

Empowerment of Pahang Rural Asnaf Entrepreneurs Through Competitive Elements: A Triangulation Analysis

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Abstract

In an effort to develop the socio-economic status of the community, various incentives and methods are used to meet the welfare and needs of the rural community. Among the activities that are the backbone to the economic development of a society is entrepreneurship. Thus, the objective of this study is to find out about the competitive elements of rural asnaf entrepreneurs in Jerantut, Pahang Darul Makmur which is a challenge to rural asnaf in carrying out entrepreneurship development programs. This study uses a methodological triangulation approach. This study uses the method of triangulation of quantitative data and qualitative findings to answer the research questions and explore the challenges faced by asnaf entrepreneurs. The methodology used in the study is through survey methods and factor exploration. In addition, a number of people have been interviewed who are actively involved in the involvement of asnaf entrepreneurs consisting of asnaf entrepreneurs and officials involved in managing entrepreneurs. This study found that the constructed instruments obtained high validity values as well as data consistency values through adequate R-squares. Coefficients analysis found that only three elements of competitiveness of the study were significant, namely in the aspects of financial management, product marketing and course commitment. This study can be used as one of the exploratory studies that reveals the progress of micro and B40 entrepreneurs holistically and comprehensively through data triangulation.

Keywords: Competitiveness, Capital Assistance, Rural, Asnaf Entrepreneurs

1. Introduction

Entrepreneurs are those who try to do their own work as well as face risk in terms of returns, coinciding with the characteristics of entrepreneurs who like to take risks, a desire to make a profit and have the initiative in producing new things (Solahuddin et al, 2018). Entrepreneurs are also individuals who take the responsibility and risk of starting, developing and growing an enterprise by mobilizing resources into something that brings about global wealth and prosperity (National Entrepreneurship Policy, 2030). When someone establishes a business, or a series of firms, with the intention of making a profit, they are referred to as entrepreneurs. Business ownership and self-employment are concepts that are comparable, and it is certainly the driving force behind economic advancement. Entrepreneurship should be the government's top priority because it has such a significant impact on local economic growth. Entrepreneurs create jobs in the market and contribute to the reduction of unemployment rates, so the government should prioritise entrepreneurship (Nadia Awan & Nawaz Ahmad, 2017). When it comes to entrepreneurs, Mohd and Adibah (2008) provide a definition that is more inclusive: those who are creative and innovative, who have the ability to seize opportunities and take risks in commercial operations by manufacturing and developing new products while waiting for a more

comprehensive definition to be developed (Mohd Nor et al., 2020). The definition of an entrepreneur, according to Schumpeter (1951), is an individual trader who acts as a catalyst for innovation and creativity while simultaneously being accountable for the operations and economic activities of the company. Siddiqi (1979) provides a thorough definition, which is as follows:

"Someone who possesses the knowledge, abilities, and skills necessary to combine the many aspects of production required to meet a need. Entrepreneurs also run the danger of not being able to match market expectations as a result of market demands. They work hard to earn a living and provide for their families through entrepreneurial operations, and in doing so, they make a positive contribution to society."

The entrepreneur, according to these definitions, is believed to be required to comprehend all parts of running a business, from the conception of the notion through the completion of the entrepreneurial product.

Specifically in the context of Islam, according to al-Qardhawi (2001), a business owner is "a worker and an entrepreneur, someone who strives to provide for himself and his family while also contributing to the advancement of society, and with this effort he can spend his wealth in the way of God and raise religion. Entrepreneurship is also considered as a form of devotion according to Islamic law (Suhaila et al., 2005). In order to be successful, entrepreneurship

must be driven by and directed by the requirements of the Quran and sunnah (Sudin, 1990)

Rural regions are areas with a population of less than 10,000 people or less at the time of the census (Department of Statistics, Malaysia, 2011). The settlement of the rural population can be divided into three categories, namely Town, Rural Growth Center (PPD) and Village (PLAN Malaysia, 2017). In Malaysia, there are 26,400 villages covering 17,544 villages in Peninsular Malaysia and the rest are in Sabah and Sarawak. In Pahang, only Kuantan district is classified as urban, while the rest are rural areas covering rural and inland areas. Jerantut is a rural area with a population density of less than 50 people per square kilometer (Ministry of Rural Development, 2019).

