

The Influence of Zakat Support, Motivation, Networking and Training on the Business Performance of Asnaf Entrepreneurs in Kedah

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Abstract:

The involvement of asnaf entrepreneurs in micro-size, non-structured entrepreneurial activities, is an effort to support their families. The sustainability and performance of their business is important to generate income and hopefully elevate them from poverty. The objective of this study is to examine the relationship of non-finance resources and the performance of micro-size business, such as zakat support, motivation, networking and training. The study population consist of 73 asnaf entrepreneurs who received business supports from the Kedah Zakat Board only. The questionnaire consists of 31 items distributed to 49 respondents using purposive sampling and self-administration to the respondents' residences. Interview data was also obtained to support the study's findings. Descriptive analysis and Partial Least Squares Structural Equation Modelling were employed to answer the research questions. Qualitative data was analyze manually using excel to triangulate and support the findings. The findings showed that only motivation had significant relationship with performance of this micro-size business. Practical implications towards providing support in the form of motivation and providing entrepreneurial coaching, advice and mentoring are recommended to this group. This research provides insight on how support service could help zakat recipients to improve income earn through entrepreneurship activities.

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INTRODUCTION

The first Sustainable Development Goals is "No Poverty" (United Nation, 2019) and already become the focus of many developing countries including Malaysia. The government cannot handle this problem single-handedly, but other parties should join the effort to achieve this goal. For the Muslim country, one of the ways to elevate poverty is through Islamic zakat system. The Malaysian zakat recipients known as asnaf zakat, have an average monthly household income of below RM1, 500 and the considered in the bottom of the B40 in the

poverty group. While, the average household income for B40 is RM3,860. The Lembaga Zakat Negeri Kedah (LZNK) or State of Kedah Zakat Council, distributes the zakat through many program including special program known as 'Bantuan Jaya Diri'. Among the objectives of this program is to assist this asnaf group elevate from poverty by becoming entrepreneurs. LZNK give special assistance in terms of financial and non-financial supports. Thus, the purpose of this research is to examine non-financial factors that influence asnaf entrepreneurs' business performances.

The business performance of this micro enterprise is very crucial and becoming the big challenges for asnaf entrepreneurs. The sustainability of the business is necessary because asnaf entrepreneurs earn their living through these entrepreneurial activities. Thus, LZNK non-financial supports are expected to assist asnaf business performance not only at the business start-up but also at growth level and help asnaf to get out from poverty. Many previous studies by other scholars have shown the relationship of financial and non-financial factors such as saving, supports, motivation, network, training (Hamawwa, 2018) on micro enterprise. This present paper on focus on relationship of non-financial factors on business performance. Therefore, this study is answering following research questions on asnaf entrepreneurs in Kedah. Firstly, is there a positive relationship between the zakat support and the business performance. Secondly, is there a positive relationship between the motivation and business performance. Thirdly, is there a positive relationship between the network and business performance. And lastly, is there a positive relationship between training and the business performance.

This study can contribute significantly in term of practical aspects by understanding more clearly the issues related to the LZNK entrepreneurship programs. The outcome of the study can be used as guideline for LZNK to respond appropriately and effectively in managing the aid program for asnaf entrepreneurs. It provides input to the LZNK to see a true picture of the response on factors affecting the asnaf business performance. At the same time, the management is also able to review the weaknesses and advantages of the assistance and support given to the participants. It clearly shows that this research helps the management of LZNK to conduct a more effective entrepreneurial development program where they need to consider the various factors that contribute to the effectiveness of the participants' business performance.

LITERATURE REVIEW

Business Performance

The business performance can be measured financially and non-financial. The often use measurement by researchers is growth in sales, profit, returns of investment and overall performance (Dess, Lumpkin & Covin, 1997). Whilst in the study by Yusuff, Abu Bakar and Ahmad (2016) measured performance for micro-entrepreneurs under aids of Amanah Ikhtiar Malaysia using the growth of total income, sales goods, savings, products and stock. According to Patricia and Sang (2017), the performance of micro entrepreneurs is measured by increase in sales, profit, product and business growth.

While non-financial performance may refer to the actual performance of the business reflecting the precise business objectives (Dess & Robinson, 1984). The indicator for non-financial performance is source of capital, entrepreneur culture, religious value and entrepreneur characteristics. In this study, the financial and non-financial measurement such as the increase in sales, profit, cash, customer and customer satisfaction as business performance adapted from Rahah (2014).

