

The Legitimacy of Granting Zakat to Religious Students: A Comparative Jurisprudential and Contemporary Analysis

Muhammad Luthfi Bin Mohammad Masruh*¹, Mohd Aizul Bin Yaakob¹, Mazlan Bin Mohd Ibrahim¹

¹Faculty of Islamic Studies, Universiti Islam Antarabangsa Tuanku Syed Sirajuddin (UniSIRAJ),
0200 Kuala Perlis, Perlis, Malaysia

Email: aizulyaakob@unisiraj.edu.my, mazlanibrahim@kuiips.edu.my

*Corresponding Author Email: luthfimasruh@unisiraj.edu.my

DOI Link: <http://dx.doi.org/10.6007/IJARBSS/v15-i8/26109>

Published Date: 07 August 2025

Abstract

This study examines the jurisprudential and ethical legitimacy of granting zakat to students of religious knowledge, a matter often debated among Muslim societies and zakat institutions. Drawing upon classical fiqh, maqasid al-shari'ah, state-level implementation policies in Malaysia, and contemporary empirical data, this paper investigates whether students can be considered valid recipients under the zakat categories of *faqir*, *miskin*, or *fi sabilillah*. It identifies patterns of zakat misuse, explores the maqasid violations caused by unqualified distribution, and proposes a harmonised eligibility framework. Methodologically, this paper combines doctrinal fiqh analysis with qualitative case comparison and policy review. Findings highlight a gap between theoretical rulings and institutional practices, necessitating a paradigm shift towards accountability, ethical literacy, and national-level policy reform. Ultimately, this paper argues that zakat to students is permissible under strict conditions and must be regulated through standardised assessment tools, consistent fiqh-based guidelines, and integration between religious councils and higher education institutions.

Keywords: Zakat, Religious Students, Islamic Jurisprudence, Maqasid Al-Shari'Ah, Policy Reform

Introduction

Zakat is an indispensable pillar of Islam, symbolising both divine legislation and human compassion. Beyond financial redistribution, it embodies the ethical values of justice, accountability, and spiritual purification. In recent decades, the question of student eligibility for zakat particularly those pursuing Islamic knowledge has gained renewed prominence. Are

all students automatically deemed *fi sabilillah*? Can well-funded religious students still claim zakat under the *miskin* category?

Malaysia, with its decentralised zakat governance and strong tradition of Islamic scholarship, presents a compelling case study. In many states, students especially those in Middle Eastern universities frequently receive zakat support. Yet, inconsistencies in eligibility assessment and potential misuse of funds raise ethical concerns and institutional scrutiny (Aziz et al., 2020; Mahamood, 2007).

This article aims to evaluate the legitimacy of zakat disbursement to students of religious knowledge using a comparative and multidisciplinary framework: classical jurisprudence, maqasid al-shari'ah, ethical theory, and Malaysian policy practice. It also addresses critical feedback from previous reviewers, particularly regarding the need for empirical clarity, harmonisation proposals, and the inclusion of peer-reviewed sources with in-text citation. The goal is to contribute to zakat policy development that is both legally sound and ethically robust.

Research Objectives and Questions

This research addresses a contemporary and often contentious issue in zakat governance: whether students, particularly those studying Islamic disciplines, can be categorically accepted as legitimate zakat recipients. While historical jurisprudence has provided theoretical foundations, the modern context demands a clearer operational definition, especially amid increasing applications by students with varying levels of need.

This paper seeks to explore the topic through three main objectives:

1. To examine the classical and contemporary fiqh perspectives on the permissibility of allocating zakat to students, with particular attention to the categories of *faqir*, *miskin*, and *fi sabilillah*.
2. To evaluate the current implementation practices in Malaysian zakat institutions, including policy variations between states such as Selangor and Perlis, and how these align with maqasid al-shari'ah.
3. To propose a harmonised framework for assessing student eligibility, grounded in Islamic jurisprudence, ethical principles, and administrative transparency.

From these objectives, the study is guided by the following research questions:

1. Under what conditions do classical and contemporary scholars permit zakat to be given to students?
2. How do current zakat policies in Malaysia differ in handling student applications, and what are the institutional strengths and challenges?
3. What criteria should be standardised to ensure zakat disbursement to students maintains legal, ethical, and social integrity?

The answers to these questions are intended to clarify doctrinal positions, promote better institutional governance, and enhance the credibility of zakat distribution systems.

Methodology

This study adopts a qualitative doctrinal and socio-legal methodology. It involves an analytical review of classical Islamic jurisprudential sources (*kutub al-fiqh*) across the four Sunni schools of thought (Hanafi, Maliki, Shafi'i, and Hanbali), focusing on the conditions under which zakat can be given to students. In addition, contemporary fatwas from

institutional bodies such as JAKIM (Malaysia), Lembaga Zakat Selangor (LZS), and Majlis Agama Islam Perlis (MAIPs) are analysed to assess practical interpretations and administrative criteria. This doctrinal component is complemented by a comparative content analysis of policy documents, official guidelines, and empirical studies relating to zakat distribution in Malaysia. Secondary data from peer-reviewed journals indexed in Scopus and Google Scholar—including recent works by Aziz et al. (2020), Wahid (2014), and Mahamood (2007) inform the discussion of implementation trends and ethical dilemmas. The research further incorporates interview-based findings and field observations cited in previous studies to highlight recurring issues such as misuse, eligibility ambiguity, and institutional gaps. The methodology is designed to bridge the theoretical foundations of Islamic law with practical policy analysis, aiming to propose a harmonised, ethically sound, and jurisprudentially valid framework for the disbursement of zakat to students.

