

# Framework of Zakat and Education: Its Innovative Approaches to Break the Cycle of Poverty for the Needy students

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## ABSTRACT

Zakat is one of the five pillars of Islam and an important instrument of Islamic social finance with a role in wealth redistribution and poverty alleviation. Among eligible zakat beneficiaries (asnaf), education-focused assistance may provide an important pathway for addressing the structural dimensions of poverty among disadvantaged students. This paper examines how education-focused zakat can move beyond immediate financial assistance towards longer-term human-capital development and socio-economic empowerment. Specifically, it reviews educational approaches supported by zakat, including scholarships, skills and vocational training, digital learning, entrepreneurship education, mentoring, and scholarship-to-employment pathways. The study adopts a narrative literature review approach to synthesize recent literature and selected Malaysian institutional evidence concerning zakat, education, poverty reduction, and beneficiary empowerment. Human Capital Theory is used as the principal theoretical lens to explain how investment in knowledge and skills may strengthen capabilities, employability, and future earning potential. The paper proposes an integrated framework in which zakat allocation and beneficiary targeting support educational access, followed by capability development, employability or entrepreneurship, income generation, and potentially reduced dependence on zakat assistance. The framework also emphasizes Shariah and asnaf eligibility, governance, institutional collaboration, digital inclusion, and outcome monitoring. The paper argues that consumptive and productive assistance should be viewed as complementary and potentially sequenced rather than mutually exclusive. The proposed framework provides a conceptual basis for zakat institutions to strengthen education-focused interventions while maintaining appropriate Shariah governance and accountability.

**Keywords:** Zakat; Education; Poverty Reduction; Asnaf; Human Capital; Islamic Social Finance

## INTRODUCTION

Zakat is one of the five pillars of Islam and represents both an act of worship and an important mechanism of social and economic redistribution. Its social objective includes supporting eligible beneficiaries and addressing conditions associated with poverty and deprivation. In practice, zakat assistance may include immediate support for food, housing, education, and other essential needs. Such assistance remains important because financial instability can prevent beneficiaries from participating consistently in education. However, longer-term poverty reduction may require complementary interventions that strengthen knowledge, skills, capabilities, and access to economic opportunities.

Education is particularly relevant because it can contribute to human-capital development and improve the ability of individuals to participate in economic and social life. Within the context of zakat, educational assistance can therefore be considered not only as expenditure to meet immediate educational costs but also, where permitted and appropriately targeted, as an investment in beneficiary capabilities. Recent literature reviewed in this paper indicates that educational zakat assistance can reduce financial barriers to higher education and support academic persistence among disadvantaged students (Johari et al., 2024; Yahaya et al., 2025). Other studies discuss the potential of skills development, digital learning, vocational education, and employment-oriented interventions to strengthen longer-term socio-economic outcomes (Muhammad et al., 2025; Ridwan et al., 2025; Sinaga &

Pambudi, 2026).

Nevertheless, educational zakat should not be conceptualized as a universal solution to poverty. Eligibility for zakat remains subject to Shariah requirements and the policies and interpretations applied by relevant zakat authorities. Furthermore, access to education alone does not guarantee employment or income mobility. Beneficiaries may continue to face digital exclusion, weak labour-market opportunities, inadequate skills alignment, and other structural barriers. Consequently, a more integrated model is required.

This paper addresses this issue by examining the role of zakat-funded education as a potential pathway for sustainable poverty reduction and by proposing a framework that connects zakat allocation with educational access, capability development, employability or entrepreneurship, income generation, and longer-term socio-economic outcomes. The paper has three objectives: (1) to examine the role of zakat-funded education in supporting socio-economic development; (2) to identify innovative educational approaches supported by zakat; and (3) to propose an integrated framework for education-focused zakat in Malaysia.

## METHODOLOGY

This study adopts a narrative literature review approach. The purpose is to synthesize relevant literature concerning zakat, education, poverty reduction, human-capital development, empowerment, and innovative educational interventions. The review emphasizes recent literature, particularly studies published from 2020 to 2026, because the manuscript is concerned with contemporary developments in education-focused zakat. The original manuscript also includes selected institutional, corporate, and media sources to illustrate current Malaysian practices.

