

# The Impact of EduKomEko on the Living Standards of Asnaf in Melaka, Malaysia

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## ABSTRACT

Asnaf refers to those who are in poverty, a serious issue for the country as it becomes a burden. Therefore, this study aims to assess the effectiveness of the EduKomEko model implemented among the asnaf. This model encompasses aspects of education (Edu), community (Kom), and economy (Eko). The study's background demonstrates that existing programmes still have many shortcomings as the asnaf continue to rely on continuous aid to survive. This problem significantly impacts the country because they are unable to become self-sufficient in improving their living standards. As a result, the current cost of living has become more challenging, causing them to remain trapped in poverty. A quantitative approach was employed to conduct descriptive and comparative analysis, allowing the researchers to assess changes in key indicators, including education, community involvement, economic well-being, and psychosocial support, before and after the model's implementation. The study adopts a quasi-experimental design with 53 asnaf divided into treatment and control groups. The treatment group participated in the EduKomEko model intervention, while the control group did not. Data were collected using a five-point Likert scale questionnaire in pre-test and post-test phases, and the results were analyzed using SPSS software. T-tests were conducted to determine significant differences between the two groups. The reliability of the questionnaire was validated with Cronbach's alpha exceeding 0.7, indicating high reliability. The findings indicate that the model positively impacts financial management awareness, subsequently improving the living standards of the asnaf. This study can help eradicate poverty to a zero level and enhance the social and economic welfare of the asnaf. Future studies should focus on expanding the model to other states by incorporating technology to achieve a more effective and sustainable impact. Additionally, integrating digital platforms could facilitate broader access to educational resources and economic opportunities, further empowering the asnaf and ensuring long-term resilience against poverty.

**Keywords:** Model, Zero Poverty, Asnaf, Melaka, Sustainability

## INTRODUCTION

Zakat is a mandatory form of almsgiving in Islam, intended to help those in need, such as the poor and the asnaf (those eligible for zakat). Zakat is more than just financial aid; it serves as an instrument for reducing economic inequality, eradicating poverty, and promoting social welfare. By redistributing wealth, zakat helps to support the socio-economic development of disadvantaged groups. For the asnaf, zakat provides essential financial resources that can be used to improve their living standards and break the cycle of poverty. It aligns with the broader goals of Islamic social justice by ensuring that wealth circulates within

the community and supports those in need (Kahf, 1999; Qardawi, 1999).

One of the recipients of zakat is the asnaf, who often face socio-economic struggles. These challenges are increasingly prevalent, especially in the current era where improving living standards is difficult, particularly for those unable to work due to health issues. This group needs assistance; however, aid alone is insufficient for them to continue living. Although many aid programmes are available, they remain less effective, especially in the long term. Many programmes focus on economic aspects, but the educational upliftment of the asnaf is equally important to ensure they strive to break free from the category of zakat recipients. Therefore, an integrated and holistic approach is needed to eradicate poverty among the asnaf sustainably for national development (Ibrahim, 2020). The poverty cycle hinders the asnaf's efforts to improve their economic status, which is the main problem. Issues such as limited economic opportunities, lack of access to quality education, and high living costs are factors that further marginalise the asnaf (Ali & Rahman, 2021).

Hence, this study aims to identify the impact of the EduKomEko model on the living standards of the asnaf in Melaka. The hypotheses are as follows:

H<sup>1</sup>: There is a significant improvement in the living standards, including education, economic well-being, and social welfare of the asnaf in Melaka after the model's implementation compared to before its implementation. H<sup>2</sup>: Education, economic well-being, and social welfare significantly and positively correlate with the effectiveness of the asnaf model in Melaka.

This study is crucial as it offers a more comprehensive approach to addressing the poverty issue among the asnaf. Unlike traditional aid programmes, which are temporary, this model focuses on continuous improvement in living standards by developing not only the economic aspect but also education and community involvement for social welfare (Azman, Mahmud, & Yusof, 2020). Previous studies have highlighted the development of this model and its positive impact on the asnaf in Melaka. This study is further expanded by examining the model's effectiveness, particularly its impact on the asnaf's living standards. The findings can be adapted to areas near Melaka, such as Negeri Sembilan, Johor, and Selangor (Ismail & Rahman, 2023).

