipment, training and business development (Abd Rahman & Ahmad, 2011; Abang Abai et al., 2020; Adnan et al., 2021). Such an approach is consistent with the objective of reducing dependence on assistance and strengthening recipients' economic self-reliance. Productive assistance, however, requires more structured programme design and monitoring because its outcomes depend on participants' responses and capabilities (Zuhairah et al., 2023; Saraih et al., 2025). Mohamed Yusof et al. (2025), in their study on the development of asnaf agropreneurs in Malaysia, similarly emphasise that structured support—including financial assistance, training and capacity building—is important in helping asnaf move from dependence on assistance towards greater income-generating self-reliance.

Productive assistance also needs to be matched with recipients' needs and capacities. Abd Rahman and Ahmad (2011) emphasise entrepreneurship development through zakat capital, while Abang Abai et al. (2020) show that assistance may be financial or non-financial. In agriculture, Adnan et al. (2021) report the provision of capital, allowances, equipment, training and project support. Participant selection therefore helps ensure that intensive assistance reaches recipients able to use it effectively. Wan Mohd Khair et al. (2025) similarly stress strategic implementation, training, technical guidance and continuous monitoring.

3.2 Participant selection in asnaf entrepreneurship programmes

Previous studies show that asnaf status alone is insufficient to determine programme suitability. Saraih et al. (2025) link the effectiveness of assistance to the institution's ability to select recipients who are both eligible and capable. Mahmood et al. (2019) demonstrate the importance of entrepreneurial intention and pre-start-up behaviour among millennial asnaf, while Sulaiman et al. (2024) find that the success of asnaf micro-businesses is associated with factors that extend beyond capital provision. This literature provides a basis for participant selection that emphasises potential and readiness rather than recipient status alone.

Institutional screening commonly combines socioeconomic and asnaf verification with interviews and assessments of seriousness or commitment. Studies of zakat distribution likewise emphasise effective management, monitoring and adaptation of assistance to recipients' needs (Ismail et al., 2023; Zuhairah et al., 2023). In large-scale agricultural projects, local knowledge and implementer involvement may further assist in identifying candidates with potential, meaning that both formal records and community-based knowledge can inform selection.

3.3 Readiness for agricultural entrepreneurship

Agriculture imposes demands that differ from those of premises-based or service businesses. Interest alone is insufficient if participants are unwilling to work under field conditions, manage crops consistently or remain committed throughout the production cycle. Agricultural entrepreneur development programmes implemented by agricultural agencies likewise emphasise capacity building and enterprise management, indicating that participant competence and readiness are important for agribusiness continuity (Lembaga Pertubuhan Peladang, 2024). Individuals with limited prior experience may nevertheless be developed if they are willing to learn and participate in training, consistent with the importance of transformative learning in asnaf entrepreneurship development (Mimi Mohaffyza Mohamad & Fatimah Abdul Salam, 2024). Within the broader agricultural ecosystem, Mohamed Yusof et al. (2024) emphasise that agricultural project development requires not only financial resources and asset access, but also training in modern agriculture, appropriate locations and operational support that can strengthen participants' capacity to manage agricultural activities continuously.

Mahmood et al. (2019) show that entrepreneurial intention and pre-start-up behaviour matter in understanding asnaf participation in entrepreneurship, while Yaakub and Adnan (2018) identify individual capability and programme support among success factors. Together with evidence on transformative skills training (Mimi Mohaffyza Mohamad & Fatimah Abdul Salam, 2024), these studies support assessing readiness through motivation, learning orientation, behaviour and commitment rather than treating recipients as passive beneficiaries.

3.4 Participant selection in cluster farming

Cluster farming requires participants to operate within structures that involve shared resources, coordinated production and, in some models, collective marketing and inputs. International studies show that participation in and benefits from cluster farming are influenced by participant characteristics, access to information, market linkages and collective organisation (Fischer & Qaim, 2012; Dureti et al., 2023; Degefu et al., 2024). In Malaysia, Mohammad Naim et al. (2024) document participants' experiences in the SMART SBBA large-scale paddy system. Participant selection in cluster projects is therefore not merely an individual decision; it also needs to consider the individual's compatibility with a collective operating system.

