

# Resilience Unveiled: A Deep Dive into Asnaf Entrepreneur Resilience

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## Abstract

Resilience is a critical factor in the entrepreneurial journey, particularly for Asnaf entrepreneurs who face unique challenges within their socio-economic context. This qualitative study explores the resilience of Asnaf entrepreneurs through in-depth semi-structured interviews. Thematic analysis of the interview data reveals key elements that contribute to their resilience, including human resource resilience, digital readiness, communication strategies, economic stability, psychological well-being, and risk resilience. The study also examines the resilience of Asnaf entrepreneurs in specific areas such as financial resilience, income resilience, organizational resilience, business operations resilience, and the durability of their support systems. Participants share personal views on the factors that shape their resilience, providing valuable insights into the strategies and mechanisms they employ to navigate challenges and sustain their businesses. The findings have implications for stakeholders, policymakers, and practitioners seeking to support Asnaf entrepreneurs. By understanding the unique resilience factors at play, tailored interventions, and support programs can be developed to enhance the resilience and sustainability of Asnaf-led businesses. This study contributes to the literature on entrepreneurship and resilience, offering a deeper understanding of resilience within the context of Asnaf entrepreneurs and providing a foundation for future research and practical applications.

**Keywords:** Resilience, entrepreneur, asnaf.

## **Introduction**

Resilience has emerged as a pivotal trait for entrepreneurs, enabling them to navigate the complexities and uncertainties inherent in their entrepreneurial journey (Joremi et al., 2023). For Asnaf entrepreneurs, who operate within a socio-economic framework characterised by unique challenges and constraints, resilience becomes even more critical. "Asnaf" refers to the underprivileged and eligible recipients of Zakat in Islamic practice, often encompassing those with limited financial resources and socio-economic opportunities (Hairunnizam et al., 2010). Asnaf entrepreneurs strive to break free from poverty and economic instability in Malaysia by venturing into various business activities. Understanding the resilience of these entrepreneurs is essential not only for academic inquiry but also for advising policies and interventions pointed at their empowerment and sustainable development.

The district of Naka in Kedah, Malaysia, provides a fascinating context for studying Asnaf entrepreneurs. Traditionally known for its rubber tapping industry, Naka has witnessed significant changes as many residents diversify their business ventures in response to the volatile rubber market. These changes reflect a broader trend among Asnaf entrepreneurs who continuously adapt to changing economic conditions to ensure their survival and success. Despite the importance of resilience in this context, there is a notable rareness of research focusing specifically on the resilience mechanisms employed by individual Asnaf entrepreneurs.

This study aims to explore the resilience of Asnaf entrepreneurs in Naka through a qualitative approach, utilizing in-depth semi-structured interviews to gain nuanced insights into their experiences. By examining the key elements of resilience, including human resource resilience, digital readiness, communication strategies, economic stability, psychological well-being, and risk resilience, this research seeks to uncover the strategies and mechanisms that underpin their ability to thrive amidst adversity. The findings will not only contribute to the existing body of literature on entrepreneurship and resilience but also suggest practical suggestions for stakeholders, policymakers, and practitioners dedicated to supporting Asnaf-led businesses.

## **Background Study**

Naka, a district located in the state of Kedah, Malaysia, provides a unique and insightful setting for the study of Asnaf entrepreneurs. Kedah, known as the "Rice Bowl of Malaysia," is primarily a farming state with a significant portion of its population engaged in agriculture and related activities. Naka, in particular, has a demographic profile heavily influenced by its historical and economic reliance on rubber tapping.

## **Demographic Population in Naka, Kedah**

Naka's population is predominantly Malay, reflecting the broader ethnic composition of Kedah. The community is largely rural, with many families having lived in the area for generations. This strong sense of community and continuity is often accompanied by traditional lifestyles and occupations. The population crowdedness is relatively low compared to urban centers, with many residents living in villages.

The age distribution in Naka shows a significant number of middle-aged and elderly individuals, many of whom have been involved in rubber tapping for most of their lives. Younger generations, while still present, are increasingly seeking opportunities outside of traditional occupations, often driven by economic necessity and the pursuit of better livelihoods.

## **Occupational Profile: Rubber Tapping and Beyond**

Rubber tapping has been the cornerstone of Naka's economy for decades. This occupation, which involves extracting latex from rubber trees, is labour-intensive and highly dependent on global market prices. The volatility of rubber prices has had a profound impact on the livelihoods of rubber tappers in Naka, often leading to periods of economic hardship when prices fall.

The nature of rubber tapping requires extensive manual labour and is typically carried out by smallholder farmers. These individuals own or lease small plots of land where they plant rubber trees. The work is physically demanding and subject to the weather and market conditions. Despite these challenges, rubber tapping has traditionally been a reliable source of income for many families in Naka (Zaw, 2023).

In recent years, however, the economic sustainability of rubber tapping has come under pressure due to fluctuating global demand and prices (Nor Farah Hanim & Zahayu, 2021; Sinta Ritonga et al., 2023). This economic instability has prompted many residents to diversify their sources of income. As a result, a significant number of individuals in Naka have turned to entrepreneurship, engaging in various small-scale business ventures to supplement their income from rubber tapping.

