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Educational Zakat Aid in Malaysian Higher Education Institutions

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Abstract

Misusing educational zakat aid challenges higher education institutions (HEIs). Thus, a qualitative case study was conducted using a semi-structured interview with selected Malaysian zakat experts to identify the concept of educational zakat aid from the Islamic perspective and among the HEI students in Malaysia. The findings showed that the educational zakat aid is a form of Islamic principle's social justice implementation, grounded on the needs of prioritized *asnaf* students who face difficulties in payments of tuition fees, cost-of-living funds, learning equipment, medical assistance, emergency assistance, natural disaster assistance, additional academic aid, as well as mobility fee funding.

Keywords: Educational; Zakat Aid; Higher Education Institutions; Malaysia

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1.0 Introduction

Zakat positively affects the economy as one of the most effective fiscal tools for generating economic growth in society (Muharir & Mustikawati, 2020). In education, zakat is one of the most essential forms of aid to the impoverished *asnaf*, given that education is one of the vital methods or tickets that flip lives and save this group from poverty. Due to the importance of education for the impoverished and poor *asnaf*, zakat institutions actively play a role in channeling zakat funds in the form of educational aid to them and ensure that they receive educational opportunities and succeed like the others (Takril & Othman, 2020). Education is seen as one of a country's most critical social investments. It supplies an individual with long-term advantages like knowledge production, workforce skills, discipline, and motivation. When associating zakat, education, and economic growth, it was found that zakat and education expenditure are essential factors in determining economic growth. Both zakat and education instruments can improve the economic development programs that are carried out. The collection and distribution of zakat needs to be managed well and wisely to realize the goal of helping people experiencing poverty (Iqbal et al., 2024)

Educational zakat aid is one of the assistances given to *asnaf* who are eligible to receive it in an effort to foil their dropouts from primary to tertiary level of education (Jusoh, 2022). For students offered places in HEIs, early education zakat assistance is given to any local or overseas offers, and HEI-sponsored assistance is paid annually (Mohamad Zaki & Ab Rahman, 2019). Although most of the educational zakat aid is spent on basic needs like food, transportation, accommodation, and clothing (Bakar et al., 2022), a small

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mass use it for other purposes such as mobile phone upgrades, unnecessary expenses like clearing Astro bills, buying cigarettes and others. Worse, the aid is spent imprudently, leading to zero savings in bank accounts, causing further difficulties for these students, especially by the end of the semester. In addition, the main challenges faced in the distribution of higher educational zakat is the inefficiency of asnaf's records and data, and the doubtfulness of zakat payers towards zakat institutions' aid allocations to students (Jusoh, 2022). Thus, this study aims to describe the concept of educational zakat aid from an Islamic perspective and analyze its assistance to Malaysian higher education students. This study objectives to establish conceptual and practical aspects of educational zakat aid in Malaysian Higher Education Institutions. The results can serve as a guide to strengthen the management and administration of zakat which involves the process of its collection, distribution, and assistance programs to higher education asnaf, especially in Malaysia.

2.0 Literature Review

Baharuddin et. al (2022) showed that Kolej Universiti Poly-Tech MARA Kuala Lumpur (KUPTMKL) staff paid their entire zakat using various channels. In addition, their tendency of making zakat payments demonstrates their awareness of zakat, a compulsory practice in Islam. Next, Hamzah et al. (2021) explained that the Islamic Center of Universiti Teknologi Malaysia (PIUTM) is one of the zakat collection partners of the Johor State Islamic Religious Council. 31.25% of the zakat return was transferred to PIUTM for distributions to asnaf fisabilillah, gharimin, the impoverished, the poor, and amil. The aids were channeled for self-sustenance purposes, emergency aid, and industrial training aid. The conducted study produced a background profile of zakat recipients and their expenditure pattern. The three main patterns are buying food and drink, daily needs, and helping the family.

