

EMPOWERING THE COMPETITIVENESS OF ASNAF RURAL ZAKAT ENTREPRENEURS POLICY: NATIONAL DEVELOPMENT ASPIRATIONS 2030

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Abstract

Entrepreneurship is an area that can change the landscape of people's lives in a country. This activity not only can make a huge contribution to individuals but can also impact the development of a country. To achieve this, the government has formulated various policies making entrepreneurship a national priority. Therefore, the study aims to outline the agenda of national development in 2030 in strengthening the competitiveness of entrepreneurship especially for rural entrepreneurs. This qualitative study was conducted using data collection and data analysis methods. The method of data collection is done through library research. The data obtained were analysed based on inductive and deductive methods to obtain the results. The analysis has outlined the competitiveness of rural entrepreneurs to be included in the government agenda such as National Entrepreneurship Policy 2030, Sustainable Development Goals (SDGs), Shared Prosperity Vision 2030, Rural Development Policy, Rural Development Harapan Blueprint 2018-2023, Small and Medium Enterprise Master Plan 2012-2020. However, the key challenge in making this agenda successful is to change the mindset of the rural community to be ready to accept and make any changes to create an entrepreneurial community by 2030.

Keywords: Country Policy, Asnaf, Rural, Zakat Entrepreneurs.

Introduction

Entrepreneurship is a field that has the potential to change the landscape of people's lives in a country. This activity can not only benefit individuals, but it can also have an impact on a country's development. In addition, Entrepreneurship zakat is an initiative designed to empower and competitively position asnaf to engage in business and entrepreneurship in accordance with Islamic encouragement and current community trends. This is due to the perception that business and entrepreneurship provide income and lucrative profits while also serving as the primary medium of social change in order to reduce national poverty (Ayob et al., 2017).

The objectives of the National Development Agenda 2030 clearly show the government's proactive steps in making entrepreneurship a national priority area. The policy emphasis made by the government is more focused on rural development to increase the competitiveness of rural entrepreneurs and create a community of rural entrepreneurs in line with national development goals by 2030. However, the main challenge that needs to be overcome is to change the mindset of rural asnaf communities to accept any changes. They need to be prepared

to face technological changes, participating in skills programs, entrepreneurship workshops and various entrepreneurial activities so as not to be left behind and be able to change and improve their living standards to become successful rural asnaf entrepreneurs in line with government policies and goals. As a result, this study aims to outline the agenda of national development in 2030 in strengthening the competitiveness of entrepreneurship especially for rural entrepreneurs.

Research Methodology

This writing is in the form of theory and concept by using library research as the main source. The information used for the purpose of analysis and evaluation is secondary in the form of scientific articles, journals and information on the website. A major part of the data was analyzed using the content analysis method (Mucchielli, 1991) for contextualizing and enriching the information obtained to meet the objectives of the study. Then the author applies inductive and deductive methods in compiling and producing meaningful writing.

Empowering the Competitiveness of Rural Asnaf Entrepreneurs

An entrepreneur is a person who starts a business or a series of businesses in the hopes of making a profit. Entrepreneurship is a concept that is comparable to self-employment, and it is unquestionably the engine of economic progress. Entrepreneurship should be the government's primary concern because it has such a large impact on local economic growth because entrepreneurs create jobs in the market and help to lower unemployment rates (Nadia Awan & Nawaz Ahmad, 2017). Entrepreneurs, according to Zaharuddin Yahya (1995), have the ability to see, comprehend, seize, and create opportunities that result in economic benefits and profits. While waiting for a more comprehensive definition of entrepreneurs, Mohd and Adibah (2008) give one that is more inclusive: those who are creative and innovative, who have the ability to seize chances and take risks in commercial operations by manufacturing and developing new products (Mohd Nor et al., 2020). According to Schumpeter (1951), an entrepreneur is a one-of-a-kind trader who serves as a catalyst for invention and creativity while also being responsible for the operations and economic activities of the company. According to these definitions, the entrepreneur is thought to be required to understand all aspects of managing a business, from the inception of the concept through the completion of the entrepreneurial product.

