

Why do Asnaf Entrepreneurs Become Successful? The Role of Intention, Opportunity, and Resources

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Abstract. Qardhawi's opinion on the 2009 zakah disbursement model related to the empowerment of productive *asnāf* has encouraged the development of productive zakah in poverty alleviation. This study aims to examine the effect of intentions, opportunities, and resources on successful *asnāf* entrepreneurs. The method used is the mono method, namely quantitative research. Data was obtained through a survey using purposive sampling. Primary data were examined using the PLS-SEM method and the SmartPLS application. This study found that the intention and opportunity factors had a positive and significant effect on the success of *asnāf* entrepreneurs. Meanwhile, resources have a negative impact on the success of *asnāf* entrepreneurs. This is evidence that the zakah resources given to *asnāf* entrepreneurs must be optimized so that they can have a significant impact. This finding provides recommendations to zakah management entities and policy makers to be able to increase the contribution of zakah funds in poverty alleviation through the *asnāf* entrepreneurial program.

Keywords: Asnaf Entrepreneurs; Intention; Opportunity; Resource

Abstrak. Pendapat Qardhawi tentang model pencairan zakat tahun 2009 terkait pemberdayaan *asnāf* produktif telah mendorong berkembangnya zakat produktif dalam pengentasan kemiskinan. Penelitian ini bertujuan menguji pengaruh niat, peluang, dan sumber daya terhadap pengusaha *asnāf* yang sukses. Metode yang digunakan ialah metode mono yaitu penelitian kuantitatif. Data diperoleh melalui survei dengan menggunakan purposive sampling. Data primer diperiksa menggunakan metode PLS-SEM dan aplikasi SmartPLS. Penelitian ini menemukan bahwa faktor niat dan peluang berpengaruh positif dan signifikan terhadap keberhasilan wirausaha *asnāf*. Sementara itu, sumber daya berdampak negatif terhadap keberhasilan pengusaha *asnāf*. Hal ini menjadi bukti bahwa sumber daya zakat yang diberikan kepada pengusaha *asnāf* harus dioptimalkan agar mampu memberikan pengaruh signifikan. Temuan ini memberikan rekomendasi kepada entitas pengelola zakat dan pengambil kebijakan agar mampu meningkatkan kontribusi dana zakat dalam pengentasan kemiskinan melalui program wirausaha *asnāf*.

Kata kunci: Pengusaha Asnaf; Niat; Peluang; Sumberdaya

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Introduction

Zakah is the third pillar of Islam that Muslims must carry out. Since the end of the Ottoman Empire, *zakah* has been managed by each Muslim-populated country with an obligatory and voluntary approach (Beik 2015). It has done centralization and decentralization (Masyita 2018). The collected *zakah* was then allocated to *mustahiq* on eight *aṣnāf* (Ismail et al. 2018). However, *zakah* is still distributed consumptively, which has no impact on poverty alleviation (Al-Amin 2015).

Since Qardhawi issued his opinion that the mechanism for collecting *zakah* has been established in Islam but remains flexible concerning disbursement, the Selangor Zakat Institute (LZS) initiated the *aṣnāf* entrepreneur program (Shiyuti and Al-Habshi 2018). According to LZS, *aṣnāf* entrepreneurship is an economic development program that aims to distribute *zakah* money so that *aṣnāf*s grows economically. Shiyuti and Al-Habshi (2019) explained that the *aṣnāf* entrepreneur program encourages *aṣnāf* to generate income. As a result, many *aṣnāf* have experienced success, and their lives have improved (Meerangani and Azman 2019).

The pilot study regarding the *aṣnāf* entrepreneur program in Indonesia, guided by BAZNAS, has also experienced success. The results of the Puskas study (2019) showed an increase in material and spiritual aspects, with 243 entrepreneurs *aṣnāf* respondents. In terms of materials, income increased by 48.49% from IDR 4,404,911 before accepting *zakah* funds to IDR6,540,746 after receiving *zakah* funds. While in terms of spirituality, the value was 4.02 to 4.27 after getting *zakah* reserves. This achievement is verification that *zakah* adds to lightening destitution both really and profoundly.