On the other hand, Hafandi and Helmy (2021) explained the implications of zakat distribution on improving the community's well-being, especially the Muslims. The description is presented through the concept of maqasid al-shari'ah, which explains the impact of zakat distribution on the welfare of society based on maqasid al-shari'ah. In this study, the author has concluded that there is a close relationship between the distribution of zakat, the well-being of the society, and the maqasid al-shari'ah – where the distribution of zakat fulfills the requirements of the maqasid al-shari'ah, and able to improve the welfare of the community. Apart from that, zakat also plays a role in eradicating poverty from being widespread, especially in countries where the majority of the population is Muslim.

In addition, based on a study conducted by Islam and Salma (2020), it was found that zakat plays a vital role in increasing equity in the education of urban poor children in Malaysia through diverse learning inputs. From the study, zakat received from zakat institutions was used to provide scholarships/tuition-fee assistance, books and learning tools, clothing, school uniforms, dormitory facilities, and various other initiatives to provide moral support and motivation to these children. All the provided inputs aim to deliver a fair opportunity for the urban poor children to receive educational opportunities to unleash their potential. In addition, the author suggests improvements in the existing educational zakat distribution by zakat institutions. The suggestions include improvements in the provisions of information technology facilities, the creation of technical or entrepreneurial courses for secondary students, and nutritional support in the form of health supplements and medications in addition to related health education. As an implication, this study has presented efforts by zakat institutions to increase equity in education for Muslim urban poor children in Malaysia through the distribution of zakat funds. It also explains the roles played by religious institutions in facilitating the government in realizing educational policies, especially concerning providing access to quality education for children. Academic aid from Zakat funds has given various educational opportunities to poor urban children without considering socio-economic differences and their family backgrounds.

Finally, Mohamed Esa et al. (2024) found that educational zakat aid is one of the most critical forms of assistance to the impoverished and poor asnaf because education is a method or ticket that can change lives and free them from poverty. Due to the importance of education to this group, the zakat institutions play an active role in channeling zakat funds in the form of educational assistance to Malaysian asnaf and ensuring that they receive educational opportunities and succeed like the others. The study identified the schemes and forms of educational assistance given by zakat institutions in Malaysia to the snap groups, in addition to reviewing and re-evaluating the schemes and educational assistance – whether they are seen to help develop the asnaf's economy that further contributes to the country's high-income economic development. The results of the study that focused more on the asnaf group in the state of Selangor found that the educational zakat aid given by the zakat institution made a significant contribution to shifting and developing the economy of the snap in particular and the national economy in general, through education.

Based on Fig. 1 below, three main domains in the Model of Educational Institutions Through Zakat Funding are proposed by Ab Rahman (2018): (i) Facility Development Domain, (ii) Human Capital, and (iii) Study Structure. The domain of facility development consists of the background, concept, and rationale of the establishment under the Education Act 1996, specifically for the asnaf group consisting of the poor and needy throughout Malaysia. Next, the human capital domain focuses on financial management, institutional management, and the management of students and faculty to ensure the smoothness of the zakat funding process in educational institutions. The final domain of the study structure involves study courses, student activities, quality assurance and recognition, and learning and research support education. Therefore, this model is believed to increase the efficiency level of educational zakat distribution, making it more comprehensive for the snap group in the academic sector, especially those at the tertiary level.

