

## ***FOSTERING EQUALITY AND INCLUSION: EXPLORING ZAKAT GOVERNANCE EMPOWERMENT IN HIGHER EDUCATIONAL INSTITUTION***

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### **Abstract**

*The significant role of the university's Zakat Centres in higher education institutions (HEI) in addressing the needs of university students has been acknowledged and discussed in the previous studies. The challenging and competitive of zakat management has called for greater scrutiny to identify the secret recipe for Zakat Centres to excel in managing zakat funds. Thus, it is crucial to understand the approach that can enhance the effectiveness of zakat management. This study aims to explore the current Zakat governance practice and identify the challenges faced by Zakat Centres in HEIs. Qualitative methods are employed in this study through interview sessions with the top management and zakat committees of the HEI's Zakat Centre. The study's findings highlight six critical aspects of zakat governance practised such as advertisement of zakat aids, acceptance of application, application screening, approval of zakat application, distribution of zakat assistance and reporting. The challenges faced by the university's zakat centre also has been discussed in this study. Finally, the study provides the significant contributions of zakat towards Sustainable Development Goals (SDGs) 10 in reducing inequalities through providing financial assistance to the student asnaf.*

**Keywords:** Governance, higher educational institutions, zakat centre, zakat management

## **(MEMUPUK KESAKSAMAAN DAN KETERANGKUMAN: MENEROKA PEMERKASAAN TADBIR URUS ZAKAT DI INSTITUSI PENGAJIAN TINGGI)**

### **Abstrak**

Peranan penting Pusat Zakat universiti di institusi pengajian tinggi (IPT) dalam menangani keperluan pelajar universiti telah diperakui dan dibincangkan dalam kajian lepas. Pengurusan zakat yang mencabar dan berdaya saing memerlukan penelitian yang lebih mendalam bagi mengenal pasti resipi rahsia bagi Pusat Zakat untuk cemerlang dalam menguruskan dana zakat. Oleh itu, adalah penting untuk memahami pendekatan yang boleh meningkatkan keberkesanan pengurusan zakat. Kajian ini bertujuan untuk meneroka amalan tadbir urus zakat semasa dan mengenal pasti cabaran yang dihadapi oleh Pusat Zakat di IPT. Kaedah kualitatif digunakan dalam kajian ini melalui sesi temu bual dengan pengurusan tertinggi dan jawatankuasa zakat Pusat Zakat IPT. Dapatan kajian menonjolkan enam aspek kritikal tadbir urus zakat yang diamalkan seperti pengiklanan bantuan zakat, penerimaan permohonan, tapisan permohonan, kelulusan permohonan zakat, agihan bantuan zakat dan pelaporan. Cabaran yang dihadapi oleh pusat zakat universiti juga telah dibincangkan dalam kajian ini. Akhir sekali, kajian memberikan sumbangan besar zakat ke arah Matlamat Pembangunan Mampan (SDG) 10 dalam mengurangkan ketidaksamaan melalui pemberian bantuan kewangan kepada pelajar asnaf.

**Kata kunci:** Institusi pengajian tinggi, pusat zakat, pengurusan zakat, tadbir urus,

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### **1. Introduction**

Zakat is one of the five pillars of Islam and a form of compulsory giving in Islam. It involves giving a portion of one's wealth to those in need to purify his wealth and help the less fortunate. Zakat has been the subject of numerous studies exploring its impact on various aspects of society, including economic development, poverty reduction, and social justice (Mohd Afandi et al., 2023 & Muzakir, 2023). Furthermore, many studies have found that zakat can play a significant role in promoting economic development by providing support to those in need and increasing access to resources. For example, Mohamed et al., 2019 conducted five years of data on Selangor and found that a higher collection of zakat and gross domestic product induces alleviating poverty. The findings also highlighted that 6.892 units of decreased nature of poverty (HCI) if the amount of zakat collected has increased to 1%, the decrease in headcount index in Selangor to alleviate poverty is 0.987.

