ZAKAT MANAGEMENT SYSTEM AT UiTM SEREMBAN: ANALYSIS OF ZAKAT DISTRIBUTION STRATEGIES THROUGH E-ZAKAT SYSTEM

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Article info	Abstract
	The complaints and dissatisfaction of some zakat recipients towards the delivery system in Malaysia is common but should not be taken lightly. Specifically, at UiTM Seremban, the frequent delay in the distribution of aid is one of the issues that are often associated among a few zakat recipients. Research on zakat in Malaysia especially in terms of the zakat delivery system which specifically examines and dives into the views and feelings of recipients towards the zakat delivery system is very limited. This gap actually prevents appropriate interventions to coordinate the process of delivering zakat more effectively. The use of the framework by Schwartz (1976) is seen to offer room for improvement of the existing zakat delivery system that looks from the point of view of those who receive and enjoy the aid. A study based on semi-structured interviews among zakat recipients obtained through purposive sampling techniques has addressed several weaknesses that exist in the delivery process, including disbursement delays, and the dissemination of information that is not widespread. Among the recommendations obtained is the recognition of informal channels (i.e., WhatsApp) as an effective information dissemination channel and increase students' self-sufficiency in managing finances independently.

INTRODUCTION

The zakat management system in Islam operates based on basic principles, with zakat standing as one of the five pillars of Islam. Its role is important in helping those in need and fostering stronger social bonds in Muslim society. In the education sector, effective zakat assistance is a critical process, and therefore, ensuring targeted and efficient distribution of funds is essential. As emphasized by Ibrahim (2014), this assistance is not only important in helping individuals who face financial constraints in continuing their education to a higher level but also fosters the value of concern among students and university residents towards less afforable groups.

The existence of an e-Zakat system to manage zakat among university students brings many advantages, streamlining the process related to collection, distribution and record keeping. Aziz et al. (2020) emphasized the continuous need to update and improve to ensure the effectiveness and sustainability of the program. Periodic evaluation is important to assess the impact of zakat aid on students. The use of the e-Zakat system improves the overall process, making the delivery process faster, more efficient and transparent. Importantly, it reduces the risk of human error in the management of zakat funds and facilitates the preparation of reports and records

Research conducted by Kaslam (2009) underscores e-Zakat as a government initiative to integrate internet applications, establishing a competitive and modern zakat institution. E-Zakat, functioning as an online medium, supports zakat organizations in delivering services, particularly in collecting and distributing zakat funds to recipients. The study by Md. Shahnur Azad et al. (2013) further emphasizes that online applications can significantly reduce financial management issues and enhance service effectiveness.

Basically, the zakat management process throughout the UiTM campus is uniform and managed under Zakat, Sedekah, and Waqf Department (ZAWAF). The zakat application process by students made through the Students' Affairs Department (HEP) portal involves filling in family information, current income, and family background in e-zakat. This system also examines applicant information based on family income under three asnaf categories: *miskin, fakir* or *fisabilillah*. The ZAWAF committee and selected staff will conduct interviews with shortlisted applicants. The list of recipients based on those three categories by the ZAWAF committee was then brought and endorsed in a meeting chaired by the Rector of UiTM. An appropriate amount of zakat will then be credited to the student by the treasurer (Mohd Azli & Yaakob 2022).

This study centers on university students at UiTM Seremban, Negeri Sembilan, measuring aspects such as: (i) knowledge and views on zakat distribution by ZAWAF, UiTM Seremban; and (ii) opinions and reactions regarding the implementation of zakat at UiTM Seremban. The methods of distribution and delivery are considered crucial to ensuring that deserving recipients receive the right amount at the right time. Additionally, the study indirectly identifies challenges in managing zakat fund distribution to students, addressing their financial needs, and ensuring comfort with their educational expenses.

