

SOCIAL ENTREPRENEURS' INNOVATION IN ISLAMIC BEREAVEMENT CARE SERVICES: ISSUES AND CHALLENGES

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ABSTRACT: Only two (2) out of ninety-two (92) incorporated bereavement care services companies in Malaysia offer Islamic bereavement care services even though Muslims constitute 60% of the population. These companies operate as a social enterprise in rendering their services to the community. The purpose of this paper is to examine the issues and challenges faced by the social entrepreneurs of Islamic bereavement care services who offer Islamic Pre-need Funeral Plan. This research employed a qualitative approach where data were collected through semi-structured interviews. Thematic analysis was conducted, and as a result, eight issues were identified. The findings of this paper can contribute to the policy developments of this sector.

Keywords: Islamic Pre-Need Funeral Plan; Bereavement Care Services; Social Entrepreneurs; Social Business

1. INTRODUCTION

A funeral process in Malaysia is not entirely free. While the government provides public burial plots, there are also costs to be paid for services rendered to complete the funeral process. There are two different entities which provide funeral and bereavement services for Muslims in Malaysia. Firstly, the traditional voluntary services rendered by the Muslim community and the mosque committee. The traditional method practiced by the mosque committee is by financing Muslim funerals through the Community Death Fund Association (*Khairat Kematian*) where the money is collected from house to house in each area (*kariah*). Each participating household pays a predetermined annual installment which is set without using actuarial systems, but by estimating the number of deaths per year. If the actual death count is more than expected, there is a risk that the funds collected would not be sufficient.

Secondly, the Islamic Pre-Need Funeral Plan (IPFP) managed by the social entrepreneurs of Islamic bereavement care services. With the socio-cultural changes to the community resulting from modernization, reliance on community may not be practical in urbanized Malaysia. Escalating urbanization and modernization have affected the living condition and environment of the society and in turn, diminishing the close relationship of the community [1]. Moreover, anecdotal evidence reported in the newspapers showed a lack of interest and knowledge of Islamic funeral management among Malaysian Muslim youths [2]. Thus, the emergence of IPFP service providers providing various packages to accommodate the need for comprehensive management of funeral and bereavement services. In other words, IPFP is a pre-arranged Islamic funeral while a person is still alive. A Muslim customer buys the pre-need funeral plan in anticipation of their future use.

It has been suggested that *Khairat Kematian* be transformed into a mini cooperative, established by the local community and headed by community leaders, providing an array of services and aids to their respective communities [3]. However, relying on the local community may present difficulties as faced by the traditional *Khairat Kematian* due to the change of living condition in urban areas, and modernization which have affected community ties.

IPFP providers are innovative entrepreneurs who recognize the opportunity of bringing new services. However, IPFP service providers are social entrepreneurs because they recognize, evaluate and exploit the opportunities which result in social values as opposed to personal gain or shareholders' wealth [4]. Social entrepreneurs share the pursuit of revenue generation with commercial firms, but they also seek to achieve social goals. Social entrepreneurs identify opportunities to address an under-served social market and offer creative solutions to complex and persistent social problems while giving returns to their shareholders. Surpluses generated by the social business are reinvested in the business passed on to the target group of beneficiaries in the form of lower prices, better service or greater accessibility [5]. Social entrepreneurship research has been done on a variety of social sectors as reported by Short, Moses and Lumpkin [6]. However, there is a lack of research on Islamic bereavement care services social entrepreneurship activities.

Statistics from Companies Commission of Malaysia (SSM) reveals that as of August 2016 there were 92 incorporated bereavement care services companies in Malaysia. Out of 92 companies, only two cater for Islamic bereavement care services while 90 companies provide non-Muslim bereavement care services. Despite providing essential services to the Muslim community, IPFP is an innovation that is yet to be well-known and accepted even though Muslims represent 60% of the population. Thus, it is imperative to investigate the issues and challenges faced by Islamic bereavement care services social entrepreneurs who offer IPFP. This paper examines the issues and challenges encountered by Islamic bereavement care services social entrepreneurs in developing their enterprises. The findings of this paper can contribute to the policy developments of this sector.

