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## THE IMPACT OF ZAKAT ASSISTANCE ON THE ACADEMIC PERFORMANCE OF ASNAF IN PERLIS

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### Abstract:

This study investigates the impact of zakat assistance on the academic performance of Asnaf students in the state of Perlis. Grounded in the objective of evaluating the influence of zakat aid on academic outcomes, the study addresses the central research question: *What is the impact of zakat assistance on the academic outcomes of Asnaf students?* A quantitative research design was employed, and data were collected through a structured questionnaire distributed via Google Forms to a sample of 155 Asnaf students from three selected primary schools in Perlis. The findings reveal a positive correlation between the zakat assistance received and the students' academic performance. Specifically, students who reported receiving consistent zakat support demonstrated improved academic results, higher motivation, and greater school engagement compared to their peers who received minimal or no assistance. The study suggests that zakat assistance, when allocated effectively, plays a significant role in supporting the educational development of underprivileged students by alleviating financial burdens and providing access to learning resources. These findings underscore the importance of continuous and well-managed zakat distribution to enhance educational equity and contribute to the broader goal of social upliftment among the asnaf community. The study concludes by recommending further research to explore the long-term effects of zakat assistance on academic and socio-economic outcomes across different educational levels.

### Keywords:

Zakat, Asnaf, Education, Performance, Assistance

## Introduction

Zakat, a fundamental component of Islamic social finance, is vital for alleviating poverty and fostering social equity, particularly among the underprivileged Asnaf group. In Malaysia, zakat has emerged as an effective mechanism for improving educational access among students from low-income households, especially in rural states like Perlis. These students, classified under the faqir (poor) and miskin (needy) categories, frequently encounter economic obstacles that limit their ability to pursue quality education. Targeted zakat disbursements—including aid for school supplies, tuition, and transportation—have provided critical support to these students, allowing them to concentrate more on their studies (Junoh et al., 2023; Abdul Ghani Azmi & Mohamed, 2024). Empirical findings demonstrate that zakat assistance not only alleviates financial stress but also contributes to increased motivation, better attendance, and improved academic outcomes (Kamaruddin & Hanefah, 2021; Jamaluddin & Yuen Wah, 2021). Nevertheless, despite these associations, limited empirical research has rigorously quantified zakat's impact on academic performance at the primary level, particularly in local contexts such as Perlis. More localized, data-driven research is necessary to evaluate and enhance the effectiveness of zakat education assistance in Malaysia (Mohamad, 2020; Taha et al., 2025).

To address the existing research gap, this study investigates the direct impact of zakat assistance on the academic performance of Asnaf students in Perlis. Employing a quantitative research design, data were gathered from 163 Asnaf students enrolled in three selected primary schools through a structured survey distributed via Google Forms. The study examines critical indicators of academic performance. The objective is to assess whether consistent zakat support is associated with measurable improvements in these educational outcomes. Preliminary analysis reveals a positive correlation between zakat assistance and academic success. Specifically, students who received regular zakat support demonstrated higher academic achievement and greater engagement in school compared to those with limited or irregular aid. These findings underscore the potential of zakat as a strategic instrument not only for educational empowerment but also for long-term poverty reduction. The study offers evidence-based insights for zakat institutions, educators, and policymakers in optimizing zakat disbursement to enhance educational equity and social mobility.

## Literature Review

### *Zakat and Its Role in Islamic Social Finance*

Zakat is a mandatory almsgiving practice in Islam, constituting one of the five foundational pillars. It is rooted in the principles of social justice, equity, and compassion, serving as a redistributive mechanism to uplift underprivileged segments of society. As a cornerstone of Islamic social finance, zakat provides a religiously sanctioned framework for wealth circulation, aiming to bridge economic disparities and promote social inclusion (Kamaruddin & Hanefah, 2021). The traditional recipients of zakat, known as the Asnaf, include eight eligible groups, with the poor (faqir) and needy (miskin) comprising the most targeted beneficiaries (Mohamad, 2020).

In contemporary practice, zakat has expanded beyond basic material aid to encompass strategic initiatives in education, healthcare, and entrepreneurship development. Particularly in Muslim-majority countries like Malaysia, zakat is institutionalized through state-managed zakat boards, facilitating organized and transparent disbursement. This institutionalization allows zakat to function not only as a religious obligation but also as a formal policy instrument in addressing poverty and fostering development (Abdul Ghani Azmi & Mohamed, 2024).

### ***Educational Challenges Among Asnaf Communities***

Access to quality education remains a persistent challenge for children from Asnaf families. Many of these students live in rural and economically marginalized regions, where they face financial, infrastructural, and social barriers that impede their learning experiences. Key challenges include the inability to afford school fees, uniforms, transportation costs, and supplementary materials, all of which contribute to high dropout rates, absenteeism, and poor academic outcomes (Junoh et al., 2023).

Moreover, the psychological toll of poverty—manifested through stress, social stigma, and low self-esteem—can further diminish students' academic motivation and classroom engagement (Jamaluddin & Yuen Wah, 2021). In regions such as Perlis, these issues are compounded by geographic isolation and limited access to high-quality educational resources. Consequently, children from Asnaf families are often trapped in a cycle of intergenerational poverty, where inadequate education restricts future socioeconomic mobility (Ayuniyyah, Pramanik, & Saad, 2018).

