

Zakat Allocations and Student Welfare: A comparative study of first-time applicants and repeaters in Malaysia

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Abstract

Zakat institutions have observed that allocated funds for students were not being fully utilized each year. This raises questions about whether the students were not aware of the available funds or if the allocated funds were not suitable for their needs. First-timers were more likely to apply zakat for stationeries and paying for tuition fees while repeaters were more likely to pay tickets for public transports. The study's findings provide insight into the spending behavior of students who applied for zakat and can be used as a reference to justify fund allocation in universities.

Keywords: Zakat; student; financial aid; Malaysia

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1.0 Introduction

Zakat, which is derived from the Arabic word for cleansing, adding, and nourishing, is one of the five pillars of Islam and holds a significant role in Muslim society. It serves as a form of worship for those who have accumulated enough wealth, obligating them to donate a portion of it to the needy, which consists of eight asnaf as stated in Surah al-Taubah: verse 60. Unlike tax compliance, zakat is imposed by two authorities: Allah, the lawgiver, and the government on behalf of Allah. In addition to purifying the souls and wealth of zakat payers, zakat also plays a vital economic role. It has provided hope to low-income individuals and helped lift them out of poverty in recent decades. By promoting charitable donations from those who have accumulated wealth, zakat provides a means to address economic inequality and support the less fortunate in society.

Despite maintaining a good long-term rate of economic growth, Malaysia has struggled with ethnic inequality for some time. One manifestation of this inequality is the high percentage of Malays, who are predominantly Muslim, living in poverty (Ravallion, 2020). Previous research has demonstrated that children from low-income families are at risk of dropping out of school due to the inability of their parents to afford school fees. Additionally, the lower education level of parents can impact their appreciation of the value of education for their children (Meerangani, 2019).

To address this issue, the Malaysian government, through zakat institutions, has implemented several initiatives aimed at ensuring that children from poor families have access to quality education services. These initiatives include education scholarships, seminars and workshops, and incentives for academic excellence. By providing these opportunities to underprivileged children, the government hopes to improve their chances of academic success and, in turn, help reduce the impact of ethnic inequality on their future prospects.

In 2020, the state of Selangor in Malaysia collected approximately RM913 million (equivalent to USD216 million) in zakat, of which RM76 million was dedicated to supporting students in various ways, including covering tuition fees and purchasing educational materials. Additionally, a portion of the funds, RM0.3 million, was allocated to provide food aid specifically for students who were stranded in hostels due to Covid-19 restrictions (Lembaga Zakat Selangor, 2020).

According to a report by Ab Rahmani (2018), despite allocating more funds to students, zakat institutions have observed that the funds were not being utilized by many of the students. This raises questions about whether the students were not aware of the available funds or if the allocated funds were not suitable for their needs (Ab Rahmani, 2018; Canggih et al., 2017). The study also found that students' needs and preferences are often difficult to discern and may be influenced by factors such as peer relationships, educational requirements, and cultural differences (Ismail et al., 2017). Therefore, in order to improve the lives of poor undergraduate students, this study aimed to identify their specific needs and categorized them into "first-timers" and "repeaters". The needs of students may evolve over the course of their academic journey. "First-timers" represent students who are seeking zakat assistance for the first time, and their needs may differ from those of "repeaters" who have received assistance in the past. Examining both groups allows for a more comprehensive understanding of evolving needs.

By doing so, we hope to provide zakat institutions with more information and insight into the needs of these students and improve the effectiveness of their funding allocation strategies and help to improve the lives of the most vulnerable members of the community. Therefore, the objective of this study was to determine the relationship of financial needs between first-timers and repeaters of zakat recipients in a public university in Malaysia.

2.0 Literature Review

As a religious obligation, Muslims who have accumulated enough wealth are required to pay zakat. This obligation is mandated in Al-Quran and serves as a form of worship. The collection of zakat is then distributed to *asnaf*, individuals who are deemed poor and needy. This includes categories such as *al-fuqara* (the poor), *al-masakin* (the needy), zakat administrators (*amil*), individuals held in captivity such as slaves, those in debt, those who have just converted to Islam (*muallaf*), the wayfarer (*ibnussabil*), and those striving to maintain and increase appreciation of Islam (*fisabilillah*). The distribution of zakat serves as a way for Muslims to fulfill their religious obligations while also supporting those in need.