2. METHODOLOGY

A qualitative approach was adopted owing to the exploratory nature of the research. The research involved two case studies of Islamic bereavement care services social enterprises identified by SSM. Data were collected through semi-structured interviews with the representatives from these two companies (R1 and R2). Both interviews were audio-recorded with the permission of respondents. When the

respondents interviewed spoke in the Malay language, the translation was made and a reliability check for the translation was done. Questions were asked to explore the dynamics of their business and bring to the fore the issues and challenges in operating their business. As soon as the interviews were accomplished, they were transcribed in full where subsequently, thematic analyses were conducted to pinpoint, examine, and record themes within the data. Themes are patterns across the data sets indicating the issues and challenges faced by the respondents.

3. RESULTS AND DISCUSSION

Summaries of the main findings are presented below.

3.1 Respondents' profile.

Both companies are private limited companies and have been established for more than 5 years. Their mission is to facilitate Islamic funerals and to ease the financial burden of grieving family members. The packages offered are quite similar which include the following services: complete Islamic Funeral, a cash contribution to family, recitation of al-Quran, *tahlil* ceremony, and takaful personal accident.

3.2 Issue 1: Public perception of Islamic funeral management.

Traditional *Khairat Kematian* practiced by the mosque committee has been long established in the Muslim community. When a death occurs, the deceased's family members only need to contact the *imam* of the *kariah* and all funeral matters will be arranged by the mosque committee. Irrespective of whether the deceased had contributed to the *Khairat Kematian* fund, funeral arrangements will still be carried out by the mosque committee. As such, funerals function as physical markers of community solidarity [7]. Nevertheless, family members of the deceased will be requested to bear the costs of the funeral after the funeral process has been completed.

According to R1, one of the challenges of the IPFP company is the people's misconception that a funeral is a form of charity. He described:

"The general public's perception... because many people think that this is charity, people think all this is charity. While it is true that this is *fardhu kifayah*, but what happens if no one is willing to do it?"

R2 corroborated the observation of R1 and said that:

"... the Malays still think that funeral is arranged by the mosques... religious matters are free and must be arranged by the mosques. In one incident, a person died, and the mosque committee asked the family representative whether the deceased was a member of *Khairat Kematian* and he said 'No'. The committee informed him that there would be a charge of RM800. He became upset and said, 'Since when did the mosque start to do business?'"

Thus, the public perception that funeral and bereavement services are free is a challenge for the service providers. Mosque committees and IPFP service providers need to educate the public that a funeral is not free, and the costs cannot be imposed on the mosques as they do not have sufficient funding to absorb the costs. If the deceased does not subscribe to *Khairat Kematian* or IPFP package, the beneficiaries of the deceased will have to pay for the costs of the deceased's funeral. This would be an encumbrance on the

deceased's family who may not be left with many financial resources upon the deceased's death, particularly if the deceased is the sole breadwinner of the household.

Apart from the misconception that managing funeral is free and is the responsibilities of the mosque committee, the challenge that IPFP social entrepreneurs have to overcome is to assure the Muslim community that they are not replacing the mosque committees. Being relatively new to the industry, the IPFP social entrepreneurs need to convince the community of the relevance of IPFP and deflect accusations that IPFP is discouraging community engagement with the mosque. According to R1:

"People sometimes do not accept changes easily. When we first started, we received criticisms that we are keeping the community away from the mosque... but when we gave an explanation that sometimes, in view of our busy schedule, we may not be able to manage a funeral and solve problems arising from the death of a family member. An accident happened in Kelantan and we did not have the money or know anyone who could arrange... A person who had just moved to a new area and did not know the mosque committee yet and sudden death occurred so who will arrange the funeral".

R1 further reported that the people would realize the need for services from IPFP providers when they encounter difficulties to manage the funeral of the deceased, particularly when faced with transportation issues:

"They will only see us when there are transportation problems, when it is beyond their jurisdiction. Then they will realize that they need us".

According to R1, urban residents, corporate bodies and co-operatives are more receptive towards IPFP. Urban residents may not be as closely connected to the community within their residence as compared with their rural counterparts who are more responsive to the notion of IPFP providing services in the event of their death. R1 explains:

"But looking at the community in general, maybe those staying at home and not working do not see its importance. They feel that the people in their community can do it (manage the funeral). But when we speak to corporate bodies, co-operatives, they see the importance especially with their working lifestyle where they work till late and do not know the mosque committee".

The IPFP social entrepreneurs also had to assure the community that they are not replacing the traditional role of mosque committees in funeral management. Instead, IPFP complements the tasks of mosque committees in a *kariah* as well as other *khairat* schemes. R1 stated that:

"...we complement the mosques and *khairat* schemes. If the people had subscribed to *khairat* schemes in the mosques, we are not saying that they should subscribe to us and abandon the mosques. We are supplementing the services of the mosques because we find that the mosques have their limitations...".