However, in an uncertain economic environment and the 4.0 industry revolution that creates global competition through megatrends, e-commerce, big-data and financial technology (fintech), it requires high entrepreneurial power to enable entrepreneurs to be self-sufficient. This is a challenge for local entrepreneurs, especially those not exposed to technology access and current business patterns. Among his concerns are rural entrepreneurs. This is because, the rural workforce suffers from low skills, lack of skill diversity, lack of professionals in the field of management and business, and structural mismatch between employment and available human resources.

Previous studies have shown that the level of community participation in entrepreneurship especially in rural areas is still low (Talib et. Al. 2012) including the participation of women (Talib e., al, 2017). Coupled with the increasing rate of migration from urban to rural areas demands for a better business ecosystem so that the rural population now does not need to go to the city to do business. Minister of Rural Development, Datuk Seri Rina Mohd Harun said, the statistics were obtained based on the Malaysia Migration Survey Report 2018 released by the Department of Statistics, which is 19.5 percent in 2018 compared to 4.2 percent in 2016 (Bernama, 2020). With less purchasing power and unfavorable markets making rural entrepreneurship is more challenging. Members of the rural community are unfamiliar with the industrial -style business training environment and system that is conceptualized to planning and decision making. Rural communities are often described as a group of poor, backward, neglected and lacking of initiative to progress (Azlizan Talib, Hamzah Jusoh, Yahaya Ibrahim, Habibah Ahmad, 2012). Therefore, this group needs help and a driving force from outsiders to provide awareness and change fortunes for the better.

2. Literature Review

The study conducted by Rossidi Usop, Fakhrul Anwar, Nadhirah Nordin et. al (2018) have identified the determinants of the competitive drivers of bumiputera entrepreneurs in Terengganu. The results of the analysis found that human capital development, access to marketing, application of technology and innovation, access to financial resources and infrastructure need to

be increased so that entrepreneurs can face competitive business competition. Furthermore, Yahaya Ibrahim and Norsiah Ahmad (2006) found that entrepreneurs must have the nature of responsibility, a high willingness to do something, seize business opportunities and aspire to business success for themselves, society and the country. Therefore, based on these characteristics, entrepreneurs are able to be competitive and must have the preparation and strategic planning to further grow their business.

In addition, a study from Nor Azira Ayob, Sity Daud and Muhammad Takiyuddin Ismail (2016) found that there are several factors that have a significant impact on improving the performance of entrepreneurial success. Among the factors are infrastructure, education and training, business experience, social support and creativity. Meanwhile, from the aspect of competition, there are several factors, namely financial assistance and business commitment.

According to Abdul Rahman Talib and Hassan Ahmad (2019), the commitment of the poor and needy asnaf to participate in vocational skills training (TVET) courses and programs is low. Various reasons were given by the recipients for not participating in the income generating program organized by the Pahang Islamic Religious Council (MUIP) such as caring for parents, caring for small children, not interested and so on. This is difficult to curb and in addition, MUIP does not set any conditions and periods of assistance. This allows the recipients of MUIP monthly assistance to feel comfortable with the assistance received and are not ready to be independent and increase their income in order to be excluded from the recipients of monthly assistance from MUIP.

Apart from that, the study conducted by Jumaat Abd Moen et. al (2012) found that the challenges posed by competition by asnaf entrepreneurs also stem from lack of skill in managing business finances. Among them are financial management practices which include business capital management, separation of business and personal financial affairs, recording of financial information and financial reinvestment. The results of the study found that the practices of financial management and accounting occur informally and are still at a low level. The financial recording practices performed by the respondents are different and there are no appropriate accounting standards. The study conducted by Hasnah Ali, Norhafiza Abdul Razak, Sanep Ahmad (2010) found that the Malay entrepreneurs still do not understand the appropriate concept of a separate entity. The purpose of separate entities is to distinguish business transactions from personal transactions so that financial transactions do not mix with each other. Nadratun Nafisah, Muhammad Nasri, Abdullah Abdul Ghani (2017) found that the effect of network reputation starts from network experience gained from work environment before becoming an entrepreneur, networks and contacts developed and

maintained by entrepreneurs play an important role to the success of the firms. Meanwhile, the network between firms can facilitate or control information and resources so that it can turn into a good business opportunity and become an asset to the business. Thus, network factors have a significant relationship with the success of entrepreneurial firms.

