

Exploring the need for a well-being assessment checklist for asnaf in agricultural entrepreneurship programmes

Noorfazreen Mohd Aris^{a,b*}, Nurul Fadly Habidin^a, Fidlizan Muhammad^a

^a*Faculty of Management and Economics, Universiti Pendidikan Sultan Idris, Tanjung Malim, Perak, Malaysia*

^b*Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA, Melaka, Malaysia*

ARTICLE INFO

Article history:

Received 18 September 2025

Revised 25 December 2025

Accepted 23 January 2026

Published 30 January 2026

Keywords:

Asnaf

Well-being assessment

Checklist development

Agricultural Entrepreneurship

Qualitative study

DOI:

10.24191/jeeir.v14i1.9873

ABSTRACT

This study aims to examine the need for developing a well-being assessment checklist for asnaf (eligible zakat recipients) involved in zakat-based agricultural entrepreneurship programmes from the perspectives of experts and programme implementers. Adopting a qualitative research design, data were collected through in-depth interviews with informants comprising specialists in zakat, social well-being, and practitioners directly involved in agricultural entrepreneurship initiatives. Thematic analysis was employed to identify key needs underpinning the development of a more comprehensive assessment instrument. The findings indicate that the evaluation of asnaf well-being is currently not supported by systematic, structured, and multidimensional instruments. Strong consensus emerged on the necessity of a comprehensive checklist incorporating multidimensional indicators, including support and resources, quality of life aligned with maqasid shariah, economic and spiritual well-being, entrepreneurial competencies, future planning, and independence. Informants further highlighted the operational value of such a checklist in enhancing monitoring, transparency, accountability and evidence-based decision-making within zakat institutions. Overall, this study provides empirical support for the development of a context-specific and practical well-being assessment checklist, with important implications for strengthening the effectiveness of productive zakat programmes aimed at improving the holistic well-being of asnaf.

1. Introduction

Poverty remains a persistent challenge in Malaysia despite decades of economic progress, with states such as Sabah, Kelantan, and Sarawak recording among the highest poverty rates (Department of Statistics Malaysia, 2023). This situation was further aggravated by the COVID-19 pandemic, which led to a significant increase in the number of asnaf (eligible zakat recipients) in several states, including Perlis, Wilayah Persekutuan, Terengganu, and Pulau Pinang. Many households experienced income loss due to

* Corresponding author. *E-mail address:* noorarien84@gmail.com

job termination, business closures, and movement restrictions (Ab Mutalib, 2021; Jaafar, 2023; Harun, 2022; Mohamad, 2020).

In addressing this issue, zakat institutions and State Islamic Religious Councils (SIRC) play a critical role through both consumptive assistance and productive zakat programmes. Among these initiatives, agricultural and entrepreneurship development programmes are increasingly emphasised to equip asnaf with skills, resources and opportunities to generate sustainable income. These efforts are aligned with national development policies such as the National Agrofood Policy 2021–2030 (NAP 2.0), which aims to modernise the agricultural sector and reduce unemployment (Abdul Rahman, 2022). Agricultural entrepreneurship is particularly prioritised due to its potential to enhance income, strengthen food security, and uplift vulnerable communities, as many asnaf are closely associated with rural agricultural activities.

Despite extensive programme provision, evaluations remain narrowly focused on income-related indicators and insufficiently reflect multidimensional well-being components such as spiritual, psychological, intellectual, social and physical domains. Contemporary well-being scholarship emphasises that quality of life is inherently multidimensional, encompassing both objective and subjective dimensions. In this regard, the PERMA model (Seligman, 2011) conceptualises well-being through positive emotion, engagement, relationships, meaning and accomplishment, thereby providing a structured basis for assessing psychological and social functioning alongside economic outcomes. Several studies highlight that assessment methods are fragmented and fail to address holistic empowerment outcomes for asnaf (Suhaimi et al., 2021; Yaakub & Adnan, 2018). Consequently, programme success is often assessed solely based on income increments or business profits, while broader well-being outcomes remain underexplored (Shiyuti et al., 2021).

From an Islamic social finance perspective, zakat functions as a holistic development instrument rather than merely a poverty alleviation mechanism. The integration of maqasid shariah underscores the necessity of evaluating both material and spiritual dimensions, as zakat aims to safeguard faith, life, intellect, lineage and wealth (Al-Shatibi, 2004). However, these principles are rarely translated into systematic evaluation indicators within existing zakat programme assessments.

Despite widespread implementation, programme effectiveness is further constrained by limitations in programme design and evaluation. Within the Logic Model framework (W.K. Kellogg Foundation, 1998), misalignment between programme inputs, implementation processes, and intended well-being outcomes restricts sustainable impact. Similarly, the CIPP model (Stufflebeam, 1983) highlights weaknesses in context analysis, monitoring and outcome evaluation, particularly in capturing non-economic well-being dimensions. These limitations point to the absence of a standardised, context-specific assessment instrument capable of measuring holistic well-being outcomes among asnaf entrepreneurs.

Empirical evidence from several Malaysian states, including Kedah, Selangor, Terengganu and Melaka, further indicates that income improvements achieved through entrepreneurship programmes are frequently insufficient to lift participants out of poverty. Many asnaf continue to face socio-psychological challenges even after programme completion (Ayoup et al., 2023; Marzuki et al., 2019). In addition, programme implementation is constrained by structural issues such as limited monitoring mechanisms, insufficient staff expertise, and reliance on external consultants, all of which affect programme continuity and effectiveness (Rani et al., 2020; Rahman et al., 2016).