3.5 Conceptual framework: from eligibility to readiness

Based on the literature, this article distinguishes two layers of participant selection. The first is eligibility, which determines whether an individual belongs to an authorised recipient group and requires assistance. The second is entrepreneurial readiness, which assesses whether the individual is suitable for an agricultural entrepreneurship intervention. This distinction is consistent with findings from asnaf-development studies showing that programme outcomes are influenced by individual characteristics, competencies, support mechanisms and

programme design (Zainol et al., 2016; Yaakub & Adnan, 2018; Saraih et al., 2025). Candidates can therefore be matched to forms of assistance according to their capabilities, interests and development potential.

4. METHODOLOGY

4.1 Research design

This study employed a qualitative approach using a case-study design. The approach was selected to understand the realities of asnaf agricultural entrepreneurship programmes within their actual implementation contexts, including variations in management across institutions and locations. A case-study design is appropriate when researchers seek to understand a phenomenon in its real-life context and use multiple sources of evidence (Yin, 2014; Creswell, 2013). Data were collected through semi-structured interviews and document analysis.

4.2 Sampling and informants

Purposive sampling was used because the information required could only be obtained from individuals with direct experience of or involvement in asnaf agricultural entrepreneurship development programmes. This technique enables the selection of information-rich informants who are relevant to the research questions (Palinkas et al., 2015). The study involved 15 informants selected on the basis of the depth, relevance and richness of the information they provided concerning participant screening, suitability, commitment, discipline, learning potential and entrepreneurial readiness. The informants comprised officers of Islamic religious and zakat institutions, an asnaf agropreneur, an Islamic banking officer and a representative of an agricultural agency. Selection followed the principle of information-rich cases in purposive sampling, prioritising sources that were most relevant and informative for the research questions. Data adequacy was assessed through recurring patterns and thematic saturation, consistent with the view that saturation is more important than mechanically determining sample size in qualitative research (Guest et al., 2006). The informant composition was intentionally weighted towards institutional and programme-level actors because the study examines how screening decisions are designed and implemented. These actors were directly involved in selection, monitoring and participant development across the cases. The inclusion of an asnaf agropreneur added an experiential perspective, but the findings should still be interpreted primarily as an institutional and implementation perspective rather than a complete representation of participants' screening experiences.

The programme locations forming the basis of case selection covered Kedah, Penang, Kelantan, Selangor, Perlis, Kuala Lumpur, Johor, Pahang and Perak. The projects examined included the Large-Scale SMART Paddy Field for Asnaf (SMART SBBA), a cucumber fertigation project, Desa Alam Shah, agro-economic projects in Bukit Beruntung and Banting, Taman Desa Asnaf, chilli fertigation projects, a pineapple cultivation project and a cluster zakat farming programme. This diversity enabled patterns of participant selection to be identified across projects that differed in crop type, scale, land-tenure structure and implementation partners.

4.3 Data collection

Primary data were collected through semi-structured and in-depth interviews. Questions concerning participant selection, forms of assistance, implementation structure, monitoring, challenges and programme impacts were used as guides, while follow-up questions were asked according to informants' responses. Interviews were recorded with the informants' consent and subsequently transcribed. Secondary data consisted of official documents, including SMART SBBA documents, the Annual Report and Sustainability Report of Lembaga Zakat Selangor, PROPER-A documents, Desa Alam Shah documents, the National Agrofood Policy 2021–2030, guidelines for Permanent Food Production Parks (TKPM) and documents issued by the Department of Agriculture Malaysia. These documents were used to triangulate and support the interview data.

4.4 Data analysis

Interview transcripts were analysed thematically through initial reading, open coding, grouping codes into categories, developing and reviewing themes, and writing analytical memos. The resulting codes, categories and themes were then systematically organised in thematic analysis matrices to facilitate comparisons across

informants and identify patterns in the findings. In this article, the analytical results are presented in tables that summarise themes, subthemes, indicators and informant support. This reporting approach enables the patterns in the data to be presented clearly and systematically. The analytical procedure is consistent with the principles of thematic analysis proposed by Braun and Clarke (2006).

