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The Income Generation from Asnafpreneur Project: SPA Course

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ABSTRACT

UiTM Pahang Branch Asnafpreneur Project has been established to help asnaf and B40 students with financial problems. This project has received RM500,000 in funds from Maybank Islamic Berhad in 2022 with the aim of preparing these students with skills that can assist them in generating income. All of these asnaf students have been chosen and interviewed to identify their family's financial background. Asnafpreneur Project provides various programs and courses to train students in entrepreneurship. It targets the ability of asnaf students to use their skills throughout the study period to generate personal income and thus reduce the financial burden on their families. There are three courses provided, namely spa, hairdressing and barbering, and sports massages, and this paper focuses on spa course students, which consist of 30 students. The students are equipped with skills to run a mobile spa business, along with entrepreneurship skills. This study was conducted to examine the income generation for spa students from this Asnafpreneur project through entrepreneurial skills using descriptive analysis. Besides, this paper also intends to identify whether the income generated by asnaf students contributes to their families' expenditures. The results of the study show that the Asnafpreneur Project has benefited students in various ways, mainly in economic improvement. From the data, 63.33% of students have generated income between RM1000.00 and RM2000.00, 10% between RM2001.00 and RM3000.00, 10% more than RM3000.00, and 16.67% below RM1000.00 within 14 months. All students agree that this project has helped them to generate more income and thus ease their family's financial burden. Thus, this study contributes to the existing research on the related income generation by asnaf students at universities. Future studies on the effectiveness of the support program for these asnafpreneurs are recommended since there is limited research on asnaf entrepreneurship in the literature.

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1. Introduction

In Muslim society, zakat is practiced as a method for income redistribution to eradicate poverty [6]. Over the years, zakat management has changed and developed according to the economy and social needs of zakat recipients, asnaf. The institutions that manage the zakat funds are not only focusing on cash assistance to the asnaf but also on implementing productive zakat models with the aim of building skills that can help the asnaf become entrepreneurs. This is to ensure that these asnaf can secure their long-term financial independence and stability and sustain income generation. On top of that, it is also believed that this model may enable the asnaf to upgrade their status from asnaf to become zakat payers.

On the other hand, in higher education institutions, asnaf students may face the issue of financial constraints that can hinder their academic performance and well-being. They may have difficulties in completing their academic tuition fees and college fees, as well as the expenditure on completing their academic tasks, such as printing assignments, travelling costs for academic trips, and others. Therefore, there is a concern that instead of only helping these students by giving them funds to settle their financial commitments, it is better to provide them with an entrepreneurial ecosystem. It will be beneficial if the students are equipped with skills that can be used to generate income. This approach empowers the asnaf students to gain financial independence during their studies. In addition, after their graduation, the students are equipped with the practical skills that they have learned, which enables them to start their own businesses.

Recognizing this critical need, Maybank Islamic Berhad (MIB) has mobilized its corporate zakat funds to empower these asnaf students with entrepreneurship skills. MIB has provided RM500,000.00 of zakat fund which is specifically channelled to develop entrepreneurship skills among asnaf students in the UiTM Pahang Branch under the project named Asnafpreneur UiTM Cawangan Pahang and Maybank Islamic Berhad. This amount was fully utilized to equip selected asnaf students with hands-on intensive training in three main courses: spa, hairdressing and barbering, and sports massages. After they completed the intensive training, the students attended entrepreneurial courses where they learned skills and knowledge in business management, marketing, financial management, product and service development, and registered an individual business with Suruhanjaya Syarikat Malaysia (SSM). These asnaf students have also accomplished 100 hours of practical training while generating side income. Through this training, students have not only generated sustainable income, but they also effectively transformed from being welfare recipients into micro-entrepreneurs.

In spite of the benefits of zakat funds for recipients, the empirical studies assessing the actual socio-economic impact of asnaf remain limited. Moreover, the specific study on the impact of zakat funds on the income generation and mobility of asnaf students is lacking. Most previous studies focus on consumptive zakat and the immediate benefits of zakat funds in alleviating poverty, with a primary focus on the distribution and impact of consumptive zakat by meeting the basic daily needs. So, there is a notable gap in the literature regarding how zakat-funded entrepreneurship programs influence the income generation and socio-economic mobility of asnaf students. To address this gap, the study focuses on the productive zakat model. It explicitly evaluates whether these entrepreneurship programs have successfully transformed into sustainable income and equipped students with enduring business capabilities.

Therefore, this paper aims to examine income generation among the asnaf students through entrepreneurial skills by focusing on spa course students. Besides, this paper also intends to identify whether the income generated by asnaf students contributes to their families' expenditures. The

findings of this study will provide valuable insights for policymakers, zakat institutions, and universities in optimizing corporate zakat for holistic student empowerment.

