

# Zakat As An Instrument Of Social Development In Improving The Quality Of Education For Asnaf: Case Study At The Federal Territory Islamic Religious Council (MAIWP) And Perak Islamic Religious And Malay Customs Council (Maipk)

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*Abstract: This paper analyses how zakat is used as a tool of social development to improve the educational standards of the asnaf (zakat beneficiaries) using the example of the Majlis Agama Islam dan Adat Melayu Perak (MAIPk) and the Federal Territories Islamic Religious Council (MAIWP). In spite of the introduction of different educational support programmes, there is still a worry about the efficiency of zakat distribution that is rather consumptive and has little long-term results to ameliorate asnaf education. This is evidenced by the fact that the number of zakat beneficiaries recorded every year, even with continuous assistance, continues to be very high. Thus, the proposed study will (i) determine the information on zakat collection and distribution as applied to education between 2019 and 2024, (ii) categorise educational development programmes applied by zakat institutions in the western zone of Malaysia, as well as (iii) compare the approaches of asnaf educational development programmes in MAIPk and MAIWP. A qualitative design was adopted, where secondary data analysis and semi-structured interviews with the MAIPk officers were conducted in order to establish the effectiveness of the zakat education schemes and assistance. The study reveals that the two organisations are providing education services through various programmes, including but not limited to merit awards, financial assistance, school assistance and competency-based training. Nonetheless, there are some differences regarding the mode of implementation and areas of focus, especially in strategies of human capital development in regard to asnaf. The research recommends that charity organisations ought to intensify productive zakat programmes, form partnerships with businesses, and increase comprehensive education-based development programmes. Comprehensively, the results reveal the intention of zakat institutions to promote social well-being and the quality of education amongst asnaf via more effective and purposeful zakat distribution models.*

**Keywords: Zakat Distribution, Social Development, Asnaf Education, MAIWP, MAIPk**

## I. INTRODUCTION

Zakat is one of the pillars of Islam that functions not only as an obligation of worship but also as a mechanism of social and economic development in the Islamic society<sup>1,2,3</sup>. In terms of its definition, zakat means purification, growth, and

blessing on the wealth issued to help the needy asnaf. Asnaf refers to the eight categories of recipients eligible to receive zakat, namely the poor (fuqara'), the needy (masakin), zakat administrators (amilin), new converts to Islam (muallaf), those in bondage (riqab), those in debt (gharimin), those striving in the cause of Allah (fisabilillah), and wayfarers (ibn sabil), as

outlined in the Qur'an<sup>4</sup>. Through the instrument of zakat, wealth can be redistributed fairly to reduce socio-economic imbalances, strengthen the well-being of the community, and preserve the public welfare, as demanded by Maqasid al-Shariah<sup>5,6</sup>. In the modern context, zakat has been recognised as one of the important elements of *Islamic Social Finance (ISF)* and contributes to the achievement of the Sustainable Development Goals (SDGs), especially in the fields of education, poverty eradication, and human development<sup>7,8,9</sup>.

In Malaysia, the zakat system is regulated by the State Islamic Religious Council (MAIN), which is responsible for the collection and distribution of zakat based on the provisions of the Ninth Schedule of the Federal Constitution. The management structure of zakat differs across states. Some institutions, such as the Selangor Zakat Board (LZS), Tabung Baitulmal Sarawak (TBS) and Zakat Penang (ZPP), have been corporatised, while others are fully managed by the MAIN, such as the Perak Islamic Religious and Malay Customs Council (MAIPk)<sup>44</sup>. The effectiveness of the zakat management system is highly dependent on the efficiency of administration, transparency of distribution, as well as the ability of institutions to implement high-impact programmes to improve the ability of asnaf to emerge from the cycle of poverty<sup>10</sup>.

One of the main areas that has received attention is the development of asnaf education, which is considered a long-term social investment to build the human capital of the ummah<sup>11</sup>. Through zakat education assistance, such as bursaries, scholarships, and skills training, asnaf are given the opportunity to improve their level of knowledge and skills so that they can be independent. Empirical studies show that zakat investment in the field of education can increase social mobility and reduce dependence on recurring financial assistance<sup>12</sup>. However, there are still concerns about the effectiveness of the education zakat programmes implemented, especially when the assistance is more consumptive (temporary finance) than productive (human capital development). This situation has had a long-term impact on the improvement of the standard of living, and the quality of asnaf education is still limited.

