

A Proposed Module for Developing Entrepreneurial Competencies among Asnaf Students: The Trans-Asnaf Module

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ABSTRACT

Asnaf students, representing one of the most economically vulnerable groups, often face barriers such as limited financial resources, lack of exposure to entrepreneurial ecosystems, and low confidence in pursuing self-employment, which hinders their potential for upward socio-economic mobility. While existing initiatives such as USIM's Genba Bakery and the AsnafPreneur TAP program have introduced entrepreneurship pathways for this group, most remain fragmented, short-term, and insufficiently integrated with practical market-oriented skills. The absence of a structured, holistic approach to developing entrepreneurial competencies has created a significant gap in preparing asnaf students to sustain viable business ventures beyond basic training. To address this challenge, the TRANS-ASNAF module is proposed as a comprehensive intervention that combines technical skill-building, marketing competencies, and experiential learning with structured mentoring. Designed with pre- and post-assessments, focus group discussions, and outcome tracking, the module adopts both quantitative and qualitative approaches to measure changes in entrepreneurial readiness, self-confidence, and income-generation potential. Unlike traditional welfare-based initiatives, the TRANS-ASNAF module emphasizes sustainability by ensuring students acquire not only craft or business skills but also the resilience and market awareness needed to thrive in competitive environments. Through hands-on practice, real-world entrepreneurial projects, and continuous mentorship, the module aims to cultivate self-reliance, creativity, and long-term business sustainability. Ultimately, the TRANS-ASNAF module seeks to transform the role of education for asnaf students from a means of academic attainment into a vehicle for empowerment, financial independence, and contribution to broader national goals of poverty alleviation and socio-economic inclusivity.

Keywords: asnaf, entrepreneurship, module, TRANS-ASNAF

INTRODUCTION

Entrepreneurship is increasingly acknowledged as a crucial factor in fostering socio-economic development, especially among disadvantaged groups (Rizmi et al., 2023). In Malaysia, the asnaf community (those eligible for zakat assistance) frequently encounters issues such as financial dependency, restricted access to opportunities, and a deficiency in entrepreneurial exposure (Razali Ade Shahputra et al., 2024). Although both governmental and non-governmental initiatives have offered financial support, lasting empowerment necessitates skill-based interventions that enable individuals to earn income autonomously.

Higher education institutions play an important role in providing such empowerment programs for their students, including those from asnaf backgrounds. To address this gap, the present study proposes the development of the TRANS-ASNAF module, a structured intervention aimed at equipping asnaf students with entrepreneurial knowledge, skills and mindset. The module adopts a holistic approach, combining financial literacy, entrepreneurial skill training, digital marketing, and practical exposure to real-world entrepreneurship. This blended approach is intended to nurture resilience and foster self-reliance, enabling students to transition from financial dependency toward sustainable entrepreneurship.

LITERATURE REVIEW

Entrepreneurial Traits & Attitudes

Numerous studies on asnaf millennials highlight the role of non-cognitive traits such as innovativeness, internal locus of control, need for achievement, and proactive personality in shaping entrepreneurial attitudes (Tengku Mohd Azizuddin et al., 2020). Similarly, religiosity, resource access, and opportunity recognition have been found to contribute significantly to entrepreneurial success among asnaf (Bahri et al., 2022). These findings reinforce the idea that entrepreneurial mindset and intrinsic motivation are important foundations for business engagement. However, much of this literature relies on self-reported attitudes rather than longitudinal evidence of business sustainability. The emphasis on personal traits often overlooks structural barriers, such as limited market access or institutional support, which constrain the translation of entrepreneurial intention into long-term outcomes. Thus, while entrepreneurial traits signal readiness, they remain insufficient drivers of sustained action without complementary skills and systemic enablers.

Functional Skills & Knowledge Gaps

Extending beyond personality-based insights, research among asnaf entrepreneurs in Kelantan indicates uneven development of functional skills. While communication skills were reported as relatively strong, financial literacy, technical know-how, marketing abilities, and networking capacities remain at moderate to low levels (Yusoff et al., 2019). This evidence highlights a persistent skills gap that prevents asnaf entrepreneurs from scaling their ventures. Yet, many of these studies rely on descriptive surveys without embedding their findings into structured training or policy interventions. Consequently, the gap between entrepreneurial intention and practice remains unresolved. What is missing is an integrated approach that links personality strengths with targeted skill-building, ensuring that asnaf entrepreneurs can move beyond micro-scale activities to sustainable, competitive enterprises.