The concept of *fisabilillah* refers to the obligation to devote oneself to the cause of Allah, and it can be used to describe the struggles of students who face financial difficulties while trying to pursue their education at universities. These students are often forced to find part-time work to support their living expenses (Ahmad, 2016), which can take a toll on their academic performance (Muluk, 2017). In addition, the pandemic has only exacerbated the stress levels of these students, who are already facing the demands of academic life (Marcén-Román et al., 2021). Despite these challenges, many of these students remain committed to their studies and are determined to succeed. Recognizing their efforts and difficulties, the concept of *fisabilillah* suggests that they are among the deserving recipients of zakat, which is one of the pillars of Islam. As such, it is reasonable to consider poor undergraduate students as part of the *fisabilillah* *asnaf*, which is one of the eight categories of *asnaf*.

The Zakat Collection Centre (PPZ) is responsible for the management of zakat in Malaysia. The collection and distribution of zakat in each state are delegated by the government, resulting in varying rules and practices of PPZ in different states that align with the culture of the community. Fundamentally, the zakat institutions' roles are bifurcated into collecting and distributing zakat (Wahid, Ahmad, and Abdul Kader, 2008).

The education sector is one of the most critical areas in which students can obtain the necessary knowledge and skills for future employment, thereby reducing poverty rates. Many students from low-income families face financial difficulties that can prevent them from pursuing higher education. This is where zakat comes in. In Malaysia, if a student is accepted into an institution, they can apply for zakat as a one-off payment to cover registration fees, which is one of the ways zakat aims to ease the financial burden of poor students (Meerangani, 2019). Once registered, students can also apply for additional zakat funds, such as an annual stipend, a laptop fund, emergency funds, and incentives for excellent academic performance (Purwatiningsih, 2020). As a result, zakat has become the primary reason many students can continue their education and achieve academic excellence. This is supported by studies such as Ab Rahman and Anwar (2014), who found that zakat played a crucial role in promoting educational achievements among poor students.

One area where zakat assistance is needed is in supporting students during post-pandemic recovery. The COVID-19 pandemic has caused financial difficulties for many individuals, including students. There is a need for dedicated zakat allocation for students to reduce their risk of defaults and non-performing financing problems. A collaborative model between zakat institutions and Islamic financial institutions can be adopted to support students in paying off their debts and meeting their basic needs (Yamaludin & Alwi, 2023).

One of the challenges students face is the cost of purchasing stationery and educational materials. Stationery items such as textbooks, notebooks, pens, and other supplies can be expensive, especially for students from low-income backgrounds. These costs can add up over time and become a burden for students who are already struggling financially (Abd Rahman et al., 2019). In some cases, students may have to prioritize their limited funds for other essential expenses, such as food and accommodation, leaving them without the necessary materials for their studies.

3.0 Methodology

The data collection process for this retrospective study took place over an eight-month period, from October 2020 to May 2021. The primary source of data was the zakat records system of a public university, encompassing information related to students who had applied for zakat assistance during the period from 1 January 2015 to 31 December 2020. Initially, access to the zakat records system was granted through a formal request and authorization process. Approval was obtained from the university authorities and relevant stakeholders, ensuring compliance with data protection and privacy regulations. This involved collaboration with the Zakat Unit and university administration to secure the necessary permissions.

3.1 Data Collection Process

Once access was granted, the data retrieval process began. This involved extracting specific data fields related to the study's variables of interest. The data fields included gender, category of zakat receiver, education level, whether it was the student's first-time application for zakat, household income, and factors prompting the application. The retrieved data underwent a comprehensive cleaning process to ensure its accuracy and consistency. Any missing or inconsistent data points were identified and addressed to enhance the data quality. The collected data was securely stored in compliance with data protection protocols. Measures were taken to protect the confidentiality and privacy of the individuals represented in the dataset.

3.2 Eligibility criteria to receive zakat

The eligibility criteria for receiving zakat by students include several conditions. Firstly, they need to remain enrolled in the university from the time of application until the end of the semester. Secondly, they should be considered poor and/or needy, as defined by a household income of less than RM4850 (\approx USD1176) per month in Malaysia, which corresponds to the bottom 40% (B40) of income earners, depending on the number of dependents in the family (DOSM). Thirdly, they should not have any criminal record that could potentially make them a defendant. Once the application form is completed, the provided information will be reviewed and evaluated by the Zakat Unit officers through an interview process.