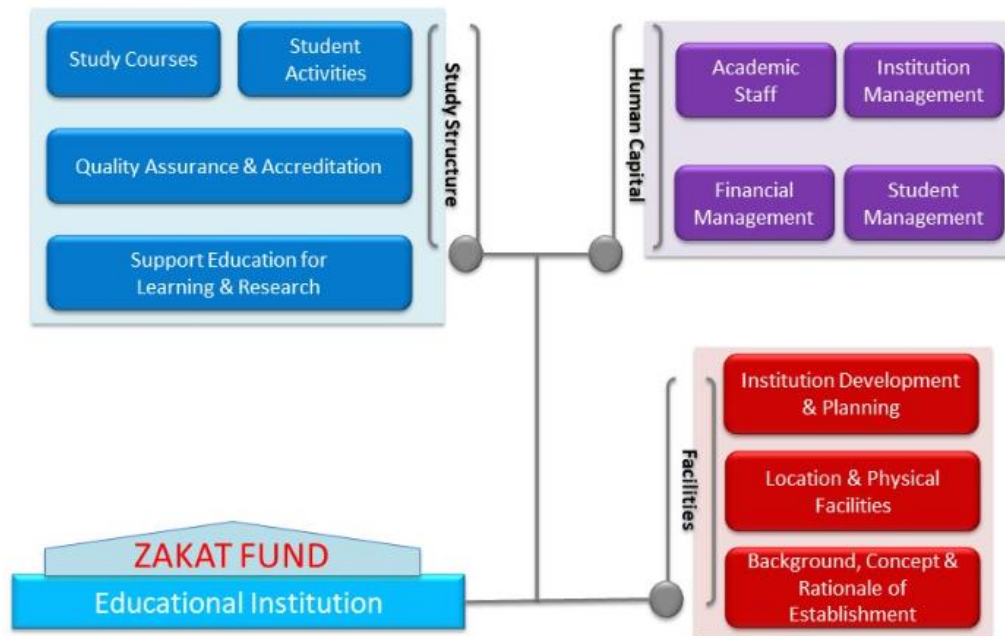


Fig. 1: Educational Institution Model Through Zakat Funds' Financing
(Source: Ab Rahman, 2018)

3.0 Methodology

This study was a qualitative case study, with the leading research instrument being a semi-structured interview with Malaysian zakat experts from Public Universities and Islamic Institutions (refer to Table 1). Hybrid semi-structured interview sessions were conducted (either through confrontation or online method) based on the participant's preference. Purposive sampling was used by selecting five participants based on Darusalam and Hussin (2018) who stated that the appropriate sample size in a qualitative study is one until seven participants. All participants are experts in the field of zakat from selected public higher education institutions and zakat institutions in Malaysia. Thematic analysis was used to analyze the data, which had two (2) primary themes: (i) The Concept of Educational Zakat Aid from Islamic Perspectives and (ii) The Educational Zakat Aid among Malaysian Higher Education Students. Five participants were involved in this study's purposive sampling, as the appropriate sample size suggested by Darusalam and Hussin (2018) for a qualitative study is one to seven. All participants are experts in the field of zakat from selected public higher education institutions and zakat institutions in Malaysia.

Table 1. Participant's Coding of the Study

Institutions	Codes
Universiti Utara Malaysia (UUM)	P1
Universiti Teknologi MARA (UiTM)	P2
Universiti Kebangsaan Malaysia (UKM)	P3
Pejabat Mufti Wilayah Persekutuan (PMWP)	P4
Pusat Pungutan Zakat, Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP)	P5

(Source: Study Sampling)

4.0 Findings

This section presents the results of the semi-structured interview.

4.1 The Concept of Educational Zakat in Islamic Perspectives

Table 2 below summarizes the results of the study. All participants in this study (P1-P5) agreed that the concept of educational zakat from the Islamic perspective aims to help the asnaf group, especially the impoverished, poor, and fisabilillah who are unable to finance their education, apart from other asnaf from the category of muallaf, ibn sabil, and al-gharimin. This educational zakat coincides with Islamic laws through the *athar* of the Prophet Muhammad SAW, and the basic principle of dharuriyyah in the framework of maqasid shariah on preserving the mind. In addition, it promotes Islamic social justice among the Muslims to have equal opportunities in education, which further aspires them to change their social class and leave the Asnaf grouping.

