

Original Article

Empowering Asnāf Character through Islamic Microfinance in Malaysia

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Abstract

This conceptual study examines how Islamic microfinance can empower the character of asnāf entrepreneurs and thereby enhance dignified wellbeing in Malaysia. In this context, character empowerment is treated as a foundational determinant of asnāf entrepreneurs' capacity to navigate contemporary business and life challenges. A qualitative approach is used to explore in depth the influence of Islamic microfinance on character formation, employing document analysis for data collection and content analysis for synthesis. Findings converge on three religion-anchored pillars that link financing to character development. First, spiritual cultivation strengthens taqwa and right intention so that entrepreneurship is not viewed through a purely financial lens. Second, eligibility assessment and disbursement methods are aligned with the maqāsid, particularly hijz al-din and hijz al-mal, which encourage ethical conduct. Third, etiquette al-tijarah underpins work discipline, including the digitalization of business records with shariah screening to avoid gharar and tadlis. The study recommends harmonizing fatwa guidance for productive zakat instruments, instituting structured monitoring SOPs, and adopting impact indicators that include work ethics. Integrating Islamic microfinance with character empowerment is expected to strengthen the competitiveness of asnāf entrepreneurs and contribute to inclusive socioeconomic growth in Malaysia.

Keywords: Asnāf Entrepreneur; Character; Islamic Microfinance; Maqasid Shariah.

Introduction

Malaysia is increasingly strengthening the use of Islamic microfinance as a strategy to empower the asnāf economy by prioritizing small working capital, productive assets and well-structured mentoring. In the current wave of market change and digitalization, success is no longer measured by disbursement rates alone, but by the ability to cultivate work character, perseverance, and integrity that sustain microenterprise continuity.¹ A values based, shariah compliant approach provides the foundation for linking financial assistance to meaningful character formation. Emphasis on dignity, responsibility, and self-reliance positions Islamic microfinance not only as a poverty-reduction tool, but also as a vehicle that broadens recipients' agency to compete and to improve family and community quality of life.²

Recent developments highlight pressures from the cost of living, demand volatility, and the need for more meticulous documentation of online transactions. Although various productive zakat schemes and capital supports have been implemented, outcomes still vary by locality due to gaps in financial literacy, record-keeping discipline, and access to supplier and customer networks. At the

¹ Dimas Wahyu Rozaki, 'Peran Zakat Terhadap Ketimpangan Pendapatan: Analisis Data Panel Tingkat Kabupaten/Kota Di Jawa Timur', *SAUJANA: Jurnal Perbankan Syariah Dan Ekonomi Syariah*, 8.1 (2026), 58–78 <<https://doi.org/10.59636/SAUJANA.V8I1.452>>.

² Ina Berliana Fransiska and others, 'Social Impact Measurement by Social Return on Investment Based on Islamic Social Enterprise', *Iqtisad: Journal of Islamic Economic and Civilization*, 1.1 (2025), 70–89 <<https://doi.org/10.61630/irjiec.v1i1.5>>.



same time, opportunities arising from cashless payments, e-commerce platforms, and social-media marketing create new pathways for growth. When these facilities are combined with the strengthening of work values, structured training, and responsible monitoring, the potential for higher revenues and more stable cash flows becomes more tangible.³

A recurring problem is the ambiguity in how financing instruments relate to day-to-day behavioral change among recipients. Many programs evaluate results by sales figures or enterprise survival rates, while the dimension of character formation that governs discipline, trustworthiness, and market conduct receives limited operational attention. This gap makes it difficult for policymakers and practitioners to trace the chain of change that begins with intention and etiquette, and then shapes stock management, pricing, customer service, and investment decisions. Without a framework that binds spiritual dimensions to commercial practice, interventions tend to revert to a logic of capital disbursement that is separated from value education.

At the implementation level, eligibility guidelines, assessment instruments, and monitoring schedules often focus on basic financial metrics that do not capture subtle shifts in habits. Aspects such as the accuracy of daily records, transparency in using capital and the ethics of digital communication are rarely formal indicators, even though these factors determine leakage and the repeatability of results. Rapid digitalization also requires shariah screening so that app features, service terms, and promotional methods avoid ambiguity and deception. In the absence of consistent indicators of work ethics, it is difficult to scale good practices and to close inter-district gaps.⁴