The literature was organized thematically around four areas: (i) the role of zakat in education and socio-economic development; (ii) innovative educational approaches funded by zakat; (iii) implementation and governance considerations; and (iv) outcomes relevant to poverty reduction and beneficiary empowerment. Peer-reviewed academic studies constitute the principal basis for analytical arguments, while institutional reports, corporate announcements, and media sources are treated as contextual evidence rather than equivalent empirical evidence.

Because this study is a narrative review rather than a systematic review or meta-analysis, it does not claim exhaustive coverage of the literature or statistical estimation of effects. The framework developed in this paper is therefore conceptual and requires future empirical validation. This limitation is important when interpreting statements concerning employability, income generation, reduced dependency, and intergenerational poverty.

## THEORETICAL FOUNDATION: HUMAN CAPITAL THEORY

Human Capital Theory provides the principal theoretical foundation for the proposed framework. Becker (1964) conceptualizes education and training as investments that can enhance individuals' productive capabilities. Applied to education-focused zakat, the theory provides a mechanism for understanding how financial assistance may generate longer-term benefits when it enables eligible beneficiaries to acquire knowledge, qualifications, technical skills, and other capabilities.

The relevance of Human Capital Theory to zakat-funded education lies in the proposed sequence between educational investment and economic opportunity. Zakat assistance may first reduce financial barriers to participation. Once access is secured, education and skills development may strengthen capability and employability. These capabilities may improve the probability of employment, entrepreneurship, or other income-generating opportunities. Over time, improved earning capacity may reduce vulnerability and, for some beneficiaries, reduce reliance on zakat assistance. The relationship should, however, be understood as a potential pathway rather than an automatic causal outcome.

The theory also helps explain why short-term financial support and productive educational investment should not be treated as competing approaches. Immediate assistance may provide the financial stability necessary for a beneficiary to remain in education, while longer-term investment develops capabilities. Thus, an integrated model combining financial stability with educational and empowerment interventions is more consistent with

the practical realities of poverty.

## LITERATURE REVIEW

### Zakat and Education as a Sustainable Socio-Economic Development Tool

Recent literature indicates that educational zakat can reduce financial barriers faced by students from low-income households. Johari et al. (2024) report that educational zakat assistance in Malaysian higher education institutions supports access to higher education among students from disadvantaged backgrounds. Yahaya et al. (2025) similarly discuss the contribution of zakat support to academic excellence among Muslim students in higher education. These findings suggest that education-related assistance can contribute to educational continuity when financial constraints would otherwise interfere with participation.

Muhammad et al. (2025) further emphasize educational equity and the potential of zakat to support disadvantaged populations in accessing formal education. From a human-capital perspective, such assistance may create opportunities for beneficiaries to accumulate knowledge and skills that can be relevant to future economic participation. Anwar (2025) also examines the socio-economic implications of zakat and provides evidence relevant to the redistributive role of zakat.

However, the literature should be interpreted carefully. Educational assistance can improve access and reduce immediate financial constraints, but these outcomes should not automatically be equated with poverty eradication. The longer-term effect depends on educational completion, skills quality, labour-market demand, employment opportunities, household conditions, and other contextual factors. Accordingly, this paper uses the terms 'poverty reduction' and 'poverty alleviation' more cautiously than 'poverty eradication'.

### Innovative Educational Approaches Funded by Zakat

The reviewed literature identifies several educational approaches that extend beyond conventional school-fee or scholarship assistance. These include vocational and skills training, digital learning, entrepreneurship education, mentoring, and scholarship-to-employment pathways. Johari et al. (2024) highlight the role of educational zakat assistance in supporting students in higher education, while Ridwan et al. (2025) discuss productive zakat governance in relation to Islamic education. Nur et al. (2025) illustrate the potential of digital open courseware as a contemporary approach to zakat-related education.

