



# INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



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To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v12-i9/14582> DOI:10.6007/IJARBSS/v12-i9/14582

**Received:** 17 July 2022, **Revised:** 19 August 2022, **Accepted:** 02 September 2022

**Published Online:** 21 September 2022

**In-Text Citation:** (Omar et al., 2022)

**To Cite this Article:** Omar, A. T., Jamlin, N. A., Arshad, R., Isa, R. M., & Adul, S. (2022). A Study on Zakat Education Assistance for Poor Asnaf Student in Sabah. *International Journal of Academic Research in Business and Social Sciences*, 12(9), 1435 – 1445.

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Vol. 12, No. 9, 2022, Pg. 1435 – 1445

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[www.hrmar.com](http://www.hrmar.com)

ISSN: 2222-6990

## A Study on Zakat Education Assistance for Poor Asnaf Student in Sabah

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### Abstract

Zakat has been acknowledged for its role in establishing social justice and security among the Muslim community to avoid economic inequalities and unfavorable consequences. This study examines the role of zakat education assistance in growing human capital and balanced wealth distribution. Furthermore, educational assistantship such as scholarships, educational institution development, and education enhancement through training, workshops, seminars, and motivation for the poor asnaf student in Sabah has been discussed. Finally, a highlight on the managerial challenges and recommendations for zakat education assistance. Hence, this article will analyze the previous related article to gain an in-depth understanding of the current knowledge and information on the effort of zakat institution in empowering the education among poor asnaf students. The findings show that the zakat institution creates numerous efforts where it creates opportunities for the poor asnaf student to pursue their education in higher education and reduce the wealth gaps among poor Muslim society. The practical implication of this study will enhance the education performance monitoring system for poor asnaf students.

**Keywords:** Poor Asnaf, Zakat, Higher Education, Zakat Education Assistance, Managerial

## Introduction

Zakat institutions are known to be the essential Islamic financial instrument. Zakat is the third pillar in Islam and has become an obligatory act of worship to all practicing Muslims. Zakat funds were also one of the resources for the Muslim communities for economic development. Zakat was an act of giving out a fixed proportioned amount of wealth in a certain period. The zakat fund is meant to be distributed to the eight prescribed beneficiaries. The rationale behind the practice of giving out zakat is as a means of 'purification' of wealth and soul, which helps in suppressing greediness while the system keeps the Muslim communities from economic inequalities' unfavorable consequences (Nadzri et al., 2012).

In Malaysia, the federal constitution has decided that the zakat management falls under the jurisdiction and authority of the state government. Primarily, *Majlis Ugama Islam Sabah (MUIS)* has been mandated the responsibility of managing the administration and affairs related to the religion of Islam in the state of Sabah. Unlike certain parts of the state in Malaysia, namely the Federal Territory, Negeri Sembilan, Melaka, and Pahang have chosen to manage the zakat distribution to their respective State Islamic Religious Council (SIRC) but fully privatized the zakat management for zakat collection. While the remaining states, namely Terengganu, Kelantan, Perlis, Kedah, Johor, and Sabah, are still managed by their respective SIRC. The decision of privation of the zakat institution is merely to enhance the effectiveness of zakat collection and simultaneously diminish the bureaucracy in the zakat distribution, which delays the process (Razimi et al., 2016).

The zakat institution is not limited to providing the Muslim communities economically but to providing them in every aspect of life. Jan (2013) has reported the drawbacks of the education policy among the poor. The gap between the rich and poor is real, especially in education. Recent studies found that children from low-income families are demotivated and have lost interest in school (Patel, 2014; United Nations Children's Fund Malaysia & United Nations' Population Fund, 2020). Regardless of the changes in education orientation, there are various ways to gain knowledge to suit the interest of the asnaf. Education is considered a vital ticket to transforming the lives of poor asnaf students. In order to reduce poverty, zakat institution today is committed to nurturing the educational development of poor asnaf students. Hence, the zakat institution is responsible for providing the asnaf with zakat education assistance and suitable programs to promote lifelong learning and enrich their knowledge to improve their life. Therefore, this article will contribute to the dearth of understanding on:

- Zakat education assistance in Sabah
- The roles of zakat education assistance for poor asnaf student
- Managerial challenges
- The theoretical, contextual, and practical contribution

## Zakat Education Assistance in Sabah

According to the Islamic scholar Imam Malik, Imam Shafie, and Imam Ahmad ibn Hanbal agree that asnaf is someone who does not possess any wealth and source of income to accommodate their daily basic needs or their dependents. Meanwhile, poor asnaf refers to Muslims who cannot provide and fulfill their daily needs (Khairuldin & Mohammad, 2013). Hence, there are eight types of eligible beneficiaries, namely (i) *al-fuqara'* – poor, penniless, or indigent, (ii) *al-Masakin* – needy or someone who is in difficulty, (iii) *amil* – zakat administration, (iv) *mualaf* – someone who newly converted to Islam, (v) *al-Riqab* – those in

enslavement, (vi) *al-Gharimin* – those in debts, (vii) *fisabilillah* – those in Allah's cause and (viii) *ibn sabil* - the wayfarer.

