

PERSONALITY TRANSFORMATION OF ASNAFPRENEURS: ELEMENTS IN THE FORMATION OF HOLISTIC CHARACTER AMONG RESILIENT INDIVIDUALS

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ABSTRACT

The development of entrepreneurship among asnaf is not simply an effort to enhance income or reduce dependency. It represents a broader attempt to link economic participation with the formation of resilient and dignified individuals. Asnaf entrepreneurs are classified as a group of asnaf who are being transformed into productive asnaf through entrepreneurship programmes, particularly among those categorized as the poor and the needy. These entrepreneurs receive capital assistance and continuous support to enable them to manage their enterprises effectively. However, in this context holistic character (sahsiah holistik) forms a crucial foundation that influences the capability of asnafpreneurs to overcome both business and life challenges. This study explores the key elements involved in the formation of holistic character among asnafpreneurs to identify factors that foster resilience in business and life. A qualitative approach was employed to gain an in-depth understanding of the experiences, perceptions, and moral practices of asnafpreneurs. Seven informants consisted of officers from zakat institutions, were selected through purposive sampling, and their narratives were analyzed using ATLAS.ti 23. The thematic analysis discloses five interrelated elements in the transformation of character: (i) spiritual strength and religious values, (ii) institutional and

community support, (iii) self-motivation and perseverance, (iv) informal learning and life experience, and (v) emotional management and entrepreneurial ethics. This study proposes a preliminary framework for holistic character formation that can serve as the foundation for developing training modules and intervention programs to continuously empower resilient asnaf entrepreneurs. The findings also provide policy implications for zakat institutions to focus more on character development and internal strength in their asnaf entrepreneurship programs.

Keywords: *holistic character, asnafpreneur, resilience, qualitative study.*

1. INTRODUCTION

Entrepreneurship development in Malaysia is more than a policy mechanism for stimulating business activity. It is part of a wider effort to shape the conditions under which individuals and communities can participate meaningfully in economic life. Within this landscape of inclusive development, social entrepreneurship has become a key strategy for empowering marginalized groups, particularly the *asnaf*. The push to nurture *asnafpreneurs* especially among zakat recipients thus aims not only to raise economic capacity but also to cultivate individuals who are resilient, competitive and morally grounded. The *Dasar Keusahawanan Negara* (National Entrepreneurship Policy, 2019) provides the overarching framework for this agenda, defining entrepreneurship as both a national priority and a pathway toward broader social well-being (Ministry of Entrepreneur Development, 2021).

In this context, the development of holistic character (*sahsiah holistik*) among *asnafpreneurs* becomes essential rather than optional. Yet, despite significant investments in financial assistance and technical training, the dimension of *sahsiah* often receives less attention. Qualities such as honesty, responsibility, discipline, and spiritual awareness form the core of entrepreneurial resilience, particularly when navigating the uncertainties and pressures of business. This study therefore seeks to investigate the key elements that shape the transformation of *sahsiah* among *asnafpreneurs*. It aims to understand how these values are cultivated, internalized, and enacted in practice.

Using a qualitative approach, the research centers on the lived experiences of *asnafpreneurs* who have undergone personal development through institutional and community support, especially from zakat organizations. The findings are expected to deepen our understanding of how resilient character is formed and to inform the design of interventions that can further strengthen the *asnaf* entrepreneurship ecosystem in Malaysia.

2. LITERATURE REVIEW

The present discussion of *sahsiah* is not merely concerned with personality as a psychological category or with the usual inventories of traits and behaviors. Rather, it turns toward the deeper question of what it means to regard personality as a socio-moral and spiritual construct – indeed, as a phenomenon embedded within the symbolic worlds that humans inhabit and continually reshape. From the Islamic tradition, *sahsiah* emerges as the integrated interplay of faith (*iman*), knowledge (*ilmu*), morality (*akhlak*), and righteous action (*amal soleh*), forming a holistic configuration of the self (al-Ghazali, 2005). It is not simply about social etiquette or outward propriety; it presupposes a network of relationships – between the human and Allah (s.w.t.), between individuals and their communities, and between moral agents and the wider environment. What is called a “holistic *sahsiah*” therefore gestures toward a mode of being: one marked by sincerity, responsibility, steadfastness, and the disciplined struggle to fulfil one’s role as servant and khalifah. Ibn Miskawayh’s insistence on the mastery of desire and the internalization of virtue underscores the point that such a self is not given but crafted: a continual process of ethical becoming aimed at enabling just, wise, and principled action.

