



From Exposure to Action: Experiential Learning and Entrepreneurial Mindset Development among Industry Webinar Asnaf Entrepreneur

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Abstract:

This study examines how experiential learning contributes to entrepreneurial mindset formation among asnaf participants in an industry webinar to address a gap in prior research that has predominantly emphasised financial assistance over cognitive and learning processes. A qualitative approach was employed by involving 12 asnaf participants who attended an industry webinar session. Data were analysed using thematic analysis and interpreted through Kolb's Experiential Learning Theory. The findings revealed six key themes of practical entrepreneurial knowledge, reflective learning, mindset development, action orientation, social learning and personal transformation. These themes collectively corresponded to four stages of Kolb's learning cycle that demonstrate how experiential exposure facilitates cognitive restructuring and behavioural intention. Entrepreneurship programmes for asnaf participants should incorporate structured experiential learning, mentoring and reflection to enhance effectiveness beyond financial support mechanisms alone. This study contributes to the literature by shifting the focus from resource-based explanations to learning-based mechanisms by offering a theoretically grounded understanding of how entrepreneurial capacity is developed among marginalised groups.

ARTICLE INFORMATION

Received: 14 May 2026

Revised: 29 Jun 2026

Accepted: 03 Aug 2026

Published: 15 Aug 2026

Keywords: *Experiential Learning, Kolb's Experiential Learning Theory, Asnaf, Entrepreneurial Mindset Development*

INTRODUCTION

Entrepreneurship is understood as an approach that reduces poverty, socio-economic inequalities and empowers marginalised individuals via innovation and sustainable business models (Pertiwi, 2025). In emerging countries, entrepreneurship training helps reduce dependency on public assistance by teaching business owners how to be self-sufficient. They represent an opportunity for the promotion of self-sufficiency among entrepreneurs. *Asnaf* refers to those persons who qualify for zakat payments because they are financially destitute. The *asnaf* community is becoming increasingly the target of entrepreneurially based interventions in the field of Islamic social finance (Fazial et al., 2025). Rather than simply being beneficiaries of aid, *asnaf* have the potential to be contributors to the economy via involvement in micro-enterprise activities. Thus, an additional route for enabling the *asnaf* community is provided that can promote individual empowerment and contribute to socio-economic development on a larger scale in Malaysia (Abdullah et al., 2025). Additionally, this perspective

complements the existing entrepreneurship programs available from *Zakat* Institutions within Malaysia. These programs combine financial assistance with entrepreneurial training/support which provides for greater long-term sustainability and economic independence (Abdullah et al., 2025).

Although Malaysia has attempted to assist *asnaf* with business development through government programs and *zakat* (charitable) organisations, many of them are continuing to experience several difficulties with maintaining a successful and sustainable business. In addition to financial problems, other research has indicated that the issues faced by the *asnaf* community extend well beyond the issue of capital. Most *asnaf* entrepreneurs experience difficulties due to limited business knowledge and experience, inadequate entrepreneurial skills, a lack of motivation to expand their businesses and restricted access to internet networks or mentors who can provide ongoing support. These factors place *asnaf* entrepreneurs at a significant disadvantage compared to other micro-entrepreneurs operating in more adequate supports system environments (Joremi et al., 2023). Moreover, psychosocial factors such as low self-confidence and lack of exposure to entrepreneurial role models further weaken their ability to fully develop entrepreneurial competencies in managing a business. Such barriers highlight the need for a more comprehensive understanding of the internal and experiential challenges faced by *asnaf* entrepreneurs rather than viewing their limitations solely through the lens of financial barriers (Joremi et al., 2023).

Entrepreneurial learning appears to be an important component in supporting the transformation of *asnaf* from aid recipients into capable economic contributors. Entrepreneurial learning refers to the process through which entrepreneurs acquire knowledge from business experiences and transform that knowledge into the ability to recognise and act upon entrepreneurial opportunities while coping with the liabilities of newness (Politis, 2005). The view has become more prevalent that while having access to resources may provide an opportunity to be an entrepreneur, it is the iterative process of learning, experience and self-reflection that will ultimately shape an individual into being an effective entrepreneur. Kolb's Experiential Learning Theory (ELT) serves as a well-established theory to investigate how *asnaf* entrepreneurs develop their entrepreneurial skills and capabilities. Kolb's model consists of four stages namely; concrete experience, reflective observation, abstract conceptualisation and active experimentation. All stages have high relevance when considering the entrepreneurial context where individuals can continually learn through real life events, role models and the lessons learned through their own experiences (Jullien., 1984, Chukwuedo et al., 2025).

The experiential learning of entrepreneurship education was enhanced through entrepreneurs sharing their personal experiences of challenges, strategies, failures and successes. This type of learning experience was found to increase motivation, enhance entrepreneurial self-efficacy and provide a cognitive framework to assist decision making by those who have less access to entrepreneurial skills and knowledge (Aboobaker & Zakkariya, 2023). Industry webinar sharing sessions provided an opportunity of learning for *asnaf* participants. It increased their inspiration and aspirations by demonstrating tangible examples of overcoming entrepreneurial obstacles and challenges. It has been suggested that similar types of interactions may benefit entrepreneurs from lower opportunity backgrounds. They are able to close the knowledge gap by observing, imitating and sharing in the experiences of other successful entrepreneurs. Therefore, *asnaf* participants may develop greater ability to apply what they learn and build their capacity to withstand business-related challenges by experiencing the lessons learned of other entrepreneurs.

Despite a growing body of literature regarding *asnaf* entrepreneurship, previous academic research primarily focused on the efficacy of *zakat* contributions and financial support for *asnaf* entrepreneurs. Numerous studies conducted to assess the efficacy of *zakat* contributions and financial support have provided useful information. However, many studies fail to address the cognitive, experiential and psychological dimensions that influence

successful outcomes related to entrepreneurship. Although there are a few studies that examine how *asnaf* entrepreneurs acquire knowledge, how they interpret information relative to entrepreneurship and how their thought processes evolve as a result of structured learning experiences, this is a critical area of study. Since entrepreneurial success can be attributed to factors other than merely access to financial capital, it is equally important to identify possible avenues of learning. Specifically, the cognitive process of obtaining knowledge and organising such knowledge into meaningful constructs, developing meaning from personal experience and producing new ideas based upon existing knowledge are critical elements of the learning process. Additionally, by virtue of forming networks among themselves, entrepreneurs exchange information with one another and engage in discussions about opportunities and challenges faced in entrepreneurship. Utilising a unique storytelling methodology, this study will investigate how entrepreneurs utilise networks to develop entrepreneurial skills and knowledge (Soetanto, 2017).