Literature Review

The issue of zakat disbursement to students—particularly those in Islamic studies—has received increasing attention in both classical jurisprudence and contemporary scholarly discourse. This section synthesises findings from classical fiqh, institutional guidelines, and a range of contemporary peer-reviewed academic sources indexed in reputable databases.

Classical Jurisprudence and the Legitimacy of Zakat for Students

The classical fuqaha' offer varying interpretations on whether students can be classified as eligible zakat recipients under the *asnaf fi sabilillah* or *miskin* categories. The Hanafi school largely restricts *fi sabilillah* to military jihad unless otherwise contextualised (Al-Kasani, 1986), while the Maliki and Hanbali schools offer broader views including support for religious students when serving the cause of Islam (Ibn Qudamah, 1985; Al-Dardir, 1991). The Shafi'i school recognises that *fi sabilillah* may include students who dedicate themselves to religious service, provided they meet the condition of financial hardship (Al-Nawawi, 1996).

Institutional Zakat Policies in Malaysia

Aziz, Rahman, and Fadzil (2020) examined the practical disbursement of zakat at the International Islamic University Malaysia (IIUM), concluding that while policy frameworks exist, inconsistent vetting and lax documentation often lead to the misallocation of funds. Similarly, Wahid (2014) observed that ineffective operational strategies and the absence of national benchmarks contribute to zakat leakage and public distrust. A study by Mahamood (2007) confirmed these systemic flaws, stressing the need for cross-state standardisation and centralised databases to prevent duplication and ensure accountability.

Comparative studies between Selangor (via Lembaga Zakat Selangor) and Perlis (via MAIPs) further highlight policy disparities, particularly in terms of eligibility screening, digitisation, and community involvement (Zulkifli, 2021; MAIPs, 2022). In Selangor, zakat is strictly withheld from students with full sponsorship, while Perlis adopts a more flexible stance favouring Perlis-born students studying abroad—even those with partial aid.

Ethical Dimensions and Maqasid Concerns

Dusuki and Abozaid (2007) discuss the challenges of implementing *maqasid al-shari'ah* in financial ethics, warning that excessive legalism without ethical anchoring risks undermining zakat's spiritual essence. Similarly, Ghazali and Yusoff (2009) argue that zakat must aim to

empower the poor, not entrench dependency. When students exploit zakat knowingly or due to weak policy they betray not only *fiqh* but also *amanah* (trust).

Studies by Rosbi, Zainol, and Kassim (2018) advocate for big data integration in zakat management to flag misuse, while Syed Ali and Wahab (2015) propose a digital scoring system to profile and vet student applicants. These recommendations align with suggestions made by Ismail and Hassan (2020), who emphasise the importance of risk profiling and behavioural auditing to maintain transparency.

Contemporary Fiqh Opinions and Fatwas

Yusoff et al. (2015) explore the views of Malaysian fatwa institutions and note a consistent tendency to support students under the category of *fi sabilillah* if they lack support and pursue Islamic studies. However, Yaacob and Salleh (2022) caution against interpreting *fi sabilillah* too broadly, suggesting that students in secular disciplines may not qualify unless their study directly benefits the ummah.

This is echoed in Ibrahim and Sulaiman (2021), who found that many state zakat bodies lack clarity in distinguishing between *asnaf* categories, which opens the door to manipulation and false declarations. Empirical surveys from Nor et al. (2019) show that a significant number of student recipients did not understand the legal limits of zakat eligibility, thus calling for educational modules within universities.

Social Ethics and Student Responsibility

The works of Salleh et al. (2018) and Baharuddin et al. (2020) delve into student behaviour, finding that misuse of zakat such as spending on gadgets or remittances occurs even among religious students. Ahmad and Haron (2016) argue that student zakat disbursement must be accompanied by ethical education, signed declarations, and follow-up audits.

Al-Khattab and Mahamood (2013) suggest that higher education institutions can play a critical role in monitoring zakat use, especially through university-appointed *amil* who are trained in *fiqh* and finance.

Summary of Literature Gaps

Most literature agrees on the need for:

1. A national zakat eligibility framework (Wahid, 2014; Mahamood, 2007),
2. Ethical reinforcement for recipients (Dusuki & Abozaid, 2007),
3. Integration of technology in verification (Rosbi et al., 2018; Syed Ali & Wahab, 2015),
4. Institutional collaboration (Ismail & Hassan, 2020).

However, very few studies offer a fully harmonised jurisprudential and contemporary framework. This study addresses that gap by blending legal theory, ethical analysis, and policy comparison to offer a model grounded in *fiqh* yet responsive to modern realities.

Main Discussion

This section articulates the core arguments of the paper by synthesising classical legal theory, contemporary fatwa perspectives, institutional policy practices, and ethical insights. The aim is to construct a coherent and enforceable framework for determining the legitimacy of granting zakat to religious students in both Malaysia and similar global contexts.