The issue of student dropouts is also an important dimension in assessing the social impact of zakat on educational development. The Ministry of Education Malaysia (MOE)<sup>14</sup> data indicates that the dropout rate has been decreasing, but the statistics are alarming amongst low-income households. The recent report indicates that the dropout rate among primary school students fell from 0.10-1 (2020) to 0.06-1 (2024) and among secondary school pupils from 1.13-1 (2020) to 0.64-1 (2024)<sup>13,14</sup>. Some of the major causes that have been identified include financial limitations, lack of motivation, as well as social support. In this regard, education zakat aid can be used as a strategic intervention to curtail the dropout rate by catering to the fundamental needs of students, like fees, learning equipment, motivational guidance, and learning equipment.

One of the zakat institutions that is currently engaged in offering integrated education assistance programmes that include asnaf student bursaries, IPT preparation assistance, and skills training programmes is the MAIPk. Along with offering zakat assistance to disadvantaged students, MAIPk

studies how this help affects their quality of life and academic results<sup>15</sup>. Nonetheless, according to the statistics, even with the introduction of different initiatives, the educational category of zakat recipients continues to be high, demonstrating the necessity of a more comprehensive approach that is supported by skills-based human development and entrepreneurship<sup>11</sup>.

Therefore, this study aims to evaluate the role of zakat as an instrument of social development in improving the quality of asnaf education by focusing on the analysis of programmes and distribution strategies in MAIPk and the Federal Territories Islamic Religious Council (MAIWP). This study combined secondary data (2019–2024) with semi-structured interviews with MAIPk officers to assess the effectiveness of education zakat schemes and assistance in terms of sustainability and their impact on the development of asnaf people. This study is expected to contribute to the educational zakat literature as well as provide guidance to policymakers in strengthening the effectiveness of zakat distribution based on the principles of Maqasid al-Shariah and Islamic social development.

## II. LITERATURE REVIEW

Past studies are an important basis in forming an understanding of the concept and practice of zakat as an instrument of social development. According to Fink<sup>16</sup>, past research is a systematic process to evaluate and interpret the results of existing writings in the field of study. The literature spotlight is not just about collecting findings, but it is also necessary to assess thought patterns and identify research gaps. Based on the evaluation of the current literature, three main focuses can be identified, namely (i) zakat and asnaf education programmes, (ii) zakat in improving the quality of life through education, and (iii) zakat as part of Islamic social financial tools that support social development based on Maqāsid al-Shariah.

### ZAKAT AND ASNAF EDUCATION PROGRAMME

Zakat serves as a social security mechanism that ensures wealth balance and fosters economic justice in society. Ibrahim<sup>17</sup> pointed out that zakat is not just a temporary welfare aid but a form of human development intervention that can strengthen economic and spiritual well-being. Sadeq<sup>18</sup> introduced the concept of productive zakat, which is the distribution of zakat that is used to finance education, training, and skill development to enable asnaf to be independent. This productive approach has a long-term impact compared to a consumerist distribution that only meets immediate needs.

Several studies in Malaysia have shown various approaches in the implementation of asnaf education programmes according to the state context. Rahman and Anwar<sup>19</sup> found that the LZS allocates 40 per cent of the total zakat collection (RM 140 million in 2012) for the education sector, including memorisation scholarships, student bursaries, and fee assistance at all levels of study. A study by Othman et al.<sup>20</sup> found that the Kedah State Zakat Board (LZNK) channelled RM 186 million between 2016–2019 for schooling assistance and bursaries for university students. Despite the

large amount, the researchers emphasise the importance of regular monitoring and evaluation to assess the effectiveness of educational assistance on the well-being of asnaf.

A recent study by Ismail and Ismail<sup>21</sup> evaluated the distribution of educational zakat through the framework of Maqasid al-Shariah and found that zakat investment in education is able to strengthen *hifz al-'aql* (preservation of reason) and form a generation of knowledgeable asnaf. Ariffin et al. added that there are significant differences between states in terms of funding allocation and implementation strategies, which lead to variations in the socio-economic achievements of asnaf. Overall, these findings show that zakat institutions need to design educational programmes in a productive and sustainable manner so that their impact can be measured in the long term<sup>11</sup>.

### ZAKAT IMPROVES QUALITY OF LIFE THROUGH EDUCATION

Education is the main catalyst for social development and the well-being of asnaf. A study by Abu Bakar et al.<sup>22</sup> found that educational zakat assistance received by students at Kedah zakat schools increases motivation and academic achievement as well as reduces dropout rates due to family economic stress. Zakat serves as a complement to the social support system, ensuring that asnaf students can continue their learning more stably. An empirical study by Adnan et al.<sup>12</sup> in Perlis showed a significant positive relationship between the amount of zakat assistance and the academic performance of asnaf students. Students who received assistance consistently recorded higher exam results and attendance rates than students who did not receive assistance. This emphasises the role of zakat as a social instrument that can reduce the education gap among low-income communities.