Business performance can be viewed objectively or subjective. But there are several problems discussed by Hamawwa (2018) if objective and financial measurements used as business performance for micro entrepreneurs due to lack of financial records. Fatimah Salwa et al. (2013) suggests that the subjective measure is used because of difficulty in obtaining financial record, and reluctant to share confidential document. Therefore, this study used a subjective measurement for the performance of the asnaf of zakat entrepreneurs' business performance.

Zakat Support

Zakat support is a resource that can help micro-entrepreneurs either to start a business or grow their business. This help and support can be in two forms, namely financial or non-financial resources (Hamawwa, 2018). According to United Nation Development Fund/United Nations Development Programme

(NDF/UNDP, 2003), financial resources relating to services rendered by a micro-financial institution to assist in financial success and sustainability. Similarly, assistance and support for micro entrepreneurs is often given in the form of micro loans by responsible parties as in the study of Yusuff, Abu Bakar and Ahmad (2016) and Rahah (2014). However, micro loans may also be in non-financial form as contributed by LZNK (Hashim, Mohamad & Othman, 2019). According to Iganiga (2008) in Hamawwa (2018), the aid in the form of credit access is in the form of cash loans or goods/services in small amounts to help micro entrepreneurs improve their business operations. Among the factors or non-financial resources are similar to the services/non-financial items provided either formally or informally to assist the poor (Hamawwa, 2018). In this study, researchers examined non-financial factors such as help and support of equipment, motivation, training, and network.

Previous researchers found that there was a positive relationship between support and assistance either in financial or non-financial form with business performance. According to Yaacob and Azmi (2016), there was a positive relationship between financial capital support and business performance. Similarly, the research by Al Mamun and Ekpe (2016) stated that, the credit aid facility would help credit access and subsequently contribute to the performance of the business. Business firms have a good performance if financial and non-financial support aspects are given attention. According to the previous research conducted, through the explanation and analysis, it was found that there was a significant positive relationship between microcredits as support and assistance with the performance of micro entrepreneurs (Mahmood & Rosli, 2013). Therefore, this study presents the hypothesis as follows:

H1: Support and assistance of Zakat has a positive relationship with business achievement.

Motivation

Micro entrepreneurs need motivation to improve business performance. Entrepreneurial motivation is a factor that

drives entrepreneurs to engage in entrepreneurial field. There are many preliminary studies in entrepreneurship focusing on how entrepreneurs start a business while others are not. According to Kuratko and Hodgett (2001), motivation is important psychological factors of entrepreneurs in the entrepreneurial process. Motivation is closely related to the creation of a business as well as the sustainability of the business. According to Kuratko and Hodgett (2001) internal factors, the entrepreneur's behavior, together with external factors, are entrepreneurial motivation. External factors such as business environment and personal environment while internal factors are entrepreneurial characteristics, personal goals, business ideas are the impetus for the decision to become an entrepreneur. In this study, entrepreneurial motivation refers to dimensions such as the need to achievement, self-reliance, economic needs and personal goals (Hamawwa, 2018). The need for achievement and self-reliance is an important entrepreneurial feature (Deraman et al. 2010). Most entrepreneurs have economic needs as the goal in business, and this become the motivation for them to gain business profit (Hammawa, 2018) and important factor for entrepreneurs to achieve their business performance.

There are many previous studies that show a positive relationship between motivation and business performance. Many researchers found that the performance of micro-entrepreneurs and business developments was determined by the motivation and objectives of the entrepreneur (Hammawa, 2018). Alam, Jani and Omar (2011) studied 194 women entrepreneurs in two states South of Peninsular Malaysia found that motivation has significant impact on business performance. Similarly, studies made by Patrick and Chong (2007) showed motivation had a positive impact on business performance. Therefore, the study tested the hypothesis as follows:

H2: There is a significant relationship between motivation and business performance.

Networking

Entrepreneurs are involved in the process of socialization activities when

interacting with various parties such as customers, suppliers, banks, government officials and others. Entrepreneurial networking is a social capital that is essential for entrepreneurs. According to Abul Hassan (2014), the concept of networking describes the relationship between agents in various economic sectors. Networking also helps to overcome the problem of lack of financial resources, human resources, and the process of developing business sustainability (Hassan, 2014).