Therefore, in the context of this article, the poor asnaf students are the poor Muslim students eligible to receive zakat education assistance. Saruchi et al (2015) further explain in their literature that full-time students are eligible to categorize as one of the poor *asnaf* as they are unable to be employed or tied with rules that prohibit them from working. This is further elaborated by Qardawi (2009) that such individuals are eligible to receive zakat to assist them in gaining knowledge regardless of any branch of knowledge pursued, either earthly or religious studies, as long as the knowledge will contribute to the whole community.

In Sabah, the zakat fund administration was regulated under the Department of Zakat and Fitr in MUIS. Overall, the zakat assistance offered to help the poor asnaf in developing social and economic, educational, and converts. Figure 1 shows the scheme and assistance tailored by the Department of Zakat and Fitr for the poor asnaf in Sabah.

Scheme and Assistance		Eligibility
<b>Social and Economic</b>		
1	General Assistance	Fakir, Miskin, Mualaf, Fisabilillah
2	Medical Assistance	Fakir, Miskin, Mualaf, Gharimin, Fisabilillah
3	Emergency Assistance	Ibnu Sabil
4	Natural Disaster Assistance	Mualaf, Gharimin
5	Mortuary Assistance	Fakir, Miskin, Mualaf, Gharimin, Fisabilillah, Ibnu Sabil
6	Asnaf Development Assistance	Fakir, Miskin, Mualaf, Gharimin
7	Religious Community School (SAR) and Maahad Tahfiz	Gharimin, Fisabilillah
8	Teacher Allowance Assistance	Fisabilillah
9	Mosque's Utility, Mosque and Musalla Enlivenment Assistance	Fisabilillah
10	Dialysis Center Annual Assistance (MUIS-NKF)	Fisabilillah
11	Poor Student Assistance (Mainstream)	Fakir, Miskin
12	Orphanage Assistance	Fisabilillah
13	Charitable Organization	Fisabilillah
14	Islamic Religious Committee Teacher Assistance	Fisabilillah
<b>Education</b>		

	<b>Scheme and Assistance</b>	<b>Eligibility</b>
<b>1</b>	Tertiary Education Registration Tuition Fees Assistance	Fakir, Miskin, Mualaf, Fisabilillah
<b>2</b>	Tertiary Education Flight Ticket Assistance	Fakir, Miskin, Mualaf, Fisabilillah
<b>3</b>	Scholarships (Fundamental)	Fakir, Miskin, Mualaf,
<b>4</b>	Scholarships (Advances)	Fakir, Miskin, Mualaf,
<b>5</b>	Scholarships (Flight Ticket)	Fakir, Miskin, Mualaf,
<b>Converts</b>		
<b>1</b>	Incentive for New Converts	Mualaf
<b>2</b>	New Converts Religious Guidance Class Assistance	Mualaf

*Source:* Department of Zakat and Fitr, Majlis Ugama Islam Sabah Website

Figure 1: Type of scheme and assistance offered in Zakat institution in Sabah

Looking at figure 1 above, MUIS improvised the zakat distribution in line to fulfill the current needs of the poor asnaf. An innovation of zakat fund distribution by forming 3 clusters of aspects, namely social and economic, education and converts. Under the education clusters, the Department of Zakat and Fitr has introduced five zakat educational assistance types. The tuition fee and flight ticket assistance are given to poor asnaf students enrolling in the current year's admission to a higher education institution in Malaysia pursuing any course approved by the Department of Zakat dan Fitr. On the other hand, the scholarships offered to the poor asnaf student to pursue their study locally or abroad (e.g., Egypt, Jordan, and Indonesia) enrolling into a certificate, foundation, diploma, and bachelor's degree in full-time mode but limited to Islamic studies only. Under the social and economic aspects, poor student assistance was given to the poor asnaf student as a relief to reduce the burden of their family in providing their necessities and their needs in education (e.g., books, stationery, and uniforms).

