



SUCCESSFUL OF *ASNAF* ENTREPRENEUR: THE ROLE OF KNOWLEDGE, SKILLS, AND ABILITY

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ABSTRACT

Asnaf entrepreneurs who experience success prove that *Zakat* contributes to poverty alleviation of *Mustahiq*. This study desires to test the effect of knowledge, skills, and abilities variables on the *Asnaf* entrepreneur's success. The research design used the mono method quantitatively. Testing of the hypothesis is done by using a structural model approach. A questionnaire collected data with clustered random sampling. Respondent is *Asnaf* entrepreneurs who had received zakat assistance from the National Board of *Zakat* (Baznas). Their businesses were still running in three provinces (West Java, DKI Jakarta, and Banten). Data has been collected from the *Asnaf* entrepreneur analysis using the SmartPLS application. The test results on the three dimensions of competency have a positive value. The skill and ability variables significantly affect the *Asnaf* entrepreneur's success. The test results show an r^2 value of 0.394, which indicates that 39.4% of the *Asnaf* entrepreneur's success factors are influenced by the three variable. *Zakat* management entities can respond positively to these findings by increasing the *Asnaf* competency. These findings become inputs in formulating strategies to perform *Mustahiq* transformation through the *Asnaf* entrepreneurial program.

Keywords: human capital, asnaf entrepreneurs, knowledge, skills, ability.

INTRODUCTION

Qardawi (1999) explains that certain parts are flexible in the distribution of *Zakat*. According to Qardawi (1999), in Islam it has been determined from whom *Zakat* is taken, what is the detailed amount, as well as the collection mechanism. Meanwhile, with regard to the mechanism in its distribution it is still flexible (Bahri et al. 2022 and Shiyuti and Al-Habshi 2018). Therefore, the Selangor *Zakat* Institute (LZS) is a pioneer in distributing *Zakat* to *Asnaf* entrepreneurs (Shiyuti and Al-Habshi 2018). The design of the LZS program is the *Asnaf* Entrepreneurs Development Program (AEDP). The program has successfully transformed *Mustabiq* from being a *Zakat* recipient with a poor living status to a comfortable life (Mohamed et al., 2018).

Recent developments show that *Zakat* institutions have succeeded in improving the welfare of *Asnaf* entrepreneurs from the material and spiritual aspects (Puskas, 2021). In the material elements, the average income of the *Asnaf* entrepreneurs increased. It is by 48.49% from the previous RM1.336,03 or IDR4.404.911 to RM1.983,84 or IDR6.540.746 after the assistance of *Zakat* funds was received. In addition, there was an increase in welfare from 4.02 (before) to 4.33 (after) in the spiritual aspect. This success is proof of the contribution of *Zakat* institutions in creating *Asnaf* entrepreneurs.

A successful *Asnaf* entrepreneur relates to his competency. According to Sidharta and Lusiana (2014, competency determines entrepreneurial success. Xadicha (2020) identifies competence as having three dimensions (knowledge, skills, and abilities). The competencies possessed by *Asnaf* entrepreneurs are ultimately the main drivers of business success (Sefiani 2013). According to Deist and Winterton (2005), individuals must possess the typology of entrepreneurial competencies to be successful. Therefore, competency, which consists of knowledge, skills, and capabilities, are essential factors in creating the success of the *Asnaf* entrepreneur (Cooney 2012). It is a strategy to transform from *Mustabiq* to *Muzaki* (Fitri, 2017).

Unfortunately, *Zakat* distribution is still dominant in consumptive *Zakat* (Naimah 2014). National *Zakat* Statistics Data, in 2019, IDR 10.2 trillion was collected and disbursed to 22.2 million people (2018) and 23.5 million people (2019) (Baznas 2020a). Meanwhile, the needy and poor *Mustabiq* who were lifted from poverty only reached 12.538 people (2018) (Baznas 2020b) and 191.090 people (2019) (Baznas 2020a). It shows that the alleviation of *Mustabiq* poverty has not yet been achieved in Indonesia. Therefore, increasing the competency of *Asnaf* entrepreneurs is one of the efforts to eradicate *Mustabiq* from poverty.