3.3 Interview Procedure

The interview process conducted by Zakat Unit officers was a crucial component of data collection. Interviews were scheduled either in person or remotely, with trained officers following specific guidelines. During these interviews, applicants were asked a set of standardized questions designed to gather additional information beyond what was available in the application form, ensuring a comprehensive assessment of their eligibility for zakat assistance. Strict measures were in place to guarantee the confidentiality of interviewees' personal information and responses, adhering to ethical standards. Detailed records of the interviews, including notes and documentation, were maintained and securely stored in compliance with data privacy regulations, contributing to the transparency and credibility of the data collection process.

3.4 Sampling Technique

The dataset was meticulously categorized using a stratified sampling technique, distinguishing it into two prominent groups: "first-timers" and "repeaters." "First-timers" were identified as students who had never previously received zakat assistance and applied for the first time, while "repeaters" were students who had received zakat assistance in previous semesters and reapplied. Categorizing students into "first-timers" and "repeaters" enables zakat institutions to tailor their support more effectively. "First-timers" may have immediate needs related to enrollment and initial education costs, while "repeaters" may require ongoing support for different expenses such as rent or transportation. Customizing assistance based on these categories can optimize resource allocation.

3.5 Statistical analysis

SPSS Version 26 (SPSS Inc, Chicago, IL, USA) was used for data analysis. Categorical variables were presented as frequencies with percentages, and associations were determined using the Chi-Square test. Logistic regression was then used to control for gender and household income and to identify whether they influenced the decision of first-timers and repeaters to apply for zakat, presented as odds ratio (OR) and 95% confidence interval (95% CI). The significant value was set at 0.05.

4.0 Findings

In total, there were 2674 zakat applications evaluated. Applicants' characteristics are presented in Table 1. The majority of the applicants were first-timers (52%) and the median of the household income was RM1100 (interquartile range: RM745-RM1900). First-timers were found to be significantly categorized as "fisabilillah" ($p < 0.001$), male ($p < 0.001$), and had a household income of more than RM2000 ($p < 0.001$).

Table 1. Characteristics of Participants

Variable	First-Timer, n=1401 (52.4%)	Repeater, n=1273 (47.6%)	p-value
Category of Zakat Receiver			
Fi Sabilillah	868 (62.0)	614 (48.2)	<0.001*
Non-Fi Sabilillah	533 (38.0)	659 (51.8)	
Gender			
Male	277 (19.8)	173 (13.6)	<0.001*
Female	1124 (80.2)	1100 (86.4)	
Education Level			
Diploma	519 (37.2)	435 (34.2)	0.109
Degree	878 (62.8)	838 (65.8)	
Household Income			
\leq RM2000	1013 (72.7)	1089 (85.8)	<0.001*
>RM2000	381 (27.3)	180 (14.2)	

Number of Dependent			
0 – 3	652 (47.7)	588 (49.5)	0.129
4 – 6	618 (45.2)	497 (41.8)	
≥7	97 (7.1)	103 (8.7)	

*Significant at $p < 0.05$

The analysis revealed that first-timers were more inclined to use zakat for purchasing stationeries ($p=0.003$) and paying tuition fees ($p < 0.001$), whereas repeaters were more likely to allocate zakat for paying house rents ($p=0.027$) and public transport tickets ($p=0.003$). There were no significant differences in utilizing zakat for daily expenses, food, learning materials, and other purposes (Table 2). Logistic regression analysis, controlling for variables such as gender, household income, and the category of zakat receiver, confirmed that first-timers had a higher likelihood of using zakat for stationeries (OR=1.28, 95% CI=1.09-1.51, p -value=0.002) and paying tuition fees (OR=1.39, 95% CI=1.15-1.68, p -value=0.001), while repeaters had a higher chance of using zakat for public transport tickets (OR=0.80, 95% CI=0.66-0.97, p -value=0.025). Gender and household income did not significantly influence the decision (Table 3).

