# PROCEEDING

## THE 12TH WORLD ZAKAT AND WAQF FORUM INTERNATIONAL CONFERENCE 2023 (WZWF2023)

MALAYSIA 2023 KEDAH

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# PROCEEDING THE 12TH WORLD ZAKAT AND WAQF FORUM INTERNATIONAL CONFERENCE 2023 (WZWF2023)

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**Editors** : Dr. Hafizah Zainal
: Shazril Hanis Salmi
: Nuradzreen Ayuni Bakri
: Muhammad Nabil Raif Rosli

**Grafic Designer** **:** Mohd Faiz Abu Osman

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+604-733 1740
+604-731 6280
www.zakatkedah.com.my

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# PREFACE



**DATO' SYEIKH ZAKARIA OTHMAN**
*Chief Executive Officer*
*Lembaga Zakat Negeri Kedah*
*Cum Deputy Secretary General World*
*Zakat & Waqf Forum (Malaysia)*

It is with great pleasure and enthusiasm that we present the eProceedings of the 12th World Zakat and Waqf Forum International Conference (WZWF2023). This momentous gathering brought together scholars, practitioners, policymakers, and thought leaders from around the world to deliberate on critical issues surrounding Zakat and Waqf in the contemporary global context.

The WZWF has established itself as a premier platform for fostering intellectual exchange and collaborative discourse on the principles and practices of Zakat and Waqf, both of which hold profound significance in the realms of social justice, economic empowerment, and sustainable development.

The theme of WZWF2023 is **"Feeding The World: Zakat and Waqf Towards Sustainable Global Food Security**" reflects to the role of Zakat and Waqf, Islamic principles of charitable giving and endowment, as powerful tools in addressing the global challenge of food security. The papers presented in this Proceedings volume encapsulate the rich diversity of perspectives, research findings, and practical insights shared during the conference.

As we navigate through the pages of this compilation, readers will encounter a wealth of knowledge spanning diverse fields such as Islamic finance, philanthropy, social entrepreneurship, legal frameworks, and technological advancements in the Zakat and Waqf sectors. The Proceeding serve not only as a repository of scholarly contributions but also as a source of inspiration for individuals and institutions dedicated to advancing the noble causes of zakat and waqf development.

We extend our heartfelt gratitude to the authors who have contributed their research and expertise to this volume. Their dedication to advancing the discourse on Zakat and Waqf is commendable and aligns with the overarching mission of the World Zakat and Waqf Forum.

Additionally, we express our appreciation to the conference participants, sponsors, and organizers whose collective efforts have made WZWF2023 a resounding success. The commitment and collaboration demonstrated at the conference exemplify the spirit of unity and shared responsibility that underpins the principles of Zakat and Waqf.

As we delve into the insights and innovations presented within these pages, let us be inspired to continue the journey of advancing Zakat and Waqf as powerful instruments for positive change. May the knowledge disseminated in this eProceedings contribute to the ongoing global dialogue on creating a more just, equitable, and compassionate world.

**DATO' SYEIKH ZAKARIA OTHMAN**
**Chief Executive Officer**
**Lembaga Zakat Negeri Kedah**
**Cum Deputy Secretary General World Zakat**
**& Waqf Forum (Malaysia)**

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# PROSEDUR PEMILIHAN PESERTA SMART SAWAH BERSKALA BESAR ASNAF (SMART SBBA) OLEH LEMBAGA ZAKAT NEGERI KEDAH

*Asnaf Large-Scale Smart Sawah (Smart SBBA) Participants Selection Procedure By Kedah State Zakat Board*

**Azizah Othman [1]**
**Norashidah Hashim [2]**
**Abdul Halim Abdul Majid [3]**

[1] Pusat Pengajian Perniagaan Islam, Felo di Pusat Penyelidikan dan Inovasi Zakat, Universiti Utara Malaysia
[2] Pusat Pengajian Perniagaan, Felo di Pusat Penyelidikan dan Inovasi Zakat, Universiti Utara Malaysia
[3] Pusat Pengajian Perniagaan, Felo di Pusat Penyelidikan dan Inovasi Zakat, Universiti Utara Malaysia
*Corresponding Author: (Email:o.azizah@uum.edu.my)

***Abstrak**: Lembaga Zakat Negeri Kedah (LZNK) telah menerajui satu projek iaitu Zon Pembangunan Ekonomi Ummah (ZPEU) yang bermula di Yan dan projek yang sama kini telah mula dilaksanakan di Alor Star, Kubang Pasu dan di Kuala Muda. Peserta program pembangunan ekonomi ummah dipilih dalam kalangan asnaf dengan objektif untuk mengubah kehidupan mereka untuk menjadi usahawantani yang berjaya. Seramai sepuluh orang peserta telah dipilih untuk fasa pertama program ini. Kajian ini dijalankan untuk mengenalpasti prosedur pemilihan peserta SMART SBBA oleh Lembaga Zakat Negeri Kedah. Aspek saringan adalah penting agar peserta yang dipilih menepati sasaran yang sebenar. Metodologi kajian yang dijalankan berbentuk kualitatif iaitu temubual yang bertujuan untuk mengumpul maklumat bagi tujuan kajian. Hasil kajian menunjukkan peserta SMART SBBA yang dipilih perlu melalui beberapa prosedur yang melibatkan pihak orang tempatan iaitu imam dan pegawai zakat sendiri. Pihak imam masjid dilibatkan sebagai penyelia untuk memudahkan urusan penyeliaan peserta dengan aktiviti masjid dan masyarakat. Di peringkat institusi zakat, pegawai zakat daerah akan memberi borang kepada peserta untuk mendapatkan maklumat peserta seperti Had Kifayah, kebolehan peserta dalam penanaman padi serta penglibatan mereka dalam masyarakat. Pemantauan akan dilaksanakan oleh imam dan pegawai zakat untuk memastikan semua peserta berjaya dalam menguruskan sawah padi yang diberikan kepada mereka. Semua peserta perlu berusaha untuk meningkatkan ilmu berkaitan pertanian dan penternakan untuk mereka meneroka bidang ekonomi baharu dalam usaha meningkatkan taraf ekonomi dan mengubah nasib keluarga.*

***Kata Kunci**: Prosedur pemilihan, Peserta, Smart SBBA dan Zon Pembangunan Ekonomi Ummah*

***Abstrak:** The Kedah State Zakat Board (LZNK) has spearheaded a project called the Ummah Economic Development Zone (ZPEU) which started in Yan and similar projects have now been implemented in Alor Star, Kubang Pasu and Kuala Muda. Participants of the Ummah Economic*

*Development Programme were selected among asnaf with the objective of transforming their lives to become successful entrepreneurs. A total of ten participants were selected for the first phase of the programme. This study was conducted to identify the selection procedure for SMART SBBA participants by the Kedah State Zakat Board. The screening aspects are important so that the selected participants meet the actual target. The methodology of the study carried out qualitatively is an interview aimed at collecting information for the purpose of the study. The results showed that the selected SMART SBBA participants had to go through several procedures involving the locals, namely the imam and the zakat officers themselves. The imam of the mosque is involved as a supervisor to facilitate the supervision of participants with mosque and community activities. At the zakat institution level, the district zakat officers will provide a form to the participants to obtain information on the participants such as the Kifayah Limit, the ability of the participants in the cultivation of paddy as well as their involvement in the community. Monitoring will be carried out by the imam and zakat officers to ensure that all participants are successful in managing the paddy fields given to them. All participants should strive to enhance their knowledge on agriculture and livestock so that they can explore new economic areas in an effort to improve their economic status and change the family's fortunes.*

***Keywords**: Selection Procedure, Participants, Smart SBBA and Ummah Economic Development Zone*

## PENGENALAN

Pengurusan dalam Islam amat menekankan tentang aspek pengurusan kerja berkualiti dan pembangunan modal insan secara terancang. Sebagai pemerintah bagi komuniti Islam yang mana majoriti masyarakatnya adalah golongan B40 termasuk asnaf dan fakir miskin, maka wajarlah pemerintah menyediakan pelan pembangunan ekonomi terutama bagi golongan yang mudah terancam ini. Lembaga Zakat Negeri Kedah (LZNK) telah menerajui satu projek iaitu Zon Pembangunan Ekonomi Ummah (ZPEU) yang bermula di Yan dan projek yang sama kini telah mula dilaksanakan di Alor Star, Kubang Pasu dan juga sedikit di Kuala Muda. Keberkesanan sesuatu program menurut Islam adalah keberkesanan secara menyeluruh, syumul dan bermatlamatkan *al-falah* untuk pembinaan ummah yang lebih bertamadun. Mungkin tiada fungsi lain yang menyumbang lebih kepada kejayaan organisasi daripada proses pengambilan dan pemilihan. Pengambilan adalah proses menarik calon yang sesuai untuk memohon pemilihan kekosongan pekerjaan atau sesuatu jawatan yang paling sesuai daripada sekumpulan calon yang memohon. Pengurusan dan pembangunan modal insan merupakan komponen utama yang perlu dititikberatkan di dalam menggerak dan memajukan sesebuah organisasi.

Aspek pengurusan organisasi yang baik pula menekankan tentang pembangunan dan pengurusan modal insan yang teratur dan dinamik. Organisasi yang tersusun biasanya dicapai apabila organisasi tersebut bijak dalam mengurus organisasinya supaya selaras dan selari dengan fungsi-fungsi pengurusan yang sesuai dalam membangunkan sumber dan aset organisasi ke arah produk dan perkhidmatan yang berkualiti. Kajian Fadillah (2006) pula mengupas tentang

pengurusan yang baik juga menitikberatkan tentang hubungan di antara pihak pengurusan dengan pihak orang bawahan yang perlu dilakukan secara positif, bertoleransi dan bersifat bekerjasama dan tolong menolong dalam memajukan pengurusan organisasi secara berkesan. Oleh yang demikian, sifat diskriminasi sewajarnya dielakkan di dalam pengurusan modal insan bagi menjamin pengurusan yang berkualiti dan disegani.

Modal insan perlu mempunyai pegangan hidup dan hala tuju yang jelas, terikat dengan batas agama, falsafah hidup yang luhur, beretika, berintegrati dan mempunyai kekuatan minda yang kukuh, yakni keupayaan dalam menolak sebarang anasir negatif, serta berkebolehan dalam membuat keputusan yang tepat, cepat dan optimistik. (Haryati, Sharifah Meryam & Zakila, 2009). Ayob, Daud & Ismail (2016) pula menyatakan individu yang berbakat, berkeyakinan, berilmu, beretika, progresif, berdisiplin, inovasi, kreatif, berdaya saing serta mempunyai nilai murni yang tinggi sebagai modal insan. Maka pembangunan modal insan adalah satu proses untuk melahirkan jiwa yang bertakwa. Hal ini demikian, jiwa yang kurang bertakwa akan memberi kesan terhadap fungsi akal dan fizikal dengan baik disamping melahirkan individu yang sering mengalami kegagalan dalam hidup. Kajian terhadap kriteria pemilihan peserta Smart Sawah Berskala Besar Asnaf (SBBA) menjadi satu keperluan dalam memastikan program ZPEU mencapai matlamat yang disasarkan oleh LZNK.

## METODOLOGI KAJIAN

Metodologi yang digunakan oleh penyelidik dalam menjalankan kajian ini adalah dengan menggunakan pendekatan kualitatif yang melibatkan kajian lapangan berbentuk temu bual separa berstruktur dan kaedah kandungan analisis. Kaedah kualitatif membolehkan penerokaan yang mendalam untuk mendapatkan dapatan yang komprehensif bagi mencapai objektif kajian (Creswell, 2013). Data dan maklumat yang diperolehi daripada temu bual informan dan dokumen-dokumen berkaitan daripada laporan laman portal rasmi LZNK dan laporan tahunan yang dianalisis dengan analisis kandungan bersesuaian dengan objektif kertas kerja ini. Informan yang ditemu bual terdiri daripada pihak pengurusan di LZNK.

## LEMBAGA ZAKAT NEGERI KEDAH

Di Malaysia, urusan berkaitan kutipan dan pengagihan zakat adalah tertakluk kepada kuasa negeri. Di Kedah, Lembaga Zakat Negeri Kedah telah ditubuhkan bagi mengurus hal ehwal berkaitan zakat. LZNK ini merupakan kesinambungan daripada Zakat Kedah. Berdasarkan tarikh Notis Memberi Nasihat Ketentuan Yang Bersangkutan dengan perkara zakat, tarikh penubuhan Zakat Kedah adalah pada 19 Jamadil Akhir 1355 bersamaan dengan 5 September 1936. Notis tersebut dikeluarkan oleh Pejabat Syeikhul Islam melalui Majmaul Syeikhul Islam yang ditubuhkan secara rasmi pada tahun 1936 bagi menggantikan jawatan Syeikhul Islam yang bermula pada tahun 1901 (LZNK, 2018). Hebahan berkaitan dengan hal ehwal zakat adalah antara perkara utama yang diberi tumpuan oleh Majmaul Syeikhul Islam adalah perkara berkaitan dengan pengurusan zakat. Perhimpunan Riyal Zakat dan Sedekah Orang-orang Islam di Negeri Kedah mencatatkan sebaran

zakat secara rasmi dibuat kepada rakyat Negeri Kedah ialah pada tahun 1355 H bersamaan 1936 M.

Matlamat penubuhan LZNK sentiasa berada pada landasan yang betul kerana LZNK mempunyai visi dan misi yang sering dijadikan panduan dalam menguruskan aktiviti kutipan dan agihan zakat. LZNK sentiasa membantu golongan asnaf untuk memajukan diri mereka untuk keluar dari paras kemiskinan dan berjaya dalam kehidupan mereka. Kesungguhan LZNK sangat terserlah untuk meningkatkan sosioekonomi umat Islam di negeri Kedah khususnya dan di Malaysia amnya.

Dalam memastikan matlamat dan fungsi penubuhan LZNK berada pada landasan yang betul, visi dan misi LZNK menjadi panduan supaya pentadbiran kutipan dan agihan zakat terus berkembang dengan pesat sekaligus membantu asnaf di negeri Kedah ini untuk keluar daripada kepompong kemiskinan. Visi LZNK adalah menjadi sebuah agensi pengurusan yang unggul bertaraf dunia. Misi LZNK pula adalah bagi mengurus dan meningkatkan operasi kutipan dan agihan zakat di negeri Kedah dengan telus, efisien dan berkualiti bagi menaik taraf sosioekonomi umat Islam (LZNK, 2018).

Antara objektif LZNK adalah untuk memperkasakan urus tadbir zakat, mengoptimumkan kutipan zakat, membangunkan sosioekonomi masyarakat dan meningkatkan kesedaran masyarakat berkaitan zakat (LZNK, 2018). Antara fokus LZNK adalah menangani masalah kemiskinan golongan asnaf fakir dan miskin.

## PROGRAM ZON PEMBANGUNAN EKONOMI UMMAH (ZPEU)

Konsep pembangunan ekonomi dari perspektif Islam telah digariskan dalam Al-Quran, juga diperjelaskan dalam hadith serta menjadi perbincangan berterusan oleh para ulama dan fuqaha kerana isu pembangunan ekonomi ini sangat luas dan sangat penting bagi pemerintah. Pembangunan ekonomi dari perspektif Islam adalah pembangunan manusia secara total yang merangkumi empat aspek utama iaitu pembangunan persekitaran, fizikal, rohani dan sosio-budaya. Faktor utama pembangunan pula adalah diri manusia itu sendiri yang boleh dibahagikan kepada beberapa dimensi iaitu faktor modal, buruh, organisasi, pendidikan, kemahiran, sikap dan insentif. Maka Projek ZPEU LZNK ini telah menggariskan empat tujuan utama iaitu:

i. Mewujudkan peluang pekerjaan kepada asnaf;
ii. mewujudkan ekosistem ekonomi ummah baharu;
iii. mewujudkan kitaran sosio-ekonomi “Dari Asnaf Kepada Asnaf”; dan
iv. mewujudkan inovasi dalam pembangunan asnaf.

ZPEU merupakan projek ‘Daripada Asnaf Untuk Asnaf’ yang merangkumi tiga daerah di Kedah iaitu kawasan Alor Setar, Yan dan Kubang Pasu. Peserta akan dipilih dari golongan asnaf, fakir dan miskin atau golongan berpendapatan rendah (B40) yang boleh mengusahakan dan berpengalaman dalam pertanian sawah padi. Semua kos dan modal awal seperti penyediaan benih padi, baja, racun, peralatan penanaman jentera pembaja, jentera menuai dan sebagainya akan

ditanggung oleh LZNK. Padi yang dituai kemudian akan diproses menjadi beras seterusnya diagih semula kepada golongan asnaf di Kedah.

Pada fasa pertama yang bermula pada bulan Ogos 2021 hingga Januari 2022, seramai 10 peserta terdiri daripasa asnaf fakir dan miskin dipilih menyertai ZPEU untuk mengusahakan Smart Sawah dengan keluasan 28 hektar sawah padi di Batu 16, Padang Lumat, Yan, Kedah. Hasil pengeluaran padi yang diperoleh peserta bagi fasa pertama adalah amat memuaskan iaitu dengan purata antara lima hingga tujuh tan per hektar. LZNK mensasarkan mengembangkan projek ZPEU untuk membangunkan 89.6 hektar tanah di Yan yang akan memberikan peluang pekerjaan baharu kepada 30 hingga 40 asnaf. Projek ini mampu memberi impak tinggi kepada asnaf dan ekonomi ummah kerana membantu golongan asnaf meningkatkan pendapatan pada masa hadapan. Pendapatan bulanan peserta sebelum menyertai projek ZPEU ini adalah di antara RM800.00 hingga RM1350.00. Peningkatan pendapatan selepas menyertai projek ZPEU adalah lebih daripada 2 kali ganda pendapatan sebelumnya. Dengan keluasan tanah yang diusahakan berbeza-beza, secara purata pendapatan bulanan tertinggi yang diperolehi oleh peserta ialah sebanyak RM3,463.20. Pendapatan tertinggi semusim ialah sebanyak RM20,779.20 hasil daripada keluasan tanah 2.78 hektar.

**Jadual 1. Pendapatan Peserta Fasa 1**

| Peserta | Pendapatan bulanan sebelum menjadi peserta (RM) | Pendapatan bulanan selepas menjadi peserta (RM) | Pendapatan semusim selepas menjadi peserta (RM) |
|---|---|---|---|
| Peserta 1 | 1,200.00 | 3,237.26 | 19,423.56 |
| Peserta 2 | 1,000.00 | 3,386.50 | 20,319.00 |
| Peserta 3 | 1,100.00 | 2,546.96 | 15,281.76 |
| Peserta 4 | 1,550.00 | 3,463.20 | 20,779.20 |
| Peserta 5 | 880.00 | 2,899.26 | 17,395.56 |
| Peserta 6 | 1,200.00 | 3,283.02 | 19,698.12 |
| Peserta 7 | 1,000.00 | 2,849.60 | 17,097.60 |
| Peserta 8 | 800.00 | 2,864.16 | 17,184.96 |
| Peserta 9 | 1,100.00 | 2,671.50 | 16,029.00 |
| Peserta 10 | 1,350.00 | 2,826.98 | 16,610.88 |

*Sumber: Lembaga Zakat Negeri Kedah (2022)*

Fasa 2 yang dilaksanakan pada tahun 2022 melibatkan seramai 22 orang asnaf di daerah Yan menyertai Smart Sawah Berskala Besar Asnaf (SBBA).

Projek Zon Pembangunan Ekonomi Ummah (ZPEU) bukan sahaja memberdayakan asnaf menerusi estet padi, malah projek transformasi ini diperluaskan lagi kepada mewujudkan ekosistem ekonomi baharu bagi tempoh 5 tahun bermula tahun 2018 hingga 2025. LZNK melakukan menyusunan semula aset tanah milik LZNK sebanyak 700 relong di sekitar Kedah bagi pelaksanaan estet penanaman padi. Selain, penanaman padi yang berteraskan pertanian pintar, perternakan juga dilaksanakan seperti penternakan itik bagi penghasilan telur masin. Ternakan

ikan turut dijalankan dengan permulaan 5000 ekor anak ikan puyu dan 230 ikan jelawat. Tanaman hiliran juga dijalankan oleh 3 orang isteri peserta Smart Sawah melibatkan pokok terung, bendi dan peria.

Projek ZPEU juga akan diperluaskan kepada pewujudan kilang-kilang berasaskan padi iaitu kilang beras, bihun, tepung laksa dan lain-lain. Pada masa yang sama kawasan tersebut akan dijadikan ladang satelit dan agro-pelancongan dengan pembinaan Restoran Terapung Asnaf. Semua pengurusan restoran akan diuruskan oleh asnaf dan golongan B40 setempat.

## PROSEDUR PEMILIHAN PESERTA SMARTS SBBA OLEH LZNK

Penentuan golongan asnaf yang layak menerima zakat adalah merupakan ketetapan Allah SWT sebagaimana dalam surah al-Taubah ayat 60 yang bermaksud:

> *"...Sesungguhnya zakat itu hanyalah untuk orang-orang fakir, orang miskin, amil zakat, yang dilunakkan hatinya (mualaf), untuk (memerdekakan) hamba sahaya, untuk (membebaskan) orang yang berhutang, untuk jalan Allah dan untuk orang yang sedang dalam perjalanan, sebagai kewajiban dari Allah. Allah Maha Mengetahui, Maha bijaksana..."*
>
> (al-Taubah:60)

Lapan asnaf ini adalah merupakan golongan yang diagihkan bahagian zakat sejak zaman Rasulullah SAW sehingga sekarang. Di Malaysia semua institusi zakat turut mengamalkan konsep agihan yang sama melibatkan lapan asnaf yang telah ditetapkan. Aspek saringan adalah penting agar agihan zakat menepati sasaran golongan asnaf sebenar dan mengelakkan tersalah agih atau memberikan zakat kepada golongan yang tidak layak. Imam Shafie r.a. amat menitik beratkan dalam urusan agihan ini agar tidak berlaku kesilapan sehingga mengagihkan kepada mereka yang bukan di kalangan asnaf sebagaimana ketetapan di dalam al-Quran. Kepastian dalam menentukan hanya yang layak sahaja mendapat bahagian mereka adalah tanggungjawab mereka yang menguruskan zakat.

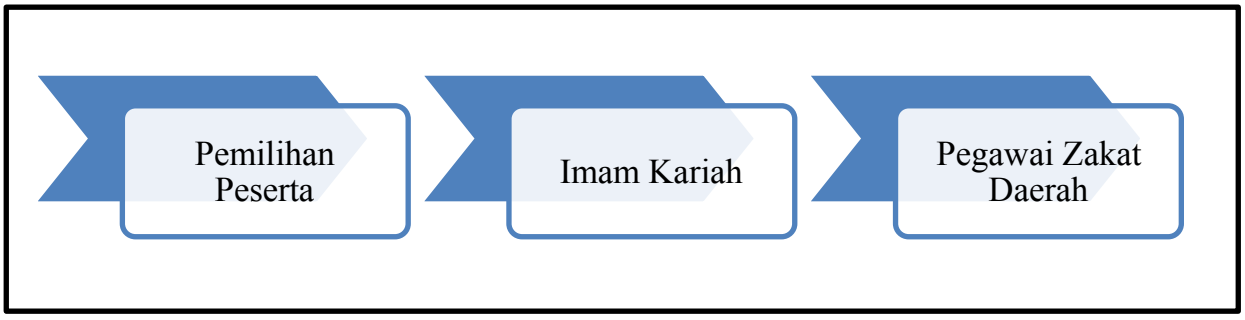
Prosedur pemilihan peserta Smart SBBA melibatkan dua tahap iaitu tahap pertama melibatkan imam kariah kawasan yang terlibat. Penglibatan orang tempatan akan memudahkan urusan pengenalpastian asnaf dilakukan dengan lebih cepat dan tepat kerana orang tempatan lebih mengenali masyarakat di lokaliti tersebut. Imam akan dilantik sebagai penyelia dan akan diberikan elaun oleh LZNK. Beberapa kriteria telah ditetapkan oleh pengurusan LZNK seperti mestilah asnaf yang rajin ke masjid, sering terlibat dengan aktiviti masyarakat dan ada keinginan untuk mengubah taraf hidup mereka. Syarat-syarat yang ditetapkan adalah seperti berikut:

1. Beragama Islam
2. Lelaki
3. Umur tidak melebihi 60 tahun (jika lebih atas budi bicara pegawai)
4. Sihat tubuh badan
5. Pendapatan seisi keluarga di bawah daripada paras kemiskinan

6. Tidak mempunyai tanah sendiri
7. Berkebolehan dan minat dalam aktiviti pertanian

Pada tahap kedua pula proses pemilihan akan melibatkan pegawai zakat daerah yang akan menguruskan prosedur seterusnya. Pegawai zakat akan menilai dari aspek kelayakan berdasarkan *Had Kifayah* pemohon dan menilai kecenderungan pemohon dalam bidang penanaman padi, penternakan dan pengendalian jentera atau salah satu daripadanya. Peserta juga perlu mengisi borang untuk menyambung tempoh sebagai peserta Smart SBBA dan perlu disokong oleh Imam berdasarkan prestasi mereka seperti kekerapan hadir ke masjid dan penglibatan dengan masyarakat. Aspek pemilihan dan saringan adalah penting agar agihan zakat menepati sasaran golongan asnaf sebenar. Peringkat permulaan LZNK telah memilih 10 orang peserta dari asnaf fakir dan miskin menyertai Smart SBBA yang melibatkan keluasan sawah 29 hektar. LZNK turut bekerjasama dengan Bank Islam untuk menawarkan pinjaman tanpa faedah sebanyak RM5000 setiap musim melalui pinjaman mikro bangkit. (LZNK, 2023)

Selain penanaman padi yang berteraskan pertanian pintar, perternakan juga dilaksanakan seperti penternakan itik bagi penghasilan telur masin. Ternakan ikan turut dijalankan dengan permulaan 5000 ekor anak ikan puyu dan 230 ikan jelawat. Tanaman hiliran juga dijalankan oleh 3 orang isteri peserta Smart Sawah melibatkan pokok terung, bendi dan peria. Peserta diberi peluang untuk menceburi bidang pertanian hiliran dan penternakan dalam tempoh menunggu 120 hari untuk menuai padi.




**Rajah 1. Prosedur Pemilihan Peserta Smart SBBA**

## KESIMPULAN

Peserta Smart SBBA yang dipilih dalam kalangan asnaf fakir dan miskin dengan objektif untuk mengubah kehidupan mereka menjadi usahawantani yang berjaya. Peserta diberikan tempoh sekurang-kurang dua musim untuk bergraduasi daripada program. Pengambilan dan pemilihan peserta merupakan fungsi pengurusan sumber manusia yang amat mencabar kerana ia akan menentukan kualiti pekerja yang dapat menyokong matlamat ZPEU.

Dalam usaha untuk melahirkan modal insan yang holistik khususnya dalam program ZPEU sudah tentu memerlukan kemantapan ilmu pengetahuan. Pekerja yang berkualiti bukan sahaja bergantung kepada tahap pembelajaran mereka malah lebih penting adalah tahap pengalaman yang

mereka lalui di dalam pelbagai bidang. Kemahiran dan pengalaman ini akan melahirkan individu yang mempunyai keyakinan dalam bidang yang mereka ceburi.

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# ZAKAT AND THE CONSTITUTION OF OIC MEMBER STATES

**Abdul Ghafar Ismail [1*]**
**Muhammad Hakimi Mohd. Shafiai [2]**
**Nurul Huda Abdul Majid [3]**
**Hafizah Zainal [4]**

[1,2] Centre for Islamic Economics and Finance Faculty Economics and Management, Universiti Kebangsaan Malaysia
[3] Islamic Business School, Universiti Utara Malaysia
[4] Lembaga Zakat Negeri Kedah
*Corresponding Author: (Email: agibab62@gmail.com)

***Abstract:*** *The study will show that there is in fact a long history of zakat like the obligation of zakat – addressed and practiced 1400 years ago by the Prophet Muhammad. A well-developed constitutional zakat jurisprudence has been there along with that history. The study tries to look at the zakat rules in a sample of constitution of states under the Organization of Islamic Countries (OIC) members who follow different law origin. The data are used to examine the presence of zakat rules plus the income tax rules in the Constitution. Our findings report that the constitution has laid down both zakat and tax rules in the constitution. It shows that we should now have multiple viable paths for reducing concentrations of wealth. We call for reviving a two paths approach – using zakat as fiscal instrument and introducing distribution and uniformity. Finally, because there is uncertainty about which path – we propose strategies for drafting a zakat reform to navigate those uncertainties.*

***Keywords****: Zakat; Constitution; Baitulmal; Wealth Inequality; Islamic Economic System*
*KAUJIE Classification: C55; E11; H51; N3; R21*

## INTRODUCTION

The issues of income and wealth inequalities become the recent trend. In Muslim countries, scholars such as Shirazi (2014), Abdurraheem and Suraju (2018) and Ibrahim, Ali, Muridan, and Mohd Jazid (2020) and Mohamad at. al (2020) suggest that zakat should be used as fiscal tool to address those issues. In developed countries, such as United Kingdom (Brewer and Wernham (2022) and United States (Pew Research Center (2020)), and other countries as reported in the World Bank report (https://pip.worldbank.org/) show that the figures on income and wealth inequality have created a challenge in fiscal policy lately.

