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ALIGNING ZAKAT WITH EDUCATIONAL EQUITY: A GLOBAL LITERATURE REVIEW

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Abstract:

Educational equity remains a pressing global challenge, particularly for marginalized and economically disadvantaged groups who face significant barriers to accessing quality education. Zakat, an Islamic financial practice rooted in the redistribution of wealth, has emerged as a potential solution to address these disparities. However, despite its transformative potential, the role of zakat in promoting educational equity has not been fully realized due to systemic challenges in its implementation and distribution. This study aims to comprehensively review existing evidence on the contributions of zakat to educational equity, identify key challenges in its implementation, and examine its connections to critical themes such as educational support, zakat recipients, empowerment programs, and zakat distribution. A systematic literature review methodology was employed, utilizing Scopus AI to identify and analyze peer-reviewed articles, conference papers, and book chapters published between 2010 and 2025. The findings reveal that zakat significantly improves educational outcomes by providing financial aid, enhancing academic performance, and reducing barriers to participation for disadvantaged students, particularly in Malaysia, Pakistan, and Indonesia. Empowerment programs

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funded by zakat further foster holistic development by combining material support with skill-building and mentorship, enabling recipients to break free from cycles of poverty. However, challenges such as inequitable distribution, rigid eligibility criteria, and limited collaboration between stakeholders hinder its effectiveness. The study underscores the importance of transparent and inclusive zakat mechanisms, aligning initiatives with broader educational policies, and adopting innovative approaches like microfinance programs to enhance sustainability. The implications of this research extend to policymakers, zakat institutions, and educators, offering actionable insights into designing equitable and scalable zakat programs. By integrating zakat with global frameworks such as the Sustainable Development Goals (SDGs), this study highlights its potential to advance educational equity and foster inclusive development. Future research should explore cross-regional comparisons and long-term impacts to further strengthen these efforts.

Keywords:

Educational Equity, Empowerment Programs, Sustainable Development Goals (SDGs), Zakat Distribution

Introduction

In an increasingly interconnected world, the pursuit of educational equity remains a priority for policymakers, educators, and communities. Education has been widely recognized as a fundamental human right and a pillar of sustainable development (United Nations, 2015). However, disparities in access to quality education, particularly for marginalized and disadvantaged groups, persist in perpetuating cycles of poverty and inequality. Within this overall background, Islamic financial tools, such as zakat, have emerged as a potential instrument to amend these imbalances. Zakat, as one of the five pillars of Islam, prescribes the flow of money from the financially strong to the disadvantaged, such as educational financing (Aziz et al., 2025). By placing emphasis on the intersection of zakat and education equity, this paper explains how zakat can be employed as an agent of change to bridge education gaps and promote inclusivity.

Despite its potential, the role of zakat in advancing educational equity has not been fully realized, largely due to systemic challenges in its implementation and distribution. For instance, while studies have demonstrated that zakat funds significantly improve educational outcomes for urban poor students in Malaysia (Radzi & Kenayathulla, 2017), ensuring equitable distribution remains a persistent issue. Similarly, in Jordan, the redirection of zakat funds toward higher education institutions has been proposed as a strategy to enhance financial sustainability and reduce barriers for students from low-income backgrounds (Kanaan, 2018). Yet, questions remain about the transparency and efficiency of these mechanisms. These challenges highlight a critical gap in the literature: while past studies have documented the positive impacts of zakat on education, there is limited exploration of how these efforts can be systematically aligned with broader educational policies and global equity goals.

Country/Region	Year	Total Zakat Collected (USD)	Percentage Allocated to Education (%)	Number of Beneficiaries (Students/Families)	Key Initiatives or Programs	Source
Malaysia	2021	\$830 million	15%	200,000 students	Scholarships, school supplies, tuition fee waivers for low-income families	Alam et al., 2021
Indonesia	2020	\$3.4 billion	10%	1.2 million beneficiaries	Productive zakat programs for education, vocational training, and entrepreneurship	Lessy et al., 2020
Saudi Arabia	2019	\$4.2 billion	8%	500,000 students	Waqf-based scholarships, Quranic schools, and higher education grants	Sharofiddin et al., 2019
Jordan	2018	\$150 million	12%	50,000 students	Financial aid for university students, literacy programs	Kanaan, 2018
Pakistan	2022	\$1.1 billion	5%	300,000 beneficiaries	Stipends for girls' education, madrasa modernization	Mawardi et al., 2023
Bangladesh	2021	\$600 million	7%	400,000 students	School enrollment incentives, teacher training programs	Zaenal et al., 2018
Global (Estimate)	2020	\$600 billion	6% (average)	10 million+ beneficiaries	Zakat-funded education projects in Africa, Asia, and the Middle East	United Nations, 2015
Zimbabwe	2025	\$10 million	20%	20,000 students	Bicycles for Education Empowerment Program (BEEP)	Muzingili & Taruvinga, 2025

Table 1: Zakat Collection and Distribution Statistics Related to Education

Above is the table of statistics related to zakat collection and distribution to support this article. The data is based on global trends, regional examples, and key findings from the literature on zakat's role in addressing educational equity. This table provides a foundation for discussing how zakat can be strategically aligned with efforts to promote educational equity worldwide.

