

**ANALYSIS ON THE IMPLEMENTATION OF ZAKAT INTERVIEW
PANEL: A SURVEY AT UNIT ZAKAT, SEDEKAH
AND WAKAF (UZSW) OF UiTM JOHOR**

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Abstract	<p><i>Zakat interview panel is one of the important members that acts to determine the eligibility of zakat recipient. UiTM Johor is one of the universities that apply zakat interview panel to speed up the zakat interview. However, there is slight inaccuracy in choosing the right asnaf for the applicant as the panel appointed is from various backgrounds. Therefore, the purpose of this research conducted is to study the factors affecting the inaccuracy of asnaf identification by zakat interview panel to the zakat applicants of UiTM Johor. This research uses qualitative method by using source of documents through E-ZAKAT system of UiTM Johor thematically. In addition, data was analyzed based on semi-structured interview from the coordinator of UZSW by using content analysis approach. The result of the study shows inaccuracy in identifying the right asnaf from the panel. This situation occurred due to several factors in terms of position or background and experience period of the panel. It is also affected by the lack of understanding related to the category of asnaf provided in the system. Nevertheless, the factors are not such a big matter that need to be addressed and highlighted. This is because their appointment as a panel greatly helps UZSW in speeding up the interview process.</i></p> <p>Keywords: <i>Zakat, Interview Panel, UZSW, Category of Asnaf, UiTM Johor.</i></p>
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INTRODUCTION

The implementation of zakat interview panel is part of the process to ensure that zakat, which is a form of almsgiving in Islam, is distributed fairly and according to Islamic principles. Zakat is one of Islam's five pillars and is required by all Muslims who meet certain wealth standards. It requires giving a portion of one's wealth to those in need, such as poor, needy, and others.

The zakat interview panel is normally in charge of determining the eligibility of zakat recipients. This process includes conducting interviews with applicants to determine their financial condition and match the zakat eligibility requirements. By having a structured interview process conducted by qualified individuals, zakat institutions can better assess the needs of recipients and ensure that zakat funds are allocated to those who are most deserving. In order to distribute zakat in a way that upholds the values of justice and compassion, the panel is necessary for the process.

However, there is slight inaccuracy in choosing the right *asnaf* for the applicant as the panel appointed is from various backgrounds. Therefore, this research is conducted to study the factors affecting the inaccuracy of *asnaf* identification by zakat interview panel to the zakat applicants of UiTM Johor. This is to ensure that the panel is well acknowledged in choosing the right *asnaf* after done the interview session. Other than that, it helps the applicant to get the sufficient amount of zakat according to the difficulty level of their life.

LITERATURE REVIEW

Concept of Zakat According to Islam

Zakat is the fourth pillar of Islam and it is very important matter. The word zakat زكاة is taken from زكا الشيء which means something increase and fertile. Zakat also means clean. It is parallel to the al-Quran as follows:

﴿قَدْ أَفْلَحَ مَنْ زَكَّاهَا﴾

Meaning: *Indeed he succeeds who purifies his ownself (i.e. obeys and performs all that Allah ordered, by following the true faith of Islamic monotheism and by doing righteous good deeds).* (al-Quran. As-Syams: 9)

Based on the verse above, a successful person is a person who cleanses himself from all bad morals. Zakat is also derived from the word *zaka* (زكى) which means pure and fertile including clean, blessing, growing, and good for zakat wealth, zakat payer and zakat recipient (*asnaf*) (Lembaga Zakat Selangor [LZS], n.d.).

Meanwhile, the meaning of zakat according to *syara'* is a certain amount taken from a certain portion of the property, which must be given to a certain group when meet the requirements and conditions. Property given to a certain group is called a zakat. This is because the distribution and the prayer of the recipient will cause the rest of the property to be fertile and increase in blessings (Al-Khin et al, 2003). Meanwhile, LZS (n.d.) stated that zakat is issuing certain wealth at a certain rate according to certain conditions to be distributed to certain groups.

