Student Quality and Evaluation of Entrepreneurship Education in Kedah Zakat School: A Case Study of Maahad Dini Kedah Zakat School

[1]Abdul Rahim, A., [2]Khan, S. J. M., [3]Nariman M.S, [4]Osman, A. A

[1]School of International Studies, Universiti Utara Malaysia, Malaysia
[2,3]School of Economics, Finance and Banking, Universiti Utara Malaysia, Malaysia
[4]School of Technology Management and Logistics, Universiti Utara Malaysia, Malaysia
[1]abd182@uum.edu.my, [2]sjmohd@uum.edu.my, [3]nariman@uum.edu.my, [4]azimazuan.osman@gmail.com

Abstract

Education is one of the means to address the problem of poverty among poor households especially by providing access to education for children whose parents are poor or in the context of Zakat, as the beneficiary (asnaf). Social mobility through education will lift their families out of the inter-generation poverty trap. Thus, the Kedah State Zakat Board (LZNK) established the first Kedah Zakat School (KZS), the Maahad Dini KZS in Alor Setar in January 2018 and followed by the Pondok Moden Zakat Kedah (PMZK) in Sungai Petani in March 2018. The objective of the study is to assess the impact of KZS on students' self-efficacy, self-confidence, leadership qualities, and entrepreneurship. This study employs PLS-SEM based on a census survey with a sample size of 50 (N = 50). The findings show that student self-confidence and student self-efficacy has a positive sign towards entrepreneurship intention. The findings also indicate that the schools teaching delivery need more improvement as the study reveals a contrast result. Further, the role of co-op activities involvement is negatively moderated on the relationship between school teaching delivery and entrepreneurial intention. As for the future improvement of the KZS, the education curriculum needs to be market-oriented so that students have the skills to meet the market demand. This can increase their social mobility and address the inter-generation poverty trap.

Keywords: *Self-efficacy, Self-confidence, Leadership, Entrepreneurship, Zakat Kedah School*

1. Introduction

Education is one of the means in addressing the problem of poverty among poor households, specifically by providing education to children whose parents are poor; known as beneficiaries (*asnaf*) in the context of Zakat. Social mobility through education will eradicate families from the inter-generation poverty trap. Taking this into account, the Kedah Zakat Board (LZNK) established Kedah Zakat School (SZK). The Kedah Zakat Board fully finances students in SZK to reduce the financial burden on their poor parents. This funding covers school fees and meals.

The first SZK in Kedah was the Sultan Abdul Halim Maahad Dini (Alor Setar), with the first enrolment of 50 students beginning from Form 1[1]. The mission and vision of the SZK Maahad Dini is similar to other religious secondary school; which is to produce *ubudiyah* (servitude) students and maintaining a balance between

their outlook towards this world and the hereafter. Following Maahad Dini, *Pondok Moden Zakat Kedah* (Alor Setar) with the first enrolment of 40 students starting from Form 4. PMZK's mission is to create the best *pondok* education in the State of Kedah that can produce a group of Muslim scholars occupying various integrated disciplines of knowledge.

The SZK aims to prevent children from poor families from being left behind in education. Those with the highest academic achievement will enter the labour market; working with employers in the government or private sector. These students can also work as entrepreneurs by starting businesses in various fields. Between the two types of jobs, starting a business is highly regarded. This is in line with the essence of Islam from the *hadith* of the Messenger of Allah (*pbuh*) which means: "*engage in trade, for nine tenths of sustenance is found therein*" (Quoted from at-Tirmizi). *Jihad* in business enables the second generation to prosper the life of the ummah and uphold economic justice. In this regard, the objective of this article is to evaluate the relationship between quality of students and entrepreneurship among Maahad Dini students.

There are several issues have been investigated previously in the area of zakat (see for example Zainal, Abu Bakar and Saad, 2016; Saad and Farouk, 2019; Saad et al., 2017; Saad, Sawandi and Muhammad 2016). However, studies on the issue of student quality and entrepreneur in the context of zakat still limited. Studies on inter-generational social mobility that have been carried out in other developed and developing countries have been analysed by Azevedo and Bouillon (2010), Causa., et al (2009), Causa and Johansson (2010) and Lee and Solon (2009). In the Malaysian context, Zalina, et al. (2016) have studied inter-generational social mobility among the poor in Malaysia and their role in addressing the problem of the violent cycle of poverty. Inter-generation social mobility can be measured by a variety of methods: income, education, or employment. Researchers commonly use income to measure inter-generation social mobility. Their study focused on rural areas in Perlis, Kedah, Penang and Perak with 400 respondents from poor background. The findings show that high social mobility can reduce poverty among the poor. High social mobility refers to the highest academic achievement of respondents in their university education compared to their parents.

Biddle (2001) studied the relationship between family disadvantage and their children's academic achievement. Indicators of family inequalities include household income, parental education, household structure and parental employment. He concludes that poor backgrounds can affect students' academic achievement. The economic stresses and hardships faced by poor parents can leave their children feeling neglected and having low self-esteem, thus affecting their children's academic performance in school. Other selected studies as such as are DuBois (1994), Amoto and Zou (1992), Brooks- Gunn and Duncan (1997), Evans (1994) and Chandran and Geetha (2009).