From a conventional standpoint, *sahsiah* corresponds to what is commonly understood as character or personality: the constellation of values, beliefs, attitudes, emotions, and behaviors shaped through learning, socialization, and experience (Lickona, 1991). Here, character development emerges from the interplay of biology, psychology, and environment. Lickona’s character education framework stresses the cultivation of respect, fairness, responsibility, and compassion as the building blocks of moral life. Narvaez (2006) similarly argues that personality formation unfolds through the integration of ethical reasoning, moral emotion, and moral action – an ongoing practice rather than a fixed state. What this perspective shares with the Islamic one is the recognition that character does not simply “appear”; it must be nurtured, guided, and reinforced by consistent moral training and supportive environments.

Both Islamic and conventional perspectives show that *sahsiah* development does not occur naturally or automatically; it requires continuous effort, structured guidance, and supportive surroundings. Holistic *sahsiah* involves the spiritual, intellectual, emotional, and social dimensions of a person. Jhon et al. (2021) notes that holistic character development is essential for producing individuals who excel academically and professionally while maintaining emotional and spiritual balance. Understanding *sahsiah* from both perspectives therefore provides a strong foundation for examining how these values can be

applied to the development of *asnafpreneurs* in Malaysia, particularly in nurturing individuals who are resilient and dignified.

2.1 Development of *Asnaf* and Social Entrepreneurship

The category of *asnaf*, as outlined in the Qur'an: Surah al-Taubah (9:60), is more than a list of zakat beneficiaries; it defines the social groups that require support—the poor, the needy, zakat administrators, new converts, slaves, debtors, those striving in the path of Allah (s.w.t.), and travelers. In Malaysia, zakat institutions have used this framework not only to provide assistance but to create opportunities for *asnaf* to participate productively in the economy. One significant initiative is the development of *asnafpreneurs*: individuals from the *asnaf* community who are supported with business capital, training, mentoring, and monitoring (Ibrahim, 2023). The goal is transformative shifting *asnaf* from passive recipients to active contributors in the economy.

This initiative aligns closely with the principles of social entrepreneurship, which sees business not only to generate income but also to solve social challenges and enhance community well-being. Yunus (2010), through the Grameen Bank model, showed that with proper support and confidence-building, the poor have entrepreneurial potential. For *asnaf*, social entrepreneurship provides a platform for building self-worth, independence, and social contribution. Research by Bahri et al. (2022) confirms that programs combining entrepreneurial training with psychosocial support significantly enhance both economic and social empowerment.

However, the central challenge in developing *asnafpreneurs* lies in their resilience and business sustainability. Many *asnaf* face persistent issues such as weak discipline, limited financial management skills, dependency on assistance, and low intrinsic motivation (Rahman & Othman, 2021). Previous studies have largely focused on the types of support provided, entrepreneurship courses, and psychological assistance aimed at increasing income and enhancing social empowerment. Yet, this strong outcome-oriented emphasis often makes the discussion descriptive and offers limited explanation for why similar interventions can lead to uneven levels of business survival. Therefore, *asnaf* entrepreneurship development requires a more comprehensive and holistic approach. This approach should address the gap in earlier studies that overemphasize technical skills alone. It must also include character formation, the cultivation of positive values, and the strengthening of entrepreneurial identity. In this regard, holistic *sahsiah* in *asnafpreneur* development needs closer examination to identify the values that shape resilient character. This focus helps ensure that *asnafpreneurs* are not only

economically successful but also spiritually grounded, socially responsible, and emotionally balanced.

2.2 Elements of Personality (*Sahsiah*) in the Context of Entrepreneurship

In entrepreneurship, personality or *sahsiah* is not just an asset; it is the foundation of business success and sustainability, especially for vulnerable groups like *asnafpreneurs*. *Sahsiah* is more than business ethics. It is a set of inner traits honesty, discipline, perseverance, trustworthiness, resilience that shapes how entrepreneurs act, make decisions, and handle uncertainty (Chen, 2016). Hassan et al. (2019) stress that a strong entrepreneurial personality shows in every choice and action, signaling responsibility, integrity, and credibility. From an Islamic perspective, values such as *amanah* (trustworthiness) and honesty are not optional ideals – they are obligations that ground blessed *muamalat* (economic transactions).