In addition, the study of Izatul Akmar Ismail, Amin Che Ahmat, Muhammad Nasri Md Hussain, Abu Bakar Hamed (2019) found that there are still a handful of entrepreneurs who are less skilled in using social media platforms which is a major factor in competition between entrepreneurs today. The use of e-marketing by iconic asnaf entrepreneurs and zakat institutions is still in its infancy. However, the involvement of asnaf entrepreneurs is very helpful to incorporate information into the e-marketing medium platform. Asnaf entrepreneurs use facebook and Instagram platforms to promote their products, services and business activities.

Different location factors among entrepreneurs can also have a significant impact on the income earned (Nurul Shahriza et. Al, 2018). Those working in urban areas may have some advantages compared to those working in rural areas. For example, they have easier access to customers, employees and transportation while reducing costs and risks. Therefore, the right location is important for the success of a business.

3. Methodology

This study uses the method of triangulation of quantitative data and qualitative which to align multiple perspectives and leads to a more comprehensive understanding of the phenomenon of interest (Salkind, 2010). Through it, the findings will lead to answer the research questions and explore the challenges faced by asnaf entrepreneurs. The methodology used in the study is through survey methods and factor exploration. The objective for the selection of both methods is to obtain basic theoretical resources. In addition, a number of people have been interviewed who are actively involved in the involvement of asnaf entrepreneurs consisting of asnaf entrepreneurs and officials involved in managing entrepreneurs. The semi structured interview method is seen as suitable to delve deeply into a discussion topic input and to thoroughly understand the answers provided that are not limited to interview questions (Harrel & Bradley, 2009).

Quantitative data collection method was made through a pilot study questionnaire with closed ended questions on a five-point Likert scale. This type of question is easy to analyze and pleasant for the respondent to give an answer as he is only required to choose one of several answers given. Questionnaire type research is a popular form of research used among researchers because questionnaires can cover a wide range of fields and can be easily designed. Through questionnaires information relating to respondents can be kept confidential. This allows the respondent to answer the question comfortably without feeling worried or

anxious. The questionnaire questions were divided into two parts, the first part was about the background of the respondents and the second part was about their competence and reflective behavior towards the six elements of entrepreneurial competitiveness that had been built.

The determination of the population sample is 51 respondents. The pilot study required a minimum of 30 respondents (Chuan, 2006), so the respondents of this study reached the total population requirement for the pilot study.

Exploration Of Competitive Elements of Asnaf Entrepreneurs In Jerantut

There are 6 basic elements of competitiveness that need to be encountered by asnaf entrepreneurs in the success of entrepreneurship development programs. It is the result of literature highlights and interviews conducted by researchers on rural asnaf entrepreneurs in the district of Jerantut Pahang.

Competitiveness in Financial Management

Asnaf entrepreneurs do not have systematic financial management in terms of records of business financial inflows and outflows. They are also not disclosed by means of business documentation such as keeping all details of receipts, bills, invoices and others related to the business. The bank places great emphasis on documentation and the main condition in the financing process is 6 months of the company's bank statement. This makes it difficult for them to borrow from banks and other financing agencies because they do not have complete documentation. This can also be attributed to their low academic background and results in them being less skilled at handling company financial matters. MUIP needs to take a role by guiding entrepreneurs to prepare a simple book of accounts in order to record consumption and expenditure. Courses related to financial management and records should be conducted for entrepreneurs.

Competitiveness Aspects of Locality

The locality of asnaf entrepreneurs which is far from the city makes it difficult for asnaf entrepreneurs to market their businesses. Their customers are limited to locals only and the long distance to the city caused higher management costs. In addition, the public facilities provided are not able to meet their current needs.

Competitiveness in Product Marketing

Most asnaf entrepreneurs run small-scale businesses. They do not use the medium of the internet as a tool to promote their products. They still use traditional marketing methods and still use the word of mouth marketing. Therefore, their business is only known to regular customers and it is difficult to get new customers. As a result, demand for products and services only occurs around them and is local in nature.

"I attended a haircut course only for women, I want to go from house to house but I can't. Alhamdulillah, then I went to a bread course, which I can do. I send it near the shop, near the school, near Pasaraya Darul

Makmur (PDM) Jerantut. " (Informant 2). Businesses run by asnaf entrepreneurs in fact have the potential and ability to expand the business because of the quality they possess. However, they have problems in terms of capital to develop their business. The assistance provided by MUIP is purely to help them to start their business. Entrepreneurs asnaf are so comfortable and rely on the help provided by MUIP. They do not dare to compete to grow their business to a greater extent. This can be avoided if the MUIP provides a route or alternative options for financial institutions that can help them to grow their business.