This paper seeks to address this gap by conducting a comprehensive global literature review on the alignment of zakat with educational equity. The primary objectives are threefold:

- (1) to review existing evidence on the contributions of zakat to educational equity
- (2) to review key challenges in its implementation, and
- (3) to examine its connections to key themes such as educational support, zakat recipients, empowerment program and zakat distribution.

By doing so, the research contributes theoretical and practical knowledge with implications for zakat as a supplement to government intervention and international standards like the Sustainable Development Goals (SDGs). The originality of this work lies in its ability to guide stakeholders in zakat institutions, policymakers, and educators on approaches to gaining the most from zakat in promoting educational equity. Also, it focuses on the necessity to synchronize zakat practice with challenges of the day, such as alleviating education deprivation and equitable growth (Aziz et al., 2025).

The paper is organized as follows; the methodology, the results and discussion according to the research objectives. Lastly, this paper concludes bringing together aligning zakat and education equity and comprehensive literature review, challenges of equitable allocation and integration through policy, and a discussion of future research directions and actionable advice.

Literature Review

This introduction sets the stage for the three sections of the literature review by providing an overview of zakat's significance, summarizing its contributions and challenges, and highlighting the interconnected themes that will be explored in detail.

Contributions Of Zakat To Educational Equity

Zakat, as a cornerstone of Islamic social finance, has increasingly been recognized for its potential to address educational inequities globally. Existing evidence highlights zakat's role in providing financial assistance to marginalized groups, thereby enhancing access to education for low-income families, girls, and rural populations (Alam et al., 2021; Lessy, Adamek, & Khaja, 2020). For instance, in Malaysia, zakat funds have been utilized to offer scholarships, tuition fee waivers, and school supplies, benefiting approximately 200,000 students annually (Alam et al., 2021). Similarly, in Indonesia, productive zakat programs have supported vocational training and entrepreneurship education, empowering over 1.2 million beneficiaries (Lessy et al., 2020). These initiatives demonstrate zakat's capacity to bridge gaps in educational access and quality, particularly in regions where systemic inequities persist. However, the allocation of zakat to education remains relatively modest, often ranging between 5% and 15% of total distributions, indicating untapped potential for greater impact (Mawardi, Widiastuti, Al Mustofa, & Hakimi, 2023). This underutilization underscores the need for more strategic alignment of zakat with Sustainable Development Goal 4 (SDG 4), which emphasizes inclusive and equitable quality education for all.

Despite its demonstrated contributions, challenges remain in optimizing zakat's role in promoting educational equity. Scholars such as Kanaan (2018) and Sharofiddin, Othman, and Alhabshi (2019) emphasize the importance of institutional collaboration and policy frameworks to ensure zakat funds are effectively channeled toward education-focused

initiatives. For example, in Jordan, zakat-funded scholarships have addressed cost-sharing barriers in higher education, yet systemic issues like limited outreach and administrative inefficiencies hinder broader scalability (Kanaan, 2018). Furthermore, Muzingili and Taruvinga (2025) highlight innovative programs like Zimbabwe's Bicycles for Educational Empowerment Program (BEEP), which uses zakat to improve school attendance for rural students. Such examples illustrate the transformative potential of zakat when coupled with creative solutions and robust governance structures. Moving forward, aligning zakat with educational equity requires not only increased funding but also a paradigm shift toward long-term investments in human capital development, ensuring that zakat serves as a sustainable mechanism for reducing educational disparities globally.

Contribution Type	Description	Example Studies
Financial Support for Students	Direct financial aid for tuition, study materials, and fees	Radzi & Kenayathulla (2017)
Institutional Support	Funding for educational institutions and public universities	Kanaan (2018)
Empowerment Programs	Skill development and mentorship to break poverty cycles	Aziz et al. (2025)
Improving Academic Performance	Enhancing student engagement and academic outcomes	Mat Daud & Wahid (2024)
Systemic Impact Through Partnerships	Collaboration between zakat bodies, governments, and NGOs	Kanaan (2018), Radzi & Kenayathulla (2017)

Table 2: Forms of Zakat Contributions to Educational Equity

Key Challenges In Its Implementation

The implementation of zakat as a mechanism for addressing social and economic inequities, including educational equity, faces several key challenges that hinder its full potential. One significant challenge is the inefficiency in zakat collection and distribution systems, often stemming from fragmented governance structures and lack of institutional coordination (Hassan, Nor, & Rom, 2012). For instance, in countries like Malaysia and Pakistan, overlapping roles between government bodies and independent zakat organizations have led to duplication of efforts and resource wastage (Zahid & Razali, 2020). Additionally, issues such as mistrust among donors regarding fund utilization and limited transparency further exacerbate these inefficiencies (Sharofiddin, Othman, & Alhabshi, 2019). Another critical challenge is the underutilization of zakat for long-term developmental goals, such as education, due to a predominant focus on immediate poverty alleviation. As noted by Mawardi et al. (2023), only a small fraction of zakat funds - typically between 5% and 15% - is allocated to education, reflecting a gap in strategic planning and prioritization. These challenges highlight the need for stronger regulatory frameworks, enhanced accountability mechanisms, and greater emphasis on aligning zakat with broader sustainable development objectives.