Resilience is equally vital. It is the ability to recover from setbacks, pressure, and uncertainty. Masten (2001) calls it “ordinary magic,” built through life experiences, guidance, and inner strength. For *asnafpreneurs*, resilience is not theoretical. Limited capital, lower education, and psychosocial pressures, including stigma and dependency, make it essential. Self-motivation, discipline, spiritual strength, and perseverance are the tools that keep them moving forward.

Local research confirms this. Hussin (2016) found that entrepreneurship programs combining skills training with *sahsiah* development improved decision-making, emotional control, and conflict management among B40 entrepreneurs. In the *asnaf* context, technical training alone is insufficient. Without cultivating personal values and a strong entrepreneurial identity, support programs risk leaving participants unprepared. Identifying and nurturing the *sahsiah* traits that build resilience is therefore crucial. For zakat institutions and entrepreneurship agencies, the goal is clear: produce entrepreneurs who are not only capable but balanced, self-reliant, and ethically grounded.

2.3 The Role of Zakat Institutions in Asnaf Character Development

Zakat institutions in Malaysia function as catalysts for human capital and character development, particularly among the *asnaf*. Guided by the principles of *maqasid al-shariah*, these institutions are expected to move beyond reactive support, aiming instead for transformative impact shifting *asnaf* from passive recipients to active contributors in society. Several state zakat boards, including Lembaga Zakat Selangor (LZS), Majlis Agama Islam dan Adat

Melayu Terengganu (MAIDAM), and Lembaga Zakat Negeri Kedah (LZNK), have implemented programs that combine entrepreneurial training with personal values such as integrity, honesty, discipline, and responsibility (Meerangani et al., 2019).

Programs like the *Asnaf* Economic Development Program (PPEA), the *Asnaf* Transformation Scheme, and *Asnaf* Personal Development Modules aim to produce *asnafpreneurs* who are both technically capable and strong in character. Khamis et al. (2021) found that zakat recipients involved in mentoring programs that emphasize spiritual values, Islamic work ethics, and self-motivation show higher resilience in running businesses than those who receive only financial support. Mentor-mentee relationships, continuous monitoring, and community engagement further reinforce discipline, ethical behavior, and entrepreneurial confidence.

The focus is shifting from charity toward holistic empowerment. According to Mujitaba et al. (2021), a zakat approach grounded in sahsiah development has the potential to break recurring cycles of poverty and cultivate a culture of self-reliance among zakat recipients. Nevertheless, more systematic evaluation is still needed to assess the effectiveness of the sahsiah modules implemented, particularly in terms of the extent to which these values are embedded in daily life and *asnaf* entrepreneurial practices. Such evaluation is crucial to ensure that the interventions generate long-term effects in shaping individuals who are morally grounded, principled, and resilient in the business context.

A key research gap lies in the limited scholarship that explains the process of value internalization from the perspective of *asnafpreneurs* lived experiences. Specifically, the existing literature remains limited in clarifying how institutional and community support is translated into ethical routines, work discipline, and emotional resilience that sustain business continuity. Therefore, to address this gap, the present study seeks to examine in detail how values are internalized within the everyday entrepreneurial practices of *asnafpreneurs*. This approach enables zakat interventions to be evaluated not only at the level of program implementation, but also in terms of changes in daily practice and long-term impact.

2.4 The Conceptual Framework

This study proposes a conceptual framework that outlines the relational pathway between ecosystem interventions (support from zakat institutions and social-community support), internal development, the formation of holistic character among *asnafpreneurs*, and the subsequent impacts on business sustainability and socio-economic empowerment.

