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## Zakat Localization in Schools: Reality or Fantasy?

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### Abstract

Zakat is one of the pillars of Islam that must be fulfilled by every Muslim individual. Zakat funds can be distributed to the *asnaf*, who are a group of people eligible to receive zakat. Despite the increase in zakat funds collected each year, there are still some issues of students dropping out from school due to poverty and miserable living conditions. The findings from this study informed us that 78.3% of teachers were ready and had positive views about the recommendation that the school should be appointed as *amil* by Majlis Agama Islam dan Adat Melayu Perak (MAIPk) to distribute the zakat funds to eligible students. This study had developed a zakat collection and distribution model with teachers paying zakat to the school (the agent) and the latter would hand over the funds to MAIPk. Next, the MAIPk would return some 25 to 50 percent of the funds to the school to be distributed to the poor and needy students. This zakat localization model aimed to decrease the number of dropouts among the students in the Perak state.

**Keywords:** Zakat Collection, Zakat Distribution, Perak Zakat Localization, Schools.

### Introduction

Each Muslim individual around the world is obligated to perform the third pillar of Islam which is to pay zakat. The office of Islamic affairs would distribute the zakat to the *asnaf*. In recent years, the zakat collection has received good response from the community members and private organizations. This statement is supported by Mohamad Ishak et al., (2016) who stated that the zakat institutions had been effective as seen from the increasing zakat collection every year.

In terms of the distribution, the zakat collection is distributed to eight types of *asnaf* based on verse 60 in Surah *At-Taubah*:

“Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise.”

(Surah At-Taubah: Verse 60)

Previous and current ulamas have studied and discussed in detail the position and status for each *asnaf* who is eligible to receive zakat in line with the above verse. The Malaysian ulamas have come to a consensus that students can be categorised as a group which is eligible to receive zakat regardless of their categorisation as *asnaf*, *fakir* (the destitute), *miskin* (the poor) or *fi sabilillah* (one who fights in the name of Allah) as stated by Nooh (2009).

### Background of Study

The word 'student' refers to a person who is studying such as a student at school, college or a person who is researching/ studying a branch of knowledge either at secondary school /university (Kamus Dewan, 2002). As such, it can be summarised that as student is someone who is studying at an educational level such as primary, secondary or tertiary in any field to acquire knowledge.

In line with the nations' aspiration to assist students who are in the B40 household group to improve their academic and skills achievement, many initiatives have been carried out. Some of the initiatives by the government include the 1Asrama and Asrama Desa programmers which helped to decrease the students' dropout rate from 47,260 in 2010 to 43,428 in 2013. Additionally, from 2011 to 2014, 1.51 million students benefited from programmers such as Rancangan Makanan Tambahan (RMT) and Kumpulan Wang Amanah Pelajar Miskin (KWAPM). This proves that there are still poor students at primary and secondary schools who need financial assistance to ensure that they can continue their education without any constraints.

The zakat institution in each state has also taken the initiative to ensure that the students in the *asnaf* category are not left behind in education. This is because the institution has taken into consideration the six aspects of humans' daily needs such as place of residence, food, clothing, education, medical treatment and transportation based on *maqasid* syariah (JAWHAR, 2007). These are the basic needs for every human being. As such, one can be categorized miskin ataupun fakir if the household income acquired each month is not enough to cover these needs.

The reality is that the zakat institution is centrally managed at state level and this may give a negative view of the institution's administration such as the lack of communication between the institution and the *asnaf*.

This communication gap had a negative implication on the effectiveness of the zakat distribution. As stated by Muhammad Syukri (2002), the gap had caused some limitations or constraints to the flow of zakat distribution as the *amil* did not know the *asnaf* or the *mustahik* in the area. The gap existed due to geographical factors as the state administration would usually cover a large area. The centralization of zakat distribution may also cause the assistance to be delayed to the *asnaf*. This is because the *asnaf* has to go to bigger towns to make application for assistance and later return at a specified date to receive the financial aid. This may cause stress for the *asnaf* as each step to claim his/her part of the zakat requires money. Some *asnaf* cannot travel to other towns to get zakat assistance due to financial constraints.