The definition of entrepreneurial networking is the entrepreneurs' relationship with various parties of mutual interest. Interested parties either family members, partners, customers and others. Therefore, entrepreneurs need to have a "know-who" skill other than "know-how" skills for the purpose of business sustainability. The purpose of entrepreneurial networking also is to obtain information, finding opportunities, facilitating business, advisory and consultancy services, generating ideas through public relations, enhancing self-image and enhancing business reputation.

According to Rosli et al (2010), the entrepreneurship networking is divided into three. The first is a personal networking that is an unofficial personal network such as relationships with family members and friends. At the early stages of the business, many entrepreneurs depend on the personal networking for resources such as business and motivational support capital, advisory services, including information about business opportunities. Secondly, it is a business networking that is an official networking between entrepreneurs and various parties for business dealings. While the third networking type is a common networking where entrepreneurs get information through general printed or electronic media such as the Internet.

Past research shows that the entrepreneurial network provides social capital that helps in influencing micro business performance (Allen, 2000). According to Aftab and Naveed (2013), the performance of micro

and small enterprises was significantly influenced by the entrepreneurship networking. The entrepreneurship networking has a positive impact on business performance (Adwin et al., 2016). The impact of social capital is higher on performance of firms that involved in formal and informal networks. The important resources, support, information, and knowledge can be exchanged through social capital networks and this affects business performance (Mausumi and Sharmistha, 2016). Therefore, the hypothesis of this study is:

H3: There is a positive relationship between entrepreneurship networking and business performance.

Training

Training in entrepreneurship is the formal process of transferring information to enrich the human capital involved in the field of entrepreneurship (Yaacob and Azmi, 2016). Entrepreneurial training includes various aspects such as introduction of new products, new production methods, new marketing, acquiring new sources of raw materials and new industrial restructuring methods (Yaacob et al., 2016; Ahmad Nadzri, 2018). While Nyambura (2014) described training as a practical activity in a real atmosphere where entrepreneurs learn and gain skills, knowledge and experience application, perform various activities, and learn from mistakes. In addition, entrepreneurial training helped entrepreneurs gain knowledge, skills through entrepreneurial opportunities to achieve the desired goal (Ekpe, 2011; Ahmad Nadzri, 2018).

However, sometimes entrepreneurs assume that training is not relevant, costly and poor monitoring quality (Gunto & Alias, 2013). Education and training must be accessible to enable the growth and management of micro enterprise (Alom et al., 2016). He also believes that the education system is generally lacking in fulfilling the specific needs of the entrepreneurs. Therefore, the education and training program for micro entrepreneurs is recommended to be given free or at low cost to achieve effective results.

Training and education are important to improve the performance of a person's work. Research on private companies in Malaysia by Syafiq and Hamza (2018) found that, training has significant relationships with performance and thus influence the business performance. Similarly, entrepreneurs who possess knowledge and skills, through training, will lead to business performance. Alom et al. (2016) conducting a review of the micro entrepreneurs' performance found that there is a positive impact on business training and performance. It was also supported by the Selvarah et al. (2017) which found that entrepreneurial training has been identified as a significant determinant of business performance and success. Studies on SMEs in Malaysia find that the government's help in providing training such as entrepreneurial courses determine the success of SMEs (Kader, Azid, & Che, 2009). While research by Al Mamun and Ekpe (2016) showed a positive relationship between training and micro enterprise performance. Therefore, the study tests the hypothesis,
H4: Training has a positive relationship with business performance.

Underpinning Theory

This study uses the Resources Base View Theory (RBV) as underpinning theory. This theory focuses on the firm's internal factors or resources as determinant to the performance of a firm (Barney, 1986). RBV theory states that unique resources are competitive advantage for the firm. The existence of valuable, odd (rare) resources, cannot be imitated (inimitable) and non-substitutable by competitors could increase business performance (Barney, 2001). This theory can be used to the state of the entrepreneurs, such as asnaf zakat, which faces limited resources to determine business performance (Wiklund, & Shepherd, 2011).