Findings from Biddle (2001) are supported by the study of Chandran and Geetha (2009). Chandran and Geetha (2009) studied the relationship between family disadvantage and academic achievement of over 200 students at Universiti Malaysia Sabah. They conclude that poor parents' financial capital can influence academic achievement among students at the university level.

With regard to *jihad* in business, there is a great deal of literature examining entrepreneurship from various aspects, in particular internal and external factors that influence entrepreneurial behaviour (e.g. Drani, 2004; Cheung, 2008; Nasharudin & Harun, 2010; Ijaz et al., 2012; Basu & Altinay, 2002; Hana & Rani, 2012; Adenuga & Ayodele, 2013;; Akhter & Sumi, 2014). Entrepreneurship is an activity that embraces economic and psychological perspectives by introducing market opportunities through their ability to think creatively and innovatively to generate wealth and create income for communities and the government.

Abdul Rahim et al (2018) have studied the quality of students enrolled at the Tahfiz Science School (TSS) in Malaysia in terms of self-efficacy, self-confidence, and leadership qualities. At present, there are three streams of TSS in Malaysia, namely TSS wholly owned by the federal government, private, and private-state. Therefore, each TSS provider will implement its own Islamic education model. Overall, the findings of the survey carried out revealed that students have high self-efficacy, self-confidence, and leadership. Nevertheless, there is a difference in self-efficacy among the different types of TSS. Such differences in the quality of students are partly due to differences in quality of teachers, curriculum, financial resources, and facilities and infrastructure of the TSS. These differences also reflect that there is no uniform TSS education (including curricula). Therefore, a uniform education policy of TSS is necessary to sustain the quality of Tahfiz science students and provide Islamic technocrats for the labour force.

In a related study, Ahmad Zubir et al. (2016) analysed factors that influence high school students to become entrepreneurs in their careers. Of the 1,011 secondary students interviewed throughout Malaysia, only 11% (114 students) were interested or aspire to become entrepreneurs. This implies that entrepreneurial education programs need to be formally integrated to nurture the entrepreneurship spirit beginning from the secondary school level.

2. Methods

A total of 50 Form 2 students were interviewed using structured questions in July 2019; which consisted of 28 girls (56%) and 22 boys (44%). All of these students are from the first batch of Form 1 in 2018 and during the interviews are in Form 2. Structured questions for measuring student quality include aspects of self-efficacy, self-confidence, leadership and entrepreneurship. In addition, the questionnaire also focused on the impact of

the parents' disadvantage environment on students' self-esteem and teaching effectiveness on students.

Prior to test the hypotheses, several data screening procedures such as; missing data, suspicious response patterns, and the test of normality of data distribution were conducted, following Hair et al. (2017a) recommendation. As the results, there were less than 5% missing data for several items were detected. Hence, these missing data were replaced with mean value (Hair et al., 2017a) using SPSS. Moreover, data for this study is not normally distributed at z-skewness = 50.395 and z=kurtosis = 2.490 (Kline, 2011). Hence, it is more appropriate for non-parametric statistical analysis. Therefore, PLS-SEM was employed to test the hypotheses as it is a non-parametric statistical analysis that capable of handling extremely non-normal data (Hair et al. 2014; Hair et al., 2017a). Moreover, PLS-SEM is a preferred analysis technique when sample size is small (n < 100), although also applicable for larger samples (Hair et al. 2017b; Hair et al., 2017a)

Construct Validity and Reliability

In this study, measurement model analysis is performed using PLS Algorithm procedure in assessing; i) internal consistency reliability by composite reliability, ii) convergent validity through average variance extracted (see Table 1), iii) discriminant validity using HTMT ratio (see Table 2).

Table 1 presents the result of convergent validity and internal consistency reliability for all constructs under study except Co-op Activities Involvement (CAI). Since, CAI is a dummy variable generated from non-continuous data, it does not require construct validity and scale reliability assessments. A construct has achieved satisfactory internal consistency reliability when Composite Reliability (CR) value between .70 to .90 (Hair et al., 2017a). Few items (i.e. SSC01, SSE02, STD03 and SEI04) need to be deleted to achieve convergent validity requirement. Also, these deleted items have demonstrated outer loadings lower than .40 which is below acceptable threshold (Hulland, 1999; Stevens, 2002). In fact, Hair, Hult, et al. (2017) state that researchers are allowed to delete up to 20% of items from total items in a path model for fulfilling construct validity without jeopardising its content validity. After the deletion, it seems all AVE and CR values presented in Table 1 have achieved the required threshold values.

