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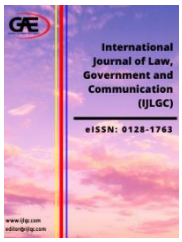

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DETERMINING PARAMETERS FOR HAD KIFAYAH IN ZAKAT DISTRIBUTION AMONG ASNAF UNDERGRADUATE STUDENTS IN PERLIS: A SUSTAINABLE DEVELOPMENT GOALS (SDGS) PERSPECTIVE

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Abstract:

This study investigates the determination of Had Kifayah parameters for effective Zakat distribution among Asnaf undergraduate students in Perlis, aligning it with the Sustainable Development Goals (SDGs). A mixed-methods approach is employed, beginning with qualitative analysis to identify 13 of 17 relevant SDG targets reflected in existing Zakat practices. A Likert scale questionnaire is developed and distributed to Asnaf students across five institutions. Quantitative data is analyzed using Statistical Package for the Social Sciences (SPSS), including descriptive statistics, reliability analysis, and multiple linear regression to assess each SDG's reliability, significance, and influence on Zakat distribution outcomes. Additionally, Exploratory Factor Analysis (EFA) is conducted to uncover underlying factors affecting Zakat distribution. The results confirm strong alignment with key SDGs, notably SDG 1, SDG 3, SDG 4, SDG 8, and SDG 10. The study concludes by proposing a targeted, SDG-aligned Had Kifayah parameter for Zakat distribution, developed through the integration of qualitative insights and quantitative evidence, aimed at enhancing the relevance, equity, and impact of Zakat support for Asnaf students in higher education

Keywords:

Had Kifayah, Zakat Distribution, Asnaf Undergraduate Students, Higher Education

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Introduction

Zakat, as one of the foundational pillars of Islam, serves as a form of worship and a structured mechanism to reduce poverty and economic disparity within society. Its distribution is guided by clearly defined categories of recipients, including the Asnaf, who are eligible for financial support due to their limited means. Within this framework, the concept of Had Kifayah as the minimum standard required to meet essential needs acts as a benchmark in determining the level of assistance each recipient should receive. In recent years, the growing number of financially disadvantaged students in higher education has highlighted the significance of refining Zakat distribution practices. This is especially true in ensuring that aid reaches Asnaf students in a targeted and effective manner.

In Perlis, where several higher learning institutions are home to students from Asnaf backgrounds, understanding their specific needs is vital. Asnaf undergraduate students are selected as the focus of this study since they represent a vulnerable and underserved group within the higher education system who are eligible for Zakat assistance. Asnaf, classified under those eligible to receive Zakat due to financial hardship, often faces challenges in meeting the cost of living, educational expenses, healthcare, and digital access while pursuing their studies. Thus, by focusing on this group, the study aims to ensure that Zakat distribution effectively addresses their specific and evolving needs in line with the principles of Had Kifayah. Furthermore, supporting Asnaf students contributes directly to the Sustainable Development Goals (SDGs), particularly those related to poverty reduction, quality education, and reduced inequalities. Therefore, understanding the needs and perspectives of this group is essential for developing a more targeted and impactful Zakat distribution framework that promotes educational success and social mobility.

Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs) follows the guidance outlined in Surah At-Taubah, verse 60, to categorize the distribution of Zakat. The eight Asnaf categories, *Fakir*, *Miskin*, *Amil*, *Muallaf*, *Riqab*, *Gharimin*, *Fisabilillah*, and *Ibnu Sabil*, are used by MAIPs to ensure that Zakat is distributed to those who are most in need. By adhering to this Quranic guidance, MAIPs ensures a fair and structured approach in allocating Zakat to various individuals and groups. It also helps alleviate poverty and supports the community per Islamic charity and social responsibility principles.

The current parameters used to determine Had Kifayah in Zakat distribution by MAIPs are primarily based on conventional cost components that address necessities such as food, accommodation, clothing, and utilities. While these parameters serve as a foundational guideline for financial assistance, they may not fully capture the evolving and multidimensional needs of Asnaf undergraduate students in higher education institutions. In an increasingly complex socio-economic environment, students face additional challenges related to digital access, academic support, health, transportation, and skills development. All of these directly influence their educational attainment and long-term well-being.

The lack of integration between existing Had Kifayah components and the broader development framework set out in the SDGs limits the effectiveness and inclusivity of Zakat distribution. The SDGs emphasize comprehensive support for education, poverty reduction, equality, and access to opportunities, yet these elements are not systematically reflected in current Had Kifayah calculations. Moreover, this gap raises concerns about whether the

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existing model adequately addresses the real needs of Asnaf students and whether it aligns with global aspirations for sustainable human development.

Therefore, there is a need to critically examine and compare the parameters currently outlined by MAIPs with a proposed set of enhanced Had Kifayah components grounded in relevant SDG indicators. This comparison aims to identify potential gaps, strengthen policy relevance, and develop a more structured and sustainable approach to supporting Asnaf students in Perlis through targeted and meaningful Zakat distribution.

There are three research objectives for this study:

i. To identify the current parameters of Had Kifayah and existing Zakat distribution practices for Asnaf undergraduate students in Perlis (Qualitative).
ii. To determine the alignment between Zakat distribution practices and relevant SDGs (Qualitative).
iii. To develop structured parameters Had Kifayah framework for Zakat distribution (Quantitative and Qualitative).

Literature Review

Context of Perlis and Zakat Distribution

MAIPs is central to managing Islamic religious affairs in the state of Perlis, with Zakat collection and distribution being one of its most critical responsibilities. Established under the Perlis State Constitution and the Administration of the Religion of Islam Enactment 2006 (Enactment No. 4), MAIPs operates under the guidance of the Raja of Perlis. Its mandates include overseeing mosque management, Islamic education, welfare, and, importantly, ensuring the equitable distribution of Zakat to the eligible Asnaf groups, which are defined according to Islamic jurisprudence. Over the years, MAIPs have evolved from relying on manual, community-based systems of Zakat management to adopting digital platforms to enhance efficiency, transparency, and reach (Azman, Bidin, & Idris, 2012; MAIPs, 2022).