The related literature reveals two strands that run in parallel but are not yet sufficiently integrated. On one side, studies of microfinance emphasize effects on income, poverty, and contract compliance. On the other, value-oriented writings stress the preservation of religion and property as guiding principles that demand integrity and justice in transactions. Meanwhile, works on mosque ecosystems underscore the roles of communities of learning, peer mentoring, and moral encouragement in stabilizing habits. The largest gap lies in synthesizing these three strands into an operational model that can be embedded directly into monitoring procedures and training, especially given the diversity of zakat administration across Malaysian states.⁵

Building on this gap, the present study proposes a conceptual framework that links shariah compliant financing with character empowerment through the strengthening of intention, maqāṣid aligned eligibility assessment, and the organization of etiquette in daily business routines. Policy documents, institutional guidelines, and implementation reports are analyzed to identify successful practices as well as constraints that undermine consistency.⁶ The synthesis aims to produce actionable recommendations, including the harmonization of legal guidance for distribution instruments, structured monitoring SOPs that track behavioral change, and impact indicators that balance financial performance with work ethics.

The expected contributions operate on three levels. At the theoretical level, the framework explains intermediary mechanisms that translate capital support into durable behavioral change. At the policy level, the proposed improvements provide a basis for inter-state alignment, indicator refinement, and the protection of recipient dignity and data. At the practical level, concise guidance on shariah screened digital record-keeping, the integration of skills training with mosque-based

³ Shuhairimi Abdullah and others, 'Empowering the Marginalized: Characteristics of Successful Asnaf Social Entrepreneurs in Malaysia', *Journal of Advanced Research in Business and Management Studies*, 38.1 (2025), 35–41 <<https://doi.org/10.37934/arbms.38.1.3541>>.

⁴ Nooramira Ghazali and others, 'The Success of Malaysian Asnafpreneurs through Spiritual Capital and Access to Zakat Microfinancing', *International Journal of Research and Innovation in Social Science (IJRISS)*, Volume 9 Issue 11, 9.11 (2025), 2542–52 <<https://doi.org/10.47772/ijriss.2025.91100204>>.

⁵ Khadijatul Musanna and others, 'Between Doctrine and Custom: A Sociological Study on the Distribution of Zakat to Santri.', *Al-Manahij: Jurnal Kajian Hukum Islam*, 19.1 (2025), 17 <<https://doi.org/10.24090/mnh.v19i1.12386>>.

⁶ Hainnuraqma Rahim and others, 'Perceived Usefulness And Attitude Toward Intention And Acceptance Of E-Payment Zakat', *Journal of Nusantara Studies (JONUS)*, 9.1 (2024), 320–44 <<https://doi.org/10.24200/jonus.vol9iss1pp320-344>>.



mentoring, and advisory-oriented monitoring can help implementers enhance program effectiveness without adding administrative burden.⁷

To orient the reader, the article begins with a contextual problem framing that clarifies the rationale and need for a renewed framework. The next section maps the knowledge gap between financial outcomes and character formation. The methodology outlines the conceptual design, documentary sources, and content-analysis procedures. This is followed by the proposed framework and its policy and practical implications, including example indicators that can be embedded in routine monitoring. The discussion closes with a synthesis of contributions, limitations, and a future research agenda to ensure that efforts to empower character through Islamic microfinance truly contribute to inclusive socioeconomic growth.

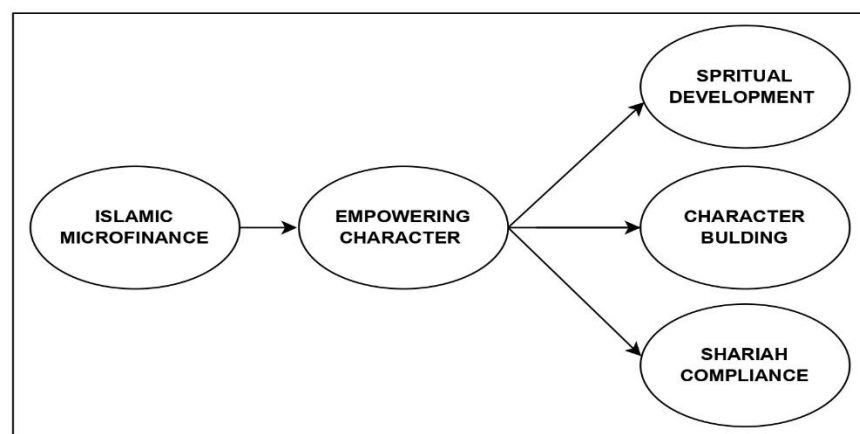
Method

This study adopts a qualitative, exploratory approach to assess how Islamic microfinance can strengthen the character of *asnāf* in Malaysia. A documentary method is used to compile and review records drawn from authoritative sources, including peer-reviewed articles, books, institutional reports, state zakat enactments, standard operating procedures, and regulatory circulars. Content analysis is employed to examine and interpret these materials systematically, with specific attention to spiritual cultivation, ethical formation, and shariah compliance arising from productive zakat delivered through micro-financing. By synthesizing classical Islamic teachings with contemporary microfinance practices, the study develops a process framework that links Islamic microfinance instruments to the empowerment of *asnāf* entrepreneurs' character. This approach enables a critical and in-depth exploration of the topic and contributes valuable insights to the broader discourse on Islamic microfinance and its role in fostering character development among *asnāf* entrepreneurs.