### ***Zakat Assistance in the Malaysian Educational Context***

Recognizing the role of education in breaking the poverty cycle, Malaysian zakat institutions have increasingly prioritized education as a core area for zakat disbursement. Zakat aid programs commonly include financial support for tuition fees, provision of school uniforms and supplies, transportation subsidies, and boarding assistance for rural students (Kamaruddin & Hanefah, 2021; Abdul Ghani Azmi & Mohamed, 2024).

Such interventions have been shown to significantly reduce the financial burden on low-income families and ensure that children can remain in school. In some states, zakat assistance also supports learning enhancement initiatives such as remedial classes and motivation seminars (Taha et al., 2025). These programs not only facilitate basic educational access but also foster holistic academic development, positioning education as a transformative force in the lives of disadvantaged children (Azrai, Harahap, & Haidir, 2024).

Recent empirical studies reinforce these observations. For example, Radzi & Ab Rahman (2019) conducted qualitative interviews in Selangor and Kuala Lumpur and found that zakat-funded provision of school materials and motivational support notably improved primary and secondary school retention among urban poor children. Ariffin et al. (2024) compared education zakat schemes across several Malaysian states and documented that states with better governance and coordination with Higher Education Institutions (HEIs) saw higher enrollment and satisfaction rates among scholarship recipients. From a theoretical standpoint, Ismail & Ismail (2022) emphasized that zakat distributed through the lens of *maqasid al-Shariah* empowers Asnaf students by directly addressing educational barriers. Additionally, Daud & Wahid (2024) found via PLS regression that zakat aid at public universities in Malaysia significantly enhanced students' readiness and academic performance.

While these studies provide strong evidence at urban and tertiary levels, most focus on institutional mechanisms, secondary or post-secondary education, or qualitative outcomes. In contrast, the current study zooms in on primary-level Asnaf students in rural Malaysia, offering micro-level quantitative insight into how different types of zakat support (tuition, books, transport) directly influence academic outcomes—meeting a key gap in both practice and literature.

### ***Impact of Zakat on Academic Performance***

Emerging empirical research suggests a positive link between zakat assistance and improved academic outcomes. A study by Jamaluddin and Yuen Wah (2021) highlights that consistent zakat support correlates with higher student retention rates and improved attendance, particularly during the COVID-19 pandemic when families were under heightened financial pressure. Similarly, Junoh et al. (2023) found that zakat-funded educational assistance programs led to better exam scores and greater co-curricular involvement among primary school students in under-resourced areas.

However, these studies are often generalized across broader populations or focused on tertiary education. Little attention has been paid to younger students at the primary level in localized rural settings like Perlis. Additionally, most existing research tends to be qualitative or descriptive, lacking robust statistical validation to substantiate causality. As a result, while anecdotal evidence supports the role of zakat in improving educational engagement, there is a lack of granular, data-driven studies that measure its specific impact on academic performance indicators such as grades, attendance, and participation. More data-driven studies are needed to substantiate the specific impact of zakat on education, especially in rural settings like Perlis, where zakat disbursement is often more localized and personalized (Abdelmawla, 2014; Herianingrum, Ernayani, & Seto, 2020).

In contrast to these earlier works, the present study adopts a quantitative, statistically validated methodology to specifically examine the impact of zakat assistance at the primary education level in the rural state of Perlis. While previous studies have typically centered on tertiary institutions or nationwide samples, this research narrows its focus to a localized, underserved population on Asnaf primary school students, offering a more targeted understanding of zakat's educational implications. Moreover, the study differentiates among various types of zakat assistance (such as books, tuition, and transportation) and examines their distinct relationships with academic outcomes like motivation, attendance, and perceived performance. These analytical distinctions, often absent in previous literature, allow this study to offer more actionable insights for zakat institutions and policymakers. By providing empirical, context-specific evidence, this study contributes a novel perspective to the growing body of zakat-related educational research.

### ***Gaps in Current Literature and Research Justification***

Despite the growing interest in zakat's role in education, several gaps remain in the existing literature. First, there is a scarcity of localized studies that focus on primary-level students, especially in states like Perlis, where rural poverty is more pronounced. Second, much of the available research is exploratory or policy-focused, rather than empirically measuring outcomes through statistical data analysis (Mohamad, 2020; Junoh et al., 2023). Lastly, there is limited investigation into the long-term academic trajectories of students who receive consistent zakat aid.

This study seeks to address these gaps by employing a quantitative methodology to assess the direct correlation between zakat support and academic performance in Perlis. By focusing on a representative sample of Asnaf students and analyzing measurable academic outcomes, this research aims to provide actionable insights for policymakers, educators, and zakat administrators. Such evidence is crucial for optimizing zakat distribution strategies and reinforcing education as a sustainable tool for poverty alleviation.