Table 1. Data Analysis Process and Reporting Method

Analysis stage	Process undertaken	Analytical output
1. Data preparation	Interview recordings were transcribed, reviewed and organised by informant and study location.	Clean and systematically organised transcripts
2. Initial reading	Transcripts were read in full to understand context, patterns and meanings within the data.	Initial notes and meaning units
3. Open coding	Relevant excerpts were assigned literal and interpretative codes, which were then recorded and organised in the thematic analysis matrix.	Initial codes
4. Code grouping	Codes with similar meanings or conceptual relationships were combined into broader categories.	Categories and subcategories
5. Theme development	Categories were compared and organised into themes that addressed the research questions.	Themes and subthemes
6. Review and triangulation	Themes were reviewed across informants and compared with relevant documentary evidence.	Verified and strengthened themes
7. Reporting findings	Final findings were synthesised in thematic analysis matrices together with explanations and selected informant evidence.	Synthesis table for article findings

4.5 Validity and trustworthiness

Validity was strengthened through supervisor review of the research instrument, a pilot study, informant triangulation and document triangulation. Trustworthiness was enhanced through an audit trail documenting the data-collection and analysis processes. The use of multiple informant sources reduced dependence on a single perspective, while official documents were used to verify and support interpretations derived from the interviews.

5. FINDINGS AND ANALYSIS

The analysis generated one overarching theme, “Screening and Profiling of Asnaf Participants”. The findings indicate that the asnaf agricultural entrepreneurship development model begins with participant selection and that institutions do not assume that all asnaf are suitable for agricultural projects. Selected participants do not necessarily need to possess prior farming expertise, but they must demonstrate characteristics that enable them to be trained, remain engaged in farm operations and develop as entrepreneurs. Seven key dimensions were identified, while family support and access to land functioned as reinforcing factors.

5.1 Verification of asnaf status and graduation potential

Verification of asnaf status serves as the entry point into the programme. Informants explained that candidates are commonly identified through assistant amil, zakat-institution lists, mosques or open applications before being investigated and interviewed. Assessment includes the had kifayah threshold, current income and household economic circumstances. Some institutions focus on the poor and needy categories, while certain projects also include converts. State-residency requirements are also applied according to the rules of the respective state

zakat institution. The findings indicate that verification is not merely a matter of accepting names from a list; further checks are undertaken before candidates are shortlisted.

At the same time, institutions do not merely seek individuals who are poor; they also identify asnaf with the potential to move out of poverty. Informant 10, for example, emphasised the development of individuals who have the potential to graduate from asnaf status through productive economic activities. This finding is consistent with Mahmood et al. (2019), Saraih et al. (2025) and Sulaiman et al. (2024), which collectively highlight entrepreneurial intention, recipient potential, commitment, capability and other individual factors associated with entrepreneurial development. The first dimension therefore contains two components: eligibility as a recipient and the potential to progress towards economic graduation.

5.2 Interest in agriculture

Interest emerged as a recurring criterion across institutions. Informant 1 explained that some participants already had basic exposure to paddy cultivation even though they did not own land. Informant 6 emphasised that selection was based not only on asnaf status but also on an interest in improving one's livelihood through agriculture. Informant 7 stated that, at an early stage, the project targeted young asnaf who were genuinely interested so that they could be developed as agropreneurs. Importantly, Informant 13 highlighted a shift from participant quantity to participant quality: five participants with genuine interest were regarded as preferable to a larger number with little interest.

The findings also show that interest is assessed through a candidate's willingness to confront the realities of farm work. Informant 3 assessed whether candidates were willing to undertake a large-scale project, while Informant 14 emphasised readiness to work in hot weather and field conditions. Voluntary application, willingness to attend training and readiness to work on the farm serve as practical indicators of genuine interest. These indicators distinguish actual commitment from merely providing a positive response during an interview.

5.3 Health and physical capability

Agriculture requires sustained physical capability. Informants 3 and 11 explained that physical health was assessed because projects such as chilli fertigation require active fieldwork. The findings also indicate that age is not an absolute determinant; a 62-year-old participant may still perform well if his or her health and physical capability are adequate. Assessment should therefore focus on functional capacity and stamina rather than applying age categories mechanically.

In addition to general health checks, several programmes conduct urine tests and drug-free screening in collaboration with the National Anti-Drugs Agency (AADK) or panel clinics. Informant 6 reported that some candidates failed this screening stage. Such screening is not solely a health issue; it is also associated with reliability, discipline and the risk of project discontinuity. Physical health therefore functions as an operational suitability criterion.

Physical-capacity assessment should not be interpreted as a blanket exclusion of older applicants, persons with disabilities or other vulnerable groups. The relevant consideration is whether the essential requirements of a particular agricultural activity can be performed safely, independently or with reasonable programme adaptation. Where appropriate, task redesign, assistive arrangements, less physically demanding agricultural roles or referral to another productive programme should be considered before exclusion.