In addition, the Zakat Centre plays a significant role in assisting university students in distributing Zakat funds. For example, Kamaruzaman et al. (2023) mentioned that the zakat contribution has a significant relationship with the quality of life for university students in terms of education, health, social participation and standard of living of the

university students in the East Coast. Moreover, several zakat assistance packages are offered to the students and staff at UiTM Kelantan Branch, such as Program Jejak Asnaf, laptop package Zakat assistance, and much more able to cover the subsistence of the asnaf. Although the amount given does not remove them from the status of asnaf, it helps them in overcoming the hardships (Junoh et al., 2023).

Despite the significant contribution of Zakat Centre in HEIs, governance challenges remain to be present. Several issues faced by zakat institutions in Malaysia were highlighted in the previous studies, such as ineffectiveness of zakat management, lack of utilising zakat systems and inefficient staff (Khadirir. et al., 2020). Ab Rahman et al. (2021) mentioned that the management of the zakat unit needs to be improved regarding zakat application since there were unclear reasons for unsuccessful application, uninformed of zakat application status and blurred zakat application requirements. Thus, good governance is seen as one of the best steps in improving the efficiency of zakat collection and distribution, especially in HEIs (Rahman et al., 2023). Recently, there has been a rise in interest in governance for zakat institutions due to the search for ways to make zakat institutions more effective (Riani & Ikhwan, 2022). Hence, the study responded to this call by filling up the gap in the current literature on governance practices for zakat centres, particularly at the university level, with the following research questions and objectives:

**Research Questions:**

- i. What are the governance practices in the current zakat management at Universiti Malaysia Kelantan?
- ii. What are the challenges faced by zakat management at Universiti Malaysia Kelantan?

**Research Objectives:**

- i. To examine the governance features and practices in the current zakat management at Universiti Malaysia Kelantan.
- ii. To explore the challenges faced by zakat management in Universiti Malaysia Kelantan.

Following the introduction, section two of this paper summarises the literature review covering the critical concepts of zakat and governance. This is preceded by section three on methodology, which sets out the research design of this study. Next, section four provides a lengthy discussion of the study's findings, and last but not least, section five concludes this paper.

## **2. Literature review**

### *2.1 Overview of zakat*

Linguistically, zakat is rooted in literal Arabic words, which refer to "purify" (Saad & Al Foori, 2020; Abd. Wahab & Abdul Rahman, 2011). Accordingly, zakat is a way for Muslims to rid themselves of selfishness and liberate their wealth and souls (Abdullah et al., 2021; Ali & Hatta, 2014). Muzakir (2023) emphasised that giving zakat is a command from Allah, demonstrating that zakat is a sign of belief in and obedience to Allah. As for the technical

meaning of zakat, Adnan and Abu Bakar (2009) refer to it as "growth" and "increase" but it added that these meanings refer to the development of spirit and stimulation of production. Overall, zakat is a divine command by Allah to eligible individuals when a certain amount of wealth is acquired.

Zakat is critical in closing the income gap between the privileged and the poor (Mohd Afandi, 2021). The Prophet allegedly said, "The best alms is that which is given when one is rich, and a giving hand is better than a taking one, and you should start first to support your dependents" (Sahih Bukhari, n.d.). The goal of zakat, according to Abd. Wahab and Abdul Rahman (2011) aim to achieve a fair socio-economic state through consumption, saving and investing, the aggregate supply of labour and capital, poverty reduction, and economic growth.

## *2.2 Overview of governance*

Governance refers to governing a state or organisation and encompasses the actions and methods employed in this process. The term originates from the Greek language, which signifies the act of steering or piloting a ship. This definition highlights governance as a mechanism for making decisions and guiding the course of action. Drawing on this analogy, Lewis (2005) illustrates the importance of effective governance by likening it to the role of a skilled captain and competent crew who steer a ship toward its intended destination.

