

THE INFLUENCE OF SPIRITUAL FACTORS ON BUSINESS SURVIVAL OF ASNAF ENTREPRENEURS IN MALAYSIA

*Nor Aini Ali**, *Suhaili Sarif***, *Nor 'Azzah Kamri***

*Department of Syariah & Economics. Academy of Islamic Studies. Universiti Malaya. 50603. Kuala Lumpur. Malaysia.

**Department of Syariah & Management. Academy of Islamic Studies. Universiti Malaya. 50603. Kuala Lumpur. Malaysia.

Email:
*aini@um.edu.my

DOI:
<https://doi.org/10.22452/afkar.vol26no1.3>

Abstract

The Covid-19 pandemic and the enforcement of the Movement Control Order (MCO) in Malaysia adversely affected many entrepreneurs including business owners who received zakat assistance. Amidst the challenges, many of them managed to survive and remained strongly motivated. This article hence aims to analyze the spiritual factors that help *asnaf* entrepreneurs (eligible zakat recipients) during the Covid-19 pandemic to remain in business. A qualitative study was used in this research by interviewing a total of 46 *asnaf* entrepreneurs from three *zakat* institutions. The respondents were selected via purposive and snowball sampling methods. The findings of the study show that spiritual factors such as *iman*, *amanah*, perseverance, *tawakkal* and *ihsan* have significantly influenced the morale and development of *asnaf* entrepreneurs. Therefore, it is suggested that *zakat* institutions should not provide their recipients with merely financial assistance, but also non-material spiritual enhancement support such as motivational courses and advisory. Such programs will help *asnaf* entrepreneurs to uplift their spirit, especially during challenging times.

Article History:
Acceptance date: 20 Feb 2024
Available Online: 30 June 2024

Funding: This research received grant from Ministry of Higher Education (FR GS/1/2019/SSI 03/UM/02/1) and Universiti Malaya under research grant (GPF005L-2019).

Competing interest: The author(s) have declared that no competing interest exist.



Keywords: Entrepreneur *asnaf*; survival; spiritual; pandemic; COVID-19.

Khulasah

Pandemik Covid-19 dan penguatkuasaan Perintah Kawalan Pergerakan (PKP) di Malaysia memberi kesan buruk kepada ramai usahawan termasuk mereka yang menerima bantuan zakat. Meskipun berhadapan dengan cabaran, ramai antara mereka berjaya bertahan dan kekal bermotivasi tinggi. Artikel ini bertujuan untuk menganalisis faktor kerohanian yang membantu usahawan asnaf (penerima zakat) untuk terus bertahan semasa pandemik Covid-19. Kajian kualitatif digunakan dalam penyelidikan ini dengan menemubual seramai 46 orang usahawan asnaf daripada tiga institusi zakat. Responden dipilih melalui kaedah persampelan bertujuan dan bola salji. Dapatan kajian menunjukkan faktor kerohanian seperti iman, amanah, kesungguhan, tawakkal dan ihsan telah banyak mempengaruhi semangat dan pembangunan usahawan asnaf. Oleh itu, dicadangkan agar institusi zakat tidak semata-mata memberikan bantuan kewangan kepada penerimanya, tetapi juga sokongan pementapan rohani seperti kursus motivasi dan khidmat nasihat. Program sebegini akan membantu usahawan asnaf untuk menaikkan semangat mereka pada masa yang mencabar.

Kata kunci: Usahawan asnaf; daya tahan; kerohanian; pandemik; COVID-19.

Introduction

Spirituality in Islam is a person's confession of faith in Allah SWT and to live according to His orders and rules. As the concept stresses on the belief in the existence of Allah and his All-Knowing attribute, every Muslim is expected to strictly follow all His orders and avoid any misconduct. The spirituality is a pertinent concept in Islam

as all aspects of a Muslim’s life depend on it since the purpose of human creation is to worship Allah SWT.¹

As a Muslim, an entrepreneur may integrate themselves with Islamic spiritual elements to gain strength from it. In fact, Islam has infused spiritual elements into business activities and entrepreneurship.² Hence, the concept of Islamic entrepreneurship is guided by the broader understanding of Islamic economic philosophy where *Rabbani* (divine) elements must be always observed in carrying out entrepreneurial activities.³ This definition carries the meaning of individual devotion to God as mentioned in the Quran:

“(The story of Prophet Noah) this is of the Unseen which we reveal to you, which neither you nor your people knew before. Therefore, be patient. Surely the end is for the God-fearing.”
Translation of Surah Hud 11:49

The Quran says that those who fear Him - including entrepreneurs - will be successful. Therefore, Muslim entrepreneurs are individuals who take responsibility for meeting the needs of society with the mission to obtain two benefits, namely in this world and in the hereafter.⁴

¹ Ronald Rulindo & Amy Mardhatillah, “Spirituality, Religiosity and Economic Performances of Muslim Micro-Entrepreneurs,” paper presented in 8th International Conference on Islamic Economics and Finance, Center for Islamic Economics and Finance, Qatar Faculty of Islamic Studies, Qatar Foundation, Doha, Qatar, December 25-27, 2011.

² Che Zarrina Sa’ari & Solahuddin Abdul Hamid, “Reconstructing Entrepreneur’s Development Based on al-Qur’an and al-Hadith,” *International Journal of Business and Social Science* 2(19) (2011), 110- 116.

³ Yusuf al-Qaradawi, *Shakhsiyat al-‘Amm al-Islamiyah* (Cairo: Maktabat Wahbah, 2001), 26.

⁴ Ab Aziz Yusof, Pendidikan Keusahawanan dalam Konteks Pembangunan Negara (Kuala Lumpur. Dewan Bahasa dan Pustaka, 2009), 30.

Spiritual development also signifies one’s proximity to his/her God. Those with a bad attitude (*madhmumah*) such as laziness or committed misdeeds may not find it easy to get close to God. Hence, as a highly spiritual Muslim, one may strictly follow God’s instruction by practicing commendable attitudes (*mahmudah*) which eventually leads to business success.

Furthermore, as a Muslim, it is imperative that one’s efforts are grounded in reliance on Allah. After exerting oneself, the ultimate determination of success or failure should be entrusted to God. Entrepreneurs endowed with spiritual resilience can endure any circumstance, as the entrepreneurial qualities have become ingrained in their very beings. Even in the face of setbacks, they will rebound due to their unwavering dependence on Allah SWT. This principle is underscored by Mohd Zain Mubarak’s research, which highlights the significance of the spiritual dimension in ensuring the resilience and prosperity of an entrepreneur’s venture, drawing parallels with the exemplary model set by the Prophet SAW and his companions.⁵

Looking at this perspective, it is understood that those who are steadfastly held to the spiritual elements may survive in facing any challenges in life. Therefore, the objective of this paper is to analyze the extent to which spiritual factors contributed to the survival of *asnaf* entrepreneurs during the COVID-19 pandemic.