Beyond being viewed as an alternate path for those seeking to pursue a professional career, entrepreneurship adds enormous value to local economies and is widely regarded as a critical source of economic development in developing countries. In response to this situation, various entrepreneurship initiatives have been established to promote entrepreneurial activities to individuals who have an interest and potential in doing business for themselves or for others (Handerson, 2002). Entrepreneurship activities are not restricted to any specific locations or levels because this activity is adaptable and may be carried out in any situation or at any stage of development. As mentioned in the research, countries with greater entrepreneurship activity have greater Gross Domestic Product than other countries (GDP). Unfortunately, the type of entrepreneurship activity and the degree of success in these sectors are very dependent on the context and situation in each region in which it occurs. Consider, for example, the agricultural sector, subsistence economy, and low productivity, all of which are considered rural economic activities, resulting in a less dynamic rural economy than the economy of urban areas. Also affecting economic growth gaps and imbalances between urban and rural areas are factors such as idle land, unproductive farm size, and a reliance on foreign workers.

Either from a geographical or a functional aspect, the distinction between urban and rural can be observed. In comparison to a metropolis or a town, the countryside contains less essential facilities. Rural populations are deprived of fundamental services such as schools, hospitals, sanitation, and electricity as a result of the large distances between these facilities (Hassan N. Khalid, 2012). In the meantime, because of the reduced travel distance, the city's services and amenities are more readily available, more reasonably priced, and more pleasurable to use. Local communities have an exceptional chance to capitalise on the high demand for work in terms of labour opportunities due to the high demand for employment in the local area. In contrast, the high cost

of living in urban areas forces people to look for additional employment opportunities in order to make ends meet. Despite the fact that the metropolitan population has a plethora of employment opportunities, the wage rate remains low (Hassan N. Khalid, 2012). Work prospects and job chances in rural areas, on the other hand, are limited, and residents are ill-equipped to take use of the available resources. The reason behind this is a lack of education on their part, as well as their inability to market their goods and services outside of the hamlet. Rural entrepreneurs have challenges due to a vast range of product styles, product prices, and costs that they must pass on to their customers (Amirul et al., 2017). The analysis of context and scenario criteria is therefore deemed critical in order to ensure the success of an entrepreneurial activity in general.

The nation's policies by 2030 are to cultivate an entrepreneurial culture and shape entrepreneurial thinking as a major career and choice. The agenda drives an attractive and conducive approach to sustainable rural development that is not only residential, but capable of meeting employment and investment opportunities. It not only focuses on the development of physical infrastructure, but on developing the socio-economic development of rural communities and human capital development (Bernama, February 2019). Rural communities themselves need to drive economic growth in their areas. In the next 10 years it is hoped that rural poverty would be eradicated.

According to the Global Entrepreneurship Monitor (GEM) 2011 by the World Bank, Malaysia was found to be less prominent or satisfactory in the field compared to other countries because it generally lacks confidence and has low perceptions of ability in the matter of entrepreneurship. The results of the GEM study shows that although a high number of respondents (74%) believe that the media focuses a lot on entrepreneurs and also entrepreneurs who succeed in gaining high status in society and starting a business is a good career choice, but only 37% see there is a good opportunity for starting a business. About a third of the respondents stated that the factor preventing them from starting a business was their perception of low capability and another third stated they were 'afraid of failure' (SME Master Plan 2012-2020).

In developed and emerging countries, such as the United States, United Kingdom, Chile and Brazil, about 40-60% of respondents believe that entrepreneurs have the ability and in most of those countries, respondents stated that they do intend to venture into entrepreneurship. (SME Master Plan 2012-2020).