The *aṣnāf* entrepreneur program is related to those classified as *aṣnāf*. An *aṣnāf* entrepreneur receives support from a *zakah* managing entity for business capital, competency improvement, product marketing, technology support, and business assistance. The various supports given to *aṣnāf* entrepreneurs are expected to empower them in business, materially and spiritually prosperous. Therefore, the success of this *aṣnāf* entrepreneur indicates that *zakah* funds effectively transform *mustahiq* into *muzakki*.

Unfortunately, *zakah* disbursement is more dominant in the consumptive *zakah* category (Naimah 2014). It is seen from the number of beneficiaries of *mustahiq* who have received *zakah* assistance in Indonesia. National Zakah Statistics data states that in 2019, *zakah* collected reached IDR 10.2 trillion

(BAZNAS 2020a). Then, IDR 8.6 trillion was distributed to *mustahiq*, amounting to 22.2 million people (2018) and 23.5 million people (2019). In the meantime, the neediness easing program dispatched by BAZNAS broadly has a restricted commitment with accomplishments of 12,538 individuals (2018) and 191,090 individuals (2019) (BAZNAS, 2020b; BAZNAS, 2020a). Based on existing regulations, *zakah* management aims to alleviate poverty, prosper *mustahiq* and alleviate poverty. Therefore, the *asnāf* entrepreneur program must be high-quality to realize these goals.

Various analyses of *asnāf* entrepreneurs have been conducted. Several studies have been conducted in Malaysia (e.g., Abai et al., 2020; Halim et al., 2012; Din et al., 2019; Marzuki et al., 2019; Shiyuti & Al-Habshi, 2019). The study results by Abai et al. (2020) show that working capital assistance satisfies the *asnāf* entrepreneurs. The study of Halim et al. (2012) found that *asnāf* successful entrepreneurs have a certain level of entrepreneurial orientation, are willing to take risks to develop their businesses, and have unique marketing strategies.

Furthermore, the study of Din et al. (2019) found that the efforts of *zakah* institutions in streamlining their distribution have had a positive impact on the economy of the Asnaf community. Another study conducted by Marzuki et al. (2019) shows that business success is strongly influenced by age and duration of trading. In the end, the study of Shiyuti & Al-Habshi, 2019)) can provide an overview of the understanding of the program carried out by the Selangor Zakat Institution as the initiator of the entrepreneur *asnāf* program to see the potential and prospects of each new opportunity and understand the strengths and weaknesses of existing programs.

Meanwhile, several studies in Indonesia were also conducted related to productive *zakah* and its utilization, e.g., Jalaluddin (2012) and Rusli et al. (2013). The survey by Jalaluddin (2012) found that, in general, productive *zakah* in the form of capital assistance has positively impacted the growth of micro-enterprises, employment, and welfare of *mustahiq*. The study results by Rusli et al. (2013) found that productive *zakah* has a positive impact and can reduce the poverty rate in North Aceh Regency by 0.2 percent.

Several studies in Indonesia discuss measuring the impact of the *zakah* program. At the same time, this study is related to the determinant factors that make *asnāf* entrepreneurs productive. Therefore, it is expected to be able to clarify the *asnāf* entrepreneurial program, which adds to the cooperation of government

assistance and poverty mitigation *mustahiq*. Likewise, this disclosure contributes to the progress of the assessment regarding poverty moderation. Moreover, the results can be used for *zakah* substances for leaders in Indonesia.

Several studies in Indonesia discuss measuring the impact of the *zakah* program. At the same time, this study is related to the determinant factors that make *aşnāf* entrepreneurs productive. Therefore, it is expected to be able to clarify the *aşnāf* entrepreneurial program, which adds to the cooperation of government assistance and poverty mitigation *mustahiq*. Likewise, this disclosure contributes to the progress of the assessment regarding poverty moderation. Moreover, the results can be used for *zakah* substances for leaders in Indonesia. Therefore, the following section describes the literature and review, results and discussion, and conclusions.

Literature Review

Theoretical Background

This examination utilizes three theoretical foundations: Arranged conduct, Hypothesis of Chance, Recognizable proof and Advancement, and Asset Reliance Hypothesis. The hypothesis of arranged behavior was started by Ajzen (1991) to foresee and clarify human conduct in explicit settings. As per Ajzen (1991), aim shows how hard somebody will attempt, how much exertion they plan, and take part in the conduct. Moreover, in his most recent article, Ajzen (1991) distinguishes three elements deciding social aims: perspectives toward conduct, emotional standards about behavior, and saw conduct control.