However, Harun et al.<sup>23</sup> stressed that investment in asnaf higher education should be accompanied by a change in mindset and soft skills training. Some aid recipients are easily satisfied with basic needs met without aspirations to improve the standard of education. Therefore, education zakat must be structured holistically, including financial assistance, self-potential development, and career guidance to ensure that asnaf are able to get out of the cycle of poverty.

A study by Mohamed Esa et al.<sup>24</sup> reviewed more than 60 articles related to the development of asnaf and found that most research still assesses the impact of zakat quantitatively in the short term without examining the social and psychological changes of the recipients. This study proposes a mixed-methods approach that combines empirical data with in-depth interviews so that the effectiveness of the education zakat programme can be evaluated comprehensively. The proposal is in line with the approach of this study, which uses secondary data and interviews with MAIPk officers to assess the extent to which education zakat assistance has an impact on the social development of asnaf.

### EDUCATION AND THE IMPORTANCE OF ISF TOOLS

ISF is a problem-solving approach that reflects the principles of ethics, financial modelling, and social responsibility. The model has actually existed for an extended

period in the Islamic economic system and shows significant differences from the conventional financial system as a practical tool for social and economic development. Islamic social financial tools, including zakat, public donations, waqf, and others, should be further strengthened to empower asnaf education.

Thaidi et al.<sup>25</sup> explained that Islamic social financial tools have unique keys that fulfil God's commands, ethical considerations, and more practical instruments that enhance the socioeconomic well-being of the community in a locality. Adewale and Zubaedy<sup>26</sup> explained that zakat money can be used to finance the education of Muslim students, orphans, students with disabilities, scholarships, preparation of books, payment of teachers' salaries, and so on. Thus, zakat can be utilised in a way that focuses on a fair distribution of wealth and alleviates poverty in society. The reason is that improved living standards can be achieved through the medium of education.

The ISF tool can also be a sustainable and effective tool for long-term applications<sup>27</sup>. According to Hossain<sup>28</sup>, the instruments of ISF, including zakat, waqf, and sadaqah, play a vital role in addressing contemporary social and economic challenges, such as poverty, inequality, education, and healthcare. These instruments function as ethical and redistributive mechanisms that promote social welfare, enhance financial inclusion, and contribute to achieving SDGs within the framework of Maqasid al-Shariah. Zakat is used to provide various financial assistance to individuals for education, professional training, and skills development that enhances the socio-economy. The empowerment of asnaf through education is important to ensure that they have knowledge, skills and future career opportunities.

Naturally, this Islamic social financial tool is important for the development of asnaf through the empowerment of education. Previous studies have proven that Islamic social financial tools such as public donations and waqf have succeeded in empowering asnaf education. Zakat is also one of the instruments in ISF. Therefore, this study has chosen and only focused specifically on the role of zakat in improving the standard of living of asnaf through the medium of education through programmes that have been implemented by MAIPk and MAIWP.

### III. RESEARCH METHODOLOGY

This section describes the methodological approach used to assess the role of zakat as an instrument of social development in strengthening the quality of education of asnaf in the western zone of Malaysia. This research concentrated on two prominent zakat organisations, i.e., the MAIPk and MAIWP, over the period 2020–2024.

The action plan was the study design, which outlines the procedure of how to conduct the research, the process of data collection, analysis, and interpretation to generate the study objectives. It seeks to ascertain that the overall study procedure is conducted in a systematic fashion and is anchored on objective targets. In the context of this research, the researcher aimed at evaluating the practicability of zakat as a means of social development in empowering the education of

the asnaf in the western zone of Malaysia in the MAIPk and MAIWP. This technique permits scholars to carry out empirical investigations into how educational zakat management contributes to enhancing the quality of life and human capital development among asnaf<sup>29</sup>.

The approach of the study utilised a qualitative case study design to allow the researchers to comprehend the phenomenon within the actual setting of the zakat institution. This method fits well when the phenomena under investigation are observed in an overwhelming environment and are mixed with the organisational and social variables<sup>30</sup>. In this manner, the researchers could study the application of the educational zakat programme and how zakat institutions trigger social development.

Zakat institutions actively participating in the collection and allocation of educational zakat within the western Malaysian area formed the study population. The purposive sampling was done using the criteria of having accessible records of education zakat collection and distribution data, operating asnaf education programmes in stages, and being willing to cooperate in terms of interviews and documentation, which led to the selection of MAIPk and MAIWP. A total of six key MAIPk officers were selected as the main informants based on their experience in the distribution of education, asnaf development, and zakat management. Data from MAIWP was obtained through annual reports, distribution documents, and zakat management from 2019 to 2023.