The process of trade liberalization and globalization has significantly increased customer accessibility and competition between companies. At the same time, the global market has begun to offer many opportunities as well as threats to SMEs, especially micro-traders with low capabilities and relatively low resources (Gradzol et al., 2005). To respond to increasing pressures by the globalization process and capitalize on global market opportunities, SMEs especially micro-entrepreneurs have begun to face two major challenges: first, to change their business identities and patterns and increase individual competitiveness (Ibudunni et al., 2018). The success of a small business is determined in various dimensions by different scholars in the literature highlights. Valaei, N. (2017) defined the criteria of SME business competitiveness include its independence and sustainability in their business, able to control the future of an entrepreneur according to what has been planned, and the business can be self-owned now and in the future/ while the results include increased financial returns, personal income, and wealth. Rogoff et al. (2004) in their literature review found that business success is usually defined in terms of a measure of the economic success achieved, also financial aspects that include asset returns, sales, profits, and employees. It signifies that SMEs can generate income consistently without requiring the government in terms of their income and capital. It also covers non-financial measures, such as customer satisfaction, potential expansion of the firm, and the entrepreneur's self. A review of the literature by Karaev et al., (2007) is also similar to other researchers who found that internal and external factors are determinants of business success. The first dimension refers to the characteristics and characteristics of its owner or entrepreneur and business; the second is a factor beyond the firm's control. Among the internal factors are the ability to attract external capital investment, effective and efficient management, financing obtained and affordable, dynamic strategic planning, and skills to execute any business opportunities or products identified. While there are external or environmental factors that influence the success of the firm. It is like the sales tax rate imposed by the government, infrastructure spending, university research, corporate debt, the ability of the surrounding resources, and the competition of the business.

In order to achieve the goals of all these government policies, the empowerment of the competitiveness of rural asnaf entrepreneurs must be given focus so that the entrepreneurs among asnaf are not left out of the mainstream

development programs of the country. MAIN needs to take a role by creating a specific action plan to drive asnaf entrepreneurship sustainably in line with the National Entrepreneurship Policy 2030, Overseas Development Policy, Rural Development Hope Plan 2018-2023 and all other national policies including the Small and medium Enterprise Master Plan 2012-2020.

Government Policy in Empowering Entrepreneur Development in Malaysia

There are many public policies that have been enacted by the government to strengthen the development of rural entrepreneurship. Among them is the National Entrepreneurship Policy. In this context, entrepreneurship is an important and strategic component in driving Malaysia to achieve the status of a developed and prosperous country in 2030. Entrepreneurship is also seen as a social approach for the country to get out of the middle-income trap, directly becoming a stepping stone for Malaysia to emerge as an economic axis in the Asian region. In this regard, the objective of the creation of DKN is to produce a holistic entrepreneurial ecosystem towards making the socio-economy inclusive, balanced and sustainable. The success of entrepreneurship will be driven by shaping a Malaysian society with an entrepreneurial mindset and culture. The number of viable, competitive entrepreneurs needs to be increased and make entrepreneurship the main chosen career until it becomes a culture by the rural community (Government Policy, 2019).

DKN is the country's long-term strategy by outlining six strategic thrusts based on global economic developments, the latest achievements of entrepreneurship as well as current issues and challenges. The first thrust aims to cultivate entrepreneurship in all walks of Malaysian society, followed by the second thrust to optimize the regulatory system and access to financial financing. The third thrust aims to stimulate the development of integrated and holistic entrepreneurship, while the fourth thrust is to drive economic growth through innovation-driven enterprises. The fifth thrust focuses on strengthening the capabilities and performance of Malaysian micro, small and medium enterprises. The last thrust lays the foundation for catapulting high-growth enterprises. Malaysia's goal to achieve entrepreneurial nation status by 2030 demands the improvement of the entrepreneurial ecosystem which includes aspects of markets, policies and policies, funding, support, culture, skills and talent as well as technology and innovation.