Literature Review

Spirituality is generally meant as a state of being spiritual or being attached to questions and values concerned with religion. Muslim scholars define spirituality (*ruhaniyyat*) as the spirit of a relationship with God that influences one’s

⁵ Mohd Zain Mubarak. *Personaliti dan Kerohanian Usahawan Berjaya* (Kelantan: Penerbit Universiti Malaysia Kelantan, 2020), 33.

dignity, sense of meaning, and connectedness with others. Spirituality is also understood as a core theme comprising beliefs (belief in Allah and His prophets, judgment day, etc.), rituals, daily living behaviors and knowledge. In performing the rituals, an individual is striving to become closer to Allah and to find personal worth and actualization. Hence, according to Hussain, the essence of spirituality in Islam is the degree of spiritual attainment achieved by any human being by the realization of *Tawhid* (unification of God) as expressed in the Quran, on the basis of the prophetic model and with the aid of the Prophet Muhammad.⁶

Parveen and Maqbool have summarized some studies on the understanding of spirituality.⁷ There are at least four domains used to explain this term, they are the presence of relationship, inner motivation, existential quest, and prescription. These domains are based on the study conducted by Armstrong who defines spirituality according to the inner relationship with a 'Higher Power' that affects how a person operates in the world.⁸ Parveen and Maqbool also considered the argument of Benner who describes spirituality as inner motivation or response to a deep and mysterious human yearning for self-transcendence and surrender or a yearning for a place⁹ in addition to Doyle who puts the definition of spirituality as existential quests

⁶ Hussain, K., *Essentials of Islamic Sciences* (New Delhi: Adam Publishers & Distributors, 2020), 469-490.

⁷ Parveen, N. and Maqbool, S., "Relationship between Spirituality and Religiosity," paper presented in International Spiritual Psychology Conference, Universiti Malaya, Kuala Lumpur, 2007.

⁸ Armstrong, T. D., "Exploring Spirituality: The Development of the Armstrong Measure of Spirituality," paper presented at the Annual Convention of the American Psychological Association, New York, 1995.

⁹ Benner, "Toward a Psychology of Spirituality: Implication for Personality and Psychotherapy," *Journal of Psychology and Theology* 8 (1989), 19-30.

or the search for existential meaning.¹⁰ Lastly, they also considered the study of O'Collins and Farrugia who identify spirituality as a prescription or the systematic practices of and reflection on a prayerful devout; disciplined life.¹¹

Spirituality is often associated with ethical and moral values, such as honesty, integrity, and compassion. When these values are integrated into one's personal and professional life, they can positively impact the way one conducts his or her vocations. By embodying spiritual values such as honesty, integrity, and compassion in their business dealings, a person can establish a reputation for being trustworthy and reliable. A trustworthy businessperson is reliable, honest, and consistent in their actions and decisions, and prioritizes the well-being of their clients, partners, and employees. This can lead to a positive relationship with others, as well as success and growth for them in their organization.

There are also researches that show that people who have higher spirituality have greater possibilities to be better off as compared to others, especially when their status is measured by poverty standards.¹² It seems that they have stronger motivation in life and are better in facing challenges due to the strong belief that God will always help them in the future. Hence, these researches suggest that programs to build the economic capacity and performance of the poor should incorporate religious and spiritual elements to equip them with strong spirituality.¹³

¹⁰ Derek Doyle, "Have We Looked Beyond the Physical and Psychosocial?" *Journal of Pain Symptom Management* 7(5) (1992), 302-311.

¹¹ O'Collins G. & Farrugia, E. G, *A Concise Dictionary of Theology* (London: Harper Collins, 1991), 60.

¹² Ronald Rulindo & Amy Mardhatillah, "Spirituality, Religiosity and Economic Performances," 1-13.

¹³ Ronald Rulindo & Ataul Huq Pramanik, "Finding a Way to Enhance Impact of Islamic Microfinance: The Role of Spiritual and Religious

Numerous studies have also shown that spiritual factors help the entrepreneur to succeed as it influences their personality and how they run their business.¹⁴ *Asnaf* entrepreneurs are more successful and are able to survive when practicing the values taught by religion such as seeking *halal* sustenance and avoiding cheating or treachery in business. They will not only be able to attract more customers, but also will be blessed by God. In Islam, capital or material is not the only measuring tool that contributes to the success of *asnaf* entrepreneurs.¹⁵ Islamic

Enhancement Programmes," *Developing Country Studies* 3(7) (2013), 41-52.

- ¹⁴ Syarul Azman Shaharuddin et al., "Analisis Literatur Sistematis: Impak Elemen Spiritual terhadap Kejayaan Usahawan Muslim," *Journal Al-Irsyad* 5(2) (2020), 434-443; Mohd. Faizal P. Rameli et al., "Etika Perniagaan Islam: Pengalaman Usahawan Muslim di Melaka," *Proceeding of PERKEM* 9 (2014), 442-450; Mohd. Faizal P. Rameli, Muhammad Ridhwan Ab. Aziz, Kalsom Ab. Wahab, "The Entrepreneur's Characteristic from al-Qur'an and al-Hadis," *International Journal of Trade, Economics and Finance* 4(4) (2013), 191-196; Fatimah Salwa Abd Hadi & Joni Tamkin Borhan, "Faktor-faktor Kejayaan Perniagaan Khadijah binti Khuwailid: Analisis terhadap Usahawan Asnaf di Lembaga Zakat Selangor," *Jurnal Syariah* 21(2) (2014) 117-144; Yazilmiwati Yaacob and Ilhaamie Abdul Ghani Azmi, "Entrepreneur's Social Responsibilities from Islamic Perspective: A Study of Muslim Entrepreneurs in Malaysia," *Procedia - Social and Behavioral Sciences* 58 (2012), 1131-1138; Sanep Ahmad, "Membangun Keusahawanan Asnaf: Analisis Konsep Model Pemindahan Teknologi," *Proceeding of PERKEM* VII, 1 (2012), 709-715.
- ¹⁵ Fatimah Salwa & Joni Tamkin, "Faktor-faktor Kejayaan Perniagaan Khadijah binti Khuwailid," 117-144; Syarul Azman et al., "Analisis Literatur Sistematis," 434-443; Yazilmiwati Yaacob & Ilhaamie Abdul Ghani Azmi, "Ciri-ciri Akhlak Usahawan Muslim Berjaya dan Hubungannya dengan Cara Pengembangan Harta serta Matlamat Hidup Menurut Perspektif al-Qur'an," *Journal of Contemporary Islamic Law* 4(1) (2019), 8-17; Suhaila Nadzri & Salmy Edawati Yaacob, "Elemen Kerohanian dalam Keusahawanan Islam: Kajian Terhadap Usahawan Berjaya di Negeri Kelantan," *Journal of Business and Social Development*, 3 (1) (2015), 43-53.

rituals observed by entrepreneurs such as performing daily prayers and paying zakat are also factors that influence business resilience.¹⁶ In addition to obligatory rituals, performing supererogatory ones such as donating voluntarily can also help them to remain in business.¹⁷

In sum, there are meaningful links between spirituality and ethical values in business. With shared values and ethics contributing to the development of positive and reliable business relationships, entrepreneurs who have a high spiritual level are more likely to survive in challenging times. As far as the Covid-19 pandemic is concerned, the business resilience of the entrepreneur and their spirituality are truly tested. There are some Muslim personalities and positive psychological traits such as *sabr*, *tawakkal*, *shukr*, *rida*, *ikhlas* and *tawbah* that may help to overcome the Covid-19 pandemic issues.¹⁸ The extent to which these values will influence the business survival of the entrepreneurs will be dealt throughout this article.