### **The Roles of Zakat Education Assistance for Poor Asnaf Student**

#### *Growing knowledgeable human capital*

Islam has stressed the importance of seeking knowledge and has called upon its believer to thrive with beneficial knowledge on this earth. The primary concern of Islam encourages its believer to understand the role of education: to produce knowledgeable, trained, and skilled human capital; create disciplined, diligent, and motivated human capital; and prepare human capital that is innovative, technology savvy, and good in governing. Knowledge is gained through education, a process of learning new information, skills, and capacities to develop human capital. Henceforth, zakat education assistance plays a vital role in empowering the poor asnaf student as it means to offered financial assistance to distribute for education and human capital development. Therefore, Suprayitno et al (2017) explain that the accumulation of knowledgeable human capital can be found through formal education, occupational training, self-development, the existence of better medical also public health facilities, and increasing working efficiencies. The outcome of the zakat educational assistance would help the human capital access education and produce an expert in various fields in the long run.

### *Balanced wealth distribution*

Zakat aims to achieve socio-economic justice among the Muslim communities. According to Wahab and Abdul Rahman (2011), the after-effect of a proper distribution of zakat funds will lead to consumption, savings and investment, positive supply of labor and capital, elimination of poverty, and improvement of the welfare system. Consequently, from the perspective of the poor asnaf student, the effect of zakat on consumption is attained from their use of zakat education assistance to spend on educational purposes. As for the effects on savings, it occurs in the mechanism of wealth distribution where it will likely be negative on the savings of the rich since the zakat would redistribute the zakat fund among the poor to give every zakat beneficiary a guaranteed standard of living that is humane and respectable. Owing to the consistent participation of the rich in zakat, the poor asnaf student can continuously enjoy zakat education assistance. In line with savings, zakat has shed new light on investment where practicing Muslims would understand the decree laid down in the Quran in Surah At-Taubah<sup>1</sup>, and has advocated the Muslim communities to invest their wealth in the cause of Allah. Positive supply of labor and capital are the result of the decision giving zakat education assistance to the poor asnaf students has increased their chances to have access to education whereby it can be achieved through the improvement of the basic needs (e.g., nutrition, health, and living condition) of the poor.

Aftermath in the context of the poor asnaf students would increase academic performance in school and produce high achieving students. The zakat institution also contributes to the elimination of poverty. Hence, the zakat fund keeps the Muslim communities from economic inequalities by giving a fair and just amount of assistance to achieve the average proportion in reducing the wealth gap. In other words, the assistance is sufficient to prevent the poor from growing poorer and the rich from growing richer. Notably, the poor asnaf students can benefit from various zakat education assistance such as tuition fees, stationaries, tuition and motivational classes, and incentive for high achieving students.

### **Educational Assistantship for Poor Asnaf Student**

#### *Scholarships / Incentive / Educational zakat assistance*

The scholarships offered by the zakat have produced many graduates among poor asnaf students today. With the provision distributed, the poor asnaf student can improve their education quality whereby zakat

institution has gradually opened opportunities for poor asnaf students to help them study at a higher level, consequently producing skilled, competitive, and literate asnaf. The scholarship has driven the poor asnaf student to student diligently (Saharuddin et al., 2020). Simultaneously, the poor asnaf student can shift their perception of poor people to grow out of poverty and unleash their potential to enjoy a better life. For instance, according to the news article in Malaysian Gazette, Ridhuan Ramle and Siti Nor Azimah expressed their gratitude to the zakat education assistance offered in higher education institutions which helped them financially for a few semesters while pursuing their Ph.D. in Islamic Studies (Khadir, 2021). Besides, Lembaga Zakat Selangor (LZS) also prove the result of the consistent provision of zakat educational zakat has successfully helped 28 poor asnaf students get their bachelor's degree in medicine and Islamic studies.

#### *Educational institution development*



In line with education as the means to bring out the shackles of poverty and hardship of life, research by Ab Rahman et al (2015) has proposed for establishment of educational institutions through zakat funding. Rahman and colleagues have developed the framework to establish the institution, including the building facilities, human capital, and course structure. The proposed model for establishing educational institutions is seen as an innovation that was used to optimize the zakat fund. Simultaneously, this approach has opened an opportunity for the poor asnaf student's pathways in education which the zakat fund fully funds.