The primary data sources of the study were secondary data and primary data. Secondary data was obtained from the annual reports, records of the collection and distribution of education zakat of MAIPk and MAIWP between 2019 and 2023. According to White et al.<sup>45</sup>, the analysis of the content of documents is a valid and repeatable method to obtain authentic information and identify the pattern of zakat distribution. In addition, semi-structured interviews were also conducted with six MAIPk officers to obtain more information on the strategy of distributing education zakat, the challenges of implementation, and the impact on the quality of asnaf education. The use of these multiple data sources creates a methodological triangulation that increases the reliability and validity of the study findings<sup>31</sup>.

This entire design used a document and thematic analysis approach to identify key themes that emerge from the report and interview data<sup>32</sup>. The analysis process was carried out in an inductive and deductive manner to build a holistic understanding of how zakat plays a role as a social financial tool in the development of asnaf education. Therefore, the design of this study not only clarifies the data collection procedure but also serves as a conceptual framework that connects the objectives, questions, and results so that they are all in line with the theory of Maqasid al-Shariah as well as the goals of Islamic social development.

To ensure the validity and reliability/credibility of qualitative data, the following steps were taken: data triangulation (combining documents and interviews), member checking by sending interview transcripts to informants for information verification, as well as peer debriefing, where draft analyses were reviewed by other researchers to identify interpretation biases. This approach is in line with Creswell

and Poth's<sup>31</sup> suggestion that trust in qualitative studies can be strengthened through a variety of validity strategies.

There are a few limitations to be aware of. Firstly, this study was limited to two zakat institutions in the western zone of Malaysia, and the data period was 2019–2023. As such, generalisation to all zakat institutions in Malaysia should be done with caution. Second, full access to some institutions' internal data was limited due to organisational confidentiality reasons, which could compromise the depth of analysis. Third, as a qualitative study, the number of informants was limited and more exploratory in nature. Nonetheless, the issue was balanced by the use of official documents as empirical support. However, it is important to note that this limitation did not affect the objective of the study, which aims to explore in depth the function of zakat in asnaf education and social development.

#### IV. FINDINGS AND DISCUSSIONS

This section discusses the main findings based on the analysis of secondary data acquired from the annual zakat reports of MAIPk and MAIWP between 2019 and 2023, as well as the results of interviews with MAIPk zakat officers. This analysis aims to understand the extent to which zakat institutions play a role as a catalyst for social development and improvement of the quality of education for asnaf through various schemes and educational assistance. The findings of the study showed three main themes, namely (i) the trend of zakat collection and distribution, (ii) the development of asnaf education, and (iii) the impact of zakat assistance on the educational and socio-economic development of asnaf.

##### TRENDS IN ZAKAT COLLECTION AND DISTRIBUTION IN MAIPK AND MAIWP

Based on Table 1, data from the Department of Waqf, Zakat and Hajj (JAWHAR, 2025), zakat collection showed a consistent increase for both zakat institutions in the western zone of Malaysia, namely MAIPk and MAIWP.

STATE	2024	2023	2022	2021	2020
Wilayah Persekutuan	1,139,269,926.86	1,035,822,412.22	928,302,963.05	708,623,134.93	761,851,601.45
Perak	244,106,846.00	227,800,519.27	225,057,511.00	183,643,097.00	191,633,580.59

Table 1: Total Zakat Collection Data in Federal Territories and Perak<sup>33</sup>

In 2024, the total zakat collection in the Federal Territories reached RM1.139 billion, an increase of almost 10% compared to 2023 (RM1.035 billion), while Perak recorded a modest increase to RM244 million in 2024 compared to RM227 million in 2023. This continued increase reflects the improved level of economic recovery and zakat awareness after the COVID-19 pandemic. Similar findings were also noted by Abdul Hanif et al.<sup>34</sup> and Azmi et al.<sup>35</sup>, who found that the recovery of post-pandemic economic activities has strengthened the commitment of Muslims to the payment of zakat as a religious and social instrument.

From a longitudinal perspective (2020–2024), MAIWP’s zakat collection increased by almost 50%, from RM761.9 million (2020) to over RM1.139 billion (2024). This influx was predetermined by three key factors, namely (1) a rise in the awareness of the population regarding zakat possession due to the digitisation of zakat and online payment campaigns, (2) trust in the transparency of zakat institutions with annual audit reports and publications, and (3) the fact that after the pandemic, an increasing number of companies and individuals increased their earnings, which expanded the cohort of zakat donor.