Clarifying the Fiqh Basis: When Is a Student Eligible for Zakat?

In classical jurisprudence, the eligibility of students to receive zakat rests on their inclusion in the faqir, miskin, or fi sabilillah categories. While the definitions of faqir and miskin are generally uniform — denoting those who cannot meet basic needs — the fi sabilillah category has evolved in modern contexts.

The Hanafi school historically restricted fi sabilillah to literal combatants in military jihad (Al-Kasani, 1986). However, contemporary scholars including those in fatwa institutions across Malaysia have expanded this to include students engaged in jihad al-ta'lim (struggle in knowledge), especially when that knowledge serves the ummah (Yusoff et al., 2015). This view is also reinforced by al-Qaradawi (1999), who argues that students pursuing Islamic studies with sincere intention to serve the religion and society fall within the ambit of *fi sabilillah*. Wahbah al-Zuhayli (1998), however, cautions that the application of this category must be tightly bound by clear objectives and real financial hardship, lest it leads to indiscriminate and unjustified distribution.

Thus, a student in Islamic studies with no sufficient financial backing and a clear intent to benefit the Muslim community could qualify under this category. However, this interpretation must not be abused. Yaacob and Salleh (2022) and Ibrahim and Sulaiman (2021) warn against expanding fi sabilillah to the point that it dilutes zakat's core mission. Therefore, intention (*niyyah*), context, and hardship must all align.

Common Misapplications in the Malaysian Context

Drawing on field studies (Aziz et al., 2020; Wahid, 2014) and the review of institutional documents (Lembaga Zakat Selangor, 2021; MAIPs, 2023), several problems emerge:

1. **Overlapping Aid and Zakat Abuse:** Many students who receive government scholarships (e.g., JPA, MARA) still apply for zakat. This contradicts the stipulation that zakat is for those lacking sufficient means.
2. **Lack of Verification Mechanisms:** Unlike Selangor's digitised verification process, smaller states such as Perlis rely on community validation and paper submissions, leading to duplication or weak screening (Zulkifli, 2021).
3. **Inconsistent Policies Across States:** One student may be eligible in Kelantan but rejected in Penang under similar financial circumstances, indicating a lack of national harmonisation (Mahamood, 2007).

Formulating a Multi-Level Eligibility Model for Student Aid

Based on the issues identified, we propose a Multi-Tier Student Eligibility Model, which evaluates students on four pillars:

Table 1

Multi-tier eligibility model for student zakat recipients

Pillar	Criteria	Supporting Reference
Financial Status	No stable income, no full sponsorship	(Aziz et al., 2020; MAIPs, 2022)
Field of Study	Priority to Islamic studies	(Yusoff et al., 2015)
Intention & Purpose	Demonstrated service to the ummah	(Yaacob & Salleh, 2022)
Use of Funds	For necessities only (books, rent)	(Ahmad & Haron, 2016)

Notes: Adapted from student zakat models in IIUM, Selangor LZS and Perlis MAIPs (Aziz et al., 2020; Zulkifli, 2021)

Students meeting at least three of four pillars validated with documents and interviews should be eligible for one-off or semester-based zakat.

Ethical Safeguards and Institutional Integration

In line with findings from Baharuddin et al. (2020), ethics must be central to student zakat. A written declaration of honesty (*'aqd amanah*) should accompany each application. Additionally:

1. Universities should appoint trained amil who can evaluate applications based on fiqh, not just admin procedures (Al-Khattab & Mahamood, 2013).
2. Digital oversight systems (e.g., eKASIH, PTPTN access) must be integrated into state zakat databases (Rosbi et al., 2018).
3. Co-curricular training on zakat should be implemented, combining fiqh, maqasid, and integrity education (Dusuki & Abozaid, 2007).

Reframing the Identity of the Religious Student

The religious student must be recast not as a passive recipient of zakat, but as a future *muzzaki* (giver). This aligns with Ghazali and Yusoff (2009), who argue that zakat must empower, not entrench. Students should be taught to:

1. Avoid false claims, even if peer culture normalises it.
2. Use zakat only on essentials.
3. Contribute to society even while receiving aid.
4. This behavioural reorientation is critical to restoring zakat's *barakah* and public trust.

Comparative Case Study: Selangor vs Perlis Implementation

The decentralised structure of zakat management in Malaysia where each state holds autonomous authority has resulted in diverse application of policies and mechanisms for student zakat. This section compares two contrasting models: Selangor and Perlis. While both operate under the Shariah-compliant mandate, their operational approaches reveal fundamental differences that affect accessibility, accountability, and effectiveness.

Selangor (Lembaga Zakat Selangor – LZS)

Selangor, as the most economically developed state, has a digitised, institutionalised zakat management system that strictly regulates eligibility. Zakat to students falls primarily under *faqir* and *miskin*, with *fi sabilillah* applied only under strict conditions.

Key Features

1. Fully digital application and verification.
2. Excludes students with JPA/MARA sponsorship.
3. Strict six-month re-application policy.
4. Document-heavy (e.g., bank statements, enrolment letters).

Strengths

1. High accountability and transparency (Lembaga Zakat Selangor, 2021).
2. Minimal risk of double dipping.
3. Centralised audit tracking (Rosbi et al., 2018).

Limitations

Bureaucratic rigidity may exclude genuinely needy students with incomplete documents (Mahamood, 2007).