#### *Education enhancement through training, workshops, seminars, and motivation*

The enhancement in education conducted through training, workshops, seminars, and motivational camps are seen as an effort to empower the poor asnaf students to appear more confident, competitive, and knowledgeable. Shahir and Adibah (2010) found that Lembaga Zakat Selangor (LZS) has spent eight million of zakat funds on the human development program for senior citizens, parents, single citizens, mothers, single fathers, youth, students, and college students. For instance, LZS has introduced projects that are entirely operated by the poor asnaf, such as homemade crafts (e.g., D'Asnaf Kraf), sewing workshops, and a training center (e.g., Pusat Latihan Asnaf Zakat (PULAZ)). Apart from the scholarships offered to the poor asnaf student in primary school, secondary school, and higher education institutions, the human development program is evidence that the zakat institution has expanded their education assistantship in knowledge and skills for the asnaf.

#### **Managerial Challenges**

While it is difficult to assess the effectiveness of zakat education assistance altogether, the drawbacks in zakat education assistance have been identified by the previous studies, which have undermined efforts of the zakat institution to provide the students to achieve their purpose.

#### *Difficulties in zakat education assistance application*

According to Azman and Wifaq (2011), the students claim they face difficulties applying for zakat education assistance from zakat institutions. Generally, the zakat administration has laid out the procedure to be followed to apply the zakat education system. Fundamentally, most of the poor *asnaf* students are eligible to receive the zakat education system; however, it is demonstrated that the difficulties are present due to issues related to the extended requirement sets by the zakat institution, complicating the process of application.

#### *The minimum standards for the fulfillment of zakat disbursement (Haddul Kifayah)*

According to the portion of the minimum standards fulfillment of zakat disbursement of the zakat education assistance, according the findings by Saruchi et al (2015), they conclude that the amount of the zakat educational assistance are found to be irrelevant to the current economic scenario. The imbalance of the zakat disbursement has affected the students purchasing power where the cost increase has limited their spending ability, simultaneously lowering their purchasing power. The zakat education assistance offered by zakat institution, *haddul kifayah* determined by the zakat institution for poor asnaf students shows it can only support 24% of the poor asnaf students' monthly expenditure. The situation is alarming because it would affect the poor asnaf students' well-being.

### *Insufficient amount of zakat education assistance*

In their study, Wahid et al (2004) found that zakat assistance offered by zakat institutions did not significantly impact the poor asnaf student's quality of education. They further explain that due to its small amount of zakat, education assistance only acts as supplementary aid as the educational aid (e.g., subsidies) offered by the government is far more practical as it can support the school fees, scholarships, and school meals (e.g., *Rancangan Makanan Tambahan (RMT)*). For that reason, this shows the need to re-evaluate the current amount of zakat education assistance to be commensurate with the current living cost.

### *Moral and ethical hazard*

In some cases, Ahmad Shahir and Adibah (2010) pointed out the issues of poverty eradication, where other problems have to do with the zakat recipients committing misconduct in reporting their personal information on the application of zakat assistance. Although it is seen as the weakness of zakat administration, the imbalance and fraud have shed light on the zakat recipient's intention to use zakat assistance to increase their current lifestyle. According to Hayati and Faliqha (2015), 10 percent of zakat recipients have forged their personal information to qualify for zakat assistance. They further elaborate on why zakat institution disqualifies a poor asnaf student's zakat educational assistance application because they have stable financial capability, and zakat institution will consider the application if the poor asnaf student is pursuing Islamic Studies.

### *Lack of Awareness toward Zakat Education Assistance*

Regarding the lack of awareness of zakat education assistance, the root problems of the issues are caused by the declining understanding and awareness about the role of zakat institutions. Pusat Zakat Sabah has offered zakat education assistance for the poor asnaf students to help finance their studies from primary to tertiary education. However, Mansur et al (2021) found that most respondents are unaware of the role or function of the zakat institution in Sabah. This resulted in plummeting numbers of poor asnaf students pursuing tertiary education due to a lack of financial capability to finance their studies. On the other hand, the lack of knowledge on alternative financial aid has urged poor asnaf students to obtain private educational loans as the primary financial resources to support their studies.

## **Recommendations on Improvement**

### *Expansion of the zakat education assistance*

It is indispensable that the cost of entering higher education institutions is rising daily, even when the Ministry of Education has subsidized tuition fees. Meerangani (2019) highlighted that parents could not bear the responsibility of financing their children's schooling. Due to the economic condition of a low-income family, the poor asnaf student learned that huge allocations of money are required for pursuing their studies. Thus, they not only deal with the study's cost but also need sufficient money to sustain themselves with their living costs. Daud et al. (2018) have found that students in higher education institutions rely on scholarships or loans from the government or private institutions are significant resources to finance their studies.