Table 1: Internal consistency reliability and convergent validity results

Constructs	Items	Loadings	CR	AVE
Student: Self-Confidence (SSC)	SSC01	.528	.821	.548
	SSC02	.800		
	SSC03	.952		
	SSC04	.606		
Student: Self-Efficacy (SSE)	SSE01	.853	.844	.644
	SSE03	.763		
	SSE04	.789		
Student: Leadership Quality (SLQ)	SLQ01	.718	.897	.523
	SLQ03	.794		
	SLQ04	.741		
	SLQ06	.668		
	SLQ07	.611		
	SLQ08	.734		
	SLQ09	.786		
	SLQ10	.715		
School: Teaching Delivery (STD)	STD01	.763	.838	.508
	STD02	.655		
	STD03	.714		
	STD05	.737		
	STD06	.690		

Table 2 presents discriminant validity results using Hetereotrait-Monotrait (HTMT) ratio. HTMT ratio is used to indicate discriminant validity between constructs in structural models of this study due to criticism on limitation of Fornell and Larcker (1981) criterion and cross-loadings in evaluating discriminant validity (Henseler, Ringle, & Sarstedt, 2015). HTMT ratio that is greater than .85 indicates a problem of discriminant validity (Kline, 2011). Table 2 shows that all ratios are below .85, hence, it is confirmed that there is no discriminant validity problem between all constructs in the measurement model.

Table 2: Discriminant validity

Constructs	SEI	SSC	SSE	SLQ	STD
SEI					
SSC	.451				
SSE	.525	.485			
SLQ	.557	.458	.842		
STD	.284	.295	.509	.511	

Hypothesis Testing

Structural model assessment is performed using bootstrapping procedures with 5000 resamples are employed to generate empirical *t*-values and determine the significance of hypothesised relationships (Hair et al., 2014; Hair, Hult, et al., 2017). Generally, PLS-SEM analysis is recommended for the minimum number of observation range from 30 to 100 (Chin & Newsted, 1999; Hair et al., 2017a). Specifically, PLS-SEM minimum sample size should be equal to ten times the largest number of structural paths directed at a particular latent construct in a structural model (Barclay et al. 1995; Ramayah et al. 2018). Considering this minimum requirement and limited number of samples availability (n = 50), this study has a limited number of constructs per structural model during the analysis. Hence, there are three separate structural models (see Figure 1, Figure 2 and Figure 3) that comprise of three different combinations of constructs according to the research objective.

3. Results

Before measuring the relationship between parameters through the PLS technique, Table 3 presents the average score of student quality according their values profile; (i) student quality in terms of self-esteem, self-efficacy and leadership due to their poor parents' environment (ii) student quality of self-efficacy, self-confidence and leadership, (iii) teacher classroom delivery evaluated by students (iv) students' involvement in entrepreneurship. The average score is measured based on 5-point Likert Scale scores; from 1 (strongly disagree) to 5 (strongly agree). Understanding of the student's personal profile can provide more insights into the attributes which influence students' interests in entrepreneurship.

The disadvantaged of the living environment of poor parents and low education background affected the quality of the students in terms of self-esteem, self-efficacy, self-confidence and leadership based on the average scores for each of the values studied. Based on the impact of the living environment of poor parents, students' average scores ranged from 3.5 to 4.1. Whereas the effect of education background on students' average scores is between 3.4 and 3.5. This implies that students found the environment of their poor parents greatly influenced their personality, with the highest leadership value being 4.1, followed by self-efficacy (3.8) and self-esteem (3.5).

Table 3: Average Score of Student Quality

	Impact of parent's living environment towards children (Student)			Impact of Maahad Dini education towards Student Quality		
	Self-esteem	Self-Efficacy	Leadership	Self-Efficacy	Self-Confident	Leadership
Average Score	3.5	3.8	4.1	3.5	3.4	3.4

In terms of the overall effectiveness of teacher delivery, students rated the teacher an average grade point of 3.8 that is, they are more likely to agree. Under the Likert Scale, agree is scored as 4 and strongly agree is 5. Teaching is one of the main components in educational planning which is a key factor in conducting educational plans and to prepare students for future needs and means. Despite the importance of good teaching, the outcomes are far from ideal. Therefore, teachers need to improve their teaching methods to become more effective for the students.

On a different note, students' entry requirements into the Maahad Dini is a minimum of grade 2A and zero E in any UPSR[2] subject. Excellent academic achievement at the UPSR level is obtaining all A's in six (6) subjects: Malay Language I, Malay language II, English Language I, English Language II, Science and Mathematics. Therefore, the results also representing the need for the teacher delivery to improve instructional connections to the students. Unable to do so, then there is a tendency

Primary School Achievement Test, (commonly abbreviated as UPSR), is a national examination taken by all students in Malaysia at the end of their sixth year in primary school before they leave for secondary school

among students to provide teachers a lower rating in their teacher delivery (lowest average score of 3.66).

Table 4 shows the average scores for each teaching category by the teacher. The teachers scored the highest average score for their attention on student comprehension (4.05) and was followed by teaching delivery that emphasized students' understanding of the subject (3.98). In relation to students' interest in entrepreneurship, teachers do not place any emphasis on subject related to entrepreneurship (2.97). This is in line with the Maahad Dini school background which is more academic oriented which is suitable for the lower level of secondary school education (Form 1 to 3) whereby subjects related to entrepreneurship or commerce are not included in the curriculum.