In addition, the government also formulated the Rural Development Policy (DPLB). The Rural Development Policy (DPLB) planned by the government as an agenda for the next 10 years is in line with the 2030 sustainable development goals as proposed by the United Nations. It aims to provide a comprehensive framework for rural development towards a developed and high-income nation based on 3 main principles, namely inclusive, sustainable and holistic. The enactment of DPLB 2030 is a guarantee to the rural population that refers to current government policies such as the National Rural Physical Planning Policy 2030, mid-term review of the 11th Malaysia Plan (RMK11); Rural Development Hope Plan 2018-2023 and Sustainable Development Goals Agenda 2030; DPLB includes two 5-year national plans, namely RMK 12 (2021-2025) and RMK 13 (2026-2023) (Ismayatim & Ismail, 2019)

The three main principles formulated are the continuity of the development of rural communities in line with the Industrial Revolution (IR4.0) and bridging the gap between urban and rural development imbalances. DPLB outlines 10 main thrusts, namely a competitive and sustainable economy; entrepreneurship as the driver of economic development; quality human capital; complete and sophisticated infrastructure; the excellence of the rural youth generation and progressive rural women.

To further strengthen this policy, the government also introduced the Rural Development Hope Plan 2018-2023. The Rural Development Hope Plan 2018-2023 has 6 main thrusts and has formulated a total of 29 strategies and 94 programs. Among the 6 main thrusts include complete and quality urban infrastructure; competitive rural economy; empowerment of rural entrepreneurs and creating alternative sources of income, knowledgeable, skilled and excellent rural communities; empowering rural women and prioritizing the needs of the people. Overall, in a period of 5 years, PHPLB 2018-2023 it has been concluded that the economy and entrepreneurship has been made the main agenda involving infrastructure, knowledge and skills has also targeted women.

Entrepreneurship is one of the cores found in the six main thrust. Five strategies have been formulated and 15 programs to achieve those goals. Thrust 3 describes the empowerment of rural entrepreneurs and the creation of alternative sources of income. Among the strategies identified are creating a KPLB entrepreneur data bank; road map of rural entrepreneurs; network entrepreneurs; technology and innovation-based entrepreneurs; promoting rural entrepreneurship programs. To achieve these 5 thrusts, among the programs that will be implemented are collecting information on rural entrepreneurs (e-ud); introducing small franchisors and franchisees, expanding *desamall@online*; adding financing schemes for techno-entrepreneurs; focusing on high-tech agricultural entrepreneurship programs and several other programs has also been planned (Ministry of Rural Development, 2019).

Until 2020, the government has focused on Small and Medium Enterprises (SMEs). The SME Master Plan 2012-2020 was formulated because the field of Small and Medium Enterprises (SMEs) including micro enterprises play an important role in driving growth, employment and income as well as being the backbone of the country's economic transformation. The achievement of the aspirations of a high-income nation outlined in Vision 2020 depends heavily on efforts to realize the full potential of SMEs, including micro-enterprises (SME Master Plan 2012-2020). Economic generation in Malaysia was generally contributed by entrepreneurial activities in 2016 which included 192, 783 (21.2%) small enterprises and 20,612 or 2.3% medium enterprises. More than 90% of the total number of business establishments are in the SME category which is the main contributor to a country's employment. In developed countries such as the US, Germany and Canada it reaches up to 90% and contributes 50% to the country's GDP. In Germany SMEs have strong business networks and are able to export products to international markets and account for 68.5% of the total German export value (National Entrepreneurship Policy Document, 2019).

Entrepreneurship among youths and women is also not being neglected. In the context of youth as human capital and development partners of society and the nation, the government has focused on the empowerment of youth in enhancing their role in developing the nation, society and nation. By 2025, more than 1.2 billion people in the world will belong to the youth who will be the largest generation in the world. Youth living in developing countries will increase to 89.5%. In 2011, a global survey on young entrepreneurs, found that the involvement of men is 54% and women is 46% of similar positions. Most of them are a group with higher education (71%). and A global study on young entrepreneurs conducted in 2013, found that 37% of young entrepreneurs are indeed interested in getting involved in business and the biggest challenges faced by entrepreneurs are marketing or communication and cash flow. Food industry demand is the highest USD1.9.098 compared to others (Mohd Rithauden Makip, 2017).