## LITERATURE REVIEW

Previous studies have demonstrated that numerous aid programs have been implemented to support the asnaf. However, these programs often lack a focus on long-term sustainability, resulting in the asnaf struggling to maintain an adequate standard of living once the aid is exhausted. Yusoff et al. (2022) extended this by emphasising the importance of financial literacy in reducing dependence solely on the aid provided. Azman et al. (2020) explained in their study that while aid programmes also provide educational input, their impact is temporary unless exposed to solid economic opportunities. Zainal and Hassan (2021) added that education should go hand-in-hand with entrepreneurial training. Meanwhile, Sulaiman and Ibrahim (2021) argued that community involvement is also crucial in ensuring the social welfare of the asnaf as a guarantee of zero poverty. Ahmad and Hamid (2019) stressed that psychosocial aspects also contribute to long-term effects. Guidance and counselling for the asnaf can motivate them to improve their living standards and escape poverty. Noor and Rahman (2020) added that community development programmes are a cornerstone of improving the asnaf's living standards. Mustafa and Ismail (2023) suggested that digital platforms can facilitate asnaf in participating in educational programmes to enhance business learning and online marketing skills. Additionally, Khalid et al. (2022) emphasised that efficient zakat management is crucial to ensure that deserving asnaf receive the necessary funds.

In conclusion, to ensure the effectiveness of asnaf programmes, an integrated and comprehensive approach

must be implemented, including education, economic opportunities, psychosocial support, and technology. Moreover, the collaboration of all parties is essential, including the government, private sector, NGOs, educational institutions, agencies, and community associations (Latif & Aziz, 2019; Mahmud & Saleh, 2021). Ultimately, active participation from the asnaf in the programmes implemented across all aspects is a key factor in achieving overall impact success. This ensures that the programmes remain relevant to current needs and contexts.

## EDUKOMEKO MODEL

This model was implemented in Melaka. It was developed by integrating all contributing factors to improving living standards. The model was built on a holistic and sustainable approach, including education, economic, psychosocial aspects, and active involvement from all parties (Azman et al., 2020; Noor & Rahman, 2020).

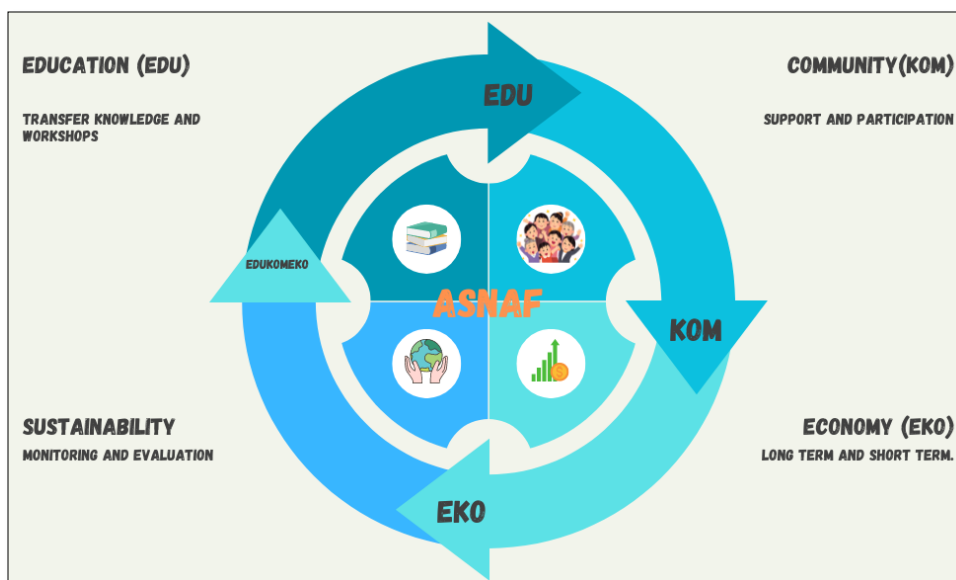


Figure 1: EduKomEko Model

Figure 1 shows the EduKomEko model, focusing on the impact on the asnaf’s living standards, covering indicators such as education, community, economy, and sustainability.