Results and Discussions

Spiritual Strengthening Strengthens the Monotheism of Asnāf Entrepreneurs

This study examines how Islamic microfinance can empower the character of *asnāf* entrepreneurs and thereby enhance dignified wellbeing in Malaysia. The findings identify three religion-anchored pillars that connect Islamic micro-financing with character formation.⁸ First, spiritual consolidation that strengthens tawhid and right intention, so that entrepreneurship is not viewed through a purely financial lens. Second, eligibility assessment and disbursement aligned with the *maqāṣid*, particularly *hiḍḍ al-dīn* and *hiḍḍ al-māl*, which foster ethical conduct. Third, etiquette *al-tijarah* as the basis of work discipline, including the digitalization of business records with shariah screening to avoid *gharar* and *tadlis*. Figure 1 flow of relationship between Islamic microfinance and the empowerment of *asnāf* entrepreneurs.



⁷ Abdul Ghofar and others, 'Young Muslim Generation's Preferences for Using Digital Platforms for Zakat Payments: A Cross-Country Study of Indonesia and Malaysia', *Journal of Infrastructure, Policy and Development*, 8.6 (2024) <<https://doi.org/10.24294/JIPD.V8I6.3249>>.

⁸ Marhanum Che Mohd Salleh and Mohammad Abdul Matin Chowdhury, 'Technological Transformation in Malaysian Zakat Institutions', *International Journal of Zakat*, 5.3 (2020), 44–56 <<https://doi.org/10.37706/ijaz.v5i3.263>>.



Figure 1: Relationship between Islamic Microfinance and Empowerment of *asnāf* entrepreneurs

Spiritual strengthening emerges as an early determinant that orients *asnāf* entrepreneurs to the meaning of provision, trust, and effort. The findings show that an emphasis on *tawhid* and the correction of intention shifts the focus from merely receiving assistance to understanding work as an act of worship. This transition reduces dependency and stabilizes business decisions that are often driven by short-term emotions. Within entrepreneurship modules, the programs implemented aim to foster recipients' accountability for the financing provided, thereby closing opportunities for spending leakages and the diversion of capital to non-productive uses.⁹

The effects of spiritual strengthening are also evident in the formation of consistent daily habits such as punctuality, shop cleanliness, and courteous customer service. The values of *ihsan*, patience, and gratitude act as psychological buffers when facing demand fluctuations. This is important because early failures commonly stem from panic responses that lead to irrational pricing or unfiltered credit. By reinforcing the value frame, entrepreneurs are more inclined to conduct self-review, seek advice, and assess risks in an orderly manner which lowers the rate of costly impulsive decisions.¹⁰

Spiritual strengthening also improves the alignment between intrinsic motivation and external incentives such as grants or productive assets. When intention is guided by the pursuit of divine pleasure, material incentives cease to be the sole driver, reducing moral hazard such as misuse of assistance or delays in repayment for shariah compliant schemes.¹¹ The findings indicate that recipients who undergo spiritual reinforcement display *itqan* in maintaining quality standards and are more receptive to coaching and light audits. This creates a foundation of mutual trust between zakat institutions and recipients, which is essential for a constructive monitoring cycle.¹²

The policy implication of these findings is the need to mainstream spiritual components as a core module rather than a supplementary add-on. Program design should include concise syllabi on applied *tawhid*, intention correction, and work etiquette, integrated with practical skills training. Module success can be assessed through practical indicators such as consistent attendance at mentoring, adherence to routine record-keeping, and a reduction in the non-business use of capital. Emphasis on spiritual strengthening forges a chain of change that links mindset, attitudes, and practices, thereby improving the sustainability of interventions compared with financing approaches that are detached from value education.