## **Transition to Entrepreneurship**

The shift from rubber tapping to entrepreneurship is indicative of a broader trend among rural populations in Malaysia who seek to mitigate economic vulnerabilities by diversifying their income streams (Dirgatama, 2024). In Naka, this transition has seen individuals, particularly those classified as Asnaf, exploring a range of business activities. These include small-scale retail, food production, handicrafts, and other forms of self-employment.

Asnaf entrepreneurs in Naka often operate within a closely connected community where mutual support and traditional values play a crucial role. This community-based approach to entrepreneurship provides a network of social and financial support, which is essential for navigating the challenges of starting and sustaining a business. Moreover, local organizations and governmental bodies such as RISDA, Pertubuhan Peladang Kawasan Naka dan Pertubuhan Peladang Kedah have initiated programs to support Asnaf entrepreneurs, providing them with training, financial aid, and resources to enhance their business enhancement and resilience.

## **Targeted Interview participants**

The targeted interview participants for this study were Asnaf entrepreneurs residing in the Naka district, Kedah, known for its population of rubber tappers who have diversified into various business ventures due to the volatile rubber market. The selection criteria focused on individuals who have demonstrated resilience by engaging in multiple entrepreneurial activities to sustain their livelihoods. The participants were chosen to reflect a range of demographic characteristics, including age, gender, and types of businesses, to provide a broad understanding of the diverse strategies and challenges faced by Asnaf entrepreneurs in this region. This purposeful sampling ensured that the study attained a wide array of experiences, increasing the intensity and richness of the qualitative data collected.

## **Research Design**

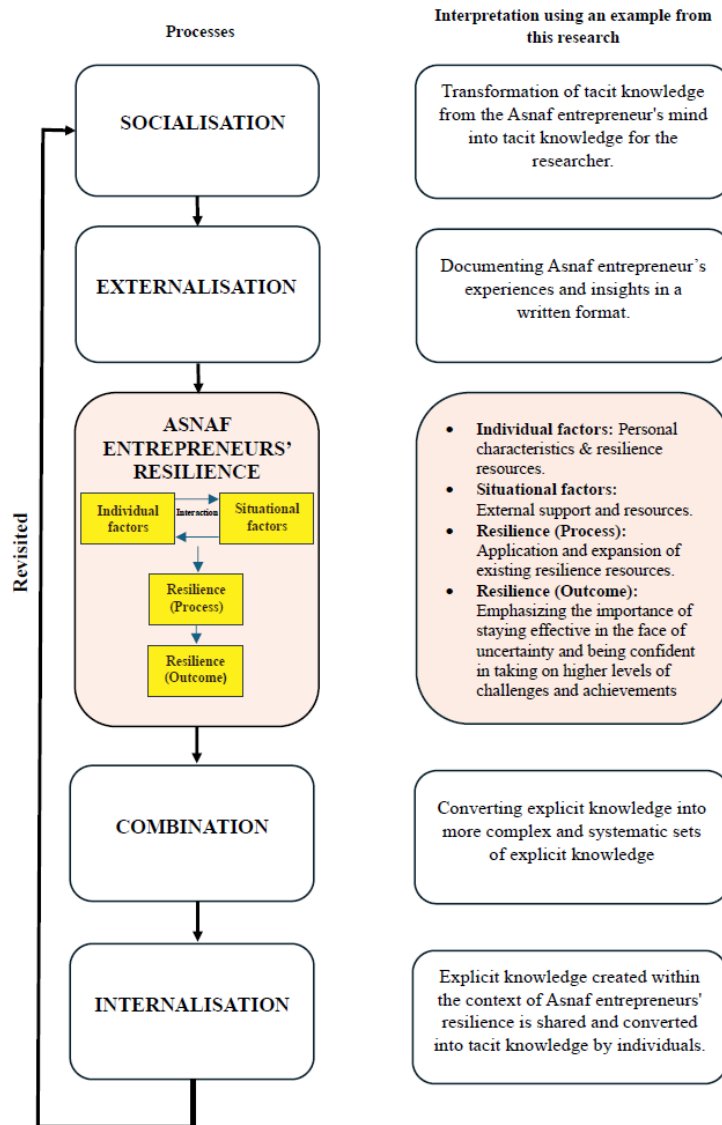
This study employs a qualitative (Hennick et al., 2011) research design, specifically utilizing semi-structured interviews (Laforest & Bouchard, 2009) to explore the resilience of Asnaf entrepreneurs in the Naka district, Kedah. The research involved eleven Asnaf entrepreneurs as interview participants (Boddy, 2016), selected to provide a diverse range of experiences and insights into their entrepreneurial journeys. Each participant was required to sign a consent form before the interview, ensuring that they were fully informed about the study's purpose and their rights as participants. This ethical consideration was paramount in establishing trust and transparency between the researcher and the participants (Brinkmann & Kvale, 2005).