The excellence of the rural youth generation is the empowerment of rural youths who are highly motivated, knowledgeable, skilled, patriotic, creative, innovative and enjoy a sustainable income through entrepreneurship. In Malaysia we found that in 2014 the young generation numbered 13.89 million people which is 45.9% of the total population of Malaysia aged between 15 to 40 years. A total of 7.26 million male youths (52%) and 6.63 million female youths which is 48%. As of 2020, the projected youth population from 2014 is 14.4 million or 44.7%. In terms of education level, 3.7 million have SPM certificates and 1.15 million degree holders. There are also many youths who have PMR/ SRP certificates which is 1.07 million people. A total of 365.3 thousand are unemployed among the youth of both sexes. Of the total, 3.5 million are youths in rural areas (Malaysian Youth Statistics, Current Data 2014, Ministry of Youth and Sports).

The plan also focuses on the empowerment of rural women. Efforts to increase employment opportunities that can be participated by women, provide awareness training and empowerment of women and make rural community centers as centers of women's activities (Rural Development Hope Plan Document 2018-2023). The focus on women's empowerment is because more women are becoming entrepreneurs nowadays. From small enterprises operating at home to international business women. Women have high confidence in their level of ability (Zaharah Hassan, Abu Daud Silong, 2010)

The government's seriousness in helping women entrepreneurs is realized with the emphasis on human capital and competitiveness factors. With the emphasis on the aspects of human capital and competitiveness in entrepreneurial activities, is it able to produce people who are knowledgeable, skillful and this will increase the

added value of an entrepreneur and make them successful entrepreneurs. The government's efforts towards human capital development and competitiveness can increase the interest of women to venture into entrepreneurship and compete with their male counterparts (Nor Azira Ayob, et. Al. 2016).

In Kelantan, through the implementation of the Kelantan Women's Policy which covers 15 sectors including the economy and employment, women must be involved as a catalyst for community productivity in various fields that suit the nature and ability of women as well as that adhere to Islamic guidelines. Kelantan Women's Development Center (PPWK) at the DUN level in 2005 was established to train women in the field of career, skills and economy (Nurhafilah Musa, Asmak Husin & Nurul Akma Syeikh Muhd Amin, 2018).

In terms of socio-economic empowerment of women, 364,052 women entrepreneurs have benefited from various entrepreneurial initiatives and support such as financial support, training and business infrastructure throughout 2017. According to Datuk Henry Sum Agong, Deputy Minister of the Ministry of Rural Development (KPLB), based on the Rural Development Policy (DPLB) launched last year, the ministry outlined the focus under the 6th thrust - Progressive Rural Women. The thrust aims to produce progressive rural women in all aspects of life including economics, education, health, social and leadership (Zolkipli, 2020). Through this core, the DanaNita Business Financing Scheme (DanaNITA) was also established under the Majlis Amanah Rakyat (MARA) as a measure to produce more women entrepreneurs, especially in rural areas. Under the DanaNita scheme, which targets bumiputera women entrepreneurs, they will be exempted from some basic conditions imposed in other financing schemes such as not having to sit for a psychometric test and not being required to open a current account (Zolkipli, 2020). In fact, there are 186,930 women-owned enterprises which comprise 20.7% of the total enterprises in Malaysia (National Entrepreneur Policy Document, 2019).

For the long-term development of 2030, the government has formulated the Vision for Common Prosperity 2030. The Vision for Common Prosperity 2030 is the Malaysian government's commitment to the sustainable development agenda 2030 (SDG 2030) formulated by the Ministry of Economic Affairs and the National Institute for the Future. It is Malaysia's latest long-term in tandem with the 12th Malaysia Plan (2021-2025) and the 13th Malaysia Plan (2026-2030). WKB 2030 will be a guide by the government in formulating economic policy in the next 10 years was tabled in the cabinet on 15 September 2019. It also aims to bridge the widening income gap between employers and workers, class, region and race. In this case, the participation of bumiputera is low, especially in small and medium enterprises. Thus, a specific section of the 9th in WKB 2030 touches on bumiputera outcomes that need to be given priority. These groups need to make a drastic change of mindset and attitude by showing a high commitment to increase bumiputera productivity.

