

# STATUS QUO OF THE RURAL ZAKAT ENTREPRENEURSHIP DEVELOPMENT IN KUALA TAHAN, PAHANG MALAYSIA: A WAY FORWARD

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## Abstract

One of the foundations that drives rural areas' economic growth is entrepreneurship initiatives. It is critical to satisfy society's requirements in terms of buying power, capacity to maintain life, and ability to endure in an ever-changing economic environment. As a result, the emphasis of this paper is on the application of rural entrepreneurship zakat as a strategy for improving the community's socioeconomic condition in Kuala Tahan, Pahang. The development of asnaf entrepreneurs in rural areas is discussed in this study. The goal of this research is to uncover government strategies for promoting rural asnaf entrepreneurs, as well as to examine the concerns, problems, and challenges faced by rural entrepreneurs. In developing a micro-entrepreneurship framework, this study employs both quantitative and qualitative research techniques. Focus group interview methods, either structured or semi-structured, were used to conduct the interviews, which included selecting a group of respondents with certain qualities to be questioned and preparing important questions. According to the results of this research, rural entrepreneur development initiatives get insufficient attention. Several suggestions have been made to support rural asnaf entrepreneurs so that they do not fall behind in national growth.

**Keywords:** Entrepreneurship, asnaf zakat, rural, Kuala Tahan.

## Introduction

Rural poverty has always been a source of concern for all parties involved in the debate. Rural enterprises have been pushed by governments, institutions, and people as possible sources of employment and tools for improving rural communities' well-being (Dabson, 2001). Various attempts have been attempted to combat poverty. Zakat gifts are one of them. Subsistence zakat is being replaced with entrepreneurial zakat. As a result, entrepreneurship is an important economic driver with a favourable impact on social values. Entrepreneurship boosts business rivalry and encourages economic progress by promoting knowledge. It necessitates an environment and ideals that enable entrepreneurs to be self-sufficient in an uncertain economic climate, which is increasingly combined with the industry 4.0 revolution, which produces global rivalry via megatrends, e-commerce, big data, and financial technology.

Various incentives and approaches are utilised to meet the welfare and needs of society in terms of purchasing power, affordability in the long run, and the ability to live in an ever-evolving and changing economic climate in an effort to improve society's socio-economic status. Entrepreneurial activities are among the entities that are essential to a society's economic progress (Atef, 2015). Entrepreneurship is the creation of significant economic

activities that mix market factors in producing goods for society while also profiting the government through taxation.

Furthermore, it produces jobs for the community while also establishing a long-term economic ecology based on the development of money flows. Quality entrepreneurship should be able to convert society into a more competitive and prosperous economy and social position. It contributes significantly to global socioeconomic development, even in poor countries such as Malaysia.

When it comes to assisting the poor and vulnerable in meeting their basic requirements and improving their quality of life, Zakat is a very useful instrument. Zakat can also be used to alleviate poverty by providing monthly fixed aid or capital assistance to small and medium-sized businesses. Asnaf is the term used to refer to the party that is entitled to receive zakat (Islamic charity) donations received from Muslims (zakat beneficiaries). The SIRC should pay special attention to Asnaf from rural regions in order to achieve a more equitable distribution of development resources. Several barriers, according to the Rural Development Policy Plan 2019, stand in the way of the rural community, including a less competitive rural economy, poor resource utilisation, and a high poverty rate. Because of this, the goal of this research is to build a multidimensional model that can be utilised in development programmes that are adapted to the requirements of rural asnaf entrepreneurs.

## Literature review

An entrepreneur is defined as 'a person who has been involved in the business world'. The entrepreneur, according to Schumpeter (1951), is a one-of-a-kind trader who is a catalyst for invention and creativity and is in charge of operations and economic activities. Entrepreneurs can perceive, comprehend, seize, and build chances for economic benefits and profits, according to Zaharuddin Yahya (1995). Meanwhile, Mohd and Adibah (2008) propose a more complete definition of entrepreneurs, namely, persons who are creative and imaginative, and who have the ability to seize chances and take risks in commercial activities by inventing and producing new products. According to these definitions, an entrepreneur must be familiar with all aspects of business management, from the conception of an idea to the production of an entrepreneurial product.