The *hukm* of zakat has a good argument (القطعي) in terms of guidance (الدلالة) and *thabit*. It makes the *hukm* of zakat clear and must (obligatory) be known from Islamic perspective. Therefore, those who deny the obligatory of zakat can be classified as kafir. The commands to issue zakat is also mentioned 32 times in the al-Quran (Al-Khin et al., 2003). According to the al-Quran, Allah stated that:

﴿وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ...﴾

Meaning: *And establish prayer and give zakah...* (al-Quran. al-Baqarah: 43)

Paying zakat means cleaning the property of any *syubhah* matters. In other words, it removes the rights of others in the property especially the right of people who really need and seek it.

Zakat has many advantages and benefits to the zakat payer and the recipient. Firstly, the practice of zakat can make the zakat payer to be more generous and cleanse the heart from stinginess and miserliness. Besides, zakat can strengthen the relationship between zakat payer and others. Zakat also plays a good role in ensuring the perfect community other than being able to deal with the problem of unemployment (Al-Khin et al., 2003).

In addition, zakat recipients or known as *asnaf* can be categorized into eight which are *al-fuqara'* (poor), *al-masakeen* (needy), *fisabilillah* (for the sake of Allah), *muallaf* (those inclined towards Islam), *al-amileen* (zakat administrator), *al-riqab* (slave), *al-gharimeen* (debtor) and *ibnu sabil* (wayfarer). Allah has stated the category of *asnaf* as follows:

﴿إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ﴾

Meaning: *As-Sadaqat (i.e., Zakah) are only for the Fuqara', and Al-Masakin and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's cause, and for Ibn As-Sabil; a duty imposed by Allah. And Allah is All-Knower, All-Wise. (al-Quran. Al-Tawbah: 60)*

The details definition of every *asnaf* can be explained in the table below:

Category	State Islamic Religious Council of Johor (MAINJ)	Bahagian Zakat, Sedekah dan Wakaf of UiTM (ZAWAF)	Bahagian Zakat, Sedekah dan Wakaf of UiTM (ZAWAF)
		*The definition is referred to the Islamic Religious Council of Federal Territory Zakat Collection Center (PPZ MAIWP)	*The definition is referred to the Selangor Zakat Board (LZS)
<i>Al-Fuqara' (poor)</i>	A person who does not have property and the result of effort (work) that can meet the basic needs (daruriat) for himself and his dependents, not additional needs (hajat) and not luxury needs (tahsiniat), including those who do not have the ability to work due to a disease.	A person who does not have any property, job or income from the other sources that: 1. Does not reach 50% of his daily needs and the needs of his dependents. 2. Does not reach 50% of the living expenses of a person who lives moderately and his dependents.	Muslims who have no property or income, or who have property or income but do not reach 50% of the kifayah limit for themselves and their dependents.
<i>Al-Masakeen (needy)</i>	A person who has a job or result of effort that only partially meets basic needs (daruriat) but is not enough for himself and his dependents.	A person who has a job or result of effort that only partially meets his basic needs but not enough to cover daily needs and his dependents.	Muslims who have property or income that can only cover more than 50% of their needs and dependents but still do not meet the kifayah limit.
<i>Al-Amileen (zakat administrator)</i>	Individual or institution that is directly involved with zakat institutions either managing and administering matters of collection, distribution or supervising zakat financial affairs.	Those who are directly involved with zakat institution whether individual or organization to manage and administer zakat affairs including collection, distribution, financial affairs and so on.	The party appointed by Selangor Islamic Religious Council (MAIS) to represent His Majesty the Sultan to carry out zakat management tasks including collection and distribution.

