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Enhancing Religious Practice and Character Development: The Role of Sekolah Zakat Kedah in Supporting Asnaf Students

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ABSTRACT

Access to quality education remains a challenge for underprivileged communities, particularly asnaf students in Malaysia, as socioeconomic constraints may limit their opportunities to receive education and develop religious and moral values. In response to this need, Lembaga Zakat Negeri Kedah (LZNK) established Sekolah Zakat Kedah (SZK) to provide asnaf students with greater access to education. While previous studies have largely examined the financial, educational, and academic outcomes of zakat assistance, limited attention has been given to the role of zakat-funded schools in supporting the development of religious practice and character among asnaf students. This study addresses this gap by examining SZK's role in enhancing religious practice and character development among asnaf students, offering an institutional perspective on zakat-supported education beyond financial access. Using a qualitative approach, data were purposively collected from two SZK institutions, Maahad Dini Sultan Abdul Halim and Sekolah Keusahawanan Zakat Kedah, through semi-structured interviews with 10 informants comprising an LZNK officer, teachers, wardens and counsellors. Data were audio-recorded, transcribed and thematically analysed using ATLAS.ti V9. Findings show that SZK strengthens students' commitment to religious practices, including Quranic recitation, congregational prayers and voluntary worship, while instilling moral values through discipline, respect, responsibility and leadership. In some cases, students continued these practices beyond school, suggesting that SZK's structured approach may support continuity in religious and character development. The study contributes to zakat education literature by showing how zakat support can function as an institutional enabler, rather than merely a financial mechanism, for religious practice and character formation.

Keywords: Zakat-Funded Education, Asnaf Students, Religious Practice, Character Development, Boarding School

INTRODUCTION

Education plays a critical role in personal and societal development, particularly in enhancing socioeconomic mobility. In Malaysia, education has long been recognized as an important instrument for national development and poverty reduction. From an Islamic perspective, education is also integral to

the objectives of *maqasid syariah*, particularly the preservation of the mind, which highlights the need to safeguard intellectual growth and avoid neglecting knowledge (Ismail & Ismail, 2022). Despite these efforts, challenges persist, especially among underprivileged communities, where poverty remains a significant barrier to accessing quality education. The prevalence of poverty, particularly among the Bumiputera population, has contributed to educational inequalities that hinder the socio-economic mobility of the poor, leading to the need for targeted interventions to address these disparities (Ab Rahman & Rusly, 2025; Ali et al., 2009).

In addressing educational disparities, zakat has emerged as a powerful tool for supporting underprivileged students, especially those from *asnaf* families. As an Islamic form of charity, zakat aims to reduce poverty and provide financial assistance to those in need. Malaysia's zakat institutions, such as Lembaga Zakat Negeri Kedah (LZNK), play an essential role in bridging the gap between disadvantaged students and quality education. Sekolah Zakat Kedah (SZK), a zakat-funded educational institution, exemplifies this approach by offering academic and religious education to *asnaf* children. SZK not only provides financial support but also supports students' spiritual, moral, and ethical development, helping to foster discipline and responsibility among students. This dual approach to academic and religious education supports students in both their academic and religious pursuits (Meerangani, 2019; Zulkifli et al., 2021).

Zakat-funded education has increasingly been recognised as more than a mechanism for alleviating students' immediate financial constraints. Previous evidence indicates that the effects of educational zakat may extend beyond immediate educational assistance. Mohamed Esa et al. (2024) found positive changes across the *maqasid al-Shariah* dimensions among second-generation *asnaf* receiving educational zakat, suggesting its potential contribution to longer-term improvements in beneficiaries' quality of life. Similarly, Abdullah et al. (2025) found that educational zakat support is associated with student motivation and academic achievement, while emphasising the importance of multidimensional support that includes academic guidance and psychosocial well-being.

However, while previous studies have highlighted the educational, socio-economic and broader developmental outcomes of zakat support, limited attention has been given to how zakat-supported educational institutions support students' religious practices and character development within a structured educational environment. Research indicates that moral and ethical development can be fostered through educational environments that emphasise discipline, religious commitment and leadership (Jusoh & Sharif, 2018; Tamam et al., 2025). Therefore, examining the institutional environment through which zakat support is translated into these developmental outcomes is important.