Various analyses of poverty alleviation on *Asnaf* have been performed, for example, by Ayuniyyah et al. (2018), Doktoralina (2020), and Zainuddin & Khalid (2020). However, the analysis discusses the *Zakat* 's role in poverty reduction. Similar research by Indonesian researchers was also conducted, such as Atabik (2015), Mujiatun (2016), Qomari (2017), and Romdhoni (2017). In addition, several researchers have begun to discuss poverty alleviation by optimising productive *Zakat*, e.g., Efendi,2017; Haidir, 2019; Makhrus, 2019). Meanwhile, research on variables influencing successful *Asnaf* entrepreneurs is limited, including knowledge, capital, and courses (Manan, Muhamat, and Rosly 2011). Then, Islamic spiritual skills and practices (Zakaria and Harun 2019), motivation (Hashim et al. 2019), external and internal factors (Yaakub and Adnan 2018), capital, courses, training, and knowledge (Muhamat et al., 2013).

Research on *Asnaf* entrepreneurs using a human capital theory approach has never been conducted regarding this information. This kind of research needs to be done. It can explain how competency influences successful of *Asnaf* entrepreneurs. In addition, the findings obtained in this study can be used to improve the competency of *Asnaf* entrepreneurs. *Zakat* management entities can also use the results. It is used to alleviate poverty by building *Asnaf* entrepreneur competency successfully. Therefore, this study aimed to test the effect of knowledge, skill, and ability variables on the success of *Asnaf* entrepreneurs in the National Board of *Zakat* (Baznas).

Next, four parts discuss the literature review, research methods, results and discussion, and conclusions. First, the contribution of this study was to enrich the knowledge and research methods, especially those related to *asnaf* entrepreneurs. Then, the study findings can help strengthen the *Zakat* management entity in improving *Mustabiq*'s welfare.

LITERATURE REVIEW

***Asnaf* Entrepreneur**

According to Balwi & Halim (2008), *Asnaf* are groups entitled to receive *Zakat*. Based on the Qur'an in at-Taubah verse 60, there are eight *Asnaf*, namely: al-fuqara (the needy), al-masakin (the poor), al-amilin (the employer of *Zakat*), al-mu'allafah qulubuhum (converts who is sought by his heart), ar-riqab (slaves), al-gharimin (people owe), sabilillah (people who are jihad in the way of Allah and the one who travels). Saini (2004) identifies, based on the assistance provided to *Asnaf*, consists of two categories: consumptive and productive.

As indicated by Saini (2004), destructive *Asnaf* contains eight gatherings. In the meantime, helpful *Asnaf* came from eight gatherings with additional rules: capacity, potential, and energy to perform. Useful *Asnaf*, whose condition is intellectual, unique, and ready to work, are additionally called *Asnaf*

entrepreneurs visionaries (Rahman and Ahmad, 2011); (Shiyuti and Al-Habshi, 2018). Be that as it may, monetarily, they are poor and burdened (Muhamat et al. (2013). Abai et al. (2020) contend that *Asnaf* entrepreneurs' people are a gathering of *Asnaf* who believe their condition should change from non-useful to useful *Asnaf* via doing enterprising exercises. In this way, they are remembered for the class of the unfortunate who need business capital help (Raudha et al., 2011); Abdul Halim et al., 2012) and low pay (Mamun et al., 2017) and have a place with the kind of miniature business people (Nadzri, Omar, and Rahman, 2018).

Asnaf entrepreneurs who have received *Zakat* assistance are expected to experience success (Muhamat et al., 2013). Therefore, it is essential to measure the success of an *Asnaf* entrepreneur. Several researchers have determined indicators of success in *Asnaf* entrepreneurs, for example, profit and growth (Rahman et al., 2014), business viability (Korunka et al., 2010), changing conditions from *Mustahiq* to *Zakat* payers (Fitri, 2017), independent and outgoing from the cycle of poverty (Zakaria and Harun, 2019).