To fill this gap, Al Issa et al. (2025) utilise Kolb's Experiential Learning Theory (ELT) to understand how *asnaf* participants engaged in entrepreneurship sharing sessions during the industry webinars and how exposure to these experiences will enhance their entrepreneurial mindset. In addition to exploring the ways that participants will interpret shared stories and how they will use reflective thinking and internalization of entrepreneurial skills and knowledge, the researchers also seek to understand how participants will apply learned knowledge and skills within their own businesses. The study of their experiential learning will provide an in-depth understanding of how entrepreneurial capacity can be developed for *asnaf* participants in the industry webinar environment. The findings aim to contribute to theoretical discussions on marginalised entrepreneurship and experiential learning while also offering practical recommendations for policymakers, *zakat* institutions and agencies involved in *asnaf* economic empowerment.

LITERATURE REVIEW

Definition and Overview of *Asnaf*

Asnaf refers to recipients entitled to receive financial *zakat* assistance or obligatory alms (Aris et.al., 2026). *Asnaf* consists of eight categories, namely: (i) *Fakir*, which refers to individuals with no income at all or extremely poor; (ii) *Miskin*, which represents individual with income but insufficient for basic needs; (iii) *Amil*, which comprised of authorized parties appointed to manage *zakat* collection and distribution; (iv) *Muallaf* or new converts to Islam who need support; (v) *Riqab*, sometimes interpreted as helping free people from debt or oppression; (vi) *Gharimin*, those in debt for basic needs or public interest; (vii) *Fisabilillah*, which refers to activities or struggles in the cause of Allah and (viii) *Ibnu Sabil*, which covers stranded travellers who need help (*Majlis Agama Islam Wilayah Persekutuan* [MAIWP], 2026).

In the state of Sarawak, there is a total of 74,216 registered *asnaf* receiving aid for the year 2025. The number of *asnaf* recipients and the total amount of *zakat* allocated have steadily increased from 2022 to 2025. However, there is a spike in the number of *asnaf* recipients, rising from 85,399 in 2020 to 140,597, due to the economic devastation caused by the COVID-19 pandemic. Table 1 presents the historical trend of *asnaf* recipients in Sarawak from 2020 to 2025.

In 2025, RM141,844,250.11 financial allocation was distributed to 18,472 *asnaf*. The largest share of recipients falls under *Fi Sabilillah* (44,382 recipients) which is mainly attributed to educational initiatives and structural community development. This is followed by assistance going directly to *Fakir* households with 18,472 recipients. Table 2 presents the distribution of resources among the 74,216 recipients in Sarawak across *asnaf* categories is shown below:

Table 1: The total number and total zakat allocated to *asnaf* in Sarawak from 2020 to 2025.

Year	Number of <i>Asnaf</i> Recipients	Total Zakat Allocated (RM)
2025	74,216	RM141,844,250.11
2024	64,155	RM111,677,943.99
2023	69,565	RM103,931,375.13
2022	60,472	RM89,619,436.42
2021	140,597	RM72,980,142.11
2020	85,399	RM71,597,655.81

Source: Department of Awqaf, Zakat and Hajj (JAWHAR)

Harun and Ab Rahman (2021) reinforced that "productive *zakat*" in the form of business capital grants are required to help *asnaf* start micro-businesses and build an independent economic base. The *Tabung Baitulmal Sarawak* (TBS) provides productive grants, business capital and equipment assistance to eligible *asnaf* in Sarawak. The TBS had structured its self-reliance initiatives called *Program Peningkatan Kemahiran Ummah* (PPKU) or the Ummah Skills Improvement Program which runs specialised entrepreneurship schemes namely the *Program Usahawan Asnaf Berdikari* (Independent *Asnaf* Entrepreneur Program). In 2025, the *Tabung Baitulmal Sarawak* (TBS) dispensed over RM140.6 million to eligible *asnaf* in Sarawak which are channeled for knowledge empowerment, development of Islamic institutions, welfare strengthening for the ummah and skills improvement initiatives (TV Sarawak, 2026).

Table 2: Distribution of financial allocation among *asnaf* categories in 2025

<i>Asnaf</i> Category	<i>Asnaf</i> Recipients (Number)	Financial Allocation (RM)
<i>Fakir</i> (The Destitute)	18,472	RM40,132,720.60
<i>Miskin</i> (The Poor)	4,622	RM9,203,374.81
<i>Fi Sabilillah</i> (Cause of Allah)	44,382	RM67,429,871.52
<i>Al-Riqab</i> (Social Rehab)	4,699	RM1,388,970.00
<i>Muallaf</i> (New Convert)	821	RM4,604,300.00
<i>Al-Gharimin</i> (The Debt-Ridden)	16	RM54,306.92
<i>Ibnus-Sabil</i> (The Wayfarer)	6	RM5,133.72
<i>Amil</i> (Administrative Management)	N/A (staff/collectors)	RM16,603,880.09
Others (Miscellaneous)	1,198	RM2,421,692.45
Total	74,216	RM141,844,250.11

Source: Department of Awqaf, Zakat and Hajj (JAWHAR)

A study in Sarawak revealed that zakat aid provides a transient relief and a positive impact on poverty alleviation amongst *asnaf* recipients (Towpek & Mohamad Azri, 2026). However, reliance on financial support alone may not be efficient in breaking the poverty cycle and risk long-term dependence. Abdul Hamid (2023) corroborated that standard *zakat* distribution fulfils the immediate subsistence needs but often renders recipients reliant on ongoing welfare rather than transitioning them beyond the poverty threshold. Therefore, long-term success requires coordinated government policy and merging micro financing with structured skills development programs to transition *asnaf* towards economic self-sufficiency (Towpek & Mohamad Azri, 2026; Fonseca et al., 2024). Such program enhances the welfare of *asnaf* recipients by imparting the relevant knowledge and skills set to generate income independently. Leger et al. (2024) reinforced that non-formal training programs promote socioeconomic upliftment and job creation because such programs enhance business skills and boost individual earnings. Additionally, research has consistently found that poverty reduction has a strong likelihood of succeeding when supported by structured development interventions and changes in institutional policies (Yu & Huang, 2021).

Reframing *Asnaf* Entrepreneurship: Beyond Resource Deficit Models

Research on *asnaf* entrepreneurship has predominantly relied on two types of theoretical perspectives namely; Resource-Based perspective and Welfare Transition Theory. In both cases, entrepreneurship is framed as a way of helping *asnaf* move away from dependency on *zakat* and improve their socio-economic status (Amir et al., 2025; Abdullah et al., 2025). While these studies provide valuable insights, both perspectives tend to assume that the availability of resources will directly lead to an individual's ability to become an effective entrepreneur. However, this assumption is increasingly being challenged. As Joremi et al. (2023) noted, while many *asnaf* entrepreneurs face challenges related to limited access to financial capital, the challenges become more significant when considering their lack of experiential knowledge, cognitive framework development and entrepreneurial self-efficacy. While many studies highlight the role of financial capital and institutional support in supporting the development of entrepreneurship among *asnaf* (Boudreaux & Nikolaev, 2019), few studies examine the process through which entrepreneurial capabilities are developed.