Zakat collection in Perak, on the other hand, rose at a slower pace from RM191.6 million (2020) to RM244 million (2024). This rate is increasing, but nevertheless, the trend indicates the strength of the MAIPk zakat institution to support the momentum of collecting even in an unfavourable economic climate. As a study by Othman et al.<sup>20</sup> (2020) demonstrates, it is the geographical factor, the degree of zakat literacy, and the performance of promotional agencies that operate at the district level that affect the performance of zakat collection in states like Perak.

Such a rise in zakat collection goes in tandem with the outcome of some of the prior research works, which claim that zakat institutions that adopt digital governance methods and effective communication strategies would be in a position to enhance societal trust in the way in which zakat money is being managed<sup>36,37</sup>. An example includes MAIPk, which has had several payment innovations, including MAIPk Bestari, which is integrated with e-wallet technology in zakat payment. In contrast, a community approach increased the strength of MAIPk, involving the spread of the net of amil in rural regions and programmes based on the education of zakat in mosques. This is a strategy indicating how zakat is used as a socio-economic development tool, which not only collects funds but also influences the consciousness of religious values of rural societies.

To sum it up, it is evident that the growth of zakat collection in both states implies the effectiveness of the zakat management system in Malaysia, which is governed by the institutional system of the state. However, even though MAIWP showed higher growth due to the strength of the Federal Territories’ economy and reliance on corporate payments, MAIWP still plays an important role in ensuring that zakat collection continues to be sustainable through a grassroots approach and community zakat education programmes. This situation also reinforces the findings of a study by Jamaludin et al.<sup>38</sup>, who mentioned that the effectiveness of zakat collection is influenced by institutional trust, which impacts people’s behaviour and intention to pay zakat. Table 2 shows the data on the total distribution of zakat in MAIWP and MAIPk.

STATE	2024	2023	2022	2021	2020
Wilayah Persekutuan	1,187,017,522.00	952,272,327.00	885,431,079.70	732,445,878.00	526,470,916.70
Perak	155,194,547.00	169,062,063.57	146,243,689.84	169,561,173.66	165,047,590.88

Table 2: Total Zakat Distribution Data by Zakat Institution<sup>33</sup>

Based on official JAWHAR data<sup>33</sup>, the distribution pattern showed a strong upward trajectory in the Federal Territories. In the Federal Territories (MAIWP), the total distribution

increased from RM526.47 million (2020) to RM1.187 billion (2024) in total. The percentage of growth recorded from 2023 to 2024 alone reached +24.65% (RM952.27 million → RM1.187 billion). This surge is consistent with the literature linking post-pandemic recovery, digital transformation of aid processing, and public confidence in institutional transparency with faster and scalable distribution capabilities. In addition, the MAIWP collection ratio also showed aggressive resource mobilisation in 2021 ( $\approx 1.03$ ) and 2024 ( $\approx 1.04$ ), signalling the use of the previous year’s surplus/other income to meet current social needs, a practice supported by a trust-based governance framework and revenue accountability.

For Perak (MAIPk), the total distribution decreased from RM165.05 million (2020) to RM155.19 million (2024). After its substantial increment in 2021 (RM169.56 million), the distribution decreased in 2022 (RM146.24 million), increased again in 2023 (RM169.06 million), and decreased by 8.20% in 2024 (RM155.19 million). This pattern is prevalent in state contexts that depend on local economic profiles, fiscal limits, and scheme review priorities. Particularly, state comparative studies show that distribution variations are influenced by the structure of the local labour market, the literacy of applications for assistance, as well as the implementation of eligibility screening and system integration<sup>20</sup>. The distribution patterns show that the collection ratio of MAIPk remained  $< 1.0$  throughout 2020–2024, reflecting a more cautious approach, corresponding to the strategy of balancing current needs with continuity of funds, as well as a shift towards system improvements and a focus on selected programmes<sup>46</sup>.

In summary, MAIWP shows that higher fund recycling capacity drives distributions above collections in peak need years, while MAIPk maintains a conservative distribution policy that is closer to current collections. Both trajectories are in line with the recommendations of the literature: the effectiveness of the distribution depends on institutional trust, the transparency of reporting, the use of technology, and alignment with Maqasid al-Shariah in matching funds to urgent social needs. In the context of asnaf education, the momentum of MAIWP’s distribution has the potential to expand the reach of programmes in the form of direct funding (scholarships/bursaries), while the Perak pattern encourages more focused programme selection and impact assessment so that each ringgit distributed maximises learning outcomes and long-term capabilities.