Since 2000, local researchers have paid close attention to research studies on asnaf entrepreneurship, concentrating their efforts on the poor and needy asnaf in particular. Entrepreneurship studies began to concentrate on the variables that are critical to the growth and success of an entrepreneur in order to produce more successful entrepreneurs (Mohamad, 2000 & Yusof, 2000). An investigation was then carried out by Hisham and Zulkifli, who published their findings in 2006, in which they addressed Zakat as a Contributing Instrument for the Formation of Entrepreneurs (Hisham & Zulkifli, 2006).

Since the 1990s, zakat institutions have provided assistance to asnafs who are engaged in business. In the Federal Territory of Kuala Lumpur, zakat aid in the form of a business assistance plan was first implemented in 1995, and it has since grown in popularity (Rosbi Abd Rahman, 2011). The Penang Zakat Management Centre (PUZPP) also participated in the Gerak Asnaf programme in 2002, where it provided different activities such as business support to small and medium-sized enterprises (Azman Ab Rahman, 2014). Following that, other states with zakat institutions, such as Selangor and Negeri Sembilan, are engaged in initiatives to promote asnaf entrepreneurs as part of their zakat programmes (Dayang Shobihah Abang Abai et al 2020). Academic research is concentrated in urban regions, as is the case with most fields of study. This is unavoidable due to the fact that the centre of economic generation is located in metropolitan regions, as well as the extremely high cost of living in these locations. The existence of the urban poor is so widespread that they qualify as receivers of zakat, since they fall under the category of asnaf zakat (those who are in need of assistance).

Through the combination of these variables, there is little doubt that asnaf entrepreneurship initiatives are centred in and executed in metropolitan regions in the United States. However, development in rural regions must be stressed as well, in order for development in rural and urban areas to be balanced in different dimensions, particularly in the socio-economic sphere. Rural entrepreneurship requires significant consideration, particularly for those who create entrepreneurs, particularly from among the asnaf zakat (the poor). Zakat obviously

contributes to satisfying the economic requirements of the poor, who constitute the majority of the population in the majority of nations across the world.

Additionally, it demonstrates the wisdom that lies behind the imposition of zakat, which is a management system that has the ability to enhance the position of society from both a moral and a material standpoint. It also serves as a stronghold of stability within the Islamic economic system (Ab Rahman et. Al, 2014). Accordingly, the Ministry of Rural Development in Malaysia has developed the Rural Development Plan 2018-2023, which is comprised of six key initiatives. Entrepreneurship, empowering rural entrepreneurs, and developing alternate sources of income are some of the areas on which the emphasis is placed. Examples of methods for assisting asnaf include the establishment of a Ministry of Rural Development (KPLB) data bank, the development of a road map for rural entrepreneurs; the formation of chain entrepreneurs; the formation of rural entrepreneurs based on technological and innovative approaches; and the promotion of rural entrepreneurship programmes (Ministry of Rural Development, 2018). SDG Triangle 2019 has begun focusing on research in rural or sub-urban regions in order to achieve success on the national development agenda. The first studies in this area will be conducted in the Kuala Tahan National Park, which is located in the district of Jerantut Pahang. Such a research is extremely relevant to current requirements, as there is currently no thorough study linked to entrepreneurship development in the state of Pahang, in general, and in particular in Kuala Tahan. The majority of the research carried out were in the states of Selangor and the Federal Territory of Malaysia (Abai, 2020, Adnan & Roselam, 2019 & Meerangani & Azman, 2019).

## Research methodology

There are two basic research methods to be used in this study, namely qualitative and quantitative methods to build micro-entrepreneurship framework. Interviews were conducted using focus group interview techniques, either structured or semi-structured, in which a group of respondents were selected to be interviewed and key questions were prepared. Follow-up questions were posed based on respondents' answers and responses. In addition, library study methods and distribution of survey forms were distributed to respondents who met the characteristic settings of the study sampling. Post-study data were analysed using a descriptive approach.

## **STATE ISLAMIC RELIGIOUS COUNCIL AUTHORITY: LEGAL POSITION OF MAJLIS UGAMA ISLAM DAN ADAT RESAM MELAYU PAHANG (MUIP)**

The Federal Constitution of Malaysia is the supreme law of the land. As stated in Article 4 of the Federal Constitution, any law enacted after independence that is in conflict with the federal constitution is deemed null and void. Because of this, in order to comprehend the status of zakat in Malaysia, one must first examine the position of zakat in the federal constitution of the country. As stated in Paragraph 1 List 2-State List of Ninth Schedule of the Federal Constitution, zakat is classified as a jurisdiction under the states, not the Federation. The State Islamic Religious Council (SIRC) is responsible for the administration and management of zakat in Malaysia.