The studies conducted by Iqbal and Lewis (2009) have been highly influential in the Islamic finance study literature, where it is worth investigating their ideas, which described Islamic governance in their book "An Islamic Perspective on Governance". The authors stated that the governance concept in Arabic, known as *al-hakimiya*, refers to a higher moral, social order that all decision-making structures and authorities need to fit within. Subsequently, Iqbal and Lewis (2009) also further explained three critical dimensions to the governance of all types of organisations, for example, by whom, for whom, and what resources to ensure the accountability function of an organisation is fulfilled.

Next, Ghafran and Yasmin (2020) utilised a religious perspective to understand the governance concept that initially refers to the role, decision-making processes and interactions of the board of trustees and management in ensuring all the processes and structure are in place to achieve the organisation's overall objectives. In the context of zakat organisation, governance encompasses the set of mechanisms and systems established by zakat institutions to oversee and manage the distribution of zakat funds effectively. The primary objectives of governance are to enhance the social security of zakat recipients and to emphasise the significance of transparency to zakat payers (Wahab & Rahman, 2013).

## *2.3 Zakat management and governance in Malaysia*

Zakat management in Malaysia has a historical foundation deeply rooted in Islamic principles. The institution of zakat has evolved, with the government and Islamic religious

councils playing pivotal roles in its administration. In Malaysia, the zakat collection is primarily managed by State Islamic Religious Councils at the state level. Meanwhile, at the federal level, it is under the purview of the Department of Islamic Development Malaysia (JAKIM). The SIRCs collect Zakat funds from individuals and organisations and distribute them to eight eligible recipients, such as people experiencing poverty, orphans, and those in debt.

The government has also implemented measures encouraging individuals to pay their zakat, such as making it easier to calculate their Zakat obligations and providing various payment channels, including online and mobile payment options. Overall, the collection of Zakat in Malaysia has improved significantly in recent years, with the government and non-government organisations working together to ensure that Zakat funds are being collected efficiently, effectively, and distributed to those who need them most.

#### *2.4 Zakat governance at the Islamic Centre, Universiti Malaysia Kelantan*

The Islamic Centre at the University was previously known as the Islamic Unit and Value Development (UniPeN). UniPeN was founded in 2007 and is responsible for managing and implementing spirituality-related programmes to develop the values of campus residents in particular and society in general. UniPeN was renamed the Division of Islam and Value Development (BIPeN) in January 2015. Along with the department's role and needs and the university's development, BIPeN was upgraded to become a University Islamic Centre on June 1, 2016. Currently, the university's zakat management is under the zakat and welfare unit.

According to the University Islamic Center Financial Statement 2022, zakat collection reached about RM 1.03 million. Various aid packages were offered to university students, such as laptop assistance, tuition allowance assistance, unexpected assistance, study aid equipment assistance, meal coupon assistance and many more. The Islamic Centre at the University now plays a broader role, including strengthening campus residents' spirituality or values, income generation, and welfare orientation, such as zakat management (Institutional Amil) and waqf management.

### **3. Methodology**

The study was qualitative and interpretive on a case study. In addition, the qualitative method can answer the research question that focuses on individuals' lived experiences, emotions, or perspectives, and qualitative methods excel at capturing the richness and depth of these experiences (Denzin & Lincoln, 2023). Moreover, a past study in a similar context of zakat management in a public university adopted the same method (Rahman et al., 2023). Thus, this approach is the most appropriate. The Zakat Centre at Universiti Malaysia Kelantan was chosen as a single case study. It allows for a comprehensive and in-depth exploration of a particular phenomenon or context. It provides an opportunity to thoroughly examine the intricacies and complexities of the chosen case, which may not be possible with larger sample sizes or quantitative research methods. By focusing on a single case, researchers can delve deeply into the specific details, processes, and dynamics, enabling a comprehensive understanding of the research topic (Yin, 2018). Documentation and

interviews were used to collect data. According to Yin (2018), using multiple data sources was identified as triangulation, which improved the construct validity and relevance of the case study. Using evidence from various sources was critical in this study to improve the data's rationality. Lastly, the interview transcripts and field notes employed manual coding and were analysed through thematic analysis (Braun & Clarke, 2019). The findings were reported based on themes relating to the standard operating procedures delivered according to MS ISO 9001:2015. The details of the themes are explained in the findings and discussions section.