Table 4: Average Score for Teacher Delivery Methods

Classroom Delivery	Average score (n=50)
1. The teacher always monitor my understanding in the classroom	4.05
2. The teacher conveys lessons in a way that I can easily understand	3.98

3. The teacher is willing to accept my views and interact with me easily	3.89
4. The teacher is ready to teach when they come to class	3.73
5. The teacher increased my interest in Tahfiz	3.68
6. The teacher uses teaching aids effectively so that I can easily understand the lessons	3.68
7. The teacher provides feedback on tests and assignments to aid my learning	3.46
8. The teacher has increased my interest in entrepreneurship	2.97
Overall score	3,66

Although students' interest in entrepreneurship is low with an overall average score of 3.30 (somewhat agree), students are aware of the importance of a career as an entrepreneur that can guarantee their future (see Table 5).

Table 5: Average Score for Attributes Affecting Student Interests in Entrepreneurship

| Interest in Entrepreneurship Career	Average score (n=50)
1. Business information from the Internet and online has given me an interest in entrepreneurship	3.68
2. School cooperative store activities sparked my interest in entrepreneurship	3.43
3. Entrepreneurship is a career that also guarantees the future	3.42
4. Emphasis on business in Islam has strengthened my interest in the career of entrepreneurship	3.40
5. Having poor parents have inspired me to be interested in entrepreneurship	3.33
6. Business information from newspapers, TV and radio has sparked my interest in entrepreneurship	3.32
7. The success of a Muslim entrepreneur has motivated me to become an entrepreneur myself	3.18
8. Self-employment is the reason I am interested in entrepreneurship	3.02
9. Teachers influence me to choose an entrepreneurial career in the future	2.92
Overall score	3.30

Most students agree that their interest in entrepreneurship is influenced by the information from the Internet (3.68). Other factors that may affect the students' interest in entrepreneurship careers are school cooperative activities (3.43) and the role of religion that emphasize the importance of business as *jihad* and as a source of income (3.40). However, teachers do not play a role in driving their entrepreneurial career (2.97, see Table 4).

The next section discusses the models and significance of student quality attributes which influences their interest in entrepreneurship based on PLS technique

There are three separate structural models (see Figure 1, Figure 2 and Figure 3) that comprise of three different combinations of constructs according to the research objective. Figure 1 is the structural model that illustrates Students' Self-Confidence (SSC), Students' Self-efficacy (SSE) and Schools' Teaching and Delivery (STD) as the exogenous constructs (independent variable) while Students' Entrepreneurial Intentions (SEI) as the endogenous construct (dependent variable).

SSC and SSE demonstrate significant and positive effects on SEI at $\beta = .272$, $t = 1.904$, $p = .029$ and $\beta = .326$, $t = 2.052$, $p = .020$ respectively. In contrast, STD do not significantly affect SEI with t-value < 1.65, p–value $> .05$ (see Table 6). The results also supported the earlier score for teacher delivery methods (Table 4) and score for attributes affecting student interests in entrepreneurship (Table 5).

Table 6 describe the effects of students' self-confidence, students' self-efficacy and school's teaching delivery on students' entrepreneurial intentions based on variance inflation factor (VIF) where the variance explained, R^2 and effect size, f^2. The R^2 value obtain for SEI is almost substantial ($R^2 = .257 \approx .260$). In addition, SSE and SSC produce small effect size on SEI with SSC $f^2 = .085$ and SSE $f^2 = .105$. Lastly, all VIF values presented in the table are lower than 3.3, which means there is no collinearity issue that might biasing this structural model (Diamantopoulos & Siguaw, 2006).
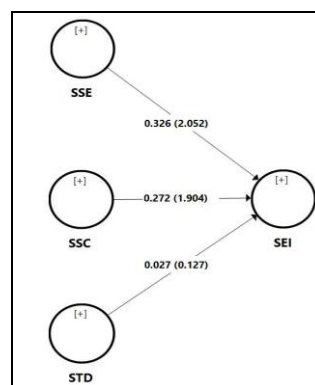
Note. Values on arrows are path coefficient, β and empirical t-value (inside bracket).

Figure 1: Structural model of Students' Self-Confidence, Students' Self-Efficacy and School's Teaching Delivery on Students' Entrepreneurial Intentions

Table 6: Effects of Students' Self-Confidence, Students' Self-Efficacy and School's Teaching Delivery on Students' Entrepreneurial Intentions

Effects	VIF	β	t -value	p -value	f^2	R^2	Results
H1: SSC → SEI	1.170	.272	1.904	.029	.085		Supported
H2: SSE → SEI	1.329	.326	2.052	.020	.105	.257	Supported
H3: STD → SEI	1.236	.027	.127	.449	.001		Not Supported

Note. One-tailed test; The R2 values of .26, .13, and .02 are regarded as substantial, moderate, and weak respectively (Cohen, 1992). On the other hand, effect size, f2 is the change in the R2 value when a specified exogenous construct is omitted from the structural model. The magnitudes of effect size, f2 are .02, .15, and .35, representing small, medium, and large effects respectively (Cohen, 1988).