5.4 Time commitment

Time commitment was among the most consistently cited criteria. Informant 1 explained that participants who failed to attend the paddy field or did not make the required effort could be replaced. Informant 3 assessed whether participants were willing to stay near or commute to the project site because certain crops require almost daily monitoring. In one case, a candidate withdrew after seeing the actual scale of the project and recognising the level of commitment required. This suggests that site visits or early exposure to actual routines can form part of the screening process.

Commitment does not merely mean attending training; it involves sustaining the required routine throughout the project cycle. Informant 12 emphasised that agricultural work does not follow fixed working hours, particularly during harvesting periods. Informant 13 described an allowance system linked to attendance. In programmes lasting two to five years, participants may also need to balance side jobs with farm responsibilities. Assessment should therefore consider whether a candidate's actual life schedule is compatible with the demands of the project.

5.5 Family support as a reinforcing factor

Family support was not identified as a formal entry requirement, but it plays a role in sustaining participation. Informant 3 explained that wives sometimes assisted during harvesting, while Informant 13 noted that children or other family members could help with livestock care. Support may also be economic when a spouse has an income source or receives other skills training. The findings indicate that family circumstances affect a participant's available time, labour and stability. Family support is therefore more appropriately treated as profiling information and a participation-risk indicator rather than as a criterion that automatically excludes candidates.

This distinction between a core selection criterion and a supporting factor is important. The absence of family support does not necessarily indicate weak personal readiness, and treating it as a mandatory requirement could disadvantage capable candidates whose households are unable to provide labour or financial support. Family circumstances are therefore better used to anticipate support needs and participation risks than as a basis for automatic exclusion.

5.6 Disciplinary record and work attitude

Discipline encompasses compliance with SOPs, operational schedules, agreements and laws. Informant 1 explained that participants are required to follow instructions and work schedules, and legal violations may result in termination from the programme. Informant 11 similarly stated that participants who breach programme terms, including those who relapse into drug abuse, may be removed. The findings show that discipline is assessed continuously rather than only during the initial interview.

Attitude emerged as a critical success factor. Informant 4 emphasised that assistance and guidance are insufficient when participants lack self-discipline and determination. Informants 7 and 15 also associated the challenges of asnaf development with a dependency mentality. Informant 13 explained that screening became more stringent after the programme experienced participants who were enthusiastic at the beginning but later withdrew. Discipline therefore functions as a proxy for participant reliability and as a mechanism for reducing the risk of wasting zakat resources.

5.7 Capacity to learn and accept guidance

The findings challenge the assumption that participants must possess complete agricultural skills before entering a programme. Informant 2 explained that limited skills are not necessarily a barrier if candidates demonstrate a strong willingness to learn and are not reluctant to work. The programmes studied provide technical guidance, mentor-mentee arrangements, theoretical and practical training, and hands-on learning throughout the crop cycle. This emphasis on learning is consistent with research on asnaf skills training that highlights the importance of transformative learning in developing participant capability (Mimi Mohaffyza Mohamad & Fatimah Abdul Salam, 2024). For certain candidates, learnability may therefore be more important than prior experience.

Informants 3, 8 and 11 described continuous guidance from seedling preparation through harvesting or marketing. Informant 8 reported acquiring almost all fertigation skills through programme training. Informant 11 described participant development through a process of grooming and additional courses. Readiness to accept instructions, experiment with new techniques and absorb knowledge forms the basis of participants' human-capital transformation.

5.8 Entrepreneurial readiness

The final dimension extends beyond the ability to work on a farm to readiness to become an entrepreneur. Informants viewed agriculture as a commercial activity that should enable participants to move away from dependence on assistance. Such readiness includes a desire for self-reliance, confidence in decision-making, initiative, willingness to take calculated risks, cost and record management, marketing capability and willingness to cooperate in group-based arrangements. Informant 3 emphasised a change in mindset from passive recipient to productive individual, while Informant 9 used the “give a fishing rod” analogy to explain the importance of developing self-reliance.

Readiness to cooperate is also important because some projects operate under cluster models in which resources and management systems are shared. Informant 5 explained that the cluster model enables resource sharing and the creation of a larger operational scale. Informant 6 indicated that participants were also exposed to product processing and value-added activities so that they would not remain merely farm workers. These findings support participant selection based on the potential to progress towards broader entrepreneurial functions.