Vocational and skills-based programmes are potentially relevant because educational investment is more likely to contribute to economic mobility when learning outcomes are connected to labour-market requirements. Nevertheless, training by itself does not guarantee employment. Programmes should therefore consider recognized credentials, employer participation, internships, job matching, and post-training support. Similarly, entrepreneurship education may be useful where beneficiaries have suitable capabilities and opportunities, but it should be accompanied by appropriate mentoring, market access, and business support.

Digital learning provides another potential avenue for expanding access. However, digital education should not assume that disadvantaged beneficiaries already possess devices, reliable internet connectivity, digital literacy, or appropriate learning environments. Zakat-funded digital interventions should therefore consider digital access as part of the intervention itself.

The concept of scholarship-to-employment is particularly relevant to the proposed framework. Rather than ending support when a beneficiary completes an educational programme, zakat institutions could, subject to their policies and Shariah requirements, collaborate with educational institutions, employers, vocational providers, and industry partners to facilitate internships, career guidance, employment matching, and graduate tracking.

## ZAKAT EDUCATION IN THE MALAYSIAN CONTEXT

Education-based zakat is very essential, as it tries to solve the problems of poverty, not just through the symptoms. Based on review from literatures, education is one of the crucial channels that can lead to eventual

poverty reduction because it increases human capital, enhances employability, and generates higher incomes among asnaf beneficiaries (Johari, et al., 2024; Yahaya et al., 2025). The zakat-financed educational programs allow disadvantaged individuals to overcome financial limitations that in many cases prevent them to get out of poverty spiral by making formal schooling, higher education, and skills training accessible to them. This strategy is in line with the larger goal of zakat of ensuring social justice, equity, and inclusive socio-economic development.

Furthermore, empirical research reports that education-based zakat leads to better academic performance and socio-economic mobility among beneficiaries. Studies in Malaysian and regional higher education institutions show that zakat support will alleviate financial stress, decrease the dropout rate, and improve the academic focus and success of students, which will promote the long-term socio-economic prospects (Yahaya et al., 2025; Ahmad et al., 2025). These results confirm the opinion of considering zakat in education as investment in human capital and not a welfare-based process.

Nonetheless, the success of zakat as a sustainable form of poverty reduction tool lies squarely on the designs and implementation of educational support. Multiple works warn of the potential of zakat programmes that focus on short-term financial aid and lack other empowerment aspects to restrict the effectiveness in the long term (Rodhiyana, 2024; Muhammad et al., 2025). Access to education is just a necessary base although not enough to ensure economic independence. This implies that to be able to attain sustainable poverty reduction through zakat-funded education, it should be well coordinated with the skills training, employability channels and long-term assistance systems, of which the matter will be discussed further in the following discussion of education strategies used by zakat institutions.

Besides that, the State Islamic Religious Council oversees the appointment of public universities as Nazirs or Mutawallis (Zakat and Waqf Administrators) for zakat distribution to respective asnaf among students in public universities. In order to effectively administer zakat money and ensure good governance, public universities should address the zakat distribution issues with accountability and transparency. Hence, as zakat administrators (i.e. public universities) is expected to perform their best work in managing zakat fund with full of accountability and transparency in terms of the zakat distribution to ensure the objectives of its establishment is achieved (Mohaiyadin and Aman, 2021).