Further, this study introduces a third variable to examine its effect on STD and SEI relationship. Initially, there is no direct effect of STD on SEI. Hence, this study further investigates the role of co-op shop activities involvement (CAI) as a moderator to see whether it can modify the relationship between STD and SEI (see Figure 2).
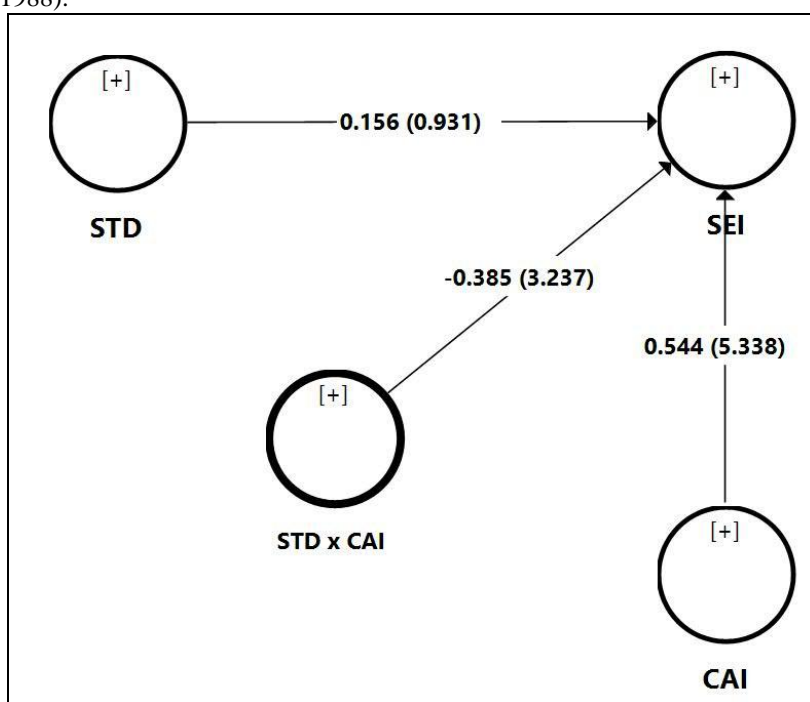

Figure 2: Moderating effect of Co-op Activities Involvement (CAI) on relationship between School's Teaching Delivery (STD) and Students' Entrepreneurial Intentions (SEI)

STD demonstrates non-significant direct relationship on SEI at β = .156, p = .176, t = .931 (see Table 7). However, with the interaction with CAI (STD x CAI) the relationship becomes significant but negative at β = -.385, p = .001, t = 3.237. Interactions between STD and CAI is plotted as in Figure 3.

Table 7: Effects of School's Teaching Delivery on Students' Entrepreneurship Intentions

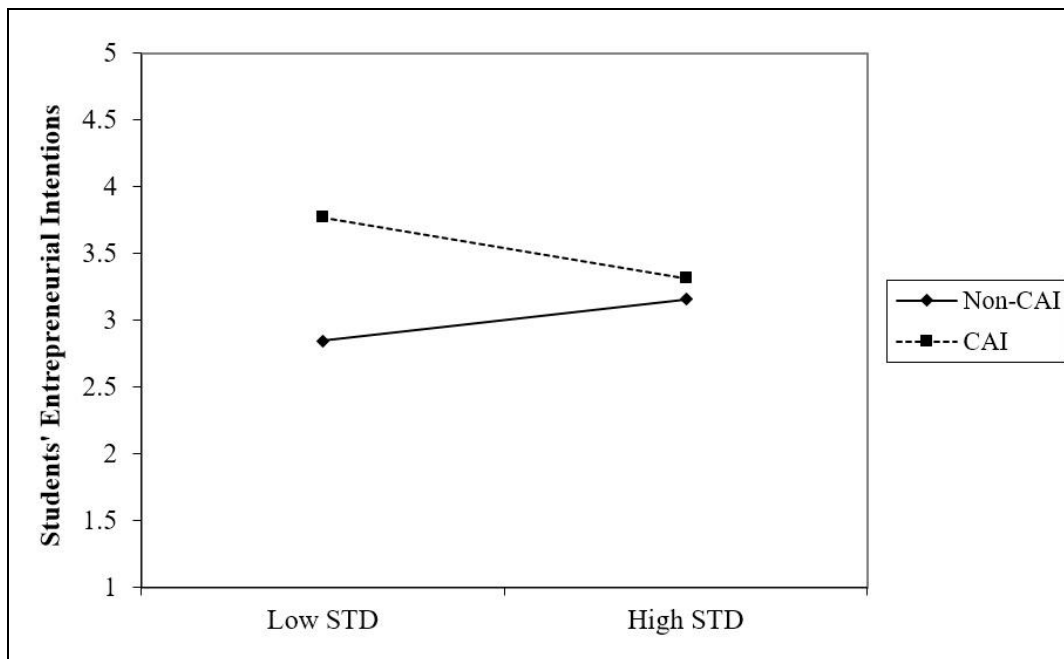| Effects	VIF	β	t -value	p -value	f^2	R^2	Results
H4: STD → SEI	1.064	.156	.931	.176	.053		Not Supported
H5: CAI → SEI	1.096	.544	5.338	<.001	.625	.568	Supported
H6: STD x CAI → SEI	1.055	-.385	3.237	.001	.316		Supported