Programmatic Interventions

Several programmatic efforts have sought to close this gap. For instance, Genba Bakery at USIM demonstrates how experiential learning, real business operations, and mentorship can enhance entrepreneurial competence (Umar & Abdul Aziz Iswady, 2025). Similarly, zakat institutions in multiple states have piloted entrepreneurship courses and incubation programs, combining technical training with financial and resource support (Abdul Qayyum et al., 2024). While these initiatives offer promising outcomes, they are often localized, fragmented, and context-specific. Many lack rigorous evaluation frameworks, limiting the ability to generalize results or replicate success across different institutions. Furthermore, these programs tend to operate in silos, without embedding entrepreneurship education within a standardized curriculum that can be systematically scaled across higher education contexts.

The literature underscores that effective entrepreneurship education for asnaf should not be one-dimensional. It must combine personality development, functional skills training, and experiential learning, while being supported by sustained mentorship. However, existing studies and interventions remain piecemeal focusing either on traits, isolated skills, or small-scale pilot programs. While programs such as Genba Bakery and state-level zakat initiatives demonstrate potential, there is a clear lack of a standardized, modular approach that systematically integrates entrepreneurial traits, functional skills, and experiential learning, and is rigorously evaluated for asnaf students within a higher education context.

METHODOLOGY

As a result of the limitations identified in the existing body of literature, the TRANS-ASNAF module was developed to fill this critical gap. The module is designed not only to address the absence of tailored entrepreneurial frameworks for asnaf students but also to provide a structured, practical and scalable approach that integrates both theoretical knowledge and hands-on skills.

The proposed TRANS-ASNAF module adopts a mixed-method pedagogical approach that combines experiential learning, mentorship, and reflective assessment to ensure both cognitive and behavioral transformation among participants. This design aligns with best practices in entrepreneurship education, where the integration of knowledge, skills, and attitudes is considered essential for cultivating entrepreneurial capability (Fayolle & Gailly, 2015).

The first phase of the module will start with a comprehensive pre-assessment to capture participants' entrepreneurial readiness. Validated instruments (as shown in table 1) will be adapted for this purpose. This includes evaluating their knowledge of financial literacy, entrepreneurial orientation, and business planning skills through a standardized survey designed and adapted from established instrument. The results will not only benchmark progress but also allow instructors to tailor training content to individual needs.

Table 1 Pre-Assessment Instrument

Variable	Number of Item	Source
Entrepreneurial Intention	20	Linan & Chen (2009)
Entrepreneurial Competencies	10	Bolton & Lane (2012)
Financial Literacy	21	OECD (2018)
Self-Efficacy	19	McGee et al. (2009)

Following the assessment, participants will undergo a skills development course focusing on both Following the evaluation, participants will take part in a skills enhancement program that emphasizes both technical abilities such as craft-making, balloon arrangement, and digital business establishment, as well as soft skills like communication, creativity, teamwork, and problem-solving.

Training sessions will integrate workshops, case studies, and practical exercises to promote active learning and application. This dual focus guarantees that students are not only equipped to create marketable products but are also ready to engage effectively with stakeholders in entrepreneurial environments.

Afterward, a marketing skills workshop will be conducted to enhance students' abilities in branding, digital marketing, and customer engagement strategies, which are essential for navigating the current digital economy. Participants will receive training on designing social media campaigns, developing online storefronts, and implementing customer relationship techniques, equipping them with the necessary tools for market visibility and competitiveness.

To enhance experiential learning, participants will take part in an entrepreneurship practicum, where they will actively engage in real-world entrepreneurial activities, community markets, exhibitions, or small-scale business simulations. This practicum will be facilitated under the mentorship of seasoned entrepreneurs and facilitators, ensuring that participants acquire practical experience while receiving constructive feedback. Additionally, the practicum fosters networking opportunities, connecting students to wider entrepreneurial ecosystems.

The program will conclude with a post-assessment aimed at evaluating learning outcomes and transformation. This assessment will involve measuring knowledge retention, entrepreneurial preparedness, enhancements in self-confidence, and behavioral changes. The assessment tools will comprise reflective journals, structured surveys, evaluations of business plans, and performance rubrics.