5.9 Access to land as an advantage rather than an absolute requirement

Although access to land did not emerge as a core theme under “Screening and Profiling of Asnaf Participants”, findings related to asset activation demonstrate its importance for post-programme continuity. Informant 3 stated that land ownership provides an “extra point” because participants may be better positioned to continue agricultural activities after completing the incubation period. Informant 7 emphasised the importance of rented, leased or family land so that an operational location is already available after training. Nevertheless, candidates without land may still be selected if the institution provides access through a central farm, waqf land, baitulmal land or rented land. Access to land is therefore more appropriately classified as an indicator of post-programme feasibility rather than a universal eligibility requirement.

Land access should be interpreted in the same way. Ownership may reduce transition costs after programme completion, but it is not an intrinsic measure of entrepreneurial readiness. Making ownership compulsory could favour relatively better-resourced asnaf and exclude applicants whose lack of productive assets is itself part of their socioeconomic disadvantage. Land access is therefore treated as a sustainability and transition factor rather than a universal entry condition.

5.10 Variation in screening practices across programmes

Although the same broad dimensions recurred across the cases, institutions did not operationalise them identically. Some relied more on community nominations or recipient lists, while others placed greater emphasis on interviews, site exposure, health screening, attendance or behavioural monitoring. Land access also mattered differently depending on whether participants were expected to establish their own operations after incubation or continued to use institution-provided sites. The framework therefore standardises the dimensions to be considered, rather than prescribing one identical procedure for every institution; programme design, crop type, land arrangements, implementation capacity and state requirements may shape how each dimension is assessed, provided decisions are documented transparently.

5.11 Summary of participant-selection criteria

Table 2. Thematic Analysis Matrix of Asnaf Participant-Selection Criteria

Dimension	Key indicators	Function in screening	Position
Asnaf eligibility	Verified status, had kifayah/needs assessment, residency, asnaf category	Ensures compliance with zakat-distribution eligibility	Basic requirement

Graduation potential	Desire for change; potential to move out of poverty	Targets productive assistance towards candidates with development potential	Key criterion
Interest in agriculture	Voluntary application, prior exposure, willingness to work on the farm	Assesses genuine inclination towards the sector	Key criterion
Physical health	Stamina, ability to perform fieldwork, drug-free status	Matches physical capability with operational demands	Key criterion
Time commitment	Attendance, willingness to follow the crop cycle, flexible schedule	Reduces the risk of attrition and plot neglect	Key criterion
Discipline	Compliance with SOPs, instructions, laws and agreements	Controls behavioural and performance risks	Key criterion
Learning potential	Openness to training, hands-on learning and mentoring	Allows skill gaps to be addressed after selection	Key criterion
Entrepreneurial readiness	Self-reliant mindset, cooperation, cost/record/market management	Assesses transformation potential from recipient to entrepreneur	Key criterion
Family support	Labour support, economic support and household stability	Strengthens continuity of participation	Supporting factor
Access to land	Own, family, rented or institution-provided land access	Supports post-programme continuity	Advantage or transition indicator

Taken together, the findings indicate that participant selection is not a single administrative event but a sequence of judgements about entitlement, programme fit and development potential. The seven core dimensions capture the considerations that repeatedly informed these judgements, while family support and land access help explain the conditions under which participation may be sustained. The discussion that follows interprets these patterns in relation to productive-zakat governance, programme risk, inclusion and the balance between selective intervention and distributive justice.

6. DISCUSSION

6.1 Selection should move from eligibility to suitability

The central finding of this article is that participant selection in productive zakat programmes should not stop at verification of asnaf status. Eligibility determines the right or access to assistance, whereas suitability determines the type of intervention that best matches the recipient. An asnaf may be eligible for assistance but lack the health, time or interest required for intensive agricultural participation. The emphasis on matching assistance with participant capacity is consistent with literature showing that the form of assistance, competencies, attitudes and monitoring influence the performance of asnaf entrepreneurs (Abang Abai et al., 2020; Zuhairah et al., 2023; Saraih et al., 2025). In such circumstances, exclusion from an agricultural programme does not mean denying a

person's right to zakat assistance; rather, the individual may require another form of assistance or a different programme.

This distinction also accords with the fiqh concern for need, purpose and appropriateness in zakat distribution. Productive support is intended to help a recipient establish a viable livelihood; accordingly, the form of assistance should reasonably correspond to the recipient's circumstances, capacity and likely benefit. Al-Qaradawi (1973) discusses zakat within a framework that connects entitlement with meeting recipients' needs and enabling sufficiency. From a governance perspective, institutions are therefore making two related but different decisions: who qualifies for zakat assistance, and which form of assistance offers the most credible development pathway for that individual.

