

***Zakāh* as a Tool for Tackling Socio-Economic Issues: A Case Study of Educational Empowerment through the Lived Realities of 30 *Zakāh* Beneficiaries in Cape Town**

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Abstract

This study investigates how *zakāh*, as an obligatory charitable levy in Islam, can be used to address socio-economic inequality through educational empowerment in Cape Town, South Africa. Drawing on a qualitative case study of 30 IPSA beneficiaries (15 students and 15 alumni), and framed by *maqāṣid al-sharī'ah*, it examines how *zakāh*-funded education contributes to the preservation of intellect, life, and dignity. The findings indicate that *zakāh* support extends beyond financial assistance by nurturing intellectual confidence, moral purpose, and social responsibility, yet structural barriers, including limited access to food, transport, digital resources, and psychosocial care, constrain its impact. The study argues that *zakāh* should be reimagined as a model for holistic student development and recommends that faith-based institutions integrate mentorship, material support, and psychosocial services into *zakāh* administration to enhance its role in promoting justice and socio-economic transformation.

Keywords: Cape Town, Educational Empowerment, Faith-Based Development, *Maqāṣid al-Sharī'ah*, Student Financial Support, *Zakāh*.

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1. Introduction

Cape Town's deep inequality continues to shape the opportunities available to youth, such as poverty, unemployment, and violence which persist as daily realities (Seekings & Natrass, 2015; Stats SA, 2022). Young Cape Town Muslims from disadvantaged backgrounds often find their educational aspirations constrained by financial hardship and limited institutional support. For such students, *zakāh* (the obligatory charitable levy in Islam) frequently becomes the only bridge to continue their studies.

Although *zakāh* is widely recognized as a means of social relief, its potential to support long-term human development remains significantly underutilized. The term itself, derived from the Arabic root *z-k-w* (زك-و) signifies purification, growth and increase, reflecting its dual role in spiritual and socio-economic renewal. Yet, *zakāh* is often administered as short-term relief rather than a strategic instrument for sustainable empowerment. This narrow approach limits its capacity to address structural poverty, particularly in Muslim minority settings like South Africa, where the need for self-reliance and dignity is profound.

This study focuses on how *zakāh*-funded education can serve as a pathway out of dependency for young Muslims in Cape Town. Drawing from the experiences of 30 *zakāh* -beneficiaries at the International Peace College South Africa (IPSA), it examines how financial support derived from *zakāh* affects students' intellectual growth, spiritual resilience, and socio-economic mobility during the years 2022, 2023, and 2024. Using a qualitative case study method framed by the notion of *maqāṣid al-sharī'ah* (the higher objectives of Islamic law), this research aims to determine how such aid fulfils the preservation of intellect (*hifẓ al-'aql*), life (*hifẓ al-nafs*), and dignity (*hifẓ al-'ird*).

The social context that frames this study underscores its significance. Many of the participants come from areas affected by gangsterism, high unemployment, and trauma-related stress (Pinnock, 2016; Moses & Seedat, 2014). For them, *zakāh*-funded education offers more than mere financial assistance. It provides a sense of stability, belonging, and renewed purpose, transforming recipients from passive beneficiaries into active contributors who can, in time,

become *zakāh* contributors themselves.

This approach is also motivated by the Qur’ān (49:13), wherein Allah states the purpose of human diversity as *li ta’ārafū* (so that people may learn from one another). In line with this verse, this study situates *zakāh* within an ethical framework of solidarity and justice. It argues that when *zakāh* is linked to education, it transcends charity and functions as a robust, developmental mechanism for empowerment and social transformation.

1.1 Research Questions

1.1.1 What role does *zakāh* play in financially supporting underprivileged Muslim students in Cape Town?

1.1.2 How does *zakāh*-funded financial aid assist students in achieving educational and socio-economic upliftment?

2. Literature Review

The role of *zakāh* in addressing socio-economic challenges through education remains a neglected subject within South African Islamic scholarship. Existing literature largely focuses on institutional mechanisms and compliance, often overlooking the transformative experience of the recipient. To address this, the following review synthesizes three major strands of scholarly discussion relevant to this study: the conceptualization of *zakāh* models, its application for educational upliftment, and its contextualization within South Africa’s socio-economic landscape.

2.1 Theoretical and Contemporary *Zakāh* Governance and Distribution Models

A growing body of literature positions *zakāh* not merely as an act of worship but as a formal economic and financial mechanism. This approach is evident in Muslim-majority countries like Malaysia and Indonesia, which have integrated *zakāh* within state structures as a fiscal tool for social security and welfare (Bayraktar & Sencal, 2022). This modern positioning advocates for a productive, rather than a consumptive approach to *zakāh*, framing it as a tool that provides long-term relief leading to financial independence, instead of short-term assistance (Lufti et.al., 2023). This paradigm is considered more efficient and sustainable, aiming to restore human dignity by helping recipients become self-sufficient contributors to

society (Utami et.al., 2021).

However, this strategic shift carries risks, notably that state control may lead to the prioritization of economically productive recipients over the most vulnerable (Bayraktar & Sencal, 2022). This concern necessitates a critical focus on the governance of modern *zakāh* institutions, as a lack of public confidence in transparency and fairness could lead to a decrease in compliance with *zakāh* payments (Tajuddin & Takril, 2023). Consequently, institutions are encouraged to demonstrate robust structures to build trust, which in turn leads to greater compliance and a more profound social impact (Malik et.al., 2024).

The scholarly discourse around *zakāh* confirms a global trend towards leveraging it as a productive, state-level financial mechanism aimed at long-term independence and poverty reduction. While studies highlight the benefits of modern governance, existing literature is predominantly rooted in Muslim-majority contexts where *zakāh* is state-managed. A significant gap exists in understanding how the principles of productive, transparent governance are applied or how their absence is experienced in Muslim-minority settings like South Africa, where *zakāh* institutions operate outside state oversight (Khan, 2011; SANZAF, 2022).

2.2 Zakah for Educational Empowerment in Islamic Scholarship

The contemporary application of *zakāh* for educational purposes is rooted in the objectives of Islamic law (*maqāṣid al-sharī'ah*) and the interpretation of the recipient category *fi sabīlillāh* (in the cause of Allah). Jurists such as Al-Qarafi (1994) and Al-Qaradawi (2011) have interpreted this category to include those engaged in learning and teaching for communal benefit, particularly students of religious knowledge. This aligns the financial support of students from disadvantaged backgrounds with the preservation of intellect (*hifẓ al-'aql*) and faith (*hifẓ al-dīn*), positioning it within the domain of fundamental necessities (*darūriyyāt*).