Zakat Governance

According to Qardawi (2000), *Zakat* refers to blessings, growth, cleanliness, and improvement. Qardawi (2000) explains that *Zakat* means to improve the lives of *Mustahiq* for the better. Furthermore, Ismail et al. (2018) identified five meanings of *Zakat*, including *an-namaa* (grow and develop), *ath-thabaratu* (purity), *al-barakah* (blessing), *katsrah al-khair* (much goodness), and *ash-shalahu* (success). Yusfiarto et al. (2020) and Embong et al. (2013) support this definition. The position of *Zakat* in Sharia is obligatory to be paid by every Muslim who has reached the criteria of the nisab (Bremer 2013; Owoyemi 2020). In addition, *Zakat* aims to be a means to get closer (taqarrub) to Allah SWT, proof of the truth of faith (Ismail et al. 2018), and cleanse property and soul (Farah, Shafiai, and Ismail 2019). Therefore, *Zakat* is appropriately managed.

Therefore, *Zakat* has to manage appropriately. *Zakat* governance includes the collection of *Zakat* from *Muzaki* and disbursement to *Mustahiq* (Wahab and Rahman 2011) and the *Zakat* management control system (Mohamed et al. 2018), managed by amil (Abdullah, Najmi, and Donna 2019). In addition, good *Zakat* governance aims to increase *Zakat* payers' trust (*Muzaki*) towards amil (Ghani et al., 2018). Therefore, *Zakat* management must be carried out in a transparent and accountable manner (Amalia 2018). Thus, the collection and disbursement of *Zakat* can be accounted for vertically to Allah SWT and horizontally to stakeholders (Iriuwono 2001). Furthermore, good *Zakat* governance can encourage the achievement of *Zakat* management goals, namely for social security for *Mustahiq* (Aibak 2015) to overcome poverty (Abdussalam,

Johari, and Alias 2015; Bouanani and Belhadj 2019; Hayati 2015; Johari, Muhammad, and Mohd Ali 2014), and for *Mustabiq* welfare (Rahmat and Nurzaman 2019).

Human Capital Theory

Becker (1964) and Schultz (1972) introduced and initiated the human capital theory (Kuzmin et al., 2020). Becker (1964) identified three principal human capital: knowledge, abilities, and skills. In comparison, Schultz (1972) argues that human capital consists of knowledge, abilities, and motivations related to future sources of income and pleasure. The human model is obtained through formal education, experience, and training (Ozyilmaz, 2020). Xadicha (2020) explains that the theory of human capital has developed and is widely used in entrepreneurship. In the end, Xadicha (2020) argues that the three dimensions in the human capital theory are knowledge, skills, and abilities. Xadicha (2020) call it competency.

Kaur and Bains (2013) explain that competency is needed to run a business, including supporting the success of *Asnaf* entrepreneurs. In a recent article, Assaker, Hallak, and O'Connor (2020) argue that when entrepreneurs build human resources, they will increase their capabilities. Furthermore, Cura (2016) argues that competency is helpful for long-term sustainable growth. Khan, Alheety, and Bardai (2020) support this arrangement. Therefore, we use the human capital theory as the basis for this study.

Knowledge

According to Calero-Lemes & García-Almeida (2021), knowledge is relevant's information, actionable, and at least partly based on experience. Therefore, entrepreneurs help create businesses. Omerzel and Antončič (2008) argue that knowledge is an important asset that needs to be optimized by small and medium-sized companies. Skrzyszewski refers to a knowledge entrepreneur as someone skilled in business development (Skrzyszewski 2006). Zhang et al. (2010) argue that entrepreneurs who know can evaluate businesses to obtain the necessary resources.

Baptista et al. (2014) identified four key aspects of entrepreneurs using knowledge: managing information about demand, using technology, managing available resources, and understanding and interacting with markets and suppliers. In a recent article, Calero-Lemes and García-Almeida (2021) supported this explanation. Some researchers have found that knowledge provides many benefits, including that it is essential for the survival and development of the company (Omerzel and Antončič 2008). Then, it is needed to grow effectively (West & Noel, 2009) and contribute to performance (Ganotakis 2012). It is need

to determine new business opportunities (Calero-Lemes and García-Almeida, 2021). Several other researchers argue that knowledge is needed to carry out tasks (Kane, 1997; Raymond, 2001; Wang et al., 2005).