<p>Muallaf (those inclined towards Islam)</p>	<p>Those who are new to the religion of Islam and are guided to embrace Islam so that they feel there is a place to rely on to face the challenges ahead.</p>	<p>Those who are inclined to accept Islam or who embraced Islam but the belief of Islam is not strong yet. It is divided into two namely:</p> <p>1. Muslim</p> <ul style="list-style-type: none"> ✓ Newly reverted to Islam. ✓ Muslim leaders who have a good relationship with non-Muslim leaders who are equivalent or have the same level as them. ✓ Muslim leaders who are still weak in faith but still obeyed by the people under his leadership. ✓ Muslim who lives on the border which is close to the enemy country. <p>2. Non-Muslim</p> <ul style="list-style-type: none"> ✓ Can be persuaded to revert to Islam. ✓ Can be persuaded not to harm Muslim. 	<p>A person who has just embraced Islam or someone whose heart has been tamed among those who have not embraced Islam or whose sympathy needs to be drawn towards Islam or who is expected to be able to defend Muslims or whose crimes against Muslims need to be secured.</p>
<p>Al-Riqab (slave)</p>	<p>Those who are owned by their masters to enable them to free/ redeem themselves.</p>	<p>Freeing the Muslim from the grip of slavery and conquest whether in physical or mental grip such as the grip of ignorance and shackled under the control of certain people.</p>	<p>A person who is bound by a power or circumstance that becomes an obstacle to him living a better life.</p>
<p>Al-Ghaarimeen (debtor)</p>	<p>Those who are in debt to meet the basic needs of themselves, their families, dependents or community and need an immediate solution in accordance with sharia law.</p>	<p>Those who are in debt to meet the basic needs of their own welfare, their dependent families or the community who need immediate settlement and are allowed by sharia.</p>	<p>Muslim who is in debt to meet the basic needs of themselves and their dependents or the interests of the community and does not have the ability to pay.</p> <p>Muslim who is in debt to meet basic needs for personal problems or their dependent families or people who are in debt to solve community problems and needy.</p>

			<ul style="list-style-type: none"> ✓ The debtor is unable to pay his debt. ✓ The debt must be in the matter of obedience required by Shariah. ✓ The debt is overdue.
Fisabilillah (for the sake of Allah)	Those who fight, strive, defend and increase the appreciation and teachings of Islam.	Any person or party who engages in an activity to uphold, defend and propagate Islam and its virtues.	Fisabilillah is a struggle, effort and activity aimed at upholding and defending the religion of God.
Ibnu Sabil (wayfarer)	People who are cut off from supplies (expenses) during travel (<i>safar</i>) and people who want to start the journey required by syarak.	Any person traveling for purposes approved by sharia from any state or country in need of assistance.	<p>Muslim who run out of expense when starting a journey or during a journey that brings benefits and in accordance with sharia law on the condition that:</p> <ul style="list-style-type: none"> ✓ Cut off the supply during the journey. ✓ Unable to use his wealth to continue the journey. ✓ Need basic convenience in journey problem. ✓ Being left during the journey.

Table 1: Definition of *Asnaf* According to Insitution

According to Embong et al. (2013), the first four cohorts mentioned in the passage are referred to as *muqaddam*, while the following four are referred to as *muakkhar*. The *muqaddam* should be prioritised, even though zakat distribution is intended to assist all eight groups.

Zakat is also a key principle that governs Islamic economics. Zakat, as a normative and directing force, establishes standards for economic activity and shapes the economy's trajectory via affecting economic factors. It stipulates, on the revenue side, the manner and payers of revenue (zakat) collection, and on the spending side, the beneficiaries (applications) of revenue (Quraishi, 1999).

Zakat Management in Malaysia

The management of zakat fund by entrusted institutions is an important factor in the socio-economic development of Muslims and the country. According to Article 97(3) of the Federal Constitution, the state government is in charge of managing Muslim property including zakat, waqf and baitulmal. The administration is carried out by the State Islamic Religious Department, the State Islamic Religious Council (MAIN) as well as agencies mandated by MAIN such as zakat, waqf and baitulmal institutions (Wahid et. al, 2019). MAIN as an *ulul amri* institution plays an important role in fulfilling and preserving the interests of Muslims and society.

Hamid and Wahid (2019) have mentioned about the collection of zakat in Pusat Kutipan Zakat PKZ Pahang where the zakat payment services are in partnership with other organisations in order to fulfil the aim of increasing zakat collection and the number of zakat payers. Among the bodies involved are Bank Islam Malaysia Berhad, Pos Malaysia Berhad, Agro Bank and others. PKZ Pahang also opened mobile counter unit to boost collection in rural regions especially settlers. Then, PKZ Pahang explores and utilizes the field of ICT to strengthen its services such as online payment through internet banking, online salary deduction, infoblast short message system (SMS), zakat question and answer (zakatchat) and others. In addition, PKZ Pahang also strives to foster awareness about the obligation to pay zakat to all Muslims through the dissemination of zakat information and continuous information programs.