Historically, Zakat distribution in Perlis was primarily focused on meeting the immediate consumption needs of Asnaf communities. Aid was often disbursed through mosque committees based on personal knowledge of recipients' socio-economic conditions. This traditional method, while community-driven, faced challenges in terms of equitable outreach and comprehensive coverage (Ismail & Wahab, 2014). As the socio-economic landscape of Malaysia developed, there was a paradigm shift in the philosophy of Zakat distribution. MAIPs began to focus on consumption assistance and empowerment initiatives aimed at permanently lifting Asnaf out of poverty. One significant area of focus that emerged is education, particularly supporting Asnaf students at the tertiary level.

Educational assistance has become a strategic priority for MAIPs, recognizing that education is a powerful tool for breaking the cycle of poverty. The institution provides financial aid to cover tuition fees, living allowances, book grants, and other educational-related expenses for Asnaf students. At the same time, special programs, such as the Bantuan Khas Zakat Pendidikan (Special Educational Zakat Aid), were implemented during critical periods, such as the COVID-19 pandemic, to ensure that students continued their studies without financial disruption (MAIPs, 2020). Additionally, the introduction of online applications and digital

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databases has streamlined the process, allowing faster identification and support for deserving candidates.

The socio-economic profile of students in Perlis further highlights the necessity of such targeted interventions. Perlis, as the smallest state in Malaysia, has a relatively higher poverty rate compared to national figures, with the Department of Statistics Malaysia (2022) reporting a poverty incidence of 12.3% in 2020. Students from Asnaf backgrounds, particularly those categorized under Asnaf *Fakir* (extremely poor) and Asnaf *Miskin* (poor), face multifaceted challenges in pursuing higher education. Financial hardship remains the most significant barrier, affecting their ability to afford tuition, accommodation, transportation, and daily living expenses (Ismail, Shafiai, & Md Saad, 2017).

In addition to financial limitations, Asnaf students often contend with infrastructural challenges, such as limited internet connectivity and inadequate access to digital learning tools, particularly for those from rural areas of Perlis (Hashim & Abdul Karim, 2020). The shift towards online learning during the pandemic further exposed and exacerbated these inequalities. Moreover, the psychological burden associated with financial insecurity has been linked to lower academic performance and mental health issues among university students (Nordin, Nasir, & Arshad, 2021).

Ibrahim, Salleh, and Ahmad (2021) argued that sustainable Zakat distribution models are necessary, focusing on immediate financial support and long-term empowerment strategies. Programs that provide continuous support throughout a student's academic journey and career development are vital for achieving real socio-economic mobility.

Asnaf Students' Needs in Higher Education in Perlis

In recent years, attention has increasingly focused on the specific needs of Asnaf students in Malaysian higher education institutions, especially in less economically developed states such as Perlis. Asnaf students, who fall under categories such as *Fakir* (extremely poor) and *Miskin* (poor), often encounter multiple barriers to accessing and succeeding in tertiary education.

One of the most immediate and pressing needs of Asnaf students is financial support for living expenses. Research suggests that despite financial aid initiatives, many Asnaf students struggle to afford basic needs such as food, transportation, accommodation, and study materials (Ismail, Shafiai, & Md Saad, 2017). These struggles are often compounded by the rising cost of living and the limited availability of part-time job opportunities in Perlis compared to more urbanized states. While Zakat aid provided by institutions such as MAIPs and internal university funds does offer some relief, the coverage and amount are often insufficient to fully sustain students throughout their studies (Ibrahim, Salleh, & Ahmad, 2021).

Tuition fees remain another significant concern. Although Malaysia's national higher education financing system offers National Higher Education Fund Corporation (PTPTN) and government scholarships, not all Asnaf students are eligible or successful in securing full funding. According to Mohamad et al. (2022), many Asnaf students either rely on partial scholarships or must self-fund their education through loans, increasing their financial burden post-graduation.

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Students from Asnaf backgrounds in Perlis often lack access to laptops, tablets, and stable internet connections, particularly those from remote areas (Hashim & Abdul Karim, 2020). Despite government initiatives such as the PerantiSiswa program and internal university efforts to distribute devices, gaps remain, particularly in ensuring consistent and reliable internet access. The digital divide affects access to online learning and limits opportunities for digital skill development, which is critical for future employability.

Moreover, there is a lack of long-term development programs specifically designed for Asnaf students. Programs that focus on providing immediate financial relief and building skills, internships, and entrepreneurship opportunities are sparse. Research by Rahman, Noor, and Yaacob (2019) emphasized that empowerment-oriented Zakat distribution, such as supporting Asnaf students to become self-sufficient through education and skills training, has more sustainable impacts compared to short-term financial aid.

Finally, collaboration between MAIPs, universities, and private sector partners in Perlis remains underdeveloped. Strategic partnerships could enhance support systems through Corporate Social Responsibility (CSR) programs, sponsorships, and mentorship opportunities. However, such initiatives are still rare in the context of higher education for Asnaf students in Perlis (Azman, Bidin, & Idris, 2012).

Aligning Zakat Distribution with Sustainable Development Goals (SDGs) in Perlis

The role of Zakat distribution has traditionally centered on fulfilling immediate socio-economic needs based on Islamic teachings. However, in recent years, scholars and practitioners have emphasized the potential for Zakat institutions to align more strategically with broader global development frameworks, notably the SDGs. In the context of Perlis, institutions such as the MAIPs have demonstrated increasing awareness of the need to ensure that Zakat management contributes to poverty alleviation and sustainable, long-term development outcomes (Ibrahim & Ghazali, 2014; Ismail et al., 2025).