#### ASNAF EDUCATION DEVELOPMENT PROGRAMME

Table 3 shows the analysis of the two zakat institutions that implement various educational programmes based on local needs. The analysis found that the two main zakat institutions in the western zone of Malaysia, MAIPk and MAIWP, have implemented various asnaf education development programmes that serve to improve access, efficiency, and quality of education among zakat recipients. In total, the two institutions implemented more than 15 types of schemes and educational aid, covering basic education, vocational skills, as well as scholarships and bursaries at the higher level.

MAIPk stood out through its holistic education empowerment approach by combining direct financial

assistance and skills training geared towards self-development and asnaf employability. Among the main programmes carried out were General Education Assistance, Baitulmal Education Scholarship, Kg. Kenang People’s Religious School (SAR) Financing, Domestic and Foreign Bursaries, People’s Religious Schools Percapita Assistance, Women’s Training School Assistance, and Asnaf Skills Training Scheme.

Programmes such as SAR Kg. Kenang and Women’s Training Schools showed an emphasis on the development of soft and technical skills, in line with the findings of Othman et al.<sup>39</sup> who emphasised that productive zakat programmes can break the cycle of educational poverty through knowledge transfer and practical training. Schemes such as the Asnaf Skills Training Scheme also showed that MAIPk focuses on the long-term development of asnaf through industrial, vocational and entrepreneurial training. Zakat should be expanded to a capacity-building model that is able to increase human added value.

In addition, assistance such as the Jerusalem Education Scholarship and Overseas Bursary (Jordan and Egypt) proves MAIPk’s commitment to empowering asnaf students globally.

Clothing, General Assistance for IPT Education, Scholarships/Incentives for Excellent Students, PICOMS International University College Student Assistance, Baitulmal KL Professional College Assistance, Qur’an Memorisation Assistance, Industrial Skills Training Assistance, as well as SSPN/PTPTN Investment Scheme Assistance.

Two of the largest programmes, in terms of beneficiaries, were the General School Aid and the HEIs, which were designed to ease graduate students by paying their fees, equipment, and basic learning needs. This has been proven to be an efficient method of checking the rate of dropouts of the urban asnaf students who experience financial complications in the higher educational system. However, to ensure that the effects of such support can be long-lasting, fruitful factors are to be supplemented, including skills training, academic mentorship of the graduate, and job search.

Recently, in 2021, MAIWP introduced the Industrial Skills Training Assistance Programme, and it is a giant move toward creating a productive zakat model. Nevertheless, the available skills programmes are still few in comparison with those provided by MAIPk. As such, they need to be diversified to cover the entrepreneurship, modern agriculture, and green technology sectors to match the priorities of national socio-economic development.

**ASNAF EDUCATION PROGRAMME UNDER MAIPK: FINDINGS AND EXPERT INTERVIEWS**

The secondary data analysis and interview with zakat officers in MAIPk reveal that the use of asnaf education programmes as one of the thrusts of the Education Empowerment Programme is one of the chief drivers of social development in the state of Perak. In this methodology, equal emphasis is given to financial (consumptive) educational support and skill formation (productive) that may promote the long-term capacity of asnaf.

**✓ IMPLEMENTATION OF EDUCATION ZAKAT SCHEME AND ASSISTANCE**

MAIPk implements various schemes and educational assistance to ensure that educational opportunities can be achieved by all levels of asnaf from primary school students to university levels, including students abroad. Based on the results of the interview, MAIPk officials explained that the implementation of assistance was made based on the level of study and priority areas, as follows:

*“For this General Education Assistance, we will give one-off to students who continue their studies from the form, STAM, STPM to degrees. The current rate, if the foundation or STAM is RM800, and our degree is RM1,000. If it is a Bursary in the country, for example, at the diploma or degree level, we focus only on Islamic Studies or Tahfiz. For Overseas Bursaries, we are more focused on Jordan and Egypt...”*

This statement shows that MAIPk’s educational zakat assistance is directed and structured, focusing on areas that are considered to have a high impact on human development, such

MAIPk	MAIWP
<ul style="list-style-type: none"> <li>• Schooling Lesson Assistance</li> <li>• Baitulmal Study Scholarships</li> <li>• SAR Financing Kg. Kenang</li> <li>• One-Way (Round Trip) Travel Fares Study Abroad</li> <li>• Bursary in the Country</li> <li>• Overseas Bursary</li> <li>• People’s Religious School Assistance</li> <li>• Women’s Training School Assistance</li> <li>• Allocation of Universiti Sultan Azlan Shah</li> <li>• Asnaf Skills Training Scheme</li> </ul>	<ul style="list-style-type: none"> <li>• General Assistance for Schooling/ Boarding School Preparation</li> <li>• School Equipment and Clothing Assistance</li> <li>• General Assistance for IPT Education/ IPT Preparation</li> <li>• Special Scholarships/ Incentives for Outstanding Students</li> <li>• PICOMS International University College Student Aid</li> <li>• Student Assistance of Baitulmal Professional College, Kuala Lumpur</li> <li>• Incentive Assistance to Encourage Al-Quran Memorisation</li> <li>• Industrial Skills Training Assistance</li> <li>• Assistance for the Strengthening of Islam</li> <li>• Tuition Fee Assistance</li> <li>• SSPN/PTPTN Investment Scheme Assistance</li> </ul>