Scholarship such as Al Jaffri and Roszaini-Haniffa (2014); Owoyemi (2020), and Al-Mamun, Haque, and Jan (2019), and Siswantoro at al. (2021) and media exposes[1] have together brought newfound attention to how many eligible payers largely refused paying zakat. The essence

1 Refer to https://tunabdulhamid.me/2012/07/obligation-of-companies-to-pay-zakat-issues-arising-from-effects-of-separate-legal-entity/

of the issue is that zakat tool is not only limited to the job of managing ever-increasing concentrations of wealth. A legislative effort that can improve such wealth distribution is not there. Furthermore, Beard (1962) and Buchanan and Tullock (1962) were among the pioners who argue that constitutional rules may shape the capitalist and socialist system. Equivalently, there is no such similar studies who argue that constitutional rules may shape the Islamic economic system. We have entered a new era of demand for legislation related to zakat. This study argues that such demand is welcome. There is in fact a long history of zakat rules and a well-established Islamic jurisprudence to go along with that history. In addition, Kahf (1997), Ahmad (1989), Ismail at al. (2022) and Ismail, at al (2022) argue that zakat as public finance matters. The study wants to examine the presence of zakat rules (plus the income tax rules) in the Constitution. Furthermore, the study is motivated by an established view of both Beard (1962) and Buchanan and Tullock (1962) who argue that constitutional rules may shape the socialist and capitalist economic system. The reconsideration of zakat and the Constitution shows that we should now have multiple viable paths (other than taxes) for reducing concentrations of wealth. In additional, the constitutional rules of zakat would create a vital tool to promote good governance.

The proposal offers a fundamental transformation of the zakat that could add the state revenue. This reform proposal is in line with the view of the American Economic Association and Islamic Economics Institute who recognise Islamic economic system and jurisprudence of financial matters respectively as tools for resource allocation. Whatever happens in the near term, it seems almost certain that zakat and constitutional zakat reform proposals will continue to play a central role in policy debates for years to come. We believe that the constitutional zakat reform would uphold a uniform zakat rule.

The states like Kingdom of Saudi Arabia and Indonesia introduce zakat by-law as a uniform transformative zakat. Other states may opt for the former or later or do not have a single law. The current era is thus characterized by transformative zakat reform proposals all struggling against fears that the parliament might strike down such reforms. As brief background, for example the Constitution of Malaysia grants parliament the power to create Baitulmal Fund that comprise of "Zakat, Fitrah, Baitulmal (including waqf) or similar Islamic religious revenue". There are two requirements on that power: first, the creation of Baitulmal Fund; and second, the amount of zakat that shall be paid. The challenge then is that – with an advice of Muslim scholars – no zakat can be both uniform and distribution. Uniformity is generally desirable for zakat, but if a similar reform is "collection side" (as many argue), it should also cover "distribution side".

Most scholarship treats zakat rules as an obstacle to these sorts of transformative reforms and argues that some change in the constitution would be required, such as a constitutional amendment or overruling old constitutional cases. We characterize this scholarship as assigning the Constitution's direct zakat allocation requirement with a substantive barrier function. In other words, this scholarship assumes that allocation is an exhausted effort for a range of political and pragmatic reasons and that uniformity is thus the only practically viable path to the exercise of the state's collecting zakat power. The current view argues that the Constitution's provisions limiting

the state's collecting zakat power are rest that should be abandoned or at least interpreted very narrowly.

The study tries to look at the zakat rules in a sample of constitution of states under the Organization of Islamic Countries (OIC) members who follow different law origin. The data are used to examine the presence of zakat rules plus the income tax rules in the Constitution.
This study proceeds as follows. Section 2 will prove that the constitutional rules may shape the rconomic system. Section 3 dicusses the sources and desciption of data. Section 4 will try to prove the findings in Section 2. Section 5 will report the conclusions.

**Constitutional Rules and Economic System**

In this section, the aim is to argue that the constitutional rules may shape the economic system. It is true since the provisions are partly interpreted as an economic document. It was first highlighted by Beard (1962) that the private rights of property were essentially an economic matter. Most of the constitutions make a provision on the citizen's right to property. Subsequently, other studies such as Buchanan and Tullock (1962), Buchanan. (1987), Buchanan (1990)., Burnham (1982), Elster (1995), McGuire and Ohsfeldt (1989), Person and Tabellini (2004), Ulen (1992) and Voigt (2011) refer to this acclaimed work to reaffirm their views of the economic interpretation of the constitution that affects the governmental action.

The initial effort to analyse the constitutional rules was done by Coase (1960) and Calabresi (1962). However, in the 1910s and 1920s, Commons (1924) and Hale (1952) was among the pioneers who interpret the economic meaning of constitutional provisions. Then, Buchanan and Tullock (1962) combined both the studies about law and economics as new discipline in economics known as constitutional economics.

Posner (1973) was the pioneer in debating the economic analysis of constitutional rules. His debate endures around two competing views - positive and normative. Both views claim that legal rules are efficient or ought to be efficient, respectively. He persuasively tries to argue that the analysis of constitutional rules is understood as an attempt to achieve economic efficiency. However, Margolis (1987) argues that both views create an ambiguity. The positive view claims that constitutional rules may result in efficient behaviour. It means that the constitution rules produce an efficient behaviour to economic agents.

While the ambiguities created by the normative views are due to: judges are the one who ought to decide cases; efficiency is used as a criterion to assess judicial performance; and who (law maker, judges, legislators, or administrators) should choose efficient rules?

The ambiguity of both views motivates other researchers such as Coase (1960), Macey (1988) and Gerstenberg (2012) to suggest the third view – to apply the tools of micro-economic theory to the study of constitutional rules and institutions.

In analysing the above view, it can be referred in Table 1. Panel A refers to positive views which comprise five views. While Panel B refers to negative views that only comprise three views. Views I (rules as explanatory variable) and II are linked to the disambiguation of Posner's positive view and economic methodology, respectively. View I (the *explanatory* view) say that

constitutional rules induce efficient behaviour of both economic agents. View II (the *content* view) declares that the efficiency is used as a criterion in determining the content of the constitution. View III (the *doctrinal* view) states that the efficiency is used as a criterion to *rationalize* prevailing constitutional rules and institutions. Positivists believe that the content view is more dominant than the doctrinal claim. Because the content of the constitution that leads toward efficiency is well-accepted.

The economic interpretation of Views II and III is the most straightforward. The criterion of efficiency is used to draft the provision of the constitution. However, LaPorta at al (2008) and Ismail and Tohirin (2010) argue that efficient is also determined by the constitutional rules origin. The policymaker, analyst or judge may believe that either the constitutional rule induces an efficient behaviour of economic agents or efficiency should be the aim in the provision of the constitutional rules.

The other two views (View IV and View V) are derived from the assumption of rational behaviour which is the cornerstone of a rational choice theory. Both claims are explanatory in nature. View IV (the *behavioural* claim) states that given the constitutional rules and institutions, how do the economic agents react? View V (the causal claim) states that the content of constitutional rules and the structure of legal institutions are explained by the rational behaviour of economic agents.

**Table 1. Economic Analysis of Constitutional Rules Based on Basic View**

| The Claim | | Declare |
|---|---|---|
| Panel A: Positive Views | View I – Rules as explanatory variable | Constitutional rules induce efficient behaviour |
| | View II – Rules as exogenous variable | Efficiency determines the provision of the constitution |
| | View III - The *doctrinal* view | Efficiency *rationalizes* prevailing constitutional rules and institutions. |
| | View IV - The *behavioural* view | Rational economic agents react to constitutional rules and institutions. |
| | View V The causal view | Rational action by economic agents explains the content of constitutional rules and the structure of legal institutions. |
| Panel B: Normative Views | View VI - the *adjudicatory* view | In delivering their decision, judges try to promote efficiency |
| | View VII - the *evaluative* view | Efficiency is used as criteria to assess legal rules and institutions is efficiency. |
| | View VIII - the *design* view | Policymakers should propose constitutional rules and institutions to promote efficiency |

View I differ from View IV. The explanatory view asserts that (some) constitutional rules and institutions induce efficient behaviour but does not identify the mechanism through which this efficient behaviour results. The behavioural view, by contrast, identifies the mechanisms through which constitutional rules and institutions influence behaviour but it does not assert that the resulting behaviour is efficient. Views II and III are equally silent about the mechanisms that yield efficiency though one might think that View II asserts that judges and other public officials intentionally pursue efficient rules.

In other views, View II differs from View V due to similar reasons. View II states that efficiency is one of the grounds of law. Many constitutional rules should thus be efficient. By contract, View V asserts only that law results from the self-interested behaviour of individual citizens and public officials. This behaviour does not necessarily yield efficient rules or institutions.

Finally, note that the methodological views (IV) and (V) apparently reject standard accounts of the normativity of law, an issue that has been addressed Murphy (2014). He provides a clear perspective on this issue.

Consider now the three normative views that follow from the disambiguation of Posner's initial normative view. View VI (the *adjudicatory* view) asserts that judges ought, in their decision of cases, to promote efficiency. This view understands Posner's view as a theory of adjudication. View VII (the *evaluative* view) asserts that the primary criterion against which to assess legal rules and institutions is efficiency. View VIII (the *design* view) asserts that policymakers should design constitutional rules and institutions to promote efficiency.

If both Views VII and VIII are independent. Designing efficient constitutional rules and institutions might be desirable for non-efficiency reasons. Conversely, efficiency might dictate the design of inefficient institutions.

In the late 1970s and early 80s, controversy raged primarily over the evaluative view. This debate largely recapitulated the debate over the "new welfare economics" that occurred in economics in the late 1930s and early 1940s. Debate over this claim briefly resurged with the publication of Kaplow and Shavell (2002). However, more recently (in next sub-section), Claim III (the Doctrinal claim) has received the most philosophical attention.

The philosophy of law has traditionally focused on a limited set of questions centred around the "concept of law" and the existence or non-existence of an obligation to obey the law. Thus, philosophers of law have investigated the nature of law, its relation to coercion and morality, how judges ought to decide cases, and whether, to what extent, and how law gives economic agents reasons for action.

The eight-view identified above do not correspond directly to these traditional questions in the philosophy of law. As already noted, View II at least implicitly adopts a legal positivist understanding of law. View VI offers an explicit normative theory of adjudication, though one apparently at odds with how judges in fact decide cases. Central philosophic questions concerning the concept of law, of its normativity, and the obligation to obey the law, however, are not directly addressed. The behavioural view (View IV) as well as the causal view (View V) and the

explanatory view (View I), by contrast, concern empirical issues that philosophers of law generally neglect. Nevertheless, the controversy within the legal scholars has generally regarded economic analysis of law as providing a comprehensive theory of law that challenges traditional approaches to law. Indeed, an explanation of the passion of the controversy should identify differences in fundamental views concerning law.

As the set of distinct views suggests, the literature contains many different findings. For purposes of this study, we manage to identify three distinct elements of thought within economic analysis of law. A large percentage, but not all, of the literature in economic analysis of law falls within one of these three elements. This study calls the first element *policy analysis*, the second element *political economy* and the third element *doctrinal analysis*.

*Policy analysis*, for example Persson and Tabellini (2004), and Fabbri and Faure (2018), generally focuses on the analysis of the effects of constitutional rules and institutions on outcomes. An outcome usually consists of the "objective" effects of the rule or institution on the behaviour of "private" individuals. Policy analysis then typically evaluates the rule or institution under study against some social objective function. Often policy analysis adopts "efficiency" as the evaluative criterion.

Thus, policy analysis is linked both to the behavioural view and the design view (View VIII). Neither of these links is logical or conceptual. The behavioural view concerns the causal mechanism that determines how individuals respond to constitutional rules and institutions; these rules have effects through standard economic processes. The design aspect of policy analysis, however, requires not that the policymaker explain the effects of constitutional rules on behaviour but that the policymaker predicts the behaviour the rules will induce. Prediction does not necessarily require the identification of a causal mechanism.

A gap also exists between the design aim of policy analysis and the design view. The policy analysts may choose to assess the predicted behaviour against any criterion they deem relevant; they may thus, contrary to the design claim, adopt non-efficiency criteria to select a constitutional rule.

*Political economy*, by contrast, as mentioned in Vanberg (2015), investigates the operation of political institutions such as electoral systems, courts, legislatures, the executive and administrative agencies. These institutions make policy or determine which people make policy. Thus, political economy seeks to explain how the content of the constitution is determined. In some instances, we might understand political economy simply as the application of the behavioural view to the constitutional and legal rules and practices that structure legislation, administrative action, and adjudication.

Both policy analysis and political economy examine behaviour. The policy analyst focuses on the behaviour induced by constitutional rules and institutions. Political economy concentrates on behaviour that causes constitutional rules and institutions. *Doctrinal analysis*, on the other hands (see for example Cowan (1941) and Hutchinson (2015)), focuses on the content of the legal doctrine developed by courts in adjudication. It asserts that efficiency rationalizes the content of the constitutional. We might understand "the content of the constitutional" in at least three ways.

First, it might, as the behavioural view does, refer to the behaviour induced by the constitutional rules announced in judicial opinions. Alternatively, the analyst interprets these opinions and other texts to extract an economic model that underlies the decision's legal view of the world. On this interpretation, doctrinal analysis and the nature of constitution might be true even though constitutional rules induced inefficient behaviour in the real world because the announced constitutional rule might be efficient within the implicit model used by judges but inefficient in the world as it is.

The first understanding of doctrinal analysis suggests a connection to the behavioural view. It would also suggest that doctrinal analysis would have developed a substantial empirical component that investigated what behaviour doctrine induced. As this empirical component is largely absent, Chang (2006) agrees that doctrinal analysis is an alternative way. The following discussion will examine the philosophical debates that have emerged from this alternative, non-behavioural understanding of doctrinal analysis.

These three elements may be differentiated in several ways. First, each element makes different motivational assumptions about public officials. Policy analysis generally assumes that public officials in general and judges, are diligent. Thus, Judges enforce the constitutional rules as they are announced, regardless of the judge's own view of the desirability of the constitutional rule or its impact on them personally. Political economy assumes that public officials have the same motivation as private individuals; they are self-interested. In the context of adjudication, the political economist interprets self-interested judicial behaviour as decisions that promote the policy preferences of the judge. Doctrinal analysis does not analyse the behaviour of public officials; it rationalizes the decisions of judges without necessarily imputing motivations to them.

Second, policy analysis and doctrinal analysis generally adopt a welfarist stance towards evaluation of constitutional rules while political economy has evolved from a more contractarian tradition. Policy analysts such as Kaplow and Shavell (2002), when evaluating constitutional rules ask whether that constitutional rule induces behaviour that satisfies some welfarist criterion, usually either Pareto efficiency or (constrained) social welfare maximization. Political economy, however, has to a large extent emerged from an economic tradition, exemplified by Buchanan (1990) that rejects the maximization of social welfare as a criterion and seeks to evaluate political institutions on grounds of (actual or hypothetical) consent. The political economist often asks not whether the rule induces pareto efficiency but whether the parties have acted voluntarily, consented to the rule, or would have (rationally) consented to the rule.

Finally, we might understand the distinction among the three elements as a difference in the view each adopts about the instrumentalism of law. "Instrumentalism" here means that an agent designs the law to promote some collective goal. The constitutional rules should be interpreted considering their purposes. Lyons (1981) discusses this idea at length. For our purposes, we need only note several ambiguities in the brief definition just given. A more careful definition would specify the economic agent who designs, the meaning of design, what counts as "rules," and what is a collective purpose. Right now, this study will only note that instrumentalism may occur at the level of the rule, the institution, or the legal system.

Policy analysis tends to proceed constitutional rule by constitutional rule. It asks, for example, how does a change in the standard of care affect, for example, the behaviour of tax evasion and tax avoidance? Or how does contracting behaviour differ if the measure of damages shifts from expectation damages to reliance damages? The analyst thus imputes a purpose (usually, but not necessarily, the maximization of social welfare) to the promulgator of the constitutional rule. The analyst then assumes that the policymaker has chosen the constitutional rule that best promotes her (imputed) objective. Constitutional rules are then instrumental to the achievement of the suggested goal; call this approach rule instrumentalism.

The political economist, such as Mueller (2005) and Kessler (2016), by contrast, generally denies that any purpose can be attributed to the promulgator of a constitutional rule largely because constitutional rules are not promulgated by a single individual with power to control unilaterally the content of the rule. Certainly, from the perspective of political economy, legislators have no common purpose, and one should not assume or expect that any statute maximizes social welfare. Legislation results from the interplay of interest groups that do not reflect all interests within society. Even if the legislature did reflect all interests within society, each interest does not have an equal (or proportionate) say in the formulation of the statute.

Finally, even if each interest did play a "proportionate" role in the formulation of the statute, Arrow's General Possibility Theorem teaches that the aggregation of interests might still not yield a coherent purpose. Political economy thus rejects rule instrumentalism. Further understanding of the approach of political economy requires acknowledgment of divergent views within political economy. Here, we can distinguish two such views: *constitutional political economy* and *radical political economy.* Each rejects rule instrumentalism but only the latter rejects instrumentalism altogether.

One might attribute the rejection of rule instrumentalism within political economy to a commitment to an explanatory rather than a normative project. At the level of constitutional political economy, however, the research usually adopts the perspective of a constitutional designer, and this designer arguably has a view of law that includes *institutional instrumentalism*: i.e., legal institutions, rather than specific constitutional rules, promote the specific goals of the constitutional designer. The constitutional designer seeks a political structure that promotes their goals. The research of constitutional political economy is thus normative in nature. Indeed, the normative nature of the research dominates any explanatory aim. Many within the research - see Brennan and Buchanan (1981, 1985), argue that one ought to adopt an economic theory of behaviour of public officials and private individuals even if that theory is not the best explanatory theory.

Radical political economists reject this reasoning. They carry the logic of the argument about the incoherence of legislative behaviour through to the level of institutional and constitutional design. Constitutions are drafted by agents with political and economic interests that they seek to forward when they create the basic social, economic, and political institutions of the society. Thus, incoherence may affect these institutions as well. The uncompromised over slavery in the Federal Constitution of Malaysia, for example, illustrate, when viewed against the democratic and equality

elements of the document, such incoherence. Thus, radical political economists reject the view that the law is *designed* and hence reject instrumentalism altogether.

The relation of doctrinal analysis to instrumentalism depends on our understanding of the research of doctrinal analysis. If we understand doctrinal analysis simply as a rationalization of doctrine, it will appear to make no assumptions about the instrumental nature of constitution. The fact that doctrine is efficient might result from intentional behaviour on the part of economic agents or might simply emerge from the structure of the institutions within which public officials work. On the other hand, if we understand doctrinal analysis as a theory of adjudication, then it clearly adopts a rule instrumental view of law.

These differences in the level at which constitution is instrumental, if the law is instrumental at all, suggest that the three elements of economic analysis of law will adopt different approaches to the study of constitutional economics.

More significant for purposes of this entry, however, is the basic similarity between policy analysis and political economy. Both elements adopt the standard assumption of neo-classical economics that everyone seeks to maximize the satisfaction of their preferences. Moreover, they generally assume that each individual acts in her own self-interest, narrowly defined. This approach presents the single, greatest obstacle to the articulation of a general theory of law that confronts economic analysis: it has no room for the normative aspect of law. It is this denial of the normativity of law that accounts for the vehement resistance that economic analysis provoked within the legal scholars.

**Data Sources and Descriptions**

The data that try to look at the zakat rules in a sample of constitution of states under the Organization of Islamic Countries (OIC) and Singapore as a state who follow the English law. The selection of this sample is based on four main reasons. First, the sample is also a member of the Islamic Development Bank. It may provide essential findings that look at the aspect of public finance matters for intervention purposes – the state may adopt less or more active in practicing interventionism. It also shows that the state also involves in resource allocations through tax, and zakat. Second, it provides additional practices to link between constitutional rules and state revenues. Third, the constitution may provide an additional list of government revenues. Fourth, although the states is considered as Islamic countries, but, as argued by La Porta, Lopez-de-Silanes, and Shleifer (2008), these states were colonised and hence, the constitution is substantially influenced by the origin states – English, France, Germany, Scandinavian and Socialist. The third reason will be examined in section four.

The sample is compiled from the website (https://www.constituteproject.org/?lang=en) of the Comparative Constitutions Project. The list of samples is presented in column 2 of Table 2. It covers fifty-nine states that historically enjoy a different law origin. The sample has also gone through several amendments, but we only report the recent amendments. We manage to only use the draft version for three states, namely Libya, Syria, and Yemen.

Then we choose the keywords which can analyse and discriminate rules in our sample. The most effective conditions, with reduced capacity to identify potentially significant rules for our sample, are: "tax or taxes or fiscal obligations" (hereafter taxes) and "revenues or budget or finance". (Hereafter revenues), "zakat" (or similar words such as waqf or endowment). This search yields all countries, with the taxes being mentioned in the constitution, except in Syria.

As shown in the second column of Table 2, the rules on taxes are mentioned under different matters except in Sudan and Guinea Bissau. The tax rules are divided under four main matters into constitutions – fundamental rights and duties; legislative powers (or other similar terms such as Parliament, Assembly, Royalty or the People Majlis); the relationship between executive and legislative; and public finance (also economic principles).

Panel A, Table 1 reports the tax rules in Afghanistan; Algeria; Azerbaijan; Burkina Faso, Oman; Qatar; and Somalia, that is put under the subject of fundamental rights and duties of citizens. In Turkey, tax is considered as a political right.

In countries like Bahrain and Egypt (Panel B, Table 1), tax is considered as the primary constituents of society. It means that from a broader perspective, the society which possesses the essential elements such as likeness, reciprocal awareness, differences, interdependence, cooperation, and conflict, may create injustice and inequitable economic development. Taxes are imposed to achieve social justice.

**Findings and Discussions**

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**Table 2. Tax Rules in the Constitution**

| Subjects | Name of State |
|---|---|
| Panel A: Fundamental Rights and Duties | Afghanistan; Algeria; Azerbaijan; Burkina Faso, Oman; Qatar; Somalia; Turkey (political right); |

| | |
|---|---|
| Panel B:<br>Basic Constituents of Society | Bahrain; Egypt |
| Panel C:<br>Legislative Power (Parliament or Assembly or Majlis or Royalty) | Bangladesh; Gabon; Guyana; Kazakhstan; Maldives; Morocco; Niger; Nigeria; Pakistan; Tajikistan; Tunisia; |
| Panel D:<br>Relationship between executive and legislative | Benin; Chad; Cameroon; Cote d Ivoire; Comoros; Djibouti; Mali; Senegal; Togo; |
| Panel E:<br>Role of A State | Kyrgyz; Libya; Mauritania; |
| Panel F:<br>Public Finance | Albania; Brunei; Gambia; Indonesia; Iran; Jordan; Kuwait; Lebanon; Malaysia; Mozambique; Palestine; Sierra Leone; Saudi Arabia; Suriname; Turkmenistan; Uganda; United Arab Emirates; Uzbekistan; |

**Table 3. Zakat Rules in the Constitution**

| **Countries** | **Constitutional Rules** | | | |
|---|---|---|---|---|
| | **Government Revenues** | | **Zakat** | |
| | **Article** | **Matters** | **Article** | **Matters** |
| **Brunei** | Article 58 - All revenues and sums of money be paid into a "Consolidated Fund". | Finance | Article 69 - The provisions shall not be applicable to Muslim revenues and funds | Finance |
| **Kingdom of Saudi Arabia** | Article 72 a. The law shall determine the management of State revenues, and the procedures of their delivery to the State Treasury. b. Revenues shall be accounted for and expended in | Financial Affairs | Article 21 Zakat (poor-due) shall be levied and dispensed to its legitimate beneficiaries. | Economic Principles |

| | | | | |
|---|---|---|---|---|
| | accordance with the procedures stated on the law | | | |
| **Libya** | Article 176 - revenues shall be delegated to the Public Treasury | The Financial System | Article 30: Charity (Zakat) The State shall ensure the collection and disbursement of Zakat in its legitimate banks. It may not be mixed with public revenues | Form and Fundamental Pillars of the State |
| **Malaysia** | Article 97(1) - revenues and sums of money received by the Federation shall be paid to Federal Consolidated Fund. | Financial Matters | Article 97(3) - Zakat, Fitrah, Baitulmal (including waqf) or similar Islamic religious revenue shall be paid into a separate fund | Financial Matters |
| **Pakistan** | Article 78 - revenues received by the Federal Government shall form part of the Federal Consolidated Fund. | The Parliament | Article 31 - The State shall endeavour to secure the proper organization of zakat ushr, auqaf and mosques | Principle of Policy |
| **Yemen** | Article 374 - The public budget shall include revenue estimates and detailed projected expenditures | Public Finance | Article 26 The State shall assume the collection and disbursement of Zakat through its banking channels in a manner that achieves the legitimate purposes | Economic Foundation |

| | |
|---|---|
| | thereof and ensures its social and economic role. Zakat may not be mixed with general revenues |

The legislative power to issue tax law, as reported in Panel C Table 2, happens in countries such as Bangladesh (which is also mentioned simultaneously under the matter of public finance), Gabon, Guyana, Kazakhstan, Maldives, Morocco, Niger, Nigeria, Pakistan, Tajikistan, and Tunisia.

Tax rules are also mentioned as a matter that shows the relationship between executive and legislative. As shown in Panel D, Table 2, countries in the African region such as Benin; Chad; Cameroon; Cote d Ivoire; Comoros; Djibouti; Mali; Senegal; Togo discuss the tax law under those matters. However, countries like Kyrgyz, Libya, and Mauritania (Panel E, Table 2) discuss the tax law as the role of a state.

Panel F Table 2 shows that tax in countries such as Albania; Brunei; Gambia; Indonesia; Iran; Jordan; Kuwait; Lebanon; Malaysia; Mozambique; Palestine; Sierra Leone; Saudi Arabia; Suriname; Turkmenistan; Uganda; United Arab Emirates; and Uzbekistan is legislated under the financial matters of public finance.

In summary, the constitution provides the uniformity of rules that require the citizens to transfer to the government part of their income or property. It is not only a matter of the duty of the citizens but also the power (or right) that is given to the government to impose, abolish, remit, alter or regulate any tax. The substance, the rate, and the objectives and those who are exempted from paying taxes are also mentioned in the constitutions. In several countries, tax rules concern only legal aspects of taxation, not financial, economic, or other aspects. Decisions regarding the merits of various types of tax, the general level of taxation, and the rates of specific taxes, for example, are not a matter of tax law; they are political processes, not legal proceedings.

Having discussed the tax rules in the constitution, it leads towards the provision of constitutional rules in relation to the government revenues. Our analysis of the sample of 57 countries under the OIC, as presented in Table 3, shows that only six countries highlight both government revenues and zakat in the constitution. Although some countries such as Bahrain, Comoros, Kuwait, Maldives, Oman, Qatar, Saudi Arabia, Somalia, and United Arab Emirates claim that they acknowledge Shariah law as the basis of legislation, but the zakat rules in the constitution are missing. The constitution mentions government revenues under the title of financial matters, as in the case of Brunei, Malaysia, and Yemen. While Kingdom of Saudi Arabia, Libya, and Pakistan, the rules on government revenues are put under the economic principles, form and fundamental pillars of the state, and principle of policy, respectively. Zakat is discussed as a section of the constitution. In Brunei, Libya, Malaysia and Yemen, zakat is ruled under the public

finance matter. In Pakistan, zakat should be promoted as principal of policy. While in Kingdom of Saudi Arabia, zakat is considered as one of the economic principles of the country.

In general, the government was given authority on the following aspects. *First*, the revenue would come in various sources under the constitution, such as taxes, levies, fees, and other charges. Countries like Brunei, Libya, Malaysia, and Yemen define that zakat is also considered as government revenues. In other countries, such as Pakistan and Kingdom of Saudi Arabia, zakat is considered as one of the principles of policy or economics. *Second,* the constitutional rules in Brunei, Libya, Malaysia, and Yemen states that a separate fund needs to be established for the zakat fund. Third, depending on the level of government, waqf in Malaysia, which follows the federal system, is owned by the State government.

## CONCLUSIONS

In this study, the findings show that constitutional rules give the power to the government to extend the list of revenues that includes zakat. It shows that zakat is legislated under the constitution as financial matters or public finance. It implies that zakat is belonged to the government and the duty of the executive to plan and present at the parliament. On the fiscal policy side, we have to concentrate on government spending. It would be interesting, and certainly feasible, to study the working of fiscal policy that uses zakat as a policy tool. On the institutional side, it would be valuable to study the effect of fiscal policy in an Islamic economic system, where the states are also allowed to deal with zakat. Still, the power to plan belongs to the constitution. It may create an arm's length governance.

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# CRITICAL LITERATURE REVIEW OF ZAKAT MANAGEMENT: ASSESSING GOVERNANCE, LEGAL, AND SOCIOECONOMIC IMPACTS OF PROPOSED ZAKAT MANAGEMENT MODELS

**Asad Ullah** [1]

[1]Assistant Professor of Accounting and Finance, School of Business and Management Abbottabad, Pakistan

**Abstract**: *Zakat is a mandatory financial charge on the qualifying wealth of rich Muslims for establishing socioeconomic justice in society by eliminating income disparities between the poor and rich. Zakat accelerates the circulation of wealth and stimulates aggregate demand and economic growth in a Muslim society. Zakat contributes significantly to the economic empowerment of poor segments of society and the overall well-being of people. The religious character of zakat makes it different from that of other financial levies which encourage people to pay it with enthusiasm. Zakat has been adopted by many Muslim states as a tool of macroeconomic policy to finance education, healthcare, and socioeconomic needs. This article seeks to conduct a critical literature review on zakat management by evaluating different zakat management models and approaches in the light of governance, shariah compliance, and their socioeconomic impacts. The study will contribute towards developing a more robust, and practical zakat management model to ensure efficiency, effectiveness, shariah compliance, and zakat fund optimization for achieving its social and economic objectives.*

**Keywords:** *Zakat, Governance, Sustainability, Growth, Fund Optimization*

## INTRODUCTION

Zakat is an obligatory payment by those who have in surplus of their needs for the betterment and empowerment of destitute. In Islamic jurisprudence, zakat is regarded as a fourth pillar of Islam which ensures social and economic justice in a society. The significance of Zakat can also be determined from the fact that Prophet (PBUH) as well as his followers, fought against those who denied paying zakat on their wealth. Zakat has been proved historically as a good source of financing different projects of social wellbeing, education, healthcare and other public goods.