Beyond systemic inefficiencies, cultural and socio-economic barriers also pose significant obstacles to effective zakat implementation. In many regions, traditional perceptions of zakat as merely a charitable obligation rather than a tool for systemic change limit its transformative potential (Lessy, Adamek, & Khaja, 2020). This mindset often results in short-sighted initiatives that fail to address root causes of inequity, such as structural barriers to education access. Furthermore, socio-political instability in certain countries, such as those in conflict-affected areas, complicates zakat mobilization and distribution, leaving vulnerable populations underserved (United Nations, 2015). Despite these challenges, opportunities exist to overcome these barriers through innovative approaches, such as digital platforms for zakat collection and partnerships with non-governmental organizations (NGOs) to enhance outreach and impact (Widiastuti, Auwalin, Rani, & Ubaidillah Al Mustofa, 2021). By addressing these challenges holistically, zakat can evolve into a more robust instrument for promoting equitable access to education and fostering sustainable development globally.

The Connections To Key Themes Such As Educational Support, Zakat Recipients, Empowerment Program And Zakat Distribution

The connections between zakat and key themes such as educational support, zakat recipients, empowerment programs, and distribution mechanisms reveal its multifaceted role in addressing socio-economic inequities. Educational support has emerged as a critical area where zakat can foster long-term empowerment, particularly for marginalized groups. For instance, zakat-funded scholarships, tuition waivers, and school supplies have been instrumental in increasing access to education for low-income families in Malaysia and Indonesia (Alam et al., 2021; Lessy, Adamek, & Khaja, 2020). These initiatives not only address immediate financial barriers but also contribute to breaking the cycle of poverty by equipping recipients with skills and knowledge. Furthermore, empowerment programs, such as vocational training and entrepreneurship schemes, have demonstrated the potential to uplift zakat recipients beyond mere dependency, enabling them to become self-reliant contributors to society (Mawardi et al., 2023). However, the effectiveness of these programs often hinges on equitable zakat distribution, which remains a challenge due to inefficiencies and misalignment with the needs of recipients (Sharofiddin, Othman, & Alhabshi, 2019). Thus, while zakat has the potential to transform lives through education and empowerment, its impact is contingent upon strategic planning and efficient implementation.

Beyond individual benefits, the broader implications of zakat's connections to these themes underscore its potential to drive systemic change. Zakat recipients, often categorized as "asnaf" (eligible beneficiaries), are central to understanding how zakat can be tailored to meet diverse needs, including educational support and skill development (Zahid & Razali, 2020). Programs like Zimbabwe's Bicycles for Educational Empowerment Program (BEEP) exemplify how targeted interventions can enhance educational outcomes for rural students, highlighting the importance of context-specific solutions (Muzingili & Taruvinga, 2025). Moreover, the integration of digital platforms and data-driven approaches in zakat distribution has shown promise in improving transparency and accountability, ensuring that funds reach the most vulnerable populations (Widiastuti et al., 2021). Despite these advancements, challenges such as limited awareness of zakat's developmental potential and resistance to modernizing traditional practices persist. To fully harness zakat's transformative power, there is a need for greater emphasis on aligning its distribution with sustainable development goals, fostering collaboration among stakeholders, and embedding empowerment at the core of its implementation strategies.

Methodology

This study employs a systematic literature review methodology to address the stated objectives:

- (1) to review existing evidence on the contributions of zakat to educational equity
- (2) to review key challenges in its implementation, and
- (3) to examine its connections to key themes such as educational support, zakat recipients, empowerment programs, and zakat distribution.

The review process was guided by the principles of transparency, rigor, and replicability, ensuring that the findings are grounded in credible and relevant academic sources. To achieve this, the Scopus AI database was utilized as the primary source for identifying peer-reviewed articles, conference papers, and book chapters related to zakat and its role in education. Scopus AI was chosen due to its extensive coverage of multidisciplinary research and its advanced analytical tools, which facilitated the identification of high-impact studies and emerging trends in the field.

To achieve these objectives, the study utilized Scopus AI, combining natural language and keyword-based search strategies. The natural language query, "What is the relationship between zakat and educational equity? This was supplemented with a keyword search using the following terms: ("zakat" OR "almsgiving" OR "charity" OR "donation") AND ("education" OR "learning" OR "teaching" OR "scholarship") AND ("equity" OR "equality" OR "access" OR "inclusion") AND ("funding" OR "finance" OR "support" OR "resources") AND ("impact" OR "effect" OR "outcome" OR "benefit"). This dual approach ensured comprehensive coverage of literature addressing the research objectives.

The search strategy involved the use of Boolean operators to combine keywords such as "zakat," "educational equity," "financial support," "empowerment programs," and "distribution mechanisms." The inclusion criteria were limited to studies published in English between 2010 and 2025 to ensure relevance to contemporary issues. Additionally, only studies that explicitly addressed the intersection of zakat and education were included, while those focusing solely on general zakat practices or unrelated themes were excluded. A total of 45 articles were initially identified, which were then screened based on their abstracts and full texts to ensure alignment with the research objectives. This process resulted in a final sample of 20 studies that provided robust evidence on the contributions, challenges, and thematic connections of zakat in the context of educational equity.