These challenges highlight a critical gap in the evaluation of zakat-based entrepreneurship programmes, namely the absence of a standardised and context-specific assessment instrument capable of measuring programme impact holistically. Existing evaluation tools are often generic and insufficiently grounded in multidimensional well-being perspectives, making them less suitable for capturing the lived realities of Malaysian asnaf (Arif, 2021; Candri et al., 2022).

To address this gap, this study adopts and integrates established theories and models of well-being and programme evaluation. Specifically, the PERMA model (Seligman, 2011) and Well-being Dimensions

(Stoewen, 2017) are used to guide the identification of key well-being domains, while the principles of maqasid shariah (Al-Shatibi, 2004) provide an Islamic conceptual foundation that emphasises both material and spiritual development. In addition, the Logic Model (W.K. Kellogg Foundation, 1998) and the CIPP Model (Stufflebeam, 1983) are adapted as guiding frameworks to structure the assessment of programme inputs, processes, and outcomes.

Accordingly, the purpose of this study is to explore experts' and programme implementers' perspectives on the necessity of a comprehensive well-being assessment checklist for asnaf involved in agricultural entrepreneurship programmes through qualitative interviews. The findings of this study serve as the needs analysis component in the initial phase of the Design and Development Research (DDR) framework (Richey & Klein, 2007).

2. Literature Review

2.1 Concept of asnaf and zakat distribution

The term asnaf refers to eight categories of zakat recipients as outlined in Surah al-Taubah (Al-Quran, 9:60), which include fakir, miskin, amil, muallaf, riqab, gharimin, fisabilillah and ibn sabil. These categories collectively encompass groups deemed eligible for zakat assistance based on their socio-economic vulnerability and religious entitlement. Accordingly, the distribution of zakat is restricted to beneficiaries explicitly prescribed by Shariah, thereby ensuring justice, accountability, and effectiveness in its implementation (Haron, 2015; Al-Qahtan, 2010). In the Malaysian context, fakir and miskin represent the largest proportion of zakat beneficiaries, reflecting persistent income deprivation despite ongoing national development efforts. Zakat institutions and State Islamic Religious Council (SIRC) carry the responsibility of distributing zakat funds fairly and strategically to meet the needs of these groups. Zakat distribution in Malaysia has undergone significant transformation, shifting from traditional consumptive assistance which emphasises short-term relief to a productive distribution model intended to generate long-term income and self-reliance. Productive zakat, particularly through entrepreneurship and agricultural activities, has been adopted by several states as a strategy to enhance asnaf economic resilience and align with broader national agendas.

2.2 Entrepreneurship programmes for asnaf

The literature consistently highlights that zakat-funded entrepreneurship programmes adopt a multifaceted support approach. Financial assistance, particularly start-up capital, constitutes a core component, complemented by the provision of equipment, infrastructure, and technical training (Abai et al., 2020; Ismail et al., 2021). Beyond financial inputs, training modules typically encompass basic business management, financial literacy, marketing strategies, and sector-specific technical skills, including modern agricultural techniques for agro-entrepreneurship initiatives (Saufi et al., 2021). This integrated support framework reflects an understanding that capital alone is insufficient to ensure entrepreneurial success among vulnerable groups.

Empirical studies document various entrepreneurship initiatives implemented by zakat institutions across Malaysia. For instance, Lembaga Zakat Selangor (LZS) has introduced several programmes, including the Asnaf Entrepreneur Development Programme (AEDP) and the Socio-Economic Development Programme (PSEA), which provide capital injection and structured guidance to enable asnaf to establish and expand micro-enterprises (Sabtu et al., 2015; Shiyuti & Al-Habshi, 2018). Similarly, the Skim Bantuan Jayadiri by Lembaga Zakat Negeri Kedah (LZNK) focuses on supporting small-scale businesses to generate stable income and alter beneficiaries' dependency status (Hassan et al., 2018). These initiatives demonstrate the growing emphasis on productive zakat distribution as opposed to purely consumptive assistance.

Within the agricultural sector, entrepreneurship programmes for asnaf have gained prominence due to agriculture's potential as a stable and scalable income source, particularly in rural areas. Programmes implemented by Majlis Agama Islam Perlis (MAIPs) and Majlis Agama Islam Kelantan (MAIK) under their respective human development frameworks provide structured agricultural training, on-site facilities, and mentorship to selected asnaf participants. Additional initiatives, such as the PROPER A programme in Perak and crop-specific projects like the pineapple cultivation programme in Pulau Pinang, further illustrate how agro-entrepreneurship can be leveraged to enhance economic resilience among asnaf (Aris et al., 2021; Abas & Rameli, 2023). The literature suggests that such sectoral alignment increases the feasibility and sustainability of entrepreneurial outcomes.