As opposed to resource availability, capability is what allows people to "learn" from their experiences and transform those experiences into meaningful action. It is in this sense that a significant body of literature supports the idea that capability is not simply based on resource availability. Instead, capability is developed through experiential learning processes. Given that the many *asnaf* entrepreneurs have limited educational opportunities, developing entrepreneurial capability requires the creation of experiential learning opportunities that allow them to "learn" about entrepreneurship through practical exposure and reflection. Therefore, this study frames experiential learning as a key mechanism for enabling *asnaf* participants in industry webinars to develop entrepreneurial understanding and agency.

Experiential Learning Theory (ELT): Processual Foundations and Limitations

Kolb's Experiential Learning Theory (ELT) outlines the process of acquiring knowledge from experience. According to Kolb and Kolb (2017), learning occurs in a cyclical manner and involves the four phases of concrete experience, reflective observation, abstract conceptualisation and active experimentation. Research on entrepreneurship has used Kolb's theory as a model to explain how entrepreneurs learn (Politis, 2005). Kolb's theory explains how entrepreneurs develop skills related to recognising opportunities, solving problems and making decisions. Whether through actual experiences or learning through other's experiences, Kolb stated that experiential exposure serves as the foundation for reflection. Reflection subsequently leads to a conceptual understanding of the experiences which are then put into practice through experimentation (Cope & Watts, 2000). Therefore, entrepreneurship should not be viewed merely as a collection of static skills but as an ongoing dynamic learning process.

Despite being utilised within many fields of research, Kolb's theory has also received criticism due to the inherent assumptions made about the nature of learning environments. Specifically, Kolb assumes that learning environments are sufficiently open enough for individuals to move freely throughout the learning cycle. Individuals are expected to possess enough autonomy to test and refine their ideas through experimentation (Gemmell, & Kolb, 2020). However, for marginalised groups such as those involved in *asnaf* entrepreneurship, there are likely to be some structural constraints that will limit the ability to move through the learning cycle. These include limitations on access to resources and capital, a lack of social connections and networks which could help them access opportunities and a lack of mentors and advisors who would have been able to provide them with the knowledge and support they needed at different stages of their entrepreneurial journey.

Furthermore, ELT does not directly address differences in learning ability. According to Clarysse et al. (2022), differences in learning ability may stem from several factors such as prior knowledge, cognitive preparedness and one's psychological orientation toward learning. While ELT will serve as a valuable process-oriented tool for viewing the learning processes involved in entrepreneurship, caution is needed when applying ELT in marginalised areas because of potential boundary conditions and mediating variables. Therefore, this research addresses the issues related to applying ELT to *asnaf* entrepreneurship by specifically examining factors that enable, constrain or create unequal learning experiences within the experiential learning process.

Reflective Learning and Cognitive Transformation under Constraint

Reflective observation is a fundamental mechanism through which individuals reflect on and learn from their experiences. Through reflection, individuals critically assess experiences and derive meaning from them. As well as being a general mechanism for learning (Schön, 1983), it is crucial for entrepreneurial learning to enable them to learn from previous experiences, identify gaps and develop new perspectives (Cope & Watts, 2000; Kakouris, 2015). In this way, reflection serves as a cognitive link between experience and knowledge.

In marginalised contexts, reflective learning assumes even greater importance. Individuals with limited access to formal education or training will find it difficult to engage with formal learning structures (Sulkunen et al., 2021). Therefore, they may need to rely more heavily on their own reflective abilities to derive insights from both personal and vicarious experiences. Research suggests that developing reflective skills is associated with enhanced self-awareness, critical thinking and flexibility which are highly relevant for entrepreneurs working in uncertain environments (Lantu et al., 2022).

However, while reflection is a powerful tool for enhancing learning, it is not equally effective in all situations. Psychological barriers including low self-confidence, fear of failure and dependence mentality can prevent individuals from engaging critically with their experiences (Kiriliauskaite, 2024). Without a clear structure or a mentor's guidance, reflections often stay superficial and disorganised which fail to provide any useful insights.

From Reflection to Conceptualisation: Developing Entrepreneurial Logic

A significant turning point occurs when individuals move from reflective observation to abstract conceptualisation. At this stage of learning, individuals transform their experience into meaningful knowledge, rules and mental structures that guide decisions and problem-solving. Therefore, conceptualisation is directly associated with the development of an entrepreneurial mindset including qualities such as adaptability in responding to unexpected challenges, sensitivity to opportunities and the capacity for strategic thinking (Suherlan & Purnama, 2025). Once individuals develop their own frameworks by generalising their experiences, they are no longer be limited by a single event. However, if individuals lack prior knowledge or of cognitive support system (Fewster & Batteson, 2018) to help them synthesise their experiences and develop frameworks based on those experiences, the transition from reflection to conceptualisation will become significantly more difficult.

For example, *asnaf* entrepreneurs often have limited access to formal business education and structured learning systems (Jauhari et al., 2023). Furthermore, conceptualisation is also dependent on the contextual relevance of the ideas being developed. If there is congruence between an individual's

experiences and the concepts being presented, individuals are more likely to internalise the ideas. Abdullah et al., (2025) stated that an entrepreneurship sharing sessions provide *asnaf* entrepreneurs with relatable models to learn. Therefore, it provides a means to assist in the contextualisation of conceptualisations. While these sessions could potentially assist in conceptualising, it remains unclear whether these conceptualisations result in a deeper conceptual transformation or simply a superficial understanding.

The transition from reflective observation to conceptualising abstractions is one of the most important moments in the learning process. It is during this stage that individual convert experientially based insights into structured forms of knowledge, guiding principles and cognitive schema that guide decision making (Kolb & Kolb, 2017). Conceptualising abstractions is also closely related to developing an entrepreneurial mindset. An entrepreneurial mindset is characterised by qualities such as resilience, opportunity orientation and strategic thinking (Mudzamiri, 2023) which are developed through conceptualising. Conceptualising allows individuals to transcend individual experiences to develop frameworks that can be used to understand and make decisions across different contexts.

Development of these frameworks depends on the individual's ability to interpret and synthesise experiences. Without some form of prior knowledge or cognitive support, many participants will have difficulty transitioning from reflecting to forming conceptualisations (Rae & Carswell, 2001). This is especially true for *asnaf* entrepreneurs who do not typically receive formal business education or engage in structured learning. Contextual relevance also affects conceptualisation as individuals tend to internalise ideas that are closely related to their real life. According to Austin and Nauta (2016), entrepreneur sharing sessions provide contextually based representations of role models for participants which increase the likelihood that participants will learn from others and conceptualise those ideas. However, it remains unclear whether participant engagement with relatable role models facilitates conceptualising at a level that leads to deeper cognitive transformation or merely results in a superficial understanding of the ideas presented. Therefore, the purpose of this study is to examine whether *asnaf* participants develop logical constructs of entrepreneurship and to determine the consistency, partiality or variability of entrepreneurial logic formation among them.