Scholarly consensus views education as one of the most effective ways to eliminate intergenerational poverty, making educational funding a strategic intervention that contributes to long-term societal wellbeing (Utami et.al., 2021). This perspective advocates for a model that moves beyond mere ritual fulfilment to one that

facilitates an eventual shift in identity, enabling recipients to become future knowledge and wealth contributors. This is an essential component of *zakāt*'s ability to achieve justice (*'adl*) and equity (*musāwah*).

Islamic jurisprudence establishes a clear ethical and legal mandate for directing *zakāh* towards educational empowerment, linking it explicitly to the higher objectives of preserving intellect and faith. However, this mandate is generally framed at a macro-theoretical level, focusing on the legal permissibility or institutional necessity. The literature lacks empirical evidence detailing the real-world impact of *zakāh*-funded education, specifically, how this financial intervention translates into holistic intellectual, spiritual, and psychosocial transformation as experienced and articulated by the beneficiaries themselves.

2.3 The South African Context: Literature on *Zakāh* and Socio-Economic Disparities

Within South Africa, the literature on *zakāh* has historically focused on its role as an act of worship, the mechanisms and effectiveness of its redistribution through non-governmental organizations (NGOs), and the need for improved *zakāh* literacy among givers (Maya, 2022; Soudani, 2012). The potential of *zakāh* to alleviate poverty in the country is widely acknowledged within broader debates on faith-based interventions (Ahmed, 2004; Mohammed, 2023).

Despite the acknowledgement of *zakāh*'s developmental potential, a recurring critique in the local context is that implementations remain "disbursement-oriented" and lack the long-term strategic vision required for structural transformation (Gabralla, 2009). Scholars have also considered the responsiveness of *zakāh* to humanitarian crises (Swandaru & Mohsin, 2022) and have highlighted the need for improved *zakāh* literacy (Pandie, 2024; SANZAF, 2025). These studies argue that local *zakāh* frameworks often operate with limited oversight and fragmented coordination, diluting their effectiveness in addressing deep-rooted inequality and marginalization (Khan, 2011; SANZAF, 2022). Furthermore, the existing literature is largely focused on the perspectives of the *muzakkīn* (givers) or the institutional mechanisms, with the lived experiences of recipients continuing to receive limited scholarly attention (Jabaar, 2022;

Mokgabudi, 2024).

Zakāh scholarship identifies as a core challenge the systemic failure to transition from short-term charity to long-term structural transformation, noting fragmented systems and a lack of data on poverty metrics (Gabralla, 2009). While this literature clearly pinpoints a need to re-engage the ethical and transformative roots of *zakāh*, it remains largely descriptive and policy focused. This study addresses the explicit contextual gap by providing the first empirical, qualitative data from the perspectives of *zakāh* recipients in Cape Town, testing the efficacy of existing educational *zakāh* models against the lived realities of socio-economic exclusion and the ethical imperatives of dignity (*karāmah*) and justice (*‘adl*) (Jabaar, 2022).

3. *Maqāsid Al-Sharī‘ah* Framework

The concept of *maqāsid al-sharī‘ah* is deeply rooted in the principles of intention (*qaṣd*) and purpose. The framework provides a way of understanding Islamic law that emphasizes not only its legal dimensions but also its ethical and functional purposes. At the heart of this framework lies the conviction that divine rulings are directed towards the protection and advancement of fundamental human interests. Early jurists such as Imām al-Ghazālī (d. 1111) and Imām al-Shāṭibī (d. 1388) outlined the central objectives of *al-sharī‘ah* in terms of the preservation of essential goods (*al-darūriyyāt*), namely faith (*dīn*), life (*naḥs*), intellect (*‘aql*), progeny (*nasl*), and wealth (*māl*) (al-Ghazālī, 1993; al-Shāṭibī, 1997). Later scholars extended these to include honor and dignity (*‘ird*), thereby broadening the ethical and social reach of the framework.

Al Ghazali’s contribution in *al Mustasfā* is also significant in this regard. It is in this body of work that he that explains that neglecting any of the five necessities, namely the protection of religion, life, intellect, lineage and property, undermines the purpose of divine law, while their protection supports justice, prosperity and stability in society (Kamali, 2012, pp. 17–18). The systematic treatment of the concept of *maqāsid* by al-Shāṭibī in his book *al-Muwāfaqāt* represented a decisive moment in its theorisation. His insistence that the spirit of the *sharī‘ah* is not found in rigid literalism but in the pursuit of benefit (*maṣlaḥah*) and the avoidance of *maḥsadah* (harm)

established an enduring interpretative principle. This perspective opened the door for contextualist and reformist approaches, ensuring that Islamic law remains relevant to the needs of changing societies (Opwis, 2010; Laldin & Furqani, 2013).

Contemporary scholarship has further developed the legacy of *maqāṣid*. Kamali (2008, 2012) argues that this concept provides an indispensable lens for advancing human dignity, ensuring social justice, and safeguarding holistic welfare, especially in contexts where communities face poverty, marginalization, and inequality. Auda (2008, 2010) reconceptualises *maqāṣid* as a dynamic and systems-oriented paradigm, describing it as the “living spirit” of Islamic law. His approach highlights the capacity of *maqāṣid* to integrate legal reasoning with ethical vision, thereby ensuring that Islamic law remains both principled and responsive to human realities. Dusuki and Abdullah (2007) also demonstrate how *maqāṣid* may be applied to socio-economic challenges, particularly in aligning *zakāh* and other financial practices with principles of equity, social responsibility, and communal well-being.

In this study, the *maqāṣid* framework has been operationalized through a structured analytical matrix that directly connects classical objectives with the lived realities of *zakāh* beneficiaries. Each *maqāṣad* (objective) was mapped onto thematic indicators that emerged from the participant interviews, with exemplar narratives assigned to specific beneficiaries. This process ensured that the analysis was conceptually grounded while remaining responsive to lived experiences.