## Methodology

### *Research Design*

This study employed a quantitative, cross-sectional survey design to investigate the relationship between zakat assistance and academic performance among Asnaf students in Perlis. The selection of a quantitative method was driven by the need to gather objective, measurable data that could reveal statistically significant patterns and correlations. Unlike qualitative designs that explore perceptions or lived experiences in depth, the quantitative approach allowed the researchers to test specific hypotheses and generalize findings across a larger sample of students.

The cross-sectional design was chosen to capture information at a single point in time, making it suitable for examining the current status and immediate effects of zakat assistance. This design helped provide a snapshot of students' academic performance and the extent of support they received. By utilizing this method, the study aimed to determine whether zakat interventions—such as aid for tuition, books, and transportation—could be linked to changes in students' academic achievement, school attendance, and learning engagement.

Although students' experiences with zakat assistance can offer deep, personal insights, this study limited the use of qualitative data for several methodological and practical reasons. The primary aim of this research was to evaluate statistically measurable outcomes—such as academic performance, motivation, and attendance—through a structured, large-scale survey involving Asnaf students. A quantitative approach was selected to ensure data generalizability, generate replicable results, and produce evidence suitable for informing policy and institutional decisions. This focus on statistical correlation and predictive relationships aligns with the study's objective of assessing zakat's direct educational impact.

Additionally, given the age range of the respondents (10 to 12 years old), the use of in-depth qualitative methods such as interviews or focus groups presented ethical and logistical challenges. Younger participants may require age-appropriate techniques and a more controlled setting to meaningfully express their lived experiences, necessitating more time, ethical clearance, and trained facilitators. These constraints were beyond the scope and resources of the current study. Nevertheless, a small number of open-ended questions were included in the survey to allow students to provide input on improvements. The study also recommends that future research adopt a mixed-method or fully qualitative design to further explore the emotional, motivational, and socio-cultural dimensions of zakat support among Asnaf students.

### *Sampling Procedure*

The sampling process began with the purposive selection of three primary schools in Perlis. These schools were identified based on their active collaboration with local zakat authorities and a high enrollment of students categorized as Asnaf. This ensured that the research would reach a sufficient number of participants who had been consistently receiving zakat aid. From these schools, a stratified random sampling technique was employed to create a sample that represented diverse student demographics and experiences.

Stratification was done based on key variables such as grade level, gender, and the type of zakat support received. This method helped reduce sampling bias and ensured inclusivity, allowing researchers to examine potential differences across various groups. The target sample

size was 155 students, all of whom met the inclusion criteria: (1) they had been officially classified as Asnaf by their respective zakat institutions, and (2) they had received zakat support for at least one full academic year. Students who had only recently started receiving aid or whose status was unverified were excluded to ensure consistency in exposure. This sampling strategy enhanced the representativeness and validity of the findings, enabling the results to reflect broader trends within the Asnaf student population in Perlis.

### ***Instrument Development and Data Collection Method***

Data for this study were collected using a structured questionnaire titled “Soal Selidik untuk Pelajar Asnaf”, which was meticulously developed to align with the study’s objectives. The design process involved consultations with experts in education and Islamic social finance to ensure that the instrument had strong content validity and relevance to the targeted student population. The questionnaire was designed to capture comprehensive data on the experiences of Asnaf students receiving zakat assistance and was structured into four key thematic sections. The first section, titled Demographic Information, gathered essential background details about the participants. This included data on age, gender, grade level, the duration for which they had been receiving zakat assistance, and the specific types of support they received, such as school supplies, tuition fee coverage, or transportation subsidies. These demographic variables were crucial for understanding the diversity within the sample and for stratifying data during analysis.

The second section, Academic Experience, focused on students’ perceptions of their academic progress. It included self-reported data on academic performance across subjects, comparisons to the previous academic year, and reflections on how zakat support influenced their ability to complete schoolwork, attend classes regularly, and stay motivated. This section aimed to identify correlations between zakat assistance and academic engagement.

The third section, Challenges and Barriers, invited students to identify any personal, financial, or social obstacles that hindered their academic development. Items in this section explored issues such as financial hardship, lack of educational resources, family responsibilities, poor health, and experiences of social stigma. The goal was to contextualize their academic struggles within the broader socioeconomic conditions they faced.

The final section, Suggestions for Improvement, sought to capture student-driven recommendations on how zakat institutions and schools could enhance support mechanisms. Open-ended questions allowed students to express personalized suggestions for academic aid, including the provision of tutoring programs, nutritional support, or digital learning tools. This section served as a platform for the students’ voices to inform future policy and practice.

The questionnaire was primarily composed of Likert-scale and multiple-choice items to facilitate ease of analysis and consistency in responses. However, a limited number of open-ended questions were also included to enrich the dataset with qualitative insights that could offer a more nuanced understanding of the students’ needs and experiences.

Reliability analysis was conducted using Cronbach’s Alpha to determine the internal consistency of the questionnaire. The overall reliability coefficient was 0.87, indicating a high level of internal consistency. Thematic sections of the instrument—such as Academic Experience, Challenges and Barriers, and Suggestions for Improvement—also recorded alpha

values ranging from 0.76 to 0.89, exceeding the accepted threshold of 0.70 (Nunnally & Bernstein, 1994).