This study focuses on the role of SZK in supporting religious practice and character development among *asnaf* students. Specifically, it examines how the structured educational environment at SZK, enabled by zakat support, provides opportunities for students to develop religious practices, discipline and leadership. The study draws on insights from LZNK officers, school administrators, teachers, wardens and counsellors to examine the forms of support provided and the institutional practices associated with students' religious and character development. By examining SZK as a structured zakat-funded educational setting, this study contributes to understanding how zakat support can function beyond financial assistance as an institutional enabler of religious practice and character development.

The remainder of this paper is organized as follows. The second section presents the literature review, which discusses zakat-supported education and the religious and character development of *asnaf* students. The third section describes the methodology adopted in this study, including the research approach, informants and data analysis. The fourth section presents and discusses the findings on religious practice and character development among *asnaf* students at SZK. The final section concludes the study by summarizing the main findings, contributions and implications of the research.

LITERATURE REVIEW

This literature review examines previous studies on zakat-supported education and the development of religious practice and character among asnaf students. It first discusses the role of zakat in providing educational support and improving educational opportunities for asnaf students. It then reviews literature on religious practice and character development to establish the broader developmental dimensions relevant to zakat-supported education.

Zakat and Educational Support for Asnaf Students

Zakat is one of the five pillars of Islam and plays an important role in addressing socioeconomic inequalities, particularly by providing educational support to asnaf students. In Malaysia, zakat funds are channelled through various forms of educational assistance, including scholarships, school supplies and other educational resources (Ab Rahman & Anwar, 2014a, 2014b). A comparative study by Rafsyanzanni and Fahrullah (2025) further shows that zakat institutions in Malaysia and Indonesia provide broader forms of assistance, including tuition fees, accommodation, living expenses and health support. Such assistance can reduce financial burdens that may otherwise limit students' participation in education. More recently, Abdullah et al. (2025) found that educational zakat support is associated with student motivation and academic achievement, suggesting that zakat assistance may extend beyond providing access to education to supporting students' engagement and academic progress.

Beyond improving access to education, the literature indicates that the benefits of zakat may also encompass students' academic and personal development. Ibrahim (2008) discusses the role of zakat in supporting the academic and personal development of asnaf students, while Mat Daud and Wahid (2024) found that zakat assistance has a positive and significant relationship with students' learning processes, readiness and academic performance. Ismail and Daud (2015) further highlight the potential of zakat to support the development of religious identity and social responsibility. In line with this, Mohamed Esa et al. (2024) found positive changes across several dimensions of maqasid al-Shariah, including the preservation of religion, intellect and lineage, as well as greater focus on studies, responsibility towards acquiring knowledge and discipline. Abdullah et al. (2025), meanwhile, showed that academic and psychosocial support, together with targeted delivery of assistance, can strengthen the effectiveness of educational zakat support.

Beyond direct financial assistance, the way zakat is managed and channelled through educational institutions is also important in creating an educational environment that supports student development. Syahputra et al. (2023) emphasise that collaboration between zakat institutions and educational institutions enables zakat funds to be used more strategically to support students' academic performance and personal development. In the Malaysian context, Omar et al. (2022) further show that educational zakat assistance can improve access to education among asnaf students, particularly in rural areas, through support such as tuition fees, transportation and school supplies. These findings indicate that the role of zakat in education is not limited to the provision of financial assistance, but also concerns how such support is channelled and implemented within the educational environment.

The religious and moral development dimension also emerges in the literature on zakat-supported education. Mior Jamaluddin (2011) shows that zakat-funded education can contribute to students' ethical and moral development, including discipline, responsibility and empathy. Putri and Prahesti (2017), meanwhile, emphasise that zakat education incorporating religious elements can support a balance between academic achievement and spiritual development. These findings indicate that zakat support in education has the potential to encompass broader developmental dimensions, including religious and moral aspects, alongside academic needs.

At the same time, the role of zakat in education can be viewed as a form of investment in human capital. Razak (2020) and Rizal et al. (2020) show that effective zakat management can provide asnaf students with opportunities to improve their socioeconomic status and achieve social mobility. In this context, educational assistance not only addresses students' immediate needs but also has the potential to contribute to human capital development and opportunities for achieving socioeconomic independence.

The existing literature clearly demonstrates that zakat can support access to education and generate broader academic, personal and socioeconomic benefits. Some studies have also indicated that zakat-supported education can encompass religious and moral dimensions. However, less attention has been given to how zakat support channelled through structured educational institutions can create institutional conditions that support students' religious practices and character development. Therefore, there is a need to understand the relationship between zakat support, a structured educational environment, and religious and character development among asnaf students.