Note. One-tailed test

Figure 3: Interaction plot between STD and CAI

As in Figure 3, the line labelled with CAI has an equal steepness but negative gradient compare to the Non-CAI (Non-Co-Op Activity Involved), indicating that there is a negative relationship between STD and SEI for CAI group. In contrast, there is positive relationship between STD and Students' Entrepreneurial Intention for Non-CAI group.

This situation is possible since students who are directly involved with school co-operative shop activities become uninterested in entrepreneurial careers as they feel that the burden from the co-operative shop activities may negatively affect their entrepreneurial career. While those who are not directly involved with the co-operative shop tasks do not feel the burden of managing the

cooperative activities in schools, they tend to develop positive entrepreneurial attitudes. Although student engagement in school co-operative shop activities is on voluntary basis, its management can burden students as they also have to manage their academic studies.

In moderation analysis, change of R^2 is also an important issue (Ramayah et al., 2018). As such, this study compares R^2 from the main effect model with the R^2 from the interaction effect model (see Figure 3). R^2 from the main effect model is .471 while in the interaction effect model is .568. The R^2 change of .097 indicates that with the addition of the interaction terms (STD x CAI), the R^2 has changed about 9.7% (additional variance).
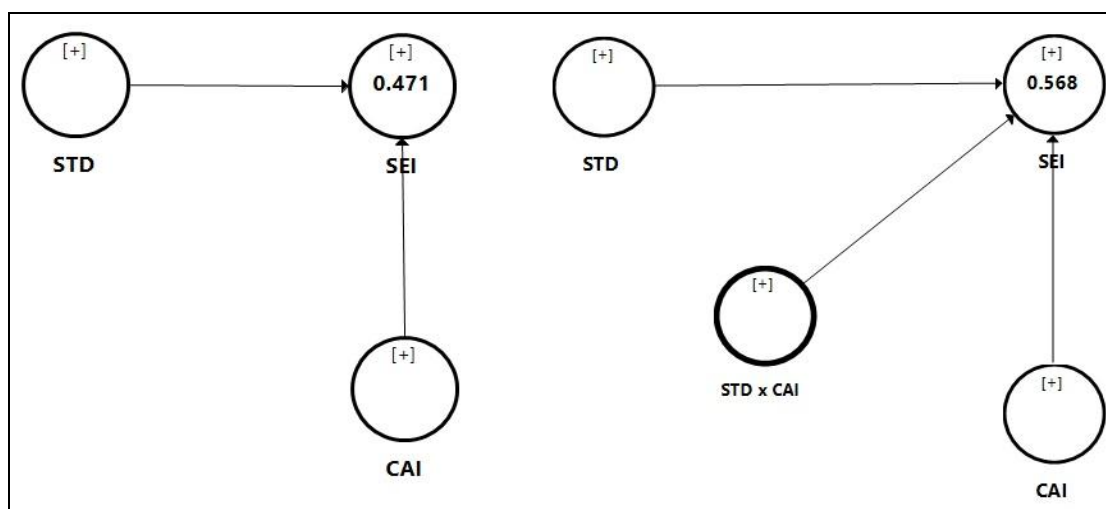
Note. Left figure is the main effect model, right figure is the interaction effect model
Figure 4: R^2 change from main effect model to interaction effect model

Figure 5 and Table 8 both explain the structural model illustrated by Students' Leadership Quality (SLQ) as the exogenous constructs (independent variable) and Students' Entrepreneurial Intentions (SEI) as the endogenous construct (dependent variable). SLQ demonstrates significant and positive effects on SEI at β = .554, t = 8.347, p < .001 with large magnitude at f^2 = .442 (see Table 8).
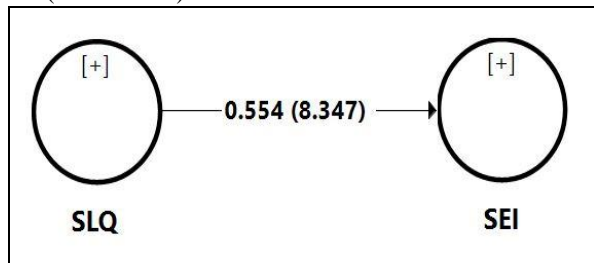
Note. Values on arrows are path coefficient, β and empirical t-value (inside bracket).