The goal is a fundamental indication of innovative potential in business (Hunjra et al., 2012). Thompson (2009) contends that individual creative goals have become an essential build for making new organizations. It follows the assessment of a few scientists, for example, Carr and Sequeira (2007) and Hmieleski and Corbett (2006). They observed that the pioneering goal had been a fundamental and maintainable build in business venture hypothesis and examination (Hunjra et al., 2012). Consequently, this investigation utilizes assumption arranged conduct as a theoretical foundation to inspect the impact of aim on fruitful *aşnāf* business people.

Ardichvili et al. (2003) argues that the greater the number of events identified with previous success, the higher the probability of successful identification of future events. This forms the theoretical basis for analyzing the impact of opportunities on influential business actors *aşnāf*. Therefore, in this study, the opportunity variable test refers to the theory expressed by Ardichvili et al. (2003)

The way organizations reduce dependency and environmental uncertainty (Hillman et al., 2009). Roundy & Bayer (2019) explain that resources are needed to create an entrepreneurial ecosystem and support its participants (entrepreneurs, investors, incubators). Therefore, RDT assumes that organizations need help to survive by interacting with others to control these resources. Therefore, this study uses resource dependency theory as a theoretical background to examine the effect of resources on successful *aşnāf* entrepreneurs.

Asnaf Entrepreneur

According to Balwi & Halim (2008), *aşnāf* are groups who are entitled to receive *zakah*. Based on the Qur'an in at-Taubah verse 60, there are eight *aşnāf*, namely: *al-fuqārā* (the needy), *al-masākīn* (the poor), *al-āmilīn* (the employer of *zakah*), *al-mu'allafah qulūbuhum* (converts who is sought by his heart), *al-riqāb* (enslaved people), *al-ghārimīn* (people owe), *sabīlillah* (people who are jihad in the way of Allah), and *ibnu sabil* (the one who travels). Saini (2004) identifies the type of assistance provided to *aşnāf* consisting of two categories: consumptive and productive. According to Saini (2004), consumptive *aşnāf* includes eight groups. Meanwhile, productive *aşnāf* came from eight groups with additional criteria: ability, potential, and energy to work.

Productive *aşnāf*, whose condition is mentally and physically strong and able to work, are also called *aşnāf* entrepreneurs (Rahman and Ahmad, 2011) and (Shiyuti and Al-Habshi, 2018). However, economically, they are poor and disadvantaged (Muhamat et al., 2013). Abai et al. (2020) argue that an *aşnāf* entrepreneur is a group of *aşnāf* who want their condition to change from non-productive to productive *aşnāf* by carrying out entrepreneurial activities. Therefore, they are included in the category of the poor who need business capital assistance (Raudha et al., 2011); Abdul Halim et al. (2012) and low income (Mamun et al., 2017) and belong to the type of micro-entrepreneurs (Nadzri, Omar, and Rahman 2018).

Asnaf entrepreneurs who have received *zakah* assistance are expected to experience success (Muhamat et al., 2013). Therefore, it is necessary to measure the success of an *aşnāf* entrepreneur. Several researchers have identified indicators of the success of *aşnāf* entrepreneurs, such as profit and growth (Rahman et al., 2014), business continuity (Korunka et al., 2010), and changing conditions from *mustahiq* to *zakah* payers (Fitri, 2017), independent and eradicated from poverty. poverty (Zakaria and Harun, 2019).

Several studies have been conducted related to *aṣṇāf* entrepreneurs. For example, Halim and Said (2012) found that the attributes of a businessman's personality affect the level of development. Then, the study results by Muhamat et al. (2013) show that two factors are significant for achieving the *aṣṇāf* of business actors, namely: capital and information. Meanwhile, the test results of Limsong et al. (2017) show that human resource factors (demography, character, and skills) and evidence of differentiating opportunities (openings, assets, and business attributes) have a significant effect on achievement. Therefore, in this study, an analysis of three variables was carried out, namely intention, opportunity, and resource.