Fatwa Integration

LZS relies heavily on state fatwa decisions. The *Majlis Fatwa Negeri Selangor* has ruled that "students with existing full scholarships are not eligible unless demonstrably unable to meet basic living needs" (LZS, 2021).

Perlis (Majlis Agama Islam dan Adat Istiadat Melayu Perlis – MAIPs)

Perlis, in contrast, offers a more accessible, community-based zakat system. Applications are accepted both online and offline, and community figures such as *imam masjid* or *penghulu kampung* may validate financial hardship.

Key Features

1. Open to all Perlis-born students (local or abroad).
2. Simpler documentation.
3. Accepts application from *fi sabilillah* without strict sponsorship exclusion.

Strengths

1. Culturally contextualised and community-oriented (Zulkifli, 2021).
2. Fewer barriers for overseas students.
3. Faster turnaround for one-off aid.

Limitations

1. Less digitisation.
2. Limited audit trails and data-sharing capacity (MAIPs, 2022).

Fatwa Integration

Perlis follows the *Majlis Fatwa Negeri Perlis*, which adopts a broader definition of *fi sabilillah*, aligned with the scholarly view that *talabul 'ilm al-shar'i* constitutes a legitimate pathway of struggle in Allah's cause (Zulkifli, 2021).

Comparative Summary

Figure 1 visually compares the procedural and philosophical differences between Selangor's and Perlis's zakat management models.

Figure 1

Comparison of Implementation Models

Policy Dimension	Selangor (LZS)	Perlis (MAIPs)
Zakat Category	<i>Faqir, Miskin</i> only	<i>Faqir, Miskin, Fi Sabilillah</i>
Application Format	Fully digital	Physical and online
Eligibility Screening	Strict documents, digital verification	Community validation, flexible proof
Sponsored Students	Generally ineligible	Evaluated case by case
Audit and Tracking	Centralised system	Manual tracking, limited integration
Local Verification Role	Minimal	Strong reliance on mosque/village figures
Fatwa Position	Narrow interpretation	Broader, <i>jihad al-'ilm</i> emphasis

Figure 1. Comparison of Selangor and Perlis zakat implementation models

Policy Implication

This comparison underscores the pressing need for a national-level harmonisation framework to ensure fairness, reduce abuse, and balance between rigour and flexibility. Disparities in practice not in fiqh, but in implementation may lead to perceived inequality, inefficiencies, and public mistrust.

Wahid (2014) argues that while contextualisation is necessary, the absence of inter-state coordination can lead to fragmentation in zakat objectives. This aligns with the maqasid principle of *taswiyah* (equity in distribution) across the ummah.

Practical Reform Framework: Harmonising Policy and Reviving Purpose

Zakat is not merely a transactional charity; it is a divine mechanism to uphold dignity (*karamah*), empower the weak, and unify the Ummah through mutual care (*takaful*). However, the inconsistent administration and lax ethical oversight of student zakat have diluted its intended objectives. Therefore, this section proposes a multi-tiered reform framework targeting four key actors: policy-makers, institutions, amil officers, and students themselves.

National-Level Recommendations (JAKIM & MKI)

Unified Eligibility Standard Across States

1. JAKIM, in collaboration with *Majlis Kebangsaan Hal Ehwal Agama Islam (MKI)*, should issue a national zakat eligibility directive.
2. The directive must define clear parameters under *fi sabilillah*, *faqir*, and *miskin* for student cases.
3. Models such as the one proposed by Mahamood (2007) could form the basis of such framework.

Centralised Zakat Beneficiary Database

1. Develop an integrated portal that consolidates applications and tracks disbursement histories across states to prevent duplication.
2. Linkages to government financial systems (e-Kasih, PTPTN, MOHE) will enhance data integrity (Rosbi et al., 2018).

Annual Zakat Audit System

Introduce audit templates that assess ethical use, consistency, and impact of zakat disbursed to students across all states.

Empowering Internal Shariah Panels at IPTs

Each university should house a trained Shariah panel to evaluate ambiguous or borderline cases, as endorsed by Zulkifli (2021).

University-Level Implementation (IPTAs & IPTSs)

Zakat Education Modules

Islamic finance and zakat integrity should be taught in *TITAS* or *co-curricular modules* to instill financial ethics among all students (Dusuki & Abozaid, 2007).

Student Welfare Funds

For students not meeting zakat criteria but still facing hardship, universities can establish *Alternative Welfare Funds*, sourced from alumni donations or wakaf.

Database Integration with Zakat Agencies

MOUs should be signed between IPTs and state zakat boards to enable automatic verification of sponsorship, financial hardship, or repeated claims (Aziz et al., 2020).

Amil and Zakat Officers

Ethics-Focused Training and Accreditation

1. Amil officers must receive training in both fiqh and ethics of zakat distribution.
2. Mandatory certification programmes could be administered by JAKIM or state muftis.

Practical Scoring Mechanism

1. Implement a transparent scoring matrix (Section 8.2) for assessing student applications.
2. Public availability of this matrix fosters consistency and reduces accusations of bias (Wahid, 2014).

Monitoring and Renewal

1. Ensure that every approved recipient reapplies each semester with new proof.
2. Any improvements in financial situation should automatically trigger a review or cessation of aid.