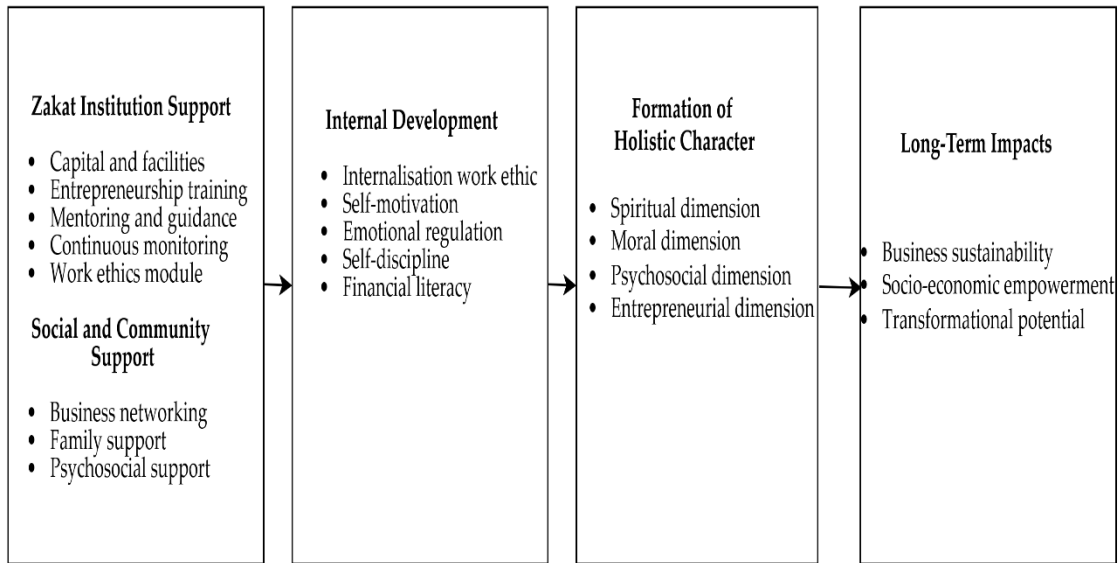


Figure 1. Conceptual Framework of Asnafpreneur Development

3. METHODOLOGY

Qualitative research can be interpreted as a process of understanding social and human problems based on a comprehensive and complex picture, derived from the in-depth perspectives of informants and conducted within real-life, natural settings (Creswell, 2014; Othman Lebar, 2017). This study employed a qualitative approach through case study and literature review methods. The library research is used to establish the theoretical foundation and develop the conceptual framework, while the case study is used to identify the elements of holistic *sahsiah* and explain the transformation process of *asnaf* entrepreneurs in a real-world context.

Primary data were collected using semi-structured interviews with seven informants, consisting of zakat officers involved in the development of *asnafpreneurs* within Malaysian zakat institutions. Secondary data were obtained from scholarly articles, books, journals, and official websites. The following table details the main interview questions used to maintain consistency in discussion focus across respondents. At the same time, the interview guide allows flexible follow-up probing depending on the context and depth of participants responses.

Table 1. List of Interview Questions

No.	Question
1	What are the key factors that contribute to the development of a holistic exemplary character among <i>asnaf</i> entrepreneurs?
2	To what extent do religious, spiritual, and moral factors influence the development of exemplary character?

- 3 *What challenges and barriers are encountered in developing a holistic exemplary character among asnaf entrepreneurs?*
- 4 *What are the potential consequences if these challenges and barriers are not effectively addressed?*

The collected data were analysed using a thematic content analysis approach with the assistance of Atlas.ti software. Table 2 presents the number of informants involved in this research as follows:

Table 2. List of Zakat Officer Informants

No.	Informant Code	Zakat Institution
1	PZ01	Lembaga Zakat Negeri Kedah (LZNK)
2	PZ02	Lembaga Zakat Selangor (LZS)
3	PZ03	Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)
4	PZ04	Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)
5	PZ05	Majlis Agama Islam Wilayah Persekutuan (MAIWP)
6	PZ06	Majlis Ugama Islam dan Adat Resam Pahang (MUIP)
7	PZ07	Zakat Pulau Pinang (ZPP)

Table 2 presents the list of selected informants involved in this research, comprising seven individuals. The selection of informants was conducted using the purposive sampling method. They are zakat officers directly involved in *asnafpreneur* development programs within their respective zakat institutions, possessing relevant expertise and experience in managing various *asnaf* development schemes (Zahri et al., 2023).