2.3 Instruments for assessing well-being in zakat development programmes

Previous studies have demonstrated growing scholarly attention towards the development of assessment instruments to evaluate the impact of zakat programmes on asnaf well-being, employing diverse methodological and conceptual approaches. Several studies have utilised index-based and multidimensional frameworks grounded in maqasid al-shariah to assess zakat effectiveness beyond material outcomes. For instance, instruments such as the National Zakat Index (NZI), Zakat Effectiveness Index (ZEIN), Zakat Village Index (IDZ), Zakat Sustainable Index (ZSI), and the CIBEST model have been widely applied to measure economic, spiritual, educational, health, and social dimensions of well-being (Hilmiyah et al., 2018; Nurzaman & Khanifa Kurniaeny, 2019; Isnaeni et al., 2023). These indices highlight the importance of holistic and multidimensional evaluation, recognising that zakat interventions aim not only to increase income but also to enhance overall quality of life and human development among mustahiq and asnaf communities.

In addition to index-based approaches, several studies have focused on developing structured programme evaluation instruments and frameworks. Candri et al. (2022), for example, developed a mustahiq empowerment instrument using the ADDIE model and validated it through Structural Equation Modelling, while Muammar et al. (2018) proposed a zakat programme evaluation instrument based on the CIPP model to assess context, input, process, and product dimensions. Other studies have employed mixed-methods and qualitative approaches to capture broader well-being outcomes, including social cohesion, spiritual development, and community empowerment (Jusoh et al., 2022; Hidayat, 2023). Despite these advancements, the literature indicates that many existing instruments remain institution-focused, index-oriented, or macro-level, with limited emphasis on individual-level, user-friendly, and context-specific tools tailored to the lived realities of asnaf, particularly those involved in entrepreneurship and agricultural development programmes. This gap underscores the need for a comprehensive and practical well-being assessment checklist that integrates multidimensional outcomes and is specifically designed for the Malaysian asnaf context.

3. Methodology

This study employs a qualitative research design, adopting a phenomenological and exploratory approach. Qualitative methodology is suitable for understanding the subjective experiences and perspectives of informants regarding the need for a well-being assessment checklist for asnaf participating in entrepreneurship programs (Cresswell & Poth, 2018). The phenomenological approach allows in-depth exploration of participants' lived experiences, while the exploratory design enables identification of key factors, challenges, and contextual insights that can inform checklist development (Tisdell et al., 2015). Participants were selected using purposive and criterion-based sampling to ensure relevance and expertise in the study context. Two main groups of informants were included:

1. Experts – comprising academics, zakat scholars, and subject matter specialists with knowledge of asnaf welfare and program evaluation.

2. Programme Implementers – including managers and officers involved in agricultural and entrepreneurship initiatives for asnaf.

A total of six informants were targeted, deemed sufficient for in-depth qualitative analysis and consistent with qualitative research norms for phenomenological studies (Guest et al., 2006).

Data were collected through semi-structured interviews, allowing flexibility for participants to express their views while ensuring coverage of key topics (Kallio et al., 2016). Each interview lasted approximately 45–60 minutes and was conducted in a setting convenient for participants, either face-to-face or online. Ethical considerations were strictly observed, including informed consent, confidentiality and voluntary participation. The interview guide focused on participants' perceptions regarding the necessity, design and practical application of a well-being assessment checklist for asnaf in entrepreneurship programs.

To enhance transparency and address concerns regarding data collection procedures and sample characteristics, a detailed summary of the interview process and participant profiles is provided in Table 1. This table outlines key information including informant category, demographic background, interview duration, interview setting and expertise.

Table 1: Summary of Interview and Participant Profiles

Subject Code	Type of Informant	Gender	Interview Duration	Interview Setting	Type of Expertise	Experience
P1	Expert (Academic Scholar)	Male	50 minutes	Face-to-face	Islamic entrepreneurship, Islamic economics and zakat	15 years
P2	Expert (Academic Scholar)	Female	60 minutes	Face-to-face	Entrepreneurship	15 years
P3	Expert (Academic Scholar)	Male	50 minutes	Online	Islamic entrepreneurship and asnaf entrepreneurship	20 years
P4	Expert (Academic Scholar)	Female	55 minutes	Face-to-face	Development economics, Islamic economics and zakat economics	30 years
P5	Programme Implementer	Female	50 minutes	Face-to-face	Management	11 years
P6	Programme Implementer	Male	55 minutes	Face-to-face	Agriculture	12 years

Source: Developed by the authors

Thematic analysis was employed to interpret the qualitative data systematically (Braun & Clarke, 2006). Interviews were transcribed verbatim and coded iteratively to identify patterns, themes and sub-themes. To ensure trustworthiness, credibility was maintained through member checking dependability and confirmability were ensured via audit trails and transferability was supported through detailed descriptions of the study context and participant characteristics. Transcripts were analysed using a combination of deductive and inductive coding, deductive codes were guided by the PERMA model, well-being dimensions and maqasid shariah principles, while inductive codes emerged from participants' narratives.

Researchers independently coded the data to enhance reliability with discrepancies resolved through discussion. Atlas.ti software was used to organise and manage the coding process. Data saturation was monitored throughout and interviews were considered sufficient when no new themes emerged. Table 2 maps the identified themes to sub-theme in the asnaf well-being assessment checklist.