**Table 1 - Selected Malaysian Public Universities and its Zakat Administration**

| No. | University                           | Zakat Administration Institution                   | Established | Website address                                                                                                             |
|-----|--------------------------------------|----------------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------|
| 1.  | Universiti Sains Malaysia (USM)      | Pejabat Zakat Waqaf & Infaq (ZAWAIN)               | 2017        | <a href="https://zawain.usm.my">https://zawain.usm.my</a>                                                                   |
| 2.  | Universiti Malaya (UM)               | Urus Setia Jawatankuasa Zakat UM / UM Giving       | 2016        | <a href="https://bendahari.um.edu.my/zakat">https://bendahari.um.edu.my/zakat</a>                                           |
| 3.  | Universiti Kebangsaan Malaysia (UKM) | Bahagian Zakat, Pusat Islam UKM                    | 2016        | <a href="https://www.ukm.my/zakat">https://www.ukm.my/zakat</a>                                                             |
| 4.  | Universiti Putra Malaysia (UPM)      | Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN) | 2016        | <a href="https://www.wazan.upm.edu.my">https://www.wazan.upm.edu.my</a>                                                     |
| 5.  | Universiti Teknologi Malaysia (UTM)  | Pusat Islam UTM, Unit Zakat dan Kebajikan          | 2017        | <a href="https://islamiccentre.utm.my/zakat">https://islamiccentre.utm.my/zakat</a>                                         |
| 6.  | Universiti Malaysia Kelantan (UMK)   | Pusat Islam UMK                                    | 2016        | <a href="https://pnc.umk.edu.my/index.php/pusat/pusat-islam-umk">https://pnc.umk.edu.my/index.php/pusat/pusat-islam-umk</a> |
| 7.  | Universiti Pendidikan Sultan Idris   | Pusat Islam UPSI                                   |             | <a href="https://pusatislam.upsi.edu.my">https://pusatislam.upsi.edu.my</a>                                                 |

|     |                                               |                                                                          |      |                                                                                         |
|-----|-----------------------------------------------|--------------------------------------------------------------------------|------|-----------------------------------------------------------------------------------------|
|     | (UPSI)                                        |                                                                          |      |                                                                                         |
| 8.  | Universiti Malaysia Pahang (UMP)              | MyGift UMP, Unit Zakat                                                   | 2015 | <a href="http://pusatislam.upsi.edu">http://pusatislam.upsi.edu</a> .                   |
| 9.  | Universiti Tun Hussein Onn Malaysia (UTHM)    | Pusat Endowmen dan Wakaf                                                 | 2017 | <a href="https://zakat.uthm.edu.my">https://zakat.uthm.edu.my</a>                       |
| 10. | Universiti Islam Antarabangsa Malaysia (UIAM) | IIUM Endowment Fund                                                      | 1999 | <a href="https://www.iium.edu.my/division/ief">https://www.iium.edu.my/division/ief</a> |
| 11  | Universiti Sains Islam Malaysia (USIM)        | Pusat Wakaf dan Zakat/ Centre for Awqaf and Zakat                        | 2017 | <a href="https://pwz.usim.edu.my/">https://pwz.usim.edu.my/</a>                         |
| 12. | Universiti Malaysia Sabah (UMS)               | Centre for Investment and Endowment (CIE)/ Pusat Pelaburan dan Endowment | 2017 | <a href="https://www.ums.edu.my/v5/">https://www.ums.edu.my/v5/</a>                     |
| 13. | Universiti Teknologi MARA (UiTM)              | Bahagian Zakat, Sedekah dan Waqaf                                        | 2012 | <a href="https://zawaf.uitm.edu.my/index.php">https://zawaf.uitm.edu.my/index.php</a>   |

(Adapted table from Sani et al., 2022)

## SHARIAH AND ASNAF CONSIDERATIONS

A major consideration in education-focused zakat is that zakat is not a general-purpose social-development fund. Distribution must be directed to eligible asnaf in accordance with Shariah principles and applicable institutional and jurisdictional requirements. The Qur'an identifies eight categories of eligible zakat recipients in Surah al-Tawbah, 9:60. Therefore, the proposed educational interventions should be understood as mechanisms through which assistance may be delivered to eligible beneficiaries, rather than as independent categories of zakat recipients.

Hasbulah et al. (2022) discussed groups such as single mothers, school dropouts, refugees, youth, and marginalized communities should therefore not automatically be treated as separate asnaf categories. Individuals within these groups may qualify for zakat where they meet the criteria of an applicable asnaf category. Similarly, the appropriateness of scholarships, vocational training, entrepreneurship support, or digital assistance may depend on the beneficiary category, local Shariah interpretation, and the policies of the relevant zakat institution.

This distinction is important because it prevents the framework from treating zakat as unrestricted development financing. Shariah governance should therefore be incorporated at the beneficiary-selection and programme-design stages, with appropriate oversight to ensure that educational interventions remain consistent with applicable zakat rules.