4. RESULTS & DISCUSSION

The findings of this study, derived from thematic analysis, focus on five main areas of discussion. A summary of the ATLAS.ti analysis results on the elements contributing to the formation of a holistic personality among resilient individuals is illustrated in Figure 2 below:

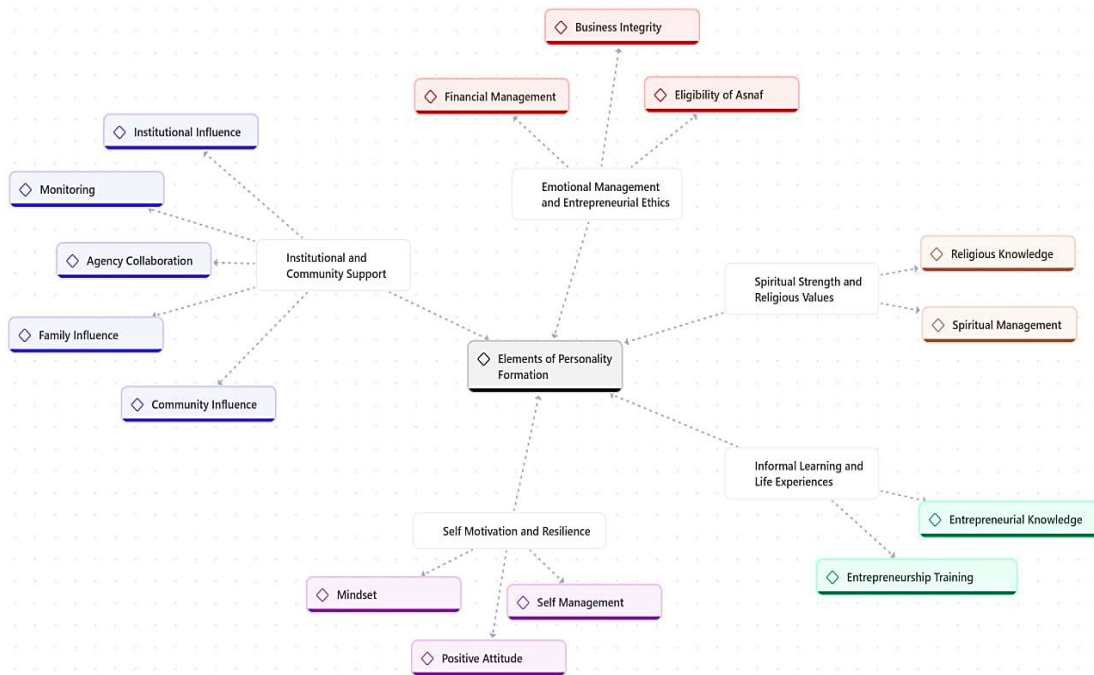


Figure 2. ATLAS.ti Analysis Results, Elements in the Formation of Holistic Personality among Resilient Individuals

Based on the ATLAS.ti analysis, five main categories were identified: first, spiritual strength and religious values; second, institutional and community support; third, self-motivation and perseverance; fourth, informal learning and life experiences; and fifth, emotional management and entrepreneurial ethics. To provide a clearer understanding, the following sections elaborate in detail on these five categories identified through the ATLAS.ti analysis:

4.1 Theme 1: Spiritual Strength and Religious Values

Spiritual strength and religious values serve as a crucial foundation in shaping the *sahsiah* (personality) of *asnafpreneurs*, as they provide spiritual direction in every aspect of life (Hasibuan et al., 2025). This aligns with the statement by informant PZ 02: “Usually, *asnaf* entrepreneurs who understand religious rulings will make the best possible use of the assistance because they realise that the capital is a trust (*amanah*) from zakat contribution.” The awareness that business is part of *ibadah* (worship) instills a deep sense of accountability to Allah (s.w.t.). This principle guides them to make business decisions aligned with shariah principles, avoiding elements of *riba* (usury), deceit, and injustice, while emphasizing halal practices and the pursuit of *barakah* (blessings) in sustenance. A strong religious understanding enables them to recognize that profit is not merely material but also encompasses divine blessings and Allah’s approval (Abubakar et al., 2025). Values such as trustworthiness (*amanah*), honesty, and fairness are practiced not because of external enforcement but due to an internal conviction that every action will be held accountable in the

Hereafter.