LITERATURE REVIEW

Numerous studies and writings have explored various aspects of zakat, covering administration, management, the effectiveness of zakat collection and distribution, legal aspects related to zakat, its impact on the economic development of the Islamic community, and more. The exploration of studies related to e-zakat is particularly relevant, especially in the face of rapidly advancing technology and the current widespread use of digital applications and online zakat to facilitate transactions, dissemination, expansion, and promotion of zakat to the general public.

There is a limited body of research specifically addressing online zakat distribution strategies, whether through e-zakat or related platforms. Most studies focus on the perceptions and acceptance of online zakat payments by the public. One noteworthy study, "Proses Agihan Zakat Secara Efektif di Universiti Awam Malaysia: Pengalaman UiTM Cawangan Sabah" by Ag Omara (2017), found that the online zakat application process had numerous positive effects on zakat distribution and administrative management. Applicants, particularly among students, no longer used manual forms, and all application information became easily accessible online through a dedicated website. This efficient zakat distribution process attracted the interest of the Sabah Zakat Centre and Etiqa Takaful Berhad, leading to a substantial external zakat fund contribution of RM 560,000.00 for the period January–June 2016.

Another study by Muhamad et al. (2018), titled "Zakat Distribution to *Fisabilillah* (those fighting in the path of Allah) in Higher Education Institutions: Universiti Teknologi Malaysia Experience," focused on the perceptions of *fisabilillah* among students regarding the zakat distribution process implemented by the Zakat Unit, Islamic Centre, Universiti Teknologi Malaysia (UTM). The study found that the zakat distribution to *fisabilillah* conducted by the Zakat Unit, UTM, was well-received, with respondents agreeing that the unit significantly eased the burden on students pursuing their education.

Che Man et al. (2016) conducted a study on "Persepsi Staf UiTM Terhadap Konsep Pengagihan Atas Talian," focusing on UiTM Melaka staff regarding the online zakat distribution mechanism. The findings indicated that most zakat payers agreed with the offered distribution concept due to its flexibility and freedom in the distribution aspects provided to *muzakkiy* (people who are obliged to pay zakat). However, the study suggested prioritizing aspects such as equality in the allocation of all categories of asnaf to ensure the primary goal of zakat is achieved.

The study's findings also explained the process of online transfer and distribution. The respective center zakat would transfer their zakat payments directly to the accounts of chosen asnaf, whose names were pre-filtered by Baitulmal and PPZ Negeri. This transfer concept resembled online money transfers through platforms like Maybank2U and CIMB Clicks, offering the donors the freedom to choose the type of asnaf to support. After the transfer to the selected asnaf, recipients who reached their sufficiency threshold would be removed from the list of names.

In addition, the existing literature is more focused on the general perception and acceptance of online zakat payments. For example, a study by Omara et al. (2022), Young et al. (2013), and Muhammad et al. (2019). However, there is a gap in understanding the experiences and perspectives of e-zakat recipients, especially those related to the zakat distribution process. Looking at this gap, researchers feel called to see and understand the views, feelings, and recipients of zakat through the framework of 'Knowledge, Attitude, and Behavior' by Schwartz (1976). However, in the existing literature, the use of this kind of theoretical framework is still underexplored or not widely used in zakat studies, especially in evaluating the views and satisfaction of the zakat delivery system in Malaysia. In addition, it is important to use a more comprehensive theoretical framework to get a comprehensive and in-depth picture of the perception and behavior of e-zakat recipients. Filling this existing gap is seen as important to enable the development of more targeted and effective interventions to smooth the zakat distribution process while also ensuring the fair and efficient distribution of zakat funds.

RESEARCH METHODS

The qualitative study utilizes a research design to explore the zakat distribution strategies through the e-zakat system at UiTM Seremban, aiming to understand participants' experiences, perceptions, and behaviors. Purposive sampling is employed to select zakat recipients, ensuring firsthand insights into the e-zakat distribution strategies at the institution. Data are collected through intensive, semi-structured interviews, allowing participants to openly express their views. Thematic analysis is utilized to identify key patterns and insights related to participants' knowledge, attitudes, and behaviors regarding the e-

zakat system. Ethical considerations, including informed consent and approval from the ethics committee, are strictly adhered to throughout the research process. Additionally, efforts to achieve data saturation are made, ensuring comprehensive coverage of participants' perspectives and experiences until no new information or themes emerge from the data, thus enhancing the study's credibility and depth of understanding.