Zakat as a tool of Islamic Finance has gained significance attention from the stakeholders, especially researchers and regulators (government) for attaining social and economic justice through circulation and redistribution of wealth. The issues and complexities involved in zakat collection, management, redistribution and zakat fund optimization have provoked the emergence of diverse models and approaches over a time.

## RESEARCH METHODOLOGY

The research methodology of this study is based on literature review. The study covers the peer-reviewed papers, books, and conference papers published between 2000 and 2023 worldwide. The

time period is selected to incorporate both conventional and modern zakat management models and conduct their comparative study.

## LITERATURE REVIEW

Poverty and famine have been attributed to a scarcity of resource in the world. But Studies being conducted over a time, reveal that famine and poverty cannot be amounted as a result of scarcity of resources. According to Laureate Sen (1983) who studied famine in Bengal, the scarcity of resources is not the reason of famine. The world resources are sufficient to feed everyone, but injustice and inequality in wealth distribution caused imbalances in economic life of man, and gave rise to famine and destitution. Zakat as mentioned earlier, is the fourth pillar of Islam, which is not only a religious duty but has widespread social and economic implications. It serves as tool of redistribution of wealth, and has been helpful in alleviation of poverty, and narrowing income inequalities in the society. According to an empirical study conducted by Azam et al. (2014) zakat has significant impact on poverty alleviation and wellbeing in Pakistan. Similarly, a study conducted by Shirazi et al. (2009) on OIC countries to assess the zakat potential in alleviating poverty, reveals that zakat can significantly contribute to the alleviation of poverty. Another recent empirical study by Shaikh (2016) documents that potential zakat collection in OIC countries is enough to alleviate poverty in the 17 member countries of OIC, provided the resources are pooled together.

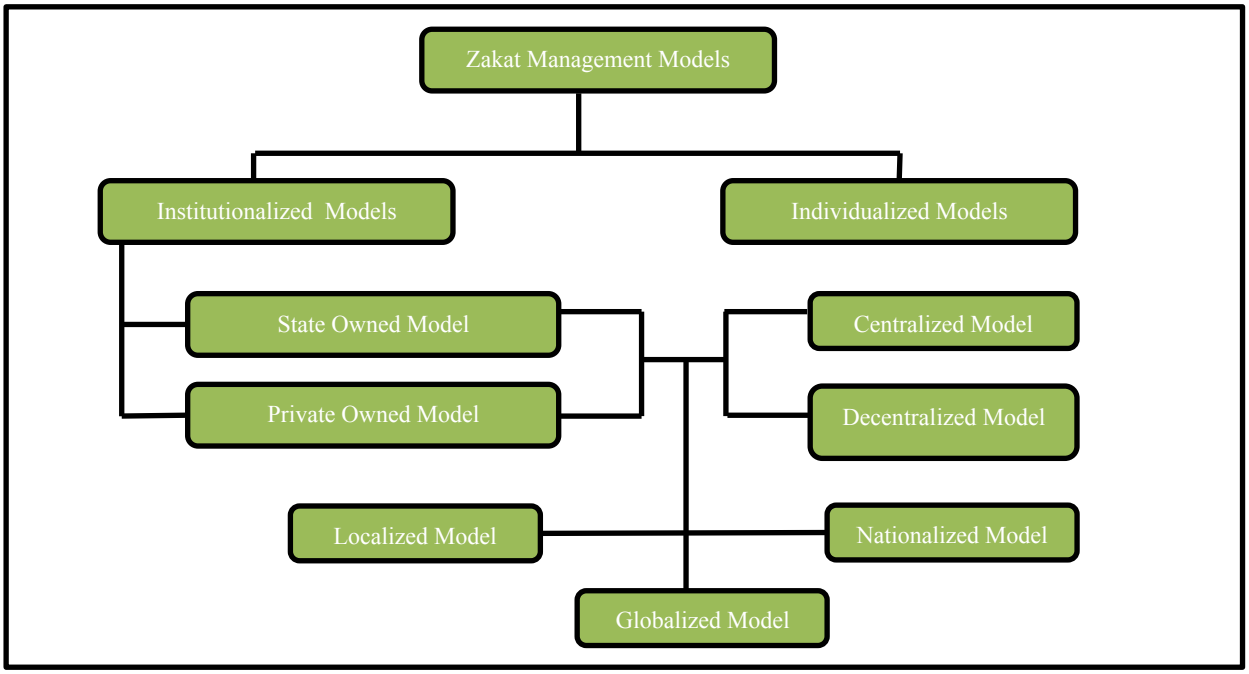
Akram & Afzal (2014) established zakat has contributed significant role in uplifting needy, orphans, widows and other destitute in Pakistan. If Zakat is collected through a centralized system, it could help in funding poverty alleviation programs. A study conducted by Hassan & Khan (2007) in Bangladesh, reveals that zakat fund reduced government public expenditure as of 43 percent of annual development plan (ADP) in 2004-2005. Zakat scheme has a potential to finance education, healthcare, small housing schemes for poor, and other public goods, as maintained by Wahab & Rahim Abdul Rahman (2011) and Abdullah & Suhaib (2011). A study in Malaysia by Suprayitno et al. (2017) established that zakat should be distributed in different forms, especially forms which can generate stream of regular revenue for its recipients. Ibrahim (2006). established empirically that zakat reduces poverty and income inequality in Malaysia.

Zakat schemes can be flexibly managed as per needs of time and space. In the time of prophet (PBUP) zakat was managed centrally, under state owned mechanism. The state-owned management model of zakat was remained intact equally during the government Abu Baker (R.A) and Umar (R.A). When Usman (R.A) took charge of Khalifah, he allowed people to pay it privately. The flexibility of Zakat system can be further understood from the historical evidence that besides other commandments, Umar (R.A) suspended zakat when a drought spread during his time of ruling, as documented by Mahmud (2001).

### Classification of Zakat Management Models

Zakat management is primarily concerned with zakat collection, distribution and fund optimization. The perceived benefits of zakat scheme greatly depend on the way the scheme is

executed. A number of schemes, and approaches of zakat management are in practice, each has its own advantages and disadvantages. The zakat management models are generally classified as shown in *figure 1*.




*Source: Author-Designed*

**Figure 1. Zakat Management Models**

**Critical analysis of Zakat Management Models**

**Centralized Zakat Management Model**

Centralized model stresses on making central decisions, and resource allocation. This model is adopted by Saudi Arabia, Morrocco, Jordan and Brunei Darussalam. The centralized model is attributed to increased control over resources, expert decisions in relation to zakat collection, distribution and fund optimization. However, this system is exposed to power concentration in few hands, increased bureaucracy, delayed decisions and system inefficiency in recognizing local needs, and delivering them effectively.

**Decentralized Zakat Management Model**

In decentralized model authority in relation with decision making, resource allocation and zakat fund management is dispersed locally in order to overcome the deficiencies and issues caused by centralization. The decentralized model is adopted by Malaysia, UAE and Yemen. Decentralized approach tends to better understanding of local needs, and community engagement.

**Table 1. Critical Study of Institutionalized and Individualized Zakat Management Models**

| VARIANTS | INSTITUTIONALIZED MODEL | INDIVIDUALIZED MODEL |
|---|---|---|
| Governance | Under institutionalized model, zakat scheme is managed by an organized body. It may be a government body, religious institution or any charitable organization, which ensures zakat fund management in the best interest of stakeholders. | Under individualized model, zakat scheme is executed by individuals themselves in the light of shariah. No external or central oversight is there, and individuals themselves ensure their adherence to shariah. |
| Operational Efficiency | Institutionalized models have greater potential to manage zakat fund more efficiently and systematically, but due to increased bureaucracy and corruption the efficiency is often hindered seriously. | Individualized models are efficient in sense of direct approach to the needs of recipients, and meeting them promptly. However, individualized approach often fails in delivering customized needs in a systematic way. |
| Socioeconomic Impacts | The institutionalized model helps in utilizing zakat fund for financing public goods such as poverty alleviation, provision of basic education and healthcare services to community. But the model is characterized by greater administrative overheads, bureaucratic issues, and potential corruption and misallocation of resources. | Individualized approach is found effective in addressing the prompt needs of people in needs, and fostering a sense of empathy, and cordial relationship. However, it often fails in recognizing a broader context of societal needs, and meeting them accordingly. |
| Shariah Compliance | Institutionalized model is evident from the earlier history of Islami. During Prophet (PBUP) the Zakat was managed by state, and it continued till the time of Umar (R.A). It is therefore in accordance with shariah principles to institutionalize the Zakat scheme. But, however, zakat scheme is not restricted to institutionalization only, it can be executed in personalized way as well. | Paying zakat by individuals under their self-regulation is also permitted in Shariah. Individualized schemes are preferred in certain circumstances, especially when a society lacks a reliable, resilient and efficient zakat management institution to ensure transparency, and equity.<br>Moreover, individualized schemes give personal satisfaction, sense of purification and foster a direct sense of empathy in society. |
| Transparency | Institutionalized models are capable of maintaining increased transparency, and ensuring true and fair view of zakat fund management through integration of accounting and auditing procedures in the governance structure of zakat schemes. | Under individualized models, transparency issues may arise due to donors' dishonesty, and lack of determination to comply with shariah principles. However, this issue can be managed if the donors are legally obliged to disclose their zakat contribution on annual basis. |
| Equity | Institutionalized models are capable of maintaining equity in distribution of zakat. The systems have potentials to make the zakat schemes free of biases, personal preferences and ensure benefiting broader spectrum of zakat recipients. | Individualized models are inherently exposed to influence from personal connections, and biases which might impair the principle of equity, and |
| Flexibility | Institutionalized models are rigid in their structures and cannot permit greater degree of flexibility and customization as per the changing needs of society. | Under individualized schemes, zakat distribution can be customized quickly as per the pressing needs of people, and society. |

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**Table 2. Critical Study of State-owned and Private-owned Zakat Management Model**

| VARIANTS | STATE-OWNED MODEL | PRIVATE-OWNED MODEL |
|---|---|---|
| Governance | The governance of state-owned model is characterized by centralization, coordination and greater control over resources. In addition, the government infrastructure provides opportunity of better zakat collection and distribution. But, however, state-regulated zakat schemes are exposed to greater risks of corruption, misappropriation of resources, bureaucratic rigidity.<br><br>The potential deficiency and lack of transparency in state-owned management can be controlled via integration of standardized accounting procedures, independent audit and public oversight into its governance. | Private-owned zakat management model embodies the principles of corporate governance which if ensured, results in increased transparency, standardized operations, and even public oversight. But, if a sound governance is not in place, the private-owned model may give rise to serious transparency issues, and misappropriation of zakat fund. |
| Operational Efficiency | Increased bureaucracy, hierarchical decisions making in a state-owned model hinder its operational efficiency, and result in incapability of the model to deliver the needs of ever-changing socioeconomic environment. | Private-owned models are managed by a religious institution, and/charitable organization. The operational efficiency depends to a great extent on the nature of governance, transparency, commitment and knowledge level of donors about the societal needs. However, private-owned models are appropriate solution to immediate localized and emerging needs of society. |
| Socioeconomic Impacts | State-owned models have great potential to achieve large scare socioeconomic objectives such as alleviation of poverty, and financing public goods projects such as healthcare, education and infrastructure development. However, under state-owned models, politicization of zakat, and prioritization of large national project over small and immediate localized needs might take place. | Private-owned models are suitable for recognizing and delivering localized needs swiftly. |
| Shariah Compliance | There is no shariah compliance issue in state-owned models. If bureaucracy is minimized, and proper transparency and reporting is ensured to stakeholders, state-owned model is fully backed by shariah. | Private-owned models are also shariah complaint provided transparency, accountability and reporting is dully ensured to the stakeholders. |

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**Table 3. Critical Study of Localized, Nationalized and Globalized Zakat Management Model**

| VARIANTS | LOCALIZED MODEL | NATIONALIZED/GLOBALIZED MODEL |
|---|---|---|
| Governance | Under localized model zakat fund is disbursed in the region it is collected from. The model provides better understanding of local needs, and allows for community engagement. | The governance of nationalized model ensures greater coordination, standardization of operations, and better resource allocation across the country. However, the approach is open to certain limitations including ignoring localized needs, and prioritizing large scale projects which result in unfair distribution of zakat fund.<br>Globalized model is difficult to manage due to existence of different national regulatory frameworks. Additionally, it is challenging to maintain transparency, and ensure coordination globally. |
| Socioeconomic Impacts | Localized models are efficient in terms of understanding pressing local needs, and delivering them swiftly. However, it may lead to inefficient utilization of resources if local needs are fewer and/or secondary. | The socioeconomic impacts of nationalized models are evident from the empirical studies conducted over a time. Nationalized models are capable of addressing the needs of poverty alleviation, infrastructure development, education and healthcare service across the country.<br>However, the models emphasize and prioritize large scare projects, which may leave local societal needs untouched.<br>Globalized model can support large scale poverty alleviation and welfare projects, as the potential zakat collection in OIC countries as maintained by Shaikh (2016) is enough to eradicate poverty across OIC member countries. |
| Shariah Compliance | Zakat localization can be traced back in the time of Prophet (PBUP). Based on this historical evidence, Imam Abu Hanifa (R.A) is of the view that zakat should be disbursed in the region of its collection. The Imam Abu Hanifa stance is both according to the prophetic practice, and overall teaching of Islam that priority should be given to those in immediate vicinity and neighborhood. | Nationalization of zakat scheme may give rise to disputes among stakeholders over the disbursement of zakat. Additionally, it is not capable of meeting equally local and national level priorities. However, with exception to Imam Abu Hanifa, the remaining three prominent jurists (Imam Ahmad, Imah Shafiee, and Imam Malik) views are favoring nationalized model.<br>Globalized models are the expansion of nationalized models which strive to meet the cross-border needs of people through zakat fund. If the proposed globalized model is meeting the conditions of equity, transparency, and fundamental principles of shariah governing zakat, then it may be allowed to operate with approval of stakeholders. |

| | | |
|---|---|---|
| Reporting and Transparency | Under localized models, it is possible to maintain better reporting, transparency and accountability as both the zakat payers and recipients are from the same community. But however, localized models may not allow for standardization in reporting which can affect the comparative performance analysis of zakat funds across the country. | Nationalized models have the potentials of enforcing standardized reporting on fund management for ensuring transparency, accountability and truthfulness in zakat related affairs. However, centralization of reporting function may give rise to opacity issue in accountability.<br><br>Reporting on zakat collection and distribution is challenging as uniformity and harmonization in reporting standards may not equally be maintained in cross-border transactions due existence of varying reporting framework. |

## CONCLUSION

Based on the critical literature review, all models have their respective advantages and disadvantages. State-owned – nationalized model may exist along with private-owned – individualized model. State-owned model is appropriate solution to finance public goods, and large-scale nationwide projects such as education, healthcare, infrastructure development, poverty alleviation and general wellbeing. State-owned model is capable of standardization of zakat collection and distribution. If equity, shariah compliance, transparency, regular reporting and accountability to stakeholders are ensured via robust governance, the model will serve its underlying objectives of delivering greater public utility, alleviation of poverty and general wellbeing of society.

It is worth mentioning that state-owned model should allow for gradual adoption, localization as well as individualization of zakat. Because zakat is a religious duty, and the donor must feel purified after its payment. State-owned model should ensure transparency and reporting to donors and other stakeholders of such degree that donors should feel satisfied and purified in a sense that their zakat has been disbursed to the needy timely and effectively.

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# ECONOMIC EMPOWERMENT MODEL FOR MUALLAF (A STUDY ON THE IMPLEMENTATION OF ASNAF IN BAITUL MAL ACEH)

**Abdul Rani Usman [1*]**
**Muhammad Zaini [2]**
**Mira Fauziah [3]**
**Riza Rahmi [4]**

[1*] Baitul Mal Aceh (arani.usman@ar-raniry.ac.id)
[2] Universitas islam Negeri Ar-Raniry Banda Aceh (muhammad.zaini@ar-raniry.co.id)
[3] Universitas islam Negeri Ar-Raniry Banda Aceh (mira.fauziah@ar-raniry.co.id)
[4] Baitul Mal Aceh (riza.rahmy@gmail.com)
* Corresponding Author: (Email: arani.usman@ar-raniry.ac.id)

***Abstract*****:** *This article discusses the model of economic development for Muallaf or converts in Baitul Mal Aceh. Baitul Mal Aceh serves as a crucial institution that collects zakat from muzakki and distributes it according to the asnaf mentioned in Surah At-Taubah, verse 60. The focus is primarily on supporting the economically disadvantaged, especially those who have recently converted to Islam. In Aceh, many muallaf are laborers facing significant economic challenges, coming from outside the region. The social status of these converts becomes a key driver for Baitul Mal Aceh to empower their economic well-being. The research is rooted in the concept of productive zakat, serving as a theoretical foundation for various activities aimed at empowering the muallaf. The study employs a participatory research method to gain insights. The findings underscore the significance of productive zakat from the asnaf muallaf, acting as both a motivational factor and an economic catalyst for the relatively impoverished muallaf. Officials at Baitul Mal diligently verify data on converts from diverse cultural, ethnic, and religious backgrounds residing in Aceh. The provision of zakat serves as a powerful incentive for the muallaf to adapt and thrive in their new environment. However, it is crucial to address the cultural, religious, and psychological marginalization that many converts experience after embracing Islam. The implementation of zakat specifically for the muallaf becomes a driving force, motivating them to develop their businesses and ultimately build a stronger economy.*

***Keywords:*** *Zakat, Mustahik, Muallaf, Economic Development, Baitul Mal Aceh*

## INTRODUCTION

Productive zakat becomes a priority in the Baitul Mal Aceh, especially in empowering the converts (muallaf). Completing this productive zakat writing uses a participatory strategy. The administrators of Baitul Mal verify data of muallaf from various religious and cultural backgrounds. The zakat given to the muallaf can provide motivation for them to live and adapt to their new environment. Many muallaf, after embracing Islam, find themselves culturally and religiously marginalized, especially in terms of psychology as they adjust to their new beliefs. The realization of the muallaf asnaf serves as motivation to develop efforts in building the muallaf economy in Aceh.

Muallaf are individuals who have embraced Islam willingly under the guidance of Allah. Empowering muallaf institutionally is a state responsibility. In this regard, the Aceh government undertakes various measures to empower the muallaf. This social responsibility ultimately lies with the state; zakat is managed by the state, similar to the time of the Prophet Muhammad and the Rightly Guided Caliphs. The muallaf in Aceh, apart from being predominantly impoverished, face cultural challenges and are often not accepted by their environment and families due to their different religion. These challenges often lead to them relocating from their previous environment, necessitating expenses for a decent living and to adequately develop their family's economy. Hence, the author examines the model of economic empowerment for muallaf in Baitul Mal Aceh.

**Theoretical Foundation**

This research employs the theory of Productive Zakat as developed by Armiadi Musa (2020). According to Musa, Productive Zakat can be examined from both spiritual and economic aspects. Spiritually, it involves the belief that Allah multiplies rewards for those who fulfill their zakat obligation, as they have carried out their duty as prescribed and have aided their needy brethren. The second aspect is economic, involving the contribution of zakat funds to the recipients thereby enhancing their purchasing power for economic goods. The zakat funds received are utilized to fulfill their livelihood needs. The utilization of these funds doesn't only benefit the giver (muzakki), but also the recipient, leading to the growth of economic capacity (Musa, 2020:93-94). Musa states that, in an economic perspective, the purchasing power of the mustahik creates a new equilibrium in the interaction between producers and consumers.

Regarding productive zakat, it's mentioned that ar-Razi referred to the poor as the family of Allah, while the wealthy are considered the storeroom of Allah, as their wealth is bestowed by Allah. It is not considered an act of enslavement when the owner of the storeroom says, "Allocate a portion from this store to those in need from my family" (Qardawi: 2007:1016). The relationship between the rich and the poor is one of mutual need. This implies that zakat paid by the muzakki to the needy helps stimulate the purchasing power of the mustahik. The mustahik can then make use of or further develop this contribution, leading to even more growth and productivity, in accordance with the environmental and contemporary conditions. Zakat holds a spiritual connection between the created and the Creator, as it is a religious obligation. Economically, zakat goes beyond being a transaction between humans; it involves zakat paid by the wealthy, which can have economic growth effects and enhance the overall value of trade within society.

**Research Methodology**

Completing this article employs the Logical Framework Approach (LFA) as the research method. This model can address the key elements of a program, highlighting the logical connections among desired inputs, planned activities, and intended outcomes (Mikklelsen, 1999:39). The economic program based on the muallaf typology implemented by Baitul Mal Aceh utilizes the foundation of LFA to align with the on-ground conditions involving fund providers, policy makers, and the needs perceived by beneficiaries. Researchers analyze the world as they observe and understand it, free from being swayed by feelings about how the world should ideally be according to their desires (Mikkelsen, 2011:20). The Logical

Framework Approach method is used to structure the key components of the economic empowerment program for muallaf, who are generally impoverished. In essence, this method highlights the relationships and desired inputs of the beneficiaries. The Logical Framework Approach introduces external factors, assumptions, presumptions, and risks into the planning process.

The researcher, also serving as an official of Baitul Mal Aceh, communicates and collaborates with policy-making institutions and involves community participation in program implementation to determine expected outcomes. This implies that the involvement of decision-makers such as the Chairman of Baitul Mal Aceh, the Chairmen of District/City Baitul Mal, and the heads of Gampong (village) Baitul Mal and Geusyik (village chief) is crucial in the writing of the article on the Economic Empowerment Model for Muallaf through Zakat. This means that BMA (Baitul Mal Aceh) as a fund provider collaborates with BMK (Baitul Mal Kabupaten/Kota) and BMG (Baitul Mal Gampong) and the beneficiaries, making them important considerations in understanding the economic empowerment of muallaf in Aceh. The Logical Framework Approach becomes a method that the researcher deems important in conducting research on the muallaf empowerment model in Aceh.

**Research Findings**

In the perspective of Islam, the management of Zakat is the responsibility of the ruling authority or those who are authorized. The authorities who possess the capability determine whether there is a need within the group of muallaf, establish criteria for them, and provide for them in accordance with the principles of Islam and the needs of the Muslim community. Regarding the category of muallaf, Yusuf Qardawi cites the opinion of Imam Hasan, which states that muallaf are individuals who originally followed a different religion and later embraced Islam. When someone enters Islam, they have abandoned their former religion, sacrificed what they owned from their parents and family, faced opposition from their family, and their livelihood was severed. Those who willingly leave their previous life behind solely for the sake of Allah are in great need of support, courage, faith, and assistance (Qardawi, 2007:563-565). Muallaf have the right to receive Zakat in order to strengthen their faith and to protect them from the displeasure of their family and friends. Assistance from Zakat can alleviate the psychological and economic burdens of muallaf. This phenomenon serves as a means to develop the economic situation of muallaf.

Zakat is distributed among 8 categories, one of which is muallaf (those whose hearts are to be reconciled) (Qur'an, 9:60). In relation to Zakat being given to muallaf, the Prophet Muhammad (peace be upon him) said: "By Allah, the Prophet (peace be upon him) gave to me, even though I was the person he disliked the most. But he never stopped giving to me until he became the person I loved the most" (Qardawi, 2007:564). According to Khalil, as quoted by Qardawi, the ruling on muallaf is still relevant and applicable, because the purpose of giving Zakat to them is to attract their hearts to Islam. This means that muallaf are individuals whose embracing of Islam is anticipated or further strengthened.

**Typology of Muallaf in Aceh**

Muallaf refers to an individual whose heart inclines towards Islam or who has already embraced Islam. According to Qardawi, muallaf are individuals whose inclination or conviction towards

Islam is expected to increase, or whose malevolent intentions or the intentions of the Muslim community towards them are obstructed, or there is hope that they will benefit in defending and assisting the Muslims against the enemies (Qardawi, 2007:563). Qardawi interprets muallaf as individuals whose inclination of heart and conviction is expected to grow towards Islam. Allah, the Almighty, has established Zakat and divided it into eight categories. This means that the category of muallaf, when seen from a typological perspective, follows the dynamics of social development. In other words, the category of muallaf, according to Qardawi, includes both Muslims and non-Muslims, and they can receive Zakat according to their typology. This phenomenon is highly dependent on the development of the society itself. Muallaf is closely related to religious symbols and preaching. If zakat institutions provide Zakat to muallaf to gain sympathy and attract their hearts towards Islam, this fact aligns with the practice of the Prophet towards Safwan bin Umayyah. Similarly, it is provided to Muslims living in areas bordering Islamic adversaries, and they are entitled to receive Zakat.

Muallaf is a focus for BMA in empowering them. The category of muallaf is distributed to muallaf individuals because they have voluntarily embraced Islam. Geographically, the muallaf present in Aceh generally come from outside the province. However, within the province, they are primarily located in Aceh Singkil Regency and Gayo Lues Regency, which are adjacent to North Sumatra. If looked at ethnically, many come from the Tapanuli region or have blood relations with families in Gayo Lues or Aceh Singkil Regency. Additionally, there are individuals from the Nias ethnic group and others who come to Aceh in search of work and eventually embrace Islam. This phenomenon reflects the comfort and harmony in Aceh, making it a sought-after destination for job seekers in the region. Peace and the adaptation of job seekers or local tourists have led them to embrace Islam. Every month, the BMA official receives documents and information from BMK or religious organizations about the presence of muaalaf in Aceh. Following up on this informatiob makes it easier for the BMA official to verify the muallaf individuals in Aceh. The following presents the typology of muallaf in Aceh.

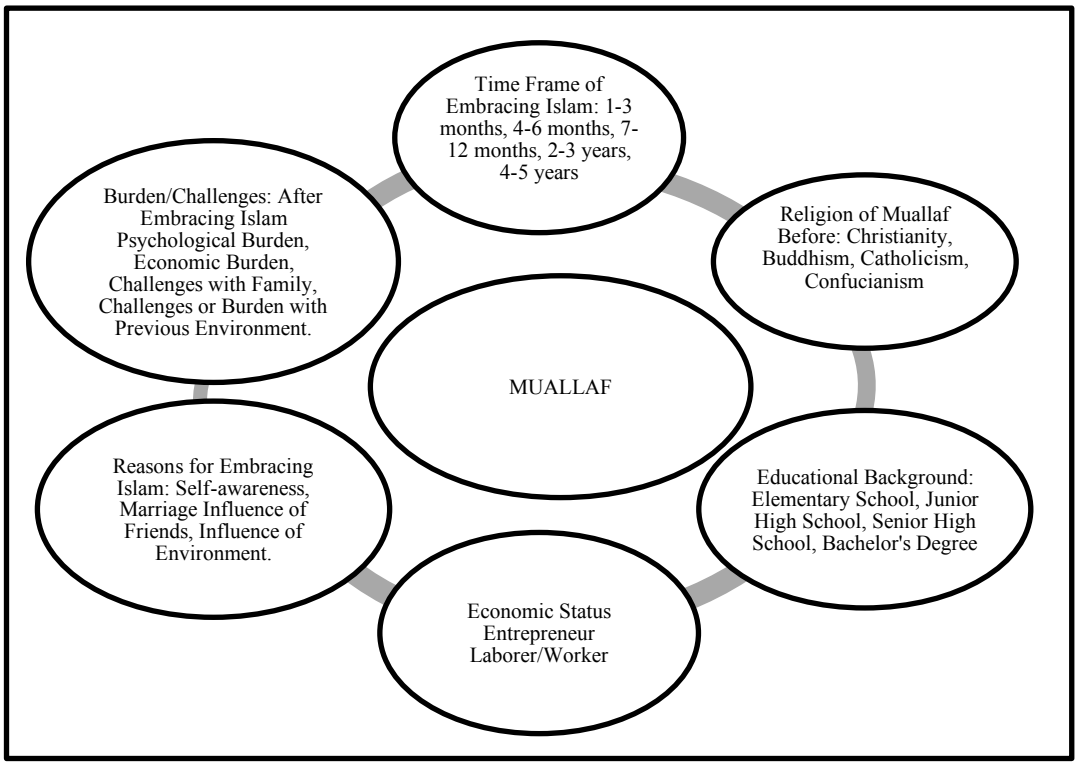


**Figure 1. The Typology of Muallaf**

The verified muallaf in the year 2023 amounted to 144 individuals. Meanwhile, those who received assistance totaled 63 individuals. However, those who have not received aid from this category are generally those who have relocated outside of Aceh Province, making it difficult to reach their new addresses. Additionally, there are cases where the gathered data does not align with the criteria set by BMA, for instance, certification letters that are not authentic from credible religious institutions, such as the Office of Religious Affairs (KUA) or the Religious Council (MPU) at the district or city level.

The diversity of muallaf individuals in Aceh presents a challenge for the BMA official in guiding their Islamic development, as there is no designated muallaf center established by the Aceh Government or BMA for this purpose. Meanwhile, in terms of economic development, efforts are made to empower them economically. BMA also provides scholarships to the children of muallaf, and this initiative has progressed to the extent that some of them have become hafidh, memorizing the Quran, as a result of these efforts.

In accordance with the definition of muallaf, which is someone who has recently embraced Islam and requires assistance (to strengthen their faith), BMA strives to actualize this category in line with the Word of Allah, the Prophet's hadith, and the prevailing regulations in Indonesia. The approach to their Islamic guidance is in accordance with comprehensive Islamic values, emphasizing inclusivity (tasamuh), and adhering to moderation (wastha). This phenomenon provides hope for Islam, which upholds the high values of humanity, including the support of the less fortunate.

The assistance provided by BMA to muallaf individuals serves as a symbol for the development of the Islamic faith. One way to channel assistance to muallaf individuals in various forms is by granting scholarships to their children who excel academically, starting from elementary school up to higher education. If they continue to excel, they are granted scholarships to pursue higher education. The distribution of assistance to this category of muallaf is mostly directed towards women.