Beyond legal or moral compliance, spiritual strength also nurtures emotional resilience in facing business challenges. Entrepreneurs with a close relationship with Allah (s.w.t.) are more capable of accepting trials as part of the divine order (*sunnatullah*) (Gumiandari et al., 2022). Daily acts of worship – prayer, *zikir*, supplication, and Qur'an recitation serve not just as routine rituals but as sources of peace and motivation to persevere. They act as a shield against economic pressure, intense competition, and business failures (Baharuddin et al., 2024). In this context, spirituality not only shapes character but also functions as a psychological resilience mechanism that enables *asnafpreneurs* to recover after setbacks. Thus, religious values guide them not to despair but to continue striving with faith that sustenance is decreed by Allah (s.w.t.) for those who work diligently and sincerely. Informant P04 similarly stated the same point: “*Entrepreneurs who maintain their prayers are better able to manage their emotions, even when facing various challenges in running their businesses.*”

Moreover, spiritual strength acts as a moral compass in maintaining business integrity. *Asnafpreneurs* who are firmly grounded in religious principles are less likely to engage in misconduct, such as deceiving customers, misusing funds, or neglecting responsibilities, as they understand that sins directly affect the *barakah* (blessings) of their livelihood (Alrubaishi et al., 2021). Religious values serve as an inner moral control stronger than external regulation. Entrepreneurs who prioritize integrity earn respect from customers, business partners, and supporting institutions. This trustworthy reputation becomes an asset that opens greater opportunities for market access and networking. Hence, spiritual strength ensures that honesty and integrity remain consistent in all business dealings.

Ultimately, spirituality nurtures gratitude, empathy, and a spirit of giving back to society (Wijaya et al., 2024). Successful *asnafpreneurs* are often driven to help others, whether through charity, *zakat* contributions, or sharing business knowledge. Religious values cultivate compassion toward those in hardship, as they themselves have experienced similar struggles. This not only strengthens social bonds but also brings added *barakah* to their business endeavors.

4.2 Theme 2: Institutional and Community Support.

Support from *zakat* institutions and related agencies is a crucial external factor in shaping the *sahsiah* (personality) transformation of *asnafpreneurs*. *Zakat* institutions not only provide business capital but also offer training, mentoring, and monitoring that help *asnafpreneurs* manage their enterprises more

systematically. This formal support gives a solid foundation to *asnafpreneurs* who may lack experience in entrepreneurship. It also reduces the risk of failure by equipping them with essential skills such as financial management, marketing, and strategic planning. Without institutional support, many *asnaf* individuals would struggle to start their businesses due to limitations in capital and technical knowledge (Akahome & Ogodo, 2024). This is consistent with the view expressed by Informant PZ 03: *“We will conduct monitoring to ensure that the assistance is used as intended. The monitoring also includes assessing sales performance and the business progress of the entrepreneur concerned.”*

At the same time, family support plays an equally vital role in strengthening the spirit and motivation of *asnafpreneurs*. Moral encouragement from family members boosts their confidence to continue striving. Some families are directly involved in business operations, assisting with labor, small-scale management, or financial contributions (Haque et al., 2025). Families also provide psychological strength, helping to ease the stress of challenges faced. With family support, *asnafpreneurs* become more determined and less likely to give up. This close relationship eventually fosters a sense of togetherness and social responsibility among them.

Beyond family, community support also has a significant impact on the *sahsiah* development of *asnafpreneurs*. Local communities that are empathetic often become their first customers, providing crucial backing for small businesses (Pierel et al., 2023). Customer support not only contributes financially but also boosts self-confidence. More importantly, the community serves as a social learning environment where *asnafpreneurs* can share experiences, seek advice, and build business networks. Local recognition enhances their social standing and helps eradicate negative stigma toward the *asnaf* group. Thus, community support creates psychosocial motivation essential for ensuring business continuity. This supports the point highlighted by Informant PZ 01: *“...these entrepreneurs already have their own business group. We also provide a module to build networking among entrepreneurs, including encouraging the exchange of business cards to expand business connections...”*

The combination of institutional, family, and community support strengthens the overall *asnafpreneur* ecosystem. Institutions provide formal assistance such as funding and training, while families and communities contribute moral, social, and emotional support (Smith, 2021). When all forms of support operate in harmony, *asnafpreneurs* become more resilient and confident to grow. Their success not only improves their own family's quality of life but also inspires others in society. Therefore, this comprehensive support system must be sustained and reinforced to ensure that *asnafpreneur* transformation continues effectively and yields long-term impact.