Table 2. Factors of Applying Zakat

Variable	First-Timer, n=1401 (52.4%)	Repeater, n=1273 (47.6%)	p-value
Daily Expenses	1080 (77.1)	958 (75.3)	0.266
Food	930 (66.4)	821 (64.5)	0.305
Stationeries	575 (41.0)	452 (35.5)	0.003*
House Rents	460 (32.8)	470 (36.9)	0.027*
Ticket for Public Transport	243 (17.3)	278 (21.8)	0.003*
Tuition Fees	351 (25.1)	246 (19.3)	<0.001*
Learning Materials	56 (4.0)	55 (4.3)	0.675
Others	60 (4.3)	52 (4.1)	0.799

*Significant at $p < 0.05$

Table 3. Logistic Regression (ref: Repeaters)

Variable	Odds Ratio (95% CI)	p-value**
Stationeries	1.28 (1.09 – 1.51)	0.002*
House Rents	0.88 (0.74 – 1.03)	0.115
Ticket for Public Transport	0.80 (0.66 – 0.97)	0.025*
Tuition Fees	1.39 (1.15 – 1.68)	0.001*

*Significant at $p < 0.05$, **Adjusted with category of zakat receiver, gender, and household income

In the gender analysis, it was found that there were significant differences between male and female applicants in terms of their usage of zakat funds. Specifically, male applicants were more likely to use zakat for daily expenses ($p=0.021$) and paying fees ($p < 0.001$) compared to female applicants, while female applicants were more likely to utilize zakat to pay for house rents ($p < 0.001$) and tickets for public transports ($p < 0.001$).

The data presented in Table 4 indicates that gender plays a role in the decision-making process of zakat fund utilization by undergraduate students. The findings suggest that male and female students have different priorities and needs when it comes to financial support. Male students may prioritize their daily expenses and academic needs, while female students may prioritize their housing and transportation needs.

Table 4. Gender Comparisons

Variable	Male, n=450 (16.8%)	Female, n=2224 (83.2%)	p-value
Daily Expenses	362 (80.4)	1676 (75.4)	0.021*
Food	306 (68.0)	1445 (65.0)	0.218
Stationeries	156 (34.7)	871 (39.2)	0.074
House Rents	88 (19.6)	842 (37.9)	<0.001*
Ticket for Public Transport	49 (10.9)	472 (21.2)	<0.001*
Tuition Fees	144 (32.0)	453 (20.4)	<0.001*
Learning Materials	20 (4.4)	91 (4.1)	0.732
Others	21 (4.7)	91 (4.1)	0.579

*Significant at $p < 0.05$

5.0 Discussion

The majority of zakat applicants expressed their intention to utilize the funds for daily expenses such as food, clothing, internet services, emergency needs, healthcare, and other essential needs. This finding is consistent with other studies that found that most students allocate their funds to food and beverages, followed by clothing and footwear (Abd Rahman et al., 2019). These are essential needs that must be met for students to be able to focus on their studies without worrying about their basic needs. It is also worth noting that some academic programs require specific uniforms or clothing, such as robes or white coats (Ismail, Ahmad, and Enn, 2017). For example, a law student may need to purchase a robe for their courtroom appearances, which can be quite expensive. Similarly, a

medical student may require a white coat, which is a prerequisite for clinical training. Thus, regardless of gender or whether they are first-timers or repeaters, it is common for students to use zakat funds for their daily expenses.

In our study, we discovered an intriguing pattern among first-time zakat applicants - they prioritized stationery and fees, which could be indicative of their determination to complete their education. It is worth noting that previous research has identified stationery, printing, and copying services as some of the critical monthly expenses for students, which may explain why these items were at the top of their priority list (Abd Rahman et al., 2019; Jalil et al., 2020). Furthermore, it is possible that these students viewed the zakat as a form of assistance that should only be utilized for education-related expenses. This mindset aligns with the general concept of zakat, which aims to support the underprivileged by providing for their essential needs, such as education, healthcare, and food. Therefore, it is encouraging to see that these first-time applicants prioritized their education and saw the zakat as a means of facilitating their academic progress.

To elaborate on the findings, it was observed that repeaters prioritized using zakat money to cover house rents and public transport expenses. One potential explanation is that, having already paid for their university fees, they can now allocate the zakat to other pressing needs. Typically, repeaters are senior students who reside off-campus, hence their concern with commuting to and from classes. In addition, given the impact of the COVID-19 pandemic, which has disrupted various sectors, including education, more students have been forced to work part-time to support themselves (Oonyu, 2019). This could be one reason why some students prefer to rent accommodation off-campus instead of staying within the university grounds, and why zakat funds are used to cover transportation expenses.