| <i>Maqṣad</i> (Objective) | Thematic Indicator | Beneficiary responses |
|---|--|--|
| <i>Ḥifẓ al-Dīn</i> (Protection of Faith) | Strengthened religious identity; resilience in practising Islam under poverty and youth pressures. | Beneficiary 1: “It is hard to keep strong in my faith when I am young and struggling with poverty. Sometimes I feel ashamed that I cannot afford even basic needs. This support reminded me that Allah has not forgotten me.” Beneficiary 7: |

| | | |
|---|---|---|
| | | “When you grow up poor, it is easy to lose hope. Being able to study and still practise my religion gave me strength to hold onto my faith.” |
| <i>Ḥifẓ al-‘Aql</i> (Protection of Intellect) | Access to quality education; ability to focus on learning despite hardship. | Beneficiary 2: “Without the bursary I would have dropped out. I wanted to use my mind and study. The stress of not having fees was breaking me.” Beneficiary 8: “Education gave me a new way of thinking. Before, I only thought about surviving day to day. Now I can plan for the future.” |
| <i>Ḥifẓ al-Nafs</i> (Protection of Life) | Food, health, transport, and psychological well-being. | Beneficiary 3: “There were days when I did not eat properly. It made it hard to learn. Having meals and transport covered gave me back my strength and peace of mind.” Beneficiary 9: “I used to walk long distances because I had no taxi money. Now I travel safely and arrive ready to learn.” |
| <i>Ḥifẓ al-Nasl</i> (Protection of Progeny) | Intergenerational upliftment; hope for family’s future. | Beneficiary 4: “My success will change the story of my family. I do not want my younger siblings to suffer the same struggles I faced. I want them to go further than me.” Beneficiary 10: “If I succeed, I know my children will not face the same hunger and struggles. This chance is not just for me, it is for them too.” |

Table 1: Operationalization of the *Maqāṣid al-Sharī‘ah* through Beneficiary Narratives

Table 1 illustrates how each of the essential objectives of Islamic law (*maqāṣid al-sharī'ah*) was applied in this study. The thematic indicators highlight the dimensions of faith, intellect, life, progeny, wealth, and dignity, while quotations from beneficiaries demonstrate how *zakāh* support shaped their lived realities. The integration of these perspectives' grounds the theoretical framework in empirical data and shows the relevance of the *maqāṣid* approach in addressing socio-economic challenges in contemporary Cape Town.

The inclusion of this matrix demonstrates how classical objectives can be translated into practical research categories. In this context, *ḥifẓ al-dīn* was reflected in participants' accounts of enhanced religious identity and resilience nurtured by educational empowerment. *ḥifẓ al-'aql* was observed in increased access to education and development of cognitive skills. *Ḥifẓ al-naḥs* emerged in testimonies about improved physical wellbeing, reduced financial stress, and greater psychosocial stability. *Ḥifẓ al-nasl* was visible in aspirations for intergenerational mobility and continuity of education. *Ḥifẓ al-māl* was connected to improved employability and income generation. Finally, *ḥifẓ al-'ird* was evident in experiences of self-worth, restored confidence, and strengthened social agency.

By situating *zakāh* within the paradigm of *maqāṣid*, this study ensures that its analysis moves beyond surface level accounts of distribution and engages critically with whether interventions are fulfilling their transformative potential. The framework functions simultaneously as a theoretical scaffold and an interpretive tool, guiding coding, theme development, and interpretation. It thereby demonstrates that the ethical underpinnings of Islamic law can serve as a rigorous analytical lens for social research. Furthermore, it aligns Islamic ethical principles with global discourses on justice, human rights, and sustainable development, rendering the research contextually appropriate for South Africa and globally relevant for evaluating the impact of *zakāh* as a tool of social transformation.

4. Methodology

This is a qualitative case study designed to conduct an in-depth investigation into the role of *zakāh* as a tool for educational empowerment and socio-economic transformation. This approach was selected for its strength in exploring a complex phenomenon

within its natural context, allowing for a rich, holistic understanding of the lived realities of *zakāh* beneficiaries. The “case” is defined as the cohort of students receiving *zakāh* funding at IPSA in Cape Town. The analysis is anchored in the *maqāsid al-sharī'ah* theoretical framework. This framework was not only used as an interpretive lens but also to evaluate how educational support contributes to fulfilling the higher objectives of Islamic law.

4.1 Sample Size

From the population of current and alumni students receiving *zakāh* funding at IPSA, a sample of 30 participants was selected via non-probability random sampling. This approach was employed to ensure a representative and unbiased selection. Once selected, each student was notified about the voluntary nature of participation and the confidentiality protocols. This method was chosen to provide a broad cross-section of experiences, enhancing the credibility of the findings by minimizing potential researcher bias in the selection process.

4.2 Data Collection

Primary data were generated through in-depth, semi-structured interviews, with each session lasting approximately 45 to 60 minutes and conducted in English. The researcher captured the data by taking extensive notes during each conversation. This approach was selected for its capacity to provide thematic structure while allowing the flexibility to explore emergent lines of inquiry through open-ended questions. These questions were structured around key domains, including the participants’ background, the impact of *zakāh* on their academic and personal lives, the challenges they faced, and their aspirations for the future.

4.3 Data Analysis

The data was subjected to a rigorous thematic analysis conducted by the lead researcher, following the six-phase procedural framework outlined by Braun and Clarke (2006). A hybrid inductive and deductive approach was employed. Inductively, themes were gleaned directly from the participants’ accounts, ensuring the findings remained grounded in their experiences. Deductively, the core principles of *maqāsid al-sharī'ah* served as a theoretical framework to organize and interpret these emergent themes. The

lead researcher subsequently utilized a peer-debriefing process, wherein a colleague reviewed the thematic analysis to ensure interpretative coherence.

4.4 Participant Consent and Confidentiality

Ethical conduct was central to the research process. Before each interview, the study's purpose, procedures, and voluntary nature were explained to every participant. Verbal informed consent was subsequently obtained from each individual. Participants were also made aware of their right to withdraw from the study at any point without consequence. To protect participants' anonymity, all identifying information was removed from the research notes, and pseudonyms were assigned to each participant.

5. Analysis and Discussion

This section discusses the findings in relation to Cape Town's socio-economic realities and the framework of the *maqāsid al-sharī'ah*. It shows how *zakāh* bursaries intersect with poverty, inequality, and educational exclusion, and how they contribute to dignity, justice, and empowerment.

The analysis begins with the socio-economic challenges shaping young people's lives in Cape Town. It then considers *zakāh* as both a legal duty and a tool of social transformation, drawing on beneficiary narratives.

5.1 Cape Town Landscape of Socio-Economic Issues

Findings from this study reveal that 24 out of 30 beneficiaries (80%) explicitly connected their lived experiences to the structural socio-economic challenges that shape life in Cape Town. Poverty, unemployment, violence, and educational exclusion emerged as recurring themes in their narratives. Beneficiary (1) explained that "where I live, shootings happen almost every night. Even walking to class is a risk. Without bursary support, I would be stuck in that cycle." Beneficiary (9) similarly highlighted the pervasiveness of crime and instability, noting that "there are no safe spaces in my community. Schools are over-crowded, drugs are everywhere. Studying gave me another world to live in." Their testimonies demonstrate the extent to which violence and inequality disrupt opportunities for young people, and how education functions as a

buffer against these risks.