4.3 Theme 3: Self-Motivation and Perseverance

Self-motivation serves as the internal driving force that fuels *asnafpreneurs* in their business journeys (Furtner et al., 2025). It stems from a strong desire to escape the cycle of poverty and achieve a better life. Self-motivation cultivates discipline in time management, diligence at work, and focus on business goals. While external support is important, internal drive remains the key determinant of success. *Asnafpreneurs* with clear life goals tend to be more consistent, patient in facing challenges, and proactive in improving their weaknesses (Kleinman & Quinn, 2025). In this context, self-motivation not only drives action but also fosters a positive mindset that encourages continuous *sahsiah* transformation. This finding corroborates the statement made by Informant PZ 07: “The motivation comes from within, especially when thinking about their children. There are various factors that drive them.”

Perseverance, on the other hand, reflects the *asnafpreneur's* ability to persist despite hardship (Abe & Chidi, 2023). They are willing to sacrifice time, energy, and comfort to succeed in business. Perseverance demands both mental and physical endurance, as entrepreneurship often involves risk and uncertainty. *Asnafpreneurs* with strong perseverance view failure as a learning opportunity rather than an endpoint. They are willing to start over even from the bottom, making them more mature and better prepared for future challenges. This fighting spirit also instills *istiqamah* (steadfastness) and the belief that every difficulty comes with a solution.

The combination of self-motivation and perseverance creates extraordinary psychological resilience. With self-motivation, *asnafpreneurs* know what they want to achieve with perseverance, they have the courage to face any obstacle. This supports the point highlighted by Informant PZ 06: “...you can see the difference. Those who truly progress usually be motivated that comes from within. They set targets and consistently pursue their goals...”

Both elements complement each other in building strong entrepreneurial character. *Asnafpreneurs* with these traits do not depend solely on institutional aid but actively seek opportunities, build networks, and develop their potential (Dwork et al., 2024). They are more adaptable to market changes and capable of surviving economic uncertainty. Hence, self-motivation and perseverance are the key ingredients that make *asnafpreneurs* more resilient in the business world.

Ultimately, these elements have a multiplier effect on *asnafpreneur* personality transformation. Self-motivation fosters a proactive attitude, courage to take risks, and independence from continuous aid. Meanwhile, perseverance

ensures endurance and determination even in times of hardship. Success achieved through the synergy of both elements not only improves economic conditions but also shapes confident, disciplined, and dignified individuals. This demonstrates that determination and fighting spirit are the fundamental forces that enable *asnafpreneurs* to break free from poverty and become resilient, inspiring figures within their communities.

4.4 Theme 4: Informal Learning and Life Experiences

Informal learning plays a significant role in shaping the *sahsiah* (personality) of *asnafpreneurs*. Many of them do not possess high academic qualifications; however, practical experience serves as their best teacher in managing businesses. Through observation, experimentation, and daily interactions, *asnafpreneurs* acquire knowledge that is directly relevant to the context of small-scale enterprises. This process is flexible and adaptable to current needs. This echoes the observation reported by Informant PZ 05. “Most of them do not come with high academic qualifications, but they learn quickly through experience. By running their business day to day, they come to understand for themselves what needs to be done.” For instance, *asnafpreneurs* often learn marketing techniques through social media, customer service skills, or pricing strategies directly from field experience. Hence, informal learning provides an avenue for mastering practical knowledge not taught in classrooms but crucial for business survival (Keith et al., 2016).

In addition, life experiences filled with challenges also contribute to building the resilience and strength of *asnafpreneurs'* personalities. Many have gone through periods of financial hardship, business failure, or social pressure before achieving success. Each difficult experience teaches them to be more cautious, mature in decision-making, and less likely to repeat past mistakes. Life experiences make them more realistic and better able to assess situations wisely. These experiences also instill appreciation for every opportunity that arises, enhancing their sense of responsibility toward themselves, their families, and society. Thus, life experiences not only shape their thinking but also strengthen their character in facing business challenges (Haney-Loehlein et al., 2015).

Interaction with society also serves as an important avenue of informal learning. *Asnafpreneurs* often learn from customers, peers, or business mentors who share guidance based on real-world experiences. Through these social interactions, they gain knowledge indirectly whether in the form of advice, shared experiences, or constructive feedback. This process enriches their understanding and enhances the social skills needed in the business world. This is in line with the perspective articulated by Informant PZ 03. “...through

regular interaction with customers and the wider community, they learn in practice. At times, customer feedback prompts them to improve their service delivery and product quality..."