1.1 Literature Review

One of the macroeconomic objectives for every country is to reduce income disparity. The Malaysia Plan (12MP) Strategy was introduced to overcome poverty by narrowing household inequality and improving the standard of living of these vulnerable groups through intensified economic activities and enhanced infrastructure connectivity. Thus, the strategy contributes to the conceptual shift from consumptive to productive zakat management through microentrepreneurship. This transition aims to transform the asnaf from only receiving the zakat fund into opportunity-driven entrepreneurs. Sabri *et al*., [17] also agree that the productive zakat model is important for long-term economic sustainability.

Traditional zakat management often focuses on assisting the short-term financial needs of the asnaf. Quraishi [14] agrees that zakat will increase the purchasing power of asnaf and therefore increase the demand for goods and services. Besides, financial support through the zakat fund also helps the asnaf to settle debt repayment. However, over the years, zakat institutions have started to argue that, instead of solving the short-term financial needs of the asnaf, they should focus on improving the economy of the asnaf and enabling them to step out from the asnaf group. This contributes to the transition of consumptive zakat towards a productive zakat model. The productive zakat model approach involves providing the asnaf with capital, training, tools, and machinery to foster their long-term financial freedom. By exploiting the fund, knowledge from training, tools, and machinery given, the asnaf will become entrepreneurs and be able to generate their own income [2, 3,9,10,18]. Eventually, the main objective of productive zakat will be achieved by transforming the asnaf into zakat payers.

A study by Meerangani *et al*., [9] evaluates the effectiveness of the Economic Development Program (PPE) implemented by the Selangor Zakat Board (LZS) in transforming asnaf into entrepreneurs by providing them with capital grants with amounts of RM5,000 to RM50,000, equipment, business motivation courses, counseling, and monitoring. The study found that all interviewed participants had significantly increased their monthly incomes, completely removed themselves from the asnaf assistance list, and transitioned into consistent zakat payers.

Another study by Alam *et al*., [3] indicated that, from the perspective of the zakat recipients, the effective zakat programs in Indonesia that are managed by the zakat authority, Baznas Surakarta, have improved the recipients' economy, and the majority of their businesses have developed. However, the study also noted that this zakat authority still needs to strengthen the supervision process in terms of providing capital and training. Additionally, Baznas Surakarta has not yet verified whether zakat recipients are making the best use of the funds provided to them. The study also recommends that the distribution of zakat should be closely monitored in productive business funding. This is supported by Mohd Arif *et al*., [11] and Bahri and Hamdah [5]; although financial aid is given to the recipients, ongoing monitoring is still needed to ensure all activities and operations run accordingly.

While in the higher institutions, students from asnaf families face several financial constraints that directly affect their academic performance and general well-being. Mat Daud and Wahid [8] found that the zakat fund has a positive impact on the learning process of undergraduate students in higher education institutions, and they found that students are more ready and perform better in their academics with zakat assistance. In fact, higher institutions today are no longer just academic institutions; they also actively foster entrepreneurial ecosystems to promote self-reliance among

students [13,20]. There are many programs that have been established to achieve this objective. For example, the Asnafpreneur project funded by the corporate zakat fund from Maybank Islamic Berhad and Bank Rakyat's UNIpreneur plays a vital role in asnaf students' entrepreneurship development. These programs provide capital funds and training to eligible students.

The Asnafpreneur project plays an important role in supporting the economic well-being of asnaf students by providing opportunities to generate supplementary income through small-scale business activities [15]. In addition, entrepreneurship training and practical skills development can enhance students' business capabilities and help alleviate their financial burden [7]. The integration of productive zakat assistance, entrepreneurship education, and institutional support may further promote students' economic independence and sustainable income generation. However, further empirical research is needed to assess the actual impact of the Asnafpreneur project on students' income, financial well-being, and long-term economic sustainability.

Previous studies heavily concentrate on either the qualitative program for general adult asnaf [9, 3] or the immediate academic relief provided by zakat [8]. Limited research has comprehensively examined the effectiveness of an integrated asnaf entrepreneur development model in higher education institutions. Existing studies provide insights into the traditional consumptive zakat model and some of the studies on entrepreneurship programs and skills development among asnaf. Few studies have been done focusing on asnaf students.

2. Methodology

The objective of this study is to identify the total income that has been generated by spa course participants under the Asnafpreneur project. This study employs quantitative descriptive research, which is designed to examine the effectiveness of the RM500,000.00 Maybank Islamic Berhad Zakat Fund for these asnaf students. A descriptive approach is suitable for this paper because the main objective is to systematically document and identify the level of income generated by the asnaf students and its contribution to family expenses.