Islamic Religious Council and Malay Customs Council of Pahang, known as Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP) was established in 1926 under Article 24(1) Part 1 of the Constitution of the Pahang Government:

*The Head of State Religion shall the Ruler and the Ruler, from time to time, may issue orders for the further provision of such laws as may be at his discretion for the purpose of regulating religious affairs and for establishing a Islamic religious and Malay customs, which will be held in English "Council of Religion and Malay custom" to assist and advise the Sovereign in all matters concerning the State religion and Malay customs.*

MUIP performs its function based on Section 4(1) of the Administration of Islamic Law Enactment (Pahang) 1991:

*There is hereby established a body corporate called the Religious Council and Malay Customs Council of perpetual and may sue and be sued in its name and, subject to and for the purposes of this Act, may enter into contracts and may acquire, buy, take, hold and enjoy any type of movable and immovable property and may transfer, assign, surrender, return, mortgage, mortgage, beg, reassign, transfer or otherwise dispose of or make any dealings in respect of any movable or immovable property or any interest thereon vested in the Council in accordance with such conditions as the Council thinks fit.*

With this expanded authority, MUIP should take a more active and proactive role in ensuring that asnaf's development and growth are constantly preserved.

## DEVELOPMENT PROGRAM OF ZAKAT ENTREPRENEURSHIP: PAHANG STATE EXPERIENCE

Majlis Ugama Islam dan Adat Resam Melayu Pahang (MUIP) includes asnafs who are active in entrepreneurship initiatives in the state of Pahang, as well as in other states. In the form of equipment aids, courses, and skills training to create revenue for asnaf, the help granted by the MUIP is directed through the channel of the organization. Assistance in the form of equipment is simpler to handle for MUIP, and it is dependent on the demands of the asnaf to run the business as well as their own personal talents and abilities. Experiential learning from other organisations that provide financial assistance does not significantly help to the success of the zakat asnaf entrepreneur program.

The MUIP does not have a particular provision for the asnaf entrepreneur program, and it is solely dependent on the demand from the zakat asnaf at the time of implementation. A number of MUIP initiatives designed to increase company exposure to zakat asnaf were launched in 2019, but only on a modest scale, and have not yet reached the level of those who are considered entrepreneurs. MUIP assists with training and gives chances for its members to promote their goods at the Pahang Darul Makmur Supermarket, which is provided free of charge. It is expected that a total of 80 asnaf will obtain equipment support in order to establish their own companies as asnaf entrepreneurs between now and 2020.

According to the findings of this study, 80 percent of individuals participating in the asnaf entrepreneurship programme are women in their 40s, with a total of 64 participants. Meanwhile, there were 16 male asnaf participants with a participation rate of 20%. Food and baked goods such as cakes, bread, crackers, and other baked goods are among the products manufactured. The provision of equipment support to qualifying asnaf to aid in their efforts to improve their income in addition to the living help they have sought for. Providing assistance to small companies to create money in order to raise income in order to fulfil the requirements of the family can, in turn, help them escape poverty. Sewing machine equipment, fishing equipment, stall equipment, three-wheeled bikes, and other types of equipment were among the items of help received. Over a four-year period, from 2015 to 2018, the Malaysian Institute of Public Administration (MUIP) spent a total of RM 1,225.552 million on capital aid and equipment, employing 549 employees. Jengka district has the greatest number of participants in the capital aid program, with 101 persons receiving RM199,500.00 in capital assistance. Following that, the Kuantan district had a total of 92 persons who were participating with the capital aid program, which was worth RM 236,792.00. Then there's the Pekan district, which has 84 individuals in it.

The entire amount of help granted by MUIP is RM167,400.00. In the Rompin district, a total of 65 asnaf beneficiaries of capital assistance received a total of RM144,250.00 in aid from the government. Participation in the programme is extremely negative in the remaining districts. Only 21 persons enrolled in the MUIP help programme to start a business in Muazzam Shah area, for example, and only 21 people completed the programme within four years. Rather than being overrepresented, the districts of Jerantut, Lipis, and Cameron Highlands have a dearth of zakat asnafs who are interested in contributing to capital aid and MUIP equipment.