Looking from the perspective of poor asnaf students, getting an education is considered expensive, and it would limit the number of students to pursue their studies because of the cost that needs to be borne by the poor asnaf student after getting into higher education. While the zakat institution provides scholarships for poor asnaf students, not all the courses



are covered by the zakat institution. Currently, MUIS only able to sponsor poor asnaf students pursuing Islamic Studies. The limited course coverage has narrowed the choices of the poor asnaf student to find alternative resources to finance their studies. Therefore, an expansion of zakat education assistance in terms of course selections must be done to help create more opportunities for the poor asnaf student.

### **Theoretical Contributions**

From a theoretical perspective, this study adds to the body of knowledge by offering novel insights into the administration of zakat education assistance, an issue that has recently emerged in the zakat sector. While many academics have advocated for and examined the effectiveness of zakat collection, little research has mainly examined the zakat distribution of education assistance for poor students in Sabah. Thus, the current study extends previous research on zakat distribution by looking at it through the lens of education assistance for poor asnaf students and zakat institutions' decision to take a particular action, including broadening the type of education assistance.

Second, previous studies have revealed that social ties between the recipient and the zakat institution impact the recipient's commitment. However, the researchers could not identify the underlying factors associated with recipient commitment. In light of this, this research assessed the researchers' assumption that the antecedents of recipient commitments are a significant problem that zakat institutions must address while managing zakat education assistance. In order to understand more about the causes of the management of zakat education assistance, a perspective of managerial challenges faced by zakat institutions was discussed in this research. Hence, this research expanded upon and filled a gap by confirming that these causes can affect recipient commitment, such as challenges in the zakat education system application process, requirements for zakat disbursement fulfillment, insufficient zakat, lack of awareness of zakat education assistance, and moral hazard.

### **Contextual contribution**

This current study utilized the zakat education assistance framework in the context of poor asnaf students, in contrast to the previous zakat distribution scope of the study. Previous research on zakat distribution was restricted to entrepreneurship; as a result, this study broadens the research on zakat distribution among poor asnaf students in Sabah. It contributes to the body of knowledge on zakat distribution from the perspective of zakat education assistance by highlighting the significance of zakat education assistance as a catalyst for raising the percentage of poor asnaf students in Sabah who acquired a better education.

This study fills a gap in the literature by offering findings relevant to other contexts and states, such as poor asnaf students with different education levels. The multilevel education system in Malaysia encompasses primary, secondary, and university levels. Therefore, this study contributes to the generalization of the zakat educational assistance program. The context of the zakat institution where the current study was conducted may also contribute to understanding the significance of managerial causes of poor asnaf student commitment. As an institution that is viewed as having played an essential role in the socio-economic development of Muslims throughout Islamic civilization, the zakat institution context perfectly captures the desirable nature of reputable agencies that manage zakat.

### Practical Contributions

First, because it has been demonstrated that zakat education assistance encourages poor asnaf students to pursue higher education, the top management of the zakat institution context should strengthen the zakat distribution system by increasing the zakat education assistance for poor students. Allowing poor asnaf students to get a better education will inspire them to improve their socio-economic status. The study also demonstrates a connection between zakat managerial challenges and zakat distribution competence. Because the current research was conducted with a poor asnaf student in Sabah, it is recommended that the zakat institution in Sabah draw up strategies to make poor students feel like they have an opportunity to succeed in pursuing their education. Leaders in the zakat institution context should concentrate more on enhancing managerial challenges since it encourages recipient commitment.

### Conclusion

Theoretically, zakat advantages could significantly impact crucial economic factors like consumption, saving, the alleviation of poverty, and economic growth. This research explores the literature on the significance of safeguarding the effectiveness of zakat institutions in managing zakat educational assistance. Recent research conducted in Malaysia highlighted numerous deficiencies in the zakat institutions, particularly in how funds were distributed and the lack of attention paid to the zakat education support assistance.

This research examines a comprehensive framework to analyze the scenario of zakat education assistance among poor asnaf students in Sabah because there are very few empirical studies on the efficiency and governance of zakat distribution. Additionally, conducting an empirical study on zakat education assistance would assist in better comprehending the systems of governance and issues related to the intricate economics and management of zakat education assistance. It is hoped that the conceptual research presented in this research and future empirical findings based on this discussion would assist the functioning of zakat institutions and achieve the zakat socio-economic goals.

### Acknowledgments

The Malaysia Ministry of Higher Education supports this work under the FRGS/1/2020/SS02/UMS/03/2 code project.

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