Table 2 TRANS-ASNAF Module Structure

Phase	Component	Learning Outcome
1	Pre-Assessment	Identify existing entrepreneurial traits and knowledge gaps
2	Core Skill Development	Demonstrate understanding of entrepreneurial traits, apply financial planning skills and integrate ethical values
3	Marketing and Digital Skills Training	Apply basic marketing concepts, design a simple digital marketing plan and communicate effectively
4	Practical Entrepreneurship	Execute business operations, analyze market responses, and collaborate with peers and mentors
5	Post-Assessment	Assess personal growth, articulate entrepreneurial readiness, and evaluate progress against baseline.
6	Showcase	Demonstrate entrepreneurial competency through project showcase

Potential Implications and Benefits

The execution of the TRANS-ASNAF module carries considerable consequences for both the asnaf community and higher education institutions. For students, it not only imparts vital entrepreneurial knowledge but also promotes empowerment, resilience, and the capacity to escape the cycle of financial dependency. By nurturing entrepreneurial mindsets, the module can assist students in discovering sustainable income-generating opportunities, which aligns with national objectives of alleviating poverty and improving socio-economic mobility (Yunus et al., 2021). To strengthen its outcomes, the module will be evaluated using measurable indicators, such as at least 70% of participants successfully developing a viable business plan, 50% engaging in income-generating activities within six months, and 30% formally registering a micro-business within one year. These benchmarks ensure that student progress is systematically tracked, and success can be quantitatively demonstrated. Moreover, the incorporation of practical, hands-on activities guarantees that students acquire not only theoretical knowledge but also essential real-world skills in marketing, financial management, and customer engagement that are vital for success in competitive markets.

For institutions, the module reinforces the university's commitment to community development and social innovation by producing graduates who are not only academically proficient but also socio-economically resilient. It enhances the institution's visibility as a proponent of inclusivity, thereby furthering its mission to empower underserved communities through education. Success will be gauged by the number of industry collaborations established (target: 5 new partnerships annually) and CSR-linked funding streams secured for module expansion (minimum RM50,000 within the pilot phase). Additionally, the implementation of such a module can improve collaborations between industry, universities, and communities, creating new avenues for research, consultancy, and corporate social responsibility (CSR) partnerships.

On a larger scale, the module plays a significant role in advancing the Sustainable Development Goals (SDGs), specifically SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth), by providing marginalized communities with entrepreneurial skills that improve employability and foster self-reliance. The connection to these global development objectives not only underscores the social importance of the module but also establishes it as a scalable initiative with the potential for international recognition. The scalability plan includes adapting the module into a standardized training toolkit, digitalizing content for MOOC delivery to reach at least 1,000 learners by Year 3, and partnering with zakat institutions nationwide for roll-out to other states.

Moreover, this initiative can indirectly support SDG 4 (Quality Education) by promoting education that is

inclusive, equitable, and focused on practical life skills. Policymakers and supporting organizations may also gain insights from the findings, as the module can act as a replicable model for other communities encountering similar socio-economic issues. By showcasing measurable results in skill development, business establishment, and financial independence, TRANS-ASNAF has the capacity to influence future policies regarding zakat distribution, social innovation, and entrepreneurship development for marginalized populations. Ultimately, the broader significance lies in fostering a culture of self-sufficiency and empowerment, where education acts as a conduit between poverty reduction and sustainable economic transformation.

CONCLUSION

The introduction of TRANS-ASNAF module addresses a significant need for structured, experiential entrepreneurship education tailored for asnaf learners. By incorporating pre- and post-assessments alongside practical training, marketing skills, and genuine entrepreneurial experiences, the module aims for comprehensive development. Rooted in current literature and successful initiatives such as Genba Bakery and the Transformative Apprenticeship Program (TAP), this project tackles both educational and socio-economic barriers that prevent asnaf students from attaining financial independence.

In addition to skill development, the module focuses on transforming mindsets, fostering resilience, creativity, and self-efficacy traits that are vital for sustainable entrepreneurship. This methodology ensures that students are not just passive recipients of information but are engaged participants in their own journey towards economic empowerment. Furthermore, by integrating the module into the higher education system, it enhances the role of universities as catalysts for social innovation and inclusivity.

In the long run, the TRANS-ASNAF module has the capacity to make a substantial impact on poverty alleviation, job creation, and the nurturing of resilient graduate entrepreneurs, thus aligning with national goals and the United Nations Sustainable Development Goals (SDGs). Ultimately, this initiative aims not only to elevate asnaf students but also to establish a benchmark for how education, innovation, and social responsibility can converge to transform marginalized communities into self-sufficient, empowered members of society.

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