Theoretical Framework

Spiritual Factor is derived from the Muslim Religiosity Personality Measurement Inventory (MRPI) introduced by Krauss et al. (2005). MRPI is designed to reflect the unique

¹⁶ Syarul Azman et al., “Analisis Literatur Sistematis,” 434–443.

¹⁷ Yazilmiwati & Ilhaamie, “Ciri-ciri Akhlak Usahawan Muslim Berjaya, 8–17; Zuriyati Yaakub & Nurul Ilyana Muhd Adnan, “Faktor-faktor Kejayaan Usahawan ikon Majlis Agama Islam Melaka,” *Journal of Advanced Research in Social and Behavioural Sciences* 11(1) (2019), 82–93; Syarifah Md Yusof et al., “Usahawan Wanita Muslim Berjaya: Amalan Gaya Hidup Islam”, *International Journal of Islamic Business* 3(1) (2018), 1–18; Mohd Zain Mubarak, Asyraf Hj. Abdul Rahman & Mohd Rafi Yaacob, “Elemen Kerohanian dalam Keusahawanan Islam: Kajian Terhadap Usahawan Berjaya di Negeri Kelantan,” *Journal of Business and Social Development* 3(1) (2015), 43–53.

¹⁸ Septi Gumindari et al., “Islamic Resilience as Spiritual and Psychological Coping Strategies for Muslims during COVID-19 Pandemic,” *Afkar: Jurnal Akidah & Pemikiran Islam* (Special Issue) (2022), 313–348.

tawhidic (divine unity) worldview of the Islamic faith. The MRPI can be understood according to two main constructs. The first is called 'Islamic Worldview' and consists of '*aqidah*'. The second major construct is 'Religious Personality' which includes behaviours, motivation, attitudes and emotions. The 'Religious Personality' is also known as *akhlaq al-Islamiyyah*.

This MRPI refers to the real form of the Islamic worldview, including religious duties such as prayer, fasting, charity, and the relationship between oneself and others. From these theoretical frameworks, this article suggested several main spiritual factors including *iman* ('*aqidah*'), *amanah*, hardworking, *tawakkal* and *ihsan* (*akhlaq*).

Methodology

A qualitative approach was employed for data collection through semi-structured in-depth interviews. This study chose the Majlis Agama Islam Wilayah Persekutuan (MAIWP), Lembaga Zakat Selangor (LZS) and Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM). These *zakat* institutions were chosen as they are among the highest contributors to *asnaf* entrepreneurs in their respective territories.

Samples were selected through purposive sampling. The sampling is suitable for the study as it is very well intended and the selected respondents have information that the researcher wants to know.¹⁹ The sampling design selected only *asnaf* entrepreneurs who have received capital assistance from MAIWP, LZS and MAIDAM that are willing to be interviewed. At the same time, snowball sampling was also used where the researcher asked the informants to name another potential interviewee. The

¹⁹ John W. Creswell & Cheryl N. Poth, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (London: Sage Publications, 2018).

combination of these two sampling techniques enabled the researcher to address the issue of respondents who were reluctant to participate. As a result, a total of 46 *asnaf* entrepreneurs responded to the study. These selected entrepreneurs came from various business sectors. The size of the sample was considered sufficient to obtain valuable qualitative data.²⁰

To ensure the authenticity of responses from the informants, the researcher posed multiple questions with a shared objective. This approach allows for triangulation, where the researcher can cross-reference answers provided by the informants. The data gathered from the interviews was meticulously recorded, transcribed, and subjected to thematic analysis.

The processing of interview data involves four stages. In the initial stage, the analysis commenced with the familiarization process, wherein the researchers immersed themselves in the acquired data. This phase includes a thorough review and repeated reading of the interview transcriptions. While scrutinizing the transcriptions, the study endeavours to identify crucial information in the form of words, phrases, or sentences that contribute to answering the research questions.

During the second stage, known as code generation, emphasis is placed on coding meaningful words, phrases, or sentences, while disregarding those deemed irrelevant. This iterative process involves reviewing, outlining, and coding until a refined interview transcription for each interviewee is achieved. Subsequently, the theme-setting process ensues, drawing from the developed codes. The transcriptions undergo scrutiny to identify appropriate themes derived from the coded words, phrases, or sentences, thereby supporting the interpretation of the

²⁰ Spencer, L. M. & Spencer, S. M., *Competence at Work: Models for Superior Performance* (New York: John Wiley & Sons, 1993), 43.

study’s data findings. Revisions are also undertaken to enhance the clarity of the themes and eliminate any extraneous or unrelated data.

Moving to the subsequent stage, the themes undergo a thorough review, examining their alignment with words, phrases, or sentences that convey meaning to the study and contribute to addressing the research questions. The objective is to validate the patterns, themes, and any similarities or differences derived from the themes. In the final phase of analysis, the themes are precisely defined and labeled. The codes or themes utilized in this stage are explicitly defined to interpret the interview findings and draw conclusions. These codes necessitate individual or cross-case analysis.

Upon completing the process of organizing the themes into the data, this study conducts an analysis and presents the findings. During this phase, conclusions are drawn based on the systematically obtained results, accompanied by a comprehensive explanation. The conclusions must elucidate the actual occurrences of the phenomenon under investigation.

The spiritual factors influencing the business resilience of *asnaf* entrepreneurs during the COVID-19 pandemic are encapsulated in five main themes: *iman*, *amanah*, perseverance, *tawakkal*, and *ihsan*. These spiritual factors collectively shape the entrepreneur’s personality, encompassing internal behaviors that contribute to the survival of the entrepreneur’s business.

Findings and Discussion

The study’s results are categorized into demographic factors and spiritual factors. The spiritual aspect is derived from the transcription, data adaptation, coding, and theme formation processes conducted during interviews.

Demographic Factor

TABLE 1: Profile of Informants

Item	No	Percent
<i>Sex</i>		
Male	16	34.78
Female	30	65.22
<i>Age (years)</i>		
21-30	2	4.34
31-40	15	32.61
41-50	25	54.35
51-60	4	8.70
<i>Years of Business</i>		
5 & below	23	50.00
6-10	14	30.44
11-15	5	10.88
16-20	2	4.34
21 & above	2	4.34

The findings showed that the majority of informants are female. All informants started the business between the ages of 21 and 60. The majority of informants are between 41-50 years old and their business age is under 5 years. There is also an informant who has been in business for more than 21 years.