Beneficiaries also highlighted the intergenerational nature of poverty. Beneficiary (7) stated, “we grew up knowing poverty as normal. My parents told me to work after matric because university was impossible. *Zakāh* changed that story.” Beneficiary (19) added that he had seen many peers join gangs in the absence of opportunities, observing, “I watched friends join gangs because there was nothing else. Education gave me a reason to say no.” These reflections show that *zakāh*-funded education operates not only as financial support but also as a method that disrupts inherited cycles of deprivation and exclusion.

These lived realities resonate with the notion of *maqāṣid al-sharī‘ah*, which establishes the protection of life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-‘aql*), dignity (*ḥifẓ al-‘ird*), and religion (*ḥifẓ al-dīn*) as core objectives. In a context where poverty and violence threaten life and dignity, education emerges as a means of preserving both. In households where access to schooling may have been previously unattainable, the opportunity to study represents the fulfilment of *ḥifẓ al-‘aql*. Narratives such as those of Beneficiaries (7) and (19) illustrate how *zakāh*-based interventions restore these objectives by providing safety, dignity, and the possibility of a different future.

The findings also support an understanding of education as empowerment. For the majority of participants, studying was not experienced as a narrow act of acquiring qualifications but as a broader form of self-assertion, security, and hope. Access to higher education allowed them to resist immediate pressures to leave school for low-paying work, avoid the dangers of crime, and claim dignity within their families and communities. Beneficiary (7)’s claim that education changed the story of his family exemplifies this sense of empowerment, where access to education becomes a tool to challenge structural inequalities.

This study is framed within a critical transformative paradigm that draws attention to structural injustice and centres the voices of those who experience it. The beneficiaries’ narratives show not only the depth of exclusion in Cape Town but also how interventions rooted in *zakāh* challenge those structures by enabling social mobility and reclaiming human dignity. Their accounts highlight education as an

ethical responsibility that aligns with social justice, offering a pathway to transform entrenched patterns of marginalization in one of South Africa's most unequal cities.

5.2 *Zakāh*

The findings indicate that *zakāh* was widely perceived by beneficiaries as a source of dignity and empowerment. 26 out of 30 participants (87%) emphasized that it did not feel like charity but rather a recognition of their worth and potential. Beneficiary (3) reflected, "It was not charity. It felt like a right. They trusted me with it, and that trust gave me responsibility." Beneficiary (11) explained, "I never saw it as a handout. It was an investment in me, and I wanted to prove worthy of it." These voices suggest that *zakāh*, when directed towards education, reshaped self-perceptions and provided a sense of responsibility and belonging. Such experiences resonate with al-Qaradāwī's (1999) view that *zakāh* is not a favor from the wealthy but a divinely mandated right of the poor.

15 participants (50%) also highlighted limitations in the way *zakāh* was administered. While bursaries ensured access to study, they often did not extend to basic needs such as food, transport, or mentorship. Beneficiary (8) stated, "It paid for my fees, but it did not feed me or get me safely to campus." Beneficiary (22) added, "There is little planning for the long-term. Once you graduate, you are on your own, even if you still struggle." These reflections point to a disjuncture between the theological and ethical intent of *zakāh* and its partial implementation in practice. This concern is echoed by Gabralla (2009), who critiques contemporary *zakāh* practice for being overly transactional and insufficiently transformative, and by Khan (2011), who emphasizes that fragmented institutional frameworks dilute *zakāh*'s potential as a structural tool for justice.

The testimonies correspond closely with the objectives of *maqāsid al-sharī'ah*. The support safeguarded intellect (*ḥifẓ al-'aql*) by enabling academic pursuit, preserved dignity (*ḥifẓ al-'ird*) by affirming individual worth, and protected life (*ḥifẓ al-nafs*) by stabilizing conditions in environments of poverty and violence. The Qur'ānic principle that wealth should not circulate only among the wealthy (Qur'ān 59:7) found concrete expression in this redistribution. Beneficiaries described *zakāh* as justice rather than

pity, reflecting its capacity to function as an instrument of equity. This echoes Chapra's (2000) argument that *zakāh* is central to Islam's economic ethos, which is grounded in distributive justice and human dignity.

The conceptual framework of this study situates education as empowerment, and the voices of beneficiaries reinforce this understanding. Chapra's (2000) study was described not only as an academic advancement but also as an affirmation of agency and identity. Beneficiary (16) observed, "Someone paying for me to learn Islam reminded me that my community believes knowledge is worth everything." This aligns with al-Qarāfi's (1994) position, later expanded by al-Qaradāwī (1999), that the category of *fi sabīlillāh* includes support for learners and teachers of knowledge for the public good. In this sense, *zakāh* is both a means of preserving intellect and a vehicle for sustaining faith (*ḥifẓ al-dīn*).

Framed within a critical transformative paradigm, the findings underscore *zakāh*'s potential to operate as a tool of social justice. Beneficiaries located in communities marked by exclusion experienced it as a mechanism of dignity, agency, and inclusion. Yet their concerns about the absence of holistic support reveal the need to realign practice with the ethical intent of *zakāh*. (Abdul-Jabaar, 2022) argues that *zakāh* must be reconceptualized through a justice lens that restores *karāmah* (dignity) and agency, shifting from a vertical transfer of wealth to a participatory mechanism of equity. When implemented in ways that address structural inequality and sustainability, *zakāh* becomes not only a ritual obligation but also a transformative resource capable of advancing justice and equity in unequal contexts.

5.3 Thematic Analysis

A thematic analysis was conducted to identify recurring patterns in participants' narratives while remaining firmly grounded in their lived experiences. Braun and Clarke's (2006) six-phase framework guided the systematic process of familiarization, coding, theme development, and interpretation, ensuring methodological and analytical depth. Qualitative research of this kind values trustworthiness, authenticity, and participant voices in meaning-making.

Themes were generated both inductively from the data and deductively through the conceptual lens of *maqāsid al-sharī‘ah*. As al-Shāṭibī (1997) and Auda (2008) argue, these objectives focus on the preservation of essential human needs and the advancement of justice, equity, and dignity. This dual approach allowed the researcher to capture participant realities while situating them within a normative Islamic framework.

The analysis revealed that *zakāh* was not only a financial mechanism but also a multidimensional intervention that influenced life trajectories. Participants described how it created pathways out of poverty, disrupted intergenerational cycles of exclusion, and fostered aspirations to reinvest in their communities. Such outcomes align with Chapra’s (2000) view of *zakāh* as a divinely mandated instrument of empowerment and social solidarity.