Religious and Character Development of Asnaf Students

In addition to providing financial assistance and access to education, zakat-supported education can also provide opportunities for religious and character development when implemented within a structured educational environment. Mohd Zahid et al. (2023) found that spiritual development programmes among poor and needy communities, often supported by zakat, can strengthen religious commitment and self-discipline, echoing Ramli et al. (2011), who highlight the difficulty asnaf families face in balancing material and spiritual development amid economic hardship. Similarly, Jusoh and Sharif (2018) highlighted the effectiveness of systematic tarbiah programmes in boarding school institutions in reinforcing students' Islamic practices and values. Bahri et al. (2026), meanwhile, showed that the contemporary interpretation of *fi sabīlillāh* provides a basis for zakat institutions to support students pursuing education, reflecting the recognition of education as an avenue for religious and community development.

The integration of religious values into students' daily routines can also support the development of religious identity and discipline. Muttaqin et al. (2024) and Afidah and Goffar (2024) show that *pesantren* culture, which emphasises *adab*, communal life and religious practices, can contribute to the formation of students' religious character. Similarly, Tamam et al. (2025) demonstrate that learning management approaches that encourage students to perform religious practices independently, such as praying and reciting the Qur'an without being instructed, can strengthen religious discipline. In terms of religious literacy, Yusoff et al. (2024a; 2024b) and Muhamad et al. (2019) show that targeted Quranic reading and memorisation modules can improve the competence and engagement of students from underprivileged backgrounds in Quranic learning.

Beyond religious development, character formation encompasses aspects of discipline, responsibility, self-control and leadership. Razali et al. (2024) highlight the role of boarding school wardens in managing student discipline, while Dwiputra and Halimi (2022) found that character development programmes focusing on responsibility and self-control can positively influence student behaviour. Chudzaifah et al. (2022) similarly argue that routine-based discipline and environmental order, including cleanliness and time management, enhance students' moral awareness and self-regulation. Sailin et al. (2024) further advocate integrating situational leadership training with traditional Islamic values to strengthen students' discipline and character. In terms of leadership development, Gymnastiar et al. (2023) and Geh et al. (2024) show that guided interactions and strategic management in boarding schools can develop students' leadership competencies and positive engagement with authority figures, while Kholis et al. (2024) document the effectiveness of leadership training modules for student organisations in Islamic educational settings.

The literature indicates that religious and character development among students from underprivileged backgrounds can be supported through structured educational environments, particularly through religious routines, discipline, responsibility and leadership development. However, less attention has been given to how these elements operate within zakat-funded educational institutions and how zakat support enables the institutional environment in which such development can take place. Therefore, this study examines SZK as a structured zakat-supported educational environment, focusing on how its educational and spiritual environment supports the religious practices and character development of asnaf students.

METHODOLOGY

This study employs a qualitative approach to explore the role of zakat, through SZK, in supporting asnaf students' religious practice and character development. SZK was selected because it is a fully zakat-funded school that serves children from asnaf families. Two institutions were selected in this studies: Maahad Dini Sultan Abdul Halim (MDS), Sik and Sekolah Keusahawanan Zakat Kedah (KASAH Keusahawanan). The two institutions were purposively selected because they serve students from families classified as poor and needy asnaf, which directly corresponds with the focus of this study.

Purposive sampling was used to select informants based on their relevance to the research objectives and their direct knowledge of the study context. The LZNK informant was selected based on their involvement in the management and distribution of zakat education assistance, while school informants were selected from among teachers, wardens and counsellors who had direct interaction with and responsibility for the students. This approach enabled the study to obtain perspectives on both the provision of zakat educational support and its implementation within the school environment. A total of ten informants were interviewed. Table 1 presents the informants' institutions, positions and assigned codes used throughout the findings and discussion.

Table 1
Profile of Informants and Assigned Codes

Institution	Position	Informant codes
LZNK	Head of Education Division	A
Maahad Dini Sik	Senior Assistant of Student Affairs	B
Maahad Dini Sik	Form 1 Class Teacher/Warden	C
Maahad Dini Sik	Form 2 Class Teacher	D
Maahad Dini Sik	Form 3 Class Teacher	E
KASAH Keusahawanan	Senior Assistant of Student Affairs	F
KASAH Keusahawanan	Form 4 Class Teacher	G
KASAH Keusahawanan	Form 5 Class Teacher	H
KASAH Keusahawanan	School Counselor/Warden	I
KASAH Keusahawanan	School Counselor/Warden	J

Data were collected through semi-structured interviews guided by questions related to the research objectives. The interviews followed three stages: opening, questioning and closing. At the beginning of each interview, informants were briefed about the purpose of the study, informed that their information would be treated confidentially and asked for permission to record the session. Probing and paraphrasing were used where necessary to clarify responses.