This study adopts two items from Sidharta and Lusiana (2014). The first item is to know and understand the business environment conditions. The second item is 'know how to manage a business. As mentioned above, it is hypothesised that the following knowledge affects successful of *Asnaf* entrepreneurs (H1).

Skills

Entrepreneurial activities require various skills (Dalyanto et al., 2021). Dalyanto et al. (2021) explained that entrepreneurship training given to a person could improve entrepreneurial abilities from an early age and minimize the risk of failure in entrepreneurship. Several researchers, such as Kane (1997), Raymond (2001), and Wang et al. (2005), argue that skills are needed to perform tasks, including in an entrepreneur. The skills needed by entrepreneurs include good communication skills (Rusu, 2012) and marketing skills (Scheers, 2011).

Rusu et al. (2012) explained that entrepreneurs need good communication skills. Meanwhile, Scheers (2011) found that a lack of marketing skills can cause the failure of the business. Therefore, this study adopted two items from Sidharta and Lusiana (2014). The first item is skilled in communicating with the customers. The second item is skilled in marketing my products. As mentioned above, it is hypothesised that the following skill affects successful of *Asnaf* entrepreneurs (H2).

Ability

Ability is an individual's capacity to perform intellectual and physical work (Martelli, Stimmler, and Roberts, 2016). Mahmudin and Asri (2015) argue that ability is an internal factor affecting business continuity. While entrepreneurial abilities, including learning, relationships, and environmental perception abilities, can be transformed into a company's ability to help entrepreneurs succeed (Liu 2019).

The ability to manage a business is the ability of an entrepreneur to possess the ability to do something new, find opportunities, have courage, or take risks and develop ideas and resources. The failure of this effort can be caused by the attitude of students who are less severe about trying and the lack of ability to manage the business, resulting in the business being unstable and failing. (Dewi 2016).

Vilalta-Bufí et al. (2018) found that only competent individuals become entrepreneurs. Most countries balance low-and high-ability entrepreneurs

(Vilalta-Buñi et al., 2018). Productive abilities are known if entrepreneurs become entrepreneurs (Poschke, 2013). Workability is the ability to perform a job with satisfactory results (Pangemanan, Tielung, and Pangemanan, 2019). There is a correlation between income and investment in human capital (Shauman 2013). Entrepreneurs can manage business ventures to achieve their goals (Parmar 2003).

Several researchers argue that abilities are required to perform tasks (Jodoín and Gierl 2001; Kane 1997; Wang et al. 2005). Indratmi et al. (2020) describe that one of the capabilities of human capital that need to be possessed is interacting. This study adopted three items to measure variable skills: the ability to manage business finances, the ability to interact with the business environment (Sidharta and Lusiana, 2014), and the ability to establish good relationships with business partners (Dewi 2016; Sidharta and Lusiana 2014). As mentioned above, it is hypothesised that the following ability affects successful of *Asnaf* entrepreneurs (H3).

Model Development

This study has constructed the measurement of variables from several previous studies. This study has three constructs, namely knowledge, skills, and abilities, which were adopted from Sidharta and Sidharta and Lusiana (2014) and Dewi (2016). Finally, we use two dimensions to measure the success of *Asnaf* entrepreneurs: financial performance (Limsong et al., (2017), Salwa et al. (2013) and life improvement (Nadzri et al., (2018). Based on the constructs that have been developed, a conceptual model is generated, which is presented below.