6.2 Two-stage screening model

Based on the patterns identified in the findings, this article proposes two stages of screening. The first is Asnaf Eligibility Screening, which covers verification of status, the had kifayah threshold or socioeconomic circumstances, asnaf category, residency and compliance with state-specific requirements. The second is Agricultural Entrepreneurial Readiness Assessment, which encompasses interest, health, time commitment, discipline, learning potential and entrepreneurial orientation. Family circumstances and access to land may be used as supporting information for risk assessment and transition planning.

The two-stage approach has the advantage of separating normative assessment from operational assessment. The first stage asks, "Is the candidate entitled to and in need of assistance?", whereas the second asks, "Is this agricultural programme suitable for the candidate?" This separation can reduce decision bias and make the reasons for selection—or placement in another programme—more transparent.

6.3 Participant quality is more important than quantity

Informant 13's observation that a small number of high-quality participants is preferable to a large number of uninterested participants has important implications. Zakat programmes are often assessed through the number of recipients and the value of distributions, yet entrepreneurship programmes require indicators that assess participant capability and outcomes. The literature similarly shows that asnaf success is not determined by capital alone but by a combination of competencies, attitudes and programme support (Zainol et al., 2016; Sulaiman et al., 2024). Pursuing participant numbers without assessing readiness may therefore increase the risk of programme failure and reduce the social return generated by zakat funds.

6.4 Screening as productive-zakat risk management

Findings concerning participant withdrawal, absenteeism, disciplinary problems and failure to pass health screening indicate that screening is part of productive-zakat risk management. Business failure, insufficient capital and weaknesses in assistance management have long been discussed in the development of asnaf entrepreneurs (Abang Abai et al., 2020; Zuhairah et al., 2023). More systematic screening can reduce the risk of institutions investing inputs, training and infrastructure in participants who do not possess a minimum level of readiness.

However, screening should not become so exclusive that only individuals who already possess capital, land and skills are selected. The findings show that prior skills are not an absolute requirement and that access to land can be provided by institutions. A more balanced principle is to select candidates on the basis of their potential to learn and develop rather than solely on existing assets. This preserves the inclusive nature of zakat while ensuring that productive assistance is provided strategically.

6.5 Entrepreneurial readiness as a multidimensional concept

The seven dimensions show that entrepreneurial readiness is not a single characteristic. In this study, it refers to the minimum behavioural and developmental capacity required for a participant to progress from receiving productive assistance towards assuming increasing responsibility for an income-generating enterprise. It does

not imply that candidates must already possess advanced entrepreneurial competencies. Rather, readiness is reflected in observable indicators such as the intention to become economically more independent, willingness to assume responsibility, openness to basic business practices and the ability to work within collaborative arrangements. Motivation may be high while time availability is poor; similarly, physical capability may be adequate while business responsibility remains unfamiliar. Assessment should therefore combine several complementary indicators rather than rely on a single question about interest.

6.6 Screening, inclusion and distributive justice

More rigorous screening creates an important tension in productive-zakat governance. Institutions need to protect zakat resources from avoidable programme failure, yet overly stringent criteria may exclude vulnerable asnaf whose weaker initial capabilities arise from socioeconomic disadvantage. The distinction between zakat eligibility and programme suitability helps manage this tension: failure to meet agricultural-readiness requirements should not affect a person's underlying entitlement to appropriate zakat assistance. Screening should therefore support differentiated placement—direct entry for candidates with adequate readiness, pre-incubation for those with remediable gaps, and referral to another productive or protective form of assistance where agriculture is unsuitable. In this sense, screening is programme matching rather than exclusion from zakat support.

7. PROPOSED PARTICIPANT-SELECTION FRAMEWORK

Drawing on the patterns identified across the cases, this article proposes a practical screening framework for zakat institutions and implementation partners. The framework should be interpreted as an empirically derived qualitative screening framework rather than a validated predictive or psychometric instrument. Its immediate purpose is to organise the selection considerations identified in the interviews into a transparent sequence of decisions. At this stage, it is not intended to predict programme completion, income growth or graduation from asnaf status; predictive validity, weighting and decision thresholds require subsequent empirical testing.