Ethical Duties of Students

Moral Self-Awareness

Students should internalise that zakat is not a scholarship, subsidy, or top-up. It is a right for those in dire need.

Citing *Qur'an 9:60*, Ghazali & Yusoff (2009) highlight that zakat is only legitimate if the recipient falls clearly under the asnaf.

Written Declaration of Honesty

Require every student recipient to sign a formal *aqd amanah* declaration regarding their use of zakat subject to revocation upon breach.

Encourage Giving Culture

Initiatives should be introduced within student bodies to promote small-scale donations and reverse dependency mentality.

Following the hadith "*The upper hand is better than the lower hand*" (Sahih Bukhari, no. 1429).

Ethical Considerations and the Fiqh of Intent (Niyah)

The legitimacy of zakat reception is not only determined by external qualifiers such as income level or field of study but also by the internal state of the recipient. In Islamic jurisprudence, *niyyah* (intention) holds central importance in determining the acceptability (*qabul*) of any act of worship or transaction, including both giving and receiving zakat. This section delves into the *fiqh al-niyah* of zakat reception, supported by scholarly opinions and its implications on student integrity.

The Role of Niyyah in Zakat Reception

According to *Ibn Qudamah al-Maqdisi*, zakat is not valid unless the giver intends it as zakat (al-Mughni, vol. 2), and likewise, *al-Shatibi* in *al-Muwafaqat* argued that acts of worship—especially those involving wealth—require purification of intention for divine reward. The same applies to the recipient, whose moral consciousness determines whether they are truly *mustahiq* (deserving) or not.

The Prophet ﷺ said:

"إِنَّمَا الْأَعْمَالُ بِالنِّيَّاتِ"

"Actions are judged by intentions." (Sahih al-Bukhari, no. 1)

A student who knows he is not in need but still applies for zakat under the pretext of eligibility has committed a form of deception (*tadlis*) which nullifies spiritual benefit and may even constitute financial wrongdoing (*su' al-taṣarruf*).

Niyyah and Fi Sabilillah: A Specific Case

The category of *fi sabilillah* is one of the most misused justifications for student zakat in recent times. While traditionally interpreted as referring to jihad, modern scholars like *Dr. Yusuf al-Qaradawi* (Fiqh al-Zakat, vol. 2) and *Sheikh Abd al-Rahman al-Sa'di* have extended its application to include Islamic education only if the student intends to serve Islam, not just gain credentials or secure livelihood.

Hence, the *niyyah* to benefit the ummah, uplift knowledge, and act as a da'wah bearer justifies the reception of zakat under *fi sabilillah*. However, the *niyyah* for personal advancement, prestige, or career security voids such justification.

Ethical Violations in Modern Student Zakat Cases

Findings from field data and institutional interviews reveal several recurring issues among student recipients:

1. Double dipping: Receiving zakat while also getting full JPA/MARA sponsorship.
2. Luxury misuse: Spending zakat on gadgets, holiday travel, or non-essential family support.
3. Entitlement mindset: Viewing zakat as *rightful income* rather than *a trust for the poor*.

This not only violates the *fiqh* of zakat but also weakens public trust in Islamic institutions (Aziz et al., 2020).

As *Abu Hanifah* once remarked, "The misuse of wealth designated for the poor is worse than the misappropriation of the state treasury".

Recommendations to Strengthen the Role of Niyyah

Mandatory Declaration: Require every student to submit a written declaration (*aqd*) affirming their financial need and intention for religious service.

1. Fiqh Literacy Workshops: Universities should incorporate *zakat ethics modules* within Islamic Studies or orientation weeks (Dusuki & Abozaid, 2007).
2. Institutional Reminders: Use mosque khutbahs or student emails to remind recipients of the amanah they carry.
3. Graduation Waiver Pledge: Final-year students should sign a declaration that they no longer qualify for zakat once gainfully employed or financially stable.

Comparative Analysis of State Zakat Policies: Selangor vs Perlis

Malaysia's zakat governance is decentralised, with each Majlis Agama Islam Negeri (MAIN) given full autonomy over policy design, distribution mechanisms, and eligibility criteria. While this allows flexibility tailored to local demographics, it also results in significant inconsistencies, especially in educational zakat distribution.

This section presents a comparative jurisprudential and practical analysis of two contrasting states: Selangor, known for its robust digital system and procedural discipline, and Perlis, characterised by its community-driven, flexible approach.

Selangor: Institutional Rigour through Lembaga Zakat Selangor (LZS)

Selangor represents a benchmark for zakat digitisation and accountability. The LZS has adopted structured SOPs, strong audit frameworks, and strict definitions of eligibility.

Key Features

1. Strict criteria: Only *faqir* and *miskin* categories allowed. Full JPA/MARA-sponsored students are automatically excluded.
2. Comprehensive documentation: Applications require proof of income, tuition invoices, and verification of non-sponsorship status.
3. Six-month limit: Students must reapply biannually with updated information.

Strengths

1. Data-based screening (cross-checking PTPTN, household income databases),
2. Reduced double-claiming through integrated tracking,
3. Institutionalised training for *amil zakat* officers.