Meanwhile, according to Abdullah et. al (2019), Majlis Agama Islam Wilayah Persekutuan (MAIWP) implements two types of zakat distribution models. Firstly, direct zakat distribution model through 28 aid schemes managed by Baitulmal MAIWP. Secondly, indirect zakat distribution model that has three main components, namely through the establishment and management of educational institutions, the establishment and management of protection and welfare institutions and the establishment of Muslim infrastructure.

In the studies of Samsuddin et. al (2019), Zakat Unit of National University of Malaysia (UKM) was founded as a result of an agreement signed in 1997 between UKM and Selangor Islamic Religious Council (MAIS), which mutually appointed UKM as one of the state's zakat collection agents. Then, MAIS officially appointed them as assistant amil for Selangor Zakat Board (LZS) where it leads to the establishment of UKM Zakat Trust Fund (TAZUKM). Due to the circumstance, Zakat Unit of UKM was given the authority to accept zakat payment from the community of UKM. MAIS has also granted the authority to distribute 50% of the total zakat collected to UKM community in accordance with the predetermined qualifications and asnaf. Among zakat assistances offered by Zakat Unit of UKM include general education assistance (fees and/or subsistence), medical treatment, monthly consolation and encouragement for mualaf, emergency assistance and student program assistance.

In terms of procedure of zakat application, it can be shown as figure below:-



Figure 1: Procedure of zakat application by Tabung Amanah Zakat UKM (TAZUKM)

According to figure 1, there are five stages of zakat application. The first stage is application of zakat where the form is available through the website. Then, the form can be submitted at the zakat unit counter of UKM Bangi or Medical Center of UKM (PPUKM). Secondly, zakat unit will review the application and conduct the interview session. If the applicant meets the requirements and conditions, the application will proceed to the next stage. At the third and fourth stage, the investigation is done to identify the needs of the

applicant and supporting report with assistance recommendation to the applicant are issued and decided. Fifthly, the approval process is made based on the guideline and fixed rate. Finally, zakat unit will notify and list out the names of eligible zakat recipients. The applicants can find out the status of their application through social media (Facebook), letter or phone call (Samsuddin et. al, 2019).

Besides, Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN) of University of Putra Malaysia (n.d.) stated also about the zakat application as shown in the figure below:



Figure 2: Procedure of zakat application by Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN) of University of Putra Malaysia

Based on the figure 2, there are five steps in applying zakat. The first step is log in to the website www.ewazan.upm.edu.my, complete the form and upload the required documents. Second step is verification section in terms of information review, document verification, determination of asnaf, calculation of kifayah limit and determination of code, type and rate of assistance. After that, the next stage is conducting the interview session and supporting consideration by the responsible officer. Next, approval and notification where at this step, the responsible officer will consider the approval and the result of the application will be notified to the applicants through email within 21 working days from the date of confirmation. Last but not least, zakat assistance will be credited to the account of successful applicants.

In addition, Unit Zakat & Kebajikan Pusat Islam of UTM Johor (n.d.) also explained about the zakat application as shown in the figure below:

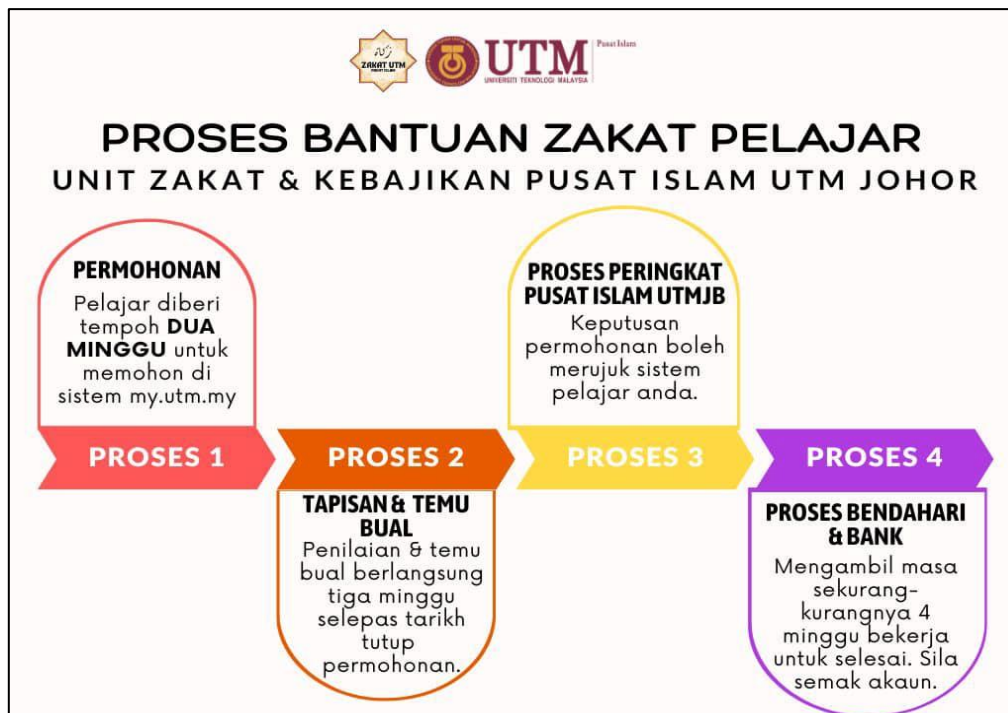


Figure 3: Procedure of zakat application by Unit Zakat & Kebajikan Pusat Islam of UTM Johor

Figure 3 shows the zakat application which consists of four processes. Firstly, the application is opened within two weeks through the system of my.utm.my. Secondly, there will be screening and interview process where it will be conducted within three weeks after the closing date of application. Thirdly, Pusat Islam of UTM will proceed the process and the result of the application can be referred to the system. Then, the final process will involve treasurer and bank where it will takes approximately four working weeks to complete.

Based on these three zakat application, it can be concluded that the procedure involves the interview process to ensure that zakat recipient is qualified and meet the requirement outlined. However, there is no details about the zakat interview panels outlined whether in terms of the criteria, role or the importance of having the panels. However, Ya'kub (1985) has mentioned about the ideal criteria for amil of zakat which is believer (*aminin*), trusted (*tsiqatin*), restraint (*'afifin*), tend to goodness (*soleh*), always give advice (*nasihin*), trust you (government) and the people (*ma'mūnin 'alaika wa 'ala ra'iyatika*).

Unit Zakat, Sedekah dan Wakaf (UZSW)

There are many zakat institutions established at the state and university level. In UiTM Johor, Unit Zakat, Sedekah dan Wakaf (UZSW) is an institution that manages activities related to zakat, alms and waqf. As for now, there are few jobs scope in this unit.

Firstly, they have to handle zakat distribution fund in accordance with the established distribution management standards other than ensuring the efficiency of distribution management that has been planned and carried out. Besides, they have to plan types and rates of assistance, activities and comprehensive programs for the beneficiaries. Then, UZSW functions to ensure the management of every collection and distribution of funds are guided by authorized rules and aligned with *syara'*. In addition, this unit acts to increase community awareness to UiTM residents related to the importance of sharing and giving through zakat, alms and waqf. It also nurtures the opportunities to devote to the communities through volunteering activities other than

providing added value to the beneficiaries in terms of personality, academic and soft skills (UZSW, n.d).

Zakat Interview Panel

Zakat interview panel is a very important member in ensuring the smoothen of zakat operation and process. It is to guarantee that the welfare of the student can be taken care of. They are given training and guidance to become the panel. Basically, the training consists of understanding the function of zakat interview panel as a counsellor, advisor and preacher, the category of *asnaf* and effective interview method (UZSW, 2023).

Other than conducting zakat interview session, panel acts as a preacher. They have to motivate the applicant from time to time by using oral communication method to build good engagement with the student. Besides, panel acts as a *da'wah* activist by involving with student friendly activity such as Ziarah Mahabbah program. This program is conducted by visiting the student's house. Throughout this activity, it exposes the panel the real life of the student and help to resolve the problem faced by them other than giving advice and aids in terms of necessity and medical. In addition, panel functions to provide good Islamic education in terms of physical and spiritual supports to strengthen the faith of the student. Panel can remind the student to enhance prayer, zikr and fasting throughout their studies in UiTM (Mearaj et al., 2023).