Table 2: Mapping Themes

No.	Theme	Sub-Theme
1	Limitations of Current Assessment Practices	Lack of structured documentation Reliance on subjective judgment Accountability

2	Need for a Standardised Assessment Instrument	Program monitoring
3	Importance of Multidimensional Indicators	Quality of Life Economic Well-Being Spiritual Well-Being Entrepreneurship Future Planning Independence

Source: Developed by the authors

4. Findings

4.1 Limitations of current assessment practices

The findings suggest that current assessment practices for asnaf in agricultural entrepreneurship programs are limited. Program implementers indicated that existing evaluations lack structured documentation and rely heavily on subjective judgment. This lack of formalized measurement tools hampers systematic tracking of participant progress and the ability to make evidence-based improvements. One informant highlighted the absence of standardized measures:

“We need a checklist so that we know what to measure regarding their success... Without a checklist to guide them, they are like us... we too are groping in the dark.” (P2)

This highlights the critical need for objective and standardized assessment instruments to guide program evaluation, ensuring that success is measurable and consistent across participants. Another participant emphasized the informal and ad hoc nature of current assessments:

“Filling out forms is fine, there’s no problem for us because they helped us create the checklist... so far, Alhamdulillah, it’s okay to implement it.” (P5)

This underscores that informal practices, while functional, cannot replace structured tools that support transparency, accountability and informed decision-making.

4.2 Need for a standardised assessment instrument

All informants highlighted the necessity of developing a standardized well-being checklist. Such a checklist would provide a structured framework for tracking progress, ensuring fairness in evaluation, and guiding program delivery. A standardized tool can also improve resource allocation and enhance program effectiveness by highlighting areas requiring improvement. One informant emphasized:

“It is very necessary... without a checklist, we might remain self-satisfied indefinitely... we cannot know whether our program is successful or not. In my view, it is needed to allow for improvements or to maintain what is good.” (P6)

This illustrates the importance of having a checklist as a continuous improvement mechanism, aligning with principles of systematic monitoring in program evaluation frameworks such as the Logic Model and CIPP Model. Another informant linked the checklist directly to resource efficiency and accountability:

“Every aspect needs evaluation so that we know our standing when helping asnaf... if they fail in certain areas, it means resources have been wasted... these resources come from zakat and must not be wasted.” (P4)

This emphasizes that a standardized checklist enhances accountability and ensures responsible management of zakat resources, reflecting the maqasid al-shariah principle of preventing waste and maximizing benefit.

4.3 Importance of multidimensional indicators

The study revealed seven key components essential for a comprehensive assessment checklist. These dimensions reflect the multidimensional nature of well-being, encompassing economic, social, spiritual, entrepreneurial, and personal growth aspects, consistent with the PERMA model and multidimensional well-being frameworks.

i. Support & resources – personal development and technology integration

Informant 1 highlighted that support should be expanded and categorized, including personal development, knowledge acquisition and transformation of participants' life philosophy. Technology is also suggested as a supporting tool, such as a digital system and the use of mobile phones as essential tools to facilitate program management.

“Support can be expanded and categorized into different types... it must contribute to personal development, knowledge, and transforming their life philosophy.” (P1)

“We can suggest that zakat units or Baitulmal develop a system using technology, mobile phones have become a necessity.” (P1)

These comments underscore that effective support resources are multidimensional, combining personal growth and technological facilitation, which are critical for sustainable entrepreneurship outcomes.

ii. Quality of life – alignment with maqasid syariah

Informant emphasized that the quality of life of asnaf participants should align with the five Maqasid Shariah, covering religion, life, dignity and education. Quality of life assessment involves identifying components and benchmarks to determine the extent to which participants achieve program goals. This ensures that assessments capture both material and spiritual well-being.

“The five Maqasid Shariah... can they be fulfilled for the asnaf in terms of their religion, life, dignity, perhaps including education.” (P1)

“We discuss quality of life, its components... benchmarks to determine whether the asnaf have achieved the targets.” (P1)

This indicates that aligning evaluation with Maqasid Shariah provides a holistic perspective of participants' progress, beyond mere financial metrics, reinforcing the multidimensional assessment approach.

iii. Economic well-being – financial stability beyond had kifayah

Informants 3 and 4 noted that economic well-being relates to financial stability, beginning with exceeding the nisab threshold. The focus is on participants' ability to generate sufficient income to pay zakat and achieve economic independence.

“Firstly, from the financial aspect... starting with the nisab threshold.” (P3)

“Economically... can they pay zakat... is their income above the nisab threshold.” (P4)

This highlights the importance of financial sufficiency as a core component of well-being, reflecting economic empowerment as a key dimension in the checklist.

iv. Spiritual well-being – religious adherence and inner contentment

Informant 4 emphasized adherence to core Islamic practices such as daily prayers and fasting, while Informant 3 highlighted inner contentment (qanaah) and gratitude, reflecting participants' spiritual well-being and inner peace.

"Being a true Muslim... performing the five daily prayers... fasting in Ramadan... fulfilling the pillars of Islam." (P4)

"Well-being... more about their inner self... qanaah (contentment)... feeling grateful." (P3)

This underscores that spiritual well-being is crucial for holistic assessment, reflecting both external religious practice and internal psychological contentment, consistent with the PERMA model's positive emotion and meaning dimensions.

v. Entrepreneurship – innovation and skills development

Informant 2 stressed the importance of innovation, such as creating new products (e.g., blended chili). Informant 1 emphasized skills and knowledge development through consistent participation in training programs to enhance business competencies.

"The innovation they do, for example... we provide capital for selling chili... they even blend and sell it." (P2)

"Skill and knowledge development... do they consistently attend skill enhancement programs." (P1)

These insights illustrate that entrepreneurial competencies, including creativity and consistent skill-building are essential for assessing program effectiveness in fostering sustainable asnaf enterprises.

vi. Future planning – setting targets and life direction post-program

Informant 3 highlighted the need for practical target setting, such as income generated from owned assets. Informant 5 emphasized monitoring participants' life direction after the program to ensure they have clear and structured plans for the future.