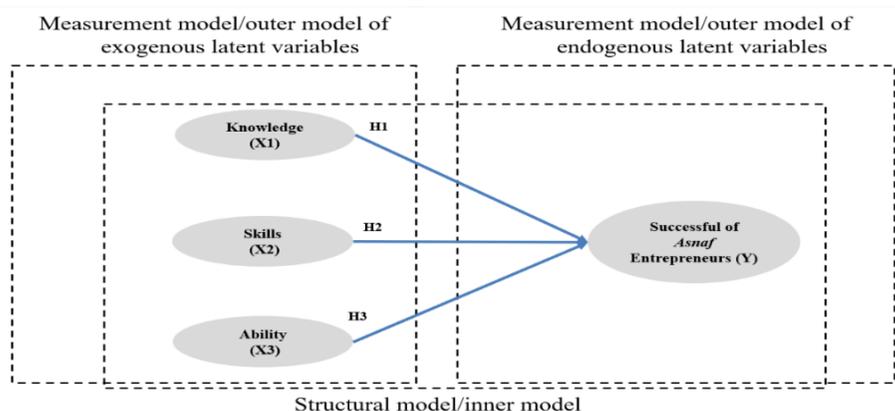


Figure 1. Conceptual Model of Successful *Asnaf* Entrepreneur: Human Capital Theory Approach

As the above illustration, it is hypothesised the following;

- H1: knowledge affects the success of *Asnaf* entrepreneurs
H2: skill affects the success of *Asnaf* entrepreneurs
H3: ability affects the success of *Asnaf* entrepreneurs

METHODOLOGY

This study uses a mono-quantitative method with a descriptive approach. The research design uses correlation to test three hypotheses. First, the population of this study is an *Asnaf* entrepreneur who is a pilot program for the National Amil *Zakat* Agency (Baznas) in three provinces (West Java, DKI Jakarta, and Banten). The minimum number of samples is 150, referring to Hair et al. (2011)—data obtained from primary sources by distributing questionnaires. The questionnaire consists of 15 items measured on a Likert scale in points 1-5, ranging from strongly disagree to agree strongly.

Initially, a pilot study was conducted on 30 respondents to ensure the clarity of items, words, item relevance, word and phrase bias and questionnaire format (Abror et al., 2020; Lee et al., 2018). Then, we distributed 400 questionnaires to respondents by purposive sampling with three criteria: (1) respondents were those who had received *Zakat* assistance from Baznas; (2) the respondent's business is still running; and (3) 30 respondents run a business in the provinces of West Java, DKI Jakarta, and Banten.

The data were analyzed descriptively to illustrate the characteristics of *Asnaf* entrepreneurs. Then, a partial least square structural equation modelling (PLS-SEM) analysis was performed using the SmartPLS application. PLS-SEM analysis aims to perform measurement models and structural model evaluations. The measurement model is used to assess the validity and reliability of item variables. Meanwhile, the evaluation of the structural model aims to measure the significance and strength of the model. The assessment of the model's strength with three categories: substantial ($r^2=0.67$), moderate ($r^2=0.33$), and weak ($r^2=0.19$) (Chin, 1998).

RESULTS AND ANALYSIS

Results

The respondents' data analysis was carried out descriptively to describe the characteristics of the primary data. Then, PLS-SEM analysis in the form of measurement models and evaluation of structural models. The results are as follows.

Descriptive Analysis

Respondents came from *Asnaf* entrepreneurs who received *Zakat* funds from *Zakat* management entities: the National Board of *Zakat* (Baznas). As an

illustration, Baznas is a *Zakat* management entity established by the government in 2001. The task and function of Baznas are to collect and distribute *Zakat* and *Inffaq/ Alms*. In addition, Baznas implements the *Asnaf* entrepreneur's program to alleviate poverty and improve the welfare of the *Mustahiq*. The *Asnaf* entrepreneurs' program is supervised by the Institute for *Mustahiq* Economic Empowerment (LPEM). LPEM's role is to provide technical assistance to entrepreneurial *Asnaf* to achieve success (LPEM, 2018).

Descriptive analysis was conducted to illustrate the characteristics of respondents. Table 1 presents the characteristics of *Asnaf* entrepreneurs, which consists of six items: gender, age, education level, family background, experience as an *Asnaf* entrepreneur, and the domicile of the *Asnaf* entrepreneur.