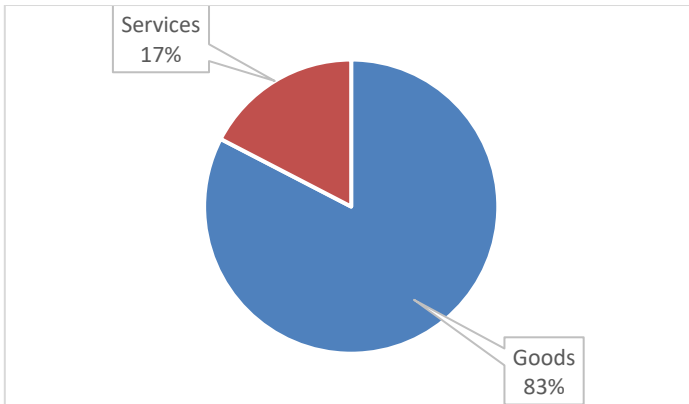


FIGURE 1: Type of Business

Based on Figure 1, the 46 informants have been involved in various businesses in goods and services. Most informants in the goods industry are involved in the food sector such as selling cakes and pastries, pizzas, frozen foods, cookies, chips, fried onions, *sambal* (hot sauce), yellow noodles and rice with its side dishes. The rest are involved in the services industry such as saloon, laundry, sewing and workshop.

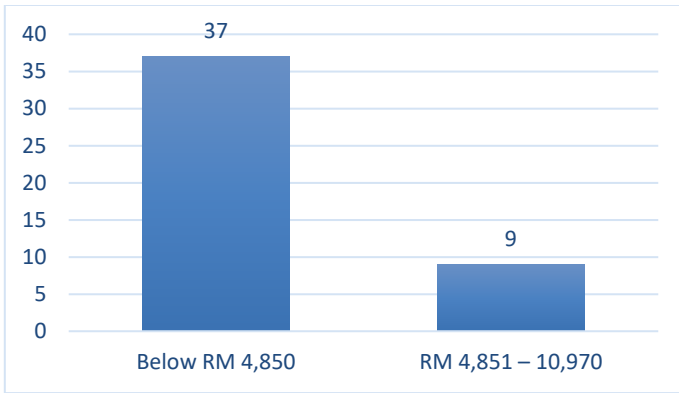


FIGURE 2: Monthly Income

Based on Figure 2, a total of 46 *asnaf* entrepreneurs have monthly net income in the B40 income category (below RM4,850.00). Only nine respondents earn between MYR4,851.00–RM10,970.00 who belong to M40 category. This shows that the businesses still exist after the pandemic has receded and the entrepreneurs still manage to earn a living through their businesses.

Spiritual Factor

i. Iman

Asnaf entrepreneurs believe that one’s sustenance including business earnings comes from God. Such a strong belief is

considered as part of *iman* (believe in God) whereas the latter will not disregard anyone who begs Him for His blessing with earnest effort. Thus, they must strive to continue their business by using the *zakat* aid provided by the zakat institution. The respondents say:

“I’m determined to run it [business] even if I have nothing left. I’m also determined to do business because I believe that nine out of ten from God’s provision [sustenance] come from business.”²¹

“If you say that [what do you get] today is insufficient, you do not know may tomorrow be your day, that’s luck. [You] need to push further.”²²

“Rain is a test for street vendors. I think that’s normal [challenge] for us by God’s will. Don’t worry. Yesterday we managed to sell well by God’s will, if today we unable to do so [also by His will] we should not complain.”²³

Rasulullah says in a hadith:

From Abu Hurayrah who said; that the Prophet SAW one day appeared to the companions, then came the Jibril who then asked: “What is *iman*?” The Prophet SAW replied: “*Iman* is that you believe in God, His angels, His books, His Messengers, and you believe in the Day of Resurrection”. (Jibril a.s) said: “What is Islam?” Rasulullah SAW replied, “Islam is you worship Allah and do not associate anything with Him, perform your prayer, pay *zakat*, and fasting during the month of Ramadan”. (Jibril a.s) said: “What is *ihسان*?” The Prophet SAW

²¹ Interview with Informant 19, August 31, 2021.

²² Interview with Informant 8, September 17, 2021.

²³ Interview with Informant 32, September 7, 2021.

replied: “You worship Allah as if you see Him and if you do not see Him, indeed He sees you”. Narrated by Muslim²⁴

Iman is very important to entrepreneurs as it helps them to carry out their work with a sense of purpose and meaning. Entrepreneurs who have a strong belief in God are more likely to be driven by the desire to create positive change in society, rather than just making money. They are more likely to be guided by their values and principles, which can help them to make ethical business decisions and build sustainable businesses that contribute to the well-being of society.

Furthermore, entrepreneurs with strong *iman* are more resilient and better equipped to deal with the challenges and setbacks in business. They can gain strength from their faith, which can help them to face difficult times. *Iman* will also cultivate a positive mindset and maintain a sense of gratitude and humility. This can help them to stay focused on what truly matters in life, rather than get preoccupied by the unnecessary pursuit of material gain.

In conclusion, *iman* plays a significant role in life of a Muslim entrepreneur, helping them to build businesses that are not only profitable but also meaningful and purpose-driven. It can equip them with the values and positive mindset they need to succeed in the dynamic and challenging world of business.

ii. *Amanah*

Trust (*amanah*) is a very important value in business. A total of 46 *asnaf* entrepreneurs have shown a certain degree of trustworthiness. They regard that they must be

²⁴ Abu ‘Abd Allah Muhammad bin Isma‘il al-Bukhari, *Sahih al-Bukhari*, Bab *al-Iman*, vol. 5 (Beirut: Dar Ibn Kathir, 1987), 225, Hadith no. 50.

responsible in using the *zakat* assistance. According to them the assistance is specifically used for business and cannot be spent for other purposes. In addition, it is also found- according to *zakat* official- that all of them conform to the requirement to submit their financial report to the assistant provider regularly. They say:

“I don’t use the money I get (from *zakat*) for other things. I used the money to buy machines and other necessary items”.²⁵

“I have no intention [to misuse the fund], if I ask [*zakat* aid] for doing business, God willing, my intention is just to do business. I don’t want to use *zakat* money for other things. Just use it to expand my business.”²⁶

“*Zakat* money cannot be misused.”²⁷

“*Zakat* is a trust. So, I kept reporting [to *zakat* authority] on how do we progress after obtaining aid from *zakat*.”²⁸

“When I was working [prior to receive *zakat* aid], I was trained to be self-disciplined [and now still I am] ... so when I received *zakat* [aid] in January, I will [ensure to] send an accounting report regularly to MAIWP.”²⁹

“The *zakat* given cannot be spent haphazardly, [we must] spend it accordingly, God willing you will succeed.”³⁰

²⁵ Interview with Informant 10, May 19, 2021.

²⁶ Interview with Informant 12, May 20, 2021.

²⁷ Interview with Informant 15, May 26, 2021.

²⁸ Interview with Informant 40, September 9, 2021.

²⁹ *Ibid.*

³⁰ Interview with Informant 23, September 1, 2021.