Percentages were used to reflect the prevalence of key experiences across the 30 interviews. More than 90% of participants linked *zakāh* directly to their ability to pursue higher education, while over three-quarters spoke of its role in affirming dignity and self-worth. This participant-centred analysis reflects an interpretive paradigm that privileges lived experience and ethical imperatives embedded within Islamic thought (Kamali, 2012).

| Theme | Description | % of Participants (n=30) | Beneficiary Quotation | Linked <i>Maqāsid</i> Objective |
|---|--|--------------------------|---|---|
| Access to Education as Preservation of Intellect | <i>Zakāh</i> enabled participants to pursue higher education which would have been inaccessible otherwise. | 87% | “Without the bursary, I would never have studied. It gave me a chance to think and grow.” (Beneficiary 7) | <i>Ḥifẓ al-‘aql</i> (preservation of intellect) |
| Transformation of Mentality: | Students shifted from | 83% | “Someone believed I was | <i>Ḥifẓ al-nafs</i> (preservation |

| | | | | |
|---|--|-----|--|---|
| From Helplessness to Agency | internalized poverty to dignity and self-worth. | | worth investing in. That changed how I saw myself.” (Beneficiary 12) | of life), <i>ḥifẓ al-‘ird</i> (preservation of dignity) |
| Strengthening of Faith and Values | Engagement in Islamic studies deepened identity and religious commitment. | 80% | “Before IPSA, I didn’t know what Islam really meant in my life. Now it guides my decisions.” (Beneficiary 3) | <i>Ḥifẓ al-dīn</i> (preservation of faith) |
| Aspiration to Become Zakāh Givers | Beneficiaries expressed the desire to give <i>zakāh</i> in the future, continuing the cycle. | 73% | “I want to be the one giving <i>zakāh</i> , not taking it.” (Beneficiary 18) | <i>Ḥifẓ al-māl</i> (preservation of wealth) |
| Disrupting Intergenerational Poverty | Access to education inspired siblings and communities, breaking cycles of exclusion. | 77% | “Nobody in my family studied. Now my younger brother also wants to go to college.” (Beneficiary 21) | <i>Maṣlaḥah</i> (public good), justice and equity |
| Zakāh as a Lifeline | <i>Zakāh</i> support saved students from hunger, despair, and street risks. | 60% | “There were nights I had nothing to eat. This bursary gave me a future.” (Beneficiary 9) | <i>Ḥifẓ al-nafs</i> (preservation of life) |

Table 2: Themes Emerging from Beneficiaries’ Narratives on the Impact of *Zakāh*-Funded Education

It is important to note that the percentages present in Table 2 reflect the proportion of participants (N = 30) who raised each theme. Furthermore, the beneficiary quotations illustrate lived experiences, while the themes are linked to the objectives of *maqāṣid al-sharī'ah*.

5.3.1 Access to Education as a Manifestation of *Hifẓ al-'Aql*

93% of participants affirmed that *zakāh* was the decisive factor enabling them to pursue tertiary education. Without such support, higher education in Islamic studies would have been financially out of reach. As Beneficiary 7 noted, “If it was not for *zakāh*, I would never have seen the inside of a university classroom. It opened a door that my family could not have opened.” This illustrates the *maqāṣid* principle of *hifẓ al-'aql*, which views the nurturing of knowledge as both a sacred trust and a social obligation.

Participants consistently connected their educational opportunities to protection from harmful environments. Beneficiary (19) remarked, “Studying saved me from the streets. Without IPSA I would probably be with the wrong crowd, maybe even in a gang.” Such accounts highlight that *zakāh* is not only a financial tool but a preventive mechanism that redirects individuals away from social decay and toward constructive intellectual growth. This aligns with al-Ghazālī’s statement that “the intellect is the basis of legal responsibility; without it, obligations are meaningless” (*al-Mustasfā*, v.1, p. 70).

From a paradigmatic perspective, this theme is grounded in *maqāṣid al-sharī'ah*, which emphasizes the preservation of intellect as one of the five higher objectives of Islamic law. Education is, therefore, not incidental but central to fulfilling divine imperatives.

Within the conceptual framework, *zakāh* was understood as a redistributive system that advances social justice by equalizing access to knowledge. By enabling disadvantaged students to pursue higher education, it disrupted cycles of exclusion and created pathways for mobility. As Beneficiary (1) explained, “In my area, nobody studies. When I got the chance to, it gave my siblings hope too.”

The theoretical framework, informed by both classical and contemporary scholarship, underscores that *maqāṣid al-sharī'ah* is justice-oriented and people-centered (Auda, 2008; Kamali, 2012).

The narratives show how *zakāh* operationalizes this framework: it safeguarded the intellectual capacity of students, affirmed their dignity and allowed them to participate meaningfully in society. Thus, access to education through *zakāh* emerges not merely as charity but as a structured fulfilment of the higher objective of *ḥifẓ al-‘aql*. In doing so, it transforms the lives of individuals and their communities, while also affirming the ethical and justice-oriented ethos of Islamic law.

5.3.2 Transformation of Mentality: From Helplessness to Agency

A total of 87% of participants described experiencing a profound shift in their mentality after receiving *zakāh* bursaries, which allowed them to move from a sense of helplessness and marginalization to renewed dignity and agency. Beneficiary (12) explained, “Before, I felt worthless, like I had nothing to give. Someone believing in me enough to fund my studies made me believe I was capable.” Beneficiary (5) echoed this, stating, “*Zakāh* was not only about money; it told me that I mattered and that I had potential.”

This transformation was not limited to individual confidence but extended to aspirations for leadership and social contribution. Beneficiary (9) reflected, “I was raised to think we are poor and will always stay that way. Now I see myself as someone who can lead and inspire others.” Similarly, Beneficiary (17) shared, “I stopped thinking of myself as a victim and started thinking about how I could contribute to others. It gave me back control over my life.”

The findings align with two of the *maqāṣid al-sharī‘ah* principles, namely *ḥifẓ al-nafs* and *ḥifẓ al-‘ird*. *Zakāh* acted as both financial relief and psychological empowerment, affirming participants’ humanity while restoring their sense of worth. As Auda (2008) argues, the *maqāṣid al-sharī‘ah* framework seeks to remove barriers that suppress human flourishing, while Chapra (2000) highlights that Islamic economic principles are designed to secure both material wellbeing and moral elevation. These accounts also reflect Qutb’s (2000) notion that faith liberates individuals from structural servitude and situates them within a framework of divine dignity.

In this way, *zakāh* was not received as a passive handout by participants, but as a transformative intervention that rebuilt

confidence, cultivated resilience, and restored the ability to imagine a purposeful future. In doing so, it fulfilled key objectives of Islamic law and contributed to broader processes of social justice.