### ***Data Collection Administration***

The questionnaire was administered in person at each participating school to ensure consistent delivery and high response quality. Data collection sessions were held in a computer laboratory during non-instructional hours, ensuring that students could complete the survey without academic disruption. Prior to administration, students were briefed on the purpose and voluntary nature of the study.

Trained enumerators or school-appointed facilitators were available throughout the sessions to assist participants—especially younger students—who needed help understanding any of the questions. Instructions were provided both in written form and orally. The research team ensured that all participants completed the questionnaire anonymously, and each response was coded for confidentiality during data processing.

Participation rates were high due to the structured and supportive environment, and all students were assured that their answers would be used solely for research purposes and would not affect their zakat eligibility or school status.

### ***Data Analysis Procedure***

Following the completion of data collection, all questionnaire responses were systematically coded and entered into the Statistical Package for the Social Sciences (SPSS) version 26 for analysis. A combination of descriptive and inferential statistical methods was employed to address the research objectives and to explore the relationship between zakat assistance and academic performance among Asnaf students.

To begin with, descriptive statistics were used to summarize the demographic characteristics of the participants and to identify general patterns in the data. This included the computation of frequencies, percentages, and mean scores for variables such as age, gender, grade level, types of zakat assistance received, and self-reported academic outcomes. These summaries provided a foundational understanding of the sample and contextualized the data for further analysis.

Following the descriptive phase, inferential statistical techniques were applied to test the relationships between key variables and to evaluate the study's hypotheses. Chi-square tests were used to assess the association between categorical variables, such as the types of zakat support received and students' perceived improvements in academic performance. To explore continuous relationships, Pearson correlation analysis was conducted to measure the strength and direction of the relationship between the duration of zakat assistance and students' levels of academic motivation or engagement. Additionally, a simple linear regression analysis was performed to determine whether zakat assistance could statistically predict perceived academic improvement. This analysis offered insights into the extent to which zakat aid may serve as a significant determinant of academic success.

Together, these statistical techniques enabled the researchers to identify significant trends and correlations within the data, offering evidence-based conclusions about the role of zakat assistance in shaping educational experiences and outcomes for Asnaf students in Perlis.

### Research Ethics

Ethical considerations were integral to the planning and execution of this study. Ethical clearance was secured from the Institutional Review Board of the researchers' affiliated institution and formal approval was obtained from the Ministry of Education Malaysia. Informed parental consent and student assent were collected using standardized forms that clearly explained the purpose, scope, and voluntary nature of the research.

To protect participants, no identifying information was collected, and all responses were handled confidentially. Students were informed of their right to withdraw from the study at any stage without consequences. Data was stored securely and only accessible to authorized members of the research team.

The study adhered strictly to the principles outlined in the Malaysian Code of Responsible Conduct in Research (MyCoRe), including integrity, transparency, and accountability. These measures ensured that the rights, safety, and dignity of all student participants were upheld throughout the research process.

Figure 1 demonstrates the flow of research methodology for the research.

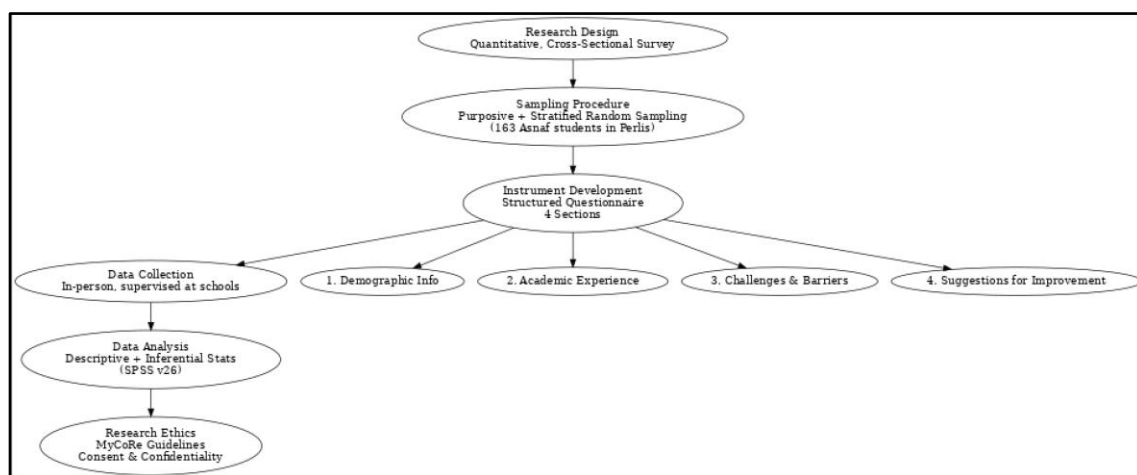


Figure 1: Research Methodology Flowchart

### Findings

#### Respondent Background

A total of 155 respondents participated in this study. They are students who receive zakat assistance. Table 1 shows the distribution of respondents based on their background. Out of the 155 respondents, 77 (49.7%) are male, while 78 (50.3%) are female. Almost all of the respondents are aged between 10 and 12 years old (99.4%), and all of them are in years 4 to 6. Most of them have received zakat assistance for more than 2 years (81.3%). The types of zakat assistance they receive include school fees (49.7%), books and stationery (76.8%), and transportation (31.0%). Other forms of assistance include cash vouchers and academic programs.