Most interviews were conducted online via Webex, while telephone interviews were conducted when internet connectivity was limited. Each interview lasted approximately 40 minutes to 1 hour and 30 minutes. The interviews were conducted in Malay language and audio-recorded before being transcribed. For quotations presented in this paper, the original Malay responses were translated into English while maintaining their intended meaning.

The interview data were analysed using thematic analysis. The process involved reading the transcripts to identify recurring patterns and preliminary themes, followed by coding relevant data segments. ATLAS.ti V9 was used to support systematic coding, organisation and retrieval of the data. Related codes were subsequently grouped into themes and interpreted in relation to the research objectives.

FINDINGS AND DISCUSSION

This section presents and discusses the key findings of the study, structured into five main sections. It begins with an overview of SZK and the types of assistance provided by LZNK, followed by findings on students' religious practices and character development. The final section discusses how zakat support enables the structured educational environment through which religious practice and character development are supported. Each section draws on insights from participants and discusses the findings in relation to existing literature.

Sekolah Zakat Kedah

MDS, located in Kampung Belantik, Sik, Kedah, was formerly known as Sekolah Menengah Agama (SMA) Al-Ihsaniah, a *Sekolah Agama Rakyat* (SAR) that had been operating since the 1990s. As an independent religious school, MDS faced recurring financial constraints, which led to multiple temporary closures over the years. In 2019, LZNK fully took over the institution, integrating it into the SZK system and renaming it Maahad Dini Sultan Abdul Halim. As of 2021, the school had a total enrollment of 103 students across Form One, Form Two and Form Three. The institution was supported by a team of 32 staff members, including four senior administrators, 14 teachers, four administrative personnel and 10 support staff.

Meanwhile, Sekolah Keusahawanan Zakat Kedah was formerly known as Maahad Dini Alor Setar. It shares the same facility with another institution previously called Pondok Moden Zakat Kedah (Pondok Moden). As part of an upgrade process to become a *Sekolah Agama Bantuan Kerajaan* (SABK), Pondok Moden was rebranded as Sekolah Ulul Albab Zakat Kedah, while Maahad Dini Alor Setar was renamed Sekolah Keusahawanan Zakat Kedah. Both institutions now operate under the administration of Kolej Agama Sultan Abdul Halim (KASAH), with the respective designations KASAH Ulul Albab and KASAH Keusahawanan. However, this study focuses solely on students classified under the poor and needy categories of asnaf. Therefore, KASAH Ulul Albab, which primarily supports asnaf *fi sabilillah*, was excluded from the analysis. As of the study period, KASAH Keusahawanan had a total of 108 students in Form Four and Form Five. The school was managed by a staff of 38, comprising six senior administrators, 23 teachers, five administrative personnel and four support staff members.

Zakat Fund Allocation for SZK

LZNK has allocated a substantial amount of funds to support the education of asnaf students. Between 2017 and 2021, a total of RM41,096,550.00 was distributed to both schools under SZK. The funds were allocated across several key areas, including student support, operational expenses, infrastructure development and other miscellaneous categories.

Table 2

Zakat Fund Allocation for MDS and KASAH Keusahawanan

Allocation/Year	2017 (RM)	2018 (RM)	2019 (RM)	2020 (RM)	2021 (RM)	Total (RM)
Student support	Not yet in operation	2,900,000	1,000,000	3,300,000	2,880,000	10,080,000
Operational expenses	Not yet in operation	1,100,000	1,300,000	3,800,000	3,500,000	9,700,000
Infrastructure development	6,924,114	363,569	-	6,000,000	5,000,000	18,287,684
Others	Not yet in operation	843	5,439.38	3,022,583	-	3,028,866
Total	6,924,114	4,364,413	2,305,439	16,122,583	11,380,000	41,096,550

Student Support

LZNK allocates RM9,000.00 per year for each student. Out of this amount, RM7,200.00 was designated for meal provisions, as all zakat-sponsored students are required to stay in the provided dormitories.

With a daily allocation of RM20.00, students are provided with five meals daily. This meal allocation is not given directly to students but instead disbursed to food service providers through a tender process.

Additionally, RM1,800.00 per student is allocated for activities related to academics, co-curricular engagements and student development programs. The total allocation under the student support category varies depending on the number of students enrolled each year. From 2018 to 2021, a total of RM10,080,000.00 was distributed for this purpose.