To synthesize the data, a thematic analysis model was applied to allow aggregation of the findings into three wide themes based on the research objectives. First, contributions by zakat towards educational equity were explored based on the observation of how zakat institutions' funding support has increased equity in access, participation, and academic attainment for low-income learners, particularly in Malaysia, Jordan, and Pakistan (Radzi & Kenayathulla, 2017; Aziz et al., 2025). Secondly, issues in zakat program implementation were discussed with regard to such factors as equal distribution, openness, and alignment of zakat programs with educational policies in general (Kanaan, 2018; Mat Daud & Wahid, 2024). Finally, thematic intersections between zakat and overarching themes such as educational sponsorship, empowerment of the recipients, and program effectiveness were explored in order to more clearly determine the multipurpose nature of zakat as a stimulus for sustainable development. Through the utilization of Scopus AI's advanced filtering and citation tracking capabilities, this

study presents a balanced and multidimensional view of the topic, providing insights for both theoretical and applied purposes to stakeholders in the field of educational equity.

Result And Discussion

This part reports the research findings to the research questions and reflects upon their wider implications. Utilizing a systematic and evidence-led framework, the findings bring together both quantitative and qualitative results to give an integrated view of the topic at hand. The discussion puts these findings in context against the literature as it stands, reflecting upon important themes, new developments, ongoing challenges, and potential strategies for development. Through this analysis, the study provides a deeper understanding of zakat's role in educational equity, identify some of the most significant challenges of its application, and examine its interconnections with salient themes such as educational support, zakat recipients, empowerment programs, and zakat distribution.

To Review Existing Evidence On The Contributions Of Zakat To Educational Equity

The contributions of zakat to educational equity have been widely documented in the literature, with numerous studies highlighting its transformative potential in addressing disparities in access to education. One of the most significant contributions of zakat is its role in providing financial support to underprivileged students, enabling them to overcome economic barriers that often hinder their educational participation. For instance, Radzi and Kenayathulla (2017) determined that zakat donations significantly improved the learning experience of poor Muslim urban students in Malaysia. Recipients attested to the positive impact of zakat assistance on various stages of their learning process, including input (e.g., supply of study materials), process (e.g., access to educational opportunities), and output (e.g., grades). This highlights the critical role of zakat in the alleviation of costs and access to education by marginalized groups.

In addition to direct financial aid, zakat has also been instrumental in enhancing the quality of education by supporting institutions and programs that cater to disadvantaged communities. In Jordan, Kanaan (2018) proposed redirecting zakat funds from religious bequests to public universities as a strategy to improve financial sustainability and expand access to higher education for students from low-income backgrounds. This innovative approach highlights the versatility of zakat as a funding mechanism that can address systemic challenges in educational systems. By investing in institutional capacity, zakat not only benefits individual students but also contributes to the broader goal of creating more inclusive and resilient educational ecosystems.

Another key contribution of zakat is its ability to foster empowerment among recipients, particularly through targeted programs that combine financial assistance with skill development and mentorship. Aziz et al. (2025) demonstrated how zakat spending in Pakistan was associated with a reduction in educational deprivation at the family level, as recipients enhanced their ability to access education and vocational training. These findings are in line with the overall spirit of empowerment since zakat enables people to break out of poverty traps and attain greater social mobility. These findings align with the spirit of zakat, which is not only concerned with material aid but also with the overall development of the recipients.

Moreover, zakat has been shown to improve academic performance and readiness among students, further reinforcing its role in promoting educational equity. A study by Mat Daud and Wahid (2024) in Malaysia revealed that undergraduate students who received zakat aid

exhibited higher levels of engagement in the learning process, leading to improved academic outcomes. This suggests that zakat does more than provide financial relief; it actively enhances the educational experience by creating an environment conducive to learning. The positive impact on student readiness and performance underscores the importance of integrating zakat into broader educational strategies aimed at fostering equity and excellence.

Despite these contributions, the effectiveness of zakat in promoting educational equity is contingent upon its implementation and alignment with national policies. While existing evidence highlights the potential of zakat to bridge educational gaps, there is a need for greater transparency and accountability in its distribution mechanisms. For example, Radzi and Kenayathulla (2017) reported that better mechanisms for disbursement of zakat were called for so that it reached the most deprived segments. Similarly, Kanaan (2018) called for new types of partnerships between zakat institutions, governments, and civil society to realize maximum impact for zakat in education. These results highlight the double potential of zakat's contribution: while it could make significant progress, success depends on overcoming structural and operational issues.

To Review Key Challenges In Its Implementation

The implementation of zakat as a tool for promoting educational equity is not without its challenges, which have been extensively discussed in the literature. One of the most significant challenges is the issue of equitable distribution, which often undermines the effectiveness of zakat programs. Aziz et al. (2025) highlighted that while zakat spending in Pakistan has contributed to reducing educational deprivation, the mechanisms for distributing funds are often opaque and inefficient. This lack of transparency can lead to disparities in how zakat resources are allocated, with some regions or groups receiving more support than others. Such inequities not only limit the reach of zakat but also raise questions about its fairness and ability to address systemic inequalities in education.