This study used the secondary source for data gathering on the income generation by participants of the Asnafpreneur project, particularly for the Spa course. The data comprised three sections: demographic profile and academic profile in section A, level of income generation in section B, and the contribution to family expenses in section C. There were 30 participants for the spa course, and their reports on income generation were collected through the Google form. The data analyzed was based on total population sampling. Therefore, although the population size is small, it is still valid [19]. Their income generation was monitored on a weekly basis and must be reported to the funder of the project. This income generation report is important in order to record the performance of each participant. The participants were also required to keep the receipt of payment for the spa service given as evidence for income generation. The total income of each participant is then calculated at the end of the project. The participants were requested to report on the amount of net income gathered and the use of the income, whether it was fully used for themselves or contributed to the family expenses. The project started in December 2022 and ended in May 2024. However, the monitoring of the income generation started in March 2023 and continued until April 2024. The income generation report is a compulsory component in the monthly report to the funder.

3. Findings and Discussions

The data in this study were examined using descriptive analysis. All of these 30 students were students from the spa course of the Asnafpreneur project. They were from different faculties: 46.67%

from the Faculty of Applied Science, 40% from the Faculty of Business Management, and 13.33% from the Faculty of Accountancy and the Faculty of Administrative Science and Policy Studies. The majority of the students were from Jengka Campus (93.33%), and another 6.67% were from Raub Campus. For these 30 students, 70% were degree students and 30% were diploma students. 26.67% of the students were from the lowest family income group, which was household income less than RM1000.00; another 43.33% were from household income between RM1001.00 and RM2000.00; another 23.33% were from household income between RM2001.00 and RM3000.00; and another 6.67% were from household income between RM3001.00 and RM4000.00. For state of origin, most of the students came from Pahang, 50%, followed by Kelantan and Terengganu, 13.33% each, respectively. 10% were from Selangor, 6.67% from Kedah, 3.33% from Negeri Sembilan, and another 3.33% from Perak.

Table 1
Demographic profiles

Demographic variable	No.	%	Demographic variable	No.	%
Faculty			**State Origin**		
Faculty of Accountancy	2	6.67	Pahang	15	50
Faculty of Applied Science	14	46.67	Kelantan	4	13.33
Faculty of Business Management	12	40	Terengganu	4	13.33
Faculty of Administrative Science and Policy Studies	2	6.67	Selangor	3	10
			Kedah	2	6.67
Campus			Negeri Sembilan	1	3.33
Jengka	28	93.33	Perak	1	3.33
Raub	2	6.67			
			Household Income		
Level of Study			RM0 - RM1000	8	26.67
Degree	21	70	RM1001-RM2000	13	43.33
Diploma	9	30	RM2001-RM3000	7	23.33
			RM3001-RM4000	2	6.67
Age					
19-20	10	33.33			
21-22	13	43.33			
23-24	7	23.33			

All Asnafpreneur students had undergone 4 phases throughout the program: Phase 1: selection phase, Phase 2: training, Phase 3: practical and coaching, and Phase 4: income generation reporting and setting up a company. During Phases 2 and 3, the Asnapreneur students under spa training attended the training skill sessions, which consisted of six modules: spa introduction, facial treatment, hand and foot treatment, massage therapy, body treatment, and makeup basics. After completing the intensive training, all participants were required to report their income generated from the acquired skills. Within this phase, they must achieve a minimum of 100 hours of practical training, and the income generated was recorded on a monthly basis.

Figure 1 below shows the total income generated by spa students from March 2023 to April 2024. The income refers to the total net income that the student received by providing spa services to customers, such as facials, pedicures and manicures, and body massages. The total cumulative

income for all students by 30th April 2024 is RM49,306.00. The majority of the students have generated income between RM1000.00 and RM2000.00; 3 students were able to generate between RM2001.00 and RM3000.00, and another 3 students have earned income of more than RM3000.00. On average, each student is capable of generating an income of RM1643.53. This value proves that the students can generate personal income. Sarif *et al*., [18] also recognize the ability of zakat to generate income for the recipients.

However, the differences and imbalances in income generation among students are influenced by several factors, such as differences in academic demands, personal commitment, and family obligations since the students come from various backgrounds. Besides, in the early phase of income generation, most students charged the customers with low fees due to lack of confidence and some of them even provided the services without any payment. Although the average income is relatively small, this earning has demonstrated that the student is still competent to transform the knowledge and skills that they acquire into income generation. According to Mohd Aris *et al*., [12], an asnaf entrepreneur must possess a certain level of entrepreneurial orientation to become successful. They need to have personal characteristics, as well as entrepreneurial attitudes.