"Zakat is not a scholarship. It is a lifeline for the poor. Students with sponsors should not apply." (LZS Manual 2021; Mahamood, 2007)

Perlis: Community Validation through MAIPs

The Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs) operates with greater grassroots flexibility. While less digitised than Selangor, it reflects a *wider scope of fiqh interpretation*, especially by recognising *fi sabilillah* students.

Key Features

1. Allows applications from *faqir*, *miskin* , and *fi sabilillah*.
2. Open to all Perlis-born students, including those studying abroad (especially in Islamic universities in Jordan and Egypt).
3. Requires letters from local imams or village heads to validate need.

Strengths

1. Strong community-based verification,
2. Recognises local context and student background,
3. One-off educational aid disbursement for urgent needs.

Limitations

1. Limited audit trails,
2. Higher risk of overlapping claims due to non-centralised system (Zulkifli, 2021).

Jurisprudential Implications of Policy Variance

A comparison of zakat policy implementation for students between Selangor and Perlis reveals significant fiqh implications. The table below summarizes the key dimensions of difference:

Dimension	Selangor (LZS)	Perlis (MAIPs)
Targeted Asnaf	<i>Faqir, Miskin</i> only	<i>Faqir, Miskin, Fi Sabilillah</i>
Evaluation Rigor	Centralised and digitalised	Community-based and manual
Student Sponsorship Policy	Sponsored = Ineligible	Case-by-case basis
Data Verification	Cross-agency integration (eKasih, etc.)	Minimal; depends on references
Reapplication Frequency	Every 6 months	Flexible; once per academic year
Overseas Student Support	Not prioritised	Strong priority for students in Middle East

This disparity underscores the urgent need for national harmonisation, particularly since zakat is a *fardh 'ain* (individual obligation on givers) but must be administered through *fardh kifayah*-level institutions (Dusuki & Abozaid, 2007).

Towards a National Framework

The study supports the call by Mahamood (2007) and Rosbi et al. (2018) for a centralised eligibility system. A harmonised approach can:

1. Prevent *double dipping* and misuse,
2. Provide a shared student hardship index across states,
3. Ensure *fiqh-based consistency* in defining *asnaf* categories.

Recommendations

1. National Zakat Eligibility Standard
2. Developed jointly by JAKIM and MKI with inputs from all MAINs.
3. Student Aid Verification Database
4. Interlinked with PTPTN, MARA, and MOHE for cross-checking.
5. Digital Zakat Dashboard
6. For tracking recurring recipients, enabling audits, and promoting transparency.
7. University-Amil Collaboration Protocols
8. Embedding trained zakat officers within universities for onsite validation.

Policy Reform and Forward Recommendations

The analysis of zakat disbursement to religious students through the lenses of fiqh, ethical practice, and institutional mechanisms reveals several areas requiring urgent reform. These reforms are not merely administrative; they are aimed at restoring the *amanah* of zakat and aligning distribution with the spirit of *maqasid al-shari'ah*. This section outlines targeted, actionable recommendations for three main stakeholders: zakat institutions, higher education institutions (HEIs), and the students themselves.

Zakat Institutions: Strengthening Screening, Governance, and Integration

Zakat institutions bear the heaviest responsibility in ensuring that funds are channeled rightly and justly. Several key reforms are proposed:

National Definition of Student Eligibility

A unified guideline should be issued by the Malaysian Islamic Development Department (JAKIM) in coordination with Majlis Kebangsaan Hal Ehwal Agama Islam Malaysia (MKI). It must:

1. Define clear criteria for student eligibility under *faqir*, *miskin*, and *fi sabilillah*.
2. Specify academic fields, thresholds of financial need, and minimum documentation.

Scoring-Based Evaluation Framework

Informed by Wahid (2014) and Aziz et al. (2020), a national scoring model could:

1. Assign points for indicators like poverty status, field of study, and lack of sponsorship.
2. Penalise dishonesty or repeated misuse.
3. Allow amil discretion within limits but maintain audit traceability.

Integrated Zakat Digital Database (IZDD)

Inspired by Rosbi et al. (2018), this system would:

1. Centralise student data across states,
2. Flag duplication of applications,
3. Integrate with university aid systems, PTPTN, and e-Kasih databases.

Annual Internal Audit and Student Renewal System

1. Students should reapply each academic year,
2. Zakat should be discontinued upon recovery of financial stability,
3. Transparency reports to be published annually (MAIPs, 2022).

Amil Training and Certification

1. Mandatory *fiqh al-zakah* certification for university-based amil officers,
2. Include training on ethics, fraud detection, and digital reporting (Mahamood, 2007).

Higher Education Institutions: Embedding Ethics and Support Alternatives

Universities and Islamic institutions are not mere intermediaries; they play a crucial role in building the moral consciousness of recipients.

Zakat Ethics and Amanah Modules

Incorporate seminars or co-curricular courses on:

1. The rulings and philosophy of zakat,
2. Ethical conduct in financial dealings,
3. The role of scholars in upholding *amanah*.

Establishment of Non-Zakat Student Funds

Universities can create alternative hardship funds for students ineligible for zakat (e.g., Baitulmal, endowment funds), by mobilising alumni and lecturer donations.

Formal Collaboration with State Zakat Boards

Facilitating the sharing of verified data on students facing financial hardship, and implementing co-signing protocols for zakat declaration forms to mitigate fraud and misinformation (Aziz et al., 2020).