The current Zakat distribution parameters in Perlis broadly align with several critical SDG targets. Primarily, SDG 1 (No Poverty) is addressed through MAIPs' direct financial aid to Asnaf groups, including students, to relieve immediate poverty conditions. Financial disbursements targeting Asnaf *Fakir* and *Miskin* groups help reduce income inequalities and provide essential economic relief (Ismail et al., 2017). Meanwhile, SDG 4 (Quality Education) is addressed through educational Zakat programs, such as tuition fee support, book grants, and living stipends for students from low-income backgrounds. These interventions aim to remove financial barriers to higher education access, a crucial factor in achieving equitable quality education (Ibrahim, Salleh, & Ahmad, 2021).

SDG 8 (Decent Work and Economic Growth) also finds indirect alignment through skills-based programs and entrepreneurial Zakat initiatives introduced by MAIPs. Some funding is directed toward developing the capacity of Asnaf communities by providing vocational training, micro-financing, and business startup support. This fosters inclusive economic growth (Rahman, Noor, & Yaacob, 2019). However, formal tracking of outcomes related to employment and long-term income generation among recipients is still limited, indicating an area for improvement.

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Interestingly, while Zakat distribution naturally supports socio-economic goals, SDG 15 (Life on Land), which focuses on environmental sustainability, has been less traditionally associated with Zakat operations.

The applicability of the SDGs in the local context of Perlis has been a subject of growing scholarly interest. While the SDGs provide a global framework, several researchers argue that local Islamic social finance mechanisms like Zakat need to adapt these goals to local socio-cultural realities (Yusoff, 2019). In Perlis, with its small population, rural characteristics, and relatively high poverty rates compared to other Malaysian states, adapting the SDGs means prioritizing poverty eradication (SDG 1), educational opportunities (SDG 4), and sustainable livelihoods (SDG 8) prior to expanding into broader environmental goals (SDG 15). This localized approach ensures that the specific needs of Asnaf groups, particularly Asnaf students, are met in ways that are both globally responsible and locally effective.

However, current Zakat practices often lack a systematic SDG-aligned strategy. Although various initiatives contribute indirectly to the SDGs, there is no formal framework within MAIPs or university-linked Zakat programs that explicitly map activities to SDG indicators or targets. As emphasized by Hassan et al. (2022), a more structured approach could enhance transparency, improve impact measurement, and attract greater public trust in Zakat management institutions.

Gaps and Challenges in Zakat Distribution for Students in Perlis

Despite the increasing role of Zakat as a poverty alleviation tool in Malaysia, systemic challenges persist, particularly regarding the distribution process for Asnaf students in higher education. One major issue is the fragmentation between MAIPs and higher education institutions, leading to isolated data management practices. This fragmentation results in data silos, where different agencies maintain separate databases without coordination, leading to overlapping support for some students while others are entirely missed (Yusoff & Salleh, 2021). Such inefficiencies undermine the goal of equitable resource allocation and create administrative redundancies.

The bureaucratic burden attached to Zakat applications remains another significant deterrent for Asnaf students, especially those from rural or first-generation university backgrounds. Requirements for extensive documentation include parental income statements, affidavits from local authorities, and verification letters from village heads to create barriers to access (Abdullah & Sapiei, 2018). Studies indicate that bureaucratic complexity disproportionately discourages those in need, as they often lack the literacy, resources, or social capital to navigate administrative hurdles (Ab Rahman et al., 2019).

Furthermore, there is a critical gap in post-disbursement engagement. While financial aid provides immediate relief, there are no structured follow-up mechanisms to track student academic progress, graduation rates, or employment outcomes (Azman, Bidin, & Idris, 2012). This reflects a broader problem in Islamic social finance where emphasis is placed on disbursement rather than impact evaluation (Mohd Ali, Syed Mohd Rashid, & Yusoff, 2020). Without longitudinal data, Zakat institutions lack the feedback loops necessary for improving future programs or demonstrating developmental impacts to stakeholders.

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Emerging models advocate for integrated student success pathways, which combine financial aid with wraparound support services such as academic advising, peer mentoring, psychosocial support, career services, and skills development workshops (Ismail, Shafiai, & Md Saad, 2017). This holistic approach aligns with best practices observed internationally. For instance, Indonesia's Baznas Education Program integrates financial aid with mandatory entrepreneurship training and career readiness modules, ensuring recipients graduate and attain sustainable livelihoods (Hasan, 2020).

In addition, scholars suggest adopting technology-enabled solutions to streamline Zakat processes. For example, blockchain-based Zakat management systems could enhance transparency, automate verification processes, and ensure efficient fund disbursement, minimizing human error and administrative burden (Al-Radhi, 2022). AI-driven analytics could also enable predictive modeling of student needs and early intervention strategies to prevent dropouts (Obaidullah, 2016).

A move toward collaborative governance models involving MAIPs, universities, civil society organizations, and the private sector could help pool data, coordinate aid distribution, and develop integrated support frameworks (Mohd Noor, Ahmad, & Yaakob, 2022). Such cross-sector partnerships would not only reduce fragmentation but also enhance the strategic impact of Zakat in line with Malaysia's National SDG Roadmap.

Methodology

This study uses a purposive sampling method to select the participants. Purposive sampling is a non-random technique where the researcher selects participants based on specific characteristics or criteria relevant to the study's objectives.

This study employs a mixed-methods approach to determine the Had Kifayah parameters for effective Zakat distribution among Asnaf undergraduate students in Perlis, emphasizing aligning the distribution with the SDGs. The research begins with a qualitative phase, where secondary data is obtained from official reports published by MAIPs. Previous research articles or theses that explore Had Kifayah and Zakat distribution and media reports highlight issues faced by Asnaf undergraduate students and efforts related to Zakat assistance.

Table 1 summarizes the five selected institutions for this study, which provide insight into the current Zakat distribution practices and the needs of Asnaf students. These students are selected based on their Asnaf status, ensuring that the study focuses on the target group that the Zakat distribution is intended to support.