Figure 5: Structural model of Students' Leadership Quality and Students' Entrepreneurial Intentions

Table 8: Effects of Students' Leadership Quality on Students' Entrepreneurial Intention

Effects	β	t - value	p - value	f^2	Results
H4: SLQ → SEI	.554	8.347	<.001	.442	Supported

4. Conclusions

Students' quality, particularly their self-efficacy (SSE), self-confidence (SSC) and leadership (SLQ) have positively impacted their interest in entrepreneurship. However, teacher delivery does not have an impact on students' (STD) interest in entrepreneurship. This is because entrepreneurship is not a subject inculcated in the early secondary education curriculum at Maahad Dini. Even when STDs are involved in the school co-operative store activities (CAI), these moderator variables indicate that students have negative perceptions towards entrepreneur careers. In other words, for students who are directly involved with school cooperative store activities at a young age, they feel that these activities are burdensome and not 'enjoyable'. This implies that student involvement in school cooperative store activities should only be offered to students who are fully interested. Furthermore, entrepreneurship subjects need to be integrated into the educational curriculum to provide students with an early awareness of entrepreneurship. As been stressed in Islam, business is one of the sources of income that generates huge returns and can address inter-generation poverty.

Acknowledgment

References

[1] Abdul Rahim, A. Aminurraasyid, Y. & Mohd Farihal, O. (2018). Student quality evaluation amongst Tahfiz Science Schools in Malaysia. *The Journal of Social Sciences Research*, 319-324.

[2] Adenuga, R. A., & Ayodele, K. O. (2013). Adolescents' entrepreneurial behaviour: The predictive effect of the big five personality factors. *European Journal of Business and Social Sciences*, *1*(12), 48-58.

[3] Ahmad Zubir , I, Khan, S.M.J., & Abdul Rahim, A. (2016). do Young Inspire to be an Entrepreneur? A Case of Secondary Students Perception in Malaysia. *International Review of Management and Marketing*, 6. (S8)

[4] Akhter, R., & Sumi, F. R. (2014). Socio-cultural factors influencing entrepreneurial activities: A study on Bangladesh. *IOSR Journal of Business and Management*, *16*(9), 1-10.

[5] Amato, P. R., & Zuo, J. (1992). Rural poverty, urban poverty, and psychological well-being. *The Sociological Quarterly*, *33*(2), 229-240.

[6] Azevedo, V. M., & Bouillon, C. P. (2010). Intergenerational social mobility in Latin America: a review of existing evidence. *Revista de Análisis Económico–Economic Analysis Review*, *25*(2), 7-42.

[7] Barclay, D. W., Higgins, C. A., & Thompson, R. (1995). The partial least squares (PLS) approach to causal modeling: Personal computer adoption and use as an illustration. *Technology studies: special issue on Research Methodology, 2*(2), 285-309.

[8] Basu, A., & Altinay, E. (2002). The interaction between culture and entrepreneurship in London's immigrant businesses. *International small business journal*, *20*(4), 371-393.

[9] Biddle, B. (2014). *Social class, poverty and education*. Routledge.

[10] Brooks-Gunn, J. (1997). *Neighborhood poverty: Context and consequences for children* (Vol. 1). Russell Sage Foundation.

[11] Cain, M. K., Zhang, Z., & Yuan, K.-H. (2017). Univariate and multivariate skewness and kurtosis for measuring nonnormality: Prevalence, influence and estimation. *Behavior research methods, 49*(5), 1716-1735.

[12] Causa, O., Dantan, S. & Johansson, Å. (2011). Intergenerational social mobility in OECD countries. *OECD Journal: Economic Studies*, *2010*(1), 1-44.

[13] Causa, O., & Johansson, Å. (2011). Intergenerational social mobility in OECD countries. *OECD Journal: Economic Studies*, *2010*(1), 1-44.

[14] Chandran, V.V., & Geetha, C. (2009). Does poverty influence the performance of students? a case in Universiti Malaysia Sabah. *Proceeding PERKEM*, *4*.

[15] Cheung, C. K. (2008). An overview of entrepreneurship education programmes in Hong Kong. *Journal of Vocational Education and Training*, *60*(3), 241-255.Chin, W. W., & Newsted, P. R. (1999). Structural equation modeling analysis with small samples using partial least squares. In R. H. Hoyle (Ed.), *Statistical strategies for small sample research* (pp. 307-341). Thousand Oaks, CA: SAGE Publications, Inc.

[16] Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). New Jersey, USA: Lawrence Earlbaum Associates.

[17] Cohen, J. (1992). A power primer. *Psychological bulletin, 112*(1), 155.

[18] Cooper, D. R., & Schindler, P. S. (2014). *Business research methods* (12th ed.). New York, NY: McGraw-Hill/Irwin.

[19] Diamantopoulos, A., & Siguaw, J. A. (2006). Formative versus reflective indicators in organizational measure development: A comparison and empirical illustration. *British Journal of Management, 17*(4), 263-282.

[20] Drani, W.S.W. (2004). *Pengaruh Personaliti terhadap kecenderungan Keusahawanan* (Doctoral dissertation, Universiti Utara Malaysia).