Table 2. Participant's Feedback

T/P	P1	P2	P3	P4	P5
Concept	<ul style="list-style-type: none"> - A form of zakat to fund education for people in need and less able. - Aims to ensure equal access to education and improve literacy and knowledge of the community. - Implementation of social justice in Islam by having equal opportunities in education. - The ultimate goal is to change the family's social class and quit the asnaf group. - It opens to various fields in the broader context of fisabilillah. 	<ul style="list-style-type: none"> - Zakat funds allocated for educational development. - For example, financial aid and any educational needs of the asnaf students. - Consists of impoverished asnaf, the poor, fisabilillah, muallaf, and ibn sabil. 	<ul style="list-style-type: none"> - Non-economic zakat aid that increases educational opportunities. - Access to zakat funding starts from the registration process and the continuation of studies each year. - A critical effort to ensure the continuity of the asnaf group's education. - This is in line with the basic principle of dharuriyyat in the framework of maqasid sharia, which focuses on preserving the mind. - Full-time students are classified as asnaf fisabilillah. 	<ul style="list-style-type: none"> - Fundamentally coincides with the Islamic law through the athar of the Prophet Muhammad SAW. - Enhances the world of education based on the Muslim beneficiaries - What a loss if talented and interested Muslims are not assisted in the pursuit of knowledge. - Not limited to one group of asnaf only, but also includes the impoverished, the poor, fisabilillah, al-gharimin, and the amil section itself. 	<ul style="list-style-type: none"> - The allocation of zakat for educational purposes is taken through the definition of asnaf fisabilillah. - Any person or party who engages in an activity to uphold, defend, and propagate the religion of Islam and its welfare. - Asnaf from the impoverished and poor categories are prioritized.

T= Theme, P= Participant
(Source: Study Interview)

4.2 Educational Zakat Aid among Malaysian Higher Education Students

Students receive various educational zakat assistance, including preliminary requirements for HEI preparation, basic requirements for self-support throughout studies, and additional academic assistance.

"Educational zakat assistance like tuition fees, pocket money, scholarships, learning equipment, and other registration fees, as well as additional academic assistance such as courses or programs that can improve academic and professional skills like financial assistance for halal certification, professional certificates, internship requirements and the funding of mobility fee." (P1)

"Various zakat assistances are offered to cover financial assistance for self-support, tuition fees, laptops, food banks, medical assistance, emergency, and natural disaster assistance, asnaf development programs (academic, financial, motivation, entrepreneurship, and others)." (P2)

"Payment of tuition fees, pocket money, and so on. Student mobility assistance, learning equipment assistance, journal article publication assistance especially WoS Q1-Q2, student potential development program assistance, professional certificate assistance such as ACCA" (P3)

"Many types and schemes of educational zakat assistance are available for all age groups, from pre-school to PhD level, including students at Higher Education Institutes (HEI). It can also be said that it is different according to the respective HEI, but all of them are pointed at the same goal – to help the asnaf's education." (P4)

"General assistance for HEI studies, preliminary aid for IPT, special incentive aid for outstanding students, laptop aid for students, and education financial clearing." (P5)

5.0 Discussions

According to the Islamic perspective, educational zakat aid is one form of zakat assistance allocated for the development of education, especially for the asnaf groups who are less able. It ensures fair access to education and improves literacy and community knowledge, ultimately leading to the achievement of the ultimate goal of overturning the family's social class, apart from saving themselves from poverty. The educational zakat aid coincides with Islamic law through the athar of the Prophet Muhammad SAW and the implementation of Islamic social justice to provide equal opportunities in education to all Muslim beneficiaries. The allocation of education zakat aid is prioritized for the asnaf group in the impoverished categories, followed by muallaf, al-gharimin, fisabilillah, and ibn sabil groups. According to Wahid et al. (2023), full-time students who are recipients of zakat in the asnaf fisabilillah category refer to individuals who strive in various fields, including education, to gain the pleasure of Allah SWT. Therefore, this educational zakat aid is also in line with the basic principle of dharuriyyat within the framework of maqasid sharia, which focuses on preserving the mind and producing Muslims who are competitive with other societies worldwide.