Active Experimentation: Behavioural Enactment and Structural Constraints

The last phase of Experiential Learning Theory (ELT) is active experimentation which refers to the application of knowledge acquired through experiential learning into practice. Active experimentation in an entrepreneurial context is important since this is the stage where learning translates into tangible behaviour and business results. Research has shown that experiential learning increases individuals' willingness to experiment, take risks and adapt their strategies (Meerangani et al., 2023; Sagara, 2021). This occurs through continuous cycles of action and feedback which contribute to the development of entrepreneurial competence. However, in marginalised settings the capacity for experimentation can be restricted due to resource limitations and institutional barriers. For example, *asnaf* entrepreneurs may experience problems when trying to access capital, markets and mentoring support, which will limit their ability to apply new ideas.

Therefore, although individuals intend to act upon the knowledge developed through experiential learning, the transition from intention to actual long-term behaviour will likely be incomplete or restricted. While experiential learning is typically seen as a method to elicit behavioural changes, the contextual conditions necessary for such changes to occur are currently unexplored. Limited attention

has been given to how structural constraints interact with individual learning processes and potentially disrupt the transition from conceptualization to action. This points to a major gap exists in current research.

Integrating Experiential and Social Learning: The Role of Role Models

Social learning represents an unexplored aspect of *asnaf* entrepreneurship. Entrepreneur-sharing provides an opportunity for social learning through vicarious experience by observing role models (Aboobaker & Zakkariya, 2023). Although these models may have a greater impact on those who have limited access to entrepreneurial networks, exposure to such models can promote motivation, self-efficacy and aspirations. Role model-based learning is contingent upon perceived similarities between the individual's experience and the experience of the role model. Individuals will be more likely to absorb lessons learned from someone they perceive as similar to themselves in terms of socio-economic status. Thus, social learning occurs concurrently with experiential learning and influences the extent to which individuals understand, reflect upon and act on their new understanding. Although social learning has been demonstrated to be relevant to the development of entrepreneurship skills, limited research has examined the relationship between social learning and experiential learning. Therefore, this study seeks to address this gap by examining how social learning related to role models affects experiential learning, specifically regarding reflection, conceptualisation and taking actions.

Research Gap and Theoretical Positioning

Although the existing literature recognises experiential learning as an important tool for entrepreneurship development, several gaps in this field remain. Firstly, most studies on resources and programme's effectiveness have focused primarily on the availability of resources and the outcomes of entrepreneurship programmes, rather than on the cognitive and processual dimensions of learning among *asnaf* entrepreneurs. Secondly, the application of ELT in marginalised contexts has not sufficiently considered structural constraints that contribute to the heterogeneity of learning outcomes. Thirdly, there is a need to further understand how role modelling interacts with experience learnings through social learning mechanisms.

This study adopts a processual and context-sensitivity approach to analyse how *asnaf* participants in industry webinars engage in experiential learning through entrepreneur sharing sessions. More specifically, the study will examine three aspects of 1) how *asnaf* participants in industry webinars interpret and reflect upon entrepreneurial experiences, 2) how they develop entrepreneurial knowledge and mindset and 3) how these processes translate into behavioural intentions within existing constraints. This study adds to the field of experiential learning by showing that for marginalized individuals, learning is not a predictable step-by-step process. Instead, it is often repetitive, uneven and heavily influenced by personal mindset and structural obstacles.

RESEARCH METHODOLOGY

This study employed a qualitative and interpretative research methodology to investigate how *asnaf* participants derive an entrepreneurial mindset and understanding from their lived experiences through experiential learning. The research question centers around how individual participants perceive, absorb and enact these lived experiences. Since this requires an approach that prioritises creating meaning over measuring, a qualitative methodology was employed.

A qualitative methodology allows for examining individual's subjective experiences, thought processes and behavioural intentions as they relate to other factors which may be difficult to identify through quantitative methods (Saunders et al. 2019; Creswell & Poth, 2018). Due to ELT's emphasis on reflection and the transformation of experience into knowledge, a qualitative methodology was considered most appropriate for exploring the depth and complexity of participants' learning processes. This is particularly relevant when researching marginalised groups who learn majorly through their lived experiences and have limited access to resources.

Research Context and Participants

This study was conducted during an industry webinar entitled "Success Stories of KnK Koffee Resources, Indonesia", held on 10 October 2025 through online platform located in University X, Sarawak, Malaysia. The session was a sharing of entrepreneurial experiences. In this session, an industry speaker who was invited to share his entrepreneurial experiences also shared about business challenges he experienced. He spoke about several major failures when developing his business. Participants at the session (*asnaf*) could take away from the experience many valuable lessons that can be used by other aspiring entrepreneurs. This setting was appropriate for the study because it provided a structured experiential learning context through which participants could observe, reflect on and interpret real entrepreneurial experiences.

A total of 134 participants attended the event. From this group, 12 *asnaf* participants were included in the final qualitative analysis. The participants were selected purposively based on three criteria. First, they were identified as eligible *asnaf* participants through institutional list or *zakat*-related record. Second, they had some form of entrepreneurial interest, either through current small-scale business involvement or intention to engage in entrepreneurial activity. Third, they completed the reflective responses. Although the sample size was small, it is consistent with qualitative research paradigms which prioritise depth of understanding, rich contextual detail and insight into how phenomena operate (Braun & Clarke, 2021; Patton, 2015). For this research project, the goal was to understand the processes through which individuals learn from experience, rather than to represent all possible populations.

The study did not classify participants into separate analytical groups based on entrepreneurial stage. In other words, the participants were viewed as homogeneous population of *asnaf* participants with differing levels of entrepreneurial experience. This view is in line with the objective of the study which was not to compare actual entrepreneurs with those who aspire to be entrepreneurs. It was to assess what the participants had learned from their interpretation of the entrepreneur-sharing session and whether they had developed an entrepreneurial mindset because of this experiential entrepreneurship exposure.

To prevent overestimating concepts, "*asnaf* participant" will be used throughout this research in all reference to the overall sample of participants. Similarly, to broaden the definition for "entrepreneurship", "entrepreneurial activities" will be defined here as all aspects of entrepreneurial experiences including but not limited to small scale business experience, informal business activities and intentions to engage in future entrepreneurship. This distinction is important because a few *asnaf* individuals may already be involved in micro-business activities but remain economically vulnerable due to unstable income, limited capital or insufficient business returns.

Data Collection

Data were collected through written reflective responses after the entrepreneur-sharing session. The reflective responses asked participants to describe what they learned from the entrepreneurial experiences shared during the webinar, how the shared experiences related to their own circumstances and what actions they intended to take after the session. The data collection methods reflected the experiential learning theory as participants were encouraged to transform experience into learning through the process of reflection (Cope & Watts, 2000; Kolb & Kolb, 2017). In addition, obtaining the participant's immediate reactions minimised recall bias (Schon, 1983) while allowing researchers to capture participant's cognitive and affective response at the time of experiencing.