DISCUSSION AND ANALYSIS

Background Of Informants

The following are the findings and analysis of the study obtained from interviews with several informants, consisting of zakat recipients. The discussion begins with information about the background of the informants and their experiences related to zakat assistance.

Firstly, all informants come from families that are not affluent and require financial assistance. One informant interviewed mentioned having a large family, with 11 siblings. The informant's mother is a housewife, while the father is self-employed, engaging in agricultural work. The informant's expenses are somewhat assisted by working siblings. Here is a quote:

"My parents is no longer working, I used to work on my own in the countryside. I have 11 brothers and sisters so now the grandparents are all working so they're helping a lot. Two or three of them are university graduates, and now there are three of my brothers and sisters studying, including me. A lot of brothers and sisters. I'm the ninth child."

In addition to zakat assistance, some informants also work part-time to support their educational expenses. Some work only on weekends, while others work during mid-semester breaks. These jobs are undertaken outside of the academic week or during semester breaks, not on regular lecture days. Here are their responses:

"Maybe they'll have to work a little bit more part-time. I'm part-time. I work at 7 Eleven every Saturday and Sunday at my home in Malacca. A few in RM9.40. Brother's one more reason someone's still in school in the fifth grade. Someone else is studying a diploma at UiTM Lendu."

"I have some part-time work. If I'm on semester leave, I'll do it. Shoe promoter at the mall. I don't work here. (Seremban). I work at my home in Kedah. A week during the mid-semester vacation is there. Now don't do because assignment's too much."

Asked about their experiences of receiving assistance before becoming UiTM students, one informant also mentioned receiving assistance from the school, not in the form of zakat but as food aid under the Supplementary Food Program (RMT).

"If this is the fourth time, I've never missed a third-semester diploma before."

Meanwhile, another informant, at the degree level, mentioned receiving zakat from UiTM several times (4 times) since being in the diploma program. Here is a quote from the interviewee:

"If this is the fourth time, I've never missed a third-semester diploma before."

When asked about the importance of this zakat assistance to them, one informant explained that they still need zakat assistance, even though the money received from PTPTN (Perbadanan Tabung Pendidikan Tinggi Nasional), around RM2000, and the allowance from SUKSIS (Sukarelawan Polis Siswa Siswi), are still not sufficient.

"As I do, I hope for the PTPTN and the SUKSIS I don't expect from my mother's money. The money is not enough, the PTPTN isn't enough, it's different for everyone, like I just got RM2,000, no mistake."

Further questioned about how far zakat money is spent, almost all informants responded with the same answer: for 'food expenses.' One informant mentioned that they only buy food around the campus area and rarely outside. Another informant mentioned eating twice a day. Their responses are as follows:

"If it's enough for a student to take a meal. Because there's nothing else to buy. Eat often inside, sometimes outside."

"As I spend near meals I can eat twice a day, but day by day the money is less because I don't have any other resources."

Meanwhile, another explained that the zakat money received is used to buy a laptop and books.

"During the ODL, the money was needed because of the internet, the need for a laptop, but I don't think it was necessary to study at home. We're paying the book money because it's hard to find a senior at the ODL. Book from the lecturer who asked to buy it. Law books and so on. Same thing to buy."

Additionally, rent is paid with a portion of the zakat money. These are a few of their answers:

"A form of support for B40 students, especially those who hire outside the campus. The informant also has another brother who is currently studying at the IPTA. To cover expenditure needs, the informant himself works part-time at 7 eleven."

"The advantage of this zakat is that he can support students in need like the B40 who hire outside."