#### **4. Findings and discussions**

##### *4.1 Administration and management of zakat funds*

The administration of the Zakat Fund has been overseen and managed by the Zakat committee since its inception. The Zakat committee was established within the Islamic Centre Division following the university and MAIK guidelines. The Zakat Committee manages, coordinates, and controls all zakat matters, particularly in zakat collection and distribution activities.

##### *4.2 Zakat governance: Process and procedures for zakat matters*

Several stages need to be followed by the zakat committee in order to distribute the zakat funds to the designated recipients. The process and procedures of zakat distribution activities have been documented under the standard operating procedures per the MS ISO 9001:2015 requirement. Findings from the Islamic Centre Universiti Malaysia Kelantan case study showed that six zakat governance and management themes were established.

##### *i. Advertisement for zakat aid packages*

The interview and document review found that the Zakat unit advertised the Zakat aid package to the students through various platforms such as the website, Telegram, WhatsApp and TikTok. The length of advertisement for each zakat package would take about fourteen days.

##### *ii. Acceptance of applications*

From the findings, the zakat applications were received from the students right after the advertisement was issued. The substantial influx of zakat applications highlights the pressing reality that the students need zakat assistance to guarantee the uninterrupted continuation of their educational pursuits. For example, in the first quarter of 2023, the Zakat Unit received over 2,000 zakat applications. In some cases, students missed the date to apply for the zakat aids. One of the zakat committee responded as follows:

*"The students need to apply for the next advertisement... which is next semester. They also need to alert with the zakat advertisement".*

However, in order to facilitate the students in need, those who missed the application still have a platform for the zakat assistance. In the interview, the zakat committee added that:

*".. even though the zakat application is due, we still cater the emergency cases... for example, those who do not have money to eat... we advised them to apply for emergency cash zakat.."*

The application for emergency cash zakat is one of the alternatives to assist the students. This practice is governed by the procedures approved by the Zakat Committee and the University Treasurer's Office. The maximum cash zakat emergency is up to RM 500, signed by the Director of the Islamic Centre. Below is the snapshot of the form:

**A. MAKLUMAT PERMOHONAN / APPLICATION INFORMATION**

Sila nyatakan bantuan yang diperlukan / Please specify the assistance required :

.....

**B. MAKLUMAT PEMOHON / APPLICANT INFORMATION**

Nama / Name : .....

No. K/P/ I/C Number : .....

No. Pelajar / Staf / Student/Staff Number : .....

No. Telefon (H/P) / No. Phone (H/P): .....

Jabatan/Bahagian/Unit/Fakulti / Department/Division/Unit/Faculty: .....

Alamat Rumah / Address : .....

Nama Bank / Bank Name : .....

No. Akaun Bank / Bank Account Number : .....

**C. MAKLUMAT KELUARGA/FAMILY INFORMATION**

Nama Bapa/Penjaga / Name of Father/Guardian :

.....

Pekerjaan Bapa Bapa/Penjaga / Occupation of Father/Guardian :

.....

No. Telefon Bapa (H/P) / Father's Phone Number (H/P) :

.....

Status Bapa / Father's Status :

STATUS BAPA / FATHER'S STATUS	TANDA / THICK (/)
Masih hidup / Still alive	
Telah meninggal dunia / Has died	
Bercerai / Divorced	

**A. MAKLUMAT PERMOHONAN / APPLICATION INFORMATION**

Sila nyatakan bantuan yang diperlukan / Please specify the assistance required :

.....

**B. MAKLUMAT PEMOHON / APPLICANT INFORMATION**

Nama / Name : .....