METHODOLOGY

This study is conducted using qualitative method by using document analysis and semi-structured interview. This study analyzes the source of documents through E-ZAKAT system of UiTM Johor thematically. In addition, data was analyzed based on semi-structured interview from the coordinator of UZSW by using content analysis approach. The content analysis approach was proposed by Miles and Huberman (1984) and also Merriam (1998) as a means of analysing the interview data. It is employed to determine the meaning, concept, and theme. According to Burn (1995), the coding category ought to be created following the completion of the initial data gathering. It may serve as a guide to decide what needs to be the subject of more research.

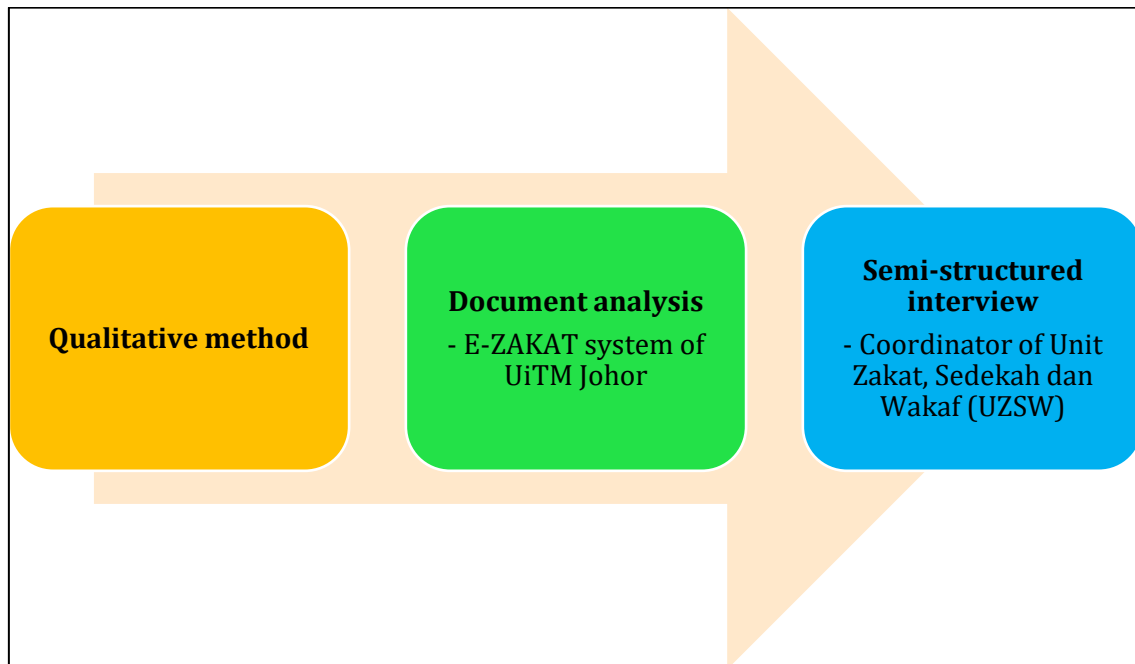


Figure 4: Methodology of the Study

FINDINGS



Figure 5: Flow chart of Zakat Application of UiTM Johor

Based on figure 5 (UZSW 2023), it shows the flow chart of zakat application of UiTM Johor. Firstly, the application starts at each current semester and the students can apply it based on certain period.

Secondly, the application will go to the disciplinary verification by Academic Affairs Department (HEA). The application will be proceed to the next stage if there is no issue.

Thirdly, it will go through the process of verification diciplinary by Student Affairs Department (HEA). Also, the application will be accepted if no issue arises. On the contrary, the application will be rejected if the student has any issue related to scholarship or student loan.

Forthly, zakat interview will be conducted if the application passes previous stages. By conducting the interview, the panel acts to identify the applicants whether they are qualified and meets the conditions and requirement outlined. Then, the panel will decide the *asnaf* category accordingly.