Based on the brief discussion above, in terms of background, several basic characteristics can be outlined. Most informants interviewed are from modest or humble backgrounds. Most of the informants are positive individuals, self-reliant, or independent. This can be seen as some of them work part-time. Moreover, most zakat recipients use the zakat money for the intended purposes, such as spending on meals, purchasing laptops and books, and paying rent.

Knowledge And Perspectives On UiTM Zakat

The next section focuses on the informant's understanding of zakat. The initial question pertains to the types of assistance provided by UiTM aside from zakat. When asked about this, several informants described their awareness of support available to students beyond zakat, such as food allowances and emergency aid. Here are excerpts:

"Know UiTM has a Zakat offer for UiTM students. As far as I'm concerned, help like Zakat and food for students. I've known about it since the first semester, so I have been asking for Zakat and for food."

"I know the program provided by the UiTM is for emergency relief such as floods and disasters as well as community welfare"

Subsequently, when asked about the sources of information related to zakat at UiTM coordinated by ZAWAF, informants provided varied responses. Information pertaining to zakat is acquired from university staff, including the Islamic Affairs Department and the zakat unit (ZAWAF) or the Student Affairs Division (HEP) and academic advisors.

"Yes, I know the methods to get Zakat help and the help I got from Ustaz at UiTM who guides students to apply for Zakat, what conditions are required, procedures. Also, MPP representatives guide us on how to get Zakat"

"From HEP and the improvement of the UiTM's own Zakat unit"

"Information was obtained from the academic adviser. They're telling the class representatives and the Class representatives will tell in the class group"

The role of students, including the Student Representative Council (MPP), College Representative Committee (JPK), and senior students, is crucial in disseminating information related to zakat at UiTM.

"I took information from the MPP, the JPK, the academic adviser..."

"Because I'm a student and I sit in college so that's the information I'd like to get. I can ask the MPP or senior if I missed anything..."

In reality, conventional methods of information dissemination, such as posters or notices on bulletin boards, are less practical, and there is now a shift towards social media. Notifications through student WhatsApp/Telegram groups also signify successful information dissemination. One informant mentioned that using these mediums can help reach students who may sometimes be distracted or busy with other matters.

Another focal point for the informant concerning the zakat delivery process at UiTM Seremban is the eligibility for zakat assistance. Most informants answered accurately and clearly. One informant mentioned that applicants must not have received any other scholarships, the family income should be less than RM3,000, and parents/guardians should have many dependents. Here are some quotes:

"The application requirement must be Muslim, no scholarship, a family salary of less than three thousand and a large brother-in-law"

"In terms of eligibility, it must be a B40 environmental salary. The minimum family allowance is 5 brothers and sisters. All under cover."

Next, they were asked about their views on the methods and procedures for applying for zakat. Most gave very positive responses. Regarding the method, informants explained that applicants need to go through the student portal and complete it before moving on to the next stage, which is an interview.

"Applying through the student portal. I clicked on him and filled in my personal and family background information. If a student wants to apply for a Zakat, there is a phase, if not an error, to start filling in information. If the student is eligible, he will go to the next step, the interview."

One informant stated that the documents are reasonable and easy to obtain.

"After that, qualifying for zakat is not difficult because it only requires a salary slip, a birth certificate, a number of siblings working and also studying"

The easy method and procedure also apply to second-time applications. It was shared by an informant who had received zakat before, stating that for the second or subsequent applications, the applicant no longer needs to upload the requested documents because the system already stores previous records.

Only the salary statement needs to be updated. However, for degree students, a new application must be made using a new ID number. Here is a statement from the informant:

"Like me, during the third semester I applied for this, so I don't have to upload these forms again into the system for the next semester. It's just a salary statement that needs to be packed. The old documents have been stored in the system. Just for this degree you have to make a new application. Cause using a new ID number'

Regarding the time frame for filling out the zakat application, informants once again gave a positive response, indicating that it is neither fast nor slow, and it is very suitable. Here is the response given:

"It'll open soon. The time he told me was not short."

Another informant shared his experience of being interviewed by a panel and mentioned that it was easy and enjoyable.