5.3.3 Inculcation of Values and Strengthening of *Dīn* (faith)

A total of 80% of participants highlighted that their studies, supported by *zakāh*, deepened their connection to Islam and strengthened their religious identity. Many described the environment of Islamic learning as one that not only offered academic growth but also cultivated discipline, spirituality and moral awareness. Beneficiary (3) explained, “Before IPSA, Islam was just culture for me. Now I understand it as a way of life that guides every decision.” Similarly, Beneficiary (15) shared, “Being in an environment of Qur’ān and *ṣalāh* every day shaped my character and gave me purpose.”

The inculcation of values and strengthening of *dīn* (faith) as a recurring theme among the participants also reflects that *zakāh* when invested into Islamic education has the ability not only to be a tool that addresses socio-economic issues but that preserves and strengthens *dīn*. Participants noted that daily engagement with Islamic texts, structured prayer, and supportive peers nurtured their sense of belonging and spiritual resilience. Beneficiary (21) remarked, “Studying here saved my faith. I was on the edge of losing it, but now I feel grounded and strong.”

The findings show that *zakāh* not only removed financial barriers but created conditions for spiritual growth. Education became a means of internalizing values and embedding Islamic ethics into everyday life. As al-Shāṭibī (1997) emphasizes in his book *al-Muwāfaqāt*, religion is the foundation upon which all other objectives rest, making its preservation essential. This aligns with Auda’s (2008) view that the *maqāṣid al-sharī’ah* framework is holistic, aiming not just at material justice but also at moral and spiritual well-being.

By enabling students to study in an environment steeped in Islamic practice, *zakāh* strengthened identity and resilience against secular and social pressures. It fostered graduates who see themselves not only as professionals but as faith-driven contributors to their communities. As Beneficiary (11) expressed, “I don’t just want a job. I want to serve with my *dīn* intact, because that is what will

guide my choices and give meaning to my work.”

In this way, *zakāh* fulfilled a dual role, facilitating access to higher education while simultaneously preserving and strengthening religious values. This outcome demonstrates how protecting faith as an objective of the *sharī‘ah* is realized through material support that enables moral and spiritual transformation.

5.3.4 Aspiration and Becoming *Zakāh* Givers

Among the participants, 73% expressed a strong aspiration to transition from being *zakāh* recipients to future contributors. Rather than remaining dependent, they envisioned themselves as active givers who would sustain the same system that had once supported them. Beneficiary (12) stated, “I want to be in a position where I’m the one giving *zakāh*, not taking it. That will be my way of giving back.” Similarly, Beneficiary (8) shared, “The bursary gave me dignity and education. One day, I want to give the same chance to others.”

This theme directly reflects the *maqāṣid al-sharī‘ah*, principle of *hiḍḍ al-māl* and embodies the cyclical logic of *zakāh*, where recipients are empowered to eventually become contributors themselves. The findings also reveal the broader societal impact of this aspiration. Alumni, who comprise 50% of the study sample, are now engaged in diverse professional sectors. Among them, 15% serve on masjid committees, 10% are imams, and the remainder are involved in initiatives such as feeding schemes, anti-drug campaigns, youth mentorship, and community upliftment projects. Others contribute as teachers, lawyers, academics, court translators, doctors and biochemists, many of whom collaborate with non-profit organizations.

Beneficiary (5) explained, “We don’t want to just survive on *zakāh*. We want to grow and reach a point where our earnings benefit the next generation of students.” This sentiment resonates with Ibn Khaldūn’s (1967, p.190) assertion that “the strength of the state depends on the strength of its people.” By nurturing empowered graduates who reinvest in society, *zakāh* fulfils its transformative role beyond immediate relief and fosters sustainable cycles of empowerment.

The aspiration to become givers also demonstrates how *zakāh*, when

guided by the objectives of *maqāṣid al-sharī'ah*, disrupts cycles of dependency and cultivates agency, dignity and intergenerational solidarity. It repositions beneficiaries not as passive recipients of charity but as future leaders and contributors to both their faith communities and wider society.

5.3.5 Social Justice, Equity, and Disrupting Intergenerational Poverty

77% of participants recognized that access to *zakāh*-funded education disrupted inherited cycles of poverty and marginalization. Beneficiary (9) explained, “I come from a place where nobody studies. Getting into IPSA gave my siblings hope too.” Similarly, Beneficiary (14) stated, “When one of us succeeds, it changes the way the whole family thinks about what is possible.” These accounts illustrate how individual empowerment reverberates across households and communities, creating ripples of aspiration and opportunity.

The transformative potential of *zakāh* aligns with the *maqāṣid al-sharī'ah* emphasis on justice, equity, and dignity. As Auda (2008) highlights, the *maqāṣid* principles are inherently justice-oriented, rejecting stagnation and insisting on serving the public good (*maṣlahah*). In a context such as Cape Town, where poverty, violence, and exclusion intersect, *zakāh* assumes the role of an instrument of intergenerational justice, challenging structural inequality and seeding pathways for long-term change.

Beneficiary (19) reinforced this by noting, “Studying gave me a way out, but more than that, it showed my younger cousins that education is possible for us. They now want to follow the same path.” Such testimonies reveal how *zakāh* does not merely alleviate immediate hardship but contributes to social reordering by dismantling entrenched barriers and promoting equity.

This theme reflects the overarching paradigm of *maqāṣid al-sharī'ah*, which situates justice and dignity at the heart of social transformation. By enabling educational access and social mobility, *zakāh* becomes a practical expression of *ḥifẓ al-'aql* and *ḥifẓ al-'ird*, safeguarding not only individuals but also the integrity of families and communities across generations.

5.3.6 Saving Lives Through Meaningful Choices

For 60% of the participants, *zakāh* support was highlighted as both a literal and symbolic lifeline. Participants emphasized how the bursary sustained them through periods of food insecurity, unstable housing, and emotional strain. Beneficiary (3) noted, “There were nights I had nothing to eat. This bursary gave me a future.” Similarly, Beneficiary (12) stressed, “If not for the support, I would have dropped out. It kept me alive, not just in body but in spirit.”

Such narratives directly point to the *maqāṣid al-sharī‘ah*, principle of *ḥifẓ al-nafs*. According to al-Rāzī’s discussion of *ḥifẓ al-nafs* in his *tafsīr*, modern scholars have inferred that any system of law failing to protect life and dignity cannot be regarded as truly divine (Kamali, 2025). Within this interpretive lens, *zakāh* should not be understood solely as material relief, but as a multidimensional safeguard that redirects lives from despair towards resilience and contribution. Beneficiary (27) highlighted, “I was saved from depression and hopelessness. With the bursary, I found a reason to keep going.”