To counter this problem (Muhammad Syukri, 2002) suggested a zakat localization plan by narrowing down the area and the centralization of administration. Zakat localization refers to the process of localizing the collection and distribution of zakat in one specific area. This involves the decentralization of zakat collection and distribution to the authorized party in the local district. This method is supported by a hadith related by Ibnu Abbas RA when Rasulullah SAW sent Muaz to Yaman:

"Verily, you are coming to a people among the people of the Book, so call them to testify there is no God but Allah and I am the Messenger of Allah. If they accept that, then teach them that Allah has obligated five prayers in each day and night. If they accept that, then teach them that Allah has obligated charity to be taken from the rich and given to the poor. If they accept that, beware not to take from the best of their wealth. Be on guard from the supplication of the oppressed, for there is no barrier between it and Allah."

Based on this hadith, Al-Qaradawi (1996) stated that Rasulullah (pbuh) had appointed and ordered the zakat amil to go to various states and districts to collect and distribute zakat. Rasulullah SAW also ordered the amil to take some of the rich men's funds to be given to the poor in the country. This zakat management system utilizes the localization method whereby the amil in a specific kariah (area) would collect zakat and then distribute it to the *asnaf* in the area itself. If there is any excess from the zakat, then the fund would be mobilized to the *asnaf* in a neighboring area (Muhammad Syukri, 2002; Hairunnizam et al., 2012). In the context of this hadith, Muadz had implemented the wish of Rasulullah SAW and distributed the zakat from the people in Yaman to the *asnaf* in that area itself. In Malaysia, localization has been in practice since the post-independence era. The implementation and management of zakat was conducted according to the village tradition. The community members would pay zakat to the religious teachers or local imams who would act as *Amil* and distribute the money to those who need it in the village. The management system in the locality functions in such a way that the zakat collection and distribution go directly to the relevant jurisdiction (Hairunnizam et al., 2012). However, after the independence, zakat management was placed under the authority of Majlis Agama Islam Negeri. The centralization of the zakat gave a positive impact to the zakat collection as it had increased 18.4 percent every year (Adibah & Joni Tamkin, 2014). However, behind the increase of the zakat collection, a negative impact was seen: the community's low level of confidence especially towards zakat distribution (Sanep et al., 2006).

While there are studies which show that the zakat distribution efficiency was at a high level, especially for zakat institutions which had been corporatized (Sanep et al., 2006; Adibah & Joni Tamkin, 2014), zakat distribution is still an issue. This indicates that the community is aware of zakat distribution and management and now some community members are questioning the amount of zakat being distributed. This study found that the community has a tendency to assess the level of effectiveness and output quality in zakat distribution from aspects such as achievement of the *asnaf*, long-term programmers and the accuracy of the distribution. This statement is supported by a study by Hairunnizam et al. (2009) which stated that the Muslim community in Malaysia had certain reservations about the zakat institution; this is because they had some queries about the zakat distribution and where it was being distributed.

In 1998, Lembaga Zakat Selangor (LZS) had taken the initiative of implementing a zakat localization programmer with Universiti Teknologi Mara (UiTM) whereby the LZS had transferred some of the zakat management duties (collection and distribution) to UiTM. Through the decentralization process, the UiTM would act as the amil to manage the zakat collection and distribution among its staff and students (Baharudin et al., 2014). Up to 2014, the LZS had implemented this programmer with all public education institutions in the Klang Valley as well as private education institutions such