"Targets must be set... for example, if they have two stoves and two fields, how much income is generated." (P3)

"We want to see their direction... what they plan to do after leaving the program." (P5)

This emphasizes that goal-setting and long-term planning are integral for measuring progress, ensuring that participants can apply program outcomes to real-life trajectories.

vii. Independence – ability to sustain progress independently

Informants 4 and 5 stressed evaluating the extent to which participants can sustain progress independently after the program, including whether they still rely on MAIPs support, indicating their level of self-reliance.

"After they leave, do they still seek assistance from MAIPs?" (P5)

"Do they still need further support or not?" (P4)

This shows that self-reliance is a critical outcome, highlighting the importance of measuring whether participants can maintain entrepreneurial and personal growth without continuous external intervention.

Figure 1 presents a schematic diagram of the multidimensional well-being framework for asnaf entrepreneurship programmes, developed based on insights from expert and practitioner interviews. It visually represents the "Asnaf Well-Being Assessment Checklist" at the center, with arrows connecting it to seven key dimensions (Support & Resources, Quality of Life, Spiritual Well-Being, Independence, Future Planning, Entrepreneurship, and Economic Well-Being).

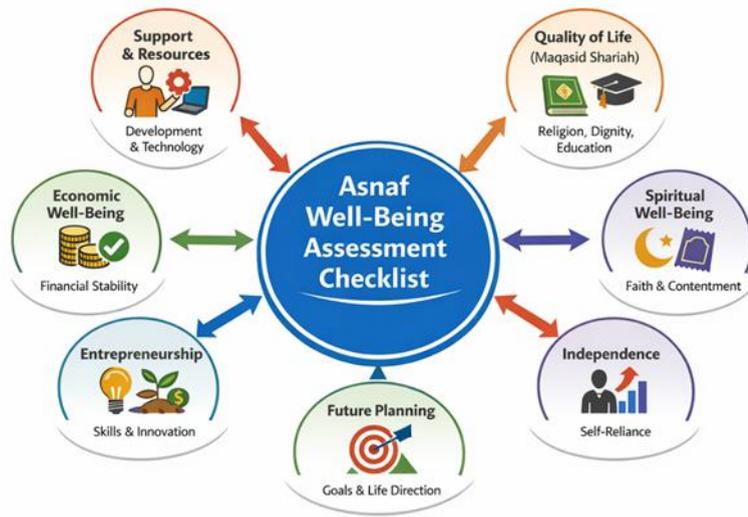


Figure 1: Schematic diagram of the multidimensional well-being framework for Asnaf entrepreneurship programmes (Source: The authors)

4.4 Operational benefits for zakat institutions

The development of a standardized well-being checklist offers multiple operational benefits for zakat institutions. Informants highlighted that structured assessments facilitate more consistent monitoring and reporting, improve transparency, and strengthen accountability, particularly in managing zakat funds efficiently.

“If we have a clear checklist, we can monitor each participant’s progress and ensure that zakat truly makes an impact. It also helps us report to stakeholders clearly and responsibly.” (P2)

“Previously, monitoring was inconsistent. Now with the checklist, we can evaluate not only participant achievements but also how they feel about the program.” (P5)

Thus, a standardized checklist enables institutions to allocate resources effectively, measure outcomes objectively and subjectively, and maintain transparency and accountability.

4.5 Expected features of a well-being checklist

Informants emphasized that the checklist should be simple, practical, comprehensive, and culturally and religiously aligned. It should combine objective indicators (financial, skills, knowledge) with subjective indicators (emotional, spiritual, satisfaction), serving as both a technical evaluation tool and a reference for participants’ self-assessment.

“The checklist should not focus solely on numbers. We also need to capture participants’ confidence, satisfaction, and spiritual development—this is about their overall well-being.” (P3)

“It is important that the checklist respects local norms and religious principles. This ensures participants engage meaningfully and view the assessment as part of their personal development.” (P6)

Practical design features suggested by informants include simplicity, comprehensiveness, and the ability to provide actionable feedback. A well-designed checklist not only operationalizes monitoring and

reporting but also empowers participants to reflect on their own progress and supports continuous program improvement rural agricultural sectors.

5. Discussion

5.1 Interpretation of findings

The findings demonstrate that both experts and program implementers recognize the importance of adopting a multidimensional perspective when evaluating agricultural entrepreneurship programs for asnaf. Economic outcomes alone are insufficient to capture program impact; social, spiritual, and personal development dimensions are equally critical. This aligns with the multidimensional well-being framework, which emphasizes that human well-being is a composite of material, psychological and social elements (PERMA, well-being dimensions). Informants emphasized that success cannot be measured solely by financial or entrepreneurial outcomes, but must also encompass spiritual fulfillment, self-confidence, and overall quality of life.

This highlights that evaluating asnaf programs requires instruments that capture both objective and subjective dimensions, reinforcing the need for standardized checklists that integrate economic, social and spiritual indicators. The study also demonstrates that the checklist approach aligns with the objectives of productive zakat initiatives, which aim not only to alleviate poverty but also to empower recipients toward self-sufficiency, spiritual growth and long-term quality of life, consistent with Maqasid Shariah principles.