**Table 1: Respondent Background**

| Item                                | Frequency | Percentage (%) |
|-------------------------------------|-----------|----------------|
| <b>Gender</b>                       |           |                |
| Male                                | 77        | 49.7           |
| Female                              | 78        | 50.3           |
| <b>Age</b>                          |           |                |
| 7-9 years                           | 1         | 0.6            |
| 10-12 years                         | 154       | 99.4           |
| <b>Grade</b>                        |           |                |
| Year 4-6                            | 155       | 100.0          |
| <b>Duration of Zakat Assistance</b> |           |                |
| Less than 6 months                  | 3         | 1.9            |
| 6 months-1 year                     | 7         | 4.5            |
| 1-2 years                           | 19        | 12.3           |
| More than 2 years                   | 126       | 81.3           |
| <b>Type of Zakat Assistance</b>     |           |                |
| School Fees                         | 77        | 49.7           |
| Books & Stationery                  | 119       | 76.8           |
| Transportation                      | 48        | 31.0           |
| Others                              | 89        | 57.4           |

***Academic Experience***

Table 2 presents the respondents' self-assessment of their academic performance compared to the previous year. The majority of respondents (86.5%) reported that their academic performance had improved. In contrast, 13.5% stated that their performance remained the same as the previous year. This suggests that most students feel that the support they received, including zakat assistance, has positively influenced their academic outcomes

**Table 2: Academic Performance Compared to Last Year**

|        | Frequency | Percentage (%) |
|--------|-----------|----------------|
| Better | 134       | 86.5           |
| Same   | 21        | 13.5           |

Table 3 illustrates the respondents' views on how much zakat assistance has helped them with their schoolwork. The majority of respondents (68.4%) stated that the assistance helped a lot, indicating a significant positive impact on their ability to complete school tasks. A smaller group (25.8%) mentioned that it helped somewhat, suggesting a moderate benefit. Only a small percentage (5.8%) felt that the assistance did not help much with their schoolwork, indicating minimal to no impact. Overall, the table reflects that most students found zakat assistance to be a valuable resource in supporting their academic activities.

**Table 3: Zakat Assistance Helping with Schoolwork**

|          | Frequency | Percentage (%) |
|----------|-----------|----------------|
| Somewhat | 40        | 25.8           |
| A lot    | 106       | 68.4           |
| Not much | 9         | 5.8            |

Table 4 shows the respondents' opinions on whether zakat assistance has helped them stay in school. The overwhelming majority (99.4%) of respondents agreed that zakat assistance played a crucial role in enabling them to continue their education. Only one respondent (0.6%) disagreed, indicating that zakat assistance has had a significant positive impact on the ability of most students to remain enrolled in school.

**Table 4: Zakat Assistance and Staying in School**

|     | Frequency | Percentage (%) |
|-----|-----------|----------------|
| No  | 1         | 0.6            |
| Yes | 154       | 99.4           |

Table 5 shows the respondents' opinions on which type of zakat assistance has been the most helpful for their studies. The majority of respondents (83.2%) identified **books and stationery** as the most helpful form of zakat assistance, highlighting its importance for their academic work. School fees came in second, with 16.1% of respondents considering it helpful. A very small percentage (0.6%) mentioned that transportation assistance was the most helpful. This indicates that educational supplies, particularly books and stationery, are viewed as the most valuable by the respondents in supporting their learning.

**Table 5: The Most Helpful Zakat Assistance**

|                    | Frequency | Percentage (%) |
|--------------------|-----------|----------------|
| Books & Stationery | 129       | 83.2           |
| Transportation     | 1         | 0.6            |
| School Fees        | 25        | 16.1           |

Table 6 illustrates the impact of zakat assistance on students' motivation to study. The majority of respondents (80.6%) reported being highly enthusiastic about their studies due to the support they received, while 18.7% experienced a moderate increase in enthusiasm. Only 0.6% of respondents stated that there was no change in their motivation to study. This indicates that zakat assistance has a largely positive effect on students' motivation, with most feeling more inspired to engage in their education.

**Table 6: Enthusiasm to Study Because of Zakat Assistance**

|                       | Frequency | Percentage (%) |
|-----------------------|-----------|----------------|
| Very Enthusiastic     | 125       | 80.6           |
| Somewhat Enthusiastic | 29        | 18.7           |
| No Change             | 1         | 0.6            |

Table 7 presents the respondents' experiences with skipping school due to a lack of money or transportation. A significant majority of respondents (75.5%) reported that they had never skipped school for these reasons. A smaller portion (23.9%) said they occasionally skipped school due to these challenges, while only one respondent (0.6%) admitted to often skipping school because of financial or transportation issues. This suggests that, for most respondents, zakat assistance has helped alleviate such barriers to regular school attendance.