as Kolej Antarabangsa Universiti Islam Selangor (KUIS), Universiti Tenaga Nasional (UNITEN), Multimedia University (MMU), Universiti Tun Abdul Razak (UNITAR) and Universiti Selangor (UNISEL). Through this localization programmer, the institution of higher learning (IPT) has been given the authority to manage the zakat distribution to selected *asnaf* such as the *asnaf*: the destitute, the poor, the converts, *fi sabilillah* (those who are fighting in the name of Allah) and amil. However, this study also found that the zakat localization in the IPT was focused on the management aspect only. There is a zakat management office in every IPT which collects and distributes zakat; however, this only solves the zakat management bureaucracy problem. It does not focus on the output effect (zakat distribution *maqasid*) and zakat distribution programmer quality especially in terms of monitoring and developing the human capital potential and the spiritual aspect of the *asnaf* students under the category of fakir and poor. This is because this aspect is still under the authority of the state.

Additionally, teachers could be considered the closest person to students at school and the former could help to lighten the financial burden of the students by giving the zakat directly to the students or by giving information about the students' status to the zakat institution for further action. However, there is a need to ascertain the teachers' level of readiness to pay zakat to the poor students, the destitute and the *fi-sabilillah* and how the zakat collection and distribution mechanism could be implemented.

As such, this study suggests a new distribution management localization model which covers the administration and management aspects so that it is in line with the zakat distribution *maqasid* principles such as *isti'ab* (thorough), *ikhtisas* (competence), *hak* (one's rights) *muraqabah* (supervision), *al-kifayah* (adequate) and *fauran* (urgent).

### Literature Review

Zakat provides a huge impact in the development of education for the *asnaf* especially the poor students in Malaysia. There have been cases whereby poor students had to stop schooling and could not continue their schooling due to financial problems. Similar cases have been reported by the mass media and one such case occurred in 2013 in which some students had to drop out of school as they could not pay the school (Sinar Harian, 2013; Norsuhailly et al., 2015). These cases are indeed a huge slap in the face for zakat institutions as they are supposed to provide financial aid for educational purposes for these children (Azhar et al., 2015). As such, zakat functions as a solution to alleviate the students' burden with the assistance given. In fact, zakat will be given to the students in their capacity as *ibnu sabil* or children of the poor folk. As such, the value of zakat aid should be reviewed based on the current economic needs (Ahmad Fahme & Muhammad Rldhwan, 2014).

Based on a study on state zakat institutions and the Baitulmal unit Majlis Agama Islam Negeri in Malaysia, these institutions have their own scheme or financial assistance or educational aid to the *asnaf* especially the poor and the *fi-sabilillah*. These aids are in the form of schooling assistance, assistance for furthering studies to universities, junior scholarships to schools, assistance for pondok school students and also assistance for furthering studies to foreign universities. Abdul Halim and Mohamed Saladin (2011) suggested that the zakat funds collected should be distributed efficiently to the entitled *asnaf*. As there is an improvement in zakat funds collected, zakat distribution should also be improved to decrease the number of poor people. This study found that assistance for the *asnaf* should be improved especially in terms of educational aid. Continuous assistance for education



should be provided to the *asnaf* until they have succeeded in their studies as this can change their lives and increase the economy of the nation and the *ummah*.

Manual Pengurusan Agihan Zakat published by Jabatan Wakaf, Zakat dan Haji (JAWHAR, 2008) describes the types of education assistance and schemes given to the *asnaf* such as education assistance, scholarships, school fee and secondary and primary school examination fee assistance, activity assistance and study visits. These schemes have been set up to provide education assistance to the *asnaf* children so that they will not be left behind in their education and also to improve the family's standard of living.

Education assistance is a form of aid for the poor students as education is a step towards changing one's life and to get one out of the poverty cycle. As such, the zakat institution should be committed in playing its role of channeling the zakat funds in the form of educational aid for the *asnaf* in Malaysia, as well as ensuring that the *asnaf* can also become as successful as other people (Azman dan Siti Martiah, 2014). The value of zakat given to the *asnaf* greatly depends on the *haddul kifayah* applied by the zakat institution. The financial approach in measuring poverty is based on the *haddul kifayah* method and this is similar to the income poverty line which is defined as the income needed to fulfill the minimum requirements such as food, health, clothing, recreation, transportation, fuel, rent, etc. (Ahmad Fahme & Muhammad Ridhwan, 2014).