"just when you've made a request, an interview, a pleasant interview. It's fun.

Practices And Reactions Regarding UiTM Zakat Assistance

The subsequent findings revolve around responses and reactions to the UiTM zakat system and its delivery. It covers internet access during application, uncertainty regarding eligibility, and information dissemination.

Firstly, in terms of providing information about UiTM zakat to potentially eligible students, the discussion explains how both formal and informal channels (especially student groups) have played effective roles in conveying information regarding student needs, including zakat. However, one informant suggested that a specific briefing on zakat should be conducted because not everyone is aware of it.

"I thought of making a record of zakat, because not everyone knows what zakat is because it can help people in difficulty. A friend of mine from a disadvantaged family said he had never heard of zakat and asked me if they could ask for it, so what I want to say is that not everyone knows about zakat.

However, the author suggests that while the issue raised by the informant is indeed valid, it is isolated and not a significant problem. This is because information dissemination channels, especially among student groups, already exist and can be considered effective.

Additionally, complaints were raised about many first-semester students being unaware of zakat-related information.

"The first semester is not a tree, 'cause I don't know where to ask, it happened that the time was the CPP. 'Cause I don't have any resources in the first semester, we're sitting at home, one hour online, and I haven't had time to apply for another scholarship.'

The same informant also mentioned that information about zakat may have been provided during the Student Orientation Program (MDS), but they believe that the announcement during that time was not effective. They suggest that information about zakat should be reiterated after the completion of MDS.

"Maybe the time of the MDS existed, but maybe I didn't know the time. Probably dropped the tub by out-of-the-air again."

The second highlighted issue concerns the process of filling out online zakat applications. This occurred during the previous lockdown, and informants expressed stress due to very weak internet access, especially as the application deadline approached. Several informants shared their responses:

"The i-Student Portal's website is constantly shaky. So, when I want to apply, I have to wait three to four days before I can apply. Somehow, it made me depressed because I was worried, I missed the deadline."

"Student portal sometimes has a problem, so for me who has a hard time accessing the internet, it's a little hard. Because my internet connection isn't always fast. Honestly, it was a bit stressful for me at the time".

However, another informant had a different reaction, stating that it was not a significant problem because they understand that the situation was beyond their control. In such situations, they would wait for a while and, if necessary, reload the page until successful.

"The system's okay. Only this semester has information, there's one part of it, you have to give a reason in a few hundred fractions of the words 'why do you want to pray?'. At the time of filling, he's reloaded back, so we're reloading because everything's gone. But fill it once."

Returning to the issue of feeling stressed due to poor internet access, one informant suggested that applicants should manage their time well, filling out the application earlier and not delaying it.

"With an online system that now looks more like a way of life, it's necessary to do it early and it can't be postponed."

Views on internet access during the lockdown were also shared by another informant. According to them, there were cases where students could not complete the application because the information did not reach them. However, the informant denied this view and placed the responsibility on the students, stating that students should be aware of the dates and manage their time well.

"There are many who need but can't because they don't know about this zakat not because the information didn't reach them but during the ODL (Online Distance Learning), they couldn't get a cop confirmation from the village leader or a pair with him because he was still MCO (Movement Control Order) at *the time. So, someone was late at the time and couldn't resume their application. But sometimes it's a student's fault also because the application was opened for two months from the end date of the application."*

The third focus is on informants who were uncertain about whether they were eligible to receive zakat. Some informants mentioned that they tried and eventually succeeded. The initial assumption by one informant, who initially felt ineligible but later qualified, was shared:

"Because before this interview with the master, he asked me, "Why don't you ask from the beginning?" I'm not sure because close to my home, I was a student. The master said that because of a lot of work, my mother wasn't working either. I'm home. I'm retired. Brothers and sisters are responsible. Oh, that means there's three brothers. I'm scared. But it looks like I deserve it."