Table 3: List of Education Programmes Implemented in MAIPk<sup>40</sup> and MAIWP<sup>41</sup>

In contrast to MAIPk, MAIWP emphasised financial assistance that is consumptive and large-scale, but supported by a structured implementation mechanism that focuses on access to equity to ensure that asnaf students do not drop out of the formal education system. Among the main programmes were General Assistance for Schooling/Preparation of Boarding Schools, Assistance for School Equipment and

as Islamic studies, tahfiz, and other critical fields. Another study conducted by Rahman et al.<sup>43</sup> also favours this strategy, indicating that the introduction of zakat assistance, depending on the strategic area, can create competitive human capital and reinforce the well-being of asnaf permanently. Along with the financial support, MAIPk also gives bursaries to students overseas through a stringent vetting procedure just to guarantee that the students rewarded do not fall below the academic and moral standards. This practice is an indication of a concerning attitude towards the effectiveness and integrity of the use of education zakat funds.

#### ✓ EDUCATION ZAKAT SCHEME AND ASSISTANCE-PRODUCTIVE EDUCATION

Another positive move exhibited by MAIPk was the creation of an effective education programme, which was a skills development and entrepreneurship training programme. The zakat officer explained:

*“The assistance of Per Capita Assistance of people to religious schools is under the JAIPk education division since we directly present it to JAIPk. We also allocate a special budget to Universiti Sultan Azlan Shah with regard to student management. We can also be approached to support other institutions like the Women Training School and the Asnaf Skills Training Scheme.”*

Programmes like Women Training School and Asnaf Skills Training Scheme are indicative of the new orientation of MAIPk, whereby it ceases to provide consumptive assistance but instead offers assistance based on self-empowerment. Othman et al.<sup>39</sup> stated that the only way to assist asnaf is by adopting a productive zakat strategy, where workshops, training and motivation help them to get out of the educational poverty trap. This policy shows the notion that zakat can be used as an investment in human resources instead of merely being used as an instrument of redistribution. This segmentation of special allocation to such institutions like Universiti Sultan Azlan Shah (USAS) indicates that MAIPk cares about the development of educational cooperation between religious and academic institutions and, therefore, aims at increasing the access of asnaf to the education system and empowering the overall ecosystem of Islamic human capital.

The cumulative outcome of the documentary findings and interviews refers to the fact that MAIPk has constructed an asnaf education development model with three key components based on them, namely:

- ✓ Direct aid (e.g. General Aid for Education and Bursary Domestic/Abroad)
- ✓ Skills and vocational training (Asnaf Skills Training Scheme, Women’s Training School)
- ✓ Collaboration of academic and religious institutions (JAIPk and USAS).

This model reflects the Maqasid Syariah approach to education, which not only provides access but also empowers the knowledge, skills, and morals of asnaf in the long term. With a more inclusive and trust-based implementation, MAIPk is seen as one of the state zakat institutions that has

the potential to be a reference for the development of high-impact asnaf education.

#### COMPARATIVE ANALYSIS AND IMPACT OF EDUCATION ZAKAT SCHEMES IN MAIWP AND MAIPK

A comparative study between MAIPk and MAIWP shows that both institutions play a significant role in the development of asnaf education in the western zone of Malaysia. Although the two institutions have similarities in the objectives and categories of assistance, the implementation approach, distribution structure, and form of educational programmes offered show differences in terms of strategic priorities and long-term effectiveness in increasing the human capital of asnaf.

#### *SIMILARITIES IN EDUCATIONAL APPROACHES AND OBJECTIVES*

In general, MAIPk and MAIWP share the main goal of ensuring that asnaf obtain comprehensive access to formal and non-formal education, starting from pre-school to university levels. Both institutions offer various forms of educational aid, including General Schooling Aid, Scholarships and Domestic Bursaries, as well as IPT Aid. This approach reflects the implementation of the function of zakat as a social safety net instrument based on Maqasid al-Shariah, especially in preserving reason (hifz al-’aql) and heredity (hifz al-nasl) through education<sup>47</sup>.