5.2 Comparison with existing literature

This study confirms prior findings that zakat program evaluations often rely on informal, ad hoc assessments focusing primarily on financial outcomes, neglecting subjective well-being and long-term sustainability (Suhaimi et al., 2021; Yaakub & Adnan., 2018). By incorporating expert and implementer perspectives, this study extends existing knowledge and provides empirical support for structured, multidimensional assessment tools. The development of a standardized checklist integrates both objective and subjective indicators, addressing previously overlooked dimensions such as spiritual well-being, independence and future planning.

The findings suggest that a theoretically grounded evaluation tool not only captures the breadth of participant experiences but also strengthens program monitoring, reporting and evidence-based decision-making. Furthermore, embedding this approach within Logic Model and CIPP frameworks ensures systematic assessment of program inputs, processes and outcomes, facilitating continuous improvement and accountability in zakat-funded initiatives.

6. Conclusion and recommendations

This study demonstrates a strong consensus on the necessity of a standardized, multidimensional well-being checklist for asnaf in agricultural entrepreneurship programs. Incorporating economic, social, spiritual and personal development indicators allows for a more holistic evaluation, moving beyond narrow financial metrics to capture broader aspects of human well-being.

The findings provide empirical support for integrating theoretical and practical frameworks, including PERMA, multidimensional well-being, Maqasid Shariah, Logic Model, and CIPP Model, into the evaluation of zakat-based programs. Such integration ensures that program effectiveness is measured not only in terms of income generation but also in terms of participant empowerment, spiritual development, and long-term sustainability.

Despite its contributions, the study is limited by a small sample size and restricted geographic coverage, which may affect generalizability. Future research should validate the checklist across diverse zakat

institutions and program settings, including pilot testing and comparative studies of different zakat-funded entrepreneurship models.

From a policy and practice perspective, it is recommended that zakat authorities institutionalize standardized, multidimensional evaluation tools to promote consistency, transparency, and accountability in program delivery. Doing so will enhance evidence-based decision-making, optimize resource allocation, and contribute to the sustainable empowerment of asnaf, improving both their material and spiritual well-being through productive zakat initiatives.

Acknowledgements

The authors would like to acknowledge the support of Universiti Pendidikan Sultan Idris (UPSI), Tanjung Malim, Perak, Malaysia and Universiti Teknologi Mara (UiTM), Melaka Branch, Jasin Campus, Malaysia for providing the facilities on this research.

Conflict of interest statement

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

References

- Al-Quran. (n.d.). The Holy Quran.
- Abai, D. S. A., Awang, M. D., Yusoff, A. N. M., Majid, A. A., & Hamli, H. (2020). Bentuk bantuan modal agihan zakat asnaf dan pencapaian usahawan asnaf di Malaysia: Kajian empirikal. *Malaysian Journal of Social Sciences and Humanities (MJSSH)*, 5(1), 93–99.
- Abas, S. A., & Rameli, M. F. P. (2023). The Implementation of Asnaf's Economic Empowerment Program (PROPER A) in Perak, Malaysia. *International Journal of Academic Reserach in Economics and Management Sciences*, 12(3), 342–352. <https://doi.org/10.6007/ijarems/v12-i3/19136>
- Abdul Rahman, H. (2022, July 4). Meremajakan Sektor Pertanian Negara. *Bernama*. <https://www.bernama.com/bm/tintaminda/news.php?id=2097028>
- Ab Mutalib, M. H. (2021, July 22). Asnaf Baharu dikenal pasti Ekoran Pandemik COVID-19. *Utusan Malaysia*. <https://www.utusan.com.my/berita/2021/07/3500-asnaf-baharu-dikenal-pasti-ekoran-pandemik-covid-19/>
- Al-Shatibi, A. I. (2003). *Al-muwafaqat fi usul al-Shariah*. Al-Maktabah Al-Tawfikia.
- Al-Qahtan, Sa'īd bin 'Alī bin Wahf. 2010. *az-Zakah fi al-Islām fi Dhau'ī al-Kitāb wa as-Sunnah*. Qisbi: Markaz ad-Da'wah wa al-Irsyād.
- Arif, M. I. A. M. (2021). Model Pembangunan Keusahawanan Asnaf Luar Bandar: The Rural Asnaf Entrepreneurship Development Model. *Sains Insani*, 6(3), 85–90. <https://doi.org/10.33102/sainsinsani.vol6no3.366>
- Aris, N. M., Rameli, M. F. P., Sharif, S. D., Adnan, D. M., Nasir, M. F. M., & Abas, S. A. (2021). Empowering Asnaf Agropreneurs Through Economic Development Programs by Selected Zakat Institutions. *Institutions*, 11(11), 963–972. <https://doi.org/10.6007/ijarbss/v11-i11/11587>
- Ayoup, H., Ariff, A. H. M., Jamaludin, N. A., Ismail, S., & Isa, M. S. M. (2023). Pulangan Sosial Atas Pelaburan: Kajian Impak Skim Agihan Zakat Bantuan Jayadiri Asnaf Di Negeri Kedah. *AZKA*