Operational Expenses

The allocation of operational expenses encompasses essential expenditures necessary for the effective functioning of SZK. This category includes expenses such as salaries for teachers and staff, basic utilities, and learning resources such as books and other materials. From 2018 to 2021, a total of RM9,700,000.00 was allocated for this purpose.

Infrastructure Development

The infrastructure development fund comprises zakat allocations designated for the renovation of existing buildings and the construction of new facilities. For KASAH Keusahawanan, LZNK took over and renovated an incomplete school building before formally acquiring it. Meanwhile, at MDS, the existing school building is relatively small, accommodating a maximum of only 100 students. Additionally, there were issues concerning the school's land. To address this, LZNK allocated a new site for the school, with an estimated construction cost of RM20,000,000.00. This cost was disbursed in stages based on the project's completion milestones. From 2017 to 2021, a total of RM18,287,684.00 was allocated for MDS and KASAH Keusahawanan.

Others

This category encompasses financial aid, food assistance and school construction costs contributed by private companies. Additionally, 3/8 of the zakat paid by teachers was redirected to the schools under this category. To facilitate and encourage targeted contributions, LZNK implements the *Skim Wakalah* program, which allows private companies with surplus funds to allocate their donations specifically for SZK. For instance, in school construction projects, LZNK itemizes costs for facilities such as prayer halls, classrooms and science labs, enabling companies to sponsor particular components based on their budget and preferences.

Enhancing Religious Practice

The zakat-funded educational support provided by LZNK plays a crucial role in strengthening the religious practices of asnaf students in SZK. With structured programs, a conducive learning environment and direct financial assistance, students are nurtured to develop consistent and disciplined religious habits. The impact of this support is evident in their ability to perform obligatory prayers regularly, improve their Quranic recitation and engage in additional religious practices such as voluntary prayers and zikr. These aspects collectively contribute to fostering a strong foundation of Islamic values in their daily lives. The following sections will discuss the specific improvements observed in these areas.

Strengthening the Practice of Obligatory Prayers

The findings reveal that many asnaf students had limited experience performing their daily prayers before enrolling at SZK. In response, the school introduced an early intervention through a Kem Solat (Prayer Camp) during the orientation period to teach and reinforce the basic practices of daily prayer.

“..when they first enrolled, we observed that about 80% of these asnaf students did not know how to perform their prayers..when we asked who had been praying consistently

at home, not a single student raised their hand.. So, the school immediately took the initiative to teach them how to pray first.” - (Informant A).

The lack of consistent prayer practice was also associated with the students’ home circumstances. As Informant C explained, parents from underprivileged backgrounds may be primarily occupied with meeting their families’ basic needs, leaving limited time for religious guidance at home.

“..when we look at students from underprivileged backgrounds, their parents are often focused on earning a living for the family. So, these things (prayer and other religious obligations) are somewhat neglected..” - (Informant C).

This finding is consistent with Ramli et al. (2011), who highlight the challenges faced by asnaf families in balancing material and spiritual development amid economic hardship. Similarly, Mohd Zahid et al. (2023) show that spiritual nurturing may receive less attention when families are preoccupied with basic survival and income generation. In this context, the structured religious environment provided by SZK offers students additional opportunities to receive consistent guidance in performing their religious obligations.

The residential environment was particularly important in reinforcing the practice of obligatory prayers. As Informant I explained, students living in the dormitory are required to observe the five daily prayers, with wardens providing guidance and facilitating congregational prayer.

“..Since students are required to stay in the dormitory, prayer is made compulsory. The wardens also provide guidance alongside what is taught in school. There are no issues with students performing the five daily prayers—they follow and observe them, and they pray in congregation..” - (Informant I).

The finding reflects the role of a structured boarding environment in establishing regular religious routines. This is consistent with Jusoh and Sharif (2018), who highlight the role of hostel teachers and scheduled religious activities in strengthening students’ religious commitment. Similarly, Muttaqin et al. (2024) and Tamam et al. (2025) demonstrate that structured boarding-school routines and repeated religious practices can support the development of religious discipline and greater independence in worship. At SZK, the combination of residential supervision and daily routines provides students with regular opportunities to practise obligatory prayers.

The development of regular prayer habits was also reflected in students’ behaviour beyond the immediate school routine. Informant D observed that repeated practice in the dormitory had become part of students’ daily habits, with some parents noticing improvements in their children’s prayer practices when they returned home.