## METHODOLOGY

This study employs a quantitative approach, which allows for accurate descriptive and comparative analysis to understand the effectiveness of the EduKomEko model on the standard of living of the asnaf in Melaka. This approach is suitable as quantitative research provides the necessary tools for descriptive and inferential analysis, enabling a better understanding of data trends and a comparison of the intervention’s effectiveness before and after implementation (Pallant, 2020).

### Research Design

The study follows a quasi-experimental design, allowing for the evaluation of two main groups:

#### Treatment group:

This group consists of asnaf who received the intervention through the EduKomEko model, which includes

educational programs, community engagement, and economic support.

### **Control group:**

This group consists of asnaf who did not receive the intervention, serving as a comparison to evaluate the actual impact of the EduKomEko model.

This quasi-experimental design enables the study to compare the effectiveness of the model between the treatment and control groups, evaluating changes before and after the model's implementation.

### **Sampling Method**

The study involved 53 asnaf in Melaka, selected as respondents through a simple random sampling method. This method ensures that every individual in the population has an equal chance of being chosen as a respondent, thereby avoiding sampling bias (Creswell, 2014). The selected respondents were then divided into the treatment and control groups.

### **Data Collection**

A questionnaire was used as the primary data collection instrument, covering questions related to education, community involvement, economic, and psychosocial aspects. Each aspect was measured using a five-point Likert scale, where respondents rated the level of change they experienced before and after the implementation of the EduKomEko model. Data collection occurred in two phases:

Pre-test before the implementation of the model.

Post-test after one month of monitoring following the model's implementation.

### **Validity and Reliability of Instruments**

The validity of the questionnaire was tested through expert review, where several experts in education, economics, and community development assessed the content to ensure it aligned with the study's objectives. The reliability of the instrument was tested using Cronbach's alpha to ensure internal consistency. An alpha score of  $>0.7$  indicated high reliability (Field, 2018).

### **Data Analysis**

The collected data was analysed using SPSS software. Descriptive analysis was used to summarise the data and identify trends in the changes observed within both the treatment and control groups. Additionally, t-tests were conducted to measure significant differences in the performance of both groups before and after the intervention (Pallant, 2020). This comparative analysis provides insights into the extent to which the EduKomEko model is effective in improving the asnaf's living standards.

### **Evaluation and Monitoring Phase**

This study focuses on the evaluation phase, the final phase to assess the programme's impact on the sustainability of the asnaf's living standards. The evaluation was conducted before and after the model's implementation, immediately following a one-month monitoring period. The aspects evaluated include education, community involvement, economic, and psychosocial aspects (Creswell, 2014; Knowles, Holton, & Swanson, 2015; Ahmad & Hamid, 2019). This phase provides a clear view of the changes observed in the treatment group compared to the control group.

## FINDINGS

H<sup>1</sup>: There is a significant improvement in the living standards, including education, economic well-being, and social welfare of the asnaf in Melaka after the model’s implementation compared to before its implementation.

The data findings show the mean values based on the interpretation of 0.0 – 1.0 (very low), 1.1 – 2.0 (low), 2.1 – 3.0 (moderate), 3.1 – 4.0 (high), and 4.1 – 5.0 (very high) (Creswell, 2014; Pallant, 2020). Table 1 shows a comparison of the aspects of education, community involvement, economy, and sustainability before and after.

Table 1. Findings on education, community, economy, and sustainability aspects before and after

Aspect	Control Group (Mean Score – Before)	Control Group (Mean Score – After)	Treatment Group (Mean Score – Before)	Treatment Group (Mean Score – After)
<b>Education</b>	2.5	2.5	2.5	4.0
<b>Community Involvement</b>	1.8	1.8	1.8	3.5
<b>Economic Status</b>	2.2	2.2	2.2	4.3
<b>Sustainability</b>	2.0	2.0	2.0	3.8
<b>Overall Mean</b>	<b>2.1</b>	<b>2.1</b>	<b>2.1</b>	<b>3.9</b>

The findings support H<sup>1</sup>, confirming that there is a significant improvement in the living standards of the treatment group after the implementation of the EduKomEko model. The treatment group showed marked improvements in all aspects:

**Education:** The mean score increased from 2.5 (moderate) to 4.0 (high), indicating the effectiveness of the educational programs provided by the model in enhancing the literacy, vocational training, and financial management skills of the asnaf.