Intention and Successful of Asnaf Entrepreneurs

According to Conner and Armitage (1998) in Shabbir et al. (2016), the intention is motivated to act on a conscious plan or decision. Cohen and Levesque (1990) define intention as a commitment to do something. Furthermore, Mokhtar et al. (2018) argue that the intention in the language is the desire to do something to achieve a particular goal. Rosidi (2017) explains that what a person gets is the fruit of what he intended. Finally, Ajzen (1991) argues that intention indicates how hard someone is willing to try and how much effort they plan to engage in the behavior.

With regards to a business venture, the enterprising expectation is a crucial indication of the innovative potential to begin another business (Hunjra et al., 2012); (Shabbir et al., 2016) and turns into a significant development in the arrangement of another company (Thompson, 2009). Furthermore, Tkachev and Kolvereid (1999) argue that entrepreneurial intentions can be formed when exposed to external effects such as observing entrepreneurial practices, practical work experience, and relevant education and training (Ndofirepi, 2020).

Ajzen (2020) distinguished three variables for deciding aim: mentalities toward conduct, emotional standards about behavior, and social control. Mentalities related to conducting are thought to be a component of effectively honest convictions about the possible results of conduct called social convictions (Ajzen, 2020). In the interim, conduct control is thought to be an open control conviction (Ajzen, 2020). At last, Ajzen (2020) contends that control factors are abilities and capacities expected to assemble execution.

The examination results by Dewi and Dhewanto (2012) tracked down that the essential variable for accomplishment in an Islamic privately-run

company is sincere goals. Hence, given the conversation above, we guess that aim has a positive and critical impact on accomplishing Asnaf business visionaries (H1).

Opportunity and Successful of Asnaf Entrepreneurs

Shane (2003) argues that chance is a bunch of convictions, thoughts, and activities to catch the capability of a current market (Mostafiz et al., 2019). Short et al. (2010) allude to a favorable circumstance to accomplish possible benefits. Moreover, Short et al. (2010) clarified that innovative exercises could not happen without favorable circumstances. Accordingly, Ramadani et al. (2020) recognized that chances fall into the center classification of business. Based on Schumpeter's methodology, innovations will build the opportunity (Dutta and Crossan, 2005) and development (Mostafiz et al., 2019). Accordingly, the capacity of businesspeople to distinguish openings is fundamental (Ardichvili et al., 2003).

Asnaf entrepreneurs' chance measurements comprise innovative mindfulness (Çolakoğlu and Gözükar, 2016), market climate (Lee and Yang (2013), and informal organizations (Qing, 2009), (Dahalan et al. (2013). To begin with, Kirzner (1997) contends that pioneering cautiousness is a mentality of acknowledgment of accessible freedoms (Çolakoğlu and Gözükar, 2016). Then, at that point, Lee and Yang (2013) recognized three components identified with the market climate: area, contenders, and speculation assessment. At last, concerning informal communities, Slopes and Singh (2004) contend that 62% of chances come from colleagues, companions, and family (Dahalan et al., 2013).

The examination results directed by Lee and Yang, 2013) and Limsong et al. (2017) on the chance variable show that chance is the essential driver of business achievement. Besides, the most recent exploration directed by Hermansyah and Dahmiri (2020) found that possibilities emphatically influence business results. Therefore, as needs are, considering the discussion above, we hypothesize that opportunity positively affects the success of *asnāf* entrepreneurs (H2).

Resource and Successful of Asnaf Entrepreneurs

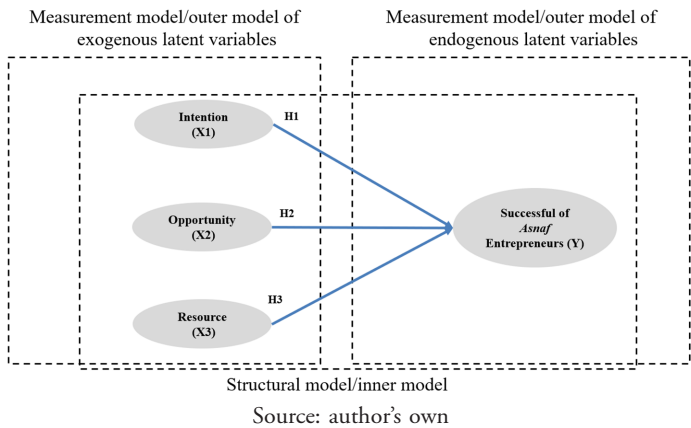
According to Wernerfelt (1984), company resources are tangible and intangible assets that are both strengths and weaknesses of a particular company. There are three components of assets utilized in this investigation. It includes