Competitiveness in Halal Certification

The condition for placing products in large companies is to have a halal certificate. This is a constraint for asnaf entrepreneurs because to register a halal logo involves high costs and a long period of time. In addition, the product packaging is also taken into account if you want to place them in the supermarket. The cost of packaging that requires specialized and expensive equipment such as packaging equipment and airtight equipment is a barrier for asnaf entrepreneurs to redeem the supermarket market. Therefore, this competition and challenge is indirectly a contributing factor to the yardstick of business performance among zakat beneficiaries whether successful or unsuccessful. If this challenge can be overcome well, the abilities of the asnaf entrepreneurs can be polished and even able to become 'asnafpreneur' who are independent and successful and then move out of the group of zakat recipients to zakat payers.

Competitiveness in Course Commitment

The bureaucratic and aid management aspects influence the business competitive performance of asnaf entrepreneurs. Asnaf finds it difficult to attend courses organized by MUIP. Various initiatives and incentives have been given in order to attract asnaf to participate in entrepreneurship programs and courses. However, the participation from the asnaf did not receive encouraging response. This makes it difficult for the zakat party to see the potential of

asnaf because it is difficult for them to cooperate in engaging in zakat programs.

Competitiveness in Bureaucratic Aspects and Assistance Management

The bureaucratic and aid management aspects influence the business competitive performance of asnaf entrepreneurs. Bureaucratic factors also contribute to the longer waiting period for asnaf applications to receive capital assistance. There are a few asnaf who did not receive any feedback from the zakat on the status of their application. Forms that are submitted more than 3 months but do not have any decision causing the asnaf to have to resubmit the form without knowing the reason and why their application was rejected.

Conceptual Framework of The Study

This study uses a methodological triangulation approach. The conceptual framework was developed based on literature highlights and also semi structured interviews with two informers who are asnaf entrepreneurs in Jerantut District, Pahang. There are six elements of entrepreneurial competitiveness highlighted by the informer who is an inland asnaf entrepreneur who runs his own business. The conceptual framework of the study based on interviews and literature review of this library study will look at how these elements of entrepreneurial competitiveness can influence asnaf entrepreneurs in their business performance.

Coding Of Competitive Elements

As a result of literature review and interviews conducted by researchers on the group of asnaf entrepreneurs in Jerantut, there are six bases of competitiveness of asnaf entrepreneurs. These six bases are used as the conceptual framework of quantitative research that is analyzed with the help of the Statistical Package for Social Science (SPSS). It aims to obtain significant factors in the development of competitiveness through a survey of other asnaf entrepreneurs. While each hypothesis of this study is based on the six elements obtained as a result of interviews with inference who are asnaf entrepreneurs who are active as full-time traders.

Table 1.0: Hypotheses and codes of each element of competitiveness

Bil	Hipotesis	Nombor H	Kod
1	<i>The aspect of financial management affects the competitive performance of the business of asnaf entrepreneurs</i>	Ho1	AC1
2	<i>The location aspect affects the competitive performance of the business of asnaf entrepreneurs</i>	Ho2	AC2
3	<i>The marketing aspect of the product affects the competitive performance of the business of asnaf entrepreneurs</i>	Ho3	AC3
4	<i>The commitment aspect of the course affects the competitive performance of the business of asnaf entrepreneurs</i>	Ho4	AC4
5	<i>The aspect of halal certification affects the business competitive performance of asnaf entrepreneurs</i>	Ho5	AC5
6	<i>The bureaucratic and aid management aspects influence the business competitive performance of asnaf entrepreneurs</i>	Ho6	AC6

4. Research Analysis

In obtaining the data, this study used simple random sampling. This type of sampling is ideally used to

identify phenomena that occur in a group of people (Groves et al., 2011). The validation method was made through multiple linear regression. Before the coefficient analysis of each variable was made, this study validated the study questionnaire instrument

with Cronbah’s Alpha value as suggested by Tavakol & Dennick, (2011). The resulting Alpha value is 0.872, which is more than the value of 0.60 as suggested by Nunally and Bernstein (1994), also more than 0.7 as suggested by Carmines and Zeller (1979). With alpha validity, this study can be continued with analysis of the coefficients of the variables, as shown in table 2.0 below:

Cronbach's Alpha	N of Items
.872	7

Through table 2.1, R2 shows a high value of 0.577. According to Cohen (1992) the value of R2 .12 and below indicates low, between the value of 0.13 to 0.25 indicates medium, 0.26 or above indicates a high effect measure. Thus, it can be proved that the six instrument codes have a significant impact on the overall entrepreneurial performance of asnaf with a significant value (0.577). Thus, the data accuracy results show that the constructed instrument is reliable and can be extended to hypothesis testing analysis, as shown in table 2.1 below:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.760 ^a	.577	.520	.338	.577	10.023	6	44	.000

a. (Constant), AC6, AC2, AC1, AC5, AC4, AC3

While through ANOVA analysis, overall the framework model constructed is significant with a value of 0.000, which is below 0.05 as suggested by Cohen (1992). The results of this analysis show that

the construct of the asnaf element variable in this study significantly influences the competitive performance of asnaf entrepreneurship in Pahang, as shown in table 2.2 below:

Model	Sum of Squares	df	Mean Square	F	Sig.
1					
Regression	6.885	6	1.147	10.023	.000b
Residual	5.037	44	.114		
Total	11.922	50			

a. The dependent variable
b. (Constant), AC6, AC2, AC1, AC5, AC4, AC3

In the Coefficients variable coefficient analysis conducted on each of the variables, the significant value was at =, 0.05 as suggested by Cohen (1992). From the coefficient analysis conducted on each variable, there are only three variables that

significantly affect the competitive performance of asnaf entrepreneurs, namely AC1 (Financial management aspect at value = 0.007), AC3 (Product marketing aspect at value = 0.02), and AC4 (aspect of course commitment at value = 0.03), as shown in table 2.3 below:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1					
(Constant)	.705	.594		1.186	.242
AC1	.400	.140	.390	2.856	.007
AC2	.166	.129	.183	1.285	.206
AC3	-.301	.125	-.394	-2.413	.020
AC4	.386	.125	.485	3.088	.003
AC5	-.036	.099	-.052	-.363	.718
AC6	.224	.134	.236	1.662	.104

a. The dependent variable PC

Findings of the study hypothesis

This study has six variables obtained from the results of semi-structured interviews with two asnaf entrepreneurs who received MUIP assistance conducted in 2019. Validity analysis of the study instrument was conducted with alpha (α) value of 0.872, sufficient for multiple linear regression analysis. By obtaining a high R-square consistency value of = 0.577, shows that the independent

variable of this study has a strong influence on the dependent variable that is the competitive performance of asnaf entrepreneurs. Meanwhile, through the analysis of the coefficients, there are only three predictors that are significant in influencing the competitive performance of the Pahang asnaf entrepreneurs, namely the most significant start is; 1. Aspects of financial management, 2. Aspects of product marketing, and 3. Aspects of commitment to the courses conducted by MUIP, as shown in table 3.0 below:

Table 3.0: Validation of study hypotheses

Bil	Hipotesis	Status
1	The aspect of financial management affects the competitive performance of the business of asnaf entrepreneurs	Significant
2	The location aspect affects the competitive performance of the business of asnaf entrepreneurs	Not significant
3	The marketing aspect of the product affects the competitive performance of the business of asnaf entrepreneurs	Significant
4	The commitment aspect of the course affects the competitive performance of the business of asnaf entrepreneurs	Significant
5	The aspect of halal certification affects the business competitive performance of asnaf entrepreneurs	Not significant
6	The bureaucratic and aid management aspects influence the business competitive performance of asnaf entrepreneurs	Not significant

5. Closing

This study focuses on the triangulation of qualitative data obtained from interviews with two asnaf entrepreneurs in Jerantut, Pahang and also a survey form distributed to 51 asnaf entrepreneurs around the rural locality of Pahang. This study found that there are six cores of entrepreneurial competitiveness that form the basis of the development of asnaf entrepreneurs, namely aspects of financial management, aspects of business location, aspects of product marketing, their commitment to courses, halal certification and bureaucracy. With the six cores of asnaf entrepreneurial competitiveness, it is used as a hypothesis in the quantitative analysis made through the survey form instrument. The data generated from the survey findings found that the constructed instruments obtained high validity values as well as data consistency values through sufficient R-squares. Coefficients coefficient analysis found that only three elements of competitiveness of the study were significant, namely financial management aspect, product marketing aspect and course commitment aspect. This study can be used as one of the exploratory studies that can see the progress of micro and B40 entrepreneurs holistically and comprehensively through data triangulation.

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List Of Interviews

Interview with Informant 1 on 28 September 2020 at Felda Sungai Tekam, Jerantut, Pahang.

Interview with Informant 2 on 28 September 2020 at Felda Padang Piol, Jerantut, Pahang.