“It becomes ingrained in them when they stay in the dormitory and do it every day. It is not forced—they do it willingly. That is why they enjoy being at school. Some parents even mentioned how grateful they are that their children now pray on time and never miss their prayers.” - (Informant D).

This observation suggests that the structured residential environment may support the development of more consistent prayer habits, including beyond the school setting. However, the evidence is based on observations reported by informants rather than direct longitudinal assessment of students’ practices after leaving SZK.

Enhancing Quran Recitation Proficiency

In terms of Quranic reading proficiency, the teachers implemented an initiative to assess students’ abilities in reading the Quran. The students were subsequently categorized into three groups: those who could read fluently, those with limited fluency, and those who were unable to read the Quran. Children from indigenous communities were placed in the latter group. As one informant shared:

“At the beginning of the year, we conducted an induction program with the students, where we assessed their Quranic reading abilities. During this process, we categorized them into groups based on their proficiency: those who could read well, those with limited fluency, and those who could not read at all..” - (Informant H).

“..most of the students are able to read, although only a few are fluent. Other teachers have made similar observations, noting that while they can read, they are not very fluent. For the indigenous children, we don't allow them to read the Quran directly; they must first start with Iqra'. They are unable to read the Quran at all.” - (Informant E).

This finding highlights the varying levels of Quranic literacy among students upon entering the school. By assessing students' reading levels early, the school can adopt a tailored approach that allows students to progress according to their abilities. Yusoff et al. (2024a) found that basic Quranic reading modules can improve learners' fluency when implemented systematically and in a student-friendly manner. Similarly, Muhamad et al. (2019) emphasized the role of close teacher-student interaction and guided reading in enhancing Quranic reading skills. The school's daily *tasmik* sessions, in which students recite the Quran under mentor supervision, reflect this guided approach by providing regular feedback and encouragement. This approach supports both more fluent readers and those who require additional guidance to develop confidence and consistency in their reading.

In a related study, Yusoff et al. (2024b) found that Quranic literacy programmes incorporating regular practice, monitoring and teacher involvement can improve reading skills. These elements are also present in SZK's dormitory-based system, where Quranic learning is integrated into students' daily routines.

Engagement in Additional Religious Practice

Beyond obligatory prayers and Quranic recitation, students at SZK also engage in voluntary religious practices as part of their daily routines. These include *qiamullail*, reading *al-Mathurat* in the morning and evening, performing *dhuha* prayers and reciting Surah Al-Mulk before sleep. Some students were also reported to continue these practices after returning to their villages.

“The local mosque imams have observed that these students continue to uphold the religious practices they were accustomed to at school. Specifically, they still perform voluntary prayers before the obligatory ones, and during Ramadan, they persist in engaging in *qiamullail*.” - (Informant A).

This observation suggests that some religious practices developed at SZK may extend beyond the school environment. The finding is consistent with Muttaqin et al. (2024), who highlight the role of boarding-school culture and daily religious practices in supporting students' religious character. Similarly, Tamam et al. (2025) demonstrate that approaches encouraging students to perform religious practices independently can strengthen religious discipline. At SZK, the regular exposure to voluntary worship within a structured residential environment provides repeated opportunities for students to practise these activities as part of their daily routines. Afidah and Goffar (2024) further emphasise that daily religious practices within Islamic boarding-school environments can contribute to students' religious character.

The finding also relates to Jusoh and Sharif (2018), who emphasise the role of *tarbiah* programmes in strengthening students' commitment to religious practices. While the evidence from SZK indicates that some students continue voluntary practices after returning home, this observation is based on informants' reports rather than direct longitudinal assessment. Nevertheless, it suggests that the religious routines established within the school environment may support continuity of religious practice beyond SZK.

Fostering Moral Development

The moral development of SZK students can be examined through two key areas, namely the cultivation of ethical character and discipline, and the development of leadership and responsibility. These dimensions reflect how the structured educational environment at SZK supports students' development beyond academic achievement.

Cultivating Ethical Character and Discipline

The development of discipline among SZK students involves both self-management and time management. Upon admission, students are introduced to structured routines, particularly during the first three months, when teachers and dormitory wardens provide close guidance in managing their daily activities. As one informant explained:

“In the first three months, we implemented many programs to teach them values — from waking up to going to bed. They were fully under the supervision of the wardens. Since the students live in the dormitory, it's easier for us to educate them. Alhamdulillah, the wardens were quite firm during this early phase.” - (Informant A).