sources of funds (Das, 2000), family support, and government support (Limsong et al., 2017). Several previous studies, e.g., Chang and Chen (2020); Lee and Yang (2013); Limsong et al., 2017) shows that the resource dimension is a critical factor in business success and affects entrepreneurial success. Therefore, based on the discussion above, we hypothesize that resources have a positive and significant effect on the success of *aṣnāf* entrepreneurs (H3).

Measurement Model

A few examinations on business people have applied the hypothesis of arranged conduct, opportunity recognizable proof and improvement hypothesis, and asset reliance hypothesis. This examination utilizes the theory of arranged behavior, opportunity distinguishing proof and improvement hypothesis, and asset reliance hypothesis, which clarify the accomplishment of *aṣnāf* business people. Likewise, this methodology can examine what factors influence the achievement of *aṣnāf* business visionaries, as recently depicted. For example, the reasonable system in Figure 1 shows that the achievement of *aṣnāf* businesspeople relies upon expectations, openings, and resources.

Figure 1. Conceptual Model



As the above illustration, it is hypothesised the following;

H1: intention affects s the success of *aṣnāf* entrepreneur

H2: opportunity affects s the success of *aṣnāf* entrepreneur

H3: resource affects s the success of *aṣnāf* entrepreneur

Methods

A questionnaire with an online form approach was used to collect data from *asnaf* entrepreneurs located in West Java, DKI Jakarta, and Banten. The utilization of online polls helps accumulate data from respondents through their reactions to questions. The questionnaire contains 25 latent variable indicators (see Table 1), compiled using a five-item Likert scale. It ranges from 1 (strongly disagree category) to 5 (strongly agree category) to achieve validity and reliability. Items are intended to measure variables adopted from previous studies and adapted to the objectives of this study.

The sampling technique in this study used is purposive sampling, with three criteria: having received *zakah* funds from BAZNAS, the business is running, and being in the location of the pilot program. As a result, the number of respondents gathered upwards of 363 of 817 *asnaf*. Thus, based on Hair et al.'s (2011) opinion, the minimum number of samples has been met, which exceeds the minimum sample of 250 respondents. Therefore, it follows the number of indicator items tested in this study.

The examination plan is with a quantitative mono technique approach. This plan follows the examination objective to analyze the impact of exogenous factors on endogenous factors. Respondents came from *asnaf* entrepreneurs selected by purposive sampling: beneficiaries of the BAZNAS program, businesses still running, and businesses located in West Java, DKI Jakarta, and Banten. The data was obtained by performing a survey using Google Forms. Based on the study, 363 respondents were obtained who had filled out the form and have complied with the criteria. The primary data that has been collected was analyzed using the PLS-SEM method and the SmartPLS application.

Results and Discussion

Results

The examination of respondent information was interestingly completed to describe the attributes of important information—moreover, PLS-SEM investigations as the direct estimation and assessment model. The result is as follows. The results of data analysis consist of descriptive analysis, measurement models, and evaluation of structural models. Table 1 presents the characteristics of *asnaf* entrepreneur by gender category.

Table 1. Asnaf Entrepreneur by Gender

| Gender | Amount (Person) | Portio (%) |
|--------|-----------------|------------|
| Male | 85 | 25% |
| Female | 251 | 75% |
| Total | 336 | 100% |

Source: Authors' analysis

Based on table 1, *asnāf* female entrepreneurs reached 75% (n=251). Thus, it shows that the participation rate of women reaches 75% in the *asnāf* entrepreneurs' program in BAZNAS. Furthermore, Table 2 presents the characteristics of *asnāf* entrepreneurs by age category.