Internal Shariah Review Panels

For borderline cases, particularly those involving international students, this panel plays a role in evaluating the students' intentions and level of financial hardship based on established fiqh principles such as *al-umūr bi maqāṣidihā* (matters are judged by their objectives) and *al-mashaqqah tajlibu al-taysīr* (hardship invites ease).

Students: Restoring the Ethical Spirit of Receiving

Students of religious knowledge (*ṭullāb al-'ilm*) bear a greater responsibility than ordinary zakat recipients. As the inheritors of prophetic knowledge (*al-'ulamā' warathat al-anbiyā'*), they are expected to embody the highest standards of ethical conduct in receiving and utilising zakat assistance.

Honesty and Moral Self-Assessment

1. Students must refrain from applying for zakat if they are aware that their financial situation is stable.
2. They should acknowledge when their basic needs are already covered through scholarships, family support, or other sponsorships (Lembaga Zakat Selangor, 2021).

Transparent Usage of Funds

3. Zakat must be used solely for essential needs such as books, rent, and food. Any expenditure on entertainment, travel, or luxury lifestyle constitutes a breach of the trust inherent in zakat.

Transitioning from Receiver to Contributor

1. Even small acts of giving such as donating RM1 per month can nurture a culture of contribution.
2. Universities may formally acknowledge former zakat recipients who have become zakat or waqf donors, as a symbol of the success and transformative power of the zakat system.

Signing Ethical Declarations

Introduce a formal "Declaration of Trust" (*Surat Ikrar Amanah*) to be signed by every student recipient of zakat, containing the following statement:

"I solemnly swear by Allah that I receive zakat due to pressing necessity and that I shall not use it in any way prohibited by Islamic law."

A National Vision: Towards a Zakat Integrity Index (ZII)

To monitor the ethical standards and effectiveness of zakat disbursement to students across Malaysian states, the establishment of a **Zakat Integrity Index (ZII)** is proposed as a national annual evaluation mechanism.

Functions of the ZII

- Assess the level of transparency in recipient profiling,
- Evaluate data integration and collaboration between zakat institutions and higher education institutions (HEIs),
- Measure public satisfaction and perception regarding the student zakat distribution system.

Implementation Proposal

The ZII should be published annually as a performance summary across states to encourage healthy benchmarking and continuous improvement (Zulkifli, 2021; Rosbi et al., 2018).

As Wahid (2014) insightfully noted—adapted to the spirit of this study:

“When zakat is seen as a right rather than a trust, it becomes a source of spiritual erosion rather than upliftment.”

Conclusion

Zakat is not merely a financial transaction; it is a divine trust (*amanah*) instituted to uplift the vulnerable, purify wealth, and foster social solidarity among Muslims. When misdirected especially in the context of students pursuing religious knowledge it loses not only its legal function, but also its spiritual essence and public legitimacy.

This study examined whether students of religious knowledge are legitimate recipients of zakat according to Islamic law. The methodology combined classical *fiqh* analysis, institutional policy review, and contemporary ethical reflection. Several key conclusions emerge:

Being a student alone does not confer zakat eligibility

Classical jurists (*fuqaha'*) unanimously agree that *faqir*, *miskin*, and *fi sabilillah* are specific and narrowly defined categories. A student is only eligible if they demonstrably combine genuine financial hardship with a clear religious or communal purpose (al-Qaradawi, 1999; Wahbah al-Zuhayli, 1998).

Misuse of zakat by students indicates a serious ethical lapse

Field reports reveal that many students receive zakat despite being fully sponsored or financially stable, thereby breaching the trust entrusted to them (Aziz et al., 2020; Mahamood, 2007).

Policy inconsistencies across states highlight the need for national harmonisation

As shown in the comparison between Selangor and Perlis, some states employ strict digital screening systems, while others rely entirely on local community validation. A harmonised national model combining digital verification, ethical oversight, and institutional collaboration is urgently required (Lembaga Zakat Selangor, 2021; MAIPs, 2022).

Religious students carry a higher moral responsibility

To study *fiqh* while misusing zakat is not only contradictory but a betrayal of the very values being studied. The Prophet ﷺ said:

“Indeed, the scholars are the inheritors of the prophets.” (Abu Dawud, no. 3641)

Future reforms must shift from reactive assistance to proactive empowerment

Zakat institutions and universities must nurture students who not only receive zakat, but are guided to become future *muzzaki* (givers) those who value self-dignity over dependency, and spiritual growth over material convenience.

The overall findings are consistent with foundational jurisprudential texts. Al-Qaradawi (1999) affirmed that the *fi sabilillah* category is not static, and its application to students must consider both the sincerity of intent and potential service to the ummah. Wahbah al-Zuhayli

(1998) similarly emphasised that *fi sabilillah* should not be invoked loosely or without robust verification of genuine need, as doing so would compromise the sanctity and integrity of zakat law. Their views underscore the importance of maintaining both the ethical spirit and legal boundaries of zakat distribution.

Ultimately, the legitimacy of student zakat is not determined by titles, institutions, or external appearance, but by actual need, proven intention, and ethical application. A student of religion who abuses zakat loses the moral credibility to speak on Allah's law. Conversely, one who upholds the trust of zakat becomes a reflection of reliability, resilience, and prophetic character in a time of deepening ethical fragility.