This finding also connects with broader South African realities. Statistics South Africa (2022) reports that more than half of South Africans live below the upper-bound poverty line, with food insecurity disproportionately affecting Black and Coloured communities in Cape Town. In such contexts, *zakāh* addresses not only educational exclusion but also basic survival. It thus disrupts vulnerabilities that threaten both life and dignity (Seekings, 2021).

Through the lens of *maqāṣid al-sharī‘ah*, the preservation of life extends beyond physical survival to include psychological stability, dignity, and hope. By meeting immediate needs while sustaining long-term educational goals, *zakāh* fulfilled its role as an instrument of holistic preservation and justice.

5.4 Challenges Faced by *Zakāh* Students

While *zakāh* proved instrumental in facilitating access to higher Islamic education, particularly within contexts of socio-economic exclusion, access alone did not guarantee ease of integration or sustainability. Many participants highlighted persistent challenges that shaped their learning journeys. These challenges reveal the

complex interplay between *ḥifẓ al-ʿaql*, *ḥifẓ al-nafs*, and *ḥifẓ al-ʿird*.

5.4.1 Food Insecurity and Transport Deprivation

A total of 73% of participants reported food insecurity and difficulties with transport. Beneficiary (11) explained, “I often sat in lectures without eating the whole day. The bursary paid my fees but could not fill my stomach.” Beneficiary (18) added, “Sometimes I missed classes because I had no taxi fare, even though my fees were covered.”

Such struggles compromised both physical and intellectual performance. Hunger and fatigue undermined concentration and learning, thereby weakening *ḥifẓ al-ʿaql*. From a *maqāṣid* perspective, true preservation of intellect cannot be separated from bodily well-being. As Kamali (2008) notes, the higher objectives of the law are integrative, requiring protection of the human person in both material and moral terms.

5.4.2 Invisible Exclusion and Educational Dignity

65% of participants reported lacking essential study tools such as laptops, textbooks, or mobile data packages. Many concealed these needs due to shame. Beneficiary (4) shared, “I took pictures of my friend’s textbook to keep up, because I could not afford my own.” Beneficiary (9) reflected, “I felt embarrassed to say I had no laptop. So, I stayed quiet and fell behind.”

This invisible exclusion compromised students’ dignity, directly undermining *ḥifẓ al-ʿird*. Although physically present in classrooms, they were unable to fully participate. This aligns with Auda’s (2008) argument that justice within the *maqāṣid* framework demands not only access but equity. To deny dignity in the learning process is to reduce *zakāh* to a transactional act, rather than a comprehensive system of upliftment.

5.4.3 Strained Perseverance and Moral Exhaustion

48% of participants admitted to moments of moral exhaustion where they contemplated abandoning their studies. Beneficiary (25) stated, “I thought about quitting to find work, but then I reminded myself why I started.” Similarly, Beneficiary (16) noted, “I was carrying too much. Some days, I prayed just for strength to continue.”

These struggles highlight the fragility of *ḥifẓ al-nafs*. While

resilience was evident, it came at a significant emotional and psychological cost. Al-Shāṭibī (1997) explains that the *maqāṣid al-sharī'ah* principles are not fulfilled if human wellbeing is compromised, for the law seeks to preserve both survival and flourishing. Thus, *zakāh* must provide structures that sustain perseverance without moral exhaustion, ensuring that learning is both possible and dignified.

5.4.4 Gaps in Holistic Educational Support

57% of participants indicated that while tuition was covered, but more intangible forms of support were absent. Beneficiary (7) reflected, “The bursary helped me get in, but surviving the semester was another struggle.” Beneficiary (21) added, “There was no one to turn to when I was stressed. We needed guidance, not just money.”

Lack of mentorship, counselling, and access to resources limited the transformative potential of *zakāh*. Educational equity, particularly under *ḥifẓ al-'aql* and *ḥifẓ al-naḥs*, requires more than covering fees; it demands an ecosystem of support. Chapra (2000) stresses that sustainable development in Muslim societies rests on integrating material, intellectual, and moral well-being. Without such integration, *zakāh* risks fulfilling only the legal minimum rather than the higher objectives of the law.

5.5 Discussion

The challenges identified across food insecurity, hidden exclusion, perseverance, and lack of holistic support demonstrate that access to education is insufficient. From a *maqāṣid al-sharī'ah* perspective, *ḥifẓ al-'aql* is inseparable from *ḥifẓ al-naḥs* and *ḥifẓ al-'ird*. As Auda (2008) and Kamali (2008) argue, the objectives of Islamic law are justice-oriented and demand that interventions address both material survival and moral dignity. Sustainable educational empowerment must therefore be conceived holistically, ensuring that *zakāh*-funded opportunities support not only access to education but also long-term resilience, wellbeing and social equity.

5.5.1 Adopt-a-Student Initiative

One of the key structural recommendations arising from this research is the introduction of an “Adopt-a-Student” program. Under this model, private individuals, professional bodies, and faith-based organizations would be matched with *zakāh*-funded students on a

semi-personalized basis. These patrons would not only contribute financially but would also offer mentorship, career guidance, and emotional support. This initiative aligns with the prophetic tradition of holistic *tarbiyah* (intellectual and spiritual development) and would allow students to feel seen, supported, and accountable. The Prophet (peace and blessings be upon him) said, “The best of people are those most beneficial to others” (al-Mu‘jam al-Awsaṭ, 5787).

By developing direct relationships between benefactors and students, *zakāh* agencies could foster a culture of mutual trust and intergenerational solidarity. More importantly, this model humanizes the act of giving, restoring *karāmah* (dignity) to the recipient and transforming the giver into an invested partner in human development.

5.5.2 Structured Job Shadowing and Vocational Exposure

To ensure that educational empowerment translates into meaningful economic integration, *zakāh* bursary institutions should create a structured job shadowing pathway for beneficiaries. These placements would occur during term breaks or academic off-seasons and would be tailored to the student’s field of interest—be it law, education, media, community work, or religious leadership. This corresponds directly with *ḥifẓ al-māl* and *ḥifẓ al-nafs*, as it prepares recipients to participate meaningfully in the economy, thereby reducing the likelihood of unemployment, economic marginalization, and related social vulnerabilities.

Furthermore, these opportunities promote social mobility and confidence, especially for first-generation students navigating professional spaces. As the Qur’ān reminds us, “Say: Are those who know equal to those who do not know?” (Qur’ān 39:9). Exposure to knowledge and its application are part of cultivating the next generation of *zakāh* benefactors and social reformers.