The zakat management localization currently involves the zakat collection using the appointed *amil* for zakat fitrah. These *amil* have been given to authority to collect only zakat fitrah (excluding zakat harta) and they carry out their duties during Ramadan. The zakat fitrah collection is later handed over to Majlis Agama Islam Negeri or the state zakat institution. There is a small difference in Johore; this would refer to the *Amil* given authority to suggest the names of potential zakat recipient in the district. The Majlis Agama Islam Johor will then prepare a cheque and hand it over to the *Amil fitrah* to be given to the *asnaf*/ local *mustahik*.

A study by Hairunnizam et al. (2012) discussed the localization and decentralization method from the aspect of Islamic studies and Economics. The authors viewed that there were few advantages in fulfilling the needs of the people in a certain locality first before helping others in a different area nearby. From the economic aspect, it shows the concept of local empowerment in management. The localisation concept is a catalyst for good governance. As stated by the authors, the local *Amil* knows the needs of the *asnaf* in the area better and this enables closer monitoring of the *asnaf* situation. This is to ensure that the type of zakat given is suitable and sufficient with the local *asnaf* needs. For example, the adequate needs and requirements for an urban family in the urban area and a rural family are very different. From the micro aspect, the university costs would differ according to the type of institution (public or private).

The initiative for zakat representatives in local universities functions to reclaim the pride of the *ummah* in academic excellence (Muhamad Rahimi & Ghafarullahuddin, 2014). Muhammad Syukri (2014) stated that the zakat management in the universities should function like an Islamic movement by helping to nurture positive feelings like love, understanding and aligned thinking and action among the students, either among those who are zakat-funded or otherwise. This is in line with the government's aim to develop a community which is spiritually and physically balanced especially in building quality human capital with Islamic principles

Education is an important aspect in building students' potential to the optimum and highest level in order to develop them as useful individuals for the community and the nation. According to Muhammad Syukri (2014), education is a valuable tool in the effort to mobilize the community members. It transforms one's socio-economic status from living in poverty to living in comfort. Education has been proven as an effective approach to abolish poverty as it enables a person to improve his/her socio-economic status and living standards (Muhammad Rizal et al., 2017).

As such, this study finds that zakat distribution specifically for education purpose is vital for improving students' mental, physical and spiritual excellence, especially those who have been categorized as the *asnaf*. This is in line with a study by Hairunnizam et al. (2004) which stated that education is significant for influencing the quality of life for the *asnaf* and the poor, specifically for helping them to break free from the vicious circle of poverty which seems to haunt some families.

The zakat and banking institutions are two Islamic finance institutions which have a social responsibility for helping the poor especially in the effort to abolish (Sanep & Hairunnizam, 2005). Education not only provides opportunities for the poor students and the *asnaf*, but it also helps to narrow the economic gap between the rich and the poor. Poverty and education have a positive correlation to increase one's competitiveness in the global arena.

In Malaysia, in order for a person to get access to a better career, better pay and a better socio-economic status, he/she needs to achieve a high level of education. This is because in general, poor people face some difficulty to achieve a high standard of education and those with low education status find it hard to escape from the circle of poverty (Katty et al., 2011). Previous studies have proven that poor people usually cannot afford to further their studies at a higher level due to increasing study fees and cost of living.