No formal one-to-one interviews were conducted. Therefore, the study is not presented as an interview-based study. Instead, the qualitative data comprised participants' written reflections and verbal responses during the guided group discussion. This approach was appropriate because the study sought to capture participants' immediate learning, interpretation, and behavioural intention following exposure to the entrepreneur-sharing session.

Data Analysis

The data were analysed using reflexive thematic analysis. The approach, developed by Braun and Clarke (2006; 2021), is well suited for analysing qualitative data as it identifies recurring patterns of meaning while also allowing those meanings to be interpreted in relation to relevant theoretical constructs.

The analysis was conducted in three stages. Open coding was utilised during the first phase to identify meaningful items or units from participant's descriptions. During the second phase, the open coded items were grouped into higher-level categories through axial coding. As a result of this process of grouping, relationships between the categories emerged. In the third phase, selective coding was applied on the categories to further refine and clarify the themes. The resulting themes were then aligned with the four stages of Kolb's experiential learning cycle. Utilising both inductive and theory driven approaches allowed the findings to remain grounded in participants lived experiences while maintaining conceptual consistency with ELT (Gioia et al., 2013).

Ensuring Trustworthiness

Several measures to promote a high standard of quality for this study were taken based on established criteria for qualitative studies (Nowell et al., 2017; Lincoln & Guba, 1985). Credibility was enhanced using verbatim participant quotations as supporting evidence. Dependability was promoted using an organised, structured and transparent coding framework. Confirmability was strengthened by documenting and linking raw data to the resulting themes. Transferability was addressed by providing an extensive description of context which allowed readers to assess whether the results may be transferable to other contexts. Additionally, reflexivity was continually practised during analysis to limit the influence of researcher bias on interpretation and to ensure that interpretations remain true to the perspective of the participants (Braun & Clarke, 2021).

RESULTS AND DISCUSSION

The demographic profile in Table 3 shows that 12 participants responded to the entrepreneur-sharing session. Of the total respondents, 58.3% were male respondents while 41.7% of the respondents were female. The higher proportion of male participants may also reflect the trend on how men participate in entrepreneurship within the context of this study. More than half of the participants were below 30 years old, with the largest single group

comprising participants aged 18 to 24 years old (41.7%), followed by those aged 25 to 34 years old (33.3%), 35 to 44 years old (25%) and none of the participants were older than 45 years old. The high percentage of young people (particularly those under 35 years old) reflect the age groups that are most likely to have an interest in exploring new opportunity and are more likely to attend events related to education or networking.

Regarding business sectors, majority of the participants operate within the Food and Beverage industry (83.4%), while only a small proportion are involved in the Service/Retail (8.3%) and the Contracting/Craft industries (8.3%). Thus, the demographic profile indicates that the event was mostly attractive to younger entrepreneurs who venture into food and beverage businesses. The large number of businesses involved with food and beverage may result from the fact that they typically require small amount of capital to start-up as compared to other sectors. Food and beverage businesses often provide faster financial returns within a shorter period which makes them appealing to many new entrepreneurs. They may represent one of the more accessible business options for small-scale entrepreneurs.

Table 3: Statistics of respondent profiles.

Measure	Item	Frequency (%) N=12
Gender	Male	7 (58.3)
	Female	5 (41.7)
Age	18 - 24	5 (41.7)
	25 - 34	4 (33.3)
	35 - 44	3 (25.0)
	45 - 54	0
	55 - 64	0
	65 or above	0
Type of business	Food and Beverages	10 (83.4)
	Services and Retail	1 (8.3)
	Contracting and Craft	1 (8.3)

Source: Author

Several themes of experiential learning values were identified from the thematic analysis. These themes illustrate how *asnaf* participants utilised Kolb's Experiential Learning Theory for learning purposes and how these experiences contributed to the development of their entrepreneurial mindsets as shown in Table 4.

Table 4: Themes and subthemes of experiential learning values derived post entrepreneur sharing session

Themes	Subthemes	Example of <i>asnaf</i> quotes
Themes 1: Practical Entrepreneurial Knowledge	Learning financial management skills	"able to manage financial calculations more effectively", "save money and manage finances" (Participant 12)
	Understanding business operations	"stock management, marketing, product development" (Participant 6)
	Exposure to real entrepreneurial journey	"the ups and downs in building a business" (Participant 5)
Theme 2: Reflective Learning and Self-realisation	Self-awareness of weaknesses and gaps	"I feel inadequate and lacking in knowledge" (Participant 7)
	Relating others' experience to personal life	"yes, I have experienced hardships before achieving success" (Participant 9)
	Re-evaluating life and business approach	"it made me reconsider the way I live my life" (Participant 8)

Theme 3: Entrepreneurial Mindset Development	Resilience and perseverance	<i>"not easily giving up / perseverance, rising from failure"</i> (Participant 2)
	Discipline and consistency	<i>"the importance of discipline and consistency"</i> (Participant 10)
	Positive thinking and motivation	<i>'feeling more motivated and confident"</i> (Participant 4)
Theme 4: Application and Action Orientation	Implementing business strategies	<i>"financial planning, marketing improvements"</i> (Participant 3)
	Starting or expanding business	<i>"trying a new business field, producing own products"</i> (Participant 11)
	Taking small practical actions	<i>"organizing a daily schedule, setting small goals"</i> (Participant 1)
Theme 5: Social Learning and Role Model Influence	Learning from entrepreneur sharing	<i>"success stories, entrepreneurial experiences"</i> (Participant 10)
	Motivation from role models	<i>"if they can do it, why can't I"</i>
	Importance of networking and mentorship	<i>"need for guidance, connections"</i> (Participant 4)
Theme 6: Personal Growth and Transformation	Increased confidence and self-belief	<i>"more confident in becoming an entrepreneur"</i> (Participant 4)
	Shift from dependency to independence	<i>"desire to improve life, support family"</i> (Participant 4)
	Motivation for socio-economic improvement	<i>"helping family, improving livelihood"</i> (Participant 4)

Source: Author

Based on the participants' responses, six major themes were identified.

Theme 1: Practical Entrepreneurial Knowledge

Participants were able to gain practical insight into the application of business principles such as financial management, marketing and entrepreneurship through the real-life experiences shared by other entrepreneurs.

Theme 2: Reflective Learning and Self-Realisation

Participants were able to develop reflective awareness of their strengths, weaknesses and areas for growth and improvement.

Theme 3: Entrepreneurial Mindset Development

Participants were able to develop core entrepreneurial values such as resilience, discipline and motivation that helped shape their decision-making and attitudes towards challenges.

Theme 4: Application and Action Orientation

Participants indicated an interest in implementing what they have learned by taking some small actions, improving their businesses or developing future entrepreneurial plans.

Theme 5: Social Learning and Role Model Influence

The real-life entrepreneurial stories served as a source of inspiration and motivation for participants to learn and grow.