"Acceptance of cash after the application has been received is only not officially notified but will be placed in a WhatsApp or Telegram group, a list of names that pass the application will be distributed

within the group. I think it's okay with this method because we're not even aware of these developments.'

The author suggests the need for a formal, integrated, and more efficient system. As it stands, announcements mainly revolve around the opening and closing dates of applications, and it is hoped that the system will evolve where all processes go through the same integrated system. This aligns with the current demands for more inclusive, fair, and efficient services while reducing bureaucratic issues such as inefficiency and delays.

One informant stated that the implementation of zakat assistance is generally good, and the only issue lies in the delayed disbursement of zakat funds.

"The deficit is just the process of payment. It took a long time to distribute the zakat. None of the others, it's okay."

Several informants mentioned receiving zakat funds at the end of the semester, just before the final exam week or after the semester ends when exam results are released.

"During semesters 3 and 4 get before the final exam. The fifth semester may be late, but it may be due to technical problems."

"Duit zakat is a bit late to get. During the diploma, the zakat is distributed as soon as the final exam results come out. But they've issued an apology in a special Whatsapp group for those who receive the zakat."

Informants suggested that, for future semesters, zakat assistance should be deposited into recipients' accounts earlier and not at the end of the semester, as is often the case. It is suggested that zakat assistance be arranged to be deposited into recipients' accounts in the middle of the semester. At that time, the received zakat funds can be used specifically for educational purposes.

"For me entering the money is a joke, maybe we can start a little bit until the end of the new semester to enter. Usually it's time for the final. PTPTN came in before. PTPTN's money came in before the semester. Three weeks, four weeks. After that, we'll have to rely on the fucking parents. Every semester happens"

Another issue raised by informants is the form of zakat distribution. One informant suggested that zakat assistance should not be given in the form of cash, fearing that students might use it carelessly. It could be replaced in the form of tools such as laptops.

"They're supposed to give help other than money. For example, like learning writing tools or maybe a laptop because if they give me money, I'm afraid the students will use it in the same way and buy things that aren't supposed to be."

What the informant is suggesting is under the purview and action of ZAWAF. The underlying suggestion is about financial management. The author suggests that courses related to financial management skills could be organized to expose students to knowledge and skills useful in managing finances throughout their campus studies.

CONCLUSION AND RECOMMENDATIONS

The examination of various perspectives on the implementation of zakat at UiTM Seremban, utilizing the 'Knowledge, Attitude, and Practice' framework (Schwartz, 1976), reveals several noteworthy conclusions and suggestions.

Firstly, the zakat system's overall purpose and execution at UiTM are perceived as successful, effectively assisting students in need and ensuring proper utilization of the assistance provided. However, there is a consensus among informants regarding the need for improvements in information dissemination channels. Both official channels, such as the student portal, and informal channels, like WhatsApp groups, are deemed crucial and should be synergized to enhance communication and service delivery. The introduction of a streamlined student portal system is recommended to reduce bureaucratic hurdles and ensure the provision of integrated, inclusive, and swift services. Additionally, addressing the issue of delayed zakat fund disbursement, particularly by implementing an earlier timeline aligned with students' immediate needs, is crucial for enhancing the system's effectiveness.

Moreover, the findings highlight the significance of financial literacy programs in empowering students to manage their finances independently. The Student Affairs department, specifically ZAWAF, can play a pivotal role in organizing such programs to foster self-reliance, resilience, and responsibility among students. In conclusion, the UiTM zakat system demonstrates overall effectiveness with a clearly defined objective and successful implementation. However, improvements in information dissemination channels and fund disbursement timing are recommended to further enhance its efficacy. Additionally, the importance of financial literacy programs is emphasized as a means to empower students.

From a management and practice perspective, these recommendations underscore the need for continuous improvement and adaptation of zakat systems to better serve the needs of students. Academically, the utilization of the 'Knowledge, Attitude, and Practice' framework provides valuable insights for understanding recipient perspectives and behaviors, informing future research and interventions aimed at enhancing zakat management and promoting financial literacy among students.

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