However, most of the programmes offered remain consumptive in nature, providing short-term financial assistance such as fees, equipment, or allowances to ease the immediate financial burden of asnaf students. Although this strategy is short-lived, it leads to sustainable self-reliance at a small price. A productive assistance model, founded on the development of asnaf skills and employability, is to be given priority at zakat institutions in order to become more sustainable, because in such a way they will have more autonomy and independence in the economic environment.

#### *DIFFERENCES IN EDUCATION ZAKAT DISTRIBUTION STRATEGIES IN MAIPK AND MAIWP*

The two institutions have different approaches to implementation strategies. MAIPk has a tendency towards a prolific attitude and human resources training, where schemes are in the form of training and skills. The Kg Kenang SAR Financing Scheme, Women Training School Assistance, and Asnaf Skills Training Scheme are just some of the even better programmes. The provided programme is based on capacity building and self-development of a whole serving as asnaf, which goes hand in hand with the findings of Othman et al.<sup>39</sup>, who stated that zakat schemes ought to be deepened in an attempt to transform them into a model with an empowerment context. Such a strategy is also consistent with the theory of Human Capital Development<sup>42</sup>, according to which the productivity and competitiveness of zakat beneficiaries may be raised by investing in their education and skills.

The superiority systematising team in MAIWP can be discussed as the combination of both a welfare model, consumptive and productive ones, which is justified by a higher level of zakat collection and distribution than in MAIPk. The programmes include School Aid, Excellent Scholarships, Baitulmal Professional College Student Aid, and Al-Quran Memorisation Aid, which indicate a high priority in providing fair access to urban education. The few that have contributed to empowering the economy in the long run, such as the Industrial Skills Training Assistance, in spite of their success in enhancing the asnaf's involvement in higher education, have scant contributions. Thus, MAIWP needs to enhance and further diversify its skills-based and entrepreneurship-oriented programmes to respond to the ideals of the Civil Economy and SDG 4 on Quality Education.

#### ANALYSIS OF EFFECTIVENESS AND SOCIOECONOMIC IMPLICATIONS

When the quality of the two institutions is compared, it is evident that MAIPk is better in the innovations of skills development, whereas MAIWP is better in the development of distribution management and coverage of the recipients. Despite the overall allocation of MAIWP in 2024 (over RM1 billion) being considerably larger than that of MAIPk (RM244 million)<sup>33</sup>, the initiatives of the latter seem to have more actual developmental long-term effects on increasing the capacity of asnaf students.

An analysis of skills-based education zakat demonstrates that it is an important factor that ensures there is social mobility in addition to curbing unemployment among the youth in low-income earners. This observation supports the opinions of Rahman et al.<sup>43</sup>, who emphasised the argument that productive zakat initiatives can improve the potential of asnaf students to become a highly skilled workforce, hence, a profitable contribution to the region's economic development.

In the light of Maqasid al-Shariah, these institutions not only have the roles of meeting the basic needs of welfare but also contribute to development by increasing the level of knowledge, skills and human dignity. Education zakat has played a vital role in widening access to quality education, strengthening the identity of Muslim students, and empowering them to break free from the cycle of poverty.

#### V. CONCLUSION AND RECOMMENDATIONS

Overall, this study found that MAIPk and MAIWP play an important role in empowering the development of asnaf education in the western zone of Malaysia through various zakat assistance schemes. The assistance channelled covers the pre-school to university levels and has helped to improve access to education for the low-income group. However, the analysis shows that the majority of assistance is still consumptive in nature, such as the payment of fees and basic needs of students, which only have a short-term impact on the improvement of the self-capacity of asnaf. Therefore, a new approach based on productive development needs to be introduced so that zakat assistance is not only charitable but also a catalyst for social transformation. Zakat institutions are

advised to expand high-impact assistance schemes such as skills training, entrepreneurship, and TVET programmes that are in line with the needs of the current job market. The proposed establishment of an Integrated Asnaf Development Centre also has the potential to strengthen the education ecosystem through the provision of training facilities, dormitories, and self-learning centres. In addition, strategic cooperation between zakat institutions, the industrial sector, and higher education institutions needs to be enhanced to ensure that asnaf students acquire practical skills and job opportunities. There is also a need to enhance data transparency and conduct social impact assessments in a methodical way, which will contribute to evaluating the extent to which the aid schemes improve the welfare of the beneficiaries. Concisely, the shift from a consumptive distribution model to a productive model will transform educational zakat into a key tool for the sustainable development of Islamic human capital and in accordance with the principles of Maqasid al-Shariah.

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