No. K/P/ I/C Number : .....

No. Pelajar / Staf / Student/Staff Number : .....

No. Telefon (H/P) / No. Phone (H/P): .....

Jabatan/Bahagian/Unit/Fakulti / Department/Division/Unit/Faculty: .....

Alamat Rumah / Address : .....

Nama Bank / Bank Name : .....

No. Akaun Bank / Bank Account Number : .....

**C. MAKLUMAT KELUARGA/FAMILY INFORMATION**

Nama Bapa/Penjaga / Name of Father/Guardian :

.....

Pekerjaan Bapa Bapa/Penjaga / Occupation of Father/Guardian :

.....

No. Telefon Bapa (H/P) / Father's Phone Number (H/P) :

.....

Status Bapa / Father's Status :

STATUS BAPA / FATHER'S STATUS	TANDA / THICK (/)
Masih hidup / Still alive	
Telah meninggal dunia / Has died	
Bercerai / Divorced	

Figure 1: Snapshot of emergency cash zakat application form



### iii. Application screening

The following zakat procedure is application screening. This process and procedure are the heart of the zakat distribution. The application screening procedures start after the application for Zakat assistance packages is closed. The current practices for application undertake a thorough assessment of the student's financial, social, and personal conditions before their names are selected for the zakat distribution. One of the zakat committees commented:

*".... Regarding the screening process, we can finish it very quickly by sorting the income level... the number of dependents... but it is not how we do here..".*

He also added:

*"..... we need to be more cautious in screening the eligible zakat recipient, and we hope that we select the right person because zakat is something sacred. We also want to deliver the hope of zakat donor to help those in need".*

There are two types of application screening: a) document screening and b) interview screening.

#### a) Document screening

The zakat committee will first ensure all the information is well received and completed. Several pieces of information need to be fulfilled by the students before the zakat committee processes their applications. For example, family details, number of dependents, income slip, total income of parents, living status of parent, bank account numbers, income verification by the officer, parent occupation and other related information. The next step is filtering the types of zakat assistance packages that the students have chosen, and then the new data is created to be screened in the following procedures. The zakat committee then sorted the new data based on priority in terms of the parent's total income, living status, and the number of dependents.

#### b) Interview screening

The Zakat committee then conducted interviews through phone calls and home visits. These procedures are essential to ensure that the selected students are really in need of the zakat assistance package. In the interview, the zakat committee highlighted :

*"I call the student and ask whether the parent is still alive. There are cases where the parent was divorced, and the student stayed with grandmother...so we need clear information on that."*

Another zakat committee responded:

*"The interview is important... for example, if we want to select the recipient for Bantuan Saraan Pengajian.. this package is limited, and the tuition fees are not cheap.. so we must choose carefully..."*

In addition, the zakat committees are able to cross-check the potential zakat recipients during the home visit. The zakat committee mentioned:

*"... we want to ensure and double confirm about the student's background... during the home visit, we can see their house.. we also can talk with their parents. From that, we get more information about their conditions..."*

The Zakat unit also collaborates with Student Affairs and the Alumni Office to seek additional information on the students. There were also cases on the emergency cases. From the interview session, several issues and challenges were raised by the Zakat committees regarding the period of application screening. This is because this screening process sometimes takes a long time from the planned schedule.

Most of the zakat committees agreed on the importance of a zakat system for managing zakat matters. Another concern is the competency of the staff in delivering the task efficiently, especially on the screening procedures. It is because the zakat committees are not only responsible for the zakat matters, but they are also responsible for delivering other tasks aligned with their posts. Therefore, using the zakat system can shorten the time and speed up the screening process.