- International Journal of Zakat & Social Finance*, 4(1), 39–56.
<https://doi.org/10.51377/azjaf.vol4no1.125>
- Braun, V., & Clarke, V. (2006). *Using thematic analysis in psychology. Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Candri, C., Rosyidin, D. N., & Aziz, A. (2022). Development of Mustahiq Empowerment Instruments. *International Journal of Education and Humanities*, 2(2), 70–75.
<https://doi.org/10.58557/ijeh.v2i2.88>
- Cresswell, J. W., & Poth, C. N. (2018). *Qualitative Inquiry & Research Design: Choosing Among 5 Approaches*. In Sage Publication (Fourth Edit). SAGE Publication.
- Department of Statistics Malaysia (2023), *Kemiskinan Mengikut Negeri*. https://open.dosm.gov.my/ms-MY/data-catalogue/hh_poverty_state
- Guest, G., Bunce, A., & Johnson, L. (2006). *How many interviews are enough? An experiment with data saturation and variability. Field Methods*, 18(1), 59–82. <https://doi.org/10.1177/1525822X05279903>
- Haron Din. (2015). *Manusia dan Islam*. PTS Millennia SDN. BHD.
- Hidayat, M. R. (2023). Evaluation of The Productive Zakat Program Effectiveness with CIBEST Model. *International Journal of Zakat*, 8(1), 1–15. <https://doi.org/10.37706/ijaz.v8i1.365>
- Harun, N. (2022, July 27). Lebih 3,000 akan didaftar sebagai asnaf akibat peningkatan kos sara hidup. *Harian Metro*. <https://www.hmetro.com.my/mutakhir/2022/07/865588/lebih-3000-akan-didaftar-sebagai-asnaf-akibat-peningkatan-kos-sara-hidup>
- Hassan, N. S. A., Rusli, R. Z. A., & Ahmad, R. (2018). Keberkesanan Skim Bantuan Jayadiri Terhadap Asnaf Di Lembaga Zakat Negeri Kedah (LZKN). *International Journal of Muamalat*, 2(1), 17–22.
- Hilmiyah, U. L., Beik, I. S., & Tsabita, K. (2018). Measuring The National Zakat Index (Nzi) On Zakat Performance In Bogor Regency. *Journal of Islamic Monetary Economics and Finance*, 3, 179–192. <https://doi.org/10.21098/jimf.v3i0.912>
- Ismail, M., Sheriff, S., & Hussin, H. (2021). Pemerksaan program pembangunan ekonomi usahawan asnaf melalui dana zakat. *Journal of Islamic Philanthropy & Social Finance (JIPSF)*, 3(2), 52–65.
- Isnaeni, N., Ridhwan, R., & Indrawijaya, S. (2023). Indeks desa zakat (IDZ) social mapping against zakat community development (ZCD) program for optimizing zakat funds empowerment. *JPPi (Jurnal Penelitian Pendidikan Indonesia)*, 9(2), 593–603. <https://doi.org/10.29210/020232920>
- Jaafar, N. (2023, Sept 30). Pembayar, penerima zakat PPZ-MAIWP dijangka terus meningkat tahun ini. *Sinar Harian*. <https://www.sinarharian.com.my/article/281705/edisi/selangor-kl/pembayar-penerima-zakat-ppz-maiwp-dijangka-terus-meningkat-tahun-ini>
- Jusoh, M. K. A., Mustapha, R., Mohamed, A., Azmi, F., & Hashim, A. (2022). An Exploration on the Impact of Zakat Distribution among Asnaf Orang Asli: A Study in the State of Pahang, Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 12(9), 839–847. <http://dx.doi.org/10.6007/IJARBS/v12-i9/14911>
- Kallio, H., Pietilä, A.-M., Johnson, M., & Kangasniemi, M. (2016). Systematic methodological review: Developing a framework for a qualitative semi-structured interview guide. *Journal of Advanced Nursing*, 72(12), 2954–2965. <https://doi.org/10.1111/jan.13031>
- Marzuki, N., Zulkifli, S., & Wahid, H. (2019). Pengukuran Kejayaan Bantuan Modal Perniagaan