Table 3. Practical Screening Framework for Asnaf Participants

Stage	Component	Example screening question	Evidence method	Decision
1. Eligibility	Asnaf status and need	Is the candidate's asnaf status verified, and is productive assistance appropriate to the candidate's economic circumstances?	Institutional records, had kifayah assessment, household investigation	Eligible / refer to other assistance
2. Agricultural fit	Interest and realities of farm work	Is the candidate genuinely prepared to work on a farm and aware of the project's demands?	Interview, site visit, trial exposure	Direct entry / pre-incubation / alternative programme
3. Capacity	Health and time	Does the candidate have the functional capacity and available time to meet essential operational	Functional health assessment, commitment schedule,	Pass / adaptation or support required

		requirements, with reasonable adaptation where appropriate?	adaptation/risk review	
4. Behavioural readiness	Discipline and consistency	Does the candidate have a record of compliance and willingness to follow SOPs?	Record review, community references, probationary period	Pass / observation or pre-incubation
5. Learning readiness	Learning potential	Is the candidate open to training, mentoring and new methods?	Interview, basic/pre-incubation training	Pass / additional preparation
6. Entrepreneurial readiness	Self-reliance and business orientation	Does the candidate aim to build independent income, manage records and work collaboratively?	Structured interview, simulation/action plan	Direct entry / further development
7. Sustainability profile	Family and land access	What factors support or constrain continuity after the programme?	Family profile, land/rental access, transition plan	Post-programme support plan

Operationally, the framework produces three possible pathways after eligibility has been confirmed. Pathway A allows direct programme entry where minimum readiness is evident. Pathway B directs eligible candidates with remediable gaps to pre-incubation, basic training or a short trial period before full programme entry. Pathway C refers candidates who remain eligible for zakat but are poorly matched to agricultural entrepreneurship to another productive or protective intervention. This three-pathway arrangement is intended to preserve inclusion while improving programme fit.

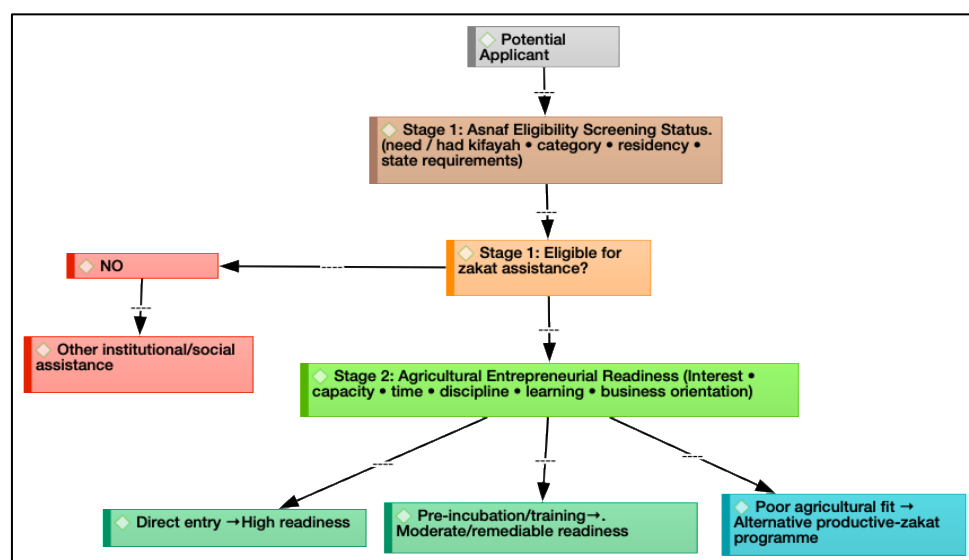


Figure 1. Two-Stage Asnaf Agricultural Entrepreneurship Screening Pathway

To limit excessive discretion, institutions may later convert the framework into a structured rating form. A four-level developmental scale, for example, could distinguish low, emerging, adequate and strong readiness for each assessed dimension. These categories are proposed for piloting rather than as validated cut-off points. Asnaf status should remain a threshold condition rather than a scored attribute, while family support and land access should inform support planning instead of automatically determining admission. Numerical thresholds should only be established after pilot implementation and validation against programme outcomes. Consistency can also be strengthened through standardised scoring descriptors, assessor training, the use of two assessors for borderline cases and periodic checks of inter-rater agreement.

8. STUDY IMPLICATIONS AND IMPLEMENTATION RECOMMENDATIONS

8.1 Implications for zakat institutions

Zakat institutions should distinguish between asnaf verification and selection into entrepreneurship programmes. Distribution units may verify eligibility, while economic-development units together with technical partners assess programme suitability. This division of functions can support more professional decision-making and reduce the risk of candidates being selected merely because their names appear on recipient lists.