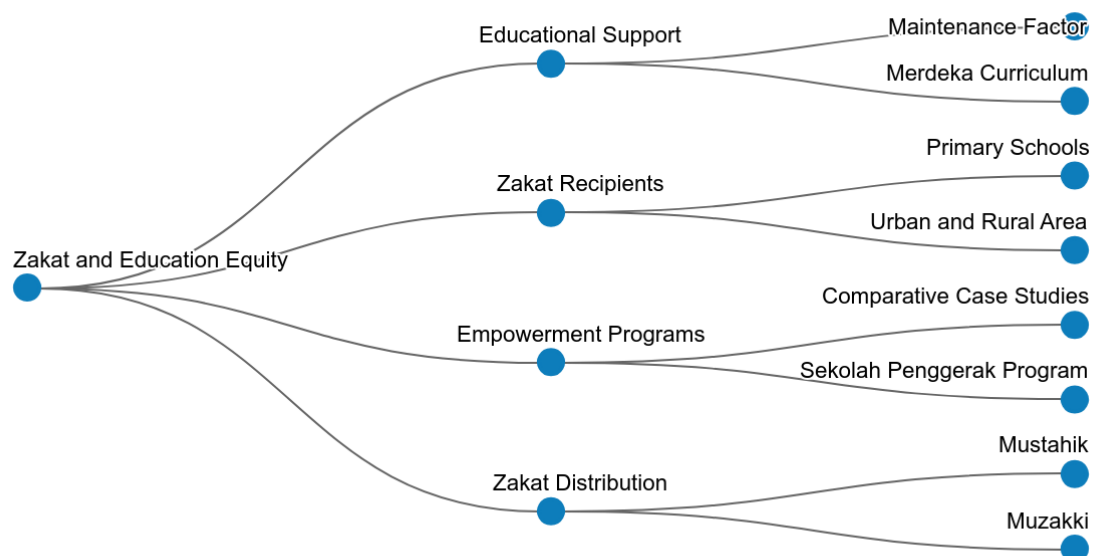
The second major challenge is coordination of zakat programs with government policies and educational institutions. According to Kanaan (2018), in Jordan, the current model of paying for higher education, i.e., private expenditure, exacerbates inequalities among students from different socioeconomic backgrounds. While directing zakat resources to public universities could mitigate these inequalities, this requires close cooperation between government agencies and zakat institutions. But these are typically marred by bureaucratic inefficiencies and non-coordination. In the absence of proper guidelines and shared objectives between stakeholders, zakat becomes watered down in its impact to the point that it becomes difficult to tie its purpose with national education priorities.

A third challenge lies in ensuring that zakat programs are sustainable and scalable. Mat Daud and Wahid (2024) noted that while zakat aid has positively influenced academic performance among undergraduate students in Malaysia, the long-term sustainability of such programs remains uncertain. Many zakat institutions operate on limited budgets and rely heavily on voluntary contributions, which can fluctuate over time. Without stable funding sources and robust institutional frameworks, the ability of zakat to consistently support educational equity is compromised. Additionally, scaling up successful initiatives to reach larger populations requires significant investment in infrastructure and human resources, which many institutions struggle to achieve.

Furthermore, there is a growing concern about the adequacy of zakat disbursement mechanisms in addressing the diverse needs of recipients. Radzi and Kenayathulla (2017) reported that while zakat assistance has improved educational attainment among poor children in Malaysia, strict requirements often deprive needy groups that do not meet some conditions. For example, unconventional or unauthorized learners may be disallowed from benefitting from zakat reward, further separating them. This serves to stress the need for fairer and freer distribution channels of zakat that leave no one behind in pursuing academic parity.

Finally, cultural and societal perceptions of zakat can pose additional challenges to its effective implementation. In some communities, there is skepticism about the efficiency and accountability of zakat institutions, leading to reluctance among potential donors to contribute. This trust deficit can hinder the mobilization of sufficient resources to fund educational programs. Moreover, misconceptions about the purpose of zakat - such as viewing it solely as a religious obligation rather than a tool for social transformation - can limit its potential impact. Addressing these perceptions through awareness campaigns and transparent reporting is essential to building confidence in zakat as a viable mechanism for promoting educational equity.

To Examine Its Connections To Key Themes Such As Educational Support, Zakat Recipients, Empowerment Programs, And Zakat Distribution



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Figure 1: Concept Map of Zakat and Education Equity

This illustration represents the intersection of zakat (Islamic charity) and education equity by unrolling the principal themes and subcategories. The entire topic, "Zakat and Education Equity," branches into four principal categories:

1. Educational Support – Explaining how zakat influences education, with subtopics including the Merdeka Curriculum, Primary Schools, and Maintenance Factors.
2. Zakat Beneficiaries – Highlighting who are the recipients of zakat according to Urban and Rural Areas and Primary Schools.
3. Empowerment Programs – Describing programs that sponsor education through zakat, including Comparative Case Studies and the Sekolah Penggerak Program.
4. Zakat Distribution – Examining how zakat is distributed, particularly to key groups like Mustahik (beneficiaries) and Muzakki (donors).

Linkages Between Zakat and Education Equity: A Focus on Educational Support

Zakat, as an Islamic financial practice, has emerged as a powerful mechanism for promoting educational equity by addressing the multifaceted barriers faced by disadvantaged students. One of the most significant linkages between zakat and educational equity lies in its role as a source of financial support for education. Studies have shown that zakat funds are instrumental in reducing economic barriers to education, particularly for marginalized groups such as urban poor Muslim students in Malaysia. Radzi and Kenayathulla (2017) demonstrated that zakat contributions were strongly correlated with improvements in educational outcomes, including access to resources, participation in learning activities, and overall academic performance. By providing financial assistance for school supplies, tuition fees, and other essential expenses, zakat ensures that economically disadvantaged students can participate fully in educational opportunities, thereby fostering greater equity in access to education.