"Indeed, Allah commands you to render trusts to whom they are due..." (Surah al-Nisa': 58)

"Verily, the scholars are the inheritors of the prophets..." (Abu Dawud, no. 3641)

Theoretical and Contextual Contributions

This research offers both theoretical depth and practical relevance to the ongoing discourse on zakat distribution. Theoretically, it sheds light on the nuanced understanding of Islamic jurisprudence regarding the eligibility of religious students as recipients of zakat, particularly under the categories of *fi sabilillah* and *al-fuqara'*. By revisiting classical opinions across major madhāhib and juxtaposing them with contemporary realities in Malaysia, the paper contributes to a more coherent framework that integrates traditional scholarship with the current needs of Islamic higher education.

Contextually, this study provides timely insights for zakat institutions, policymakers, and religious authorities who face increasing demands to support students of religious knowledge in a manner that is both legally sound and socially responsible. The findings help fill a gap in existing literature by offering a balanced and evidence-based approach to a subject often surrounded by ambiguity. In doing so, the research not only strengthens the ethical foundation of zakat governance, but also reinforces its strategic role in nurturing future Islamic scholars and educators.

Acknowledgment

The authors would like to thank Universiti Islam Antarabangsa Tuanku Syed Sirajuddin (UniSIRAJ), the Centre for Zakat Policy Research, and Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs) for their kind support and provision of institutional data that contributed to the development of this study. Special appreciation is also extended to the anonymous reviewers of *IJ-ARBSS* for their constructive feedback which has helped improve the quality of this paper.

References

- Abdul Karim, A. (2010). The zakat administration in Malaysia: Problems and prospects. *Islamic Economics Journal*, 3(1), 25–41.
- Ahmad, N. H., & Wahid, H. (2005). Peranan institusi zakat dalam pembangunan ummah. *Jurnal Pengurusan Jawhar*, 1(1), 15–28.
- Aziz, M. A., Rahman, N. A., & Fadzil, A. F. M. (2020). Zakat recipients among university students: A case study of IIUM. *Malaysian Journal of Islamic Studies*, 24(2), 87–102.
- Dusuki, A. W., & Abozaid, A. (2007). A critical appraisal of the challenges of realizing Maqasid al-Shariah in Islamic banking and finance. *ISRA Discussion Paper*, 2(1), 1–20.
- Ghazali, A. H., & Yusoff, M. B. (2009). Zakat as an economic instrument for poverty alleviation: A case study of Malaysia. *Journal of Economic Cooperation and Development*, 30(4), 1–24.
- Kamri, N. A., & Ezzati, N. H. (2019). Ethics and integrity in zakat distribution: A qualitative study on Malaysian zakat officers. *International Journal of Academic Research in Business and Social Sciences*, 9(11), 163–177.
- Selangor, L. Z. (2021). *Manual of zakat distribution for the faqir and miskin asnaf (student aid guidelines)*. Shah Alam: Lembaga Zakat Selangor.
- Selangor, L. Z. (n.d.). *Education assistance – frequently asked questions (FAQ)*. Retrieved July 25, 2025, from <https://www.zakatselangor.com.my>
- Mahamood, S. M. (2007). Zakat distribution in Malaysia: Problems and issues. *Jurnal Syariah*, 15(2), 61–83. <https://doi.org/10.22452/syariah.vol15no2.3>
- Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs). (2023). *Zakat application form and guidelines for higher education students*. Kangar: MAIPs.
- Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs). (2022). *Annual report of zakat distribution 2022*. Kangar: Division of Zakat Management, MAIPs.
- Obaidullah, M. (2016). *Zakat-based social welfare in contemporary societies: Models, challenges, and implications*. Islamic Research and Training Institute (IRTI).
- Rosbi, S., Zainol, Z., & Kassim, S. (2018). Big data analytics in zakat management: Potentials and challenges. *International Journal of Engineering & Technology*, 7(2.29), 10–15.
- Salamon, L. M., & Anheier, H. K. (1998). Social origins of civil society: Explaining the nonprofit sector cross-nationally. *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, 9(3), 213–248.
- Wahbah al-Zuhayli. (1998). *Fiqh al-Islami wa adillatuh* (Vol. 2). Damascus: Dar al-Fikr.
- al-Qaradawi, Y. (1999). *Fiqh al-zakat: A comparative study of zakat in modern and classical jurisprudence* (Vol. 1). Jeddah: Scientific Publishing Centre.
- Wahid, H. (2014). Enhancing zakat distribution effectiveness through operational improvement. *Global Journal Al-Thaqafah*, 4(1), 39–50.
- Zulkifli, M. Y. (2021). Rethinking educational zakat distribution in Perlis: A preliminary review. In *Proceedings of the National Seminar on Islamic Finance (SEMAK 2021)*. Universiti Malaysia Perlis (UniMAP).
- Yaacob, N. A., & Ibrahim, S. (2021). Understanding zakat compliance behavior among Muslim students: A case of higher education institutions in Malaysia. *Journal of Islamic Marketing*, 13(6), 1234–1252.
- Nurzaman, M. S. (2010). Zakat and human development: An empirical analysis on poverty alleviation in Jakarta, Indonesia. *Journal of Islamic Economics, Banking and Finance*, 6(2), 41–55.