As is known, BMA's verification results, as mentioned by Riza Rahmi, an official of BMA, indicate that female muallaf individuals receive support to develop their businesses, enabling them to grow economically. Riza Rahmi, as an official of BMA, explains that many female muallaf individuals, especially in the Gayo Luwes area, are empowered by BMA. This phenomenon arises because these women are married to Muslim men and sustain their lives with them, which motivates them to receive financial support to develop their businesses.

Based on the author's observations during monitoring, it is evident that both female and children muallaf individuals are particularly active. This phenomenon also highlights that the children who convert to Islam become new hopes for their families. Children who embrace Islam from various regions of Aceh, especially if they wish to continue their education, particularly in Quranic studies, receive scholarships for tahfiz (Quran memorization). The monitoring conducted by BMA shows that many muallaf children have memorized portions of the Quran, ranging from two to ten Juz.

Additionally, BMA faces challenges in distributing assistance to the muallaf category. Some muallaf individuals do not report their conversion to Islam, resulting in their inability to receive aid from BMA. Furthermore, there are muallaf individuals who fail to provide complete or accurate data, or they report the same data as the previous year, indicating that they have already received assistance. Another challenge, according to Riza, is reaching muallaf

individuals residing in remote areas of Aceh, particularly in Southeast Aceh. BMA officials find it challenging to access these locations. Challenges also extend to their families, as some parents do not permit their children to convert to Islam, making the verification process difficult for BMA officials and resulting in a lack of data for providing Zakat through the muallaf category.

## CONCLUSION

The category of Zakat recipients that BMA provides to muallaf individuals primarily targets those who have recently embraced Islam, within the range of one to three years. BMA distributes assistance to muallaf individuals in the form of unconditional aid to support their families. Typically, muallaf individuals converting to Islam in Aceh consist of laborers and farmers living along the border of North Sumatra with Gayo Luwes and Southeast Aceh. Despite their significant poverty, the Zakat provided by BMA can still make a positive impact on their economic circumstances. BMA's assistance to the muallaf category is primarily directed towards muallaf children and women, given that a substantial portion of them reside in Aceh.

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# HUBUNGAN PERKONGSIAN ILMU SECARA FORMAL TERHADAP TAHAP KEFAHAMAN TEORI PENGURUSAN TANAMAN PADI BERHASIL TINGGI DAN BERKUALITI

*Relationship of Formal Knowledge Sharing with The Level of Understanding on High Yield and Quality of Rice Management Theory*

**Hartinee Abbas [1*]**
**Nur Marina Abdul Manap [2]**
**Zuraida Ab Rahman [3]**
**Siti Noraini Ahmad3 Mohd Naim Omar [4]**

[1] School of Economics, Finance and Banking, UUM College of Business, Universiti Utara Malaysia, 06010 UUM Sintok, Kedah Darul Aman. Malaysia.
[2] Biotechology and Nanotechnology Research Centre, Head Quarters MARDI Persiaran MARDI-UPM, 43400 Serdang, Selangor. Malaysia.
[3] Pertubuhan Peladang Kawasan, Sinar Bahagia D-II MADA Tunjang, KM 27, Jalan Kodiang , 06000 Jitra, Kedah. Malaysia
[4] Lembaga Zakat Kedah, Menara Zakat, Jalan Teluk Wan Jah, 05200, Alor Setar, Kedah. Malaysia.
*Corresponding Author (Email: hartinee.abbas@uum.edu.my)

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***Abstrak:*** *Penanaman padi sawah merupakan aktiviti utama bagi petani di Kedah selain tanaman lain seperti getah dan kelapa sawit. Kedah mendapat jolokan nama negeri jelapang padi kerana keluasan bertanam padi yang menyumbang kepada penyediaan bekalan padi dan beras negara. Petani yang mengusahakan tanaman padi samada mewarisi dari keluarga atau memilih untuk menjadikan penanaman padi sebagai satu sumber pendapatan keluarga. Pengurusan tanaman padi secara formal oleh agensi kerajaan adalah amat terhad dan tidak diperbaharui dengan maklumat-maklumat terkini berkaitan tanaman padi. Bagi peserta Smart Sawah Berskala Besar (SSBB) di bawah Lembaga Zakat Kedah satu perkongsian ilmu berkaitan pengurusan tanah dan benih telah dilakukan bagi meningkatkan kefahaman peserta tentang tanaman padi. Dapatan kajian mendapati kefahaman peserta meningkat dengan baik selepas sekali sesi seminar dilaksanakan. Oleh yang demikan adalah dicadangkan seminar berkala diberikan kepada peserta SSBB dan latihan amali dilapangan juga sesuai pada masa hadapan untuk meningkatkan tahap kefahaman dan pengurusan tanaman padi agar berhasil tinggi dan berkualiti.*

***Keywords:*** *Padi, Smart Sawah Berskala Besar (SSBB), Kualiti, Hasil, Seminar*

***Abstract:*** *Paddy cultivation is the main activity for farmers in Kedah in addition to other crops such as rubber and palm oil. Kedah earned the nickname of the rice granary state because of the area of rice cultivation that contributes to the provision of the country's supply of rice and rice. Farmers who cultivate rice crops either inherit from the family or choose to make rice cultivation as a source of family income. The formal management of rice crops by government agencies is very limited and is not updated with the latest information related to rice crops.*

*For the participants of the Large-Scale Smart Paddy (SSBB) under the Kedah Zakat Board, a knowledge sharing related to soil and seed management was done to improve the participants' understanding of rice plants. The findings of the study found that the participants' understanding increased well after one seminar session was implemented. Therefore, it is suggested that periodic seminars be given to SSBB participants and practical training in the field is also suitable in the future to improve the level of understanding and management of rice plants in order to achieve high yield and quality.*

***Keywords:*** *Rice, Large-Scale Smart Paddy (SSBB), Quality, Yield, Seminar*

## PENGENALAN

Latihan secara formal kepada individu yang terlibat dalam aktiviti pertanian sangat penting kerana akan mempengaruhi cara pengurusan tanaman yang diusahakan. Penamanan padi merupakan aktiviti yang telah lama bertapak di negara Malaysia.

Walau bagaimanapun penghasilan padi negara masih tidak mencapai tahap sara diri. Terdapat pelbagai faktor yang mempengaruhi keadaan ini di antaranya faktor cuaca dan iklim, masalah insfrastruktur sawah dan termasuk lah masalah pengurusan tanaman padi itu sendiri. Pengurusan tanaman perlu di tambahbaik melalui maklumat terkini dan latihan secara berkala. Ini kerana masalah dalam menjalankan aktiviti pertanian sentiasa berubah-ubah dan boleh menyebabkan kehilangan hasil jika tidak diatasi. Dalam satu kajian yang dijalankan oleh Rahman et al. (2015), berkaitan hubungan antara tahap kefahaman mengenai pengurusan tanaman padi berkualiti melibatkan 500 petani dari pelbagai kawasan tanaman padi di Malaysia mendapati yang aktif terlibat dalam perkongsian ilmu secara formal, seperti menghadiri bengkel atau latihan pertanian, memiliki tahap kefahaman yang lebih tinggi mengenai teknik pengurusan tanaman padi yang berkesan. Selain itu, mereka cenderung menerapkan amalan pertanian yang lebih baik dan berkualiti, termasuk penggunaan varieti yang sesuai, penggunaan bahan organik, dan pengurusan air yang efisien. Kajian oleh Lee et al. (2018) turut menunjukkan bahawa petani yang terlibat dalam perkongsian ilmu formal cenderung mempunyai hasil tanaman padi yang lebih baik. Hasil kajian menunjukkan bahawa petani yang menghadiri latihan formal berkaitan dengan teknik penanaman, pengurusan air, dan pembajaan cenderung mencapai hasil yang lebih tinggi serta kualiti padi yang lebih baik. Ini menunjukkan bahawa perkongsian ilmu formal kepada pesawah dapat memberikan impak yang positif terhadap hasil dan kualiti tanaman padi mereka.

## BAHAN DAN KAEDAH

### Pemilihan Peserta

Responden terdiri dari asnaf yang telah dikenalpasti oleh Lembaga Zakat Negeri Kedah. Latar belakang peserta yang terpilih mempunyai sedikit sebanyak pengalaman dalam mengusahakan tanaman padi secara tidak formal. Peserta yang dipilih adalah seramai 28 orang dan lokasi petak sawah terletak di Batu 17 Yan, Kedah.

### Latihan Formal

Peserta dikehendaki menghadiri seminar berkaitan pengurusan tanah dan benih yang disampaikan oleh pengajar berpengalaman. Sepanjang seminar topik yang dibincangkan adalah

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pH tanah, pengapuran, nitrogen, urea, keupayaan pertukaran kation (KPK) dan carta warna daun (LCC).

**Survei**

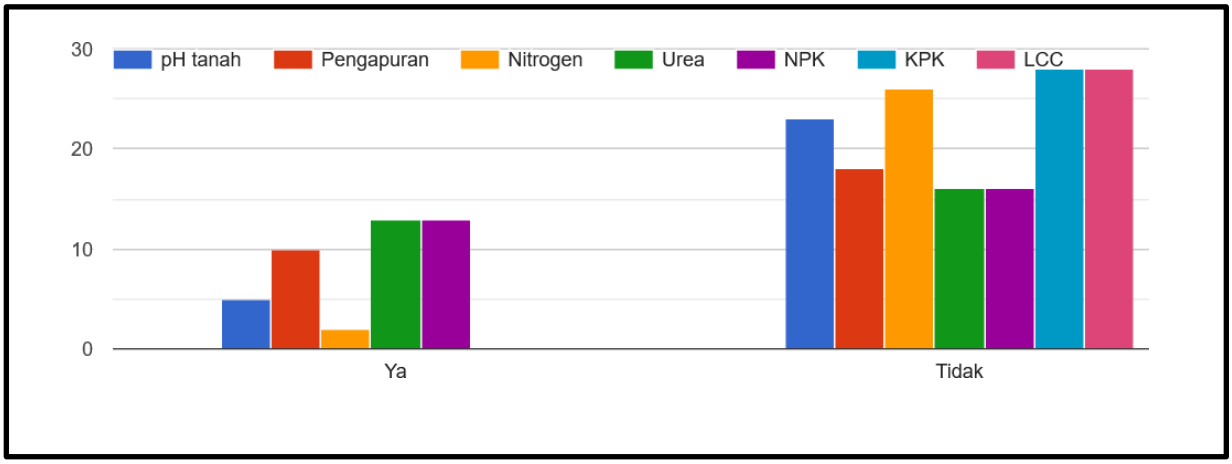
Pengumpulan data dalam kajian ini menggunakan kaedah borang survei. Sebelum dan selepas seminar berlangsung peserta dikehendaki mengisi borang survei berkaitan topik yang diajar secara formal.

## DAPATAN KAJIAN DAN PERBINCANGAN

### Tahap kefahaman peserta sebelum seminar

Rajah 1 menunjukan dapatan kajian sebelum seminar dijalankan. Ia menunjukkan sebelum seminar, peserta mengetahui 5 dari 7 topik yang akan dibincangkan.

Lima topik tersebut adalah pH tanah, pengapuran, nitrogen, urea dan NPK. Kelima-lima topik ini merupakan amalan agronomi atau terma yang biasa digunakan oleh para pesawah semasa menguruskan tanaman padi. Oleh itu para peserta menjawab "Ya" bagi topik tersebut tetapi tidak mengambarkan tahap kefahaman mereka. Selain itu, majoriti seramai 28 orang tidak mengetahui langsung tentang keupayaan pertukaran kation (KPK) dan carta warna daun (LCC). Kedua- dua topik ini merupakan topik yang lebih teknikal yang jarang di ketahui oleh pesawah kecuali mereka pernah menghadiri kursus secara formal dengan mana- mana agensi kerajaan. Keputusan kajian mendapati, hampir separuh peserta (13 orang) telah mengetahui berkaitan dua topik iaitu urea dan NPK. Tetapi hanya 2 orang peserta mengetahui tentang nitrogen walaupun hampir separuh mengetahui berkaitan urea dan NPK. Urea, nitrogen dan NPK merupakan elemen yang saling berkait. Ini menunjukkan kefahaman peserta masih terbatas dalam topik yang dikongsikan sebelum seminar. Justeru itu, kebolehan peserta untuk memahami topik masih boleh ditingkatkan. Selain itu dapatan kajian mendapati peserta juga biasa dengan topik pengapuran kerana seramai 10 orang menjawab "Ya" bagi aktiviti pengapuran dalam aktiviti penanaman padi. Kefahaman berkaitan pH tanah juga didapati rendah dikalangan peserta iaitu hanya 5 peserta mengetahui tentang pH tanah walaupun pH tanah dan pengapuran adalah berkait rapat.




**Rajah 1: Tahap Kefahaman Peserta Seminar Berkaitan Topik yang Dikongsi Berkaitan Pengurusan Tanaman Padi Sebelum Seminar**

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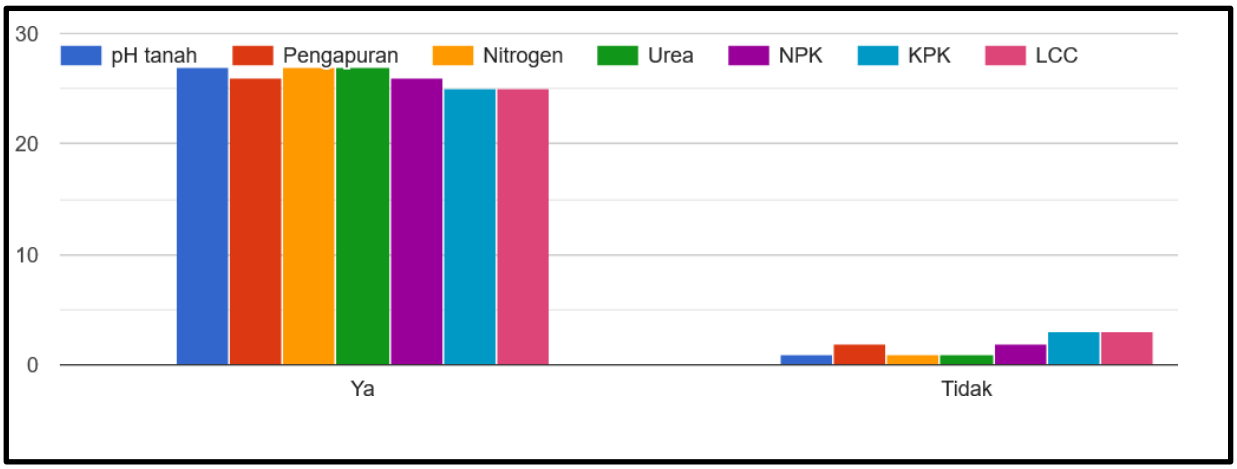
**Tahap kefahaman peserta selepas seminar**

Rajah 2 menunjukkan kefahaman peserta selepas menghadiri seminar. Dapatan kajian mendapati perserta peningkatan terhadap topik yang dikongsi meningkat dengan drastik.

Hanya beberapa peserta sahaja yang tahap kefahaman mereka tidak berubah selepas menghadiri seminar iaitu bagi pH tanah, nitrogen dan urea. Dua orang peserta juga didapati sukar meningkatkan tahap kefahaman mengenai topik Pengapuran dan NPK manakala 3 orang peserta masih tidak memahami KPK dan LCC. Pendekatan secara praktikal mungkin dapat membantu meningkatkan tahap kefahaman peserta pada masa hadapan.




**Rajah 2: Tahap Kefahaman Peserta Seminar Berkaitan Topik Yang Dikongsi Berkaitan Pengurusan Tanaman Padi Selepas Seminar**

Perbezaan Tahap Kefahaman Sebelum dan Selepas Ceramah

Perbezaan tahap kefahaman sebelum dan selepas ceramah penting untuk mengukur kepentingan peserta mendapat latihan formal atau tidak. Peningkat tahap kefahaman menunjukkan bahawa peserta perlu didedahkan dengan latihan pengurusan tanaman secara formal. Jadual 1 menunjukkan peratus perbezaan tahap kefahaman peserta bagi setiap topik yang diberikan selepas ceramah. Peningkatan kefahaman adalah diantara 46-89% secara keseluruhan. Pengetahuan dikalangan peserta berkaitan Nitrogen, KPK dan LCC adalah yang tertinggi iaitu masing-masing sebanyak 89%. Kedua tertinggi adalah tentang pH tanah (79%) di ikuti pengapuran (57%), urea (50%) dan NPK (46%). Perbezaan tinggi atau rendah dalam konteks kefahaman berkaitan topik dalam pengurusan padi ini menunjukkan perkongsian secara formal memberikan impak yang ketara terhadap peserta. Peserta mengetahui tentang sesuatu topik itu secara lebih mendalam dan juga mendapat pengetahuan baharu.

**Jadual 1: Perbezaan kefahaman perserta sebelum dan selepas ceramah.**

| Topik Ceramah | Kefahaman sebelum ceramah | Kefahaman selepas ceramah | Peningkatan tahap kefahaman |
|---|---|---|---|
| | ----------% ---------- | | |
| **pH tanah** | 17 | 96 | 79 |
| **Pengapuran** | 35 | 92 | 57 |

| | | | |
|---|---|---|---|
| **Nitrogen** | 7 | 96 | 89 |
| **Urea** | 46 | 96 | 50 |
| **NPK** | 46 | 92 | 46 |
| **KPK** | 0 | 89 | 89 |
| **LCC** | 0 | 89 | 89 |

## KESIMPULAN

Perkongsian ilmu secara formal memainkan peranan penting dalam meningkatkan tahap kefahaman dan pengetahuan tentang pengurusan tanaman padi berkualiti. Kajian terdahulu menunjukkan bahawa petani yang terlibat dalam perkongsian ilmu formal cenderung memiliki tahap kefahaman yang lebih baik tentang teknik pengurusan tanaman padi yang berkesan. Ini membuktikan bahawa perkongsian ilmu adalah strategi yang berkesan untuk memajukan industri pertanian, khususnya dalam konteks pengurusan tanaman padi. Peserta yang mengetahui serba sedikit pengetahuan tentang topik yang dibentangkan sebelum ceramah di dapati lebih memahami dengan lebih baik manakala yang tiada maklumat berkaitan topik seminar mendapat ilmu baharu agar dapat menguruskan tanaman mereka dengan lebih baik. Di akhir sesi ceramah, para peserta juga mencadangkan perkongsian maklumat diberikan secara berkala dan latihan secara lapangan juga amat diperlukan dari masa ke masa. Oleh yang demikian, dapatan kajian ini mendapati selepas sesi ceramah pengetahuan peserta meningkat di antara 46-89% berkaitan topik pengurusan tanah dan benih padi.

## PENGHARGAAN

Penyelidikan ini disokong secara kewangan oleh Lembaga Zakat Negeri Kedah (LZNK) dan Institut Penyelidikan dan Inovasi Zakat (IPIZ) Universiti Utara Malaysia di bawah Geran perundangan khas IPIZ-LZNK untuk Projek Pembangunan Ekonomi Ummah (Kod S/O :21330).

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# RETHINKING THE SOCIAL IMPACT OF WAQF IN SOUTHERN AFRICA: WHAT CAN MALAWI LEARN FROM AWAQF SOUTH AFRICA ON EDUCATION AND SOCIAOECONOMIC DEVELOPEMNT?

**Joseph Y. Mbalaka [1*]**

[1] Historical Studies and Development, School of Social Sciences, University of KwaZulu-Natal, Durban South Africa,
*Corresponding author (Email: ndapeuli@gmail.com)

***Abstract:*** *his article attempts to examine or consider the societal impact of Waqf in southern Africa, with a focus on South Africa, and what other nations, such as Malawi, can learn from Awqaf South Africa in terms of education and socioeconomic development. Based on the fact that the National Awqaf Foundation of South Africa (Awqaf SA) has tirelessly advocated for the codification or institutionalization of the prophetic and divine idea of Waqf since 2000. Thus, between 2000 and 2023, Awqaf SA, which was founded as a community-based philanthropic endowment/waqaf fund, noticed great development in the concept's popularization, understanding, and internalization, but there is still much work to be done. This study attempts to cover information gaps about Awqaf in Malawi and how Awqaf SA might assist Malawians in establishing waqf funds. Awqaf SA has been able to connect with a great number of different nations in order to share their experience and enable people to establish waqf organizations in other countries. This is the case, for instance, in Tanzania, Mauritius, Uganda, and Nigeria. This paper thus contributes a new perspective to the research on the social effects of waqf in southern Africa, which shows that South Africa is leading as the waqf system spreads deeply, widely, and culturally among Muslims as it did in the past. This article is crucial because it will teach Malawi and other southern African nations how South Africa uses Waqf funds to help underprivileged communities obtain the benefits of useful commodities for their daily needs. The waqf that takes the form of land is one example of a fruitful waqf. In general, waqf land is used for societal and religious objectives, such as mosque construction sites. Waqf is a term used to describe an endowment given to a charitable, educational, or religious cause. The construction of a university, research facility, or hospital is an example of a voluntary effort from which the entire community can benefit. Since there are currently no Islamic universities or a significant number of Muslim-only schools in Malawi, waqf must be established there.*

***Keywords****: Waqf, Endowments, South Africa, Malawi, Education*

## INTRODUCTION

The purpose of this paper is to evaluate or rethink the societal influence of Waqf in South Africa and what lessons Malawi can learn from Awaqf South Africa in terms of education and socioeconomic advancement. Throughout the course of Islamic history, the endowment system has consistently played a prominent role in multiple facets of Islamic society, particularly in its contributions to societal, cultural, and financial advancement (Dafterdar, 2023). Nonetheless,

despite the abundant academic literature on the evolution of endowments, the true nature of the endowment system has not been fully harnessed and put into practice in various nations in the southern region of Africa. South Africa seems to be the only country in southern Africa that has effectively embraced and incorporated the concepts of promoting, understanding, and internalizing endowment systems.

Malawi is classified as one of the most impoverished nations globally, with inadequate healthcare facilities and schools, substandard road networks, and dilapidated rural mosques. Despite possessing natural resources like gold or oil deposits in Lake Malawi, the government has never made substantial efforts to explore and exploit these valuable commodities. The country relies on donor aid and borrows from financial institutions, overspending on futile incomplete projects. Furthermore, the government is plagued by corruption, favoritism, nepotism, and regionalism, all of which contribute to the country's poor healthcare and education systems. Additionally, the country has a dense population compared to its land area.

With this background information, this article suggests that Muslims in Malawi can take measures to advance their country once they begin to comprehend the significance of Waqf. Waqf South Africa has the potential to educate Malawi and other nations in southern Africa on how South Africa utilizes Waqf funds to assist underprivileged communities in obtaining essential resources for their daily necessities. The waqf, which can manifest in the form of land, serves as an exemplification of a productive waqf. Some Malawians possess unused land that they can contribute as Waqf, but they lack the necessary knowledge, despite Muslim religious leaders addressing the importance of Waqf in various lectures. In general, waqf land in Malawi will be utilized for communal and religious purposes, such as the construction of mosques. Establishing a university, research facility, or hospital is an instance of a voluntary endeavor that can benefit the entire Malawian community. Given the absence of Islamic universities or a substantial number of Muslim-exclusive schools in Malawi, waqf must be established in that country. Therefore, this article holds great significance.

It is understandable that much has been said and written about awaqaf's significance in social, cultural, and economic progress, and there is a considerable body of scholarly literature on the issue of awaqaf development, but there is no Waqf Malawi. Malawian Muslims, particularly the Yawo people, have conveyed the word of the faith to a number of Black Africans in southern Africa, and articles like this one will assist them comprehend why they can start having waqf institutions.

The term waqf is translated as'religious endowment' in English, however this translation may not express the spirit of devotion and grace connected with waqf in Islam (Mohsin, 2016:2). The classical concept, attributed to Qadi Abu Yousuf and afterwards embraced by the vast majority of Hanafi Fuqaha, considers Waqf to be “Taking the corpus of any property out of the ownership of oneself, transferring it permanently to the ownership of Allah, and dedicating its usufruct to others” Most Waqf funds take the form of a real estate asset, and the proceeds from its liquid cash flow are allocated to the Waqf recipients (Vahed & Mohsin, 2012: 4). Because of this, the Waqf institution is a special and eternal financial institution that, on the one hand, offers limitless products and services to Muslim societies and, on the other, accrues rewards for its founders in the Hereafter. From the contributors' perspective, the Waqf could serve their pure desire for God's reward while also helping the less fortunate Muslims. As in the case of the familial Waqf, which ultimately tends to end up as a source of pure charity,

another motivation could be to ensure material security for themselves and their family members (Vahed & Mohsin, 2012: 4).

Understanding that there are two forms of Waqf is crucial. 1. Committed to promoting the general welfare and good of the underprivileged, the needy and public institutions such schools, colleges, hospitals, clinics, old age homes, and orphanages, among others. 2. Endowment initially given to one's self, children, and other family members before transferring for the sake of larger welfare goals. (Vahed & Mohsin, 2012: 4). All of this important knowledge necessitates that Muslims in southern Africa, Africans as a whole, and the entire world distribute information about Waqf in order to produce and deliver results that will reduce poverty in Africa.

As was already mentioned, the goal of this paper is to help Malawians understand Waqf better and why it must established there. In fact, since some Awqaf (PLURAL of W funds were traditionally set aside for specific purposes like health, education, and care for the needy and the poor, all facilities related to education, health, and social welfare depended financially on either general or specific endowments. Thus, these endowments served as the sole source of income for both teachers and academics. They gave them a stable source of income as well as the freedom to conduct research and generate a significant body of scholarly work, thereby enabling them to function independently of the government and the wealthy class. As a result, both cultural and scientific endeavors grew. (Vahed & Mohsin, 2012: 4).

The question that may emerge here is why Muslims in Malawi are failing to establish Waqf institutions that will alleviate poverty in that country. Is it because they lack resources or knowledge? This article reveals that, while Muslims in Malawi are aware of Waqf South Africa, they still lack knowledge on how to establish Waqf institutions. As a result, this article requests that Waqf South Africa initiate new programs aimed at educating Malawians and other southern African countries on how to establish and operate Waqf institutions, which have historically played a role in all aspects of Islamic public life. To accomplish this purpose, let us first review a brief history of Malawi, the country, Muslims' experiences, and present a historical viewpoint of the country.

**Malawi: its geography, people, religion, and history**

Malawi is a small country in southern and eastern Africa. Tanzania borders it to the north, Zambia to the west, and Mozambique to the east, south, and southwest. It is a landlocked country located around 830 kilometers west and south of Lake Malawi. (Rompel & Gronemeyer, 2020:151). The width is around 160 kilometers. The overall size of the territory is 118,484 square kilometers; of which 94,276 square kilometers is the country's land area. (Sibande, 2018:30). The highlands west of Lake Malawi comprise the majority of the country. As a result, this country is physically separated into two sections. One is west of Lake Malawi, and the other is south. The country also features 24,400 square kilometers of water, known as Lake Malawi in Malawi and Lago Niassa in Mozambique. The lake covers more than one-fifth of the country's total land area. The lake's length is 585 kilometers north-south and its width is up to 75 kilometers east-west. (Briggs & Connolly, 2014:354).

From the 15th to the 16th century, the territory from Malawi to eastern Zambia and the upper Zambezi River in Mozambique was known as the Kingdom of Maravi. After Britain intensified its warfare, commercial, and proselytizing activities in the area in 1889, the Maravi

territory was renamed Nyasaland in 1907, and subsequently Malawi in 1964. (McCracken, 2012:55-60). Malawi had 17,563,749 inhabitants according to the 2018 National Statistical Office (NSO) Census. There were 8,521,460 men and 9,042,289 women in the country. Malawi's population would reach 19.65 million in 2021, a 2.71% rise from 19.13 million in 2020. (UN, 2021).

The following information about believers was gathered from a population of 17,563,749 million: 3.0 million (17.2%) are Roman Catholic, whereas 2.5 million (14.2%) are members of the Presbyterian Church of Central Africa (CCAP). Malawi has 2.4 million Muslims (13.8%). 1.6 million (9.4%) are Seventh-day Adventists/Baptists/Apostolic, 4.7 million (26.6%) are other Christian faiths, 5.6% are other non-Christian religions, and 0.4 million (2.1%) have no religion. (National Statistical Office (NSO) 2018:18). Additionally, the 2018 census reveals that there are two Yawo Muslim districts, Mangochi (72.6%) and Machinga (66.9%). These neighboring areas, located south of Lake Malawi, are home to more than half of all Muslims in the country. While some other Muslims also live in Nkhotakota (Chewa) and Karonga (Ngonde) districts.

**Muslim Identity**

Although Islam flourished swiftly during the first half of the nineteenth century, this article reveals that Islam was introduced to Malawi in various stages as early as the 12th century. Malawians first encountered Islam in the 12th century, under the Muslim Kilwa Empire rule of Sulaiman ibn Daud (1118-1158). During this time, Ibn Daud sent six caravans to Burundi, Rwanda, Ethiopia, Uganda, Zambia, and Malawi. These traders started the first contact between Malawi ethnic groups and the Muslim faith and practices. (Mahomed, 2000:19). Even if they had not yet converted to Islam, the Yawo were most likely part of that caravan.

According to Kilwa's chronicles, the Machinga Yawo welcomed Arab settlers to Kilwa at the beginning of the eleventh century, which would be regarded a historically significant time period. Price, 1964:12). According to the story, the Yawo, who arrived in Kilwa before the Arabs, guided the caravan's travelers to Malawi. Furthermore, research indicates that beginning around the year 1000 A.D., the Yawo connected with the Kilwa and the Arabs of Mozambique as "middlemen" for trade in Lake Malawi. (Fagan, 1969:130-131). If the Yawo started trading with the Kilwa and Mozambican Arabs around the year 1000 AD, it's possible that by the time ibn Daud (1118-1158), the ruler of the Muslim Kilwa Empire, sent six caravans to Burundi, Rwanda, Ethiopia, Uganda, Zambia, and Malawi, the Yawo were already familiar with Islam. It was these traders who first taught Islam and its practices to Malawi's ethnic groups. (Mahomed, 2000:19). The Yawo who lived in Kilwa most likely led the caravan to Malawi despite not having at the time adopted the religion. During this time, Islam arrived in Malawi. (Mahomed, 2000:19). The history of Islam in Malawi began with this. The account, however, is vague about the location of the caravan's stay and about which locals in Malawi were the first to sense or experience the presence of Muslims.