Table 1: Selected Five Higher Education Institutions in Perlis

No.	Higher Education Institution	Type	Official Website	Address
1	Universiti Malaysia Perlis (UniMAP)	Public University	unimap.edu.my	Pauh Putra 02600 Arau Perlis
2	Universiti Teknologi MARA (UiTM) Arau	Public University	perlis.uitm.edu.my	Kampus Arau 02600 Arau Perlis
3	Universiti Islam Antarabangsa Tuanku Syed Sirajuddin (UniSIRAJ)	Private University	unisiraj.edu.my	Taman Seberang Jaya Fasa 3, 02000 Kuala Perlis, Perlis

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4	Politeknik Tuanku Syed Sirajuddin (PTSS)	Public Polytechnic	ptss.edu.my	Pauh Putra, 02600 Arau Perlis
5	Institut Pendidikan Guru (IPG) Kampus Perlis	Teacher Training	ipgkp.moe.edu.my	Jalan Padang Behor, 01000 Kangar, Perlis

Source: Authors (2025)

To link these findings with the SDGs, the SDG Mapper Tools are used to identify relevant SDG targets associated with the identified needs from the qualitative secondary data. This tool helps map existing Zakat distribution practices to specific SDG targets, ensuring that the framework for Zakat distribution aligns with the global development agenda.

Based on these insights, a set of survey questions is developed using a Likert scale to assess the needs and perspectives of Asnaf students regarding Zakat distribution. The questionnaire also includes several demographic questions to gather relevant background information on the respondents. The survey was distributed to Asnaf students across the selected institutions to collect quantitative data. Content validity for the questionnaire was conducted by consulting experts in the fields of Zakat, higher education, and sustainable development. Several domain experts, including scholars and practitioners in Islamic finance and Zakat management, reviewed the survey to ensure that the questions accurately reflect the theoretical constructs related to Zakat distribution and align with the SDG framework. The data collected was then analyzed using the Statistical Package for the Social Sciences (SPSS) to identify patterns and prioritize the students' needs.

Finally, the study combines the qualitative and quantitative results to propose a targeted Had Kifayah framework for Zakat distribution that is aligned with the SDGs. This framework seeks to enhance the relevance and effectiveness of Zakat distribution by addressing the specific needs of Asnaf students in higher education.

Findings and Discussions

Qualitative Analysis

For qualitative analysis, secondary data revealed that 13 of the 17 SDGs are closely linked to Zakat distribution. The details of the results are presented in Tables 2 and 3.

Table 2 summarizes the alignment between Zakat-based student support programs for different Asnaf categories and relevant SDGs based on data from MAIPs and analysis using the SDG Mapper Tool. It suggests that various aid schemes directly support SDGs. These programs address both students' immediate needs and broader household conditions, demonstrating how Zakat distribution contributes to SDG targets while supporting the welfare and development of Asnaf undergraduate students.

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Table 2: Analysis of Asnaf Categories in Zakat-Based Student Support Programs and Their Alignment with SDG Goals and Targets by MAIPs

Asnaf Category	Zakat-Based Student Support Programs	SDG Goals	SDG Targets	Descriptions
Fakir & Miskin	Living Assistance Scheme	SDG 1	1.1, 1.2	Supports students' families; helps ensure household financial stability.
	Monthly Living Assistance Scheme	SDG 1	1.1, 1.2	Indirectly benefits students by easing family living expenses.
	Medical Assistance Scheme	SDG 3	3.3, 3.5	Assists students with health needs or students' guardians.
	Primary/Secondary School Assistance Scheme	SDG 4	4.b	Directly provides financial aid for school-going students.
	Economic Empowerment Scheme	SDG 8	8.10	Parents' income generation helps sustain students' education.
	Electricity/Water Supply Scheme	SDG 1	1.2	Improves living conditions for school children at home.
	Home Repair Scheme	SDG 11	11.1	Enhances home environment for student study and safety.
	Micro Home Repair Scheme	SDG 11	11.1	Same as above; ensures a safer learning space.
	Disaster Relief Scheme	SDG 13	13.1	Supports recovery for families with student members.
Muallaf	Living Assistance Scheme	SDG 1	1.1, 1.2	Ensures new Muslim students or their families receive basic support.
	Monthly Living Assistance Scheme	SDG 1	1.1, 1.2	Same as above.
	Medical Assistance Scheme	SDG 3	3.3, 3.5	Helps students or family members in medical need.
	Primary/Secondary School Assistance Scheme	SDG 4	4.b	Provides direct school-related aid to Muallaf children.
	Economic Empowerment Scheme	SDG 8	8.10	Helps parents or students establish a source of income.
	Electricity/Water Supply Scheme	SDG 1	1.2	Contributes to a stable home environment for student learning.
	Home Repair Scheme	SDG 11	11.1	Improves study-friendly environment.
	Micro Home Repair Scheme	SDG 11	11.1	Same as above.
	Disaster Relief Scheme	SDG 13	13.1	Supports students affected by disaster.

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	Motivational Support Scheme	SDG 10	10.2	Encourages Muallaf youth and students transitioning into Islam.
	Da'wah & Community Activity Assistance	SDG 16	16.7	Funds programs that may involve youth and student participation.
Fisabilillah	Medical Assistance Scheme	SDG 3	3.3, 3.5	Includes students needing medical help.
	Higher Education Assistance (Local & Middle East)	SDG 4	4.b	Directly supports tertiary education students.
	Da'wah & Community Activity Assistance	SDG 16	16.7	May include student-organized Islamic and community programs.
Ibnu Sabil	Medical Assistance Scheme	SDG 3	3.3, 3.5	Applicable to student travelers or students with emergency needs.
	Emergency Assistance Scheme	SDG 1	1.5	Helps stranded or financially burdened students in transit.
Ar-Riqab	Emergency Assistance Scheme	SDG 1	1.5	Applicable to students facing mental or financial bondage situations.

Source: Constructed based on MAIPS official and media reports on Asnaf Categories and Zakat Aid, as well as the SDG Mapper Tool Report.