## DISCUSSION

### From Educational Access to Human-Capital Development

The central argument emerging from the reviewed literature is that educational zakat has potential value when financial support is connected to a broader capability-development pathway. Financial assistance can address immediate barriers such as fees, learning materials, and living costs. However, the longer-term contribution of education-focused zakat depends on whether beneficiaries can complete education and translate acquired knowledge and skills into meaningful economic opportunities.

The proposed model therefore distinguishes between inputs, mechanisms, outputs, and longer-term outcomes.

Inputs include zakat resources and beneficiary targeting. The main mechanisms are educational access, capability development, digital inclusion, mentoring, and labour-market or entrepreneurship linkages. Outputs include educational participation, completion, skills certification, and employment readiness. Longer-term outcomes may include employment, income generation, improved household economic resilience, and reduced reliance on zakat assistance.

This pathway is consistent with Human Capital Theory but should not be interpreted deterministically. Education may increase capabilities, but employment and income outcomes also depend on economic conditions, labour-market demand, discrimination, geographic location, household responsibilities, and other factors. (Pratama, 2023)

### Consumptive and Productive Assistance as Complementary Interventions

The distinction between consumptive and productive zakat is useful but should not imply that immediate assistance is undesirable. For students experiencing financial hardship, assistance with food, transport, accommodation, fees, or learning materials may be necessary to enable continued participation in education. Productive educational investment can then complement this support by developing longer-term capabilities.

Accordingly, the framework proposes a sequenced approach: immediate financial stability where required, followed by educational participation, capability development, employability or entrepreneurship support, and longer-term follow-up. This approach recognizes that beneficiaries may require different combinations of support according to their needs and circumstances (Zainal et al., 2019).

### Proposed Framework for Zakat-Funded Education in Malaysia

Based on the reviewed literature and the Human Capital Theory perspective, this paper proposes an integrated framework comprising six interconnected components: (1) Shariah-compliant targeting and needs assessment; (2) educational access and financial stability; (3) capability and skills development; (4) employability and entrepreneurship pathways; (5) income generation and reduced vulnerability; and (6) governance, monitoring, and institutional collaboration.

The framework is intended to address the reviewer's concern that the original model listed educational interventions without sufficiently explaining the mechanism linking them to poverty reduction. The proposed causal logic is therefore expressed as a pathway rather than a guaranteed causal relationship.

**Table 2 - Proposed integrated framework for zakat-funded education in Malaysia**

| Stages                               | Main Components                                                                     | Potential Outputs                                              | Longer-Term Contribution                      |
|--------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------|-----------------------------------------------|
| <b>1. Targeting &amp; Governance</b> | Asnaf eligibility; needs assessment; Shariah oversight; transparent procedures      | Eligible beneficiaries identified; appropriate assistance plan | Fair and accountable allocation               |
| <b>2. Educational Access</b>         | Scholarships; fees; learning materials; living support; digital access              | Enrolment, retention and participation                         | Reduced educational barriers                  |
| <b>3. Capability Development</b>     | Academic support; vocational training; microcredentials; digital skills; mentoring  | Completion; skills certification; improved capabilities        | Greater readiness for economic participation  |
| <b>4. Economic Transition</b>        | Career guidance; internships; employer partnerships; entrepreneurship; job matching | Employment readiness; placement; business formation            | Potential improvement in income opportunities |
| <b>5. Sustainable</b>                | Graduate follow-up; income                                                          | Employment/income                                              | Potential reduction in long-                  |

|                                 |                                                                |                                          |                                                           |
|---------------------------------|----------------------------------------------------------------|------------------------------------------|-----------------------------------------------------------|
| <b>Outcomes</b>                 | monitoring; reduced vulnerability                              | progression; reduced need for assistance | term zakat dependency and poverty vulnerability           |
| <b>6. Continuous Governance</b> | Monitoring, evaluation, partnerships and programme improvement | Outcome data and institutional learning  | More effective and sustainable zakat education programmes |

The framework should be interpreted as an iterative process rather than a one-directional model. Governance and monitoring operate across all stages, while the intensity and combination of assistance should be adjusted according to beneficiary needs, asnaf eligibility, educational level, and institutional capacity.