This structured supervision is reinforced through daily roll calls, cleanliness inspections and scheduled activities, which encourage punctuality, responsibility and accountability. Razali et al. (2024) highlight the role of boarding school wardens in managing student discipline, while Dwiputra and Halimi (2022) found that character development programmes focusing on responsibility and self-control can positively influence student behaviour. Chudzaifah et al. (2022) similarly argue that routine-based discipline and environmental order, including cleanliness and time management, can enhance students' moral awareness and self-regulation. At SZK, these routines and close supervision provide regular opportunities for students to practise self-discipline and responsibility in their daily activities.

The development of ethical character was also reflected in students' interpersonal behaviour. Informants noted that some students initially experienced low self-esteem, limited confidence and difficulties in socialising with peers, but gradually adjusted within the structured and supportive school environment. Their respect towards teachers was particularly evident, as Informant E observed:

“For me, the students at Maahad Dini have excellent character... They are respectful, and whenever they see a teacher, they greet them. This is one of the qualities I admire about the Maahad Dini students..” - (Informant E).

Such behaviour reflects the development of respect and positive interpersonal conduct within the school environment. This finding is consistent with Afidah and Goffar (2024), who emphasise the role of Islamic boarding-school culture in shaping students' moral behaviour and interpersonal relationships. The structured routines and daily expectations at SZK therefore appear to provide opportunities for students to develop discipline alongside respectful interactions with teachers and peers.

The development of discipline and ethical character also provides a foundation for students to assume greater responsibilities within the school. Their responsiveness to teachers' guidance and participation in school activities create opportunities to develop confidence, accountability and leadership potential. This is consistent with Sailin et al. (2024), who advocate integrating leadership development with Islamic values to strengthen students' discipline and character, while Gymnastiar et al. (2023) and Geh et al. (2024) show that boarding-school systems and strategic management practices can support the development of students' leadership competencies. The following section further examines how these opportunities contribute to leadership development and responsibility.

Leadership Development and Responsibility

In the dormitory setting at SZK, students are entrusted with various responsibilities that provide opportunities to develop leadership skills and accountability. These include leading daily prayers as

imams, serving as class monitors and assisting in school events. Through these responsibilities, students gain practical experience in managing tasks, guiding peers and working collaboratively.

One informant highlighted how students are gradually introduced to leadership through their involvement in school programmes. For example, students are assigned to manage the PA system, serve as emcees and maintain discipline during events, providing opportunities to lead and collaborate with their peers:

“For example, we would say, ‘Tomorrow we have a program, so let’s assign Amirul, Izat, and the others to manage the PA system and act as MCs.’ They are capable of handling these responsibilities. If the younger students become noisy during the event, we simply say, ‘Ask Abang Izat to take care of it,’ and the situation will be resolved.”
- (Informant F).

This delegation of responsibilities provides students with opportunities to develop leadership, accountability and problem-solving skills in a structured environment. Kholis et al. (2024) similarly found that leadership roles in Islamic boarding schools can contribute to students’ responsibility, confidence and organisational skills. Sailin et al. (2024) further highlight the importance of integrating leadership development with Islamic values to strengthen students’ discipline and moral responsibility. Siregar and Yusron (2024) also emphasise that leadership opportunities in boarding schools can support critical thinking, interpersonal development and moral responsibility.

Beyond school-based responsibilities, some students were also observed taking on leadership roles within their local communities, particularly in religious settings. Students who initially lacked confidence were reported to have become more willing to lead congregational prayers as imams or assist as bilals at their local mosques. Although these are not formal or permanent appointments, such opportunities provide students with exposure to religious leadership beyond the school environment. As described by one informant:

“Over time, more and more students gained the confidence to lead prayers as imams. For the first cohort of students, the school is truly satisfied with their progress. Three years later, we can see how they’ve grown — some have volunteered to lead prayers as imams in their village, others have taken on roles such as bilals, and they’ve learned to carry themselves well in the community” - (Informant A).

At SZK, leading congregational prayers among peers provides students with a supportive setting to practise religious leadership, while opportunities in their local communities allow some students to apply these skills beyond school. These findings suggest that the structured responsibilities provided at SZK can support the gradual development of students’ confidence, accountability and leadership skills, with some students extending their leadership roles into the wider community.