As such, the financial allocation for the *asnaf* and the poor should be prioritized and focused on the suitable amount of fund. The allocation should also be in accordance with the *asnaf* education cost to enable them to have a smooth journey in education (Muhamad Rahimi & Ghafarullahuddin, 2014). This marks an important long-term planning to handle the problem of poverty among the ummah. Muhammad Syukri (2014) in his study also agreed that Lembaga Zakat Selangor should provide educational assistance according to the *asnaf* types; for example, poor *asnaf* should be given school fees, educational supplies and scholarship.

It cannot be denied that the zakat institution has provided a few schemes and educational assistance to the poor in Malaysia. However, other issues still arise such as the lack of exposure and information about the ways and eligibility for the *asnaf* to apply for the types of assistance. This causes only a few of them to receive the benefits from the schemes and assistance mentioned.

### Study Methodology

This study's general aim was to develop a zakat localization model at school which essentially would help to decrease students' dropout problem caused by financial issues. The study respondents were 300 Muslim teachers in primary and secondary schools in Muallim district, Perak. The data was acquired using questionnaires distributed to the respondents and analyzed qualitatively using descriptive analysis.

### Study Findings

Three hundred Muslim teachers from Mualim district, Perak, answered the questionnaires completely. 147 (49%) of them were teachers from primary schools and 153 (51%) were teachers from secondary schools. The respondents comprised 92 male teachers (30.7%) and 208 female teachers (69.3%). If we categorized them according to their age groups, we could see that 26 teachers (8.7%) were under 30 years old, 132 teachers (44%) were from the 31-40 year- old group, 102 teachers (34%) were from the 41-50 year-old group and lastly, 40 teachers (13.3%) were from the 51 year-old and above group. The findings for the marital status showed that 20 teachers (6.7%) were still single and 275 teachers (91.7%) were married. There were also male and female divorcees among the respondents, 4 (1.3%) female divorcees and 1 (0.3%) male divorcee. 25 teachers (6.7%) had diploma qualifications as the highest educational achievement while 226 teachers (75.3%) had bachelor's degrees and 49 teachers (16.3%) had master's degrees. The findings also showed that none of the respondents had a Ph.D qualification.

Monthly income includes the housing allowance, living allowance, bonus and other payment currently received by the respondent. 17 teachers (5.7%) had an income less than RM3000, 55 teachers (18.3%) had an income of RM3001 - 4000, 108 teachers (36%) received RM4001 – 5000 per month, 71 teachers (23.7%) had an income of RM5001-6000 per month while 49 teachers (16.3%) received more than RM6000 per month. The number of dependents would refer to the wife/husband, children of school-going age, parents and other family members staying in the same house; all of whom were being financially supported by the respondent. The findings informed us that 90 teachers (30%) had 0-2 dependents, 126 (42%) had 3 - 4 dependents, 69 teachers (23%) had 5-6 dependents and 13 teachers (4.3%) had 7-8 dependents. The data also showed that no respondents had more than 9 dependents.

### Perception of Zakat

The analysis of teachers' perception involved descriptive statistical analysis as stated below:

Table 1: *Analysis of Teachers' Perception of zakat*

	N	Minimum	Maximum	Mean	Std. Deviation
Understanding of zakat	300	3.36	5.00	4.7139	.36725
Zakat calculation method	300	3.11	5.00	4.4248	.48546
Faith in zakat	300	3.00	5.00	4.2860	.46355
Readiness to pay zakat	300	2.93	5.00	4.1662	.47675

The table above shows the average mean for the analysis of teachers' perception of zakat. 300 teachers were involved. The findings show that the mean for respondents' level of zakat understanding was high (4.7139) followed by the mean for respondents' level of understanding of zakat calculation method (4.4248), the mean for faith in zakat (4.2860) and the mean for readiness to pay zakat (4.1662). The findings also inform us that the percentage of teachers' readiness and ability to pay zakat to students was very high with 235 teachers (78.3%) stating that they would agree if the school was appointed by Majlis Agama Islam dan Adat Melayu Perak (MAIPK) as the *amil* to distribute zakat to eligible students.