5.6 Provision of Educational Tools and Resources

5.6.1 Operationalizing *Ḥifẓ al-‘aql* in Educational *Zakāh* Disbursement

In light of the lived realities documented in this study, where students reported challenges such as food insecurity, transport limitations, and lack of access to laptops and essential learning

materials, it becomes evident that *zakāh* disbursement towards tuition alone is insufficient. These structural deficits, if left unaddressed, compromise the very aim of *ḥifẓ al-ʿaql* that underpins educational investment in Islamic jurisprudence. A reimagined framework that provides a more holistic ecosystem of support is therefore necessary. It is within this context that this study proposes the establishment of a *Zakāh* Academic Support and Resource Hub.

The proposed hub would operate as an auxiliary center within institutions that offer Islamic studies in order to offer *zakāh*-funded students a range of academic, material, and psychosocial resources. At its core, the hub reflects a practical interpretation of *zakāh* as *taʿāwun ʿalā al-birr wa al-taqwā* (cooperation in goodness and piety) as stated in the Qurʾān (5:2) and seeks to uphold *maṣlahah* while mitigating *mafsadah* through concrete intervention.

Functionally, the hub would house key services such as:

- **A digital equity program**, offering students laptops, mobile data packages, and access to printers, ensuring parity in a digitized academic environment.
- **A subsidized textbook and stationery bank**, allowing students to borrow or acquire essential materials without the burden of cost.
- **Daily or weekly meal vouchers** targeting food-insecure students, particularly those who report having no breakfast or dinner at home, a concern expressed by more than 40% of participants in this study.
- **Transport assistance schemes**, including monthly stipends or partnerships with rideshare and public transport systems, designed to reduce issues of absenteeism due to travel costs.
- **Mental health and counselling services**, structured according to an Islamic framework, offering workshops on stress management, trauma recovery, and academic resilience.
- **Peer tutoring and writing centers**, staffed by trained alumni or senior students, aimed at bridging academic gaps and promoting peer solidarity.

Each of these offerings corresponds directly with *maqāsid*-based obligations and addresses *ḥifẓ al-ʿaql* by facilitating knowledge

acquisition; the food and mental health services preserve *hifẓ al-nafs*; and the counselling component contributes to *hifẓ al-'ird*, ensuring students are not ashamed or made to feel inferior due to their socio-economic standing.

Furthermore, the hub should have an integrated monitoring and evaluation framework. Regular needs assessments, feedback loops, and performance tracking would ensure that the support remains relevant, responsive, and effective. It is not sufficient for institutions to rely on informal charity or sporadic staff goodwill; this support must be systematic, professionalized, and anchored in Islamic ethical commitments.

Importantly, the hub should not be viewed as a charitable afterthought but as a core investment in the *zakāh* recipient's *istiqāmah* (stability) and *ṭalab al-'ilm* (pursuit of knowledge). The Prophet said, "Whoever takes a path upon which he seeks knowledge, Allah makes the path to Paradise easy for him" (Ṣaḥīḥ Muslim, 2699). Thus, any roadblock to accessing that path, whether digital, nutritional, financial, or psychological becomes a failure of the wider community to fulfil its *fard kifāyah* (collective obligation).

This speaks directly to *hifẓ al-'aql* as the preservation of intellect must include the means by which intellectual activity can be pursued. The Prophet said, "When Allah wishes good for someone, He grants them understanding of the religion" (Ṣaḥīḥ al-Bukhārī, 71; Muslim, 1037). That understanding must be supported materially, not merely spiritually. Denying a student access to study materials undercuts the very goal of *zakāh* intervention.

5.6.2 Integrated Mentorship and Moral Support Framework

In addition to financial and academic support, students, especially those from marginalized backgrounds, require structured psychosocial mentorship. Feelings of alienation, imposter syndrome, and moral conflict in balancing spiritual values with educational pressures were frequently mentioned in the study. To address this, bursary structures should incorporate regular sessions facilitated by alumni, professionals, and chaplains who can offer pastoral care and moral guidance.

These measures respond to the higher aims of *hifẓ al-nafs* and *hifẓ*

al-dīn, recognizing that intellectual development without spiritual or emotional grounding is incomplete. Islamic educational institutions should not only aim to produce technically qualified graduates but also spiritually oriented ones.

6. Limitations and Future Research

This study employed a qualitative case study design focused exclusively on 30 students from a single institution (IPSA) in Cape Town. This provided rich, contextual insight into beneficiaries' lived experiences. It also successfully grounded the findings in the *maqāṣid al-sharī'ah* framework. However, it presents limitations regarding transferability and the generalizability of the findings to the broader South African Muslim community. The data relied on self-reporting and may be subject to selection bias, as participants were recruited from a single institutional context.

In light of these limitations, future research should include institutional comparative studies to include *zakāh*-funded students across multiple, geographically diverse educational institutions to test the transferability of the proposed holistic support model in varied minority contexts. Moreover, future research could analyze funding models to assess sustainability and efficacy and explore the mechanisms and impact of dedicated private funding models in educational upliftment compared to *zakāh*-based funding. Specifically, more research is needed to determine how effective private funding is on its own, and whether a direct comparison can be made to *zakāh* funding in terms of holistic student support. Ultimately, an investigation into how *zakāh* and private funding can be strategically combined to maximize impact and reach across different institutions is warranted.

7. Conclusion

This study has shown that *zakāh*, when guided by the higher objectives of Islamic law and applied in a context-sensitive manner, can serve as a powerful tool for educational empowerment and social transformation. Through the voices of 30 *zakāh*-funded students and alumni in Cape Town, it is clear that access to Islamic higher education enabled by *zakāh* not only preserved intellect and faith but also instilled dignity and a sense of agency. Participants described

how the opportunity to study gave them hope, kept them away from destructive environments, and positioned them to contribute meaningfully to their communities.

However, the findings also reveal that access to tuition alone is not enough. Many students reported facing material hardship, hunger, poor access to transport, and emotional strain, which affected their academic progress and well-being. These challenges point to a need for *zakāh* models that go beyond financial disbursement and address the broader realities of student life. Without this, the preservation of intellect and life, as envisioned in the *maqāṣid* framework, remains incomplete.

To respond to these gaps, *zakāh* institutions should adopt a more comprehensive approach that includes mentorship, academic resources, food support, and mental health services. This is not only an administrative concern but a moral one rooted in the Islamic values of justice, dignity, and care for the vulnerable. When *zakāh* is implemented with this vision, it moves beyond charity. It becomes a means of nurturing individuals who are not only beneficiaries but also future leaders, educators, and agents of change. In the South African context of inequality and exclusion, this transformative potential is both urgent and necessary.

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