Fifthly, the process continues with UZSW verification from the coordinator. In this stage, the coordinator will review all the result given by each panel. The coordinator has a power to change the result accordingly.

Finally, all the results that have been made will go into the zakat committee meeting for approval before the zakat distribution is credited to the applicants.

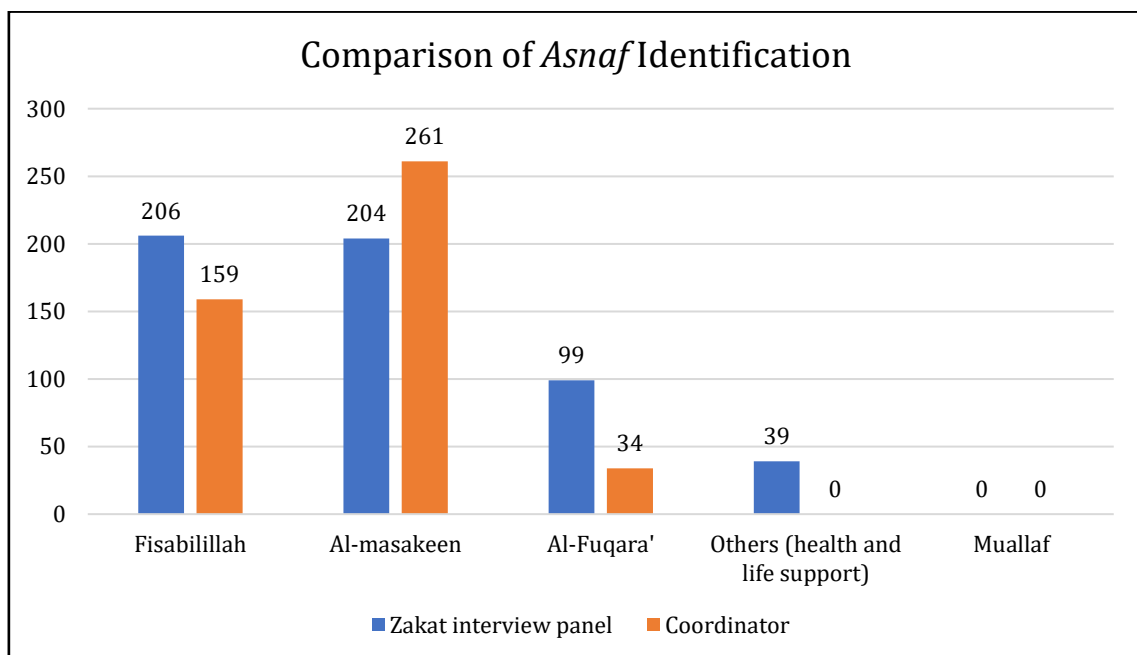


Figure 6: Comparison of *Asnaf* Identification of UiTM Johor Segamat Campus

According to figure above (UZSW, 2024), UZSW has provided four *asnaf* categories and one choice for others. The categories are *fisabilillah*, *al-masakeen*, *al-fuqara'* and *muallaf*. The panel has to decide the applicant's relevancy according to the interview session conducted. The reason why UZSW decided to set five choices including others is because most of the applicants are from these categories. Therefore, this system has come out and set up in that way.

Based on figure 6, there is slight difference between zakat interview panel and coordinator in choosing the right *asnaf*. There are 206 *fisabilillah asnaf* chosen by the zakat interview panel when conducting the interview. After going through to the next stage which is coordinator, the number of *fisabilillah asnaf* is decreased to 159 beneficiaries. It shows that the beneficiaries are more qualified to be categorized to another category of *asnaf*.

Next, there are 204 of *al-masakeen* chosen by the zakat interview panel towards the applicants. Nevertheless, the coordinator changed and increased the number of *al-masakeen asnaf* up to 261 beneficiaries. This is because it corresponds to the qualification of students in terms of family finance, dependents and other factors. By choosing and changing the category of *asnaf*, indirectly it helps the student to get sufficient zakat amount to cover daily needs at the university.