In sum, public perception and misconception of funeral services and the role of IPFP social entrepreneurs is one of the challenges that must be overcome by IPFP social entrepreneurs.

3.3 Issue 2: Public Awareness of IPFP.

Funeral services can be classified as unsought or unwanted because customers usually avoid thinking about death. In fact, a funeral service is a typical example of a service where there is no ongoing or periodic desire for the service on the part of the customer because it is associated with death and grief [8]. Consequently, funeral services are considered as undesirable and unfamiliar to the customers.

Both respondents agreed that the concept of the pre-arranging funeral is quite new for the Muslims. R1 said:

“Our biggest problem is the lack of awareness regarding this product among the public. Muslims are not aware that they can pre-arrange their funeral. This is to ease the burden of their family. Thus, we concentrate on our marketing efforts. We are giving talks to co-operative bodies and we are opening branches throughout Malaysia. We have a strategic partnership with Yayasan Artis 1Malaysia and we have appeared on TV to promote our IPFP packages”

The same sentiment was highlighted by R2:

"When it is a new product, it takes time for the public to accept it. Therefore, we need to increase awareness regarding this product. Also, we need to make sure customers are satisfied with our services. We need to have a standard operating procedure, so when customers are satisfied and trust our company, words will get around and more people will be aware of and accept our product"

In short, both IPFP social entrepreneurs concurred that awareness of IPFP is low among their target market. Similarly, the level of awareness among consumers regarding a pre-need funeral arrangement in the USA is low [9]. Each IPFP social entrepreneur is working towards increasing their product awareness to garner more IPFP subscriptions.

3.4 Issue 3: Infrastructure and geographical boundaries.

The mosque committees provide funeral services within the confine of the *kariah* / district and usually provide for basic services. According to R1, one of the limitations is that the mosque committee of a particular *kariah* would not be able to manage the funeral services for a *kariah* member who dies outside his/her *kariah*. In addition to the burial plots, another issue is the cost of transporting the remains. IPFP operates beyond the boundaries of geographical confines. Thus, IPFP service providers can still conduct a funeral despite the deceased being an outsider to the *kariah*. Having their own vans or another mode of transportation would enable the funeral managers or caretakers to accelerate and ease the funeral process. The lack of transportation can delay a funeral process and delaying a funeral burial process is not encouraged in Islam. R2 concurred with the issues of infrastructure and geographical boundaries and stated that many Muslims are not aware that the cost to transport the deceased is quite high. The IPFP packages offered by both R1 and R2 cover the transportation cost. Families who do not pre-arrange the funeral can expect the funeral and burial expenses to be typically larger than if they had subscribed to the pre-need funeral as reported by M. Berg-Klug, De Viney and Ekerdt [10]. By subscribing to IPFP, the funeral will be cashless because costs have been paid in advance.

3.5 Issue 4: Manpower in funeral management.

R1 reported having 700 funeral managers registered with them while R2 has 1600. Both companies engaged the services of an imam from various mosques as funeral

managers. Those who collaborate with them will be paid for the services rendered. R2 explained that it is better to appoint existing persons in the *kariah* to avoid disputes and sensitivity. The funeral manager and his team (those who cleanse the remains of the deceased and grave-diggers) will be paid accordingly. R2 elaborated:

“We appoint them as funeral managers. We have SOP, which is RM1500 is paid to the fund manager to manage the funeral for a subscriber who died and is buried in the same place”

Both respondents unanimously expressed their concerns on the depleting interests among the Muslim community to be involved in funeral management. One of the biggest challenges is getting people to be involved in managing funerals. There is a stigma attached to those responsible for caring for the dead. Those who choose a career dealing with handling death are viewed as “death-tainted” and they are often considered as cold, detached, and downright morbid [11]. Moreover, most societies are death-phobic, hence finding people to handle the dead is becoming a problem. It is essential to train the younger generation on funeral management so that there will be successors to the bereavement industry. Both R1 and R2 have reported organizing courses and workshops to train qualified funeral managers as a form of a succession plan. This is to ensure that there will be no shortage of funeral managers in the Muslim community.