According to Penrose (1959), resources are essential to improve the performance of the business. Resources are antecedent to products that generate performance. Previous researchers such as Barney (1991) states that the difference in assets and resources of the firm can explain the differences of performance between firms. The resources of the firm consist of tangible and

intangible resources (Galbreath, 2005). Tangible resources are such as finance, physical resources, human resources and technology. Intangible resources are knowledge, skills, reputation, and abilities. The difference between the performance and the uniqueness of a business is influenced by these resources used. The high performance and human capital skills of a firm will lead to a better performance of a business firm. In short, for this current research, RBV theory is the basis for micro enterprise factors such as zakat support, motivation, networking and training contributing to business performance. The resources that tangible is zakat support and intangible resources in this research framework are motivation, networking, and training.

METHODOLOGY

This study adopts the quantitative research design to examine the interaction between five variables: four independent variables (zakat support, networking, motivation, training) and one dependent variable (business performance). All variables are measured by 35 statements obtained from previous studies, using 5-point Likert scale. A total of 49 data were collected from asnaf entrepreneur in Kedah, Malaysia. The data were analyzed using Partial Least Square or Smart PLS. Qualitative data was analyzed manually using excel to triangulate and support the findings.

FINDINGS

The descriptive information analysis shows that the majority of respondents were female (65.33%) while 17 respondents were male respondents. Of the 49 respondents, 33 of them were between the ages of 31- 40 (16 respondents) and 41-50 (17 respondents). The majority of respondents are Malays (98.0 per cent), only one person identified as converts from the Chinese race. 38 respondents were married 77.6 per cent while 4 respondents were single, and 7 respondents were widows. The majority of respondents had a relatively low of education level where 13 respondents with PMR qualifications and 22 respondents had SPM qualifications which made up a majority of 71.4 percent.

Meanwhile, the descriptive findings of the respondents' business information indicate 22 (44.9 percent) of the respondents were in the business within 1-5 years, while 12 (24.5 percent) of the respondents were in the business within 6-10 years and 11-20 years. Interestingly, 3 (6.1 percent) of the respondents had been in business for over 20 years, of which 49 of these respondents were in the food business. Moving to the business development stage, 7 (14.3 percent) of the businesses were identified as new start-ups, 34 (69.4 percent) of the respondents were in the development phase, and 7 (14.3 percent) of the 49 respondents already had a mature business. However, there is one respondent was identified where the business was in decline. A total of 27 businesses (55.1 percent) were registered with SSM. The

findings also showed that 15 (30.6 per cent) of respondents had sales profit of not more than RM1000.00 per month, while 23 (46.9 per cent) of respondents earned between RM 1,000 and RM 1,500.00 per month and only 11 respondents whose business made more than RM1,500 a month. Based on business ownership information, 43 (87.8 percent) of the respondents had their own business while 6 (12.2 percent) of the respondents were family businesses.

The data were cleaned from any missing values and outliers were analyzed using smart PLS. Table 1 below represent the measurement items, cross loading and deleted items. 4 items (A4, C2, C9, E4) were deleted as the loadings below 0.5.

Table 1
Constructs, Measurement items, Cross loadings and Deleted items.

Construct	Items	Loading	Deleted items
Business Performance	G1	0.755	
	G2	0.823	
	G3	0.806	
	G4	0.898	
	G5	0.861	
	G6	0.805	
Zakat Support	A1	0.728	A4
	A2	0.876	
	A3	0.815	
Networking	D1	0.645	
	D2	0.723	
	D3	0.751	
	D4	0.644	
	D5	0.793	
	D6	0.743	
Motivation	C1	0.914	C2, C9
	C3	0.697	
	C4	0.680	
	C5	0.719	
	C6	0.847	
	C7	0.858	
	C8	0.643	
	C10	0.858	

Training	E1	0.920	E4
	E2	0.936	
	E3	0.948	
	E5	0.971	
	E6	0.919	
	E7	0.922	
	E8	0.928	
	E9	0.937	

Findings postulates the lowest mean of the variable is training at 3.23 while the highest mean is motivation at 4.74. these values indicate the level of agreeableness of respondents. The hypothesized model indicates that each variable maintains an acceptable level of composite

reliability of above 0.8 (Table 2). Hence the measurement scale utilized has a high level of scale consistency. The result of Average Variance extracted (AVE) also indicate the absence of multi-collinearity (Table 3).