Theme 6: Personal Growth and Transformation

The experiential learning process helped increase participants' self-confidence, independence and motivation to create positive change in their socio-economic status. This study revealed that the themes identified corresponded to Kolb's Experiential Learning Theory (ELT), concrete experience, reflective observation, abstract conceptualisation and active experimentation (Kolb & Kolb, 2017). Rather than progressing linearly, the findings indicate that learning among *asnaf* participants is iterative, recursive and contextually embedded. This extends prior research that conceptualises entrepreneurial learning as a dynamic and continuous process (Politis, 2005).

Findings and Discussion: Experiential Learning as a Mechanism of Entrepreneurial Mindset Formation among *asnaf* participants in industry webinars

This study examines how *asnaf* participants in industry webinars gain entrepreneurial knowledge through real world (experiential) experiences and through learning from the experiences of other entrepreneurs. The study used Kolb's ELT as its theoretical framework. Based on this theory, the findings suggest that learning occurs in a continuous cycle in which all four phases namely concrete experience, reflective observation, abstract conceptualisation, and active experimentation are interconnected. Each phase is part of a continuous and ongoing learning process rather than progressing through a strictly linear sequence.

From Exposure to Engagement: Concrete Experience as Vicarious Learning

The learning process begins with participants engaging in concrete experiences, for example, being exposed to real entrepreneurial stories. Since many did not have entrepreneurial experience of their own, these "sharing sessions" became vicarious learning experiences by providing them exposure to the realistic business experiences and decisions that lead to failures, recoveries and successes. This finding supports Cope and Watss (2000) who argued that entrepreneurial learning can emerge through both direct and indirect experiences. Participants often referenced the benefits of hearing the true entrepreneurial experience as an enhancement to their own understanding of what business really is. For example, Participant 8 stated:

"Hearing their journey namely specifically how hard they had to work, how much they had to struggle and then how they were able to ultimately achieve success which made me realise that starting or running a business isn't always easy, but it is possible if you continually try".

Similarly, Participant 2 responded:

"The experiences of the entrepreneurs and the struggles they faced were motivating for me because I now know it takes hard work, perseverance and a desire to succeed through overcoming barriers".

This illustrates the use of experiential learning as a method for de-mystifying the idea of becoming an entrepreneur. It also illustrates the ability of entrepreneurs' stories to compensate for the lack of direct experience on the part of some participants which enables them to understand the complexities associated

with entrepreneurial decision-making. Participants were able to gain an understanding of the challenges of entrepreneurship in the real world due to their engagement with stories about entrepreneurship. The stories included elements such as the potential of business failures, risks and the need to be resilient and adapt strategically. These findings support Aboobaker and Zakkariya's (2023) assertion of social learning through role models being essential for developing capabilities.

The participants did not simply absorb or unconditionally accept these experiences. However, they selected from these experiences and mentally processed them through their own socio-economic contexts. This finding extends experiential learning by illustrating how concrete experiences can be both cognitively filtered and socially located especially in the case of marginalised individuals. For instance, participant 3 mentioned:

"I didn't know how critical financial management was until I heard their story about losing money and learning from it".

Participant 7 stated:

"Hearing about their financial mistakes helped me understand that managing money properly is one of the most important aspects of running a business".

This highlights that the utilisation of concrete experiences entails more than simply a passive observation. Participants actively selected which elements of the experience they would attend to cognitively process. Hence, they tend to pay most attention to the parts of an experience with the greatest connection to their personal socioeconomic status. Therefore, experiences are used as a catalyst for future learning through subsequent reflection and interpretation. Additionally, this study supports the idea that the development of entrepreneurial capabilities cannot solely depend upon the availability of resources. Rather, entrepreneurial capability will be heavily influenced by what an individual learns and how cognitively they engage with opportunities.

Reflective Observation: Critical Self-Assessment and Reinterpretation of Experience

The second phase of ELT is reflective observation. It also has been illustrated by the participants' ability to reflect on their personal lives especially on the story of entrepreneurship that they have collectively built. According to Schon (1983) and Watts (2000), the process of reflection allows individuals to create meaning from experience as it allows them to restructure cognitively. In this second phase, participants reflected extensively about themselves through comparative and re-interpretive processes. Several participants began to doubt former beliefs or practices while many others explicitly acknowledged their own shortcomings. Participant 4 commented:

"I find myself to be deficient and inexperienced relative to theirs, particularly regarding finance and proper business planning". Similarly, participant 11 stated that:

"Listening to them share their experience and barriers was a motivational force for me to believe that success in business is continually obtained through determination, persistence and overcoming obstacles along the way".

Participants showed increased levels of self-awareness concerning the areas where they lacked knowledge of finances, creating business plans, and thinking strategically. The participants' self-awareness was consistent with Lantu et al. (2022) who elaborated on how reflection contributes to developing self-awareness and the ability to adapt in unstructured or uncertain environments. Additionally, this increase in self-awareness indicates that participants began demonstrating metacognitive awareness in addition to recognising their own deficiencies. It proves metacognitive awareness is significant in terms of fostering entrepreneurship because it marks a shift from passively participating to actively engaging in the process of learning. Participants also reflected the ability to retrospectively interpret prior experiences based on newly acquired insights. Participant 6 stated:

“I experienced challenges before, however at that time I failed to capitalize on the lessons learned from those experiences or properly manage those experience”. Similarly, participant 10 commented that:

“In my past experiences, I have had challenges however I was unable to successfully use these experiences as learning tools to assist me in developing new ways of improving myself.”

The above excerpts illustrate the concept of retrospective sense-making as previously unstructured experiences were given new meaning through reflection and hindsight. Therefore, the reflective process transcended the boundaries of the sessions themselves allowing participants to reconstruct and reinterpret their entrepreneurial experiences through new perspectives.

However, the reflective process also revealed several structural and psychological barriers. Although some participants acknowledged that they understood the insights gained from others during the sessions, they did not know how to implement them. Several participants expressed difficulty translating reflection into actionable knowledge due to lack of resources, mentorship and guidance. This supports Kirliauskaite (2024), who highlighted that reflection may remain superficial without adequate structural and psychological support. For example, participant 1 stated:

“I know what they shared, yet I do not know how to use that information since I currently lack necessary resources and support”. Similarly, participant 12 commented:

“I can see that they are willing to share their ideas with me. However, I am unsure as to how to apply these concepts since I am in need of additional resources and support”.

Reflection is a key part of entrepreneurial learning but whether it works effectively depends on the presence of enabling conditions. Therefore, there is an argument for using structured learning interventions.

Abstract Conceptualisation: Constructing Entrepreneurial Logic and Mindset

Building upon reflection, participants developed the ability to engage in abstract conceptualisation as they transformed their experientially gained insights into structured knowledge, principles and entrepreneurial reasoning. Abstract conceptualisation represents a significant movement from identifying experiences to establishing generalised comprehension.