3.6 Issue 5: Varying costs of funerals and practices in different states.

One of the aims of IPFP social entrepreneurs is to provide systematic operating procedures in the management of a funeral as well as standardizing costs for funerals. Both respondents reported that funeral costs vary from state to state. In some states, there are peculiar practices which are not observed in other states or even other *kariah*. R1 described:

“Weird practices... and disparities in the costs... the costs in Johor are different.... The costs of managing the funerals also differ. Some cost up to RM4000 in Johor and Kedah”.

The disparity in the costs of a funeral could be due to various factors. Fluctuation in the cost could be due to the disparity in the cost of living in different states. The absence of any ruling on funeral management could also contribute towards the different costs. In addition, differences in practices on funeral management in different states is perhaps the result of diversified culture or norm of the community. Further, as matters on the religion of Islam is governed by the state government in accordance with article 74 of the Federal Constitution of Malaysia, each state has its respective Islamic Religious Council. Thus, each state has the jurisdiction in making its own legislation or ruling on the administration of matters concerning the religion of Islam.

3.7 Issue 6: Misconception regarding the commercialization of Islamic funeral.

Traditionally, the mosque committees collect the *Khairat Kematian* funds from house to house in the *kariah* periodically. The Islamic Religious Council of the States in Malaysia does not set a limit on the minimum payment required; it depends on each *kariah* to do so. In situations where a deceased has not contributed to *Khairat Kematian*,

his heirs would have to fork out the payment for his funeral arrangement. IPFP is thought as the commercialization and commodification of Islamic funerals. It was debated whether money should be made out of death at all [12]. Islamic funerals do involve money because there are materials to be bought such as the cotton cloth for enshrouding the dead body and token to be paid to the people involved in the funeral such as the grave-digger. R1 and R2 justified that the money paid by subscribers will be used to buy a takaful plan that will cover the cost of performing the funeral. A portion will be taken as management fees for coordinating the funeral process.

Some fear that it may not be in line with the Islamic principles. However, according to R1 and R2, their companies had approached the mosques and Islamic Religious Council of various states before they embarked on their strategies so that there will be no objections on the services that they are rendering. Upon approval, they have conducted talks in various states as well as collaborate with corporate bodies to encourage their employees to subscribe. With the assistance of the human resource departments in the corporate bodies, employees can subscribe to the scheme by deducting a minimal amount from their salary on a monthly basis. Both IPFP social entrepreneurs also engage agents to promote their schemes.

In addition, R2 also collaborates with other agencies in Malaysia:

“I have involved the Ministry of Higher Education, the Ministry of External Affairs, the Department of Registration of Malaysia....so I have networking because we have the platform and we want to expand”.

3.8 Issue 7: Financial viability of IPFP providers.

The viability of IPFP providers has also been questioned. For example, if an IPFP provider has a paid-up capital of RM300,000 and they pay RM5,000 for each funeral. Consequently, the paid-up capital will only be sufficient to cover the funeral costs for 60 of their subscribers, but they have more than 30,000 subscribers. This is where the ingenuity of their business model plays a role. The viability of IPFP, according to R1 and R2, is very much due to their collaboration with the takaful scheme. According to R1:

“So if you look at the total cost of RM3100 that we have to incur and the subscription amount of only RM59, how can we cover the amount of RM3100? We have *takaful* supporting us. We buy the package and we insure it. We buy the package for the subscribers”.

R2 concurred by saying that:

“Out of the payment for each package, a certain percentage will be paid to the *takaful* company. In the event of the death of a member subscriber, we will first use RM5,000 of our money to pay for the cost of the funeral, and then we claim from the *takaful* company. In essence, our company does not have any monetary liability to our subscribers because all are backed by the *takaful* scheme”

IPFP applies the concept of *takaful* which is defined as a scheme based on brotherhood, solidarity and mutual assistance, which provides mutual financial aid and assistance to the participants in case of need that the participants have mutually agreed to contribute to for that purpose [13]. Contributions by subscribers to IPFP are pooled and utilized

to pay for the funeral expenditures. With the backing of *takaful*, funeral and bereavement services can be delivered promptly. Furthermore, the family members of subscribers do not have to pay for funeral costs out of their own pockets. The IPFP social entrepreneurs also provide services prior to burial process such as obtaining the burial permit and other necessary documents and notifying the family members and friends of the deceased. They also assist in arranging for prayers and al-Qur’an recitation to be conducted and performing the hajj for the deceased if required. IPFP also provides services to facilitate the heirs of the deceased in matters of inheritance.