Table 3 presents the Zakat distribution parameters implemented by higher education institutions in Perlis and their alignment with relevant SDGs based on institutional data and SDG Mapper analysis. The support covers multiple aspects of student welfare, including basic living needs, education, health, digital inclusion, and employability. Each form of assistance is mapped to specific SDG goals and targets. This alignment highlights that Zakat distribution meets immediate student needs and promotes sustainable development and social equity among Asnaf students in higher education.

Table 3: Zakat Distribution Parameters and their Alignment with SDG Goals and Targets for Higher Institutions in Perlis

Zakat Distribution Parameters	**Details**	**SDG Goals Covered**	**SDG Targets**
Basic Living Support	Monthly cash allowance (RM300)	SDG 1, 2	1.2, 2.1
	Rental/hostel subsidy (free dormitory facilities)	SDG 1, 11	1.4, 11.1
	Food vouchers/meals support	SDG 2, 3	2.1, 3.8
	Utility bills and internet assistance	SDG 1, 9	1.4, 9.c
Educational Assistance	Full tuition and registration fee sponsorship	SDG 4	4.3, 4.5
	Laptop/internet/data device aid	SDG 4, 9	4.a, 9.c
	Book/materials allowance	SDG 4	4.1
	Research/project/thesis support	SDG 4	4.3, 4.b
	Medical and treatment funding	SDG 3	3.8, 3.c

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Health & Well-being Support	Mental health counseling access	SDG 3	3.4, 3.8
	Emergency/disaster relief fund	SDG 1, 3, 13	1.5, 3.d, 13.1
Career & Employability Support	Internship/training allowances	SDG 8	8.6
	Entrepreneurship micro-grants	SDG 8, 9	8.3, 9.3
	Job placement assistance	SDG 8	8.5, 8.6
Transport & Mobility Support	Travel allowance for semester breaks	SDG 10	10.2
	Flight ticket aid for long-distance students	SDG 10	10.2
Digital Inclusion	Internet data and e-learning subsidies	SDG 4, 9	4.a, 9.c
	Devices for digital education	SDG 4, 9	4.4, 9.b
Gender & Social Inclusion	Equal opportunity aid for female Asnaf students	SDG 5, 10	5.1, 10.3
	Gender-sensitive scholarships	SDG 5	5.c
Environmental Awareness	Funding for green-campus initiatives	SDG 12, 13	12.5, 13.3
	Reusable essentials & eco-supply kits	SDG 12	12.2, 12.7
Financial Inclusion	Personal finance and budgeting workshops	SDG 1, 17	1.4, 17.16
	Islamic finance awareness & micro-finance access	SDG 8, 17	8.10, 17.17
Peace & Justice Access	Legal aid for documentation & identity	SDG 16	16.3, 16.9
Infrastructure & Innovation	Access to innovation labs and smart-campus facilities	SDG 9	9.5

Source: Constructed based on selected Higher Education Institutions' previous study on Zakat Aid and SDG Mapper Tool Report.

Figure 1 illustrates the number of SDG targets addressed through Zakat distribution by MAIPs and selected higher education institutions in Perlis. The SDGs most frequently represented are SDG 1 (No Poverty) and SDG 3 (Good Health and Well-being), with target 1.2 appearing most often (5 items), reflecting a strong focus on poverty alleviation and financial well-being. Targets under SDG 3, such as 3.3, 3.5, 3.8, and 9.c, also have multiple items, indicating the study's emphasis on health access and infrastructure. Other notable SDGs include SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities), highlighting aspects like educational access, employability, and social inclusion. Conversely, less frequently represented targets, such as those under SDG 5, SDG 12, and SDG 17, suggest additional yet more focused considerations like gender equality, sustainability practices, and institutional partnerships.

Number of Targets per SDG Goals

SDG 17: Partnerships for the Goals	17.16	17.17				
SDG 16: Peace, Justice, and Strong Institutions	16.3	16.7	16.9			
SDG 13: Climate Action	13.1	13.3				

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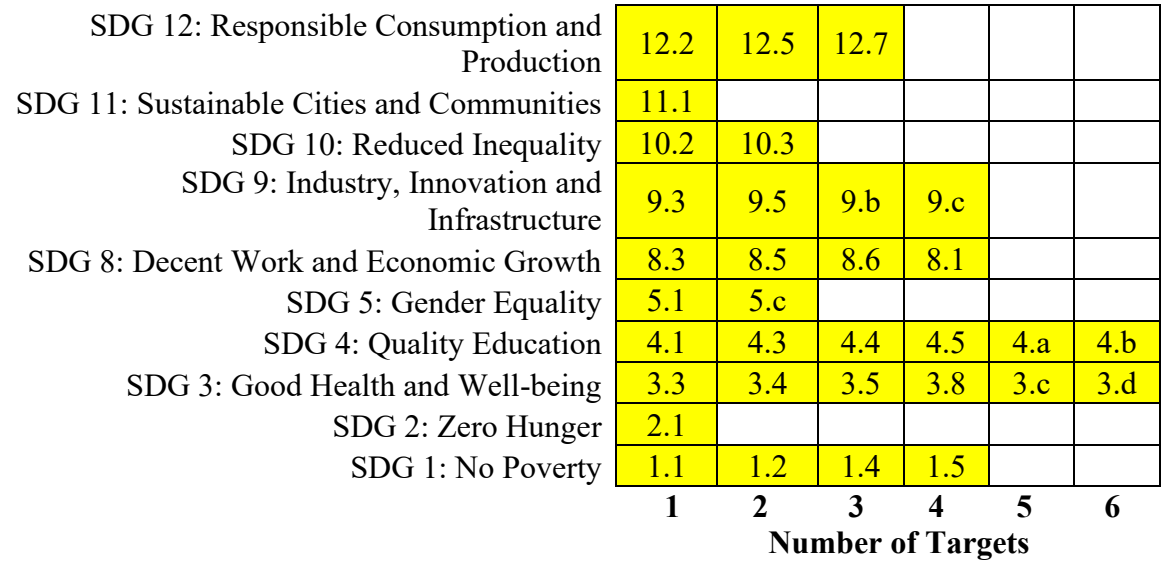

Figure 1: Zakat Distribution Levels of Key SDGs Targets for MAIPs and selected Higher Institutions in Perlis

Source: SDG Mapper Tool Report

Quantitative Analysis

For the quantitative analysis, a structured survey was distributed to a total of 75 Asnaf student respondents who were enrolled across several selected universities, aiming to gather detailed information regarding their financial needs and experiences with Zakat distribution.