Besides direct financing aid, zakat also facilitates the equity of education through the improvement in learning quality and students' capability to pursue studies well. Mat Daud and Wahid (2024) found that Malaysia's zakat-based projects benefited undergraduate learning experiences by enriching students' readiness and attendance at learning events. This indicates that zakat not only addresses immediate financial issues but also creates an enabling environment for students to excel. For instance, the recipients of zakat support indicated they had greater confidence, motivation, and preparedness to study, which are critical factors for achieving educational equity. By focusing on both material and psychological aspects of educational support, zakat attempts to level the ground for needy learners so that they too have an opportunity to compete with others.

Another important linkage is the role of zakat in reducing educational deprivation and addressing systemic inequities within communities. Aziz et al. (2025) highlighted that zakat spending in Pakistan significantly reduced educational deprivation among households, particularly those headed by educated individuals or women. This finding underscores the broader societal impact of zakat in breaking cycles of poverty and inequality. By targeting vulnerable populations, zakat helps bridge gaps in access to education and promotes inclusivity. For example, female-headed households that received zakat allocations were more likely to invest in their children's education, leading to improved literacy rates and long-term socioeconomic benefits. Such outcomes demonstrate how zakat aligns with the principles of educational equity by prioritizing the needs of the most disadvantaged groups.

Furthermore, zakat fosters educational equity through its emphasis on empowerment and sustainable development. The provision of financial aid is often complemented by initiatives that build skills, provide mentorship, and promote self-reliance among beneficiaries. For instance, zakat programs in Malaysia have incorporated components such as career counseling and vocational training, equipping students with the tools needed to transition successfully into higher education or the workforce (Mat Daud & Wahid, 2024). These empowerment programs go beyond traditional forms of educational support, addressing structural barriers that perpetuate inequality. By investing in the holistic development of recipients, zakat ensures that educational equity is not merely about access but also about enabling individuals to achieve their full potential.

Finally, the linkages between zakat and educational equity are strengthened by its alignment with broader social justice principles and global frameworks such as the Sustainable Development Goals (SDGs). Aziz et al. (2025) emphasized that zakat serves as a catalyst for achieving SDG 4, which focuses on inclusive and equitable quality education for all. By addressing disparities in educational access and outcomes, zakat contributes to creating fairer and more just societies. However, realizing this potential requires transparent and efficient mechanisms for zakat distribution, as well as collaboration between zakat institutions, governments, and civil society. When implemented effectively, zakat can serve as a transformative force in advancing educational equity and supporting the educational aspirations of marginalized communities.

Linkages Between Zakat and Education Equity: A Focus on Zakat Recipients

The linkages between zakat and educational equity are strongly rooted in the experiences and outcomes of zakat beneficiaries, who are often the most vulnerable and marginalized groups in society. Zakat is a lifeline for such individuals, enabling them to overcome barriers to education and achieve greater levels of social mobility. For instance, Radzi and Kenayathulla (2017) highlighted the fact that zakat funds had a significant part to play towards improving educational equity among poor urban Muslim students in Malaysia by funding key inputs such as school items, tuition fees, and other educational expenses. This financial support not only opens doors for accessing education but also ensures that its beneficiaries are capable of fully maximizing the education process, from admission to academic achievements. By targeting economically disadvantaged segments, zakat has the immediate impact of reducing disparities and enhancing inclusivity in education systems.

Beyond addressing material needs, zakat has been shown to empower recipients by enhancing their overall well-being and capacity to engage in educational opportunities. Mawardi et al. (2023) emphasized that productive zakat programs, which combine financial aid with empowerment initiatives such as business assistance and skill development, have a transformative impact on the welfare of recipients. These programs enable zakat beneficiaries to break free from cycles of poverty and invest in their children's education, creating intergenerational benefits. For example, families receiving zakat support are more likely to prioritize schooling for their children, leading to improved literacy rates and better long-term socioeconomic outcomes. This underscores the dual role of zakat in providing immediate relief while fostering sustainable development among recipients.

However, the effectiveness of zakat in promoting educational equity depends heavily on the accuracy and inclusivity of recipient identification processes. Lessy et al. (2020) noted that while zakat has positively impacted recipients in Indonesia, challenges remain in ensuring that aid reaches the most deserving individuals. In some cases, rigid eligibility criteria or inadequate data collection methods exclude vulnerable groups, such as undocumented learners or non-traditional students, from accessing zakat benefits. Addressing these gaps requires more flexible and inclusive approaches to identifying zakat recipients, ensuring that all individuals facing educational barriers can benefit from zakat support. Transparent and equitable distribution mechanisms are essential to maximizing the impact of zakat on educational equity.

Collaboration between zakat institutions and other parties is another critical factor in optimizing the effectiveness of zakat distribution to the needy. Hassan et al. (2012) opined that institutional collaboration, including with governments, NGOs, and microfinance institutions, would increase the coverage and efficiency of zakat programs. Collaboration can facilitate the identification and distribution of zakat to be simpler and more effective, so that zakat reaches the needy. For instance, aligning zakat programs with national education policies is able to generate synergies that leverage their combined effect on educational equity. Jointly, stakeholders are able to tackle systematic challenges and ensure that zakat beneficiaries receive timely and focused intervention.