**Table 7: Skipping School Due to Lack of Money or Transportation**

|              | Frequency | Percentage (%) |
|--------------|-----------|----------------|
| Never        | 117       | 75.5           |
| Occasionally | 37        | 23.9           |
| Often        | 1         | 0.6            |

### ***Challenges Faced by Asnaf***

This section addresses the challenges faced by asnaf students. Table 8 summarizes the challenges faced. The biggest challenge reported was health problems (47.1%), followed by insufficient books (23.9%) and difficulty paying school fees (23.2%). Other challenges included lack of transportation (21.9%), family problems (12.3%), and stigma from others for receiving zakat (1.9%).

**Table 8: Challenges Faced in Learning**

|                               | Frequency | Percentage (%) |
|-------------------------------|-----------|----------------|
| Insufficient Books            | 37        | 23.9           |
| Difficulty Paying School Fees | 36        | 23.2           |
| Lack of Transportation        | 34        | 21.9           |
| Family Problems               | 19        | 12.3           |
| Health Problems               | 73        | 47.1           |
| Stigma from Receiving Zakat   | 3         | 1.9            |

However, more than half of the respondents (74.2%) stated that they did not feel looked down upon for receiving zakat, while 18.1% felt slightly looked down upon, and 7.7% felt significantly looked down upon.

**Table 9: Do You Feel Looked Down Upon for Receiving Zakat Assistance?**

|                | Frequency | Percentage (%) |
|----------------|-----------|----------------|
| Yes, a lot     | 12        | 7.7            |
| Yes, a little  | 28        | 18.1           |
| No, not at all | 115       | 74.2           |

Table 10 shows the frequency of difficulty in completing schoolwork due to these challenges. 45.2% of respondents said they never had difficulty completing their homework, while 49.7% sometimes faced challenges, and 5.2% often struggled.

**Table 10: Frequency of Difficulty in Completing Homework Due to Challenges**

|              | Frequency | Percentage (%) |
|--------------|-----------|----------------|
| Never        | 70        | 45.2           |
| Occasionally | 77        | 49.7           |
| Often        | 8         | 5.2            |

***Suggestions for Improvement***

Table 11 lists suggestions for improving zakat assistance. The majority of respondents agreed that more books and learning tools should be provided (75.5%), followed by more teacher assistance (60.6%) and emotional and social support (38.1%). Other suggestions included more financial help for school fees (36.8%) and better transportation (24.5%).

**Table 11: Suggestions for Improvement**

|                                     | Frequency | Percentage (%) |
|-------------------------------------|-----------|----------------|
| More books & learning tools         | 117       | 75.5           |
| More teacher assistance             | 94        | 60.6           |
| More financial help for school fees | 57        | 36.8           |
| Better transportation               | 38        | 24.5           |
| Emotional & social support          | 59        | 38.1           |

Finally, respondents were asked to provide suggestions that could help them learn better. Most suggested more zakat assistance (43.9%), followed by better teaching methods (40.6%) and more support from the community (15.5%).

**Table 12: Suggestions for Helping Asnaf Students Learn Better**

|                        | Frequency | Percentage (%) |
|------------------------|-----------|----------------|
| More zakat assistance  | 68        | 43.9           |
| Better teaching        | 63        | 40.6           |
| More community support | 24        | 15.5           |

***Zakat Assistance and Academic Achievement***

Table 13 shows the results of the chi-square analysis for testing the relationship between the duration of receiving zakat assistance and academic achievement. The analysis showed no significant relationship between the duration of receiving zakat and academic achievement ( $\chi^2 = 1.165$ ,  $p > 0.05$ ).

**Table 13: Duration of Zakat Assistance and Academic Achievement**

| Duration/Achievement | Better | Same |
|----------------------|--------|------|
| Less than 6 months   | 2      | 1    |
| 6 months - 1 year    | 6      | 1    |
| 1-2 years            | 16     | 3    |
| More than 2 years    | 110    | 16   |

Pearson Chi-square = 1.165    df = 0.921.    Sig. = 0.761

***Type of Zakat Assistance and Help for Learning***

Table 14 summarizes the chi-square results for testing the relationship between the type of zakat assistance and the help needed for learning. The results showed a significant relationship between the type of assistance received and the help needed for learning ( $\chi^2 = 114.960$ ,  $p < 0.01$ ). This indicates that the type of assistance received aligns with the needs for academic support.

**Table 14: Type of Zakat Assistance and Help for Learning**

| Value              | df      | Sig. |
|--------------------|---------|------|
| Pearson chi-square | 114.960 | 60   |

***Type of Zakat Assistance and Ability to Complete Schoolwork***

Finally, Table 15 shows the chi-square results for testing the relationship between the type of zakat assistance and the ability to complete schoolwork. The results showed that the type of zakat assistance does not directly correlate with the ability to complete schoolwork ( $\chi^2 = 34.118$ ,  $p > 0.05$ ).

**Table 15: Type of Zakat Assistance and Ability to Complete Schoolwork**

| Value              | df     | Sig. |
|--------------------|--------|------|
| Pearson chi-square | 34.118 | 30   |

***Duration of Zakat Assistance and Motivation***

A Pearson correlation test was conducted to examine the relationship between the duration of receiving zakat and the motivation to study. The results in Table 16 show no significant relationship between the duration of receiving zakat and motivation to study ( $r = 0.156$ ,  $p > 0.05$ ). This suggests that a student's motivation to study cannot be linked to the duration of receiving zakat.