Participants demonstrated a transition from concrete reflective learning to abstract conceptualised learning by being able to take their individual experiences and transform them into broad entrepreneurial concepts and principles. Participants were also able to articulate key values and characteristics of entrepreneurs such as discipline, resiliency and strategic thinking when experience is converted into structured knowledge (Kolb and Kolb, 2017). After participating in the common experience, participants would often articulate the core entrepreneurial principles they had learned from the presentation. This finding supports Mudzamiri (2023) who indicated that conceptualising is highly related to developing an entrepreneurial mindset in terms of recognising opportunities and using adaptable thinking. Participant 9, for example, stated:

“I have come to realise that discipline and consistency are both very important when it comes to achieving success, since success typically requires sustained and ongoing effort over time”. Participant 5 also commented that:

“Success is a journey that doesn't develop regularly. Success requires sustained effort and dedication through discipline and consistency to accomplish long-term objectives”.

This type of statement illustrates the establishment of rule-based cognition as individuals distil enduring lessons that can be applied across different situations. In essence, this represents a major shift from episodically generated understanding to conceptually developed abstraction which allow participants to move beyond individual stories and develop more generalised entrepreneurial understanding.

Additionally, participants began to demonstrate the development of cognitive schemas of entrepreneurship including elements such as planning, risk management and strategic thought processes. Furthermore, the findings revealed heterogeneity in conceptual development. While some participants demonstrated well-formed cognitive frameworks, other exhibited partial or tentative understanding. This supports the argument that conceptualisation is influenced by prior knowledge, cognitive capacity and contextual relevance which are often limited among *asnaf* entrepreneurs. Participant 10 expressed this newly acquired insight as follows:

“Now I see that business is not just about making sales, but also about developing plans, managing risks and thinking strategically”. Similarly participant 4 commented:

“Running a business is so much more than just making money. It takes careful planning, good decision-making about risk, and making smart decisions to create long-term success”.

Beginning with the development of structured thinking models in their minds, this form of structured mental modeling is a key to how people navigate the complexities found in the entrepreneurial environment. By developing and applying the mental models or structured thinking, the entrepreneur can identify possible obstacles that may exist when they are faced when deciding and will be able to make decisions that support entrepreneurial competency. Additionally, conceptualising was also associated with the way participants viewed failures or uncertainties. At first many of the participants were viewing obstacles, uncertainties and failures as negative aspects of the entrepreneurial process. However, by the end of the study, many were beginning to view them as simply a normal and essential component of the entrepreneurial experience. Participants 2 also commented:

“Failure is not something you should be afraid of, it's something you can learn from, every successful businessperson had difficult times before they were successful”. Similarly, participant 8 stated:

“I learned from this that failure is never the end. Failure can be a chance to learn and improve. Many of the very successful business people out there had to overcome several obstacles before they were able to succeed”.

Participants' recognition of their failures as opportunities for personal development demonstrates a growing level of an entrepreneurial orientation, or a “growth” type of mindset, which is fundamental to developing entrepreneurial resilience. A growth-type of mindset includes the capacity to adapt and recover from setbacks in a timely manner and to be flexible regarding change. As many of the *asnaf* participants operate at very narrow profit margins, they are also much more susceptible to business-related risks associated with uncertainty and thus this type of thinking will have value to them. However, the participants' conceptualisation did not develop uniformly among participants. Thus, this study expands prior research demonstrating that while entrepreneurs can undergo a paradigm shift in terms of how they think about failure, it is not uniform and instead influenced by various internal or individual and external or contextual factors. A few participants displayed only partial or tentative levels of understanding. Participant 6 stated that:

“I know some things and can use those things; however, I don't feel confident enough in my abilities to fully utilise the concepts”. Similarly, Participant 11 commented that:

“I have learned a few things that could be useful to me, yet I do not believe I am as confident as needed in my own skills to successfully implement those things”.

Therefore, it appears that the depth of abstract conceptualisation is affected by several factors including previous knowledge and access to sources of interpretation.

Active Experimentation: Behavioural Translation under Resource Constraints

Active Experimentation is the last stage of the ELT model. It is characterised by learners' effort to apply their knowledge in real world situations and a transition from cognitive development to behavioural application of knowledge. During this phase, the learner uses his or her newfound knowledge through action. This supports prior studies suggesting that experiential learning enhances individuals' willingness to experiment and adapt (Meerangani et al. 2023, Sagara, 2021). Participant 4 responded:

“First, I will organize my time better by making a schedule for each day and then set a couple of goals for each week. I will try to do one thing at a time so I can see what works”. Similarly, Participant 7 commented:

“To better manage my time and develop a sense of confidence in managing my time effectively, I would like to create a daily routine”.

The behaviour described above reflects a learner who adopts an approach of incremental experimentation. Rather than attempting large-scale changes, the learner has developed behavioural patterns based on manageable steps that remain within existing resource constraints. Active experimentation was observed

in the participants expressed intentions to apply newly acquired knowledge in their businesses. These actions were generally incremental such as improving financial management, adopting marketing strategies or setting achievable goals. In this study, the participants exhibited function-specific uses of their knowledge acquisition in areas such as finance and marketing. As stated by Participant 5:

“I would like to learn better methods of managing my finances and find other new ways of promoting my products via the internet”.

Furthermore, in few instances, some of the participants that they were prepared to pursue more ambitious entrepreneurial undertakings. Participant 11 mentioned that:

“The fact that I am feeling motivated to try something in a completely different area of entrepreneurship and create my own products rather than relying on others gives me hope and confidence”. Similarly, participant 2 responded:

“Heard their stories has given me a great deal of inspiration to create other business ventures and be more self-sufficient. The confidence they've created for me is going to help drive my creativity and push towards pursuing my entrepreneurial goals”.

These findings suggest that Experiential Learning Theory has the potential to affect both functional practices and entrepreneurial identity and strategic orientation. However, the findings demonstrate that structural constraints significantly limit behavioural enactment. In this study, structural constraints were significant factors in determining whether participants were able to make transitions into action. Participants frequently cited barriers such as lack of capital, limited access to mentorship and weak networking opportunities. Participant 8 stated:

“It is very difficult to apply all the things I have learned without having sufficient resources including capital and mentoring support”.

This finding identifies a significant constraint in using Experiential Learning Theory in disadvantaged settings. The theory assumes a progression from learning to action. However, there such progression depends on the availability of sufficient resources and support. In the context of *asnaf* entrepreneurship, such progression is neither automatic nor guaranteed. Therefore, this study extends the literature by demonstrating that active experimentation is embedded within institutional and socio-economic structures which require external support mechanisms to facilitate meaningful behavioural change.

Social Learning and Role Model Influence

The influence of role models in developing entrepreneurs is reinforced by the social learning theme. Participants' motivation and self-efficacy to be an entrepreneur were greatly enhanced because of observing individuals who are from a similar background, as stated by Aboobaker and Zakkariya (2023). Participant 9 commented:

“Determination made me realise the importance of continuing to strive and not giving up easily”.