## RECOMMENDATIONS

### Adopt an Integrated Rather Than Replacement Approach

Zakat institutions should avoid treating consumptive assistance and productive educational investment as mutually exclusive. Immediate assistance may provide the stability required for students to remain in education, while longer-term programs can develop qualifications, skills, and employability. A needs-based and sequenced model would allow institutions to match the form and duration of assistance to beneficiary circumstances.

### Strengthen Integrated Empowerment Programs

Education-focused zakat programs should, where appropriate, combine financial support with mentoring, career guidance, skills development, digital support, and institutional collaboration. Partnerships with universities, vocational institutions, employers, and relevant industry organizations may strengthen the transition from education to employment or entrepreneurship. Such partnerships should be governed by clear responsibilities and outcome expectations.

### Improve Digital Inclusion

Digital learning initiatives should include consideration of devices, connectivity, digital literacy, technical support, and learning environments. Providing access to a digital platform without addressing these barriers may reproduce rather than reduce educational inequality.

### Strengthen Labour-Market Alignment

Vocational and skills programs should be aligned with labour-market demand and recognized qualifications. Employer-linked scholarships, internships, industry mentoring, and job-placement mechanisms could strengthen the transition from education to economic participation. Entrepreneurship programs should similarly include mentoring and market-oriented support rather than focusing only on training.

### Establish Outcome-Based Monitoring

Zakat institutions should complement traditional distribution indicators with outcome measures. Potential indicators include educational enrolment, retention, completion, certification, employment placement, income changes, entrepreneurship, and changes in zakat dependency. Longitudinal tracking would provide stronger evidence of whether education-focused zakat contributes to sustained socio-economic mobility.

### Strengthen Shariah Governance and Institutional Coordination

Educational programs should incorporate Shariah review, clear asnaf eligibility criteria, transparent allocation procedures, monitoring, and accountability. Coordination between zakat institutions and educational and industry partners can reduce duplication and improve continuity of support.

## LIMITATIONS AND FUTURE RESEARCH

This study has several limitations. First, it uses a narrative literature review rather than a systematic review or

meta-analysis; therefore, the literature selection cannot be interpreted as exhaustive. Second, the evidence base includes recent academic literature alongside selected institutional and media sources used for contextual illustration. Third, the paper focuses strongly on the Malaysian context, although some supporting literature originates from other jurisdictions. Fourth, the proposed framework is conceptual and does not provide primary empirical evidence demonstrating causal effects on employment, income, or poverty status.

Future research could empirically test the proposed framework using longitudinal data from zakat institutions and beneficiaries. Studies could examine whether different combinations of financial assistance, education, and training produce different outcomes. Comparative research across Malaysian states could also examine differences in program design, Shariah governance, and outcomes. Qualitative research involving zakat officers and beneficiaries could further identify implementation barriers and refine the framework.

## CONCLUSION

This paper examined the potential role of education-focused zakat in supporting longer-term poverty reduction among eligible beneficiaries. The review suggests that educational assistance can reduce financial barriers and support access and continuity in education. However, access alone should not be assumed to produce economic independence. A stronger approach connects educational assistance with capability development, skills, digital inclusion, employability, entrepreneurship, and appropriate follow-up.

The proposed framework contributes by connecting zakat allocation and beneficiary targeting with educational access, human-capital development, economic transition, and longer-term outcomes, while placing Shariah governance and institutional coordination across the entire process. Importantly, consumptive and productive assistance are viewed as complementary. Immediate assistance can support educational participation, while productive educational interventions may strengthen capabilities and future economic opportunities.

Overall, education-focused zakat has the potential to function as a strategic socio-economic intervention when appropriately targeted, Shariah-compliant, well governed, and linked to measurable educational and economic outcomes. The framework should therefore be regarded as a conceptual basis for further empirical testing rather than evidence that educational zakat by itself can eradicate poverty.

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