[21] DuBois, D. L., Eitel, S. K., & Felner, R. D. (1994). Effects of family environment and parent-child relationships on school adjustment during the transition to early adolescence. *Journal of Marriage and the Family*, 405-414.

[22] Evans, G. W. (2004). The environment of childhood poverty. *American psychologist*, *59*(2), 77.

[23] Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research*, 39-50.

[24] Gaskin, J. (Producer). (2016). Data screening. *Gaskination's Statistics*. Retrieved from https://www.youtube.com/watch?v=iWrQ-SgVy-0&t=50s

[25] Gefen, D., Straub, D., & Boudreau, M.-C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the association for information systems, 4*(1), 7.

[26] Hair, J. F., Anderson, R. E., Babin, B. J., & Black, W. C. (2010). *Multivariate data analysis: A global perspective* (7th ed.). Upper Saddle River, NJ: Pearson Prentice Hall.

[27] Hair, J. F., Hollingsworth, C. L., Randolph, A. B., & Chong, A. Y. L. (2017b). An updated and expanded assessment of PLS-SEM in information systems research. *Industrial Management & Data Systems, 117*(3), 442-458.

[28] Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014). *A primer on partial least squares structural equation modeling (PLS-SEM)* (1st ed.). Thousand Oaks, CA: SAGE Publications Inc.

[29] Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017a). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Thousand Oaks, CA: SAGE Publications Inc.

[30] Hana, S., & Rani, A. (2012). *A Study of Relationship Between Family Support, Role Model and Financial Support Towards Entrepreneurial Inclination Among UUM Non-Business Students* (Doctoral dissertation, Universiti Utara Malaysia).

[31] Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science, 43*(1), 115-135.

[32] Hulland, J. (1999). Use of partial least squares (PLS) in strategic management research: A review of four recent studies. *Strategic management journal, 20*(2), 195-204.

[33] Ijaz, M., Yasin, G., & Zafar, M. J. (2012). Cultural factors effecting entrepreneurial behaviour among entrepreneurs: Case study of Multan, Pakistan. *International Journal of Asian Social Science*, *2*(6), 908-917.

[34] Kline, R. B. (2011). *Principles and practice of structural equation modeling* (3rd ed.). New York, USA: The Guilford Press.

[35] Lee, C. I., & Solon, G. (2009). Trends in intergenerational income mobility. *The Review of Economics and Statistics*, *91*(4), 766-772.

[36] Miley, K. K., O'Melia, M., & DuBois, B. (2001). Generalist social work practice: An empowering approach.

[37] Nasharudin, N., & Harun, H. (2010). Aspirasi Kerjaya Keusahawanan dalam Kalangan Pelajar Institusi Pengajian Tinggi Awam. *Malaysian Journal of Education (0126-6020)*, *35*(1).

[38] Ramayah, T., Cheah, J., Chuah, F., Ting, H., & Memon, M. A. (2018). *Partial Least Squares Structural Equation Modelling (PLS-SEM) using SmartPLS 3.0: An updated practical guide to statistical analysis* (2nd ed.). Kuala Lumpur, Malaysia: Pearson Malaysia Sdn. Bhd.

[39] Ramayah, T., Yeap, J., Ahmad, N. H., Abdul Halim, H. A., & Abidur Rahman, S. (2017). Testing a confirmatory model of facebook usage

in SmartPLS using consistent PLS. *International Journal of Business and Innovation, 3*(2), 1-14.

[40] Ringle, C. M., Wende, S., & Becker, J.-M. (2015). SmartPLS 3. Retrieved from http://www.smartpls.com.

[41] Saad, R. A. J. and Farouk, A. U. (2019). A Comprehensive Review of Barriers to a Functional Zakat System in Nigeria: What Needs to be Done? International Journal of Ethics and Systems, 35(1), 24-42.

[42] Saad, R.A.J., Idris, K.M., Shaari, H., Sawandi, N., and Derashid, C. (2017). Governance of non-profit organizations: A case of zakat institutions in Malaysia, International Journal of Economic Research, 14(16), pp. 253-265.

[43] Saad, R.A.J., Sawandi, N. & Muhammad, R. (2016). Zakat Surplus Funds Management. International Journal of Economics and Financial Issues. 6(7S), 171 - 176.

[44] Stevens, J. P. (2002). *Applied multivariate statistics for the social sciences* (4th ed.). New York, NY: Routledge, Taylor & Francis Group.

[45] Zainal, Z., Che Mat, S. H., & Harun, M. (2016). The Extent of Intergenerational Mobility in Northern Region of Malaysia.

[46] Zainal, H., Abu Bakar, A., and Saad, R.A.J. (2016). Reputation, satisfaction of zakat distribution, and service quality as determinant of stakeholder trust in zakat institutions, International Journal of Economics and Financial Issues, 6(7S), pp. 72-76. [6]

[47] Zhang, Z., & Yuan, K.-H. (2018). Practical Statistical Power Analysis Using Webpower and R (Eds). Retrieved from https://webpower.psychstat.org