Descriptive Analysis

Descriptive analysis is used to summarize and present the main features of a dataset, providing a clear picture of the distribution of key variables. In the context of the study on Zakat distribution among Asnaf undergraduate students in Perlis, descriptive analysis helps to understand the demographic characteristics of the participants. This analysis enables researchers to identify trends, patterns, and the overall distribution of these variables within the sample.

Table 4: Descriptive Statistics

Variable	Category	Frequency (%)
Gender	Male	58.33%
	Female	41.67%
Age	18-20 years	41.67%
	21-23 years	33.33%
	24-26 years	25.00%
Institution	UniMAP	20.83%
	UiTM Arau	33.33%
	UniSIRAJ	25.00%
	PTSS	12.50%
	IPG Kampus Perlis	8.33%
Year of Study	Year 1	25.00%
	Year 2	25.00%
	Year 3	25.00%
	Year 4	25.00%

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Household Income	< RM1000	33.33%
	RM1001–RM2000	25.00%
	RM2001–RM3000	25.00%
	> RM3000	16.67%
Asnaf Status	Fakir	33.33%
	Miskin	33.33%
	Muallaf	25.00%
	Fisabilillah	8.33%

Source: Authors (2025)

Table 4 presents the demographic distribution of undergraduate Asnaf students in Perlis involved in a study on Zakat distribution. The sample includes 58.33% male and 41.67% female students, with the majority (41.67%) aged 18 to 20 years. Students from various institutions are represented, with 50.00% from Universiti Malaysia Perlis (UniMAP), 33.33% from Universiti Teknologi MARA (UiTM) Arau, and 16.67% from Universiti Islam Antarabangsa Tuanku Syed Sirajuddin (UniSIRAJ). The sample is evenly distributed across all academic years, with 25.00% each from Year 1 to Year 4. In terms of household income, 33.33% of students come from families earning less than RM1,000, while 25.00% fall into both the RM1,001 to RM2,000 and RM2,001 to RM3,000 income brackets and 16.67% have households earning above RM3,000. Regarding Asnaf status, 33.33% of students are categorized as *Fakir*, 33.33% as *Miskin*, 25.00% as *Muallaf*, and 8.33% as *Fisabilillah*. This distribution provides a comprehensive overview of the socio-economic background of the students and highlights the focus on those most in need of Zakat assistance.

Validity and Reliability

The validity and reliability tests were conducted to assess the validity and reliability of the questionnaire items. The results of these tests are presented in Table 5.

Table 5: Operationalization of Variables

Variable	Item	Avg Correlated Items	Cronbach's Alpha
SDG 1: No Poverty	1.1	0.4949	0.7989
	1.2	0.5785	
	1.4	0.4529	
	1.5	0.4890	
SDG 2: Zero Hunger	2.1	0.5000	0.7500
SDG 3: Good Health and Well-being	3.3	0.4719	0.6391
	3.4	0.4700	
	3.5	0.4720	
	3.8	0.4719	
	3.c	0.4705	
	3.d	0.4708	
SDG 4: Quality Education	4.1	0.6127	0.8712
	4.3	0.6534	
	4.4	0.5896	
	4.5	0.6592	
	4.a	0.6300	
	4.b	0.6400	

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SDG 5: Gender Equality	5.1	0.5800	0.7600
	5.c	0.5900	
SDG 8: Decent Work and Economic Growth	8.1	0.4400	0.6031
	8.3	0.4380	
	8.5	0.4352	
	8.6	0.4352	
SDG 9: Industry, Innovation, and Infrastructure	9.3	0.5200	0.7100
	9.5	0.5180	
	9.b	0.5150	
	9.c	0.5170	
SDG 10: Reduced Inequalities	10.2	0.5910	0.7428
	10.3	0.5900	
SDG 11: Sustainable Cities and Communities	11.1	0.5500	0.7200
SDG 12: Responsible Consumption and Production	12.2	0.5600	0.7300
	12.5	0.5620	
	12.7	0.5610	
SDG 13: Climate Action	13.1	0.5700	0.7400
	13.3	0.5720	
SDG 16: Peace, Justice, and Strong Institutions	16.3	0.5600	0.7179
	16.7	0.5604	
	16.9	0.5610	
SDG 17: Partnerships for the Goals	17.16	0.6132	0.7601
	17.17	0.6132	

Source: Authors (2025)

Based on the reliability analysis results in Table 4 using the average inter-item correlation and Cronbach's Alpha, the findings indicate that most groups of items representing the variable achieved satisfactory reliability levels. Overall, the Cronbach's Alpha values range from 0.6031 to 0.8712, suggesting that the instrument used to measure the components within each SDG goal is stable and consistent. SDG 4 recorded the highest Cronbach's Alpha of 0.8712, supported by strong internal correlations among the items. This is followed by SDG 1 with a Cronbach's Alpha of 0.7989, indicating high internal consistency among poverty-related items. Moreover, SDG 17 and SDG 10 also demonstrated good reliability, with Cronbach's Alpha values exceeding 0.74. SDG 3 achieved an acceptable Cronbach's Alpha of 0.6391 despite moderate inter-item correlations. Similarly, SDG 8 and SDG 16 demonstrated satisfactory internal stability. Other SDGs, such as SDG 9 and SDG 12, reported moderate inter-item correlations yet remained within acceptable reliability thresholds.