According to the findings of the study, there were statistically significant variations in the involvement of participants between urban and rural areas. Only two persons were participating in the capital and equipment assistance programme in the Jerantut area in 2015 and 2016, according to the latest available data. Even in the

years 2017 and 2018, there were no participants. A similar pattern was seen in the Lipis area, where no asnaf participants were present from 2016 to 2018. The same may be said about the Cameron Highlands region as well. A number of factors need to be investigated in more depth to determine why asnaf in rural regions, or asnaf in rural areas participating in the MUIP entrepreneurship program, are showing such little interest. The number of participants getting capital aid and equipment, which started at 80 in 2015 and reached 201 in 2018, has risen year after year in all districts of Pahang state, according to the latest data. According to the asnaf, a total of 105 beneficiaries of equipment capital assistance will get assistance in 2020.

Conversely, a record of 69 asnafs took part in the training, which was conducted by the University of Illinois at Chicago. The similar scenario prevailed in 2020, with the number of asnaf who participated in courses conducted by MUIP in rural regions being significantly lower than in urban areas such as Kuantan and Pekan, respectively. Chenor, Jengka, Kuantan, and Pekan are the four cities that have received the most financial assistance for equipment purchases.

Table 1: Equipment Capital Assistance Participants & MUIP 2020 Course Participants

<b>Pahang District</b>	<b>Equipment Capital Assistance</b>	<b>Course Participant</b>
<b>Bentong</b>	1	2
<b>Bera</b>	2	5
<b>Cameron Highlands</b>	1	0
<b>Chenor</b>	10	6
<b>Jengka</b>	27	8
<b>Jerantut</b>	0	1
<b>Kuantan</b>	19	12
<b>Lipis</b>	1	1
<b>Maran</b>	0	3
<b>Mentakab</b>	0	0
<b>Muadzam Shah</b>	5	6
<b>Pekan</b>	14	15
<b>Raub</b>	3	2
<b>Rompin</b>	13	5
<b>Temerloh</b>	9	3
<b>Total</b>	<b>105</b>	<b>69</b>

Source: Majlis Ugama Islam dan Adat Resam Melayu Pahang (2020)

For the Zakat Fakir and Poor Asnaf Entrepreneurship Program to be a success, the MUIP has established an income-generating skills training course in conjunction with the Community College and Giat Mara for Asnafs. Asnaf participants got skills training in a total of 705 courses from 2015 to August 2019, with a total of 46 courses taking place during that time period. The Malaysian Union of Industrialists and Entrepreneurs (MUIP) has also provided a total of RM577, 632.91 towards the success of this initiative, which covers all districts in the state of Pahang. During 2017, the greatest number of trained asnafs was 228. The majority of individuals taking part in this programme are female.

## RURAL ZAKAT ENTREPRENEURSHIP DEVELOPMENT PROGRAM IN KUALA TAHAN, PAHANG

The National Park of Pahang's headquarters are located in Kuala Tahan. Kuala Tahan hamlet is roughly an hour's drive from Jerantut Town via Padang Piol Felda Plantation. Kuala Tahan is the major settlement and the road and river entrance point to the National; Park. There are varieties of lodging options available, ranging from inexpensive motels and dormitories to more comfortable and luxurious chalets and resorts.

Kuala Tahan's populace is entirely Malay and Muslim. In Kuala Tahan, there are seven villages: Seberang, Belabar, Tekah, Padang, Tuit, FELCRA Tembeling Tengah, and Teresik Housing. Tourism and agriculture are the primary sources of income for the inhabitants of Kuala Tahan. The rubber industry dominates agricultural operations. A rubber plantation with a 60-hectare area is operated by RISDA. Most European visitors searching for nature tourism locations choose Kuala Tahan's tropical rainforest, which covers 2,477 square kilometres of forest reserve. There is a National Park near Kuala Tahan that is a popular holiday location and is classified as one of the world's oldest forest reserves, being 130 million years older than the Brazilian Amazon Forest.