**Table 16: Relationship Between Duration of Zakat Assistance and Motivation**

| Motivation                   | Correlation Coefficient (r) | Sig.  |
|------------------------------|-----------------------------|-------|
| Duration of zakat assistance | 0.156                       | 0.052 |

***Analysis Across Demographic Subgroups***

To enrich the interpretation of findings, chi-square tests were conducted to examine whether perceived academic improvement varied across gender and grade levels. The results showed no statistically significant association between gender and academic performance improvement ( $\chi^2 = 0.053$ ,  $df = 1$ ,  $p = 0.818$ ), nor between grade level and academic performance improvement ( $\chi^2 = 1.334$ ,  $df = 2$ ,  $p = 0.513$ ). These results suggest that zakat assistance was perceived as equally beneficial across both genders and all upper primary grades.

**Table 17: Association Between Demographic Subgroups and Academic Performance Improvement**

| Variable    | Pearson Chi-square | df | Sig. (p-value) |
|-------------|--------------------|----|----------------|
| Gender      | 0.053              | 1  | 0.818          |
| Grade Level | 1.334              | 2  | 0.513          |

## Discussion

The findings of this study provide important insights into how zakat assistance influences the academic experiences of asnaf students. The majority of respondents, aged between 10 and 12 years and in upper primary school (Years 4 to 6), reported that zakat assistance has had a meaningful impact on their academic life, especially in terms of motivation, school attendance, and access to educational resources.

### *Impact on Academic Performance*

A significant proportion (86.5%) of the students perceived an improvement in their academic performance compared to the previous year. This suggests that zakat assistance may contribute to academic progress by alleviating financial burdens and enabling better focus on learning. This finding is consistent with earlier studies that associate educational financial aid with improved student achievement, particularly among disadvantaged groups (Jamaluddin & Yuen Wah, 2021; Junoh et al., 2023; Kamaruddin & Hanefah, 2021). These studies show that zakat-funded programs can lead to better attendance, enhanced motivation, and improved academic performance, especially in rural or economically marginalized contexts.

Interestingly, the chi-square analysis found no statistically significant relationship between the duration of zakat assistance and self-reported academic achievement ( $\chi^2 = 1.165$ ,  $p > 0.05$ ). This may indicate that the mere availability of support, rather than its length, is sufficient to yield short-term academic benefits. It also raises the question of whether additional factors such as quality of teaching or home environment might mediate the relationship between financial support and academic success.

### *Role of Zakat Assistance in School Engagement*

The role of zakat assistance in promoting school engagement was especially evident. An overwhelming 99.4% of respondents agreed that zakat assistance helped them stay in school. This underscores the importance of financial aid in preventing dropout due to poverty-related barriers such as school fees and transportation costs. Additionally, students cited books and stationery (83.2%) as the most helpful form of assistance. This supports the notion that material resources are critical for academic participation and performance, especially in contexts where basic educational supplies are unaffordable (Abdul Ghani Azmi & Mohamed, 2024; Junoh et al., 2023; Kamaruddin & Hanefah, 2021).

Zakat assistance also appears to have positively influenced motivation, with 80.6% of students reporting that they were “very enthusiastic” to study. However, a Pearson correlation analysis revealed no significant relationship between motivation and duration of zakat assistance ( $r = 0.156$ ,  $p > 0.05$ ). This finding suggests that students may be positively affected by receiving support, regardless of how long they have been beneficiaries.

### *Barriers and Ongoing Challenges*

While the majority of students reported positive experiences, some persistent challenges remain. Health issues (47.1%) were the most common barrier, followed by lack of books, difficulty paying fees, and transportation problems. These findings reflect the multifaceted nature of poverty, which cannot be addressed by zakat alone. Furthermore, despite the benefits, 7.7% of students reported feeling significantly looked down upon for receiving zakat, indicating the presence of social stigma that could affect self-esteem and emotional well-being. Although 75.5% of respondents never skipped school due to financial reasons, about a quarter occasionally did. Similarly, while 45.2% never had difficulty completing schoolwork, nearly

50% reported occasional challenges. This reinforces the need for holistic support that includes not only financial aid but also emotional, academic, and logistical interventions to ensure consistent learning outcomes.

### ***Relationship Between Type of Assistance and Educational Benefit***

A significant relationship was found between the type of zakat assistance received and how helpful it was perceived for learning ( $\chi^2 = 114.960, p < 0.01$ ), suggesting that tailoring zakat assistance to students' specific educational needs can improve its effectiveness. However, no significant relationship was observed between the type of assistance and students' ability to complete schoolwork ( $\chi^2 = 34.118, p > 0.05$ ). This may point to the influence of other variables such as parental support, learning environment, or school infrastructure, which were not directly measured in this study.

### ***Student Suggestions and Implications***

The suggestions provided by students further emphasize their needs. The most common proposals included providing more books and learning tools (75.5%), increased teacher support (60.6%), and emotional and social support (38.1%). These findings indicate that asnaf students require a more integrated support system—not limited to financial help but extending to pedagogical and psychosocial aspects.