Table 2. Asnaf Entrepreneur by Age

| Age | Amount (Person) | Portio (%) |
|---------------|-----------------|------------|
| ≤ 24 years | 10 | 3% |
| ≥ 55 years | 42 | 13% |
| 24-34 years | 68 | 20% |
| 35 - 44 years | 113 | 34% |
| 45 – 54 years | 103 | 31% |
| Total | 336 | 100% |

Source: Authors' analysis

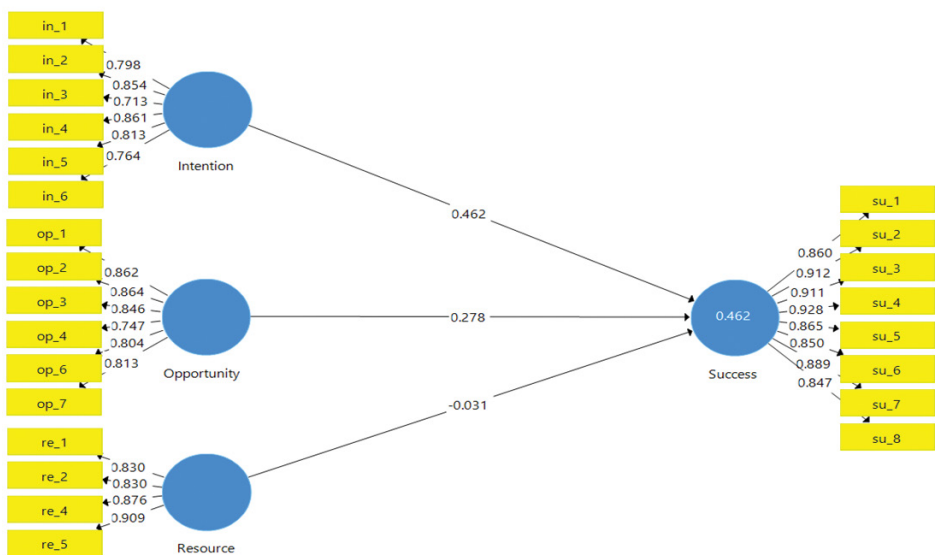
Based on table 2, *asnāf* entrepreneurs aged 35-44 reached 34% (n=113). It shows that the participation rate of *asnāf* entrepreneurs at the age of 35 - 44 years reaches 34% in the *asnāf* entrepreneurs' program at BAZNAS. Followed by the participation of *asnāf* entrepreneurs at the age of 45-54 years (n=103;31%), age 24-34 years (n=68;20%); age 55 years (n=42;13%), and 24 years (n=10;3%). The results of this study illustrate that the age of *asnāf* entrepreneurs is very diverse.

Evaluation of Measurement Model (Outer Model)

Item validity is measured based on the loading factor value with criteria above 0.7. Figure 2 presents the result of the measurement model using the SmartPLS application.

Based on Figure 2, of the 25 items that become parameters, there are 23 valid items and two invalid items. Invalid items are separated, namely: op_5 (A survey is required before starting a business) and re_3 (Financial support from relatives and friends is important to increase capital and overcome cash shortage). Furthermore, in this study, the measurement of construct reliability was carried out using discriminant reliability (AVE), Cronbach's alpha, and composite reliability (C.R.) values. Table 2 presents the results of the reliability measurement.

Figure 2. Result of Measurement Model using PLS-SEM



Source: Authors' analysis using SmartPLS

Table 3. The Results of The Calculation of AVE, Composite Reliability, and Cronbach's Alpha

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|-------------|------------------|-------|-----------------------|----------------------------------|
| Intention | 0,889 | 0,894 | 0,915 | 0,643 |
| Opportunity | 0,905 | 0,913 | 0,927 | 0,678 |
| Resource | 0,885 | 0,894 | 0,920 | 0,743 |
| Success | 0,960 | 0,962 | 0,966 | 0,780 |

Source: Authors' analysis using SmartPLS

In this study, the reliability testing criteria referred to Hair et al. (2011) with AVE discriminant reliability greater than 0.5. In addition, if the value of composite reliability obtained is more significant than 0.7, and Cronbach's alpha is also greater than 0.7, the construct is declared reliable. Overall, from the results of the AVE, composite reliability, and Cronbach's alpha measurements, it was found that 23 items on the instrument used were included in the reliable category.

Structural Model Assessment (Inner Model)

A primary model appraisal is utilized to foresee the connection between factors in the underlying model by assessing three items: coefficient of determination (r^2), predictive relevance (Q^2), and level of significance (Ghozali and Latan 2015). The coefficient of determination (r^2) illustrates the strength of the model with three assessment criteria: $r^2=0.67$ (substantial), $r^2=0.33$ (moderate), and $r^2=0.19$ (weak) (Chin (1998). Results of the structural model assessment are presented in table 3.