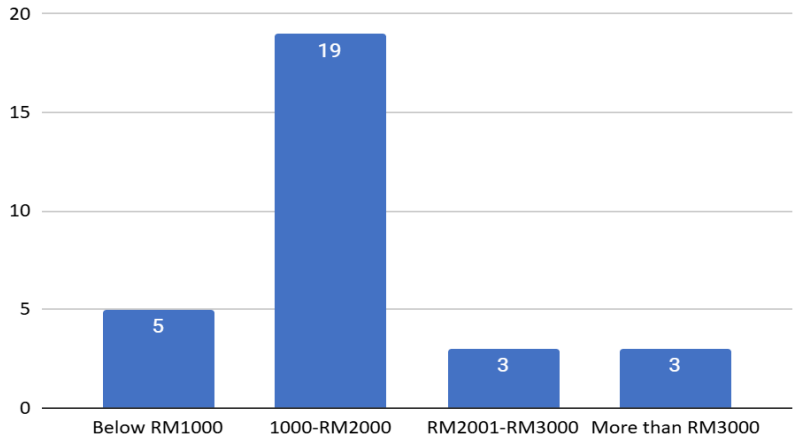

Fig. 1. Total income generated by Spa students

Note: Data from monthly report of Asnafpreneur Project

For income contribution to family support, out of 30 students, 17 students reported that the income they earned from the Asnafpreneur project has contributed to family expenses. Table 2 portrays the income contribution to family support. 9 students have contributed less than RM1000.00 of their earnings to family expenses, and 8 students have contributed more than RM1000.00. These amounts cover direct or indirect expenses, such as expenses for household necessities, festive expenses, or personal university expenses. This finding proves that the income generated from the Asnafpreneur project has significantly helped the family's expenses, although the amount is small. This is supported by the study of Asni *et al*., [4]; through entrepreneurship using zakat funds, recipients are enabled to generate income and become self-sufficient. Meerangani *et al*., [9] in the Kuala Selangor district also added that the entrepreneur development program has changed and improved the asnaf economy.

Table 2
Income contribution to family support

Amount of income contributed to family support.	Below RM1000	9
	More than RM1000	8

The study also investigates the students' feedback on the Asnafpreneur project, whether the project has improved their economic well-being or not. Refer to Table 3; all students agreed that this project not only helps their personal economy but also their family's economic status.

Table 3
Student feedback on the Asnafpreneur Project

Feedback	No (%)
Has the Asnafpreneur Project improved your economic status?	30 (100%)
Has the Asnafpreneur Project improved your family's economic status?	30 (100%)
Your opinion regarding the Asnafpreneur Project	The project significantly helps students generate personal income.

The total cumulative income for all 30 students in the Spa Course as of 30th April 2024 is RM49,306.00. The highest income generated is RM3460.00. As for the total training hours as of the 31st of May 2024, all students reached 100 hours, and some of them exceeded 200 hours. Among 30 students, five students have received a Unipreneur grant from Bank Rakyat for 2023 and 2024 amounting to RM3000.00 each, as in Table 4. They received these grants after they completed the Asnafpreneur project, and it is their own initiative to further enhance their skills and knowledge. Therefore, this showed that the Asnafpreneur project is capable of producing entrepreneurs who can generate their own income. Abd Wahid *et al*., [1] also discovered that the entrepreneur project among students has been successfully helping them to generate their personal income.

Table 4
Unipreneur students

UNIPRENEUR 4.0 2024	UNIPRENEUR 3.0 2023
Nur Syamimi Nur Azlan - **she also won the Best Branding Strategy Award and received RM100.00**	1. Aidatul Nur Arirah Aspanizam 2. Norimanina Mohamad Muhlis 3. Siti Nurzaity Anisa Mohd Zailani
Nur Nazurah Mustafa - **she also won the Fast Track Award and received RM100.00**	

4. Conclusions

The Asnafpreneur project has successfully demonstrated its potential as an effective tool for economic improvement among asnaf students. By equipping the asnaf students with practical mobile spa skills and business training, the project provides a sustainable model for productive zakat. It has successfully transformed students from only zakat recipients into active, income-generating micro-entrepreneurs.

However, there are limitations occurring throughout the process. While most students (63.33%) generated significant income between RM1000.00 and RM2000.00 over the given period, a small group, which is 16.67%, earned below RM1000.00, indicating that the project's impact is not uniform

across all students. This imbalanced income generation may come from individual differences such as students' motivation, time commitment, or environment. Therefore, it is recommended that ongoing mentorship for lower-performing students (those earning below RM1000.00) must be provided.

Nevertheless, this study provides empirical evidence supporting the success of productive zakat models in higher institutions. These findings encourage universities and corporate zakat providers, such as Maybank Islamic Berhad, to continue funding and providing similar entrepreneurship skills to sustainably eradicate and lessen the financial burden of asnaf students.

In conclusion, the Asnafpreneur Spa course is evidence of a productive zakat mechanism that helps asnaf students generate personal income.

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