The second batch of Muslims to enter what is now Malawi did so about 500 years ago. Before the arrival of the Portuguese, the Mang'anja, a branch of the Maravi tribe, made contact with these Muslim traders in the 16th (1530s). Before 1500 AD, Arab Muslims had infiltrated Zimbabwe. (Mandivenga, 1983:1). However, Islam did not develop in the Shire-Zambezi valley because the warlike Portuguese decided to grab control of the trading posts and ignored

the Muslim presence. Between 1530 and 1540, the Portuguese supplanted the Muslim bazaars along the Zambezi with their own communities at Quilimane, Sena, and Tete. (Mudenge, 1988:55). The twenty nonviolent Arab merchants had established in Sena. The Portuguese persecuted and killed the majority of them at the command and recommendation of a priest named Monclaro. Monclaro chastised and admonished the Arabs for enchanting livestock and horses. They were, however, dying from tsetse fly bites. (Murray, 1922:72).

The nineteenth century was the third era of Muslim presence in Malawi. Only the Yawo people were actually associated with Islam through connections with the east coast. (Flint, 1976:304). The Yawo traders of the nineteenth century brought the fire of Islam to Lake Malawi and set it ablaze along its southern and eastern shores. (Ransford, 1966:41). Before a Swahili known as Jumbe Salim bin Abdallah arrived in Nkhotakota in 1840, the Yawo established trading centers and trade routes along the beaches of Lake Malawi. [2] Jumbe faced rivalry from Yawo and Bisa merchants, both of whom had permanent commercial facilities in Nkhotakota. In addition, Jumbe traded with the Yawo in the southern end of Lake Malawi and was familiar with them from the start. Some contend that the Yawo people had already embraced Islam. (Kwaule, 2000:64).

When Islam began to spread among other tribes in Malawi, including the Lhomwe people in the south and the Ngonde people in the north, it entered its fourth phase. (Mumisa, 200:281). Between 1880 to 1887, a Swahili Arab named Mlozi helped spread Islam in Malawi by founding a trading post among the Ngonde near Karonga. (Banda, 1999:2).

**The Influence of Islam**

The University Mission to Central Africa (UMCA) missionaries failed to convert the Yaw in 1861, as did the Free Church of Scotland in 1875, the Established Church of Scotland in 1876, and the White Fathers (Roman Catholic) in 1889. In order to convert the Yawo people to Christianity, missionaries erected schools that doubled as churches. All missionaries aimed to draw Africans into the churches to which they belonged. (Oliver &Atmore, 1967:155-57). Religion was taught in all public schools. As a result, these contradicting terms and standards had an impact on Muslim pupils. (Vail and White, 1989:179). Education and Christianity were inseparable. Education has aided in the spread of the gospel, just as the gospel has aided in the spread of education, to the point that it is now required for enrolment in some circumstances. (Hauya, 1977:2). As a result, the village school frequently acted as the local church, and village teachers were frequently evangelists in the community. The primary appeal of the early education system was the necessity for access to the Bible. (McCracken, 1977:120-21).

The most basic requirement was English, and the mission school immediately emerged as a clear avenue of advancement, with which the aspiring could escape the restricted limitations of village life in a wide range of well-paying metropolitan occupations. (Oliver &Atmore, 1967:157). Yawo Muslims in the south of the country avoided the mission region and also shunned educational opportunities. Few Yawo children have obtained an education; for example, in the Yawo Liwonde District in 1928, less than 1,000 people attended school. The district's public schools opened that year, but there was little enthusiasm, and all of them

*3 A Swahili Arab trader from Tanzania who settled among the Chewa of the Nkhotakota district of Malawi.*

shuttered by 1934. (Nelson,1975:32-33). There are extremely few secularly educated Yawo Muslims in Malawi. Their educational background was inadequate because their parents did not attend mission schools but madrasahs where they acquired reading and writing using the Arabic script with Kiswahili as the medium of instruction, which was the *lingua-franca* of pre-colonial Malawi. (Murray, 1922:49); (Nelson, 1975:78).

It was difficult to instill Christian values in Yawo who had converted to Islam. Christian schools continued to teach Bible lessons in order to reinforce Christian ideas and values. (Jeynes & Robinson, 2012:365). Lamba highlighted the elements that led Muslims to reject Western secular education:

> *"...First, there was the missionary denigration of Muslims. They expected Muslims to effortlessly accept a Bible-centered curriculum with a heavy Christian impact. Furthermore, the employment of English rather than Arabic in the post-vernacular stages was not appealing to Muslims in terms of usage. Above all, the missionaries' emphasis on missions to convert pupils to Christianity in their institutions posed a challenge to Muslims' revered religion and social order, which they just could not accept. The missionaries refused non-Christian children school places as a result..."* (Lamba, 2010:157).

Most rural Yawo considered the white man's Christian administration as bent on destroying Islam, which was more widely recognized than Christianity. (Lamba, 2010:155). So the Yawo were difficult, or as Harry Johnston liked to put it, stubborn and uncooperative. (Kalinga, 1998:527). As a result, one of the first acts of the British administration in Malawi was to disarm the Yawo. (Colson & Gluckman, 1959:310).

The Yawo people had to be closely monitored since they were not only a stumbling block or obstacle to British autonomy, and hence to the *Pax Britannica*, but also antagonistic to Christianity, the principal medium or mediator of Western civilisation. (Kalinga, 1998:527). This form of discrimination and stereotype compelled the Yawo to boycott western schooling. Because of their intimate relationship with Islam, the Yawo were forced to reject Western influences that could taint their Islamic identity, although other local ethnic groups welcomed Western culture. After the Yawo rejected evangelism and Christianity, they faced cultural isolation throughout the country. Christianity was the only source of Western education available at the time. As a result, the Yawo were denied the capacity to participate in and integrate into the colonial system as secretaries, interpreters, and so on. (Marjoma, 2003: 416-17).

As noted above, Muslims in the country have lagged behind their Christian counterparts in terms of education and income. The colonial educational practice appears to be the primary factor. Despite the fact that the British colonial authority established Muslim-only schools for the country's Muslim population, the Education Ordinance of 1927 mandated compulsory Christian religious instruction in all schools. As a result, many Muslims kept their children out of school, resulting in an education gap that still affects Muslims in Malawi today. (Na'im, 2002:190).

Because many Muslims kept their children out of school, resulting in an education gap that still affects Muslims in Malawi today, it is critical for Malawian Muslims to take initiatives to establish Waqf systems in the country that will develop various projects such as schools,

hospitals, and clinics. By doing so, a lot of Muslims who have fallen behind their Christian counterparts in terms of education and income can get to the top of the social development ladder.

Though Muslims have been sidelined in Malawi for a long time, being barred from participating in colonial schooling systems and being prohibited from government positions, the Yawo people migrated to Zambia to work in copper mines and the agricultural business. Macola, Gewald &Hinfelaar ,2008:173); (Silvwe, 1995/98:359). By 1940, Yawo Muslims had arrived in the mining town of Broken Hill (now Kabwe). ((Phiri, 2008:62). Other Yawo Muslims worked as "house boys" or "servants" for Whites and Indians. The Yawo continue to propagate the Islamic message in Zambaia. They introduced the faith to the Chewa people in Zambia's eastern region. (Henze, 2007:9). They also preached Islam among indigenous peoples, including the Bisa and Lala. By 1923, Saidi Kazembe, a Yawo Muslim from Nkhotakota, had erected the Masala Mosque in the Zambian city of Ndola. (Henze, 2007:80).

Yawo immigrants departed Nyasaland (Malawi) as Muslims and established new Muslim groups in Salisbury (now Harare). Groves, 2020:143). Thus, the Yawo of Mangochi and Machinga were among the Malawians who brought Islam to Zimbabwe in 1900 when they came to work and settle. (Mandivenga, 1991:76).

The Yawo migrated to Zimbabwe between 1900 and 1970, during the time of labor migration to South Africa, when Malawi also acted as a reserve of labor for Zimbabwe's mines and farms. They propagated Islam to the locals. When the Yawo married Shona women, Islam was drawn to them. Although there has been a Muslim presence in Zimbabwe since the 17th century, many Zimbabweans drew the attention of Muslims in 1960. Mosques were built near mines and farms. As a result of their good character, the Yawo people who settled in Zimbabwe spread the religion. Many mosques have sprouted up in Zimbabwe thanks to the sponsorship of Sheikh Adam Makda through the assistance of Saudi Arabia. (Svanberg & Westerlund, 1999:114).

Yawo Muslims have spread further into Botswana. (Amanze, 68). They initially arrived in Francistown in the 1950s, when South African mining corporations employed workers from the rest of Africa. Many Malawians have lived permanently in the county and have not returned to Malawi. (Svanberg & Westerlund, 1999:113). Even though Indian merchants from South Africa brought Islam to Botswana in the 1890s, they did not try to convert the Tswana or other ethnic groups. Intermarriage was the primary means through which Islam spread among the indigenous people. The majority of Muslims in Botswana are of Malawian descent, primarily Yawo, who arrived in the 1950s. After Botswana gained independence in 1966, many of the Indian and African Muslims who lived there became citizens, ensuring that there would always be a Muslim presence in the country. (Parrat, 1989).

Some Yawo Muslims have also arrived in Swaziland. Islam in Swaziland (Eswatini) began in 1963, with the first Malawian workers in an asbestos mine. Malawian Islam drew and fascinated followers, and Malawian-Swazi civilizations emerged in a few small towns. In 1972, the King of Swaziland recognized the new faith as a religion. (Svanberg & Westerlund, 1999:115). While the presence of Yawo Muslims in South Africa stretches back to the history of bonded (indentured) labor in South Africa in the 1870s. The Yawo and Makhuwa were rescued from slavery by the British Navy and resided in Bluff before moving to Unit 2 of

Chatsworth (Oosthuizen, 1992); (Desai, 2013); (Kaarsholm, 2006/2007). They are commonly known as the Zanzibaris and speak a slight Chiyawo language. (Seedat, 1973:74).

As previously stated, Yawo Muslims from Malawi have spread Islam throughout southern Africa; nevertheless, many countries in this region have yet to create Waqf systems, with only South Africa leading the way in building this vital Islamic culture of endowments. The outcomes of this study show that, despite being viewed as second-class citizens in Malawi, Muslims have a responsibility to band together as one and consider learning more from Waqf South Africa. South Africa and Malawi appear to have a higher percentage of Muslims than other southern African countries.

**Living as a Muslim in Malawi**

Despite the fact that Islam was the first foreign religion to enter the country, some ordinary Malawians, lawmakers, and government officials see Muslims as second-class citizens. Their arguments are based on the fact that Muslims constitute a small percentage of the country's population. They also ignore Muslim pleas. Because of their peculiarity as Muslims (social identification through clothing, food, and religious adherence), Muslims have faced marginalization and bigotry.

The Muslim Students Association, which was established in Malawi in 1982 and had a reformist outlook, was particularly successful in achieving the objectives of encouraging Muslims in the national education system to learn about their beliefs and practices of their faith and to retain their religious identity in what was a predominantly Christian environment. These changes in a part of society that had historically kept a low profile and was largely perceived as being backwards, as well as how quickly they were happening, caused a number of reactions. (Bone, 2020:40-41).

The government of President Kamuzu Banda (1964-1994), while emphasizing its commitment to religious tolerance, was wary of any links forming with Islamic states, particularly those with a history of exporting Islamic revolution. As a result, it imposed various travel restrictions and closely watched changes in Malawi's Muslim community. Some Christian church officials saw the new Muslim assertiveness as confrontational and expressed concern, echoed by some elements of society at large, that activism could eventually degenerate into militancy. (Bone, 2020:40-41).

The government of then-President Kamuzu and some Christian church officials did not like Muslims associating themselves with Islamic countries, despite the fact that Muslims wanted to stand up for themselves and receive an education that was both Islamic and secular in a society that primarily accepted Christians and treated Muslims as second-class citizens. Muslims were banned from attending school in other nations by imposing different restrictions on travel to Islamic countries. The Banda government kept a close eye on Muslim activities, and this continued even after Dr. Bakili Muluzi, a Muslim, was elected president in 1994 though the country saw a number of Muslims going abroad to further their education. Between 1994 to 2004, non-Muslims claimed that Muluzi would Islamize Malawi if he continued to invite Islamic organizations that assist Muslims with education and health care. It was difficult for Muslims at the time to consider building Waqf systems since they could be perceived as organizations that could eventually devolve into militancy. However, as time passed, Malawi

saw the establishment of the country's first Zakat fund, which assisted a number of underprivileged students further their studies in Zanzibar, Uganda, and Sudan.

Although it is beyond the scope of this study to list every school or clinic constructed or now administered by an Islamic group in Malawi, it is critical to mention a few. It's fascinating to see that Muslim organizations exist in Malawi without Waqf frameworks. Some of these organizations, for example, have existed since the 1980s, while others no longer exist: *Lilongwe Islamic Movement* that managed 250 madrassas in 2004. Its main field of work was centered on Islamic education. Muslim students from these institutions attended secular education outside the school closest to the center.

*Namanolo Islamic Educational Trust* (NIET) was founded in 1978. There is a school campus that offers secular and Islamic Education, Association of Muslim Students known as the *Muslim Students Association* is played an important role in promoting Islam among young people attending high school and tertiary level.

African Muslim Agency (AMA) opened two private secondary schools, Chitipi in Lilongwe for boys and another for girls in Dedza. *Association of Sunni Madrasahs* built the first Islamic center for boys in Chitedze opened in 2000 in the name from the Institute for Islamic Education and Culture (IIEC) in Lilongwe.

The *Islamic Zakat Fund* (IZF) which was registered as a trust in 1988 to operate as a Zakat fund offers scholarships and education for Muslim youth in need. *African Development Fund (*ADEF) started working in 1988. Its duties include collecting Zakat, providing scholarships to needy Muslim men and women. Muslim Youth Assembly was founded in 1994 as get scholarships for high school students. The Muslim Women's Organization (OMW) became the Muslim Women's Organization voice for voiceless women in Malawi.

*Muslim Youth Assembly* was founded in 1994 in order to get scholarships for high school students. The *Muslim Women's Organization* (MWO) became the Muslim Women's Organization voice for voiceless women in Malawi. *Munazzamat Dawah Islamia* (MDI) – Malawi Mission started in Malawi in 1996. In addition to providing secular education, MDI manages more than a number of madrassahs.

*Qadriya Muslim Association of Malawi* (QMAM) started the journey of educating the youth and to focus on issues related to social relations between Muslims and non-Muslims. *Badr International,* started working in Malawi in the year 2000, prioritizing education and health work in Malawi.

*Zam-Zam Foundation Trust*, established in 2000 and its mission is to provide scholarships to needy Muslim men and women Mangochi-Machinga-Zomba area where the organization thinks that the Muslim children are behind in terms of secular education. The *Islamic Relief Agency* (IRA) operates madrassah and a private high school in Blantyre.

The *Center for Interfaith and Islamic Studies* (CIIS) was established in Lilongwe in 2000 which bought more than 300 converts and taught them a lot about Islam in a comparative way of using the Bible and the Koran. It was the only school for reverts in Malawi to have trained such a large number of converts.

The *Muslim Youth Organization* is that organization responsible for the Dawah program, a comparative form of using the Bible and The Koran. The *Muslim HIV/AIDS Network* has been independently working in the area of HIV / AIDS concentration in southern Malawi serving Muslims.

As a result of the proliferation of Islamic organizations in Malawi, by 2013, there were Dedza Girls Islamic Secondary School, Assalaam Girls; Mangochi-based Assalaam Boys Secondary School, Mama Khadija Girls, Al Bakir Boys and Zomba High School, Lilongwe Islamic Boys Secondary School, Bangwe Islamic Private School, and some primary schools such as Nkhotakota Islamic Primary School. Islamic non-governmental organizations, such as the Malawi Muslim Association of Malawi (MAM), which runs the Bangwe Islamic, Balaka, Ntaja, and Zomba high schools, are responsible for running the majority of Islamic schools.

The Maryam Teachers Girls Training College, on the other hand, is run by the Bilaal Trust. Girls from both Muslim and non-Muslim backgrounds who have completed their secondary school and have a desire to work as professional primary teachers are trained at the only female teachers training college in Malawi, which is located in Mangochi. In this instance, the college is essential to addressing the severe countrywide shortage of primary teachers. It aids in forming moral educators who will perform well in the nation's numerous primary schools. (Malenga, 2019).

In response to the acute scarcity of highly educated teachers and in order to give girls who had successfully finished their secondary school a chance to pursue teacher training, Maryam Girls Teachers Training College was founded in 2005. This is an excellent concept thanks to Bilal Trust, one of the leading Islamic charity NGOs in Malawi. The International College of Business College (ICBM), which is run by the Bilaal Charity Trust, offers a variety of business programs to students nationwide, including Muslims and non-Muslims. The great Islamic organization also offers the nation's residents health care, elementary and secondary education, Islamic studies, and many social and economic empowerment programs. The humanitarian Islamic organization also gives away fishing gear/boats, nets, and sewing machines. It also digs water wells, builds mosques, and drills boreholes. (Malenga, 2019).

Over the years, professionalism and diligence have helped the organization establish strategic partnerships with other NGOs on a local and global level. With other respected organizations and development partners, like the Islamic Development Bank (KSA), Ummah Welfare Fund (UK), Muslim Aid (UK), Muslim Aid Australia, Al Imdaad (South Africa), Malawi Relief UK, and Dedza Welfare Trust UK, Bilaal Trust has successfully completed projects and programs. (Malenga, 2019).

Bilal Trust expanded to the country's central region as a result of the increasing need for and demands for the organization's services. Outstanding services are provided to the area through Bilaal Trust Central Region. The Central Region of Bilal Trust is building boreholes and giving food, bicycles, and other food supplies. The Central Region of Bilaal Trust launched an eye cataract program in 2018 in collaboration with Muslim Aid Australia. 276 individuals were treated during the program, of whom 55 had cataract surgery. Students at Islamic University in Uganda (IUIU) and other institutions both domestically and abroad are supported by the Central Region of the Bilaal Trust. (Malenga, 2019).

MAM has taken on certain projects between 2016 and 2022, such as building a number of mosques across the nation. For instance, MAM has built mosques in Lirangwe, Nampate village in Machinga together with an Islamic center, Chiradzulu, Lizulu in Ntcheu, Lilongwe, Chilipa village in Liwonde, Makanjira in Mangochi, Blantyre, Zomba, and Thyolo. Mangochi's Chowe Primary School, Namwera Primary School, and Zomba High School have all been restored. Furthermore, MAM has been dispersing the maize-based food aid in a number of

districts, including Kasungu, Chikhwawa, Mangochi, Nkhotakota, Dowa, Nchinji, and Makanjira Mangochi. (Salimu, 2016).

MAM has been providing wheelchairs (Tricycles) to people with disabilities as part of their social welfare program. Additionally, it has dug a number of boreholes to supply communities with portable water because many rural regions in Malawi lack running water (taps). On its own farm, MAM has also begun raising goats. After the goats are sold, this initiative was started to make money. This initiative came to fruition after MAM secured funding from a benefactor in Kuwait. As a result, MAM continues to operate the Gada farm in Chadzunda, a commercial district of Blantyre. Along with goat husbandry, MAM also raises chickens and other fowl at the same Gada farm. The money made from this activity enabled MAM to buy a two-ton vehicle. This is the first vehicle MAM has purchased from its in-house effort. (Salimu, 2016).

By collaborating with domestic and international Islamic organizations, MAM hopes to enhance its reputation. It seeks to collaborate with the current administration in order to gain access to the government's development agenda/strategy. Islamic university will be established as part of development initiatives, according to MAM. To increase the enrollment of Muslim students in senior schools, secondary schools are being built in numerous locations. Additionally, it plans to build primary schools in places with a large Muslim population to augment public and missionary-run institutions that do not fully understand Islamic standards, such as the wearing of the hijab. MAM also hopes to find donors for the construction of a full-fledged hospital that will offer an Islamic atmosphere and for the multi-story buildings that will be built in Blantyre and Lilongwe to generate cash for MAM initiatives and activities. (Salimu, 2016).

As can be seen from the foregoing, MAM has lofty goals. It hopes to found an Islamic university, increase the number of Muslim secondary school students, build numerous schools, build a full-fledged hospital with an Islamic ambiance, and construct multi-story buildings in Blantyre and Lilongwe to raise money for MAM initiatives and activities. This paper contends that Malawians must start setting up Waqf institutions to superintend infrastructures like schools and hospitals if they want to see the goals of MAM come true. Additionally, Waqf will support kids who wish to pursue postsecondary education.

As MAM continues to work toward its ambitious objectives, by 2020 it handed over a 45 Million Kwacha Islamic Secondary School in the Dedza district. A mosque, staff offices, a library, a Madrassah block, and two school complexes have also already been built by the organization. The Islamic school, known as the Chikuse Islamic School, is located in the Dedza district's Chikuse Village under the control of Traditional Authority Kasumbu. (Malenga, 2020).

By 2023, MAM) has been pleading with Mangochi District parents to enroll their kids in school in order to give them the best chance for a successful future. The organized transfer of six classrooms and an office building at Muft Abbas Primary School shows that, in contrast to the past, when schools were dispersed throughout the area, the lakeshore district now has the luxury of having numerous schools. MAM, the owner of the school who has since turned the school over to the government, had also made a similar gesture in 2018 when the school first opened. This is her second time handing over the buildings. (Nation Online, 2023).

Due to the distances to the educational facilities, many people in Malawi's Mangochi District, which is home to the majority of the country's Muslims, choose not to send their children to school. In order to force the communities to have the opportunity to educate our children, it is necessary for the government and NGO to build numerous schools in the district. Every parent and guardian must make education a priority for their kids since it is still a powerful instrument Malawi can use to overcome poverty. To ensure that Mufti Abbas Primary School can handle more students, MAM will continue to create new school infrastructure there, including as teacher housing, classroom blocks, and restrooms/toilets. Building more school infrastructure will improve the educational standing of the institution. Some students were learning outside prior to the erection of these facilities. (Nation Online, 2023).

Understanding the overall difficulties that Muslims and non-Muslims in Malawi face is crucial before we move forward. Malawi deals with bad socioeconomic circumstances, a low level of education, and corruption. The country's progress is being hampered by corruption, which is a major issue. The elite, mainly businesspeople and politicians, are getting richer while the poor continue to be impoverished in one of the world's poorest nations. This paper argues that establishing Waqf Malawi will be a solution to a variety of challenges the nation is now facing. Waqf Malawi will help to reduce poverty.

## Challenges in Malawi and why Waqf must be established in Malawi

### Poor socioeconomic conditions

Poor socioeconomic conditions have influenced poor education and health standards in Malawi. According to Chitiga et al., 50.7% of Malawi's population lives in poverty. In 2016, the majority of the population was still living on less than $1 a day. (Chitiga, 2020:6). Similarly, the United Nations Development Programme (UNDP) 2018 regional and country Human Development Indices (HDI) suggest that Malawi is below average in terms of human development in Sub-Saharan Africa. Malawi is ranked 172 out of 189 countries and territories in the 2020 Human Development Report. (Human Development Report, 2019).

The socioeconomic conditions in the cities and rural Malawi are deplorable. Sports facilities, youth training centers, and women's support groups are just a few of the social influences that are lacking in the towns and remote areas. Rural Malawi likewise suffers from a lack of economic growth. People require more jobs, credit, small enterprises, and attractive markets. There are no factories in rural Malawi to create jobs. As a result, it is reasonable to declare that Malawi is one of the poorest countries in the world due to low social and economic development and poor physical infrastructure.

### A low level of education and illiteracy

Due to high birth rates, early school dropout occurs in Malawi's southern part, the Mangochi district, where Yawo Muslims predominate. Over 20,000 females had married and dropped out of school by September 2020. Only 5 000 girls returned to school after their marriages were annulled. (SABC News, 24 Septembetr, 2020).

### Corruption

Malawi gained independence 59 years ago but remains one of the most corrupt and impoverished countries in the SADC region. Corruption was pervasive in 2016, many girls

were married off at a young age, and hunger was on the rise, affecting about 6.8 million Malawians. (Chavula, 2017). The country has a poor transportation network, a weak economy, and a shortage of government hospital drugs. (Chikoko, 2017); (Mhone, 2017); (Kholowa, 2015); (Mzungu, 2015); (Mzale, 2013); (Pasungwi, 2020). Few school buildings have suitable teaching and learning materials. Many school facilities lack desks, so pupils sit on the floor. (Mwale, 2015). Malawi is one of those countries where pupils huddle under a tree while teachers offer instructions on the blackboard. Many rural schools have grass roofs, dirt walls, and dusty foundations. (Correspondent, 2019).

Because of corruption in Malawi, there are poor schools, some with thatched-roof classrooms, few teachers, dusty streets, and few clinics. An ill person walks more than five kilometers for a medical evaluation. Malawi will celebrate 60 years of independence in 2024, yet there has been little change in progress.

Malawi's long-term reliance on donor aid, combined with inadequate/poor governance, contribute to the country's underdevelopment. (Staff Writer, 2012). The economy has performed poorly over the years. As aid poured into the country, economic performance did not improve considerably, and certain socioeconomic indices deteriorated. The country's economy deteriorated under various leaderships between 1994 and 2023. Malawi is placed 122nd out of 180 nations in Transparency International's 2016 Corruption Perceptions Index, with an overall score of 31. Malawi is classified as corrupt by Transparency International. (Chowdhury, 2018).

Malawi had economic growth between 1964 and 1994. In 1982, the Malawian kwacha was nearly comparable to one US dollar. Between 1994 and 2003, the Malawian kwacha fell to 97K. Cammack, 2004:4). There was corruption that went undiscovered or unnoticed for fear of political repercussions, but there were economic and developmental successes under Dr. Kamuzu Banda's (1964-1994) leadership. Cammack, 2004:8). Although Malawi witnessed economic progress between 1964 and 1992, others recall Banda as a dictator who persecuted and silenced political opponents. Scholars such as Mwakasungura and Miller dubbed the era between 1964 and 1994 "*Malawi's Lost Years*," citing escalating human rights atrocities.
President Bakili Muluzi, who ruled Malawi from 1994 to 2004, ran an anti-poverty program (*kuchepetsa umphawi/kumasya, kunandiya usauchi*). His economic theory was founded on 'poverty alleviation/ reduction and prioritizing health, education, agriculture, youth and women empowerment, and government coffers' loans. Cammack, 2004:9).

Initially, the premise of poverty alleviation was sound; but, inadequate administration hampered and limited the country's ability to expand economically and lift the poorest and destitute out of poverty. Muluzi, on the other hand, squandered an opportunity to lift Malawians out of poverty because he was preoccupied with domestic political antagonisms, enmities, and contentions that harmed his government's competence and talents in addressing the issue of poverty. Cammack, 2004:9).

During President Bingu wa Mutharika's tenure (2004-2012), donor aid was suspended due to his autocratic tendencies. (Kasalika, 2012). The suspension of donor funding left a hole in the national budget, which is dependent on foreign support. As a result, Malawi experienced a money shortage. It impacted the poor as the Malawi kwacha fell and the prices of critical items rose. (Bokosi, 2014).

Following President Mutharika's sudden death, Joyce Hilda Banda (née Mtila) became Malawi's fourth President from 7 April 2012 to 31 May 2014. Her reign was overshadowed by reports of corruption in her ministry, which surfaced in early October 2013. Over K9 billion, or 0.7 percent of GDP, was stolen from the public coffers. (Bokosi, 2014). As a result of the outcry, many donors began to halt aid. (Mzale. 2014) Life became difficult for ordinary Malawians as the prices of key necessities rose. It affected the price of maize, the country's mainstay. Maize prices in 2016 were around K15 500 for a 50 kilogram bag, up from K5 500 in 2015. During this time, an increasing number of undocumented Malawian immigrants were deported from South Africa. As a result, high numbers of people traveling to South Africa between 2012 and 2014 were understood and interpreted as a sign of worsening economic distress. (Nyale, 2016).

Malawians elected Peter Mutharika as their fifth President in 2014. Muthalika's government was put under duress by a surge of popular unrest caused by corruption, load shedding, and food shortages. Malawians were dissatisfied with the country's scarcity of basic items. Protests and marches were required to raise their voices. (Chitete, 2019). Allegations of massive corruption in Mutharika's leadership contributed to his defeat in the 2020 elections, and Lazarus Chakwera became the Republic of Malawi's sixth president. On June 28, 2020, he took the oath of office as president of Malawi. Unfortunately, by 2023, during Chakwera's presidency—the president who swore to combat corruption to the death—Malawi had only slightly improved from 35 to 34 points on Transparency International's (TI) 2022 Corruption Perceptions Index, keeping position 110 out of the 180 nations surveyed. According to the TI statement released on January 30, 2023, the assessment finds that the country still remains extremely corrupt despite repeated attempts. Malawi was ranked 120 with 32 points in 2018, dropped to 123 with 31 in 2019, increased to 129 with 30 in 2020, and then climbed 19 positions to position 110 with 35 in 2021. (Mwale, 2023).

Corruption impedes the country's ability to develop, as can be shown from the examples above. More individuals in Malawi will be compelled to leave the country as corruption and subpar services worsen. They must depart from their nation; there is no other option. The unfavorable reality is that South Africa's economy is being drained by the high number of immigrants from Malawi and other foreign nationals. With only a few resources to support its over fifty million citizens, South Africa's people are in a struggle. The same resources and spaces in the townships are also contested by foreigners. As a result, it is critical to establish Waqf institutions in Malawi that can improve Malawians' living conditions. Corrupt free Islam organizations are critical to the growth of the country by constructing schools and hospitals. Malawian politicians are failing their constituents.