From the aspect of efficient zakat distribution mechanism with the school as a zakat distribution agent, 125 teachers (41.7%) agreed that 25% of the zakat funds should be distributed and this was the highest choice. 102 teachers (34%) agreed that 50% of the funds should be distributed while 48 teachers (16%) agreed that 75% of the funds should be distributed. The lowest number was 25 teachers (8.3%) who agreed that 100% of the total zakat collection should be distributed to the poor. Additionally, the question focusing on the type of recipients selected if the school became a zakat distribution agent received a few responses. 24 teachers (8%) would select only the destitute students 5 teachers (1.7%) would select the poor students, 208 teachers (69.3%) would select both the destitute and poor students (the highest selection) and 63 teachers (21%) would select to give to all students (*fi sabilillah*). The findings indicated the teachers' readiness to pay zakat directly to the poor and destitute students in the school (73%). Furthermore, the teachers agreed that the school should be appointed as *amil* to distribute zakat to those who were eligible (78.3%).

### Suggested Localization Model in School

Based on the findings, a zakat localization model is suggested in diagram 1.1.

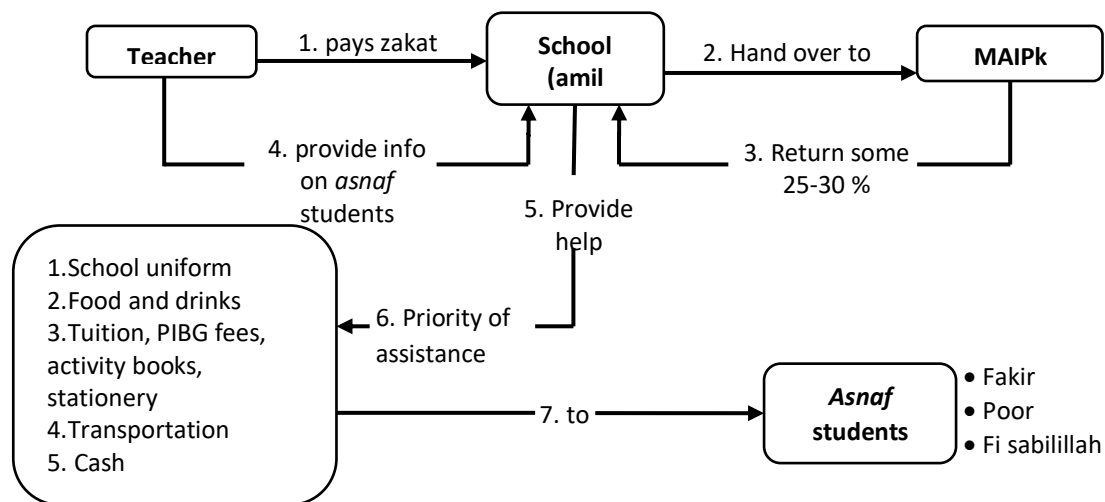


Diagram 1.1: The Zakat Collection and Distribution Model

According to diagram 1.1, this model can be described as starting off with the zakat payment made by the teachers through the school authorities which act as the *amil*. Next, the school will hand over the zakat funds to the MAIPk for the zakat management. The MAIPk will then channel 25 to 30 percent of zakat funds back to the school. The zakat funds will be distributed to the students based on priority for items such as school uniform, food and drinks, tuition, PIBG fees, activity books and stationery, transportation and cash for the *asnaf* students.

### Conclusion

The zakat localization model in schools is a model which has been constructed based on the respondents' views. However, it has to be reviewed in detail from the related legal and Islamic

legislature aspect concerning the zakat collection and distribution in each state. This model also has to be reviewed from the aspect of the percentage allowed to be distributed by the zakat collection agents, the *asnaf* among the students who are eligible to receive the zakat and the type of zakat to be given. It is hoped that the zakat localization model in schools can help to decrease the number of school dropouts caused by the financial problems.

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