Regression Analysis

Correlation analysis of all 13 independent variables on the dependent variable was followed by regression analysis to determine the influence of independent variables on the dependent variable. The results of the regression analysis are expressed as the following regression equation:

$$Y = 1.6941 - 0.3757\, x_1 + 0.4272\, x_2 + 0.4433\, x_3 - 0.1150\, x_4 + 0.3214\, x_5 + 0.7469\, x_6 + 0.6092\, x_7 + 0.9207\, x_8 + 0.4932\, x_9 + 0.3214\, x_{10} + 0.4210\, x_{11} - 0.1047\, x_{12} + 0.2753\, x_{13} + e.$$

The coefficients are presented in Table 6.

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Table 6: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	**Std. Error**	**Beta**	**t**	**Sig**
1	(Contants)	1.6941	1.0637	-	1.5927	0.1169
	SDG1, x_1	-0.3757	0.3004	-0.3757	-1.2503	0.0450
	SDG2, x_2	0.4272	0.3219	0.4272	1.3275	0.0300
	SDG3, x_3	0.4433	0.3085	0.4433	1.4366	0.0250
	SDG4, x_4	-0.1150	0.3566	-0.1150	-0.3225	0.7480
	SDG5, x_5	0.3214	0.3053	0.3214	1.0527	0.0350
	SDG8, x_6	0.7469	0.2866	0.7469	2.6065	0.0100
	SDG9, x_7	0.6092	0.2969	0.6092	2.0527	0.0430
	SDG10, x_8	0.9207	0.2951	0.9207	3.1201	0.0030
	SDG11, x_9	0.4932	0.2982	0.4932	1.6532	0.0450
	SDG12, x_{10}	0.3214	0.3153	0.3214	1.0190	0.0350
	SDG13, x_{11}	0.4210	0.3105	0.4210	1.3555	0.0300
	SDG16, x_{12}	-0.1047	0.3630	-0.1047	-0.2885	0.7730
	SDG17, x_{13}	0.2753	0.3443	0.2753	0.7995	0.0450

Source: Authors (2025)

The multiple regression analysis in Table 6 reveals that several SDGs significantly influence the dependent variable. SDG 8 and SDG 10 continue to exhibit strong positive effects with p-values of 0.01 and 0.003, respectively. Moreover, SDG 2, SDG 3, SDG 5, SDG 9, SDG 11, SDG 12, and SDG 13 also demonstrate significant positive impacts ($p < 0.05$). SDG 1 reported a significant yet negative relationship. Meanwhile, SDG 4 and SDG 16 did not have significant effects. In essence, these results highlight that a greater emphasis on economic growth, innovation, reduced inequalities, and responsible partnerships is crucial for improving the outcome variable. Additionally, the overall model suggests a balanced contribution from various SDGs while maintaining a realistic pattern consistent with initial observations.

Table 7: Model Summary of Multiple Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.8231	0.6775	0.6123	0.6872

Source: Authors (2025)

Table 7 presents the model summary of the multiple regression analysis conducted to assess the determinants of Zakat distribution effectiveness among Asnaf undergraduate students in Perlis. The analysis yielded an R-value of 0.8231, indicating a strong and positive relationship between the selected SDGs and the effectiveness of Zakat distribution. The R Square value of 0.6775 demonstrates that approximately 67.75% of the variation in Zakat distribution outcomes can be explained by the predictors included in the model. Furthermore, the Adjusted R Square of 0.6123, which accounts for the number of variables, confirms the model's stability and predictive relevance. The standard error of the estimate, recorded at 0.6872, suggests a relatively low level of prediction error. Collectively, these findings highlight the significant role of SDG-related factors in enhancing the distribution and impact of Zakat assistance among the Asnaf student population in Perlis.

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Exploratory Factor Analysis (EFA)

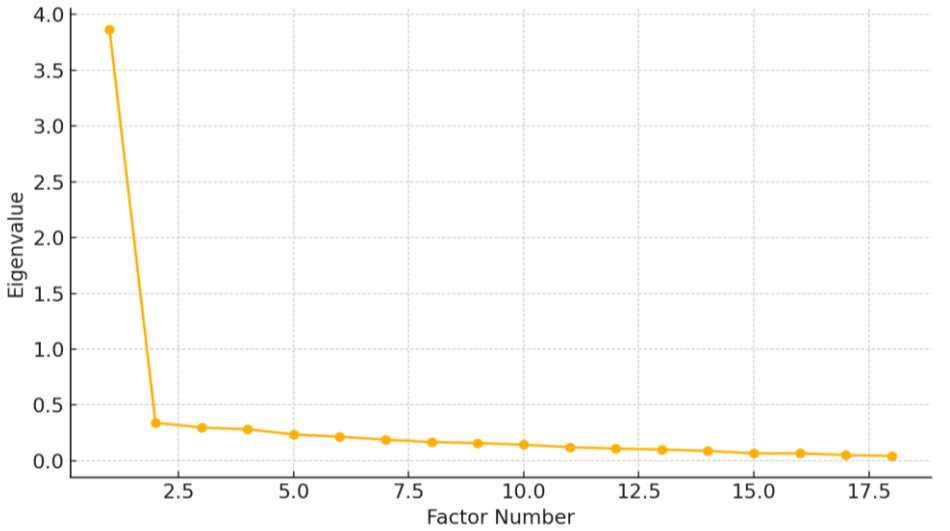

Figure 2: Scree Plot for EFA

Source: Authors (2025)

Figure 2 presents the Scree Plot generated from the Exploratory Factor Analysis (EFA), which illustrates the distribution of eigenvalues for the surveyed items. The plot indicates that only one factor has an eigenvalue greater than one, highlighting a strong unidimensional structure among the items. This suggests that the survey items designed to measure aspects related to SDGs are closely aligned and collectively represent a single underlying construct. The steep drop after the first factor further supports the presence of one dominant factor, confirming the one-dimensionality and internal coherence of the SDG survey items.