This study highlights how perceived similarity can enhance the effectiveness of learning. In addition to providing knowledge, role models enable participants psychologically for them to consider themselves as capable entrepreneurs. The combination of social learning theory with experiential learning indicates that learning encompasses both cognitive and relational aspects to develop a broader interpretation of ELT than simply a cognitive process.

Personal Transformation: From Dependency to Entrepreneurial Agency

The final theme that was discussed is personal growth and transformation which relates to the larger outcomes from the experiential learning process. Participants reported an increase in self-confidence, independence and motivation for improving their socio-economic conditions. Politis (2005) also describes entrepreneurial learning as a process for developing capabilities through experience and reflection. Participants 10 highlighted:

“The experiences shared gave me ideas on how to start and manage a business more effectively”.
Similarly participant 3 also mentioned:

“Experience as an entrepreneur were truly insightful and helped me see what needs to happen, how to start a successful business and what strategy you need to implement in order to run your business successfully”.

Importantly, the findings show that psychological and cognitive transformation are key factors in developing an entrepreneur. Hence, this finding supports the view that the successful entrepreneurship among *asnaf* is due to the capability of individuals, as well as their available resources.

Integrating the Experiential Learning Theory Cycle: Learning as Iterative and Contextually Embedded

The findings suggest that the process of experiential learning among *asnaf* participants is better characterised as an iterative and contextualised process as opposed to a linear process. The participants moved back-and-forth through the stages of experiential learning of experience, reflection, conceptualisation, experimentation, while continuously navigate cognitive, emotional and structural factors throughout the process.

This study extends ELT in two significant ways. Firstly, it demonstrates that experiential learning occurs in marginalised social contexts is shaped by the limitations and constraints experienced by participants, particularly resource limitations and the lack of supportive structures. Secondly, this research reveals that participants' learning outcomes vary based on their capacity to process, interpret and apply knowledge acquired during the experiential learning process. Therefore, experiential learning should not be treated as an isolated tool. Instead, it must be part of a larger institutional support system such as mentoring and capacity building to help entrepreneurs successfully turn their learning into ongoing business action.

CONCLUSION

This study demonstrates that experiential learning, operationalised through entrepreneur-sharing sessions, constitutes a critical mechanism for cognitive and behavioural transformation among *asnaf* participants. Drawing on Kolb's ELT, the findings show that participants progress through iterative learning stages from exposure to real entrepreneurial experiences, to reflective self-assessment, conceptual understanding and eventual behavioural intention. Importantly, the study also extends the understanding of *asnaf* entrepreneurial activity beyond traditional resource-based explanations by demonstrating how learning processes and mindset formation are key drivers of *asnaf* entrepreneurial development. The findings suggest that entrepreneurial capability among marginalised groups is not solely resource-constrained but cognitively and experientially mediated.

There are several implications from this paper. From a theoretical perspective, this study extends ELT into the context of marginalised entrepreneurship by demonstrating that experiential learning operates under conditions of structural and psychological constraints. It highlights the need to integrate ELT with context-sensitive factors, particularly resource limitations and self-efficacy. Practically, the findings indicate that entrepreneurship programmes for *asnaf* should move beyond providing financial assistance alone. Since many *asnaf* entrepreneurs face challenges related to limited business knowledge and strategies, inadequate entrepreneurial skills, low self-esteem, lack of motivation and restricted access to mentors' guidance and digital resources, the entrepreneurship programmes should involve continuous entrepreneurial education, structured business activities, mentee-mentor relationships, role-modelling opportunities and guided business exposure. In addition, entrepreneurship program should increase awareness of the resources available to *asnaf* entrepreneurs such as government assistance schemes, business advisory services, digital platforms and networking opportunities. Such interventions can help *asnaf* entrepreneurs to fully utilise available resources effectively and sustain the business growth.

For zakat institutions and policymakers, these findings suggest a new approach for designing interventions that are more focused on learning of behavioural change is viewed as an end-goal instead of an afterthought. Entrepreneurship support will be perceived as long-term initiatives that provide funding for businesses, mentorship to improve entrepreneurship skills, digital literacy training to improve technology use in the business and peer-based learning networks. These actions can promote entrepreneurial resilience, increase self-efficacy and contribute to longer term successful and sustainable businesses developed by *asnaf* entrepreneurs. It could also lead to a reduction in poverty rates and create greater socio-economic empowerment.

This study is subject to several limitations. The relatively small number of participants in the research and came from one program limits how widely these results can be applied. Additionally, relying on what participants say about their experiences through reflection could result in social desirability bias, since the participants were involved with a program which there was likely a desire among participants to report positively. Since the data was collected cross-sectionally, it was not possible to determine if the experience of learning reflected upon resulted in sustained entrepreneurial behaviour over time. Since the focus was on short term reflection responses regarding intentions, it is also unknown if those reported intentions would continue to translate into sustainable entrepreneurial behaviours. This is because no attempt was made to stratify participants based on entrepreneurial stage, income level, and source of start-up capital, the results of this study cannot be used to compare existing *asnaf* micro-entrepreneurs with potential future entrepreneurs.

Future studies can use a comparative approach to evaluate the differences in experiential learning activities of *asnaf* who have already developed their own businesses compared with those who have not. A key focus would

be on assessing whether there is a difference in terms of accessing funds, sustaining the business and graduating from *asnaf* status. Although this study did not include formal one-on-one interviews, it was limited to participants' immediate reflections during and after attending the webinar. This method of collecting data was adequate to measure the effect that the webinar had on participants' experiential learning experiences.

However, the ability to explore other aspects of participants' entrepreneurial journeys including their histories as entrepreneurs, sources of business funding, income history and long-term behavioural changes is limited. Therefore, future studies can include longitudinal interview-to assess how the learning experienced through the webinar impacts participants continued entrepreneurial actions. It did not include an evaluation process using outside measures of success such as business performance data. Therefore, it cannot determine if the effects reported by the participants reflect actual success. Future studies will need to employ longitudinal methodologies to assess how experiential learning leads to successful entrepreneurship over extended periods of time. The quantitative or qualitative methodology used to investigate how learning processes relate to self-efficacy and business performance can also serve as a base for developing additional theories related to entrepreneurial development among *asnaf* populations.

Author Contributions: Corina Joseph: Writing-Original draft preparation, Conceptualisation, Project administration and Supervision. Dayangku Ruhayah Awang Bolhan, Saifulrizan Norizan, Siti Maliza Salleh and Susan Hydra Sikayu: Methodology, Software, Validation.

Funding: This research received no external funding.

Acknowledgements: Special appreciation is extended to colleagues and peers who contributed valuable insights and constructive feedback, which greatly enhanced the quality of this paper.

Conflicts of Interest: No conflicts of interest regarding this work.

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