Moreover, the culture of knowledge sharing among small business communities provides collective benefits that strengthen their competitiveness. Therefore, informal learning through social interaction acts as a complement to life experience in developing a strong entrepreneurial identity (Anderson & Macpherson, 2025).

The combination of informal learning and life experiences produces *asnafpreneurs* who are mature, wise, and resilient. They are not only capable of managing risks but also skilled in finding alternatives when facing difficulties. This capability builds the confidence that success is achievable even when starting from limited means. Their experiences foster empathy toward others and better preparedness for future challenges. Hence, lifelong learning through experience and social interaction should be emphasized in *asnafpreneur* development, as it nurtures balanced, resilient, and adaptable individuals capable of thriving in the dynamic world of entrepreneurship (Lans et al., 2004).

4.5 Theme 5: Emotional Management and Entrepreneurial Ethics

Emotional management is a crucial element that determines the effectiveness of *asnafpreneurs* in running their businesses. The ability to control feelings of anger, frustration, or stress directly influences how they make decisions. Entrepreneurs who can maintain emotional stability can face challenges more rationally. It also helps them sustain positive relationships with customers, business partners, and family members. Conversely, failure to manage emotions can damage a business's reputation and lead to social conflicts. This reflects the emphasis noted by Informant PZ 01: *"We observe that emotional regulation is highly important. When emotions are stable, individuals tend to make more rational decisions and avoid acting hastily."*

Therefore, emotional management is not only related to personal well-being but is also closely tied to business continuity (Azad & Kumar, 2023).

Entrepreneurial ethics, on the other hand, emphasizes values such as trustworthiness (*amanah*), honesty, and integrity in business operations. These values are essential for building customer trust and ensuring sustainable business growth. *Asnafpreneurs* who practice ethical conduct will not exploit others' weaknesses or deceive for profit. Instead, they strive to act fairly in setting prices, maintaining product quality, and keeping promises. This applies with the account provided by Informant PZ 06. *"...we emphasize ethical conduct*

among *asnaf* entrepreneurs, particularly trustworthiness and honesty, because these values form the foundation of public confidence. When customers trust the entrepreneur, the business is more likely to be sustained over time...”

Such behaviour not only enhances reputation but also ensures greater business stability, as customers tend to remain loyal to ethical entrepreneurs. Hence, entrepreneurial ethics serves as a guiding principle that influences every aspect of business management (Misra & Goel, 2021).

Both elements complement each other, as effective emotional management helps sustain ethical business conduct, while adherence to ethics strengthens emotional control. For instance, entrepreneurs who uphold honesty and trustworthiness find it easier to remain calm when dealing with customer complaints, knowing they are in the right (Hasan et al., 2020). Likewise, emotional stability enables them to act even in challenging situations. This combination produces *asnafpreneurs* who are mature, confident, and capable of building professional business relationships. These values are crucial in earning respect and trust within the community.

Ultimately, emotional management and entrepreneurial ethics have a profound impact on the *sahsiah* transformation of *asnafpreneurs*. They contribute not only to economic success but also to the formation of principled, dignified individuals who serve as role models for others. Success achieved through ethical means brings spiritual fulfillment and blessings in life. This demonstrates that good character is the foundation of sustainable business development. Therefore, strengthening emotional management skills and ethical values should be an integral part of *asnafpreneur* development modules to ensure they remain resilient and capable of contributing meaningfully to society (Elfakhani & Ahmed, 2013).

5 CONCLUSION

The transformation of *sahsiah* (personality) among *asnafpreneurs* is not automatic; it is a developmental process shaped by spiritual strength, internal motivation, and support from family, community, and institutions. The holistic *sahsiah* elements identified in this study show that *asnaf* entrepreneurship is not just about economic gain it is about building a strong, ethical, and principled identity capable of navigating both business and social challenges.

Development programs for *asnafpreneurs* cannot focus solely on material assistance or technical skills. They must also nurture character, resilience, and moral awareness, which equip individuals to face challenges, seize opportunities, and sustain their businesses. By highlighting these dimensions,

this study provides guidance for zakat institutions and related agencies to design interventions that produce not only competent entrepreneurs but also resilient, ethical, and socially responsible individuals.

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