Malawian governments (past and present) and the private sector's failure to create jobs, improve people's socioeconomic conditions, and build a sufficient number of hospitals continue to portray the country as the poorest in the world, despite the fact that it is endowed with natural resources that are not being explored and exploited. Apart from economic deterioration, tribalism, nepotism, regionalism, and favoritism continue to take root in the country, undermining resource sharing and development.

**Malawian awaqaf development: What can Malawians learn from Waqf South Africa?**
Since 2000, the National Awqaf Foundation of South Africa (Awqaf SA) has tirelessly advocated for the codification of the prophetic and heavenly idea of Waqf. To date, the organization has achieved great growth in popularization, understanding, and internalization. The Foundation has seen consistent development in terms of Waqf Funds and Waqf Revenues from its investments. (Caje, 2020:4).

The WAQF CORE PRINCIPLES were still being developed in 2016 and early 2017 in response to Waqf South Africa's visit to Indonesia in 2015. The central bank, Bank Indonesia, and IDB funded their launch in 2018. Working on Risk Management Technical Notes at the moment. AWQAF SA has received invitations to participate in a number of conferences over the course of the year under review, including those held at Sabahattin Zaim University in Istanbul, the 7th Global Waqf Conference in Malaysia, the 6th Indonesia Sharia Economic Festival (ISEF) in Indonesia, and the 26th Forum of Kuwait Awqaf Public Foundation in Kuwait. Visits have also been made to their Turkish partners and associates. (Caje, 2020:4).

Waqf SA has a variety of investments in real estate that it has received as gifts as it continues to expand. See Zeinoul Abedien Caje, "CEO Review 2019 and 2020", Awqaf SA, 12 November 2020/26 Rabi Al Awwal 1442, pp. 5–6 for further details.

Waqf SA has also earmarked waqf funds that are being managed by Awqaf. For instance, the Thread Group, the Union of MSA, the Boland Islamic Council, the Al Fajr Education Foundation, the Lenasia Muslim Association, Al Ilm SA Quran Union, the Youth Foundation Erasmia, the Masjid al Islam, and the Sanzaf Masjid Waqf, the International Peace University of SA (IPSA), ASRI - Auwal Socio- Economic Research Institute, Madina Institute, ITV - Media Waqf, Islamic Medical Association Waqf Fund, Minara MSA Yusuf Talia Waqf Fund, Darul Arqam Islamic School, and Imaam Development Plan Waqf Fund are additional designated waqf funds. (Caje, 2020:7).

In addition to improving the lives of South Africans in the areas of health and education, from which Malawians can learn, WAqf Sa is also actively involved in sports, social cohesion, and the arts. It hosts an annual Awqaf SA Heritage Day and Leaders and Legacies series. The sport of cricket is used by Awqaf SA to rehabilitate communities in the Cape Flats. Additionally, it assisted with infrastructure and development by digging boreholes and building greenhouses in a Lesotho village. The greenhouses were conceived by the Green Crescent Society of Lesotho and are backed by Awqaf SA. They are meant to promote food security and are the consequence of three boreholes being drilled nearby to aid the local communities. At 90 Xavier Street, Robertsham, Johannesburg, Salaam Media Foundation (SF) constructed an organic and hydroponic garden. The sound recording studio at DU Centre is also sponsored by Awqaf SA Awqaf SA participated in the establishment of a recording studio at the DU Centre and will continue to support it as it records skilled South African vocalists, preserves their work, and enables our community to draw inspiration from its own. (Caje, 2020:9).

Awqaf SA - Share the Care Food Security Waqf FNB Islamic Banking has contributed to the development of the Awqaf SA - Share the Care Food Security Waqf, through which a R100 million National South African Food Security Endowment would be formed. It is important to understand that Tax deductions are now available for donations to Awqaf SA. Awqaf SA, the sole institution in South Africa devoted to waqf, is a Public Benefit Organization (PBO) registered with SARS. Muslims in South Africa are now able to establish

a waqf in their wills to benefit the lives of others, and we will provide donors with an 18A certificate. (Caje, 2020).

Women's Day was observed by Awqaf SA by honoring the finest Muslimahs who sacrificed their fortune for Allah. The daughter of a freed slave, Saartjie van de Kaap, was the first woman to establish a waqf for Cape Town's first mosque. (Caje, 2020).

**Findings and recommendations**

This paper intended to demonstrate how Waqf SA is a good example of how Islamic organizations can improve the standard of living for Muslims in southern Africa. Although Malawi has a lot of philanthropic organizations, some of which run a few schools and clinics, this study discovered that there are no Waqf organizations dealing with education and health issues, and hence Malawi has to learn from Waqf SA. Malawian Muslims can overcome poverty if they have access to decent education, adequate infrastructure, and adequate health care. Thus, the study found that because Malawi is suffering a variety of obstacles such as a lack of hospitals and clinics, school buildings, universities, and research facilities, the solution is to introduce Waqf systems in Malawi. Malawians can benefit from what Waqf South Africa has accomplished since 2000.

This paper argues that the Waqf system is essential for raising Malawians' living standards, which corrupt politicians have failed to do. Malawians must learn from Waqf South Africa, and the latter must teach or aid Malawians in establishing Waqf Malawi. Furthermore, Waqf South Africa can serve as the headquarters of Waqf Africa or southern Africa, disseminating information on the remarkable rise in popularization, understanding, and internalization of the waqf concept.

This article also advises that Malawian clergy hold a Waqf conference where scholars from various nations can come to Malawi and educate Malawians on the benefits of waqf. Furthermore, Waqf institutions from different countries might collaborate to help Malawi establish awaqaf. Waqf SA, with its active leadership, has played a significant role in assisting other African countries in developing waqf systems in their respective countries as observed in the introduction. As Caje stated, "A message to us all is to give during our lifetimes what belongs to Allah, to revive this sunnah and to reclaim the most powerful, perpetual sustainability, strategic and empowering voluntary Islamic Charity, Insha'Allah." (Caje, 2020:1-2).

According to this study's findings, The National Awqaf Foundation of South Africa (Awqaf SA) was founded in 2000 as an independent, community-based, and owned trust with the goals of establishing the institution of Waqf (via a Community Sovereign Endowment Fund) and empowering underprivileged communities. As the largest charitable endowment (Waqf) organization in Southern Africa, Awqaf SA has invested community donations and used the profits from those investments to fund a range of community development initiatives since its founding. Additionally, MJC Hifth Math and Science Support The Muslim Judicial Council (MJC) and the Western Cape Education Department (WCED) have signed a historic memorandum of agreement to govern Islamic establishments. The MOU calls for the MJC's Academic Support Programme to help students complete English, Math, and Science courses. Children who have finished the fifth grade will be subjected to a diagnostic test to assess the

level at which they must return to school. Waqf SA has persisted in raising money. As an illustration, Awqaf SA did open a Laylatu Qadr Zoom pledge line. (Caje, 202).

AWQAF SA's principal method of fund raising since 2013. The Zoom pledge line also coincided with the organization's 20th anniversary celebration. Food Security Waqf, Imaam Development, Quran Waqf, and other causes were the pledgeline's main points of emphasis. For a variety of projects, R8 million in total was raised. Give A Waqf Gift to a Child, a campaign, is introduced to them. With little success, this experimental program launched before the end of Ramadan 1436/2015. However, it is intended that Awqaf SA eventually reach 100,000 kid Waqf accounts created by parents, grandparents, and other family members. It is hoped that these kids will eventually contribute to Waqf and keep topping off their waqf accounts. This campaign will be modified and promoted using a variety of strategies. The MY WAQF CAMPAIGN is now also related to this. (Caje, 2020).

Awqaf SA was founded from the beginning with the intention of establishing the waqf system as a way to address issues within the community at the time and its coexistence in a multicultural, multiethnic, multiracial, and multireligious context. The demands are increasing now and in the future as more muhajir and new Muslim groups emerge, not to mention among the so-called established/ansaar communities and the larger South African community. To build relationships across divides, Waqf SA is in communication with organizations like the House of Ummah, the Gauteng Shura Council, the Arab Communities, and others. For muhajir and newly forming Muslim communities, more work will need to be done on community development and empowerment. Waqf SA ought to prioritize funding and involvement in dawah as one of its top priorities. As a result, Waqf SA is the best illustration of how awaqf can function in Africa and around the world, and Malawians should learn from it and begin developing their own awaqf to reduce poverty there. (Caje, 2020).

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# "RICE" AS STRATEGIC COMPLEMENTARY FRAMEWORK FOR SBBA TO ENHANCE ADAPTIVE CAPACITY OF ASNAF PADDY FARMERS IN MANAGING THE IMPACT OF CLIMATE CHANGE ON FOOD SECURITY

**M.I. Syakir [1,2,3*]**
**Aimie Aisyah Othman [1]**
**B. Azhar [4]**
**K.A. Tohiran [5]**
**Shaiful Yusuff [3]**
**Mohamad Suraidi Saad [6]**
**Jamaly Juwardy Jaafar [6]**
**Mohd Faisal Mustaffa [6]**

[1] School of Industrial Technology, Universiti Sains Malaysia, Malaysia
[2]Centre for Global Sustainability Studies (CGSS), Universiti Sains Malaysia, Malaysia.
[3] SAINS@ALOR SETAR (SAINSed), Universiti Sains Malaysia.
[4] Department of Forest Science and Biodiversity, Faculty of Forestry and Environment, Universiti Putra Malaysia (UPM).
[5] Sustainability, Climate Change and Biodiversity Unit. Biology and Sustainability Research Division
[6] Lembaga Zakat Negeri Kedah, Kedah, Malaysia
*Corresponding Author (Email: misyakir@usm.my)

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***Abstract*****:** *The Industrial Revolution marked a transformative era in the history of rice cultivation, bringing about significant changes to meet the growing demand and address food security concerns. Inspired by the national food security agenda, Lembaga Zakat Negeri Kedah (LZNK) has undertaken a commendable initiative called SMART Sawah Berskala Besar Asnaf (SSBA) to develop their land assets. However, in the context of current rice production and food security paradigm, the concern is more on satisfying the demand of "present" due to critical issues like self-sufficiency level and income generation for the rural community. Maintaining paddy production through conventional practices has become increasingly challenging, particularly considering the projected impacts of climate change on both paddy productivity and farmers' livelihoods. If the trade-off between demand for paddy production and ecosystem losses is not addressed sustainably, it may hinder the ongoing efforts by LZNK to improve the livelihoods of asnaf community through paddy industry in the future. Fortunately, the flexibility of the SSBA scheme allows for strategic innovations at various levels of the paddy and rice value chain within the asnaf farmers' community. Introducing the RICE (Restore, Integrate, Circular, Enhance) framework, we propose an instrumental approach to explore strategic and sustainable solutions that go beyond a production-centric mindset. This framework considers the balance between present production demands and potential losses of ecosystem services in the long run. The primary objective of this strategic framework is to enhance the resilience of asnaf farmers by adopting the concept of "ecosystem restoration" as its core principle. Here, the term "ecosystem" refers to the paddy field, while "restoration" encompasses strategies to reduce pollution, introduce poultry integration, enhance soil fertility, and increase farmers' resilience in line with the sustainable development principles defined by the World Commission on Environment and Development. The RICE framework has*

*the potential to serve as a strategic Environmental, Social, and Governance (ESG) instrument for LZNK. It promotes regenerative agriculture and seeks to improve the livelihoods of asnaf farmers within the SBBA scheme. By adopting this approach, LZNK can contribute to sustainable development by ensuring that present needs are met without compromising the ability of future generations to fulfill their own needs.*

***Keywords:*** *Food Security, Paddy Production, Climate Change Impact*

## INTRODUCTION

Rice accounts for 26% of total caloric intake of individual Malaysian per day. 67% of rice in Malaysia was produced locally at around 60-70% Self-Sufficient Level (SSL), suggesting a positive progress of rice production since 1940s (Arshad et al., 2011; Idris et al., 2012). Such a positive progress is due to intervention measures (subsidies) by the government to absorb about 50% cost of paddy production (Ibrahim et al., 2017; Yahaya, 2016). In fact, the Twelfth Malaysia Plan (12MP) has set the target of National Rice Self Sufficient Level (SSL) at 75%. This can be achieved though the SMART SBB programme (Business today, 2021). The model of SMART SBB is more flexible, allowing industry players to "customize" their role at any level of value chain of the paddy and rice industry. Innovation of paddy farming practices may result in low risk and low-cost rice cultivation process, ultimately, improve the income margin of farmers and advances them to grow out of poverty.

The SMART SBB agenda by the government has inspired Lembaga Zakat Negeri Kedah (LZNK) to develop their land assets through a noble program known as SMART Sawah Berskala Besar Asnaf (SMART SBA). The flexibility of the scheme allows innovation at any level of value chain of paddy and rice industry within the asnaf farmers community. However, the challenge of sustaining paddy production in alignment with the SSL target are becoming increasingly daunting, given the fact that the projection of climate change and its adverse impact on paddy productivity and the livelihood of farmers is alarming.

The world's climate is currently undergoing immediate transformations, and these changes carry significant implications for agricultural output. These transformations encompass intensified levels of carbon dioxide ($CO_2$), escalating global temperatures, and erratic shifts in rainfall patterns. Note, the majority of greenhouse gas emissions stem from agricultural activities like crop cultivation, deforestation, and animal husbandry. Cloy & Smith (2018) outlined that the major contributors to these emissions are methane ($CH_4$) generated through biochemical reactions, nitrous oxide ($N_2O$) resulting from soil management and carbon dioxide ($CO_2$) released from the burning of fossil fuels as well as from land use alteration. Within the broader agricultural context, this sector is accountable for roughly 20% of emissions, according to Intergovernmental Panel on Climate Change (IPCC) and the Food and Agriculture Organization (FAO) findings in 2014. Moreover, the projected increase in the frequency and severity of heatwaves presents a potential hazard to the overall resilience and efficiency of food systems (Fahad et al., 2018; Fahad, 2019).

As indicated by Hussein et al. (2020), the deterioration of the stratospheric ozone layer and the intensification of the greenhouse effect are consequences of the growing use of chemical fertilizers. This leads to notable emissions of $N_2O$ (65-80%), with approximately 90% of $N_2O$ originating from the microbial conversion of $NO_2^-$ and $NH_4^+$ in water and soil. These

developments could potentially undermine the ongoing initiatives of the LZNK (Lembaga Zakat Negeri Kedah) aimed at enhancing the well-being of the asnaf community through the paddy industry in the forthcoming years. The community engaged in paddy farming heavily depends on this crop as its primary source of income and sustenance, particularly for those individuals involved in small-scale agricultural endeavours. Notably, around 40% of those engaged in agriculture rely exclusively on paddy cultivation (Firdaus et al., 2020). Hence, there is a pressing need for strategic measures to be implemented in paddy farming within the asnaf community, designed to effectively manage the risks posed by climate change.

**The Impact of Climate Change on Paddy Farmers**

As stated by the Food and Agriculture Organization (FAO) in 2015, the agricultural, aquacultural, and forestry sectors are predicted to have a vital role in ensuring food security for a population of 10 billion people by the year 2050. This is in response to the projected requirement for a 60% increase in global food production. Given the current and alarming shifts in climate patterns, attaining the objective of food security takes on paramount importance, particularly in developing countries. Climate change has been observed to exert influences on both the physical and economic aspects of agriculture. The impact of climate change is detrimental, leading to changes in plant productivity, the proliferation of diseases, shifts in weed dynamics, alterations in soil quality, and shifts in microbial composition within agricultural systems (S. Hussain et al., 2020).

The occurrence of climate change bears a range of notable effects on rice producers worldwide. Farmers are susceptible to climate change's repercussions, due to their dependence on environmental conditions for their livelihood (Rahmat et al., 2018; Mashizha, 2019). Climate change carries significant ramifications for multiple facets of the food system, farmers' earnings, and food security (Firdaus et al., 2019; Anríquez & Toledo, 2019). As outlined by Petersen in 2019, the connection between crop yield and growth is substantially influenced by meteorological factors. Even minor fluctuations in temperature, precipitation patterns, and extreme weather occurrences can have significant effects on the crop's growth and overall productivity. Bandara & Cai (2014) pointed out that insufficient or excessive rainfall can result in agricultural losses or reduced crop productivity, thereby affecting the livelihoods of farmers.

Moreover, elevated temperatures were identified as a facilitator for the breakdown of organic matter (OM) and the stimulation of various physiological processes like nutrient absorption, nitrogen fixation, and root growth. However, in regions undergoing climate change, when temperatures exceed their optimal range, this results in an accelerated release of $CO_2$ and a decline in photosynthetic activity. These factors collectively influence plant physiology and ultimately impact crop yield (S. Hussein et al., 2020).

Conversely, according to Khanal et al. (2018), a rise in night temperatures by just 1°C can cause a reduction of 10% in rice yield. Subash and Ram Mohan's study in 2012 demonstrated a clear correlation between the global temperature increase and its implications on rice yield and production. Furthermore, extended periods of drought and persistent rainfall leading to flooding have significantly diminished crop production (Rahmat et al., 2019; Rahmat et al., 2020).

On the other hand, the influence of chemical application on the diversity of soil biota residing in paddy soil serves as a pivotal indicator of changes within ecosystems (Kennedy,

1999). As noted by Aktar et al. (2009), the excessive use of chemical fertilizers and pesticides affects soil microbial populations, with herbicides being identified as disruptors of typical biogeochemical processes and the diversity of soil microorganisms. These disruptions lead to alterations in the conversion of atmospheric nitrogen into nitrates.

Nicomrat et al. (2016) conveyed that pesticide application has detrimental effects on soil microorganism diversity, potentially resulting in shifts in soil composition and suggesting an ecological imbalance in terms of species' susceptibility to soil-based environmental factors. The soil's bacterial communities play a pivotal role in determining soil fertility, as fertility isn't solely determined by soil textures but also by the soil's biological capacity (Rahman et al., 2020).

The utilization of pesticides can bring about unfavourable consequences for soils, non-target species, and water bodies upon direct contact, as highlighted by Barbieri et al. (2021). Furthermore, the contamination of irrigation water with pesticides can potentially lead to detrimental impacts on biodiversity (Pandey et al., 2020).

In addition, during instances of flooding in rice fields, the absence of oxygen supply from the atmosphere to the soil leads to anaerobic conditions, prompting the anaerobic fermentation of soil organic matter. Within this anaerobic setting, methanogen microbes within rice fields become responsible for generating $CH_4$, which accounts for approximately 14% of greenhouse gas emissions in the environment (EPA 2006).

**Climate Change Adaptation Strategy to Sustain The Food Security**

Climate change presents a notable obstacle in achieving the Sustainable Development Goals (SDGs) especially SDG 1-eradicating poverty SDG 2- Zero Hunger and SDG 13- Climate action. The incorporation of climate change adaptation strategies in the paddy sector encompasses a range of techniques devised to counteract the detrimental impacts of climate change on rice cultivation and ensure a steady rice supply.

During the 2010 Hague Conference on Agriculture, the Food and Agriculture Organization (FAO) introduced the concept of "climate-smart agriculture (CSA)." They defined CSA as an agricultural approach aimed at enhancing productivity sustainably, bolstering resilience to climate change, mitigating greenhouse gas emissions when feasible, and contributing to both national food security and development objectives (McCouch et al., 2013). The fundamental elements of CSA encompass the adoption of sustainable agricultural practices and food production practices, along with the implementation of appropriate policies and investments in environmental preservation (FAO, 2020).

In addition to resilient crop varieties (High et al., 2004; Breitler et al., 2004; Rahman et al., 2007; Chen et al., 2011; Dhungana et al., 2015; Dixit et al., 2017; Bhattacharjee et al., 2021), sustainable farming practices stand out as one of the adaptation strategies employed to address the challenges posed by climate change. Chapagain et al. (2011) reported that System of Rice Intensification (SRI) practices demonstrated a significant increase in root number by more than 30% and a higher harvest index compared to the conventional approaches. Note, in terms of grain yield, the productivity is at par with the conventional practices. Additionally, the SRI-organic method yielded a higher harvest index of 58%, surpassing the harvest index of 50% achieved by conventional-inorganic management.

Given the fact that the agricultural industry faces limitations on resource availability and environmental conditions i.e, water scarcity and environmental deterioration Hence, the adaptation strategies using the concept of climate-smart agriculture (CSA) play a crucial role in effectively mitigating the detrimental effects of climate change, bolstering the economic well-being of farmers, and fostering the long-term sustainability of agricultural practices (Hailegiorgis et al., 2018). Leclère et al. (2013) reported that farmers exhibit independent adaptation on their production methods in response to the impacts of climate change. However, it is important to note that the independent adaption strategies employed by small farmers may not be viable in the long term if no support system from the government agencies (Quan et al., 2019).

**RICE as Strategic Framework In Enhancing Adaptive Capacity of Asnaf Paddy Farmers**

Envisioning the eco-social sustainability of asnaf farmers from a forward-looking stance, we introduce the RICE framework to enhance the adaptive capacities of paddy farmers within the asnaf community. The primary objective is to effectively tackle the climate change risk. This framework draws inspiration from the FAO-CSA concept and centers around RESTORE, which emphasizes reviving soil ecosystem services in paddy fields. Additionally, it emphasizes the enhancement of adaptation strategies through an INTEGRATED approach that combines poultry and rice farming. Furthermore, the framework promotes CIRCULARITY to amplify soil functionality and increases the resilience of asnaf farmers (ENHANCE) by adopting the central tenet of "ecosystem restoration."

**RESTORE**

Ecological restoration is implemented worldwide as direct response to the deterioration of ecosystems. Beyond its ecological significance, it holds substantial promise for enhancing the well-being of populations, socio-economic conditions, and preserving the distinct national and cultural identities. Acknowledging the pivotal role of restoration in maintaining ecosystem health, the United Nations (UN) designated the period from 2021 to 2030 as the Decade of Ecosystem Restoration. In the context of local approach, the RICE framework aligns seamlessly with the call (UN DECADE) of which its structure is based on the FAO-CSA agenda. It is designed to curtail greenhouse gas emissions, increase the agricultural landscape's resilience against climate change, boost productivity, and contribute to both national food security and environmental conservation objectives.

Here, the strategy is to increase more organic input on paddy farm by reducing the chemical input in a gradual fashion. In this case, one of the strategies is the adoption of integrated farming of which has proven to be beneficial for small and marginal farmers. This methodology combines various techniques with the goal of promoting efficient and sustainable practices, ultimately leading to increase production (Mamun et al., 2011). As highlighted by Srinivasarao et al. (2017), the implementation of Integrated Farming Systems (IFS) has showcased multiple enhancements, particularly in terms of conserving natural resources, increasing resource productivity, and fostering adaptability to climate change.

and rice pest management within fields (Teng et al., 2016). Jin et al. (2020) has reported that the integration of ducks into paddy fields has yielded favourable results concerning the management of weeds and pests. Consequently, the cultivation of rice within such a system can be carried out organically, eliminating the need for chemical fertilizers, pesticides, or herbicides. The movement of ducks across the paddy field serves to loosen the soil and improve water infiltration, thereby mitigating the risks of waterlogging and enhancing drainage. This, in turn, helps maintain the optimal water level for rice cultivation and reduces the likelihood of diseases associated with excessive moisture.

Moreover, the integrated practices not only contribute to the preservation of the paddy ecosystem but also offer an additional income stream for farmers. As demonstrated in a study by Elly et al. (2019), the integration of duck-rice farming has led to several benefits. These advantages encompass reduced production expenses attributed to decreased reliance on fertilizers, pesticides, herbicides, and labor costs for weed management. Furthermore, the rice produced in this system was organic and commanded higher prices in the market. Simultaneously, the land's quality and condition experienced improvement due to the limited use of inorganic fertilizers. Consequently, the adoption of integrated duck-rice farming practices has been proven to enhance farmers' earnings.

As outlined by Uddin et al. (2015), the integrated farming system is acknowledged for its capacity to endure environmental sustainability while effectively increasing farmers' income. Within this framework, the rice field assumes a dual role, providing a conducive habitat for ducks and serving as their sustenance source. In this model, ducks occupy the space amidst rice seedlings during daylight hours, actively preying on rice pests and targeting weeds until the rice progresses to its flowering stage.

## CIRCULARITY

The circularity approach champions the efficient utilization of resources, notably poultry, by closing the nutrient cycle within the paddy ecosystem. This process transforms waste into a valuable resource. The droppings from ducks are repurposed as natural fertilizer for the paddy crops, thereby diminishing the need for synthetic fertilizers and subsequently reducing the potential environmental impact on human health (Long et al., 2013).

The circular approach holds the potential to fortify the role of asnaf farmers within the paddy and rice industry value chain. By reducing their reliance on synthetic fertilizers and pesticides, this strategy has the capacity to curtail expenses and amplify their profit margins. The essential components of the integrated duck-rice system encompass the adept utilization of waste products and activities from one facet to benefit others, transforming these materials into viable resources. This practice significantly contributes to the advancement of sustainability, productivity, and profitability within farming activities (Nayak et al., 2018).

## ENHANCE

The rice-duck integrated farming system constitutes an ecologically sound method of co-cultivation, wherein ducks thrive within paddy fields, primarily subsisting on weeds and insects. Moreover, the adoption of natural fertilizers and pest control techniques has the potential to enhance the quality and safety of paddy crops, rendering them more competitive in the market.

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Figure 2 shows the framework of sustainable and unsustainable management in paddy industry. The local RICE framework outlined entails the integration of poultry-paddy cultivation practices, with a primary focus on soil ecosystem restoration. This strategy holds the promise of supporting the adaptability of asnaf farmers in the face of climate change risks. Moreover, it advocates for the sustainable utilization of resources, pollution reduction, and the overall enhancement of farmers' livelihoods.

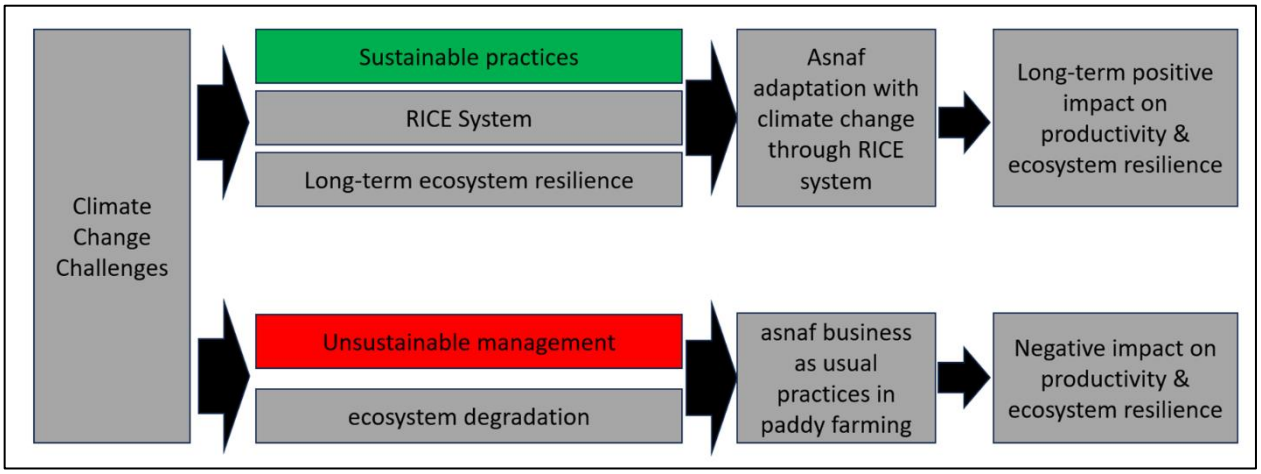


**Figure 2. The role of RICE system in supporting the adaptive capacity of asnaf farmers to address the impact of climate change on food security. The RICE support mechanism is through supporting the long-term resilience of paddy ecosystem.**

## CONCLUSION

The proposed RICE framework introduces an innovative approach aimed at augmenting the adaptive potential of paddy farmers within the asnaf community. RICE integrates comprehensive ecosystem restoration strategies with the inclusion of duck-based poultry-paddy operations. Potentially, the integrated duck-rice farming play a pivotal role in fostering sustainable and resource-efficient agricultural practices by contributing to biological weed control, pest management, nutrient recycling, and organic fertilization. Employing a circularity approach not only aligns with ecological principles but also support farmers' financial returns, diminishes reliance on synthetic inputs, and significantly contributes to ensuring not only food security but also the food safety and quality concern. The incorporation of poultry into the paddy ecosystem emerges as a solution to the climate change challenge while concurrently promoting the sustainability of asnaf socio-ecological system.

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# REALIZATION OF *WAQF MUAQQAT* THROUGH ISLAMIC PRIVATE TRUST: A CRITICAL ANALYSIS

## MAYBANK ISLAMIC BERHAD

**Munawwaruzzaman Mahmud [1*]**
**Kamilah Ariff [2]**
**Muhammad Aqil Syafiq Jamaludin [3]**

[1*](Email: munawwarzm.m@maybank.com)
[2] (Email: kamilah.ar@maybank.com)
[3] (Email: aqil.jamaludin@maybank.com)
*Corresponding Author (Email: munawwarzm.m@maybank.com)

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***Abstract:*** *Waqf muaqqat (temporary waqf) is a well-known concept whose permissibility is discussed by various Shariah scholars, with the majority of Shariah scholars disallow it and some Shariah scholars allow it under certain conditions and parameters. Waqf muaqqat could be realized in various charitable and socially effective services, including Islamic Estate Planning (IEP) services. This concept is believed to be the appropriate underlying Shariah contract for Islamic Private Trust (IPT). The proposed structure of IPT through waqf muaqqat is critically examined and deliberated including various features of IPT and their discussion from the Shariah perspective. The research intends to provide a proposed structure of IPT that can be implemented in the market by incorporating of the waqf muaqqat concept in order to provide proposed Shariah solutions required for the establishment and operation of IPT.*

***Keywords:*** *Waqf muaqqat, Islamic Private Trust, Islamic Wealth Management, Islamic Estate Planning, Shariah solutions.*

## INTRODUCTION

Managing assets according to Shariah principles and in accordance with current market practice should be the focus for many when it comes to asset management. The five (5) cycles of Islamic Wealth Management (IWM), i.e., wealth creation, wealth accumulation, wealth protection, wealth distribution, and wealth purification (Basah & Tahir, 2019), should provide a Muslim with an end-to-end guideline. Under the Islamic wealth distribution, there are various rulings such as hibah (gift), wasiyyah (bequest), faraid (Islamic inheritance law), and others (Kamarudin & Muhammad, 2018). These rulings are known today as part of Islamic Estate Planning (IEP) services (Basah & Tahir, 2019).