Table 2
Descriptives Statistic and Reliability of Constructs (N=49)

Variables	No of Items	Mean	SD	Composite Reliability	AVE
Bantuan zakat (BZ)	3	4.01	0.81	0.85	0.65
Networking (N)	6	4.49	0.59	0.86	0.52
Training (T)	8	3.23	1.53	0.98	0.88
Motivation (M)	8	4.74	0.41	0.95	0.76
Business Performance (BP)	6	4.39	0.66	0.93	0.68
Total	31				

Table 3
Correlation among Research Constructs

	ZA	N	T	M	BP
Zakat Assistance (ZA)	0.81				
Networking (N)	0.17	0.72			
Training (T)	-0.01	0.22	0.94		
Motivation (M)	-0.01	0.08	0.15	0.87	
Business Performance (BP)	0.14	0.28	0.12	0.38	0.82

The hypothesis testing indicated by the direct standardized beta coefficients produced four significant paths: Zakat assistance is not significantly to asnafpreneur's business performance ($\beta=0.10$; $t=0.65$; $p < 0.01$); Networking is not significantly related to asnafpreneur's business performance($\beta=0.23$; $t=1.37$; $p < 0.01$). Similarly, training also not significantly to asnafpreneur's business

performance($\beta=-0.01$; $t=0.95$; $p < 0.01$). Lastly, motivation significantly influences asnafpreneur's business performanceat ($\beta=0.36$; $t=2.87$; $p > 0.01$)(Table 4). Thus, from 4 hypotheses, only 1 hypothesis is accepted. Figure 1 is the structural model of the asnafpreneur's business performance.

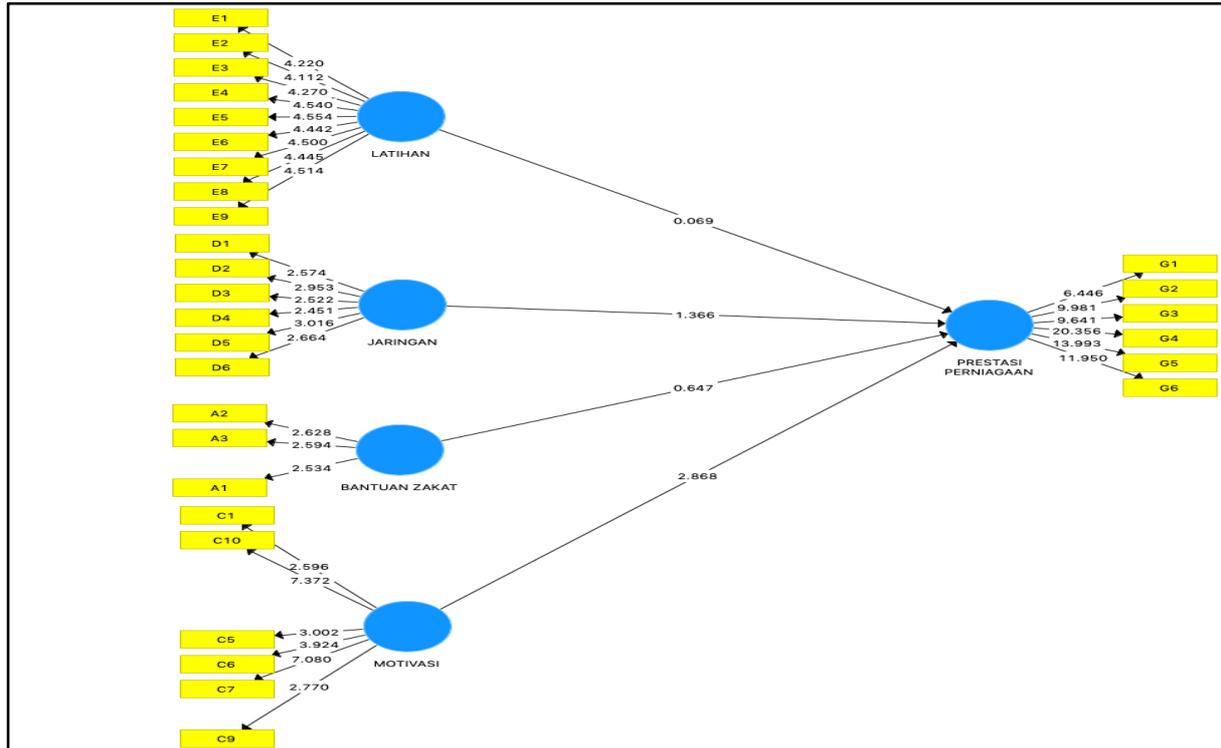


Fig. 1: Hypothesized Model of Asnafpreneur business performance

Table 4
Direct Path Coefficients.