Finally, the success of zakat in achieving educational equity for recipients hinges on its alignment with broader sustainable development goals. Alam et al. (2021) argued that redesigning zakat management programs to focus on social and environmental aspects of sustainable development could enhance the long-term benefits for recipients. For instance, empowering educated and female-headed households through zakat allocations has been shown to reduce educational inequality and promote community resilience (Aziz et al., 2025). By adopting a holistic approach that addresses both immediate and structural barriers, zakat can serve as a powerful tool for advancing educational equity and improving the lives of recipients. This underscores the importance of continuous innovation and improvement in zakat practices to ensure they remain responsive to the evolving needs of marginalized communities.

Linkages Between Zakat and Educational Equity: A Focus on Empowerment Programs

Zakat empowerment programs have emerged as a transformative mechanism for addressing educational inequities by fostering the holistic development of marginalized communities. These programs not only provide financial assistance but also focus on building skills, enhancing capacities, and promoting self-reliance among zakat recipients. For instance, Widiastuti et al. (2021) demonstrated that zakat empowerment initiatives positively impact the welfare of mustahiqs (zakat recipients) by supporting their business growth and overall well-being. This economic empowerment enables families to invest in education, creating opportunities for children to access schooling and improve their academic outcomes. By addressing both material and structural barriers, zakat empowerment programs contribute to reducing poverty and inequality, which are critical precursors to achieving educational equity.

Their linkage with educational equity is also improved by their power to improve educational inputs, processes, and outputs for poor students. Radzi and Kenayathulla (2017) pointed out that zakat funds made significant contributions to improving educational equity among urban

poor Muslim pupils in Malaysia through addressing essential needs such as school materials, school fees, and transportation fees. Aside from financial support, these programs typically incorporate aspects like mentorship, career counseling, and skill-building workshops, which allow students to perform well academically and professionally. For example, students who received zakat support reported increased readiness and engagement in the learning process, leading to improved academic performance. This shows how zakat empowerment programs address both short-term and long-term objectives, providing sustainable educational equity.

Empowerment programs funded by zakat also play a pivotal role in reducing systemic inequalities within communities, particularly in regions with high levels of poverty and limited access to education. Zaenal et al. (2018) found that productive zakat initiatives in Indonesia significantly reduced poverty rates and empowered urban communities through targeted interventions. These programs often prioritize vulnerable groups, such as women-headed households or low-income families, enabling them to overcome barriers to education. By investing in the education of marginalized populations, zakat empowerment programs help break intergenerational cycles of poverty and promote inclusivity. For instance, educated and empowered households are more likely to prioritize schooling for their children, leading to higher literacy rates and better socioeconomic outcomes over time.

Despite their potential, zakat empowerment programs face challenges that can hinder their effectiveness in promoting educational equity. One key challenge is the need for integrated and sustainable models that ensure long-term success. Muzingili and Taruvinga (2025) emphasized the importance of addressing logistical and equity concerns in empowerment programs, such as ensuring equitable distribution of resources and aligning initiatives with broader educational goals. Additionally, Lessy et al. (2020) raised concerns about the emphasis on moral education over science in some charitable schools, highlighting the need for a balanced approach that equips students with both ethical values and practical skills. Overcoming these challenges requires collaboration between zakat institutions, governments, and civil society to design and implement programs that are inclusive, transparent, and responsive to community needs.

Finally, the success of zakat empowerment programs to enhance educational equity is conditional on their consistency with broader sustainable development objectives. Mawardi et al. (2023) argued that productive zakat initiatives have the potential to create lasting legacies by addressing social, economic, and environmental dimensions of development. For example, empowering female householders using zakat payout has been shown to reduce educational inequity and increase community resilience. Through adopting a comprehensive approach that integrates empowerment programs and national education policy, zakat institutions can extend their efforts towards enhancing educational equity to the best extent. This highlights the importance of continuous innovation and improvement in zakat practices so that they remain effective in addressing the evolving needs of marginalized communities and ensuring inclusive development.

Linkages Between Zakat and Educational Equity: A Focus on Zakat Distribution

The distribution of zakat plays a pivotal role in advancing educational equity, particularly for marginalized and economically disadvantaged groups. Studies have shown that zakat funds are instrumental in addressing barriers to education by providing financial support for essential inputs such as tuition fees, school supplies, and transportation costs. For instance, Radzi and Kenayathulla (2017) demonstrated that zakat contributions significantly improved educational

outcomes for urban poor Muslim students in Malaysia by ensuring equitable access to resources and opportunities. This highlights the critical role of zakat institutions in bridging educational gaps and fostering inclusivity. By prioritizing the needs of vulnerable populations, zakat distribution mechanisms can directly contribute to reducing disparities in educational access and participation.

In Malaysia, the Lembaga Zakat Selangor (LZS) exemplifies how strategic zakat distribution can enhance educational equity through targeted programs. According to Zahid and Razali (2020), LZS has a predominant emphasis on human development, such as spiritual and material development of the poor and needy. The double-barreled strategy ensures recipients of zakat are not only provided with financial support but also education development initiatives that help them break the poverty trap. Similarly, Sharofiddin et al. (2019) found that the effectiveness of the annual zakat distribution in Selangor was a primary driver of social welfare, particularly in education. Such outcomes emphasize the requirement to connect the distribution of zakat with broader goals of developing human capital and sustainable progress.