The variance in gender roles has contributed to differences in the utilization of zakat funds. Findings from this study indicated that male students had a higher tendency to allocate zakat funds towards daily expenses such as food and internet services. Previous research has revealed that male students consume three meals per day compared to female students, who typically consume only two meals per day (Ismail, Ahmad, and Enn, 2017). This could potentially be attributed to the limited cooking skills of male students, leading them to eat out more frequently, while female students may save money by cooking at home.

It is no secret that students have needs and desires, just like any other human being. However, managing personal finances can be a challenge for many, especially those who are new to independent living. Studies have shown that overspending is a common problem among students, with some spending money on unnecessary items rather than essential expenses (Kamis et al., 2021; Jalil et al., 2020). For example, females may spend more on cosmetics and fashion, while males tend to splurge on technology, gaming, and sports (Sereetrakul, Wongveeravuti, and Likitapiwat, 2013). Moreover, the cost of living can be high for students, and many may struggle to make ends meet with limited financial resources. A survey of 219 students found that while a majority of them took up government study loans, only half of the respondents had savings, indicating that their income barely covered their expenses (Jalil et al., 2020). This lack of financial literacy and overspending behavior could be due to the students' limited experience in managing their finances, as they are often living away from their families for the first time. To address this issue, zakat institutions can play a crucial role in providing financial education to students. By organizing workshops and seminars on good financial planning practices, they can equip students with the knowledge and skills needed to manage their money effectively. This can help students avoid overspending and make more informed decisions about how to allocate their zakat funds.

The current study has certain limitations that need to be acknowledged. Firstly, psychosocial variables, such as family situation and urban/rural living conditions, were not included in the analysis, although they may play a significant role in a student's decision to apply for zakat. Secondly, the study did not investigate the purpose of spending the zakat in depth, which could be a topic for future qualitative research. Additionally, to assess the impact of receiving zakat on academic performance, a randomized study could be conducted to analyze the effect on exam scores and completion of studies. Furthermore, there is a potential for exploring the development of Islamic financial instruments to address students' poor spending habits.

6.0 Conclusion & Recommendations

The utilization of zakat funds among university students in Malaysia is an important area of study as it has the potential to significantly impact their socio-economic wellbeing. Our discussions have highlighted the various factors that affect the utilization of zakat funds by students, including gender roles, financial management skills, and the ease of accessing zakat funds. Furthermore, we have identified some potential solutions, such as providing financial literacy workshops and improving the application process, that can help increase the effectiveness of zakat institutions in supporting the needs of students. It is clear that further research is needed to explore the psychosocial variables that may impact the probability of applying for zakat and to assess the impact of receiving zakat on the academic outcomes of students. In order to promote the sustainable development of university students in Malaysia, it is important for zakat institutions to continue to adapt and innovate their services to best serve the needs of this population.

Our findings have significant implications for both social welfare policy in Malaysia and future research. The results clearly demonstrate that economically disadvantaged students face numerous challenges, and zakat can play a vital role in enhancing their well-being and opening up opportunities for upward social mobility. For instance, the provision of stationery supplies to first-time students, as well as allocating more zakat funds towards covering rent expenses and sponsoring public transport tickets for repeaters, could have a significant impact on their overall welfare.

Having a system that is user-friendly can facilitate the needy to apply for zakat more easily, ensuring that they receive timely financial assistance. Zakat institutions can simplify the application process and provide clear guidance on the requirements for applying. This can significantly reduce the burden for those who are already struggling with their daily lives and do not have the luxury of time to go through complicated and lengthy application procedures. Along with a user-friendly application system, it is equally crucial to have transparency

in the assessment and review of zakat applications. Zakat institutions must ensure that they distribute the funds fairly and transparently, without any bias or favoritism. This will help to foster trust and confidence in the community and encourage more people to contribute to the zakat fund.

Limitations of this research include the absence of psychosocial variables that might influence zakat application decisions, such as family situations or urban/rural living conditions, which could have added depth to our analysis. Additionally, the study employed a retrospective design, hindering our ability to establish causal relationships. To address these limitations, future research could delve into qualitative investigations of zakat spending purposes and conduct randomized studies to assess zakat's impact on academic outcomes. Exploring the development of Islamic financial tools to help students manage their finances and fostering financial literacy workshops could further enhance the effectiveness of zakat allocations.

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Paper Contribution to Related Field of Study

This study provides valuable insights that can help improve zakat application management and guide zakat institutions in allocating funds according to the specific needs of students

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