Table 1. Demography of the *Asnaf* Entrepreneurs

No	Profile of the <i>Asnaf</i> Entrepreneurs	Total		
		People	Percentage	
1	Gender	Men	85	25%
		Women	251	75%
		Total	336	100%
2	Age	≤ 24 years	10	3%
		24-34 years	68	20%
		35-44 years	113	34%
		45-54 years	103	31%
		≥ 55 years	42	13%
		Total	336	100%
3	Education Level	≤ Elementary School	57	17%
		Junior High School	59	18%
		Senior High School	194	58%
		College	26	8%
		Total	336	100%
4	Family Background	Not Entrepreneurs	130	39%
		Entrepreneurs	206	61%
		Total	336	100%
5	Experience of the <i>Asnaf</i> entrepreneurs	Less than five years	184	55%
		More than five years	152	45%
		Total	336	100%
6	Domicile of the <i>Asnaf</i> entrepreneurs	DKI Jakarta	132	39%
		West Java	189	56%
		Banten	15	5%
		Total	336	100%

Source: Author's analysis using SmartPLS

Based on table 1, the respondents who became the research sample were 336. Most respondents are female (n=251;74,7%), age 35-44 years (n=113;33,6%). Then, the aspect of education level is dominated by high school (n=194;57.7%), and family background is dominated by business people (n=206;61,3%). Based on the domicile aspect, most respondents live in West Java (n=189;56,3%). In the end, from the aspect of the experience, respondents were dominated by *Asnaf* entrepreneurs with less than five years of experience (n=184;54,6%).

Evaluation of Measurement Model (Outer Model)

Hair et al. (2011) state that an instrument meets the concurrent validity test if the loading factor value exceeds 0.7. The test results showed that the values of all indicators were more than 0.7. Thus, all items were declared valid, as shown in Figure.

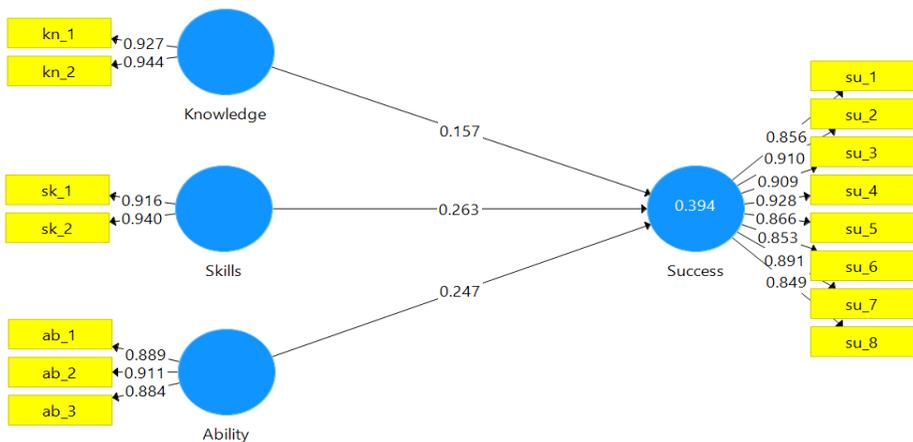


Figure 2. Result of Measurement Model using PLS-SEM

Source: Authors' analysis using SmartPLS

Based on Figure 2, the results of the concurrent validity test show that all indicators have a value of more than 0.7 or are in the valid category. Furthermore, the measurement of construct reliability uses three criteria: value > 0.70 , indicator reliability > 0.5 , and AVE > 0.50 . Internal consistency reliability measurement uses the criteria of CR value with a value of 0.60-0.90 and Cronbach's alpha with a value of 0.60-0.90. In the end, the discriminant validity measurement using the HTMT internal confidence criteria does not

include 1. In table 2, the value of the convergent validity measurement is presented.

Table 2. The results of the calculation of AVE, composite reliability, and Cronbach's Alpha

Latent Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
success	0.960	0.962	0.966	0.780
knowledge	0.858	0.867	0.933	0.875
skills	0.841	0.856	0.926	0.862
ability	0.875	0.878	0.923	0.800

Source: Authors' analysis using SmartPLS

In this study, the reliability testing criteria referred to Hair et al. (2011), with an AVE value greater than 0.5, a composite reliability value greater than 0.7, and Cronbach's alpha value greater than 0.7. The three test criteria analysis results show that all instruments are reliable.