Hypotheses	Relationship	Standardized Beta	T Statistics	P Value	Sig Status
H1	Zakat Assistance→BP	0.10	0.65	0.52	Not Sig
H2	Motivation→BP	0.36	2.87	0.00	Sig
H3	Networking→BP	0.23	1.37	0.17	Not Sig
H4	Training→BP	0.01	0.07	0.95	Not Sig

The final model shows that the variables explain 22.0 % variance in business performance.

This reading indicates an acceptable explanatory level for behavioral model study (Table 5).

Table 5
R² of Dependent Path

	R Square Value
Business Performance	0.220

DISCUSSION

Asnafpreneur's business performance is at high level. The business performance measurement items used are growth of customers, sales, profit and cash. It indicates that asnafpreneurs'

business has the potential to grow to a better level. With this, asnafpreneurs have the potential to increase their income level and get out of poverty and may become zakat payers.

This paper only discusses the relationship of non-financial factors with business performance and answered 4 research questions and hypotheses. Although zakat support, and networking mean at high level but the relationship with business performance are not significant. This may indicate that, respondents perceived the support as not helping them in business performance. Through interview with respondents, most of them think that the amount of zakat support was not enough for their business. There were cases where equipment received underutilized, not durable and cannot be used. Zakat assistance received in non-

financial form but not exceeding the value of RM2500. Asnafpreneurs may need more assistance in order to increase business performance. However, zakat management is efficient from the aspect of distribution.

The highest mean is motivations factor which reflect that most respondents among the asnafpreneurs are motivated to become entrepreneurs. Whereas, if referred to the items, indicates that the main driver factors are income, high status, recognition and the readiness of facing challenges. As the majority of ASNAF entrepreneurs are women who have multiple roles. They become entrepreneurs because not only for living but also because of the flexibility in managing family life. The motivation factor has significant relationship with business performance reflected that, asnafpreneurs are ready to become entrepreneur as referred to Kuratko and Hodgett (2001), motivation is important psychological factors in the entrepreneurial process. This is their strength that can be capitalized to ensure they continuedly motivated in this career as entrepreneur. Thus, LZNK may intervene by giving motivation in the training and mentoring. A network of entrepreneurs ranging from personal networks and business networks to help entrepreneurs in their business. Although the hypothesis result is not significant, theoretically, networking play vital role in entrepreneurship process. It reflected that their networking not strong enough and need to be strengthen through intervention such as in developing business networking.

Training has the lowest mean compare to other factors and the hypothesis is not supported. Although previous research findings showed training has significant relationship with business performance, this research finding has contradictory result. Through qualitative data, some respondents unable to attend training due to family commitment and could not afford to attend. Most of them live in rural area and far from LZNK headquarters where most of training conducted. A descriptive finding for training shows that some respondents lack of training related to entrepreneurship. Although the LZNK has a variety of training activities but asnafpreneurs unable to attend due to certain reasons which need special attention, while

training is an important factor to help their success in the business.

CONCLUSION

In conclusion, ASNAF entrepreneurs have the potential to success in their business. Zakat support, motivation, networking and training factors can assist zakat entrepreneurs. However, the authority such as LZNK is required to enhance such efforts, by giving more assistances and monitoring the growth of the asnafpreneurs' businesses. Asnafpreneurs are motivated and with coaching and mentoring system would be able to increase their business performance. LZNK can use the Amanah Ikhtiar Malaysia model as a benchmark program for micro entrepreneurs. Entrepreneurs should also be assisted to manage their business through attending and practicing good management practices. This study is limited to the factors of zakat support, motivation, networking and training with the respondent of asnafpreneurs in Kedah. It is proposed that future studies examine other factors that can affect this micro business. Comparative studies with asnafpreneurs in other developed states should be carried out.

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