#### iv. Approval of zakat application

The zakat distribution management in Universiti Malaysia Kelantan is administered and governed through a top-down approach. Before the zakat application is approved, the consensus of the zakat matters needs to be agreed upon in two main meetings by the designated taskforces as follows:

##### a) Jawatankuasa Pemegang Amanah Tabung Amanah Pusat Islam

The Vice Chancellor of Universiti Malaysia Kelantan chairs this task force. Also, it consists of the University Treasurer, Chief Administrator Office of the Vice Chancellor, Senior Officer from the Deputy Vice Chancellor, and Senior Officers from the Islamic Centre. Among the roles and functions of this task force are deciding the policy regarding the use of money in the trust fund in accordance with the purpose of the trust fund and ensuring the procurement, receipt and expenditure are made following financial rules and established procedures.

##### b) Jawatankuasa Pengurusan Zakat

This task force's meeting frequency is at least four times a year. The Director of Islamic Centre Universiti Malaysia Kelantan chairs this meeting. The role and function of this task

force is to implement the policy regarding the zakat fund and also manage the zakat collection and distribution based on the established procedures.

The majority of the zakat committees mentioned that:

*".. the function of the meeting is to check and balance the zakat management. In the meeting, we discussed how the zakat assistance will be implemented... we also debated the suitability of the zakat assistance proposed by the zakat unit..."*

*"This is a platform to check and balance the management of the zakat matters. We discussed and were able to get a consensus on the proposal proposed by the zakat unit".*

At the zakat unit, the preparation of the document has undertaken thorough procedures where only the designated zakat committee has the right to produce the final lists of the zakat recipients. The finding from the document review highlighted that the Head of the Zakat Unit prepared the document, and the Deputy Director is responsible for checking the document. The Director of the Islamic Centre is the one who approved the document. Finally, the consensus of all zakat committees to approve the name of zakat recipients is required before the following procedures occur.

#### v. Distribution of zakat assistance

The distribution of zakat assistance takes place after the approval of the task force meetings. The zakat officer submitted related documents to the Treasury Office. The students were also notified through Telegram and WhatsApp regarding zakat assistance distribution. During the interview session, the zakat committee also mentioned that the zakat unit needs to ensure that the document is carefully checked to avoid any mistakes that would delay the zakat distribution process. The zakat committee also added:

*"...sometimes we got a rejection from Treasury Office due to the wrong account number provided by the student, and sometimes the student was no longer active..."*

#### vi. Reporting

The study found that the reporting of zakat distribution occurred in several ways. Firstly, the reporting for zakat distribution is prepared for Mesyuarat Pengurusan Pusat Islam at the Islamic Centre meeting.

*"I will present to the top management of the Islamic Centre regarding the zakat matters... this meeting is run on a monthly basis.."*

The reporting for the University level has also been published on the official website of the Islamic Centre for the stakeholders. In addition, the Zakat unit also prepared the report for the corporate level (zakat payer). One of the zakat committees mentioned that :

*"We also visit them... we submit our report regarding the zakat distribution.. during the visit, we also approach them with the new proposal for zakat collection".*

The reporting for zakat matters also took place in Mesyuarat Pengurusan Zakat, Mesyuarat Pemegang Amanah Tabung Amanah Pusat Islam, Mesyuarat Jawatankuasa Penjanaan Pendapatan Universiti and last but not least, Mesyuarat Pemegang Amanah Zakat. These meetings are suitable platforms to monitor, execute, and discuss zakat matters.

## **5. Conclusion**

In conclusion, the research findings offer valuable insights into the governance practices employed by the Zakat unit at the Islamic Centre, Universiti Malaysia Kelantan. Through the analysis of the data, it becomes evident that six key themes are integral to the entire zakat distribution process, from advertising zakat aid packages, acceptance of applications, application screening, approval of zakat application, distribution of zakat assistance and to reporting on the outcomes. In essence, this research underscores the potential for zakat distribution practices to play a vital role in achieving SDGs, particularly SDG 10, and fostering a more equitable and just society when executed equitably and inclusively. As reported in this study, the Zakat unit able to provide sustainable financial support to the students by having efficient governance practices. This governance practice is significant to ensure the SDG 10 is achieved which later able to reduce inequalities and promote sustainable development.

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