It's close to the capital, which is only 240 kilometres from Kuala Lumpur. Tourists are drawn to eco-tourism, or vacationing centred on natural resources and conservation, such as flora, wildlife, beaches, lakes, and rivers. This sector has the potential to boost the country's economy and provide additional job opportunities for the local populace (Kuala Tahan, 2020). Up to 80% of the population is completely reliant on tourism as their primary source of income. The majority of Kuala Tahan inhabitants work directly in the tourism industry as tourist guides, boat drivers, resort and homestay owners, dealers and shopkeepers, and so on. This industry makes a substantial contribution to the inhabitants of Kuala Tahan's economy (Interview: Abdul Jalil Abdul Rahman, 28 September 2020).

According to the findings, MUIP does not have an entrepreneur development programme including asnaf in Kuala Tahan, either in the form of capital support or equipment. They also never got financial help from MUIP asnaf entrepreneurs to start a business or develop their present firm. There are two types of aid available: general and sustenance (Interview: Mr. Abdul Rahman bin Talib, 27 February 2020). There is currently no full data on zakat asnaf involved as entrepreneurs in Kuala Tahan (Interview: Abdul Jalil Abdul Rahman, 28 September 2020). MUIP provides support in the form of monthly sustenance aid to single mothers, the disabled, and the elderly, particularly during the Covid-19 survival period. Another source of support was RISDA, namely the 1AZAM initiative, which focuses on small-scale company counselling (Interview: Pn Norafzan Bt Mohd Hanafiah, 8 March 2021 online).

They are also not vulnerable to financial, equipment, or other forms of aid from any party, including the zakat institution. This is because they previously worked in the tourist sector on a daily basis. Furthermore, receiving business help through MUIP is challenging, despite the fact that they have attended MUIP-sponsored courses. Kuala Tahan's community has a lot of entrepreneurial potential, especially among women, who make up a major portion of the population, as well as a fantastic tourism destination. Their spouses work in the tourism sector as boatmen, tour guides, and other positions. They do not, however, have the necessary funds to establish a firm.

In addition to cash, the community, particularly women and teenagers, should be informed about entrepreneurship counselling courses. Aside from that, skills classes such as cake and bread baking, sewing, and others must be completed. (Online interview with Pn Hjh Rosnah Bt Abdullah, 9 March 2021.) Motivational courses in Kuala Tahan are also required to improve community awareness and modify attitudes. To become a great entrepreneur, they require a boost to increase their high spirits, boldness, and tenacity. The majority of MUIP's entrepreneurship courses receive little support from the local community. Only two persons were active in capital and equipment assistance initiatives in Jerantut district in 2015 and 2016. Even in 2017 and 2018, there were no participants. The absence of community participation in these courses in Kuala Tahan is attributable to a number of factors.

Participants found it difficult to attend one of the aforementioned courses held in Jerantut owing to the relatively lengthy distance. Furthermore, because they would have to leave their employment to attend the classes, their daily income would be impacted. In reality, they are not guaranteed to get funding or help from MUIP even after completing the courses (Interview: Pn Roszita bt Dzulkafli, 28 September 2020).



The Kuala Tahan Entrepreneurs Association must also be created in addition to giving training. Unity among the community in Kuala Tahan must also be cultivated so that there is an attitude of assisting one another, and a network of close collaboration between residents may improve the entrepreneurial sector among the inhabitants. Despite the establishment of the Internet Center (IC), internet use among the Kuala Tahan populace was extremely restricted. Young individuals have pioneered the majority of IC. Furthermore, there is an issue with very sluggish internet usage, and because each house has its own internet, this has resulted in the Kuala Tahan populace paying less attention to the IC programmes.

## Conclusion and recommendations

Development programmes in rural areas require the government's attention and support on a more serious basis. This goal of the government's 13th Malaysia Plan (2026-2030), which is to make entrepreneurship a national priority area, would not be achieved unless the largest segment in society is prioritised first and foremost. MED's existence in 2018, which builds a comprehensive, hospitable, and inclusive entrepreneurial eco-system to contribute to Malaysia's success as an entrepreneurial nation, should take into consideration the rural and marginal prospects that cannot be ruled out in the future. According to the Rural Development Policy (DPLB), which the government intends to implement as an agenda for the next ten years in accordance with the United Nations' Sustainable Development Goals for 2030, this is in accordance with the Rural Development Policy (DPLB). On the basis of three basic ideas, namely inclusiveness, sustainability, and holisticity, it seeks to establish an all-encompassing framework for rural development in the direction of a developed, high-income nation in the near future.