“*Zakat* cannot be wasted; you have to be careful [to spend].”³¹

“When I receive the *zakat*, I don’t mix it with other money, I will separate it, because I don’t want the money to be misused.”³²

“I am more confident [now] because I think the *zakat* assistant is like a responsibility, so I want to do better.”³³

“After that, they want to see that we can keep maintaining business records every day, we have to record of how much capital [spent], how much we earn. I send them [financial record] to MAIWP at the end of each month.”³⁴

“[With] this *zakat* assistant, I bought the big fridge. Another one [in addition] I bought an automatic machine for [making] curry puff. I ordered them myself from China.”³⁵

According to al-Ghazali, the word *amanah* is taken from the word *al-amn* which refers to a person who feels safe from infringing on the rights of others.³⁶ A person’s faith is not complete if he is not trustful. Allah says in the Quran:

“... But if one of you believes in the other, let the one who is trusted fulfill his debt.” al-Baqarah 2: 283

³¹ Interview with Informant 30, September 9, 2021

³² Interview with Informant 22, September 1, 2021.

³³ Interview with Informant 26, September 5, 2021.

³⁴ Interview with Informant 22, September 1, 2021.

³⁵ Interview with Informant 17, August 31, 2021.

³⁶ Abu Hamid al-Ghazali, *Ihya’ Ulum al-Din*, Tahqiq wa Takhrij ‘Ali Muhammad Mustafa & Sa ‘id al-Mahasini (Damascus: Dar al-Manhal Nashirun, 2010), vol. 5, 317.

“Who are true to their trusts and their covenants.” al-Mukminun 23: 8

Al-Qurtubi argues that *amanah* is a necessary element in every aspect of human life whether it is related to worldly affairs or hereafter.³⁷ Prophet Muhammad also says:

“If trust has been betrayed, then wait for the disaster. A friend of mine asked me what I meant by betrayal? The Prophet s.a.w replied, “If a matter is left not to its experts.” Narrated by al-Bukhari.³⁸

“Honest and trustworthy traders will be with the prophets, honest people and martyrs.” Narrated by al-Tirmidhi.³⁹

When a person believes in Allah, they will use the aid given according to Sharia and will not misuse it for other purposes. *Amanah* is one of the indicators of the strength of one’s faith. A faithful person will keep their promise. In contrast, an unfaithful one will easily betray any trust surrender to them.⁴⁰

iii. Perseverance

Perseverance is an earnest attitude in working and doing something more than expected or beyond responsibility. This attitude is also associated with seriousness in

³⁷ Abu ‘Abd Allah, Muhammad bin Ahmad al-Ansari al-Qurtubi, *Jami’ al-Ahkam al-Qur’an*, Tahqiq Ahmad al-Barduni & Ibrahim Atfish (Cairo: Dar al-Kutub al-Misriyyah, 1964), vol. 12, 107.

³⁸ Abu ‘Abd Allah Muhammad bin Isma‘il al-Bukhari, *Sahih al-Bukhari*, Bab Raf ‘ al-Amanah, vol. 8 (Beirut: Dar Ibn Kathir, 1987), 104, Hadith no. 6496.

³⁹ Muhammad bin ‘Isa al-Tirmidhi, *al-Jami’ al-Kabir Sunan al-Tirmidhi*, Bab ma ja’a fi al-Tujjar wa al-Tasmiat al-Nabi sallallahu alaihi wasallam wa iyyahum, vol. 2 (Beirut: Dar al-Gharb al-Islami, 19986), 498, Hadith no. 1209.

⁴⁰ Iwan Hermawan, Nurwadjah Ahmad & Andewi Suhartini, “Konsep Amanah dalam Perspektif Pendidikan Islam,” *QALAMUNA: Jurnal Pendidikan, Sosial, dan Agama* 12(2) (2020), 141-152.

completing any given task. Eventually, people who persevere will get what they aim for.

Like other businessmen, asnaf entrepreneurs must also work hard and be determined to realize their target. Based on the interview, they seem not only to be hardworking but also consistently seeking knowledge to improve themselves. They say:

“When our names listed by Baitulmal [as a recipient], Baitulmal will suggest suitable [training] courses to us. When they [Baitulmal] say: “Go to course ‘A’”, so there will be [relevant] agency that can help us. We should commit to completing the course and fulfill all requirements. Later if we attend other course, other agencies may offer their assistance.”⁴¹

“Be hard working, be patient and keep learning [as] such process never ends. I [always] try to learn if I do not know [about something]. Do not easily get comfortable.”⁴²

“I am busy all day long.”⁴³

“I don’t think that I’m ready to hire workers [for now]. I will do everything by myself as long as I can. I just need to manage my time correctly. I [also] have to sleep less. The shop is open from 10.30 am to 6.00 pm.”⁴⁴

“After leaving school, I worked in a bakery for six years. Then I gradually tried to bake myself at home, while still working there. Since three

⁴¹ Interview with Informant 23, September 1, 2021.

⁴² Interview with Informant 25, September 5, 2021.

⁴³ Interview with Informant 26, September 5, 2021.

⁴⁴ Interview with Informant 11, May 19, 2021.

or four years ago, I have been focusing on my own business.”⁴⁵

“I started by attending course offered by MARDI (Malaysian Agricultural Research and Development Institute). I went to many courses and trainings offered by many agencies such as baking and decorating biscuits and cakes. I won’t just sit and doing nothing.”⁴⁶

“I learn how to bake and cook. I will do anything to make money.”⁴⁷

“If I cook something, I will post and publicize it in [WhatsApp] group. I just tried this recipe. I also attended the class [about nutrition] for a year, but due to the MCO, I can’t go to the class regularly. I also make chips, which are easy to make. However, it [my product] is limited as I have no sealer machine [for better packaging]. I have only recently tried this field [nutrition]. I want to rise again and it takes time.”⁴⁸

“I want to do my best so that one day I can pay *zakat* for myself.”⁴⁹

“I mainly run a seafood business. I also do all types of menial jobs, I mend people’s houses, repair washing machines and refrigerators to get paid.”⁵⁰

⁴⁵ Interview with Informant 10, May 19, 2021.

⁴⁶ Interview with Informant 12, May 20, 2021.

⁴⁷ Interview with Informant 38, September 8, 2021.

⁴⁸ Interview with Informant 33, September 7, 2021.

⁴⁹ Interview with Informant 45, September 13, 2021.

⁵⁰ Interview with Informant 46, September, 13, 2021.

“We don’t want to depend entirely on this aid and we want stand on our own feet if possible.”⁵¹

“Because MAIWP has told us to be hardworking. I follow [their advice] and don’t rely 100 percent on them [MAIWP] because they only give fund.”⁵²

“But most of all I think, consistency [in keeping services improved] that can attract more customers because there are many other entrepreneurs [who are struggling and competing each other]... they open [inconsistently] and [often] close. But I consistently open my business even though there are no customer, I will keep it open.”⁵³

“I’m trying to do something better again.”⁵⁴

“Actually, I will keep working all day to make sure I have enough stock [to sell]. I am busy all the time as the demand for frozen [ready to eat] food is unpredictable...”⁵⁵

“We did [produced] it all from home. Then we request for a shop [to rent] from Kuala Lumpur City Hall. When we acquired the shop, we started getting serious, we bought appliances like ovens and flour grinders. So, we can produce everything in the rented premise... [then] the production will be higher.”⁵⁶

⁵¹ Interview with Informant 32, September 7, 2021.