Table 4. R-Square

| | R Square | R Square Adjusted |
|---------|----------|-------------------|
| Success | 0.462 | 0.457 |

Source: Authors' analysis using SmartPLS

Based on Table 3, the R-Square value is 0.462. It shows that exogenous variables (intention, opportunity, and resource) can explain their effect on the success of *aʿsnāf* entrepreneurs by 46.2%. Meanwhile, 53.8% is explained by other variables outside the model. Thus, the model in this study is included in the moderate category because the r^2 value is above 0.33.

Furthermore, Predictive Relevance (Q^2) explains how well the observation value generated by the research model is. If the value of $Q^2 > 0$, then the model in the category has predictive relevance (Ghozali and Latan 2015). Meanwhile, if the value of $Q^2 < 0$, then the model in the category has less predictive relevance. Anuraga, Sulistiyawan, & Munadhiroh (2017) explain that the magnitude of Q^2 is in the range of values $0 > Q^2 < 1$, indicating that the model gets better the closer it is to one. Based on the PLS-SEM analysis, Q^2 is obtained by blindfolding. Table 4 presents the predictive relevance (Q^2).

Table 5. Predictive Relevance

| | SSO | SSE | Q ² (=1-SSE/SSO) |
|-------------|----------|----------|-----------------------------|
| Intention | 2016,000 | 2016,000 | |
| Opportunity | 2016,000 | 2016,000 | |
| Resource | 1344,000 | 1344,000 | |
| Success | 2688,000 | 1737,335 | 0,354 |

Source: Authors’ analysis using SmartPLS

Based on table 4, the results of blindfolding show that the value of Q² is 0.354. Therefore, the model has predictive relevance, with a Q² value greater than 0. Thus, the resulting model is included in the excellent category to use.

The next structural assessment model calculates the significance value by calculating the path coefficient through Bootstrapping. The path coefficient aims to determine the magnitude of the influence between variables. Based on the value of the path coefficient is also used for testing research hypotheses. The significant value in this study is if the t-statistic > 1.96 and p-values < 0.05 (Hair et al., 2011). At this evaluation stage, the procedure used is bootstrapping. Table 5 presents the Path Coefficients as a result of the Bootstrapping process.

Table 6. Path Coefficients with Bootstrapping

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/ STDEV) | P Values |
|------------------------|---------------------------|--------------------|----------------------------------|---------------------------------|----------|
| Intention -> Success | 0.462 | 0.474 | 0.080 | 5.795 | 0.000 |
| Opportunity -> Success | 0.278 | 0.270 | 0.080 | 3.467 | 0.001 |
| Resource -> Success | -0.031 | -0.032 | 0.060 | 0.514 | 0.608 |

Source: Authors’ analysis using SmartPLS

Table 5 shows that the intention variable is significant to success. This can be seen from the t-statistic value <1.96 which is 5.795, and p-values > 0.05, which is 0.000. The effect of intention on the positive success is seen from the original sample value of 0.462. The opportunity variable has a significant effect on success. It is proven by the t-statistic value > 1.96 which is 3.467, and p-values < 0.05, which is 0.001. The effect of skills on success is positive, as indicated by the

original sample value of 0.278. Then, the resource variable has no significant effect on success. This is evidenced by the t-statistic value > 1.96 , which is 0.514 and the p-values > 0.05 , which is 0.608. The effect of resources on success is negative, as seen from the original sample of -0.031.

Discussion

The Effect of Intention on Success

The intention has a positive and significant effect on the success of *aṣṇāf* entrepreneur. It is consistent with the theory of planned behaviour described by Ajzen (1991) that intention indicates how hard someone is willing to try and how much effort they plan to engage in the behaviour. However, the position of intention is not only an intermediate factor, but the results of this study indicate that intention is a determining factor for success. It is also in line with Rosidi's research (2017) that the results obtained by a person are obtained from what he intended.