Structural Model Assessment (Inner Model)

A structural model assessment was conducted to predict the relationship between exogenous and endogenous variables contained in the structural model. Based on (Ghozali 2021), the structural model assessment is carried out by evaluating the coefficient of determination (r^2), predictive relevance (q^2), and the level of significance.

The coefficient of determination (r^2) illustrates the model's strength, including exogenous and endogenous variables. The R-Square assessment criteria based on Chin (1998) consist of three categories: $r^2=0.67$ (substantial), $r^2=0.33$ (moderate), and $r^2=0.19$ (weak). The results of the structural model assessment are presented in table 3.

Table 3. R-Square

	R Square	R Square Adjusted
Success	0,394	0,389

Source: Authors' analysis using SmartPLS

Based on Table 3, the R-Square value is 0.394. Therefore, it shows that exogenous variables (knowledge, skills, and abilities) can explain their influence on the success of *Asnaf* entrepreneurs by 39.4%. Meanwhile, 60.6% is explained

by other variables outside the model. Thus, the model in this study is included in the moderate category because the R-Square value is above 0.33.

Predictive relevance (q^2) describes how well the observation value developed by the analysis model is. According to Ghozali (2021), if the value of $q^2 > 0$, then the model in the type has predictive relevance. Meanwhile, if the value of $q^2 < 0$, the model in the type has less predictive relevance. Anuraga, Sulistiyawan, and Munadhiroh (2017) presented that the magnitude of q^2 is in the range of values $0 > q^2 < 1$, indicating that the model gets better the closer it is to one. Established on the PLS-SEM analysis, q^2 is received by blindfolding. Table 4 illustrates the value of predictive relevance (q^2).

Table 4. Predictive Relevance

	SSO	SSE	Q ² (=1-SSE/SSO)
Ability	1008,000	1008,000	
Knowledge	672,000	672,000	
Skills	672,000	672,000	
Success	2688,000	1876,449	0,302

Source: Authors' analysis using SmartPLS

As established in table 4, the outcome of blindfolding performance is that the q^2 value is 0.302. It illustrates that the model contains predictive relevance, with a q^2 value more significant than 0. Thus, the consequential model is contained in the good category to use.

The following structural assessment model estimates the significance value by calculating the path coefficient through the Bootstrapping process. The path coefficient in this study is used to specify the magnitude of the influence between variables. The value of the path coefficient is also used for testing analysis hypotheses. Significant value in this study is if t-statistics > 1.96 and p-values < 0.05 (Hair et al., 2011). At this evaluation stage, the procedure used is bootstrapping. Table 5 shows the Path Coefficient value, which is the result of bootstrapping using the SmartPLS application.

Table 5. Path Coefficients with Bootstrapping

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Knowledge -> Success	0.157	0.170	0.097	1.614	0.107
Skills -> Success	0.263	0.254	0.100	2.638	0.009

Ability -> Success	0.247	0.246	0.112	2.213	0.027
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Source: Authors' analysis using SmartPLS

Table 5 describes that the knowledge variable is not significant to success. This can be seen from the value of t-statistics <1.96 which is 1.614, and p-values > 0.05, which is 0.107. The knowledge variable has a positive influence, as indicated by the original sample value of 0.157. The skills variable has a significant influence on success. It is proven by the t-statistic value > 1.96, which is 2.638, and p-values < 0.05, which is 0.009. The skill variable also has a positive effect based on the original sample value of 0.263. The ability variable shows a significant effect, as seen from the t-statistic value > 1.96, which is 2.213. Then, p-value > 0.05, which is 0.027. The ability variable positively affects success, which can be seen from the original sample of 0.247.