Diversification of various IEP instruments could be one of the solutions to ensure that a Muslim's estate planning is in accordance with Shariah principles and meets a person's wealth distribution needs. Among these services is Islamic Private Trust (IPT) which refers to a trust created by the settlor during his lifetime for the maslahah (benefits) of the beneficiaries, whereby its aims and operations are in compliance with Shariah principles (Labuan Financial Services Authority, 2019). There are several Shariah contracts that are believed to be the appropriate underlying Shariah contract for IPT. And looking at the trust period in Malaysia which is for a specific period of time (Rockwills, n.d.), the concept of waqf muaqqat (temporary

various features of IPT and their Shariah discussions based on waqf muaqqat concept and aims to provide the Shariah solutions for IPT service in the market.

## LITERATURE REVIEW

The concept of IWM refers to a process of achieving clients' goals through their finances and existing wealth through a proper management (Lahsasna, 2017). IWM assists people to manage their assets in order to obtain a return and protection for the assets acquired in accordance with Shariah principles. It comprises five (5) cycles of wealth such as wealth creation, wealth accumulation, wealth protection, wealth distribution, and wealth purification (Basah & Tahir, 2019). IEP is one of instruments to better regulate the distribution of individual wealth after his demise and could lead to the strengthening of the Muslim economy in general (Rahman & Hassan, 2020).

IEP is essential to achieve the desired usage of assets, especially upon one's death. The process of estate management will be at ease if there is already administrator or trustee who knows the end-to-end estate administration process being appointed (Awang et all., 2022). The need of having IEP products becomes more prevalent considering the current scenario of unclaimed or frozen assets, which is a growing concern. According to Deputy Finance Minister Datuk Seri Ahmad Maslan in his 2023 speech (NST, 2023), there is approximately RM14.1 billion received by the Accountant-General's Department from companies or firms in accordance with Section 8 of the Unclaimed Money Act (Act 370) from 1977 until March 2023.

"IPT" is a term used to refer to a Shariah-compliant private trust product (offered by trust companies or financial institutions). The term is used interchangeably with "Islamic trust" (Labuan Financial Services Authority, 2019) and "hibah trust" (Amanah Raya, n.d.). There are no statutes nor past literature that provides complete definition of "IPT". The closest definition found is the one established by Labuan Financial Services Authority (Labuan FSA) in its Guidance Note on Labuan Islamic Trust (Guidance Note) where "Islamic trust" refers to a trust created by the settlor during his lifetime for the maslahah of the beneficiaries whereby its aims and operations are in compliance with Shariah principles (the Guidance Note only applies to Islamic trust created in Labuan).

In the Malaysian context, the practice of IPT mirrors the practice of trust in the conventional counterpart, where its implementation is making reference to civil laws (Hassan & Zaizi, 2020). There is no satisfactory definition of "trust"," although its general concept is easy to comprehend (Philip's Law of Equity & Trust, 2012). Conceptually, "trust" can be understood as "any disposition of property of whatever nature by any instrument whereby trusts are constituted for the purpose of regulating the enjoyment of the settled property among the persons or classes of persons nominated by the settlor" (Lexis, n.d.). The Trustee Act 1949, that governs the trust created in Malaysia, does not provide definition of trust. However, reference may be made to Section 3 of the Labuan Trust Act 1996 (despite this Act applies only to trust created offshore), which provides as follows: "a trust exists where a person holds or has vested in him or is deemed to hold or have vested in him property of which he is not the owner in his own right and is under an obligation as a trustee to deal with that property".

Similar to its conventional counterpart, IPT consists of settlor, trustee who manages the assets according to the settlor's wishes, and the intended beneficiaries. The general structure of IPT is as follows (Labuan FSA, 2019):

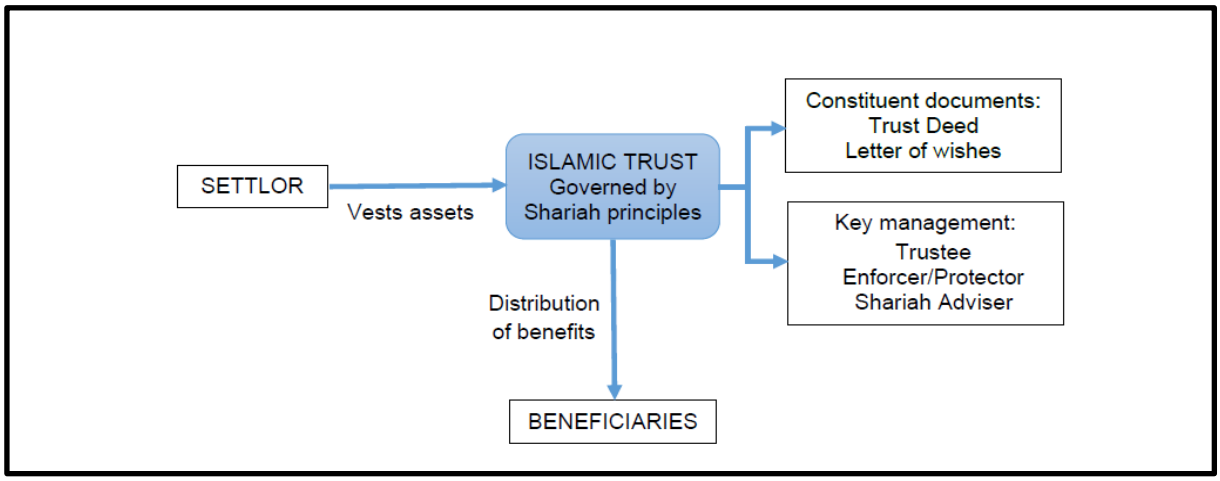


**Figure 1. Guidance Note (Labuan FSA, 2019)**

The structure illustrates that the settlor vests and transfers the legal ownership of the assets to the appointed trustee of IPT. The legal ownership of the assets is held in trust by the trustee during the duration of the trust for the maslahah of the beneficiaries. The aims, operations, and management of IPT shall be in compliance with Shariah principles.

IPT can be created with or without revocable feature. And the market practice that can be referred on this matter can be found in the Guidance Note (2019), which states that: "the reserve power of the settlor during the period of Islamic trust may include to revoke, vary, or amend the terms of the trust or powers arising wholly or partly under the trust". Based on this Guidance, the settlor has the right to revert the trust assets to himself.

Another feature of IPT is the appointment of protector and investment adviser. According to the Labuan Trusts Act of 1996, the appointment of protector is explained as follows: "the terms of a trust may expressly provide for the appointment of a protector of the trust who shall be consulted upon by the trustee in the exercise of all or certain specified powers". As for the investment adviser, Labuan Trust Act 1996 states that the advice in relation to investment which reads as follows: "except as otherwise provided by subsection (2), a trustee shall, before exercising any power of investment, obtain and consider proper advice relating to the way in which the power should be exercised, having regard to the standard investment criteria". These clauses indicate the necessity to consult protector and investment adviser during the specified event related to IPT.

The settlor may also include himself as one of the beneficiaries in the IPT. The Guidance Note (2019) states that: "the settlor may be the trustee or beneficiary of the Islamic trust provided that he is not the sole trustee". In this situation, however, the settlor's portion in the IPT will be subjected to faraid law, as the Guidance Note (2019) further provides: "where the settlor is one of the beneficiaries of the Islamic trust, faraid would be applicable and relevant on the portion of the assets that the settlor is entitled to".

Another fundamental feature of IPT is the composition of the trust assets, i.e., whether they are limited to Shariah-compliant assets only or can include Shariah non-compliant assets (SNC). One of the practices available in the market is found in the Guidelines in the Establishment of Labuan International Waqf Foundation (2015), which states that: "the waqf properties endowed into the Labuan International Waqf Foundation shall be Shariah-compliant properties". There are numerous Shariah contracts observed to be the underlying Shariah contract for IPT such as wakalah (agency), hibah, wasiyyah, wisayah (trusteeship), and waqf (endowment) (Munawwaruzzaman et al., 2017). The research establishes that waqf muaqqat is believed to be the appropriate underlying Shariah contract for IPT, which will be explained later.

## RESEARCH METHODOLOGY

This research applies qualitative method by proposing the waqf muaqqat as the appropriate underlying Shariah contract of IPT. The selected features of IPT are analyzed based on waqf muaqqat concept. The opinions of classical and contemporary Shariah scholars on waqf muaqqat are critically examined and discussed to provide Shariah solutions that are believed to assist the establishment and operation of IPT.

## SHARIAH ANALYSIS OF ISLAMIC PRIVATE TRUST FEATURES BASED ON *WAQF MUAQQAT* CONCEPT

### Proposed Underlying Shariah Contracts for Islamic Private Trust

To establish an appropriate underlying Shariah contract for a particular service or financial product is vital as this is part of a proper fatwa procedure, as Al-Hamawi (1985) explains that to give a ruling of a matter means to consider its original structure. This is an important process to determine the ruling and further guide the operation of the service or financial product to be in accordance with Shariah principles. Mohamed Said et al. (2019) suggested that the application of Shariah concept of wakalah and wisayah as the underlying Shariah contract for IPT. Munawwaruzzaman et al. (2017) proposed numerous Shariah contracts that may be the potential underlying contract for IPT, including wakalah, hibah, wasiyyah, wisayah, or waqf.

This study identifies seven (7) features of IPT namely the limitation of the trust period, treatment of the trust assets upon expiration of the trust period, revocability, appointment of protector and investment adviser, inclusion of settlor as beneficiary of IPT, communication to beneficiaries on the trust assets, and SNC assets as subject matter of trust.

### Limitation of the trust period

Pursuant to the rule against perpetuity, the duration of trust created in Malaysia (excluding offshore) can continue for a fixed period up to 80 years only (Rockwills, n.d.). In principle, the limitation of the trust period is not in line with the opinion of Hanafi, Shafi'i, Hanbali, and Zahiri schools (Al-Mushaiqih, 2013) on waqf, of which it must be for perpetuity. The Hanafi, Shafi'i and Hanbali schools explained that waqf should be in a permanent period, on the basis of hadith Umar (Al-Bukhari, 2002), which mentions that waqf is a part of sadaqa, and that sadaqa is understood as a permanent act of giving without a temporary or specific period. Considering the legal limitation, this study proposes to explore the concept of waqf muaqqat,

which authorizes for a particular waqf to be for a specific period of time and not in perpetuity. This is the view of the Maliki scholars who allow the concept of a temporary or a specific period in waqf. Ad-Damiri (2014) of Maliki school explained that: "it is not compulsory for the waqf to be in a perpetual period, it is permissible for the waqf to be in a specific period". Another Maliki scholar further explained that: "It is not obligatory for a waqf to be validated for a perpetual period that relates to the continuance of the waqf asset, and it is permissible to establish a waqf for a specific period" (Alish, 1984).

The permissibility of waqf muaqqat is also advocated by the Kuwait Awqaf Public Foundation (KAPF) (2014 & 2017), AAOIFI (2022) and other contemporary Maliki scholars such as Sha'ban & Al-Gundur (1984), Al-Gharyani (2002), and Tahir (2009). In view that the trust period in Malaysia is 80 years (Rockwills, n.d.), the concept of waqf muaqqat could be applied as the underlying Shariah contract governing the arrangement of IPT. This application allows due compliance on requirement of a definite trust period for a valid creation of trust; and observe Shariah requirements at the same time.

**Treatment of the trust assets upon expiration of trust period**

Consequent to the limitation of the trust period, the terms of the trust will stipulate treatment on the remaining trust asset upon its expiration. The study explores in depth the views of Maliki school, being the main proponent of waqf muaqqat. Al-Ansori (1993) established as follows: "(In the event of the waqf's termination or end of waqf period) the waqf asset reverts to the waqif or his faraid beneficiary upon his demise". The above opinion indicated that if the waqf period is ended, the waqf asset will return to waqif if he is still alive or his faraid beneficiary upon his death. This opinion is also supported by a few Shariah authorities, such as AAOIFI (2022), which stated the following: "when the specified period has ended or the specified situation has been achieved, the waqf asset reverts to the waqif or his faraid beneficiary". KAPF (2014) also stated that: "if the waqf period is ended, the waqf asset will be transferred to the waqif if he is still alive or to his faraid beneficiary if he is dead". This opinion is also supported by other modern Maliki scholars such as Al-Gharyani (2002) and Tahir (2009), where Al-Gharyani (2002) clarified as follows: "for instance I waqf this asset to the poor for ten (10) years, after the period the waqf asset reverts to the waqif or his faraid beneficiary".

From the discussion above, it can be inferred that the waqf asset shall be returned to the waqif or his faraid beneficiaries, due to be absence of express stipulation on the treatment of waqf assets after the waqf period. On the other hand, in the event of clear stipulation, Al-Jundi (2008) has an extended view which recites as follows: "because it is permissible to transfer the ownership of the waqf assets to the waqf beneficiary or another party (after the end of the temporary waqf period)". Al-Zarqani (2002) further enlightened as follows: "the ownership of the waqf asset transfers to the next waqf beneficiary (after the end of the temporary waqf period). And it is allowable for the stipulated waqf beneficiary, if he stipulates a direction to amend, change, include a new provision or remove a provision or condition (related to the waqf asset)". Because the ownership of the waqf asset has been transferred to the stipulated waqf beneficiary. Alish (1984) elucidated as follows: "and if the waqf beneficiary is in a dire situation, he could sell the waqf asset, or the ownership of the waqf asset transfers to the last waqf beneficiary, this arrangement is permissible and the condition (waqif stipulates that the

last waqf beneficiary will receive waqf asset) is executed". This opinion is also supported by Ad-Daimani (2003).

In essence, the discussions above elucidates that it is permissible for the waqif to stipulate the beneficiary that will own the waqf assets after the expiry of waqf period, as clarified above. And this opinion is also supported by other Maliki scholars such as Ad-Dawudi (2007), Ba 'Alim (2007), Al-Amin (1993), Ibn Mawwaq (1994). The stipulation of waqf beneficiary to own the waqf assets upon expiration of waqf period provides more flexibility that suitable with current situation, as it may be difficult to find the faraid beneficiary related to the waqif (since he is long deceased by that time), after the 80 years trust period ends. The stipulation also complements the feature of IPT which requires a clear stipulation on intended beneficiaries and its manner of distribution throughout the trust period, including after its expiration.

**Revocability**

According to Heffernen and Williams (1959), revocability denotes that: "to an inter vivos trust under which the settlor retains the power, acting along, to revoke, alter, amend or terminate trust, the exercise of which power results or can result in the corpus of the trust being returned to him". The research probes into the opinions of the Shariah scholars to determine whether this revocable feature in IPT is in line with the concept of waqf. Ibn Abidin (2003) of Hanafi school explained that: "the opinion that is referred as fatwa (in the Hanafi school) is continuity in waqf, based on the opinions of Abu Yusuf and Muhammad". This opinion is also in line with Ad-Dasuki (n.d.) of Maliki school, and As-Sharbini of Shafi'i school. The majority of Shariah scholars with exception of Abu Hanifa established that it is not permissible to revoke waqf (Al-Zarqa, 1997). Al-Zarqa (1997) and Ibn Bayyah (2018) further determined that Abu Hanifa's opinion is due to the fact that he did not receive the hadith Umar on the continuation of waqf. Al-Zarqa (1997) reasoned that: "this (the hadith) rationalizes Abu Yusuf's opinion about the irrevocability of waqf, and he stated that if Abu Hanifa receives the hadith, he will opine that waqf is continuous and irrevocable". It can be concluded that IPT should assume the irrevocable feature only if the underlying Shariah contract is based on waqf concept.

**Appointment of protector and investment adviser**

The presence of protector and investment adviser are other unique features of IPT. The protector acts as a "watchdog" for the trustee's administration of the trust and can provide advice on the needs of the beneficiaries, and also has the authority to replace the trustee. From the Shariah perspective, the appointment of protector and investment adviser could be understood as part of the wilayah al-waqif (the duties of the waqif). This is the first opinion which opined by Hanafi, Maliki, some opinions of Shafi'i and Hanbali schools, that the waqif has haq al-nazor (the duty to supervise) the waqf. Ibn Qayyim (2002) deliberated that waqif understands the maslahah of the waqf asset more than other parties, and explained this as follows: "because he (the waqif) knows more about his asset (the waqf asset) and is responsible for the growth of the waqf asset, and the maslahah and preservation of the waqf asset than another party".

The second opinion comes from the Shariah scholars who held that waqif does not have wilayah on the waqf asset, because when he transferred the asset as waqf, he relinquished

his wilayah on the waqf asset to another party. And this is the opinion of Abu Hanifa and Muhammad bin Hasan of the Hanafi school (Al-Kasani, 2003), the opinion of the Shafi'i school (As-Sharbini, 2000), and the majority of the Hanbali school (Ibn an-Najjar, 2000). In conclusion, it is proposed that the Shariah position on the appointment of protector and investment adviser is part of the wilayah al-waqif, which is in line with the first opinion. The IPT provider may consult the waqif as the protector or investment adviser of the IPT. In the event that the waqif requires the assistance of a specialist regarding the investment or other information needed during the operation of the IPT, the waqif may appoint a wakil to be consulted by the trustee.

**Inclusion of settlor as beneficiary of Islamic Private Trust**

One of the exclusive features of the IPT is that the settlor can include himself as a beneficiary. Under the concept waqf, this feature relates to the discussion of waqf ala al-nafs (waqf to oneself). The first opinion indicates that waqf to oneself is permissible based on the chosen opinion of Hanafi school (Al-Sarakhsi, 1989), an opinion of Shafi'i school (As-Sharbini, 2000), a narration of Hanbali school (Ibn Qudamah, 1997), the opinion of Ibn Taymiyyah (2004) and Ibn Qayyim (2002) of Hanbali school, the opinion of Zahiri school (Ibn Hazm, 2003). The second opinion states that waqf to oneself is impermissible based on the opinion of Muhammad bin Hasan of Hanafi school (Al-Sarakhsi, 1989) and the majority opinion of Maliki school (Ibn Mawwaq, 1994), Shafi'i school (As-Sharbini, 2000) and Hanbali school (Ibn Qudamah, 1997). The first opinion is deemed to bring maslahah for the waqif, as he may need the benefits of waqf asset. This opinion is also supported by AAOIFI (2022) in its Shariah Standards and can be considered as the justification for the inclusion of settlor as beneficiary in the IPT.

**Communication to beneficiaries on the trust assets**

During the establishment of IPT, the settlor or waqif may not inform the beneficiary of his portion reserved in the IPT for many reasons, disregarding the need for qabd (possession) of waqf beneficiary as a requirement for the right execution of IPT. Under the waqf concept, the Shariah scholars are in different opinions. The first opinion suggests that the waqif is not obligated to inform the beneficiary that he (the beneficiary) will receive the waqf asset. And this is the opinion of Abu Yusuf and Muhammad bin Hasan of Hanafi school, As-Shafi'i, and Ahmad in one of the narrations (Sha'ban & Al-Gundur, 1984). The second opinion suggests that the waqif is required to inform the beneficiary that he will receive the waqf asset because qabd (possession) is compulsory by the waqf beneficiary. And this is the chosen opinion of Maliki school and a narration from Hanbali school (Al-Mushaiqih, 2013). The first opinion is viewed to be appropriate in the present situation, because when the settlor includes an asset in the IPT, he may have some reasons or matters to consider before informing the beneficiary about it. This approach is also practiced in Kuwait (KAPF, 2014) and suggested by modern Maliki scholars (Sha'ban & Al- Gundur, 1984) on the grounds that informing the beneficiary might lead to a conflict because he or she might disagree with the specified waqf asset.

**SNC assets as subject matter of trust**

The term SNC assets refers to an asset that is not recognized by Shariah. Considering the complex situation of the modern world, a settlor may hold both Shariah-compliant and SNC assets. Under the waqf concept, should the settlor limit the asset in the IPT only to Shariah-compliant assets or could he also include his SNC assets? The discussion refers to al-mawquf or waqf asset from the Shariah perspective. Al-Kasani (2003) states as follows: "(the waqf asset) is permissible to be utilized from Shariah perspective, and it is possible to be kept (to be utilized) when needed". This opinion is also supported by Ibn al-Arabi (2003) of Maliki school, As-Suyuti (1983) and As- Sharbini (2000) of Shafi'i school, and Ibn an-Najjar (2000) of Hanbali school. Ibn Taymiyyah (2004) transmits as ijma' (consensus) that waqf asset shall be Shariah-compliant, and explains this as follows: "If the asset or beneficiary is prohibited from Shariah perspective, then it is not allowable to include them as waqf beneficiaries or to waqf the prohibited asset, based on the consensus of all Muslims". The opinion is further supported by AAOIFI (2022) as follows: "(the waqf asset) must be an asset that is recognized by Shariah, that is known, and that is interpreted to be recognized by Shariah". In conclusion, the assets in the IPT shall be limited to the Shariah- compliant assets based on the opinion of Shariah scholars and the contemporary ruling.

## RECOMMENDATION AND CONCLUSION

Based on the above findings, it can be established that waqf muaqqat is the appropriate Shariah concept that fits the features of IPT. The limitation of the trust period together with stipulated beneficiaries upon expiration is addressed with reference to Maliki scholars' opinion on waqf muaqqat. The features of IPT such as the appointment of the protector, the investment adviser, the inclusion of settlor as beneficiary, and the treatment of the communication to the beneficiary are consistent with the concept of waqf. Having said that, the implementation of IPT based on waqf muaqqat must adhere to the two (2) parameters which are the IPT cannot be revoked and the inclusion of SNC assets is not allowed. It is also important to emphasize that the paper does not discuss whether waqf-based IPT complies with the governing laws in Malaysia, which requires further research.

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# KE ARAH PEMBANGUNAN MODEL PELESTARIAN PROGRAM PEMBANGUNAN EKONOMI UMMAH

*Towards the Development of the Sustainability Model of the Ummah Economic Development Program*

**Norashidah Hashim [1*]**
**Maliani Mohamad [1]**
**Md Faudzi Mat Isa [2]**
**Abdul Hafiz Abdullah [2]**
**Mohamad Marzuki Fazil [3]**

[1] School of Business and Management, Universiti Utara Malaysia, Sintok, Malaysia
[2] Fistz Agro Farm, Jitra, Kedah
[3] Lembaga Zakat Negeri Kedah
*Corresponding Author (Email: norashidah@uum.edu.my)

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**Abstrak:** Tujuan kajian ini adalah untuk membangunkan model pelestarian program pembangunan ekonomi ummah ke arah mengurangkan kemiskinan dalam kalangan pesawah padi. Data kajian kes dikumpulkan melalui temu bual separa berstruktur ke atas usahawantani iaitu pesawah di negeri Kedah bagi kajian kualitatif ini. Analisis data menggunakan kaedah constant comparative method untuk meneroka faktor kejayaan dalam proses pembangunan model kajian ini. Dapatan menunjukkan bahawa faktor dalaman diri usahawantani adalah sangat penting dengan disokong oleh faktor luaran ke arah kejayaan sesuatu projek pembangunan ekonomi bagi memastikan perubahan positif dalam kalangan kumpulan sasaran. Kajian ini menyumbang kepada penyediaan model pembangunan ekonomi usahawantani secara bersepadu. Walaubagaimanapun, kajian ini terbatas kepada pendekatan kualitatif yang memerlukan kajian kuantitatif bagi menguji hipotesis faktor kejayaan untuk dijadikan inferen. Kajian ini membantu pihak yang terlibat dalam projek pembangunan usahawantani bagi mengenal pasti peserta pesawah yang berpotensi dan mengambil kira faktor dalaman dan luaran untuk menentukan kejayaan mereka sebagai usahawantani. Kajian ini membuktikan bahawa pesawah boleh keluar daripada kemiskinan melalui kekuatan dalaman diri di samping sokongan luaran. Pihak pengubal dasar boleh menggunakan pendekatan yang bersesuaian bagi membentuk jati diri usahawantani ini. Kajian ini menonjolkan peranan usahawantani di negeri Kedah sebagai jelapang padi Malaysia untuk memastikan keselamatan makanan terjamin di negara ini. Melalui kajian ini jurang yang membuktikan bahawa pesawah boleh ditransformasi menjadi usahawantani yang berjaya jika faktor dalaman dan luaran diambilkira dalam pembangunan model pelestarian program ekonomi ummah.

**Kata kunci:** Usahawantani, pesawah, faktor kejayaan, pembangunan ekonomi, mengurang kemiskinan, keselamatan makanan

***Abstract:*** *The aim of this study is to to develop a sustainable model of the ummah economic development programme towards reducing poverty among paddy farmers. Case study data was collected through semi-structured interviews on entrepreneurs i.e. farmers in the state of*

*Kedah for this qualitative study. Data analysis uses the constant comparative method to explore success factors in the development process of this study model. The findings show that the internal factors of the entrepreneur are very important by being supported by external factors towards the success of an economic development project to ensure positive change among the target group. This study contributes to the preparation of the agriculture entrepreneur's economic development model in an integrated manner. However, this study is limited to a qualitative approach that requires quantitative studies to test the hypothesis of success factors to be inferential. This study helps the parties involved in entrepreneur development projects to identify potential farmers and consider internal and external factors to determine their success as entrepreneurs. This study proves that farmers can get out of poverty through their inner strength as well as external supports. Policymakers can use the appropriate approach to develop internal strength of these entrepreneurs. This study highlights the role of entrepreneurs in the state of Kedah as the rice bowl of Malaysia to ensure food security in the country. Through this study, the gap proves that farmers can be transformed into successful entrepreneurs if internal and external factors are taken into account in the development of the sustainability model of the ummah's economic programme.*

***Keywords:*** *Agropreneurs, paddy farmers, economic development, poverty reduction, food security*

## PENGENALAN

Kemiskinan merupakan isu yang sentiasa menjadi fokus ramai pihak termasuk institusi zakat. Membayar zakat merupakan satu syariat Allah yang menjadi rukun Islam untuk dipatuhi oleh setiap Muslim bagi menangani isu sejagat ini. Menurut Jabatan Statistik Malaysia (2021), adalah dianggarkan seramai 639.8 ribu isirumah di Malaysia yang tergolong dalam kategori isirumah miskin mutlak iaitu, "keadaan di mana pendapatan isirumah kurang dari pendapatan garis kemiskinan". Keadaan ini menyebabkan isirumah tersebut tidak mampu untuk menampung keperluan asas kehidupan seperti makanan, perlindungan dan pakaian. Sebanyak 12.7% kemiskinan mutlak ini berada di negeri Kedah (DOSM, 2021) dan golongan ini dikategori sebagai asnaf. Kemelut kemiskinan di negeri Kedah telah lama menyelubungi kebanyakan petani yang mengerjakan sawah. Oleh yang demikian, pihak Lembaga Zakat Negeri Kedah (LZNK) telah mengambil inisiatif bagi menangani masalah ini melalui program pembangunan ekonomi ummah yang memfokus kepada golongan asnaf dalam persekitaran negeri jelapang padi ini. Matlamat umum projek ini adalah untuk membantu golongan asnaf dalam industri padi bagi meningkatkan pendapatan isi rumah dan keluar daripada kemelut kemiskinan.

Projek Estet Padi di Zon Pembangunan Ekonomi Ummah (ZPEU LZNK) ini dimulakan di daerah Yan dan diikuti oleh daerah Kubang Pasu dan Kota Setar. Ini merupakan projek rintis menggunakan model yang diilhamkan oleh Allahyarham Prof. Dr. Zakaria Abas dari Universiti Utara Malaysia dengan slogan "Ada padi kerja jadi, ada beras kerja deras". Fasa pertama Projek rintis ZPEU LZNK ini dimulakan pada tahun 2021 dengan keluasan sawah padi 28 hektar di Batu 16, Padang Lumat, daerah Yan. Fasa pertama ini disertai oleh 10 orang peserta dalam kalangan asnaf dan fakir miskin yang berpendapatan rendah dalam kategori B40. Mengikut perancangan, peserta hanya diberikan tempoh selama empat musim bagi menunjukkan prestasi

dan mencapai objektif untuk keluar dari kemiskinan. Persoalannya adakah peserta ini mampu untuk mencapai objektif tersebut atau akan kembali ke status sebelum menjadi peserta ZPEU LZNK.

Pada musim yang pertama, peserta berjaya mendapatkan purata hasil keluaran sebanyak lima hingga tujuh tan per hektar. Namun demikian, hasil peserta merosot pada musim kedua dan ketiga disebabkan oleh beberapa faktor luaran yang tidak dapat dikawal oleh pesawah. Sejak tiga musim yang lalu, bermula tahun 2021, dianggarkan separuh daripada pesawah padi di Kedah mengalami kemerosotan hasil padi iaitu kurang dari purata 7 tan per hektar (majoriti.com, 2023). Keadaan ini turut dialami oleh peserta ZPEU LZNK. Melalui temu bual *prelimenary* yang dijalankan oleh penyelidik, terdapat rungutan dari peserta tentang kemerosotan hasil pada musim kedua dan ketiga. Semasa kertas kerja ini ditulis, tanaman padi bagi musim keempat sedang dilaksanakan dan hasilnya masih belum pasti. Oleh yang demikian, adalah perlu untuk model translasional ini diteliti dengan lebih komprehensif agar peserta dapat mencapai objektif bagi meningkatkan pendapatan isirumah dan terus mampan. Dengan ini, peluang untuk menyertai projek ZPEU LZNK boleh dibuka kepada lebih ramai golongan asnaf, fakir miskin dan B40.