The importance of intention is not only a sign of entrepreneurial potential, as argued (Hunjra et al., 2012). The results of this study illustrate that intention is a determining factor for the success of an *aṣṇāf* entrepreneur. It is in line with the opinion of Thompson (2009), which states that individual entrepreneurial intentions are construction in creating new businesses. Thus, BAZNAS and *zakah* management entities need to respond to these findings by paying attention to the intentions of the *aṣṇāf* entrepreneurs. It is in line with the hadith narrated from 'Umar bin Khaththab r.a., The Prophet *sallallaahu'alaihi wassallam* said, "Indeed, amal depend on intentions. Therefore, for *aṣṇāf* entrepreneurs who want to be successful, it is necessary to strengthen their purpose to manage their business well.

The Effect of Opportunity on Success

An opportunity has a positive and significant effect on the success of *aṣṇāf* entrepreneur. It is consistent with the theory of opportunity identification and development developed by Ardichvili et al. (2003) that the greater the number of opportunities, the higher the probability of success. The results of this study are also in line with the results of research conducted (Lee and Yang (2013), (Limsong et al. 2017), and Hermansyah and Dahmiri (2020) that the opportunity variable is the primary driver of success and opportunity has a positive effect on business results.

BAZNAS and other *zakah* management entities need to respond to these findings by providing opportunities for *aşnāf* entrepreneur. Based on this research, there are three dimensions of opportunity that need to be given to *aşnāf* entrepreneur, namely: entrepreneurial awareness (Çolakoğlu and Gözükar, 2016), market environment (Lee and Yang (2013), and social networking (Qing, 2009) in Dahalan et al., 2013).

The Effect of Resources on Success

Resources negatively affects the achievement of the business visionary *aşnāf*. It is conflicting with the asset reliance hypothesis (RDT) proposed by Pfeffer and Salancik, which clarifies that a given asset is an approach to decrease reliance and ecological vulnerability (Hillman et al., 2009). The consequences of this examination show an adverse consequence. Likewise, it is not following the assessment of Roundy & Bayer (2019), which clarifies that assets are expected to make a pioneering biological system. The consequences of this investigation are likewise not following past research, e.g., Chang and Chen (2020); Lee and Yang (2013); Limsong et al. (2017) tracked down that the measurements positively affected innovative achievement.

BAZNAS and *zakah* management entities need to respond to the effectiveness of the assistance provided to *aşnāf* entrepreneur. When aid does not have a positive effect, it is necessary to evaluate further the quantity and quality of service that has been provided. It is essential to do this so that every rupiah of *zakah* fund distributed to *aşnāf* entrepreneur can positively transform *aşnāf* from *mustahiq* conditions to *munfiq* and *muzakki*.

Conclusion

This study has assessed the influence of intention, opportunity, and resources on successful *aşnāf* entrepreneurs. The study is based on three theoretical backgrounds: theory of planned behavior, theory of identification and development, and resource dependence theory. The results showed that the variables of intention and opportunity have positively and significantly affected the success of *aşnāf* entrepreneurs. Meanwhile, the resource variable has negatively affected the success of *aşnāf* entrepreneurs.

Therefore, BAZNAS and *zakah* management entities need to respond to this finding to create successful *aşnāf* entrepreneurs. BAZNAS and *zakah* management entities need to optimize *zakah* distribution to *aşnāf* entrepreneurs

by paying attention to the resource factor given to *aṣṇāf*. The allocated resources need to be preceded by implementing intensive assessment and assistance to *aṣṇāf* entrepreneurs. Furthermore, on the intention variable, the *zakah* management entity needs to ensure the commitment and sincerity of the entrepreneur *aṣṇāf* in running their businesses. Regarding the opportunity factor, entrepreneurs need to be facilitated by giving them opportunities, especially those related to increasing sales turnover, to increase business profits. Optimizing the variables of intention, opportunity, and resource is expected to increase the success of empowerment program of entrepreneur *aṣṇāf*.

The government and *zakah* management entities need to pay special attention to the *aṣṇāf* entrepreneur program. It is an effort to increase the contribution of *zakah* to poverty alleviation through the *aṣṇāf* entrepreneur program. The implication is that policies regarding *zakah* utilization for *aṣṇāf* entrepreneurs need to be regulated in more detail. It is related to program planning, implementation, monitoring, and evaluation. In the future, further research is needed to monitor the development of the entrepreneurial *aṣṇāf* program, which is increasingly developing in Indonesia.

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