Selection of Asnāf Entrepreneurs Encourages Moral Formation

Eligibility assessment structured by the *maqāṣid* positions assistance as a trust that must preserve religion and property.¹³ The findings indicate that screening based on *hifẓ al-dīn* reviews readiness for shariah compliance in the business model, while *hifẓ al-māl* ensures that assets are not exposed to wasteful depreciation. When these two dimensions are operationalized through clear scoring forms and technical interviews, the allocation process becomes more transparent and the rationale for decisions can be explained to applicants. This clarity reduces perceptions of unfairness and increases recipients' cooperation with training and monitoring requirements.¹⁴

In addition, determining disbursement methods that are consistent with the *maqāṣid* helps filter the most appropriate form of support according to absorptive capacity. Some cases require staged

⁹ Cem Korkut, 'Waqf and Zakat as Drivers of Community-Based Climate Resilience in the Net Zero Transition', *Discover Global Society* 2025 3:1, 3.1 (2025), 178- <<https://doi.org/10.1007/s44282-025-00333-y>>.

¹⁰ Mustofa and others, 'Strengthening Zakat Regulation through the *Siyāsah Māliyah* Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia', *JURIS (Jurnal Ilmiah Syariah)*, 24.1 (2025), 111–26 <<https://doi.org/10.31958/juris.v24i1.14637>>.

¹¹ Terhadap Ucapan and others, 'Tata Kelola Perilaku Warga Net Menurut Qawaid Fiqih: Analisis Terhadap Ucapan, Penyebaran Data, Dan Pencegahan Bahaya Dengan Pendekatan *Sadd Al-Dhar?*i Dan Al-?'Dah Mu?Akkamah.', *ALWAQFU: Jurnal Hukum Ekonomi Dan Wakaf*, 4.01 (2026) <<https://jurnal.alwaqfu.or.id/index.php/alwaqfu/article/view/463>> [accessed 4 March 2026].

¹² Ahmad Alimuddin, Islamul Haq, and Zulfahmi AR, 'Analysis of the Urgency of Sharia Fatwas on Zakat Management for Renewable Energy an Islamic Political Perspective in the Context of the Climate Crisis', *Int J Sharia Law*, 1.1 (2025), 81–100 <<https://doi.org/10.65211/bn8a7351>>.

¹³ Analisis Pengelolaan and others, 'Analisis Pengelolaan Dan Efektivitas Zakat Produktif Terhadap Pemberdayaan Pedagang Kaki Lima: Studi Pada BAZNAS Kota Jambi', *Journal of Islamic Economic Studies*, 1.3 (2025), 300–308 <<https://journal.hamfara.com/hamfara/article/view/42>> [accessed 4 March 2026].

¹⁴ Mohd Zubir Awang, Nor Faridah Mat Nong, and Wan Mohd Yusof Wan Chik, 'Integrating Islamic Social Finance with the United Nations Sustainable Development Goals through *Maqasid Al-Shariah* Principles', *Int J Acad Res Bus Soc Sci*, 15.7 (2025), 35–51 <<https://doi.org/10.6007/ijarbs/v15-i7/25668>>.



assets such as basic equipment, while others are suited to small working-capital flows accompanied by intensive coaching. The findings show that matching the size and form of assistance to business maturity reduces the risk of idle assets or quick liquidation for cash. This approach upholds justice and prevents harm, in line with the spirit of *hifz al-māl*, which calls for preserving value from erosion and misuse.¹⁵

The practice of *sadd al-dharā'i* emerges as a low-cost mechanism to prevent misuse. Examples include clauses prohibiting the sale of assets within a specified period, requirements for purchase documentation, or the use of dedicated accounts for inflows and outflows.¹⁶ The findings indicate that these measures not only reduce moral hazard but also strengthen recipients' financial literacy because they learn to track costs and margins more systematically. When prevention is combined with advice and simple tools, recipients view controls as shared protection rather than punitive constraints on creativity.¹⁷

The policy implications call for standardizing baseline eligibility and disbursement guidelines across states while allowing local adaptation. Minimum standards may include criteria for spiritual and operational readiness, a matrix for matching forms of assistance, and supervisory clauses aligned with the *maqāṣid*. Such standardization facilitates performance comparison, improves transparency, and accelerates policy learning across institutions. More importantly, it renders *hifz al-dīn* and *hifz al-māl* practical business frameworks rather than normative slogans, narrowing the gap between principle and implementation.