- Usahawan Asnaf Dalam Konteks Pencapaian Maqāṣid Al-Sharī‘ Ah: Kajian Di Daerah Kuala Terengganu Dan Kuala Nerus, Terengganu. *Jurnal Syariah*, 27(2), 201–232.
<https://doi.org/10.22452/js.vol27no2.1>
- Mohamad, N. I. (2020, May 15). Penerima Zakat Pulau Pinang Meningkatkan Sekali Ganda. *Harian Metro*.
<https://www.hmetro.com.my/mutakhir/2020/05/578697/penerima-zakat-pulau-pinang-meningkat-sekali-ganda>
- Muammar, A. N., Widodo, J., & Sulhadi, S. (2018). Evaluation of zakat management program in the badan amil zakat national of banten province. *Journal of Research and Educational Research Evaluation*, 7(1), 19–28. <https://doi.org/10.15294/jrer.v7i1.21056>
- Nurzaman, M. S., & Khanifa Kurniaeny, F. (2019). Achieving sustainable impact of Zakāh in community development programs. *Islamic Economic Studies*, 26(2), 95–123.
- Rahman, A. A., Basah, M. Y. A., Nooh, M. N., Abdullah, M., Fauzi, A. A. M., & Bakar, M. F. A. (2016). Program Usahawan Bagi Memperkasakan Ekonomi Golongan Asnaf: Pemantauan daripada Aplikasi MYEMA. *Journal of Fatwa Management and Research*, 7(1), 57–74.
<https://doi.org/10.33102/jfatwa.vol7no1.59>
- Rani, M. A. M., Rosli, M. S. D. A., Moidin, S., Arif, M. M. I. A., Adenan, F., & Khairuldin, N. F. (2020). Pembangunan Keusahawanan Asnaf Luar Bandar di Negeri Pahang. *Journal of Islamic Philanthropy & Social Finance (JIPSF)*, 2(1), 48–60. <https://doi.org/10.24191/jipsf.v2i1.3887>
- Richey, R. C., & Klein, J. D. (2007). *Design and Development Research*. Routledge, Taylor & Francis Group.
- Sabtu, N., Abu Hasan, M., Salleh, F., & Abdul Razak, M. S. (2015). Program pembangunan sosio-ekonomi untuk memperkasa sara hidup golongan asnaf Melayu Muslim: tinjauan pengalaman Lembaga Zakat Selangor (LZS). *ICOMHAC2015 eproceedings*, Century Helang Hotel, Pulau Langkawi, 297–305.
- Saufi, S., Noor, T. S. T., Shaari, M. A. A. H., & Noor, S. (2021). Faktor-faktor yang boleh mempengaruhi kejayaan usahawan di kalangan asnaf di malaysia: satu tinjauan literatur. *International Journal of Mosque, Zakat and Waqaf Management (Al-Mimbar)*, 1(2), 61–67.
<https://doi.org/10.53840/almimbar.v1i2.25>
- Seligman, M. (2011). *Flourish: a visionary new understanding of happiness and well-being*. Simon and Schuster. <https://doi.org/10.5860/choice.48-7217>
- Shiyuti, H. B. A., Zainol, F. A., & Ishak, M. S. I. (2021). Conceptualizing asnaf entrepreneurship for zakat institutions in Malaysia. *The Journal of Management Theory and Practice (JMTP)*, 2(1), 44–49.
<https://doi.org/10.37231/jmtp.2021.2.1.87>
- Shiyuti, H. A., & Al-Habshi, S. M. (2018). An overview of asnaf entrepreneurship program by Lembaga Zakat Selangor, Malaysia. In *6th ASEAN Universities International Conference on Islamic Finance (AICIF)*, Manila, Philippines. <https://doi.org/10.2139/ssrn.3299107>
- Stoewen, D. L. (2017). Dimensions of Wellness: Change Your Habits, Change Your Life. *Canadian Veterinary Journal*, 58(8), 861–862.
- Stufflebeam, D. L. (1983). The CIPP model for program evaluation. In *Evaluation models: Viewpoints on educational and human services evaluation*, 117–141. Dordrecht: Springer Netherlands.
http://dx.doi.org/10.1007/978-94-009-6669-7_1
- Suhaimi, M. F., Don, A. G., & Puteh, A. (2021). Pembangunan asnaf Di Selangor melalui program latihan
<https://doi.org/10.24191/jeeir.v14i1.9873>

[the development of asnaf in Selangor by training programme]. *QALAM International Journal of Islamic and Humanities Research*, 1(2), 88–100.

Tisdell, E. J., Merriam, S. B., & Stuckey-Peyrot, H. L. (2025). *Qualitative research: A guide to design and implementation*. John Wiley & Sons.

W.K. Kellogg Foundation. (1998). *W.K. Kellogg Foundation Evaluation Handbook*. W.K. Kellogg Foundation. <https://www.betterevaluation.org/sites/default/files/2022-07/EvaluationHandbook.pdf>

Yaakub, Z., & Adnan, N. I. M. (2018). Faktor-faktor kejayaan usahawan ikon Majlis Agama Islam Melaka (MAIM). Success factors of Majlis Agama Islam Melaka (MAIM) icon entrepreneur. *Journal of Advanced Research in Social and Behavioural Sciences*, 1(1), 82–93.

About the Authors

Noorfazreen Mohd Aris is currently pursuing a PhD in Islamic Economics at Universiti Pendidikan Sultan Idris. She is a lecturer from the Academy of Contemporary Islamic Studies (ACIS) at Universiti Teknologi Mara, Melaka Branch, Jasin Campus, Malaysia (ORCID: <https://orcid.org/0000-0002-5713-1971>). She has teaching experience in Islamic studies courses. Her primary research interests focus on Islamic economic, zakat and well-being and she has published extensively on these topics in numerous scholarly publications.

Nurul Fadly Habidin, PhD in Engineering Business Management at Universiti Teknologi Malaysia (ORCID: <http://orcid.org/0000-0001-5461-142X>). He is a lecturer at the Faculty of Management and Economics, Universiti Pendidikan Sultan Idris (UPSI), Tanjung Malim, Perak, Malaysia. His primary research interests are in business management and Lean Six Sigma and he has published extensively on these topics in numerous scholarly publications.

Fidlizan Muhammad, PhD in Islamic Banking at the University of Malaya (ORCID: <http://orcid.org/0000-0001-9329-0032>). He is an Associate Professor at the Faculty of Management and Economics, Universiti Pendidikan Sultan Idris (UPSI), Tanjung Malim, Perak, Malaysia. His primary research interests are in Islamic economic and he has published extensively on these topics in numerous scholarly publications.

Authors' contributions

Noorfazreen Mohd Aris wrote the introduction, methodology, results & discussions and conclusion and was supervised by Dr. Nurul Fadly Habidin and Assoc. Prof. Dr. Fidlizan Muhammad.



© 2026 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY) license (<http://creativecommons.org/licenses/by/4.0/>).