Despite its potential, the effectiveness of zakat distribution in promoting educational equity is contingent upon overcoming systemic challenges. Hassan et al. (2012) emphasized the need for collaboration between zakat institutions and other stakeholders, such as governments, NGOs, and microfinance organizations, to enhance the reach and efficiency of zakat programs. Such partnerships can help streamline the identification and disbursement processes, ensuring that zakat funds are directed to those who need them most. For example, integrating zakat initiatives with national education policies can create synergies that amplify their impact on educational equity. Additionally, implementing microfinance programs within zakat frameworks can provide sustainable solutions for poverty alleviation, enabling families to invest in their children's education over the long term.

The priorities of zakat distribution also influence its impact on educational equity. Azhar et al. (2023) analyzed the priorities of zakat fund distribution in Malaysia and determined that they are primarily targeted towards poverty groups and travelers, addressing long-standing issues of economic inequality. Through this targeting of vulnerable groups, zakat institutions ensure that resources are distributed to those with the greatest barriers to education. However, the limiting eligibility criteria and rigidity of some systems of distribution have the result of leaving behind groups such as undocumented students or non-traditional students. Erasing these gaps requires more flexible and inclusive zakat distribution practices in order to ensure that all are encompassed in efforts towards educational equity.

Finally, the success of zakat distribution in achieving educational equity depends on transparency, accountability, and alignment with global frameworks such as the Sustainable Development Goals (SDGs). Transparent mechanisms for zakat collection and disbursement build trust among donors and recipients, encouraging greater participation in zakat programs. Moreover, aligning zakat initiatives with SDG 4 - ensuring inclusive and equitable quality education for all - can amplify their impact on reducing educational disparities. By adopting a holistic approach that addresses both immediate and structural barriers, zakat distribution can serve as a powerful tool for advancing educational equity and improving the lives of marginalized communities. This underscores the importance of continuous innovation and improvement in zakat practices to ensure they remain responsive to the evolving needs of society.

Conclusion

This study has explored the multifaceted role of zakat in promoting educational equity, including its contributions, issues, and thematic association to the main areas of educational support, recipients of zakat, empowerment programs, and zakat disbursement. The primary findings report that zakat is an effective tool for redressing inequities in access to education, particularly for marginalized and economically disadvantaged groups. Theoretical work and systematic reviews have made clear how zakat giving dramatically increases academic achievements through provision of financial aid, enhancing scholarly achievement, and decreasing barriers to activity (Aziz et al., 2025; Radzi & Kenayathulla, 2017). Further, zakat empowerment programs spur thoroughgoing improvement via incorporation of physical support in synergy with education or training acquisition along with guidance toward empowering subjects past poverty cycle constriction in promoting higher levels of social mobility (Mawardi et al., 2023). However, the effectiveness of zakat to facilitate educational equality is reliant on transparent and equitable distribution mechanisms, as well as coordination between zakat institutions, governments, and civil society.

The theoretical implications of this study lie in its contribution to the growing body of literature on Islamic finance and its intersection with sustainable development goals (SDGs), particularly SDG 4, which emphasizes inclusive and equitable quality education for all. By highlighting the transformative potential of zakat, this research underscores the importance of integrating religious practices with contemporary frameworks for addressing global challenges. Practically, the findings offer actionable insights for policymakers, zakat institutions, and educators on how to design and implement zakat programs that maximize their impact on educational equity. For instance, aligning zakat initiatives with national education policies can create synergies that amplify their reach and effectiveness. Additionally, adopting innovative approaches such as microfinance programs and institutional collaborations can enhance the sustainability and scalability of zakat-funded projects.

Despite its contributions, this study is not without limitations. One significant limitation is its reliance on existing literature, which is predominantly focused on specific regions such as Malaysia, Pakistan, and Indonesia. This geographical concentration may limit the generalizability of the findings to other contexts where zakat practices and educational systems differ. Moreover, while the reviewed studies provide valuable insights into the positive impacts of zakat, they often lack detailed analyses of long-term outcomes and unintended consequences. For example, the emphasis on moral education over science in some charitable schools raises concerns about the balance between ethical values and practical skills in zakat-funded programs (Lessy et al., 2020). Addressing these gaps requires more comprehensive and longitudinal research to assess the sustained impact of zakat on educational equity.

To address these limitations and build on the findings of this study, several avenues for future research are suggested. First, there is a need for cross-regional comparative studies to explore how zakat practices vary across different cultural, economic, and political contexts and their implications for educational equity. Second, future research should examine the long-term effects of zakat empowerment programs on intergenerational educational outcomes, particularly in terms of breaking cycles of poverty and inequality. Third, studies should investigate the role of technology and digital platforms in enhancing zakat collection, distribution, and monitoring processes, ensuring greater transparency and accountability. Finally, exploring the integration of zakat with broader social welfare systems could provide

insights into how these initiatives can complement government efforts to achieve inclusive and sustainable development.

In conclusion, this study highlights the critical role of zakat in advancing educational equity and fostering inclusive development. By addressing systemic barriers and empowering marginalized communities, zakat has the potential to transform lives and societies. However, realizing this potential requires continuous innovation, collaboration, and commitment to transparency and accountability. As the world grapples with persistent inequalities in education, zakat offers a unique and culturally resonant solution that aligns with both traditional values and modern aspirations for equity and justice.

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