Then, there is slight difference between panel and coordinator in choosing *al-fuqara' asnaf* towards the applicants. All the panels chose 99 applicants as *al-fuqara'* but the coordinator changed and increased to 128 applicants. The difference is 29 where it is not too significant.

As for others (health and life support), panels had chosen 39 applicants in this category. Then, the coordinator cleared the category to 0 and categorized the applicants to the other three categories of *asnaf*. Meanwhile, there is no data related to *muallaf*.

DISCUSSION

According to the data analyzed above, it can be stated that a few selections of *asnaf* from the panel still do not match with the selection from the coordinator. It shows inaccuracy in identifying the right *asnaf* from the panel. This situation occurred due to several factors.

Position	Number of zakat panel	Experience less than 5 years	Experience more than 5 years
Academic staff	28	19	17
Administrative staff	8		

Table 2: Profile of Zakat Interview Panel of UiTM Johor Segamat Campus

Position and Experience Period

Firstly, according to table 2, it shows the profile of zakat interview panel in terms of position and experience period of being the panel (UZSW, 2023). It shows that the panels for academic staff are 28 and another 8 panels are from administrative staff. Meanwhile, 19 panels stated that they have experience of less than 5 years and another 17 panels have more than 5 years' experience. It shows that different positions and experience periods influence the panels in asking the best and right questions to the zakat applicant. Experience less than 5 years also might be confused in *asnaf* identification towards the applicant compared to the panel that has more than 5 years' experience. Nevertheless, the selection of panels from various positions and background is not a big matter as they still have the basic knowledge about zakat. In fact, there are 10 over 28 panels from academic staff that have a background in Islamic studies even though their experiences are less than 5 years.

Lack of Understanding about the Meaning of *Asnaf* Category

Secondly, the panel might not be crystal clear and lack of understanding about the meaning of every category of *asnaf* provided in the system. This is due to the 25% of the

panels did not attend the training of trainer's (TOT) workshop organized by UZSW. As mentioned earlier, the *asnaf* applicable for this application involves four categories which are *fisabilillah*, *al-masakeen al-fuqara'*, *muallaf* and there is another option given which is others (health and life support). In this case, the panel might be confused to choose the right *asnaf* according to the applicant's background life. Due to this circumstance, there are still inaccuracies that happened when going to the coordinator stage. However, the mistakes are not too noticeable and do not have negative impact to the applicants as the process of zakat application still goes through the coordinator verification.

Doing a Visit and Based on Previous Zakat Application Data

Thirdly, the coordinator of UZSW stated that the evaluation is not only from the interview session but also by doing a visit to the applicant's house to see the reality of their life accurately. By doing so, it guarantees that no data is hidden and the applicant also will be more transparent and open-minded to share the actual situation. Moreover, the coordinator also recognizes some of the students that have an underprivileged background that need more financial support based on previous zakat application data. These are also the factors that cause the changes of the *asnaf* selection. Generally, the changes of *asnaf* are from *fisabilillah* category to *al-masakeen* where this category will get a little higher amount compared to *fisabilillah*. This is due to the current background of the applicant that needs more financial support.

Even so, all these factors are not such a big issue that need to be addressed and highlighted. This is because their appointment as a panel greatly helps UZSW in speeding up the interview process. Besides, UZSW always gets a higher number of zakat applications from the students every semester as they really need enough finance to support their daily life at the university especially in terms of food and books. Due to the situation, assistance from the panel is very needed. It is also one of the ways to encourage panel to go into deeper about the real life of UiTM students where majority of them are from B40 students. As Bakri (2022) also mentioned, UiTM has 70% of students who are from B40 group including *asnaf*.

CONCLUSION

In a conclusion, the implementation of zakat interview panel is an important step towards speeding up the interview process. Panel can properly assess the applicants' needs and give resources to those who are most worthy in accordance with Islamic principles by implementing a structured interview procedure.

Even though there is still inaccuracy in choosing the right *asnaf* but the misidentification is not too significant as the coordinator of UZSW still go through the process at the next stage before finalizing the category eligible by the applicant. Due to that, there is no big issue relating to zakat interview panel. In fact, they help a lot in smoothen the process.

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