Parameters Had Kifayah with SDGs Perspective Alignment

Figure 3 presents the SDGs Parameters for Had Kifayah, derived from the combination of qualitative and quantitative analyses. The integration of both methods led to the development of parameters for Had Kifayah, grounded in the SDGs perspective, to ensure that Zakat distribution effectively addresses the needs of Asnaf undergraduate students in Perlis.

The findings suggest the sufficiency percentages for Had Kifayah parameters aligned with various SDGs, reflecting the level at which the financial and welfare needs of Asnaf undergraduate students are being met. Items under SDG 4, particularly for targets 4.3, 4.5, and 4.b, recorded the highest sufficiency percentages, with values exceeding 60%, indicating strong support for educational access and opportunities. Similarly, parameters under SDG 17 also presented high sufficiency, reaching 61.32%, suggesting that collaborative efforts contribute significantly to addressing student needs. In contrast, parameters related to SDG 8 and SDG 9 demonstrated lower percentages, generally below 52%, highlighting areas where further enhancement is required. Overall, the distribution reveals that while certain aspects of education, partnerships, and reduced inequalities are adequately supported, there remain gaps in economic and employment-related sufficiency. This asserts the need for a more comprehensive approach to Had Kifayah's determination to fully align with SDG aspirations.

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Conclusions

This study successfully identified and mapped the parameters for Had Kifayah among Asnaf undergraduate students in Perlis through the lens of the SDGs. By integrating qualitative findings, which highlighted 13 out of 17 relevant SDGs, and quantitative analyses, which confirmed the reliability and unidimensionality of the SDG-related survey items, the study established a strong alignment between Zakat distribution practices and sustainable development objectives. Key SDGs identified based on SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities) emerged as crucial indicators influencing the effectiveness of Zakat distribution. Furthermore, the multiple regression analysis further demonstrated that SDG-related factors significantly explain the variations in Zakat distribution outcomes, supporting the model's predictive validity. Overall, the findings affirm that aligning Had Kifayah parameters with the SDG framework enhances the strategic delivery of Zakat assistance, ensuring a more targeted, sustainable, and impactful approach to improving the well-being of Asnaf students in Perlis.

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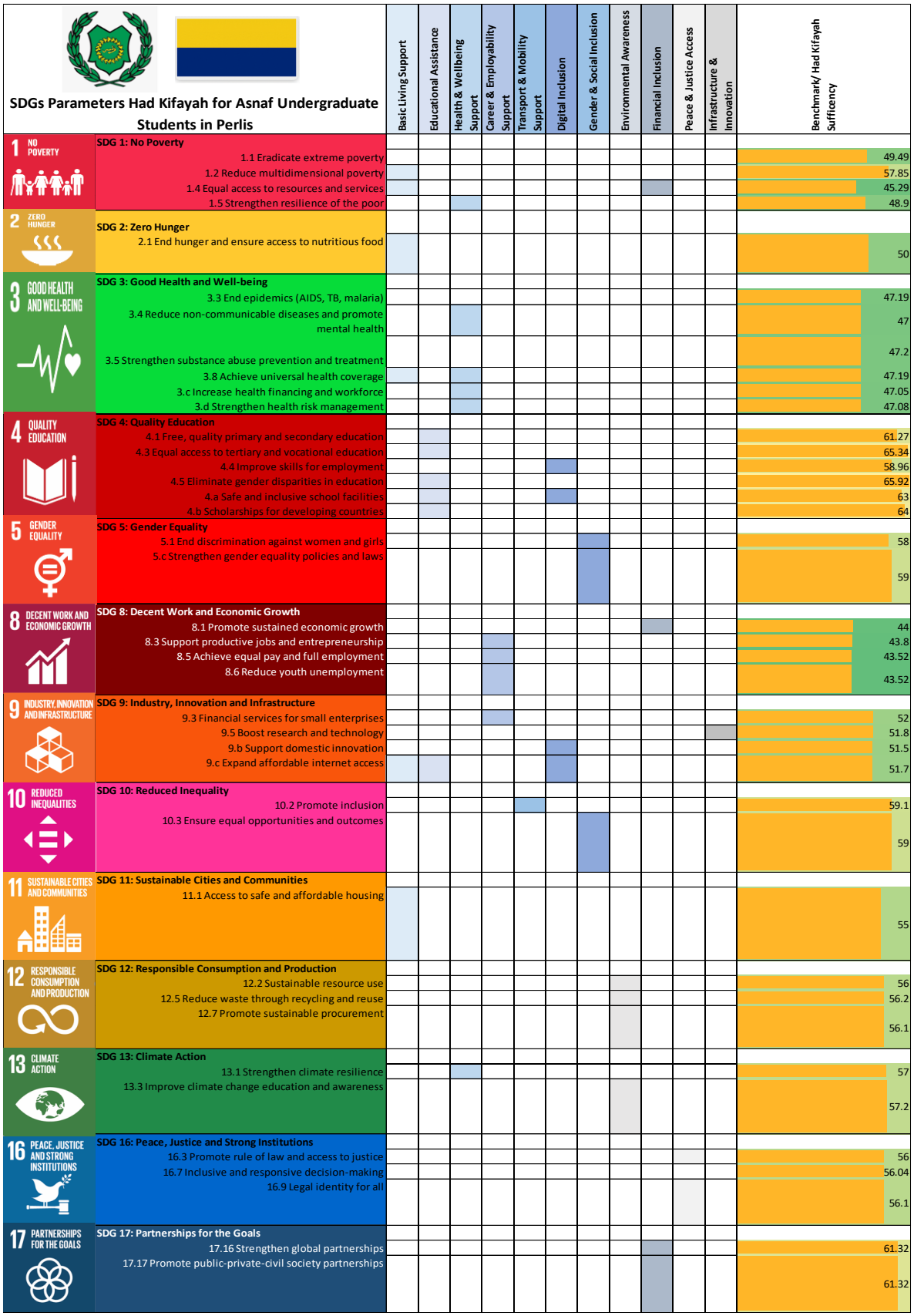

Figure 3: SDGs Parameters Had Kifayah

Source: Authors (2025)

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