3.9 Issue 8: Elements of social enterprise in Islamic bereavement care service providers.

Luke and Chu [14] listed the elements of social enterprise as shown in Table 2. R1 and R2 were asked whether their company is considered as a social enterprise based on those elements. Their responses are listed in Table 2. It can be concluded that the respondent’s firm has the elements of a social enterprise.

Table 2: Elements of social enterprises

| ELEMENTS | SOCIAL ENTERPRISES | R1 | R2 |
|---------------------|--|--|--|
| Identity | Business with a social purpose | “We are business-oriented but our work relates to social purposes providing a systematic funeral management based on Sharia Law. Our founder was the CEO of Takaful Nasional and he saw how takaful can be applied to Islamic funerals.” | “We are a social enterprise... we have the concept of ‘sharing’. When all our members pay the subscription fees, a portion of the money is pooled into the takaful scheme. This money is used to finance a member’s funeral when the time comes. Another portion of the subscription money is put into the company where the enterprise part comes in. We use this money to do our marketing and pay for our operation.” |
| Objective | Double bottom line involving social mission and financial sustainability | “We are also giving back to society. Other than involvement in CSR projects such as helping the flood victims in Kelantan, we also have a tahfiz school for Rohingya children.” | “Our mission is to provide cashless Islamic funerals. Our business model is quite innovative where we have takaful protection.” |
| Operations/ norms | Business-like approach involving planning, trade and revenue streams | “We are a private limited company. Our top management is headed by the Executive Director. We have a number of departments in our organizational structure such as Operation and Marketing.” | “We are registered as a private limited company and we operate like a business entity.” |
| Funding and returns | Self-funding | “We have four shareholders with a paid-up capital of RM250,000” | “We are self-funding with a paid-up capital of RM300,000 and five shareholders.” |
| Domain | Part of the third sector (such as co-operatives) | “We have strategic alliances with co-operatives such as the Police Co-operative and NUTP- National Union of The Teaching Profession. We handle funerals for their participating members.” | “We have a smart partnership with MyAngkasa Holdings Sdn Bhd- a wholly-owned subsidiary of Angkatan Koperasi Kebangsaan Malaysia Berhad (Angkasa), Rosegate Insurance and Koperasi Sahabat Karya Berhad.” |
| Legitimacy | Addressing social needs through a commercial business vehicle | “When we started this company, our objective was to help ease the burden of family members in terms of the funeral costs especially those with small income and living in urban areas. We are giving them a complete Islamic funeral with takaful protection.” | “We have developed a Standard Operating Procedure (SOP) for Islamic funerals because we have seen different practices in different states. We have consulted the Muftis and come up with the SOP. Some mosques are already outsourcing their <i>Khatirah Kematiin</i> to us.” |

4. CONCLUSIONS

A social enterprise is established in developed countries such as the United Kingdom and the United States of America. The United Kingdom has over 70,000 social enterprises employing over a million workers and contributing more than 5% towards the national Gross Domestic Product. The social enterprise scene in Malaysia is relatively new with only about 100 successful social enterprises as compared with its neighboring country, Thailand, which has over 120,000 social enterprises [15].

Social enterprises have the potential to contribute towards the well-being of the people while increasing revenues for the nation. To create more successful social enterprises in Malaysia, there is a need to be more informed about the issues and challenges encountered by budding social enterprises such as the Islamic bereavement care service providers. This study offers implications to social entrepreneurs and policymakers. Any future social entrepreneurs interested in providing similar services should realize the issues and challenges they would face and be ready to tackle these issues. Against the background of diminishing budgets, the government recognizes the potential of social entrepreneurship. In order to formulate policies to stimulate more social entrepreneurship, it is vital to understand the issues and challenges faced by social entrepreneurs. Policymakers can formulate a better assistance program to assist IPFP social entrepreneurs for the future development of the industry.

This study revealed the issues and challenges encountered by two main social entrepreneurship companies providing innovative IPFP products in Malaysia. As in any research, this study is not without limitations. While the findings in this study may be generalized to other similar entity which provides similar innovative products to IPFP, there are limitations in respect of other entities which are profit driven, or those which provide funeral care services on ad hoc basis, or social entrepreneurs operating in other business spheres. Future research may conduct a comparative study between Muslim and non-Muslim Pre-need Funeral Plan which would be beneficial to the funeral industry.

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