**Community Involvement:** There was a significant increase in community involvement, with the mean score rising from 1.8 (low) to 3.5 (high). This suggests that the EduKomEko model was successful in fostering social support networks and active participation in community activities.

**Economic Status:** The economic status of the treatment group showed the most significant improvement, with the mean score rising from 2.2 (moderate) to 4.3 (very high). This highlights the model’s success in boosting financial independence through entrepreneurship training, financial literacy, and direct economic support.

**Sustainability:** The sustainability aspect also showed a significant improvement, with the mean score increasing from 2.0 (low) to 3.8 (high), indicating that the holistic support provided by the EduKomEko model helped the asnaf maintain the improvements they made in education and economic status.

In contrast, the control group remained stagnant in all areas, with no significant changes observed in education, community involvement, economic status, or sustainability. This supports the hypothesis that the implementation of the EduKomEko model significantly improved the living standards of the asnaf in the treatment group.

H<sup>2</sup>: Education, economic well-being, and social welfare significantly and positively correlate with the effectiveness of the asnaf model in Melaka.

Table 2. Correlation Between Education, Economic Well-being, Social Welfare, and the Effectiveness of the EduKomEko Model

Aspect	Correlation Coefficient (r)	Significance (p-value)	Interpretation
Education	0.67	p < 0.01	Strong positive correlation between education and model effectiveness
Economic Well-being	0.75	p < 0.01	Strongest positive correlation; greater financial independence leads to better model success
Social Welfare	0.62	p < 0.01	Positive correlation between community engagement and model effectiveness

The findings on Table 2 also support H<sup>2</sup>, as the analysis reveals positive and significant correlations between education, economic well-being, social welfare, and the effectiveness of the EduKomEko model. The key findings are as follows:

Education and the model’s effectiveness were positively correlated (r = 0.67, p < 0.01), suggesting that improvements in education were strongly linked to the success of the intervention.

Economic well-being had the strongest correlation with the model’s effectiveness (r = 0.75, p < 0.01), indicating that as the asnaf achieved greater financial independence, the overall success of the model improved.

Social welfare (measured through community involvement) was also positively correlated with the model’s effectiveness (r = 0.62, p < 0.01), showing that higher levels of community engagement contributed to better outcomes for the asnaf.

These correlations confirm that education, economic well-being, and social welfare are significant factors in determining the success of the EduKomEko model and improving the overall quality of life for the asnaf in Melaka.

The findings strongly support both H<sup>1</sup> and H<sup>2</sup>. The EduKomEko model had a significant positive impact on the treatment group’s education, economic status, community involvement, and sustainability. Furthermore, the positive correlations between these aspects and the model’s effectiveness highlight the importance of addressing multiple dimensions of well-being in poverty alleviation efforts.

## DISCUSSION

The findings of this study align with several key insights from prior research, reinforcing the validity and significance of the EduKomEko model in improving the living standards of the asnaf.

### Education

The improvement in education for the treatment group, with mean scores rising from 2.5 (moderate) to 4.0 (high), confirms the critical role that educational programs play in poverty alleviation. This finding is supported by Zainal and Hassan (2021), who highlighted the importance of combining education and

vocational training to promote long-term income sustainability for impoverished groups. According to Azman et al. (2020), educational programs can have a lasting impact when combined with economic opportunities, ensuring that participants not only gain knowledge but also have avenues to apply their skills. In this study, the EduKomEko model succeeded in this regard by providing comprehensive educational interventions that were tied to real-world economic prospects, a point echoed in past literature.

### Community Involvement

The significant increase in community involvement, with the mean score rising from 1.8 (low) to 3.5 (high), underscores the importance of fostering social networks and community engagement in poverty alleviation. This result aligns with Sulaiman and Ibrahim (2021), who emphasized that community participation is vital for ensuring the social welfare of marginalized groups like the asnaf. By encouraging active engagement in community activities, the EduKomEko model helped the asnaf build relationships and gain social capital, which can provide long-term benefits in accessing resources and opportunities. Previous studies, including Ahmad and Hamid (2019), have also stressed the importance of community involvement in developing strong support systems that can sustain progress beyond the initial intervention, which is consistent with the findings of this study.