⁵² Interview with Informant 19, August 31, 2021.

⁵³ Interview with Informant 31, September 7, 2021.

⁵⁴ Interview with Informant 25, September 5, 2021.

⁵⁵ Interview with Informant 26, September 5, 2021.

⁵⁶ Interview with Informant 24, September 3, 2021.

The characteristic of hardworking is also mentioned in the Quran:

“And do not desire the bounty which Allah has bestowed upon some of you above others. Men have a share of what they earn, and women have a share of what they earn and ask Allah for his bounty. Indeed, Allah knows all things.” Al-Nisa’ 4: 32

From the above verse, hard work and perseverance are values that must be embraced by all Muslims in accomplishing any job. They must be persistent to complete the task and keep striving for better results as if they will live forever.

The analysis shows that the informants place greater effort in doing their business and seeking knowledge that is related to their business. They are willing to do extra work to generate more income.

The aspect of effort can also be measured from the individual tenacity to seek necessary knowledge. A person becomes better not only after earning a higher income, but also by acquiring knowledge. The research informants show that they are very keen to attend many relevant courses. Eventually, this effort gives added value to them as they can improve their knowledge and explore many opportunities in business.

iv. *Tawakkal*

Tawakkal means perfect trust in God and reliance on Him alone. A person who holds on to this value leaves all problems to Allah accepting all that has been destined by Him. Rasulullah SAW praised those who have *tawakkal* as the value that will make every human’s action turn to the act of pleasing Him (*‘ibadah*). It is also believed that God will provide sustenance to those who practice *tawakkal*. In this regard, *asnaf* entrepreneurs should fully surrender to

Allah SWT after putting all effort into their business. The respondents reply:

“Leave it to Allah. I am amazed when looking at how [God created us] do we manage to eat. If you look at it, you can’t even make sense [understand], how can you eat, how can you live. [When] my son goes to the mosque sometimes people give him money [unexpectedly], when he at his school there are [sometimes] people kindly pay for him.”⁵⁷

“I always share my thoughts and feelings with God.”⁵⁸

“When I am in the “*ujian*” [life test or difficulty] I will go directly to Allah [by asking for guidance and help].”⁵⁹

The priority of *tawakkal* is mentioned in several verses of the Quran as follows:

“Put your trust in Allah if you are truly believers.” al-Ma’idah 5: 23

“And whoever puts their trust in Allah, then He is sufficient for them.” al-Talaq 65: 3

“If you were to put your trust in Allah as you should, you would be given provision like the birds: they go out hungry in the morning and come back with full bellies in the evening.” Narrated by Ahmad.⁶⁰

⁵⁷ Interview with Informant 7, May 17, 2021.

⁵⁸ Interview with Informant 32, September 7, 2021.

⁵⁹ Interview with Informant 45, September 13, 2021.

⁶⁰ Abu ‘Abd Allah Ahmad bin Muhammad bin Hanbal, al-‘Ashrah al-Mubashshirîn bi al-Jannah, Musnad ‘Umar Bin al-Khattab, *Musnad al-Imam Ahmad bin Hanbal*, vol. 1 (Beirut: Mu’assasah al-Risalah, 2001), 177, Hadith no. 205.

From the verses and the hadith above, it is understood that the *tawakkal* will result in the assured sustenance by Him. In this regard, the respondents have shown a high level of *tawakkal* as they struggle to earn a living for their families, and they believe that putting food on the table is part of the Prophet's teaching. Al-Ghazali, a renowned scholar mentioned that the one's effort in looking for sustenance is the third level in the concept of *tawakkal*.⁶¹

v. *Ihsan*

Ihsan is the Muslim obligation to obtain perfection or excellence in worship. The definition comes from the Hadith of Gabriel in which Muhammad states, "[*Ihsan* is] to worship God as though you see Him, and if you cannot see Him, then indeed He sees you."⁶² Scholar says that *ihsan* may be divided into two levels: the highest one is to worship Allah earnestly as if he sees Him; failing which one attains this level of worship, then he should worship his God by being certain that He sees and All-Aware of his actions and deeds.

"One day while the Prophet (ﷺ) was sitting in the company of some people, (The angel) Gabriel came and asked, "What is faith?" Allah's Messenger (ﷺ) replied, "Faith is to believe in Allah, His angels, (the) meeting with Him, His Apostles, and to believe in Resurrection." Then he further asked, "What is Islam?" Allah's Messenger (ﷺ) replied, "To worship Allah Alone and none else, to offer prayers perfectly to pay the compulsory charity (Zakat) and to observe fasts during the month of Ramadan." Then he further asked, "What is *ihsan* (perfection)?" Allah's Messenger (ﷺ) replied, "To worship Allah as if you see Him,

⁶¹ Al-Ghazali, *Ihya' 'Ulum al-Din*, vol. 5, 480-481.

⁶² Al-Bukhari, *Sahih al-Bukhari*, Bab al-Iman, vol. 5, 225, Hadith no. 50.

and if you cannot achieve this state of devotion then you must consider that He is looking at you.” Narrated by Bukhari.⁶³

To obtain the *ih-san* or perfection in worship, a person should not merely perform obligatory worship but also voluntary one. In this context it is observed that those who survive in business frequently perform what has been strongly recommended by Rasulullah SAW such as being punctual in performing prayers, paying charity and other voluntary activities besides all the obligatory rituals.

The following informants say that they practice supererogatory prayers as part of their routine activities for them in asking God’s guidance:

“The most importantly, perform prayer early.”⁶⁴

“I just practice what religious teachers told me [before] that [we] must not miss *dhuha* prayer. If you have chance, wake up in the middle of the night [to pray].”⁶⁵

“*Tahajud* [mid-night prayer] has to be done every night.”⁶⁶

“I do perform supererogatory prayer.”⁶⁷

“Make sure to do *dhikr* (repeatedly chanting the name of God) 100 times, keep reciting *selawat* (supplication by sending blessed upon Rasulullah).”⁶⁸

Practicing voluntary deeds or supererogatory worship will always have a positive effect. For example, performing *tahajud* prayer with sincere intention will produce a sense

⁶³ *Ibid.*

⁶⁴ Interview with Informant 4, May 10, 2021.

⁶⁵ Interview with Informant 27, September 6, 2021.

⁶⁶ Interview with Informant 4, May 10, 2021.

⁶⁷ Interview with Informant 7, May 17, 2021.

⁶⁸ Interview with Informant 4, May 4, 2021.

of pleasure, calm, optimism and a positive vibe.⁶⁹ This will ultimately lead to a strong will to survive in business.