This study focused on educational zakat aid among students in Higher Education Institutions in Malaysia. It discovered a variety of educational zakat aid distributions to students covering tuition fees, scholarships, pocket money, other registration fees, learning equipment aids, general HEI study aids, preliminary aids for HEI enrolments, and special incentive aids for outstanding students. This is parallel to the study by Mohamad Zaki and Ab Rahman (2019) who stated that early educational zakat aid is given either to local or foreign university, as well as HEI-sponsored assistance that are given annually, while Bakar et al. (2022) added that students use

educational zakat for basic needs such as food, transportation, accommodation, and clothing. In addition, additional academic assistance is also provided to improve the skills, potentials, and professionalism of students such as financial assistance for halal certification, professional certificates, ACCA certificates, student mobility assistance, and asnaf development programs (motivation & entrepreneurship) as well as assistance in clearing educational loans. Assistance for publishing high-impact journal articles is also offered, especially WoS Q1-Q2 indexed journals that can improve the students, lecturers, and HEI's professionalism, which further contributes to MyRA scores toward strengthening the position of each HEI on the world's stage. It is supported by Ayub et al. (2022) who stated that generally, educational zakat aid has successfully met the needs of students in various aspects like the internet, smartphones, books, stationery, food, drink, and other zakat aids. Despite that, in practice, zakat centers face several challenges in the governance and distribution of zakat assistance for higher education, such as the inefficiency of systematic asnaf records (Jusoh, 2022), lack of promotion, non-uniform screening procedures for zakat recipients in higher education institutions, as well as the incertitude of zakat payers against the zakat center itself (Yahya et al., 2024).

6.0 Conclusion & Recommendations

Zakat is a unique Islamic financial instrument directed at preserving the welfare of Muslims toward economic and social stability. Zakat aids are distributed to eligible asnaf groups, the impoverished, followed by amil, muallaf, al-riqab, al-gharimin, fisabilillah, and ibn sabil. In the context of higher education, educational zakat aid benefits asnaf students with early requirements for preparations to enter HEIs, basic self-support throughout their studies, and additional academic assistance, apart from clearing education loans. Even so, the need for educational zakat aid varies according to the disciplines and HEIs, but the goal is similar: to help the asnaf groups who are less able. Educational zakat aid among Malaysian higher education students proves the commitment of the State Islamic Religious Council (MAIN) and zakat stakeholders' commitment to collect and distribute zakat to eligible asnaf according to Islamic laws. However, zakat institutions should play a more proactive role from time to time to ensure all forms of educational zakat aid distribution schemes and products genuinely benefit the recipients. This ensures zero dropouts in the distribution of educational zakat aid to eligible asnaf groups and further enhances the country's human capital towards producing highly skilled and knowledgeable workforce resources.

This study only involves the perception of zakat experts from selected public higher education and zakat institutions in Malaysia. Thus, several improvement suggestions can be implemented to upsurge the effectiveness of educational zakat aid among students in Malaysia: (i) Zakat stakeholders must directly confront the students to identify their teaching and learning (T&L) needs at their respective HEIs, (ii) Establish zakat units in all HEIs to increase the impact of the distribution of educational zakat aid to asnaf students, (iii) Strengthen the roles and functions of zakat counters and all the networks between zakat stakeholders and HEIs, (iv) Establish a database system to store all information related to applications, distributions, and data of recipients of educational zakat aid in HEIs and (v) Establish a network with employment agencies for the application process of students upon graduation. Therefore, expectantly, the educational zakat aids channeled to Asnaf students are used in the best ways possible to reduce burdens from study costs while also improving the quality and performance of Asnaf students from time to time. Future studies should focus on students who receive zakat education assistance to support the existing findings toward the empowerment of zakat assistance for higher education in the future. Furthermore, empowering the distribution of educational zakat aid for higher education institutions can increase the level of excellence and professionalism of asnaf students, which aligns with the Malaysian government's stance to ensure access to education for all citizens in our country.

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Paper Contribution to Related Field of Study

Educational / Learning Environment

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