ANALYSIS

The data were analysed using the descriptive approach, measurement model, and structural model assessment. Descriptive analysis was performed using the IBM SPSS Statistics software. A descriptive analysis of the pilot study was used to describe the characteristics of the respondents. This study uses partial least squares structural equation modelling (PLS-SEM) to test the hypotheses and analyse the relationship between latent variables (Yamin & Kurniawan, 2011). The collected data were processed using the SmartPLS application. As for assessing the validity and reliability, a measurement model approach is used (Hair et al., 2011). Measurements were carried out reflectively by evaluating the internal consistency and indicator reliability. Then, the measurement used convergent validity and discriminant validity. Meanwhile, the structural model was evaluated to illustrate the significance and strength of the model with three categories: substantial ($r^2=0.67$), moderate ($r^2=0.33$), and weak ($r^2=0.19$) (Chin, 1998).

However, of the three dimensions of competency, two dimensions (skill and ability) play a more critical role in determining successful *Asnaf* entrepreneurs. It is indicated by the higher t-value possessed by the skills and ability dimensions in terms of successful *Asnaf* entrepreneurs, compared to the t-value possessed by the knowledge dimension in terms of successful *Asnaf* entrepreneurs. These results are consistent with previous research by Sidharta and Lusiana (2014). They also found that the dimensions of competency (skills and abilities) played a more critical role in influencing successful *Asnaf* entrepreneurs. Meanwhile, in this study, another competency dimension, namely knowledge, has a positive and insignificant effect. Therefore, it differs from

Sidharta and Lusiana (2014), who found that knowledge had a positive and significant effect.

The findings of this study are also in line with the argument (Dalyanto et al., 2021), which states that entrepreneurial activities require various skills. Moreover, providing skills to *Asnaf* entrepreneurs reduces the risk of failure. Therefore, as suggested by several researchers, BAZNAS and other *Zakat* management entities need to provide the skills required for *Asnaf* entrepreneurs (Kane, 1997; Raymond, 2001; Wang et al., 2005). Specifically, the skills needed for successful *Asnaf* entrepreneurs are communication skills (Rusu, 2012) and marketing skills (Scheers, 2011).

Thus, the test results on the included variables are consistent with those of Becker and Schultz's human capital theory. Three dimensions of human capital, later called by Xadicha (2020), with the term competency, namely, knowledge, skills, and abilities, play an essential role in successful *Asnaf* entrepreneurs. Therefore, this finding becomes an option for Baznas and *Zakat* management entities who want to create successful *Asnaf* entrepreneurs. Furthermore, it shows that the condition of *Asnaf* can change from *Mustabiq* to *Muzaki*.

CONCLUSION

The *Asnaf* entrepreneur academic program should be created by *Zakat* Management Institution. This program can change *Asnaf* entrepreneur people into *Munfiq* and *Muzaki*. This study has distinguished articles about *Asnaf* entrepreneur visionaries utilizing the diagramming-the-field approach. The review made three progress factors for *Asnaf* entrepreneur visionaries (motivation, competency, and productive *Zakat*) and five accomplishment elements (financial performance, non-financial performance, life-improvement, wealthy materially, and wealthy spiritually). This finding gives advantages to different gatherings to oversee *Zakat* better. Subsequently, business people, *Mustabiq Asnaf*, will feel the most significant advantages of *Zakat*.

Furthermore, this also gives confidence to *Muzaki* that *Zakat* funds have been managed very well. The results of this study are expected to provide information for *Zakat* institutions to increase *Zakat* distribution to *Asnaf* entrepreneurs. Likewise, the government, as policymakers, can use this information to increase the contribution of the *Zakat* program in alleviating poverty through appropriate and quality programs.

This research provides a new space for further research to test the proposed conceptual model. From the collection aspect, the success of *Asnaf* entrepreneurs will certainly increase *Muzaki*'s trust in the *Zakat* institution. Thus, *Muzaki* beliefs will ultimately increase *Zakat* collection. Meanwhile, in terms of

Zakat distribution, the success of *Asnaf* entrepreneurs is a form of accountability to stakeholders, which ultimately becomes the responsibility of the *Zakat* institution to Allah SWT.

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