The interview sessions were designed to be comprehensive yet concise, lasting approximately one hour each. During these sessions, the researcher employed a semi-structured interview format, allowing for flexibility in exploring specific themes and issues while maintaining a consistent momentum across all interviews. Each session was meticulously recorded using a phone recorder to ensure accurate capture of the participants' responses. After the completion of each interview, participants were given an honorarium as a token of appreciation for their time and contributions to the study.

Following the interview sessions, the researcher transcribed the recordings to facilitate a thorough analysis of the data. Thematic analysis (Braun & Clarke, 2006) was then conducted on the transcribed data, allowing for the identification and examination of key themes and patterns related to the resilience of Asnaf entrepreneurs. This method of analysis enabled the researcher to uncover nuanced insights and construct a detailed understanding of the resilience mechanisms employed by the participants. The findings from this analysis are intended to be disseminated through a journal article, contributing to the broader academic discourse on entrepreneurship and resilience, and providing valuable information for stakeholders and policymakers aiming to support Asnaf entrepreneurs.

## **A Unified Framework For Building Asnaf Entrepreneurs' Resilience**

The unified framework for building Asnaf entrepreneurs' resilience, as introduced in the previous study, synergizes the SECI (Socialization, Externalization, Combination, Internalization) model (Nonaka et al., 2000) with the Workplace Resilience Framework (Duchek, 2018) to create a comprehensive approach to knowledge management and resilience building. Figure 1 shows a combination of two models, namely the SECI model and the Workplace Resilience Framework based on (Wan Yusof et al., 2024).



**Figure 1: A unified framework based on the combination of the SECI model with the workplace resilience framework adopted from Wan Yusof et al., (2024)**

This framework leverages the SECI model to facilitate the dynamic conversion of tacit knowledge, which resides within the personal experiences and insights of Asnaf entrepreneurs, into explicit knowledge that can be documented and shared. The integration with the Workplace Resilience Framework ensures that this knowledge conversion process is aligned with practical resilience-building strategies, addressing key elements such as adaptability, resourcefulness, and support systems. By systematically collecting and organizing both tacit and explicit knowledge, the unified framework not only enhances the resilience of individual Asnaf entrepreneurs but also contributes to a robust knowledge base that can inform and support broader resilience initiatives within the Asnaf entrepreneurial community. This framework will work as a guideline for the researcher to conduct this study.

### Expected Outcome

Upon completion of the analysis, this study is predicted to yield several significant outcomes that will contribute to the understanding and enhancement of resilience among Asnaf entrepreneurs (Polkinghorne, 1995). The study will develop a detailed comprehensive model for resilience specifically tailored to the

unique context of Asnaf entrepreneurs. This model will encapsulate the key elements contributing to their resilience, including financial resilience, income resilience, organizational resilience, business operations resilience, and support system resilience. Furthermore, by analyzing the semi-structured interview data, the study will uncover insight into resilience strategies and coping mechanisms employed by Asnaf entrepreneurs to navigate challenges and sustain their businesses. These insights will provide a deeper understanding of how these entrepreneurs adapt to and overcome obstacles in their socio-economic environment.

Thematic analysis will reveal the critical personal resilience characteristics and external resources that support the resilience of Asnaf entrepreneurs. This includes factors such as human resource resilience, digital readiness, communication strategies, economic stability, psychological well-being, and risk resilience. The expected findings will offer valuable recommendations for stakeholders, including policymakers, support organizations, and practitioners. These recommendations will focus on developing tailored interventions and support programs that enhance the resilience and sustainability of Asnaf-led businesses.

At the same time, this study will contribute to the existing body of literature on entrepreneurship and resilience, particularly within the context of Asnaf entrepreneurs. This enhanced knowledge base will serve as a foundation for future research and practical applications aimed at supporting vulnerable entrepreneurial communities. Based on the identified resilience practices, the study may propose practical tools and frameworks that Asnaf entrepreneurs can use to strengthen their resilience. These tools will be grounded in the real-life experiences and insights gathered from the participants.

By achieving these expected outcomes, this study aims to provide a holistic understanding of Asnaf entrepreneur resilience and offer actionable insights to foster a more resilient and sustainable entrepreneurial ecosystem for Asnaf communities.

## **Conclusion**

Given the socio-economic context of Naka and the significant shift from traditional occupations to entrepreneurial starts, understanding the resilience of Asnaf entrepreneurs is of utmost importance. These entrepreneurs face unique challenges, including limited access to capital, unpredictable income, and the need to balance multiple roles within their families and communities. By studying their resilience, this research aims to uncover the strategies and mechanisms that enable Asnaf entrepreneurs to succeed despite these challenges.

In conclusion, the background of the Naka district, with its demographic profile and economic reliance on rubber tapping, provides a rich context for exploring the resilience of Asnaf entrepreneurs. The transition from rubber tapping to diverse business activities highlights the adaptive strategies employed by these individuals, making Naka an ideal situation for this qualitative study. The comprehension gained from this research will contribute to a deeper understanding of resilience among Asnaf entrepreneurs, grass-up policies and interventions designed to support their entrepreneurial endeavours.

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