Apart from that, giving charity is also believed to have a positive impact on the business of *asnaf* entrepreneurs as shown in the following response:

“I frequently donate. If I do not donate [in the form of] money, I will give food items, I will also donate to the mosques.”⁷⁰

“The most frequent thing I did is *sadaqa* (donation). I donate to my son first and foremost... If you see someone in need, donate, don't stop giving. If someone is in need, let me give him free haircuts and hair wash for free.”⁷¹

“I consider my charity as a type of therapy. Sometimes I donate the Qur'an as an endowment.”⁷²

Allah encourages Muslims to perform their prayers and often donate to others as He says in the Quran:

“Indeed, those who recite al-Qur'an, perform prayers and donate from what we have provided for them, secretly or openly, can hope for an exchange that will never fail.” Fatir 35: 29

It is hence believed that sincere generosity and charity will make one's property and earnings more blessed. Eventually, Allah promises that the donator will be rewarded greater than what they have given. Al-Qur'an says:

“The example of those who spend their wealth in the cause of Allah is that of a grain that

⁶⁹ Azrin Wahid, “Kajian Sains Membuktikan Solat Tahajud Penawar Segala Penyakit,” UtusanTV, accessed February 11, 2021.

⁷⁰ Interview with Informant 22, September 1, 2021.

⁷¹ Interview with Informant 4, May 10, 2021.

⁷² Interview with Informant 32, September 7, 2021.

sprouts into seven ears, each bearing one hundred grains. And Allah multiplies (the reward even more) to whoever He wills. For Allah is All-Bountiful, All-Knowing." al-Baqarah 2: 261

"Those who spend their wealth in charity day and night, secretly and openly—their reward is with their Lord, and there will be no fear for them, nor will they grieve." al-Baqarah 2: 274

In addition, four informants have paid *zakat* for their business. *Zakat* on business is only required to be paid when several conditions are met, among others: the business has reached the minimum amount of taxable income (*nisab* 2023: MYR20,978); and achieving *haul* (complete an annual business cycle).⁷³ *Zakat* payments were highlighted by informants in their responses:

"I am now paying *zakat* again."⁷⁴

"*Zakat* is the most important."⁷⁵

"I [regularly] pay *zakat* [even though] not much. I pay only RM400 [this year]."⁷⁶

"I will pay my *zakat* [by any possible means]."⁷⁷

Muslim entrepreneurs who are successful and entitled to pay *zakat* on business must perform their obligatory duty as mentioned in the Hadith:

⁷³ Nor Aini Ali et al., "Assessment of Zakat: A Case Study of Selected Islamic Banks in Malaysia, *International Journal of Economics, Management and Accounting* 28(2) (2020), 431–456; Suhaili Sarif, Nor Aini Ali & Nor 'Azzah Kamri, "The Advancement of Zakat Institution in Malaysian Post Islamic Revivalism Era," *Journal of Al-Tamaddun*, 15(2) (2020), 71–79.

⁷⁴ Interview with Informant 17, August 13, 2021.

⁷⁵ Interview with Informant 27, September 6, 2021.

⁷⁶ Interview with Informant 25, September 5, 2021.

⁷⁷ Interview with Informant 7, May 17, 2021.

“The Messenger of Allah ordered us to issue *zakat* from the goods we provide for business.”
Narrated by Abu Dawud⁷⁸

Conclusion

The pandemic has indeed affected many parties including the *asnaf* entrepreneurs in Malaysia. This study found that spiritual factors have helped them to be sustained and survive in business during the pandemic. Their resilience in business can be seen from the tenure of their businesses, which lasted between three to more than 21 years. They also managed to earn a monthly income between MYR2,500 and MYR10,959. The factors of *iman*, *amanah*, perseverance, *tawakkal* and *ihsan* are the spiritual factors that influence the spirit of *asnaf* entrepreneurs to remain enthusiastic and motivated in running businesses and facing all kinds of challenges ahead.

Since this study is limited in terms of the methodology and informants, further research can be proposed to determine any other factors that contribute to the durability of the entrepreneur’s business. Those factors are very important to be identified as it can help relevant institutions which provide entrepreneurial assistance to improve their existing services and programs. Thus, the aim of the National Entrepreneurship Policy (DKN) to increase the number of quality, resilient, and competitive entrepreneurs by the year 2030 can be realized.

Acknowledgement

This study was supported by grants from Ministry of Higher Education under the Fundamental Research Grant Scheme (FRGS/1/2019/SSI03/UM/02/1) and Universiti Malaya under research grant (GPF005L-2019).

⁷⁸ Abu Dawud Sulayman ibn Al-Ash‘ath, *Sunan Abi Dawud*, Bab al-‘Urudh iza ka nat li al-Tijarat hal fiha al-Zakat? vol. 2 (Beirut: al-Maktabah al-‘Asriyah, 1960), 95, Hadith no. 1562.

References

- Ab Aziz Yusof. *Pendidikan Keusahawanan dalam Konteks Pembangunan Negara*. Kuala Lumpur: Dewan Bahasa dan Pustaka, 2009.
- Abu Dawud, Sulayman ibn al-Ash'ath. *Sunan Abi Dawud*, vol. 2. Beirut: al-Maktabah al-'Asriyah, 1960.
- Ahmad bin Hanbal, Abu 'Abd Allah. *Musnad al-Imam Ahmad bin Hanbal*, vol. 1. Beirut: Mu'assasah al-Risālah, 2001.
- Armstrong, T. D. "Exploring Spirituality: The Development of the Armstrong Measure of Spirituality." Paper Presented at the Annual Convention of the American Psychological Association, New York, 1995.
- Azrin Wahid, "Kajian Sains Membuktikan Solat Tahajud Penawar Segala Penyakit," UtusanTV, accessed February 11, 2021.
- Benner. "Toward a Psychology of Spirituality: Implication for Personality and Psychotherapy." *Journal of Psychology and Theology* 8 (1989): 19-30.
- Al-Bukhari, Abu 'Abd Allah Muhammad bin Isma'il. *Sahih al-Bukhari*, vol. 5 & 8. Beirut: Dar Ibn Kathir, 1987.
- Che Zarrina Sa'ari & Solahuddin Abdul Hamid. "Reconstructing Entrepreneur's Development Based on al-Quran and al-Hadith." *International Journal of Business and Social Science* 2(19) (2011): 110- 116.
- Derek Doyle. "Have We Looked Beyond the Physical and Psychosocial?" *Journal of Pain Symptom Management* 7(5) (1992): 302-311.
- Fatimah Salwa Abd Hadi & Joni Tamkin Borhan. "Faktor-faktor Kejayaan Perniagaan Khadijah binti Khuwailid: Analisis terhadap Usahawan Asnaf di Lembaga Zakat Selangor." *Jurnal Syariah* 21(2) (2014): 117–144.
- Al-Ghazali, Abu Hamid. *Ihya' 'Ulum al-Din*, tahqiq wa takhrij 'Ali Muhammad Mustafa & Sa'id al-Mahasini, vol. 5. Damascus: Dar al-Manhal Nashirun, 2010.