8.2 Implications for programme design

Programmes may incorporate a pre-incubation phase or short trial period before large-scale assistance is provided. During this phase, candidates may undertake basic training, site visits, practical tasks and attendance assessment. Such an approach allows interest, discipline and learning readiness to be evaluated through actual behaviour rather than interviews alone. Candidates who are not yet ready may first receive personal-development training before entering the commercial agriculture phase.

Pre-incubation also provides a more proportionate response to borderline cases. A candidate who is eligible for zakat but not yet ready for commercial farming need not be rejected outright. Observable gaps in attendance, confidence, basic business understanding or technical familiarity can first be addressed through short preparatory modules. Where the mismatch is more fundamental, the candidate should be referred to a different livelihood intervention rather than losing access to zakat support.

8.3 Implications for productive-zakat governance

Structured screening can enhance accountability in the use of zakat funds because institutions can document the rationale for selection, the risks assessed and each participant's development plan. Screening records may also be linked to post-admission performance records to assess the extent to which initial criteria predict participant retention, productivity and graduation from asnaf status. The need for systematic record keeping, monitoring and management is likewise emphasised in the literature on capital assistance and asnaf distribution practices (Ismail et al., 2023; Zuhairah et al., 2023). This creates opportunities for more data-driven zakat management.

8.4 Implications for agricultural policy and food security

Asnaf agricultural programmes have the potential to contribute to the food-security agenda, but this contribution depends on the continuity of both participants and projects. Selecting suitable participants increases the likelihood that developed land, infrastructure and inputs will generate actual agricultural output. Collaboration among zakat institutions, the Department of Agriculture, FAMA, farmers' organisations, financial institutions and anchor companies can strengthen technical assessment and market access after participants are selected.

8.5 Implementation guidance, inclusion and reasonable adaptation

The framework is intended to guide rather than replace professional judgement. Zakat officers can use common descriptors and documented decision reasons, while agricultural or technical partners assess crop-specific requirements; borderline cases should receive joint review. Inclusion should remain a guiding principle: older applicants, persons with disabilities and other vulnerable candidates should be assessed according to functional

requirements rather than categorical assumptions. Where feasible, reasonable adaptation, task redesign, assistive arrangements or placement in less physically demanding productive activities should be considered before exclusion.

9. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This article focuses on participant selection using qualitative evidence from 15 informants with direct implementation experience. The composition is weighted towards institutional officers and programme implementers, so the framework primarily reflects institutional selection logic and may underrepresent applicants' experiences, barriers to entry and perceptions of fairness. Although the multi-location case design captures variation across programmes, the findings are not intended for statistical generalisation across all Malaysian zakat institutions, which differ in capacity, state requirements and programme structure.

A second limitation concerns operationalisation and validation. Several dimensions, particularly entrepreneurial readiness, require refinement into observable items before consistent scoring is possible. The framework has not been tested quantitatively and makes no predictive claim regarding retention, farm performance or graduation. Future research should pilot an instrument, test validity, reliability and inter-rater agreement, and establish thresholds empirically. Longitudinal studies could then examine whether readiness profiles predict retention, output, income and graduation, while participant-centred interviews should explore screening fairness and barriers to participation. Comparative research across agricultural and non-agricultural productive-zakat programmes could distinguish generic from sector-specific readiness dimensions.

10. CONCLUSION

This study demonstrates that participant selection is a core component of the effectiveness of zakat-based agricultural entrepreneurship development programmes. Asnaf status remains a fundamental requirement that cannot be disregarded, but eligibility needs to be followed by an assessment of the candidate's suitability for the demands of the programme. The findings identify seven principal dimensions: verification of eligibility and graduation potential, interest in agriculture, physical health, time commitment, discipline, learning potential and entrepreneurial readiness. Family support and access to land function as reinforcing factors that may strengthen participant continuity.

The principal contribution of this article is to make explicit the distinction between entitlement and programme fit. The first question for a zakat institution is whether a person qualifies for zakat; the second is whether agricultural entrepreneurship is the most appropriate productive pathway for that person. The proposed two-stage framework preserves Shariah-based eligibility while allowing differentiated placement through direct entry, pre-incubation or referral to another form of assistance. Applied carefully, this approach can reduce preventable attrition, improve the use of programme resources and give selected participants a more realistic opportunity to progress from assistance towards sustainable agro-entrepreneurship without turning screening into a mechanism of exclusion.

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