### Economic Status

The economic aspect showed the most substantial improvement, with the mean score rising from 2.2 (moderate) to 4.3 (very high). This significant boost in financial independence reflects the effectiveness of the EduKomEko model's entrepreneurship training, financial literacy programs, and economic support. This finding is consistent with the work of Ali and Hatta (2014), who emphasized that economic empowerment, particularly through entrepreneurial training, is crucial for achieving financial stability and breaking the cycle of poverty. By equipping the asnaf with the skills and resources necessary to generate income, the EduKomEko model ensured that participants were able to improve their economic standing, which is a key element in long-term poverty alleviation.

Moreover, Mustafa and Ismail (2023) noted that the use of digital platforms for business learning and online marketing can enhance the economic prospects of marginalized groups, a recommendation that this study supports. Integrating such technological solutions could further boost the economic outcomes observed in the treatment group, suggesting potential areas for the expansion of the model in future interventions.

### Sustainability

The increase in the sustainability aspect, with the mean score rising from 2.0 (low) to 3.8 (high), reflects the holistic approach of the EduKomEko model, which includes psychosocial support and ongoing mentoring. This finding aligns with Ahmad and Hamid (2019), who emphasized that providing guidance and counselling helps motivate individuals to sustain their efforts in improving their living standards. The EduKomEko model's focus on sustainability ensured that participants were not only provided with immediate support but were also given the tools to maintain their progress in the long term. The psychosocial support component helped the asnaf build resilience, reinforcing the need for such elements in poverty alleviation models.

The study's overall findings, with the treatment group experiencing a **significant increase in the overall mean score** from **2.1 (moderate)** to **3.9 (high)**, further confirm the effectiveness of the **EduKomEko model** in addressing multiple dimensions of poverty. This **multi-faceted approach** is crucial for improving living standards, as shown in previous studies by **Azman et al. (2020)**, who stressed that addressing education, community involvement, and economic opportunities together is essential for sustainable poverty reduction.

The findings also align with Ali and Rahman (2021), who identified limited economic opportunities and lack of access to quality education as major factors that marginalize the asnaf. The EduKomEko model's success in improving both economic and educational aspects highlights the importance of targeting these key areas in interventions aimed at eradicating poverty. Furthermore, the model's success in fostering community involvement and sustainability demonstrates that addressing the social dimension of poverty is just as important as the economic and educational aspects.

## Conclusion of Discussion

The results of this study are consistent with prior research and underscore the effectiveness of holistic, integrated interventions like the EduKomEko model. By improving the education, economic status, and social welfare of the asnaf, the model successfully addressed the multi-dimensional challenges faced by marginalized communities. The findings reinforce the importance of multi-faceted approaches that combine education, economic empowerment, community engagement, and sustainability to achieve lasting improvements in the living standards of the asnaf. Future studies should explore the integration of digital platforms and further refine the model to ensure even greater impact in a wider geographic area.

## CONCLUSION

In conclusion, the study shows that the implementation of the model has a significant impact on several key aspects of the asnaf's lives, with notable improvements observed in education, community involvement, economy, and sustainability. Among all the aspects studied, the economic aspect has the greatest impact. The data indicates that this model is highly effective in improving the economic conditions of the asnaf, which is a crucial factor in the fight against poverty and in improving their standard of living. The implications of this study are important for policymakers and leaders of asnaf community development programmes. Future research should expand the scope of this study by exploring in greater depth the role of digital technology in enhancing the effectiveness of this model, particularly in the aspects of education and economy. Further studies could also assess the effectiveness of this model in different geographical contexts or among different populations to determine whether similar results can be achieved. Additionally, longitudinal studies evaluating the long-term effects of this model will provide a deeper understanding of the sustainability and effectiveness of the programme over time. Overall, the findings of this study underscore the importance of an integrated and holistic approach in efforts to improve the well-being of the asnaf, with broad implications for community development programmes and poverty alleviation in the future.

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