Nor Aini, Suhaili & Nor 'Azzah, "The Influence of Spiritual Factors on Business Survival of Asnaf Entrepreneurs in Malaysia," *Afkar* Vol. 26 No. 1 (2024): 89-120

- Hussain, K. *Essentials of Islamic Sciences*. New Delhi: Adam Publishers & Distributors, 2020.
- Iwan Hermawan, Nurwadjah Ahmad & Andewi Suhartini. "Konsep Amanah dalam Perspektif Pendidikan Islam." *QALAMUNA: Jurnal Pendidikan, Sosial, dan Agama* 12(2) (2020): 141-152.
- John W. Creswell & Cheryl N. Poth. *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. London: Sage Publications, 2018.
- Mohd Zain Mubarak. *Personaliti dan Kerohanian Usahawan Berjaya*. Kelantan. Penerbit Universiti Malaysia Kelantan, 2020.
- Mohd Zain Mubarak, Asyraf Hj. Abdul Rahman & Mohd Rafi Yaacob. "Elemen Kerohanian dalam Keusahawanan Islam: Kajian Terhadap Usahawan Berjaya di Negeri Kelantan." *Journal of Business and Social Development* 3(1) (2015): 43–53.
- Mohd. Faizal P. Rameli, Muhammad Ridhwan Ab. Aziz, Kalsom Ab. Wahab & Suhaida Mohd. Amin. "Etika Perniagaan Islam: Pengalaman Usahawan Muslim di Melaka." *Proceeding of PERKEM* 9 (2014): 442–450.
- Mohd. Faizal P. Rameli, Muhammad Ridhwan Ab. Aziz & Kalsom Ab. Wahab. "The Entrepreneur's Characteristic from Al-Quran and Al-Hadis." *International Journal of Trade, Economics and Finance* 4(4) (2013): 191–196.
- Nor Aini Ali, Suhaili Sarif, Mohd Abd Wahab Fatoni Mohd Balwi & Nor 'Azzah Kamri. "Assessment of Zakat: A Case Study of Selected Islamic Banks in Malaysia." *International Journal of Economics, Management and Accounting* 28(2) (2020): 431–456.
- O'Collins G. & Farrugia, E. G. *A Concise Dictionary of Theology*. London: Harper Collins, 1991.
- Parveen, N. & Maqbool, S. "Relationship between Spirituality and Religiosity." Paper Presented in International Spiritual Psychology Conference, Universiti Malaya, Kuala Lumpur, 2007.

Nor Aini, Suhaili & Nor 'Azzah, "The Influence of Spiritual Factors on Business Survival of Asnaf Entrepreneurs in Malaysia," *Afkar* Vol. 26 No. 1 (2024): 89-120

- Al-Qaradawi, Yusuf. *Shakhsiyat al-'Amm al-Islamiyyah*. Cairo: Maktabat Wahbah, 2001.
- Al-Qurtubi, Abu 'Abd Allah, Muhammad bin Ahmad al-Ansari. *Jami' al-Ahkam al-Qur'an*, ed. Ahmad al-Barduni & Ibrahim Atfish. vol. 12. Cairo: Dar al-Kutub al-Misriyyah, 1964.
- Rulindo, Ronald & Amy Mardhatillah. "Spirituality, Religiosity and Economic Performances of Muslim Micro-Entrepreneurs." Paper presented in 8th International Conference on Islamic Economics and Finance, Center for Islamic Economics and Finance, Qatar Faculty of Islamic Studies, Qatar Foundation, Doha, Qatar December 25-27, 2011.
- Rulindo, Ronald & Ataul Huq Pramanik. "Finding a Way to Enhance Impact of Islamic Microfinance: The Role of Spiritual and Religious Enhancement Programmes." *Developing Country Studies* 3(7) (2013): 41-52.
- Sanep Ahmad. "Membangun Keusahawanan Asnaf: Analisis Konsep Model Pemindahan Teknologi." *Proceeding of PERKEM VII 1* (2012): 709-715.
- Septi Gumindari, Abd. Madjid, Ilman Nafi'a, Safii Safii & Abas Hidayat. "Islamic Resilience as Spiritual and Psychological Coping Strategies for Muslims during COVID-19 Pandemic." *Afkar: Jurnal Akidah & Pemikiran Islam* (Special Issue) (2022): 313-348.
- Spencer, L. M. & Spencer, S. M. *Competence at Work: Models for Superior Performance*. New York: John Wiley & Sons, 1993.
- Suhaila Nadzri & Salmy Edawati Yaacob. "Elemen Kerohanian dalam Keusahawanan Islam: Kajian Terhadap Usahawan Berjaya di Negeri Kelantan." *Journal of Business and Social Development* 3(1) (2015): 43-53.
- Suhaili Sarif, Nor Aini Ali & Nor 'Azzah Kamri. "The Advancement of Zakat Institution in Malaysian Post

Nor Aini, Suhaili & Nor ‘Azzah, “The Influence of Spiritual Factors on Business Survival of Asnaf Entrepreneurs in Malaysia,” *Afkar* Vol. 26 No. 1 (2024): 89-120

Islamic Revivalism Era.” *Journal of Al-Tamaddun* 15(2) (2020): 71–79.

Syarifah Md Yusof, Abu Bakar Hamed, Raziah Md Tahir & Azizah Othman. “Usahawan Wanita Muslim Berjaya: Amalan Gaya Hidup Islam.” *International Journal of Islamic Business* 3(1) (2018): 1–18.

Syarul Azman Shahrudin, Mariam Abd Majid, Muhammad Yusof Marlon Abdullah, Abur Hamdi Usman & Siti Nor Atiqah Amran. “Analisis Literatur Sistematis: Impak Elemen Spiritual terhadap Kejayaan Usahawan Muslim.” *Journal Al-Irsyad* 5(2) (2020): 434–443.

Syarul Azman Shahrudin, Mariam Abd Muhammad Yusof, Marlon Abur Hamdi Usman and Siti Nor Atiqah Amran. “Analisis Literatur Sistematis: Impak Elemen Spiritual terhadap Kejayaan Usahawan Muslim,” *Journal Al-Irsyad* 5(2) (2020), 434–443.

Al-Tirmidhi, Muhammad bin ‘Isa. *Al-Jami‘ al-Kabir Sunan al-Tirmidhi*, vol. 2. Beirut: Dar al-Gharb al-Islami, 1996.

Yazilmiwati Yaacob & Ilhaamie Abdul Ghani Azmi. “Ciri-ciri Akhlak Usahawan Muslim Berjaya dan Hubungannya dengan Cara Pengembangan Harta serta Matlamat Hidup Menurut Perspektif al-Qur’an.” *Journal of Contemporary Islamic Law* 4(1) (2019): 8–17.

Yazilmiwati Yaacob & Ilhaamie Abdul Ghani Azmi. “Entrepreneur’s Social Responsibilities from Islamic Perspective: A Study of Muslim Entrepreneurs in Malaysia.” *Procedia - Social and Behavioral Sciences* 58 (2012): 1131–1138.

Zuriyati Yaakub & Nurul Ilyana Muhd Adnan. “Faktor-faktor Kejayaan Usahawan ikon Majlis Agama Islam Melaka.” *Journal of Advanced Research in Social and Behavioural Sciences* 11(1) (2019): 82–93.