Additionally, recommendations for better teaching methods (40.6%) and more community support (15.5%) highlight the students' awareness of the broader ecosystem that influences their education. These insights provide valuable direction for zakat institutions and educational policymakers to develop multi-tiered support mechanisms that are sensitive to the holistic needs of underprivileged learners.

In summary, zakat assistance plays a crucial role in supporting the educational journey of asnaf students by improving access to resources, maintaining school attendance, and boosting motivation. However, the findings also indicate that financial aid alone is not sufficient to overcome all barriers to academic success. A comprehensive and responsive approach—one that includes material, academic, emotional, and social support—is essential to maximize the impact of zakat assistance. Future efforts should consider collaboration between zakat institutions, schools, and communities to ensure that the diverse needs of asnaf students are met in a sustainable and dignified manner.

### ***Conclusion***

This study has provided significant evidence on the positive impact of zakat assistance on the academic performance of Asnaf students in Perlis. By exploring the relationship between zakat aid and educational outcomes, the research highlights how zakat assistance, when provided effectively, can play a crucial role in supporting the academic development of underprivileged students. The findings clearly show that students who receive consistent zakat support demonstrate improved academic results, higher levels of school engagement, and increased motivation to study. These outcomes are particularly relevant given the socio-economic challenges faced by Asnaf students, who often struggle with the financial burdens that can hinder their educational aspirations.

The results of this study suggest that zakat assistance not only alleviates financial stress but also provides students with the resources necessary for their academic growth. Specifically, zakat support in the form of school supplies, tuition, and transportation has been identified as

crucial for maintaining consistent school attendance, minimizing absenteeism, and fostering a more positive academic environment. The fact that most respondents felt that zakat assistance significantly helped them stay in school reinforces the critical role this aid plays in ensuring continued access to education for vulnerable children.

Moreover, the research underscores the importance of providing targeted assistance that meets the specific needs of students. For example, the overwhelming preference for books and stationery as the most helpful form of zakat support suggests that educational supplies are seen as vital tools for academic success. This aligns with the broader goal of zakat, which is not just to alleviate immediate financial burdens but to invest in the long-term development of individuals, particularly through education. These findings emphasize the transformative power of zakat in breaking the cycle of poverty by ensuring that children from low-income families can receive an education that equips them for future opportunities.

However, the study also highlights areas for improvement. Despite the generally positive outcomes, challenges remain, such as the lack of sufficient books, difficulties in paying school fees, and health-related issues that affect academic performance. These barriers point to the need for a more holistic approach to zakat distribution, one that not only addresses educational resources but also considers the broader socio-economic and health challenges faced by these students. Addressing these issues through comprehensive support packages—such as tutoring, health programs, and social support services—could further enhance the effectiveness of zakat programs in improving academic outcomes.

Furthermore, the study suggests that future research should explore the long-term impacts of zakat assistance on both academic achievement and socio-economic mobility. While the current research demonstrates a positive correlation between zakat aid and academic performance, it is important to understand whether these improvements are sustained over time and whether they contribute to broader life outcomes, such as higher education, employment, and socio-economic advancement. Longitudinal studies that track the progress of students over several years would provide deeper insights into the lasting effects of zakat support.

This study reaffirms the importance of zakat as a tool for social and educational development. By ensuring that financial barriers do not impede access to education, zakat assistance contributes to the broader goal of social equity and poverty alleviation. The findings highlight the significant role of zakat in enhancing educational opportunities for underprivileged students and call for continued efforts to optimize zakat distribution. By doing so, Malaysia can ensure that zakat not only fulfills its religious obligations but also becomes a powerful instrument in fostering social justice, educational empowerment, and long-term community development.

To ensure zakat achieves its full potential as an educational tool, more targeted and collaborative approaches are needed at the policy and implementation levels. Specifically, zakat institutions could implement a tiered prioritization system by categorizing recipients based on factors such as household income (e.g., B40 category), attendance records, or academic performance. For example, students with frequent absenteeism or who are failing core subjects could be prioritized for immediate support. Additionally, zakat funds could be channeled into existing school initiatives—such as subsidizing Kelas Tambahan Asnaf (asnaf-focused remedial classes), providing school meal programmes, or supporting digital literacy efforts like Program Rintis Literasi Digital. These efforts could be coordinated through formal school–zakat board partnerships at the district or state level. By integrating zakat into structured

school-based support systems, policymakers can strengthen both the educational equity agenda and the socio-religious mandate of zakat in Malaysia. This study offers a localized, data-driven justification for embedding zakat as a strategic component of Islamic educational development and national social finance reform.

In sum, this study not only reaffirms the importance of zakat in supporting educational inclusion but also highlights how strategic policy design can amplify its long-term impact. By translating empirical evidence into practical recommendations, this research contributes meaningfully to the discourse on Islamic social finance and education. It is hoped that the insights offered here will inspire more data-driven collaboration between zakat agencies, schools, and policymakers in their shared mission to uplift the Asnaf community through education. With thoughtful planning and implementation, zakat can continue to evolve—not just as a charitable obligation, but as a transformative investment in the nation's future

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