Rural Zakat Entrepreneur Development Framework

The government needs to play a role by setting specific targets in the asnaf entrepreneurship program. Similarly, from the aspect of the asnaf entrepreneurship program budget, specific allocations are provided and do not only depend on applications and requests from the asnaf group only. the government does not only give business exposure to small-scale zakat asnaf or subsistence forms only. They need to be trained to reach to the level of the entrepreneur category.

The study found that the participation of participants between urban and rural shows very significant differences. For example, in Jerantut district in 2015 and 2016, only 2 people were involved in the capital and equipment assistance program. Even for 2017 and 2018, no participants were involved. Similarly, in Lipis district from 2016 until 2018, no asnaf participants were involved. The same is true in the Cameron Highlands area. Several things need to be looked into detail the factors of lack of interest among asnaf in rural areas or in rural areas involved with entrepreneurship programs in Pahang.

To increase the competitiveness of rural asnaf entrepreneurs, the asnaf community needs to be provided with knowledge and skills (soft skills) and technical skills (hard skills). Among the asnaf they need to make TVET the top choice. In the state of Pahang, in order to make the zakat fakir and poor asnaf entrepreneurship program a

success, the government has implemented an income-generating skills training course in collaboration with the Community College and Giat Mara for asnafs.

To achieve this goal, the entrepreneurship module in the rural asnaf training curriculum needs to be strengthened including financial financing system, physical facilities and rural support system to increase entrepreneurial activities. Products need to be developed and market expanded, especially through online business (e-commerce) to build a domestic and global market chain.

Rural asnaf communities should be encouraged to get involved in small and medium enterprise (SME) activities. They need to get new resources in order to compete and make a high impact. They are able to produce quality local products by using new technologies and make the rural areas serve as the country's food hub for commercialization purposes.

In addition, rural areas have great potential to be developed with tourism programs and can also be focused on the agricultural industry in increasing national revenue. Profiles and mapping of a village, the poorest districts need to be critically focused to help increase the income of the people in the area. The data and information generated will make it easier for all parties to identify the potential of a rural area.

The need to provide complete infrastructure especially internet facilities which is now an important requirement in the field of business ventured by rural entrepreneurs should be looked into E-entrepreneur development programs need to be implemented in rural areas. Information and communication technology skills among rural converts need to be improved. High competition and a challenging environment require optimistic-minded entrepreneurs to secure their business position in the business market in Malaysia, as well as around the world. There are many advantages of internet business such as 24 hour business, low capital, worldwide customer reach, zero need for premises (Farid Mohamad & Md Hamdi Mohd Mokhtar, 2010).

Conclusion

Entrepreneurial activities have a great impact and contribution to individuals, society and the country. In all government policies since after independence until now the focus is on the economic field through the New Economic Policy (1971-1990); National Development Policy (1990-2000); National Vision Policy (2001-2010) and New Economic Model (2011-2020) 12th Malaysia Plan (2021-2025) and 13th Malaysia Plan (2026-2030) entrepreneurship is a national priority area. In fact, most ministries and government agencies are prioritizing entrepreneurship an important element in every policy they developed. The existence of Ministry of Entrepreneur Development (MED) in 2018 which forms a holistic, conducive and inclusive entrepreneurial ecosystem towards making Malaysia a successful entrepreneurial nation. This role is in line with the goal of sustainable development which includes three key elements of economic, social and environmental SDGs involving urban and rural life. The asnaf need to play a role and be willing to take opportunities in an effort to increase competitiveness of rural entrepreneur in line with government policy and national development policy goals. The government's emphasis on rural development to crown the rural community as an entrepreneurial community by 2030.

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