From Zakat Support to Religious Practice and Character Development

The findings of this study extend the way zakat's role in education has commonly been framed in existing literature, particularly as a mechanism for expanding financial access to education among asnaf students (Meerangani, 2019; Zulkifli et al., 2021; Razak, 2020; Rizal et al., 2020). At SZK, zakat support extends beyond facilitating access by sustaining an institutional environment in which religious practice and character development can be cultivated as continuous, everyday processes. The structured residential setting, together with close supervision and sustained educational support, provides the conditions through which students are repeatedly exposed to religious routines, discipline and responsibilities. This suggests that, in the SZK context, zakat may function not only as an access-enabling instrument, but also as an institutional enabler of the conditions under which religious practice and character development can take place, consistent with the view that boarding school systems contribute to leadership and ethical character through guided interactions and institutional values (Gymnastiar et al., 2023).

This institutional role becomes visible in how religious practice and character development unfold at SZK. Rather than emerging as separate programme outcomes, the findings suggest that these dimensions reinforce one another through the same structured routines. Students' growing consistency in religious obligations, including prayer, Quranic recitation and voluntary worship, is accompanied by increasing opportunities to undertake leadership and communal responsibilities, such as leading prayers, managing activities and supervising peers. These responsibilities require students to exercise discipline, responsibility and confidence, while simultaneously reinforcing the religious routines within which they are developed, within the stable and structured environment provided by SZK. This is consistent with the observation that leadership roles in Islamic boarding schools contribute significantly to responsibility, confidence and organizational skills (Kholis et al., 2024), and that combining leadership development with religious values instils discipline and moral integrity (Sailin et al., 2024).

The earlier findings on zakat fund allocation point to a broader significance of zakat support at SZK. Its value lies not simply in the specific programmes or forms of assistance it finances, but in what such support makes institutionally possible. By sustaining the resources, residential arrangements, supervision and educational activities required for students' daily development, zakat support creates the conditions for religious practice and character formation to be continuously reinforced. Financial assistance, therefore, may be better understood not as directly producing religious or moral outcomes, but as an enabling condition through which an institutional environment capable of nurturing these outcomes can be sustained.

These findings extend current understanding of zakat-funded education by suggesting that, when zakat support sustains a structured residential educational environment, its contribution can extend beyond educational access to the cultivation of religious practice and character development. The case of SZK therefore offers a complementary perspective to the predominantly access-oriented understanding of zakat in education, by highlighting the institutional conditions through which zakat-supported education may contribute to students' religious and character development. This is further supported by evidence that such effects may persist beyond the school environment, as students have been observed to maintain religious practices after returning to their villages (Afidah and Goffar, 2024), extending beyond the more limited post-school adherence reported by Jusoh and Sharif (2018). At the same time, the findings point to an important area for future research, particularly concerning the durability of these practices and character-related outcomes after students leave the SZK environment more broadly.

CONCLUSION

This study set out to examine how SZK supports the religious practice and character development of asnaf students, extending beyond the predominantly access-oriented view of zakat in education. The findings show that SZK strengthens students' religious commitment, including obligatory prayers, Quranic recitation and voluntary acts of worship such as *qiamullail*, while also cultivating discipline, respect, responsibility and leadership through its structured residential environment. Importantly, these two dimensions reinforce one another. As students take on greater leadership and communal responsibilities, their religious practices become further embedded, and vice versa. Some students continued these practices after returning to their villages, suggesting that the religious routines developed at SZK may extend beyond the school setting.

These findings support the study's central contribution: that zakat support, when sustaining a structured educational environment such as SZK, functions not merely as a financial mechanism but as an institutional enabler of religious practice and character formation. This offers a complementary perspective to prior studies that have primarily framed zakat's role in education around financial access and academic outcomes, highlighting the value of continued support for zakat-funded educational models that integrate academic, spiritual and moral development.

As with many qualitative studies, this study is subject to certain scope limitations. The findings are based on the perspectives of LZNK officers, teachers, wardens and counsellors, who offered informed and experience-based accounts of students' religious and character development. Future research could

complement these findings by incorporating students' own voices to provide a fuller picture of their lived experiences. Additionally, as the study focused on two SZK institutions within a single state, the findings may not be fully generalisable to other zakat-funded schools operating under different institutional or regional contexts. Comparative studies across states or zakat institutions would help establish the broader applicability of these findings. Finally, evidence regarding the continuity of students' religious practices beyond school was drawn from informants' retrospective observations rather than direct longitudinal tracking. Future studies could therefore employ a longitudinal design and incorporate students' own perspectives to examine the durability of these practices and character-related development over time.

Despite these limitations, the findings highlight the potential of zakat-funded education to contribute beyond access to education by creating institutional conditions that support students' religious practice and character development. The SZK experience therefore demonstrates how zakat support can be translated into a structured educational environment that provides opportunities for asnaf students to develop religious, personal and leadership capacities alongside their educational advancement.

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