Work Discipline Based on Shariah Compliance

Business etiquette provides an ethical framework that guides day-to-day operational discipline, from accurate measurement to honesty in promotion. The findings show that internalizing etiquette increases customer trust, reduces conflict, and stabilizes repeat return. In the context of micro-entrepreneurs, etiquette functions as a quality standard that is easy to understand and practice, complementing limited resources for formal certification. When etiquette is linked to record-keeping and cash control, it turns values into procedures such as periodic stock checks, consistent receipts, and courteous customer-service guidelines.¹⁸

The digitalization of business records accelerates the transformation of etiquette into measurable discipline. Mobile applications for daily sales, inventory, and receipt issuance facilitate data collection that can then be used for light monitoring and targeted advice. The findings indicate that simple tools reduce memory errors and close small leakages that otherwise accumulate into real losses. With granular data, entrepreneurs can assess pricing, demand cycles, and promotional effectiveness, while institutions gain objective insights for intervention without adding reporting burdens.

Shariah screening becomes an essential component to ensure that digitalization does not open the door to *gharar* and *taḍlis*. This includes assessing app terms, the clarity of service fees, and the ethics of online marketing communications. The findings show that digital-literacy modules that incorporate shariah boundaries reduce deceptive practices such as fake testimonials or exaggerated claims. Recipients who understand these guidelines choose platforms more carefully, manage customer data with propriety, and protect their micro-brand reputation, ultimately increasing market trust and customer lifetime value.¹⁹

From a policy perspective, integrating etiquette and digitalization is recommended through a concise toolkit that includes an ethics checklist, record templates, and a shortlist of applications that have undergone shariah review. Success can be evaluated using practical indicators such as receipt consistency, customer return rates, inventory accuracy, and fewer complaints. This approach unites values with metrics, turning etiquette from a moral exhortation into a set of auditable operational

¹⁵ Muhammad Ilhamuddin Arsad, Hafiz Jamaludin, and Siti Aisyah Samudin, 'Shariah Approach in Promoting Green Practices through Zakat Fund: A Preliminary Study', *Al-Basirah J*, 14.2 (2024), 54–67 <<https://doi.org/10.22452/basirah.vol14no2.4>>.

¹⁶ Maṭlab Al-Ṭālibin and others, 'Maṭlab Al-Ṭālibin: A Milestone in the Development of Tafsir Literature in Kashmir', *Jurnal Studi Ilmu-Ilmu Al-Qur'an Dan Hadis*, 26.1 (2025), 217–40 <<https://doi.org/10.14421/qq.v26i1.5640>>.

¹⁷ Nurul Fatma Hasan and Sri Wigati, 'Green Waqf Model for Sustainable Waste Management: A Respond to the Economic and Environmental Development', *Bukhori*, 4.1 (2024), 47–58 <<https://doi.org/10.35912/bukhori.v4i1.3294>>.

¹⁸ Mohd Ma'Sum Billah and others, 'Islamic Green Finance: A Research Companion', *Islamic Green Finance: A Research Companion*, 2024, 1–226 <<https://doi.org/10.4324/9781032672946>>.

¹⁹ Program Studi Ekonomi Syariah STAI YPBWI Surabaya and others, 'Digitalisasi Pengelolaan Zakat: Penguatan Transparansi Dan Efisiensi Dalam Keuangan Publik Islam', *Journal of Islamic Economics Studies and Practices*, 4.2 (2025), 256–66 <<https://doi.org/10.54956/eksyar.v12i01.672>>.



practices. In this way, productivity rises, deviation risks decline, and alignment between shariah objectives and business sustainability can be achieved simultaneously.²⁰

Conclusion

This study affirms that Islamic microfinance empowers the character of asnaf through three mutually reinforcing pillars: spiritual strengthening that aligns intention and stabilizes decisions; eligibility and disbursement grounded in the maqāṣid that safeguard religion and property; and etiquette al-tijarah translated into operational discipline via shariah screened digital records. Together, these elements increase market trust, reduce leakages, and enable advice-oriented monitoring. The key implication is a shift from a disbursement logic to value-based capacity building, with impact measures that balance financial metrics and work ethics to sustain dignified microenterprises. In line with this, four actions are recommended. First, mainstream concise, measurable spiritual modules tied to recipients' practical behaviors. Second, standardize eligibility and disbursement guidelines nationwide through an assistance-matching matrix and low-cost preventive clauses aligned with the maqāṣid. Third, provide an etiquette al-tijarah toolkit comprising an ethics checklist, record templates, and shariah vetted apps, supported by light data monitoring. Fourth, develop hybrid impact indicators spanning finance, operations, and digital ethics, tested through longitudinal empirical studies and strengthened by data-protection and recipient-dignity standards

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²⁰ Mohd Ali Bin Muhamad Don and others, 'The Waqf Models For Higher Education: Malaysia's Experience And Challenges In Strengthening A Waqf-Based Higher Education System', *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan*, 25.2 (2025), 58–73 <<https://doi.org/10.30631/alrisalah.v25i2.1995>>.



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