The results of interviews with the Chairman of the Village Committee revealed that there is no data on people classified as asnaf zakat in Kuala Tahan since this research was conducted (Interview: Abdul Jalil Abdul Rahman, 28 September 2020). In Kuala Tahan, no research studies on entrepreneurial zakat have ever been undertaken by any party, whether at the level of the State Islamic Religious Council, universities, or other authorities. The papers that are available are connected to environmental study in Pahang National Park only.

As a result, stakeholders should perform a research to gather information on employment, income, cost of living, family dependencies, and other topics. Although an Internet Center has been established in Kuala Tahan, it is not being used to collect all of the population's data and information. With the complete data from MUIP, Jerantut Municipal Council, and others, the implementation of the rural asnaf entrepreneurs development programme should be given serious consideration in line with the government's goal in the National Entrepreneurship Policy to achieve entrepreneurial status in 2030, which necessitates ecosystem improvement entrepreneurship that includes aspects of market, policy, and funding, support, and culture (Government Policy, 2019).

This information is crucial in determining whether a person is eligible for asnaf zakat or vice versa. The lack of this information makes it impossible to determine the number of people who are eligible for zakat support, whether subsistence or business capital, and the distribution of zakat and rural asnaf entrepreneur development programmes. The researchers also had difficulty gathering data that would aid in the completion of the investigation. To assist Kuala Tahan residents with asnaf zakat, MUIP must collaborate with the federal government through various assistance programmes such as ekasih, welfare, Amanah Ikhtiar Malaysia (AIM), Federal Land Development Authority (FELDA), Federal Land Consolidation and Rehabilitation Authority (FELCRA), and others. To help the MUIP succeed in the asnaf development programme in Kuala Tahan, training and skills cooperation for asnaf must also be implemented together. In partnership with the Community College and Giatmara, which provides modules, the MUIP has offered help and equipment, as well as courses and training to produce income for asnaf.

According to preliminary findings, MUIP did not set precise goals for the asnaf entrepreneurship programme. Similarly, there is no set financial allocation for the asnaf entrepreneurship programme, and it is solely dependent on applications and requests from the asnaf group on a case-by-case basis. MUIP needs to assign a budget or set precise targets in order to succeed in the rural asnaf entrepreneur development programme, and this planning is

part of MUIP's KPI to develop rural asnaf entrepreneurs so that they can move out of poverty and become zakat producers. It has the potential to improve MUIP zakat collection indirectly.

Given the geographical location of Kuala Tahan, which has significant tourism potential, it is appropriate to expand the entrepreneur development programme, which contributes to growing population income and enhancing infrastructure development in Kuala Tahan. With the government's provision of business premises, public transportation, and public facilities (toilets), Kuala Tahan should be able to attract more foreign and local tourists. According to the findings of this study, some basic infrastructure in Kuala Tahan need to be renovated in order to boost the tourism business. The government should develop petrol stations and ATM machines to make it easier for foreign and local tourists to get to Kuala Tahan (Interview: Pn Hajah Rosnah binti Abdullah, 9 March 2021 online).

Several key factors must be addressed in order to improve the living standards of the people in Kuala Tahan, particularly through the rural asnaf development programme. Zakat beneficiaries, particularly those from the poor, needy, and low-income categories, should receive business training. Entrepreneurship education should not be limited to metropolitan areas. Inland areas, such as Kuala Tahan, should be prioritised, particularly among the second generation of asnaf, so that they can move from being zakat recipients to being zakat producers.

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38. Abdul Rahman Talib, Assistant Officer of Islamic Affairs (Asnaf Development), at the MUIP Office, on 27 February 2020).
39. Nor Asni Abdul Manaf, Asnaf Entrepreneur, on 28 September 2020, at Felda Sungai Tekam Getah Jerantut.
40. Norafzan Mohd Hanafiah, Head of Wanita Umno Kuala Tahan Branch, on 8 March 2021 online.
41. Rosnah Abdullah, Village Development and Security Committee (JKKK Kuala Tahan Umno Entrepreneurship Bureau, on 9 March 2021 online.
42. Roszita Dzulkafli, Asnaf Entrepreneur, on 28 September 2020 at Felda Padang Piol Jerantut Pahang.