Justifikasi bagi pelaksanaan ZPEU LZNK ini adalah didokongi oleh keperluan kontekstual dan bukan sahaja bagi menangani isu kemiskinan. Menurut laporan di Utusan Malaysia pada 2 Julai 2023, terdapat masalah yang telah wujud sejak bergenerasi lagi iaitu belenggu kartel yang menyebabkan pendapatan pesawah setiap musim hanya berbaki RM1,500 sahaja sedangkan jualan sebenar padi adalah RM5,000 bagi setiap hektar. Kartel ini didakwa telah mengikat pesawah di semua peringkat aktiviti kehidupan mereka. Lebih malang lagi, dilaporkan bahawa, kitaran ini diketahui oleh semua pihak namun tiada usaha sehingga kini untuk menangani secara serius. Kebergantungan kepada orang tengah dalam sistem kartel ini dikatakan untuk memudahkan urusan dengan pihak pengilang padi yang bertindak menyalurkan 'bantuan' wang kepada pesawah sebagai 'ikatan' untuk menurut kehendak pihak tersebut. Hal ini telah pun menjadi tradisi pesawah di mana ianya wujud sejak dahulu lagi dalam kitaran industri padi di negeri Kedah, menurut Azman Nasrudin, Exco Pertanian dan Industri Makanan Kedah (Harakahdaily, 1/6/2022).

Oleh yang demikian, pewujudan program ZPEU LZNK merupakan salah satu inisiatif yang dilakukan oleh pihak LZNK bagi merungkai ikatan yang membelenggu pesawah untuk keluar dari sistem kartel padi di negeri ini. Antara usaha oleh pihak LZNK melalui melalui projek ZPEU LZNK, ialah apabila telah berjaya dilantik oleh Kementerian Pertanian dan Industri Makanan (MAFI) sebagai peneraju skim SMART Sawah Berskala Besar (SMART SBB). Pihak LZNK juga telah diberikan lesen runcit dan borong beras serta lesen runcit benih padi oleh pihak MAFI (temu bual *preliminary* CEO LZNK). Ini adalah antara langkah awal dalam proses pelaksanaan projek ZPEU LZNK ini.

## ULASAN LITERATUR

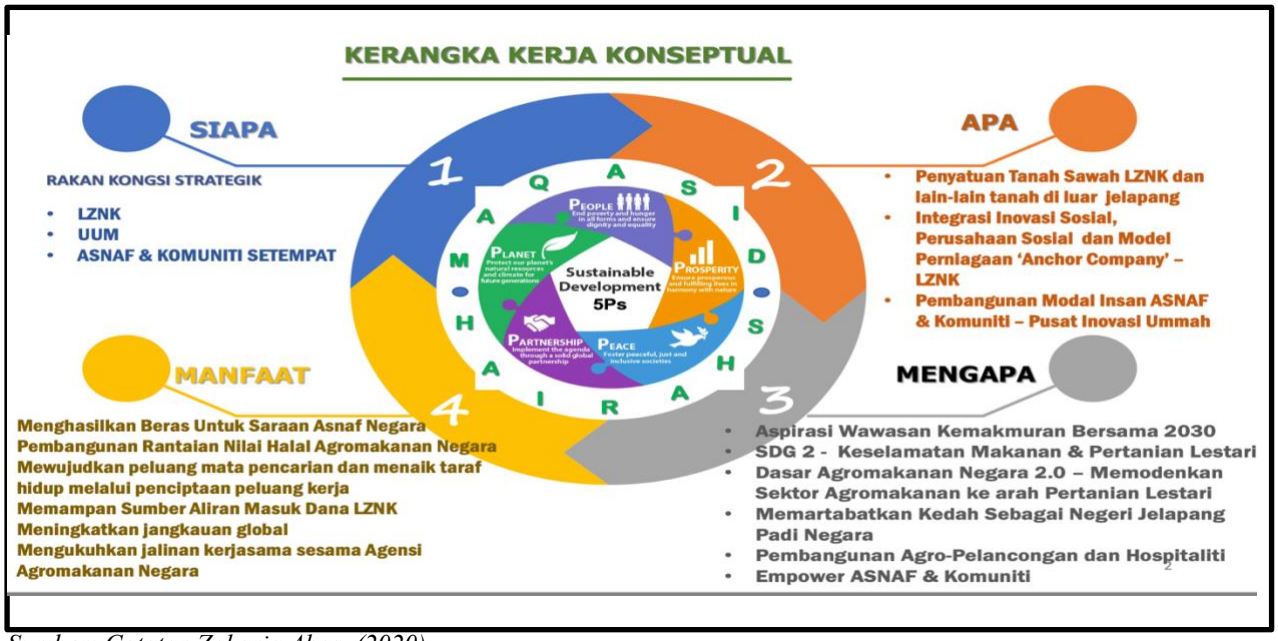
### Ringkasan Kerangka Kerja Konseptual ZPEU LZNK

Ringkasan ini adalah merujuk kepada catatan Zakaria Abas (2021) manuskrip yang tidak diterbitkan. Pertama, pihak yang terlibat dalam model ZPEU LZNK ini ialah pihak LZNK sebagai institusi rasmi zakat di negeri Kedah, pihak UUM, golongan asnaf dan komuniti setempat. Namun demikian, projek ini telah berjaya menarik penglibatan lebih ramai pihak luar

seperti pembiayaian dari pihak Bank Islam dan lain-lain pihak. Kemungkinan lebih banyak pihak lain yang berminat untuk memberikan sumbangan dalam inovasi sosial ini.

Kedua ialah langkah yang perlu dilakukan ialah penyatuan tanah sawah LZNK dan lain-lain tanah di luar jelapang. Integrasi inovasi sosial daripada pelbagai pihak bagi menjayakan projek ini, contohnya seperti pemberian lesen oleh pihak MAFI, pembiayaan modal awal melalui pinjaman mikro oleh Bank Islam kepada peserta ZPEU LZNK dan lain-lain lagi. Seterusnya ialah perusahaan sosial dan Model perniagaan 'Anchor Company' iaitu LZNK melalui SMART SBB. Ketiga ialah justifikasi kepada projek ini adalah untuk mendokong aspirasi Aspirasi Wawasan Kemakmuran Bersama 2030 SDG 2; Keselamatan Makanan & Pertanian Lestari; Dasar Agromakanan Negara 2.0 – Memodenkan Sektor Agromakanan ke arah Pertanian Lestari; Memartabatkan Kedah Sebagai Negeri Jelapang Padi Negara; Pembangunan Agro-Pelancongan dan Hospitaliti; Empower ASNAF & Komuniti. Keempat ialah manfaat Pembangunan Rantaian Nilai Halal Agromakanan Negara; Mewujudkan peluang mata pencarian dan menaik taraf hidup melalui penciptaan peluang kerja; Memampan Sumber Aliran Masuk Dana LZNK; Meningkatkan jangkauan global; Mengukuhkan jalinan kerjasama sesama Agensi Agromakanan

Teras kepada kerangka kerja ini adalah maqasid syariah dan juga menjadi matlamat pembangunan mampan (SDGs). Namun kertas kerja ini terbatas kepada pelaksanaan dari aspek pemampanan atau kelestarian model ini bagi mencapai objektif daripada perspektif peserta ZPEU LZNK sahaja. Rajah 1 menunjukkan model ZPEU LZNK yang asal menurut catatan.




*Sumber: Catatan Zakaria Abas, (2020)*

**Rajah 1. Kerangka Kerja Konseptual ZPEU Asal**

Rajah 1 di atas merupakan kerangka kerja konseptual bagi menjadi garis panduan keseluruhan projek ZPEU LZNK ini. Bagi tujuan kertas kerja ini, hanya akan membincangkan ke arah pembangunan model pelestarian perniagaan usahawan tani yang terlibat dalam program ini dengan mengambil kira keseluruhan proses yang dilalui oleh peserta tersebut. Bagi tujuan

tersebut, bahagian yang berikutnya akan membincangkan tentang faktor dalaman dan luaran yang mempengaruhi usahawan tani bagi menghasilkan satu model perniagaan mampan.

**Faktor Dalaman Usahawantani Berjaya**

Keusahawanan adalah satu proses membangunkan sebuah perniagaan yang pada peringkat awal memerlukan diri usahawan sebagai sumber utama bagi menjayakan proses ini. Oleh yang demikian, adalah sangat perlu memahami konsep asas keusahawanan yang bermula dengan mengenal pasti ciri-ciri yang perlu bagi menjadi seorang usahawan yang berjaya. Antara ciri asas ialah seorang usahawan atau dalam konteks ini ialah usahawan tani perlu kreatif dan inovatif kerana usahawan berhadapan dengan proses penghasilan produk atau servis untuk memenuhi keperluan dan kehendak manusia. Usahawan tani memerlukan daya pemikiran yang kreatif dan inovatif dalam mencari penyelesaian masalah dan merebut peluang yang ada dalam persekitaran. Mereka perlu kreatif dan inovatif dalam mencari kaedah dan sumber yang terhad bagi mempastikan perniagaan diuruskan secara efektif dan efisien.

Usahawan perlu mengambil risiko yang boleh dikira dan tidak takut menghadapi perubahan dan ancaman yang berlaku dalam persekitaran. Sikap proaktif adalah sangat penting kerana usahawan adalah majikan kendiri di mana mereka tidak perlu disuruh tetapi sentiasa melakukan aktiviti bagi meningkatkan prestasi perniagaan melalui pelbagai strategi. Usahawan perlu mempunyai sikap ingin mempelajari sesuatu yang baharu dalam proses penubuhan perniagaan mahupun diperingkat pengembangan perniagaan. Hal ini adalah sangat penting kerana pengetahuan dan kemahiran diri diperlukan untuk membangukan produk atau servis yang ditawar kepada masyarakat. Dalam konteks usahawan tani perlu mendalami ilmu pertanian dan juga berupaya menggunakan teknologi semasa bagi membantu meningkatkan hasil tanaman dan juga aktiviti keusahawanan sampingan.

Bagi usahawan tani Muslim, pergantungan kepada Allah dan konsep tawakkal perlu direalisasikan dalam kehidupan. Usahawan perlu jujur dan amanah dalam menjalankan urusniaga yang dijalankan dan ini merupakan akhlak Islam yang penting untuk diamalkan dalam kehidupan. Usahawantani dalam program ZPEU LZNK adalah asnaf yang terpilih perlu mengamalkan kehidupan Muslim yang sebenar bagi menjadi hambaNya. Oleh yang demikian, mereka perlu mengerjakan segala suruhan dan menjauhi larangan yang ditetapkan oleh ajaran Islam. Hal ini menjadi salah satu tunggak kepada ciri-ciri usahawan Muslim yang berjaya.

Faktor dalaman yang penting ialah sumber seperti kewangan, tanah, peralatan dan jentera, serta jaringan keusahawanan. Modal kewangan sangat diperlukan dalam sebarang Langkah untuk menyertai bidang keusahawanan ini termasuk sebagai usahawantani. Mereka juga memerlukan tanah sawah, peralatan dan jentera dan sumber fizikal yang lain. Dan adalah sangat penting untuk memiliki sumber sosial iaitu jaringan sosial yang berupa keluarga, kenalan atau pihak-pihak lain yang akan memberikan bantuan dan sokongan.

**Faktor Luaran yang mempengaruhi Usahawantani**

Faktor luaran yang mempengaruhi keusahawanan dan juga perniagaan boleh dibahagikan kepada enam faktor iaitu politik, ekonomi, sosial, teknologi, persekitaran dan perundangan (Kiesha Frue, 2020) (Malaysia PESTLE analysis, focuses on the country needs) https://pestleanalysis.com/malaysia-pestel-analysis/ capaian pada 29/8/2023). Dalam perspektif pengaruh luaran ini boleh dilihat daripada sudut yang sama juga oleh individu

usahawantani. Faktor-faktor luaran ini adalah sangat penting untuk difahami kesannya boleh merupakan peluang atau ancaman yang akan mempengaruhi keputusan yang diambil oleh usahawan. Usahawantani perlu mengambil peluang-peluang yang terbuka luas dalam persekitaran luaran ini dan menyediakan diri bagi menghadapi ancaman yang berlaku.

Usahawantani perlu mengambil peluang terhadap subsidi dan bantuan yang diberikan oleh pihak kerajaan dalam industri padi. Namun demikian, mereka juga perlu peka terhadap ancaman oleh pihak yang ingin mengambil peluang terhadap subsidi yang diterima oleh golongan petani ini. Keadaan ini boleh menyebabkan insentif yang diberikan oleh pihak pemerintah tidak mencapai objektif walaupun agensi kerajaan telah mengeluarkan perbelanjaan yang besar bagi membantu industri ini yang menjadi salah satu agenda penting dalam menjaga keselamatan makanan negara. Usahawantani juga yang terlibat dengan perniagaan sampingan perlu mengetahui tentang corak perbelanjaan oleh pengguna luar bagi melihat peluang-peluang yang ada untuk diterokai. Ini adalah penting kerana akan mempengaruhi jualan barangan atau servis yang dikeluarkan oleh usahawantani sebagai satu cabang pendapatan mereka. Faktor sosial budaya penduduk setempat juga perlu diambil kira bagi menentukan citarasa pelanggan. Bukan itu sahaja, malahan proses pengeluaran dalam industry padi ini sangat dipengaruhi oleh sosial budaya setempat yang kadangkala merupakan ancaman kepada perubahan yang perlu dilakukan oleh pihak LZNK dalm konteks kajian ini. Adalah tidak dinafikan usahawantani di bawah penyeliaan LZNK perlu mematuhi peraturan dan garispanduan yang disediakan bagi mempastikan kejayaan program ZPEU LZNK ini. Mereka tertakluk juga dengan peraturan yang diberikan oleh pihak MADA dan agensi lain. Dari aspek teknologi pula, penggunaan teknologi canggih dan terkini seperti dron, jentera-jentera penuaian, penyemaian adalah merupakan aspek yang penting untuk dimanfaatkan oleh para usahawantani bagi meningkatkan produktiviti mereka. Dan yang paling utama ialah faktor persekitaran seperti cuaca, air dan tanah merupakan pengaruh terpenting dalam menentukan hasil tanaman usahawantani. Oleh yang demikian, pembangunan model mampan bagi usahawantani ini akan mengambil kira enam faktor yang mempengaruhi usahawantani iaitu politik, ekonomi, sosial dan budaya, teknologi, perundangan dan persekitaran.

## METODOLOGI

Kajian ini menggunakan pendekatan penyelidikan kualitatif dengan reka bentuk kajian kes kerana ia membolehkan para penyelidik mendapatkan butiran mengenai fenomena berikutnya, menangani masalah 'mengapa dan bagaimana' (Yin 1994; Wiersma 2005). Data yang dikumpul melalui kaedah bual separa berstruktur dengan enam orang yang merupakan usahawan tani dalam program pembangunan ekonomi ummah yang sedang dijalankan oleh pihak LZNK serta usahawantani yang berjaya sebagai pesawah. Oleh itu, para penyelidik dapat berinteraksi dengan lebih dekat dengan subjek yang dikaji. Penyelidik juga akan membuat pemerhatian terhadap persekitaran program ini dilaksanakan.

Kaedah pengumpulan data kualitatif dikumpulkan terlebih dahulu untuk tujuan penyelidikan reka bentuk penerokaan untuk membina model. Responden kajian adalah antara usahawantani dan pihak pemegang taruh yang terlibat dalam program ini dengan kaedah persampelan yang bertujuan. Temu bual juga dilakukan kepada usahawantani berjaya dalam kategori asnaf, usahawantani belia dan usahawantani yang menerima anugerah di peringkat internasional untuk dijadikan penanda aras bagi mewujudkan gambaran kasar model ini.

Seterusnya, temubual telah dijalankan ke atas usahawantani peserta program ZPEU LZNK ini bagi mendapatkan model yang lebih terperinci. Instrumen yang digunakan adalah protokol temu bual yang dibangunkan mengikut objektif penyelidikan. Analisis data yang digunakan adalah kaedah perbandingan yang berterusan dengan kaedah manual untuk mengenal pasti pembinaan dan dimensi dan pembangunan model mengikut objektif penyelidikan.

## DAPATAN DAN PERBINCANGAN

Berdasarkan temubual separa berstruktur yang dijalankan ke atas enam orang responden yang terlibat dalam industri padi termasuk peserta ZPEU LZNK, berikut dikongsikan dapatan yang membantu ke arah pembangunan model lestari bagi usahawantani ZPEU LZNK ini. Perbincangan adalah dihadkan kepada penemuan kategori faktor luaran dan dalaman yang mempengaruhi aktiviti usahawantani.

Objektif pertama kajian ini adalah untuk mendefinisikan kejayaan menurut pespektif usahawantani. Semua responden yang ditemubual menjurus kepada konstruk kejayaan iaitu keluar dari kepompong kemiskinan, meningkatkan pendapatan keluarga. Usahawantani K: Saya nak meningkatkan pendapatan keluarga… Untuk keluar dari kepompong kemiskinan. Saya nak keluar dari kesusahan." Usahawantani A: "Berjaya meningkat pendapat isirumah." Usahawantani berjaya H: "Bercita-cita tinggi untuk menjadi jutawan pada usia 35 tahun… Berjaya di dunia dan akhirat. Nak berjaya jadi orang biasa dan ingin menyumbang kembali kepada masyarakat." Usahawantani pakar AC: "Saya tak pernah bermimpi untuk mendapat pencapaian ke tahap ini. Tapi berusaha untuk meningkat DUIT/pendapatan D-doa; U-usaha; I-Ilmu; Tawakkal." Usahawantani ES: "Saya nak keluar daripada kepompong kemiskinan dan nak menikmati kehidupan yang lebih selesa dan sempurna bersama keluarga. Nak buat rumah bagi selesa." Dalam pembangunan model ini perlu dipastikan bahawa semua pihak yang terlibat memahami visi dan misi program dan hal tersebut perlu selaras di peringkat isirumah mereka. Di peringkat individu, didapati bahawa adalah jelas bahawa peserta mengetahui bahawa kejayaan yang diingini adalah dari sudut ekonomi iaitu meningkatkan pendapatan isirumah. Namun demikian, untuk terus mampan dalam kejayaan ini, mereka perlu melihat dari perspektif yang lebih besar lagi iaitu kejayaan bukan sahaja di dunia tetapi kejayaan di akhirat juga. Oleh yang demikian, model lestari ini perlu mengambil kira aspek tersebut dalam menyediakan intervensi atau program bersesuaian agar dapat membantu peserta ke arah kesediaan kejayaan yang lebih mampan. Contohnya, sebagai seorang usahawantani Muslim, faktor hasrat atau niat memainkan peranan penting dalam menentukan usaha tersebut sebagai ibadah atau hanya aktiviti rutin seharian dalam meningkatkan ekonomi keluarga. Oleh yang demikian, konsep keusahawanan Islam perlu diberikan kepada para peserta bagi membentuk pemikiran keusahawanan yang tepat bagi mencapai kejayaan yang mampan.

Objekif kedua: Meneroka faktor kejayaan dan kegagalan usahawantani yang terlibat dalam program ini. Dapatan kajian ini boleh diringkaskan kepada dua kategori iaitu, faktor dalaman dan faktor luaran. Di sini akan dibincangkan dapatan kajian berkenaan kekuatan dalam diri usahawan daripada aspek ciri-ciri atau jati diri usahawantani. Rumusan temubual semua responden menunjukkan bahawa untuk berjaya memerlukan kreativiti dan inovasi, berani mengambil risiko, proaktif, rajin berusaha, kebolehan mengurus, mengenal pasti dan mengambil peluang yang ada dalam persekitaran, keinginan untuk belajar, mementingkan jaringan kerja dan lain-lain kualiti keusahawanan.

Usahawantani merupakan seorang pesawah yang mempunyai perniagaan menghasilkan batu nisan daripada batu sungai. Kemahiran ini merupakan satu usaha yang kreatif dan inovatif. Usahawantani A terlibat dalam aktiviti perniagaan makanan bersama isteri. Usahawantani berjaya H mengusahakan tanaman nenas, penternakan itik, mengambil upah menyembur racun dengan dron dengan dua dron yang dimilikinya, sewa lori, di samping mengerjakan bendang sendiri dan disewa. Usahawantani mentor AC: "Faktor kejayaan adalah dengan menjaga sumber yang ada seperti masa. Perlu uruskan masa dengan berkesan dan berdisiplin. Jadual kerja perlu disusun dengan teliti dan patuhi;…Pertanian tepat, membuat perancangan yang teliti…Selepas dapat ilmu perlu dipraktiskan…Sentiasa berusaha keras, mencari peluang yang ada; menambah modal perniagaan bersama keluarga…Faktor kejayaan juga adalah berinfaq; memberi derma kepada anak yatim. Allah akan berikan ganjaran. Doa, Usaha, Ilmu, Tawakkal. Usahawan E dan S: "Untuk berjaya perlu kepada ilmu pengetahuan dan kemahiran; perlu ada mentor atau guru, perlu berkawan dengan orang yang lebih tua (berpengetahuan)". Beliau seorang yang kreatif dan inovatif, serta sentiasa mencari dan mengambil peluang. Selain itu, faktor sumber adalah sangat penting untuk membantu usahawantani.

Selain itu, faktor luaran yang penting bagi membangunkan model ini boleh dikategorikan kepada politik, ekonomi, sosial budaya, teknologi, persekitaran dan perundangan. Secara umumnya semua kategori ini telah disebut oleh responden dalam temubual yang dijalankan. Kategori politik termasuk bantuan daripada agensi kerajaan yang tidak dinafikan sangat-sangat membantu usahawantani. Sebagai peserta ZPEU LZNK, mereka sangat bergantung kepada bantuan benih, baja dan teknologi daripada pihak LZNK: Usahawantani A: "Tetapi dalam program ini pihak LZNK memberikan bantuan. Batuan kewangan diperlukan untuk beli racun yang harga semakin meningkat. Padi benih juga semakin mahal dan dimonopoli oleh orang Cina. Nak dapat ibu padi mahal. Kami perlu benih padi yang berkualiti." Namun tidak dinafikan, tanpa bantuan ini, pendapatan mereka sangatlah kecil kerana kos semakin meningkat.

Faktor ekonomi seperti permintaan terhadap barangan dan servis oleh penduduk tempatan dapat membantu mereka menambah pendapatan melalui perniagaan yang dijalankan. Usahawantani K: "Kami buat jualan kuih seperti cucur udang. Tetapi pendapatan tak berbaloi dengan usaha yang diberikan. Saya juga boleh bawa lori. Mengambil upah mesin rumput. Tapi faktor usia menyebabkan terbatas." Faktor sosial seperti memanfaatkan jaringan yang ada dalam mebantu perniagaan. Usahawantani pakar AC: Sentiasa mencari peluang yang ada dalam persekitaran…Sepatutnya petani yang duduk dibendang memanafaatkan sumber yang ada dalam persekitaran. Tak boleh malas. Jangan membazir. Gunakan apa yang ada." Isteri seorang guru. Pendapatan tetap digunakan sebagai modal untuk menyewa sawah bendang. Beliau membantu diladang harum manis. Selain teknologi dron dan penggunaan jentera dalam proses pengeluaran padi, usahawan tani berjaya sangat memanfaat teknologi untuk membantu perniagaan. Menurut usahawantani AC, isterinya membantu membuat video tentang panduan operasi pesawah dan beliau mempunyai saluran video di Youtube. Pengetahuan dikongsi bersama. Isteri membantu dalam penyebaran ilmu di sosial media. Bahkan usahawan lain turut memanfaatkan teknologi seperti sosial media dalam membantu pemasaran di internet. Usahawan E dan S menggunakan Facebook untuk memasarkan ikan pekasam yang telah membantu mereka meraih pendapatan sampingan. Seterusnya faktor persekitaran merupakan ancaman bagi usahawantani. Mereka menghadapi masalah air, cuaca, tanah, serangan serangga

perosak dan penyakit padi. Manakala faktor perundangan juga mempengaruhi mereka apabila peserta mengeluh tentang nasib mereka jika ditamatkan penyertaan sebagai peserta ZPEU LZNK ini. Kata mereka, kemungkinan mereka kembali seperti dulu sebelum menyertai program kerana empat musim tidak cukup untuk mengeluarkan mereka daripada kemiskinan. Oleh yang demikian, dapat dirumuskan bahawa kategori faktor luaran politik, ekonomi, sosial, teknologi, persekitaran dan perundangan ini adalah penting untuk diambilkira dalam membangunkan model ini.

## KESIMPULAN

Kertas ini membincangkan tentang dapatan yang menyokong ke arah pembangunan model pelestarian pembangunan ekonomi ummah dari perspektif peserta program ZPEU LZNK dan juga usahawantani berjaya dalam industri padi di negeri Kedah. Hasil dapatan bagi menjawab objektif kajian mendefinisikan kejayaan menjurus kepada visi usahawan untuk meningkatkan pendapatan dan berjaya di dunia dan akhirat. Adalah disaran agar model pelestarian pembangunan ekonomi ummah ini mengambilkira faktor dalaman iaitu sumber pertama iaitu kekuatan ciri-ciri keusahawanan yang ada pada diri usahawantani. Selain itu, sumber kewangan, fizikal dan lain-lain juga sangat penting. Adalah penting model ini mengandungi faktor luaran menurut akronim "PESTEL" iaitu elemen politik, ekonomi, sosial, teknologi, persekitaran dan perundangan. Faktor sosial budaya dari aspek diri usahawantani muslim adalah sangat perlu diambilkira bagi mempastikan model yang dibangunkan terus mampan.

## PENGHARGAAN

Kajian ini dilaksanakan di bawah geran agensi awam (Kod SO 21333) yang disediakan oleh Lembaga Zakat Negeri Kedah melalui Institut Penyelidikan dan Inovasi Zakat (IPIZ UUM).

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# PRODUCTIVE *WAQF* – A BIBLIOMETRIC ANALYSIS

**Norhaliza binti Mohd Nor [1*]**

[1]International University of Malaya-Wales, City Campus, Block A, Jalan Tun Ismail, 50480 Kuala Lumpur.
*Corresponding author (Email: 21020008@student.iumw.edu.my)

**Abstract:** *Waqf is an Islamic financial tool that has a very significant role in uplifting the socio-economic status of the Muslim community. Despite the acknowledgement of this important role of waqf, there still exist waqf properties, especially land, that remain idle or underdeveloped. There is no dearth of journal articles on waqf in general, however, there are still very few papers on productive waqf. Thus, this bibliometric analysis utilizes only 126 articles in the field of waqf land development and productive waqf retrieved from the Scopus database. The Publish or Perish software is used to analyse the citations, whilst the VOSviewer software is used to construct the networks of author keywords and co-citations of authors. This thirty-year analysis, based on journal articles from 1993 to July 2023, will provide a comprehensive result, that shows the increasing trend of interest in cash waqf as well as productive waqf. Using the co-citation analysis, the author focuses on fundamental issues in waqf development and in the creation of productive waqf properties. ISRA International Journal of Islamic Finance, Journal of Islamic Accounting and Business Research and the Journal of King Abdulaziz University are found to be the most-cited journals. To the best of the author's knowledge, this paper is the first bibliometric analysis to examine the existing literature on productive waqf.*

**Keywords:** *Productive Waqf, Cash Waqf, Waqf Land Development, Waqf Financing, Sustainability, Bibliometric Analysis, Co-Citation, Vosviewer*

## INTRODUCTION

The importance of the third sector in its contribution to the economy of any country has been acknowledged by economists, economic scholars, and academicians, and generally accepted and understood by everyone. Within the Islamic legacy, waqf is one of the institutions that fall in this third sector. The fundamental principle of waqf, which is perpetuity, provides significant societal advantages. Once a waqf is created, it is expected to yield long-term benefits that can be used to help the underprivileged, elevate the socio-economic standing of the community, and ultimately, enhance a nation's economy.

The perpetuity concept of waqf is widely understood. Unfortunately, the equally important aspect of waqf, which is productivity, has only been recognised in recent years. Previously, most of the waqfs created were for religious purposes. For example, waqf lands were used to build mosques and to be used as cemeteries. These waqfs do not generate income, but instead require funds for maintenance. There are even waqf lands that are remotely located with no or minimal access. It is not uncommon to find people endowing lands that are not productive for them or costly to maintain. Additionally, in the case of Malaysia, some waqf lands remain idle because the waqif failed to register the lands with the State Islamic Religious Councils (SIRCs) and appoint the latter as the mutawalli for those lands (reference).

Developing and maintaining productive waqf properties should have already emerged as a priority of the waqf institutions. The establishment of productive waqf properties will resolve various ongoing issues, including the inadequate financial resources for the development of maintenance of waqf properties, as well as the sub-standard living conditions and the overall economic status of the society, particularly the Muslim community. To understand the extent of the focus given to the matter, the research questions of this bibliometric analysis are as follows:

RQ1: What is the current main discussion among researchers in waqf development?

RQ2: To what extent are the research collaborations on improving the productivity of waqf properties?

The analysis is conducted on all journal articles and conference papers on waqf published in Scopus that are related to waqf development, financing, and productivity. The organization of this paper is as follows: The next section discusses the methods involved in carrying out this bibliometric analysis. The subsequent section presents the findings of the researcher's study, followed by another section that delves into an in-depth discussion of the findings. Finally, the last section concludes the analysis with specific suggestions for future research.

## METHODOLOGY

Bibliometric analysis is a scientific methodology to review the related literature using computer-assisted applications or programs, that allow in-depth analyses on specific areas within the same literature (Donthu, Kumar, Mukherjee, Pandey & Lim, 2021 and Ellegaard & Wallin, 2015).

In this bibliometric analysis of productive *waqf*, the researcher, first, focuses on selecting the appropriate keywords that are aligned with the notion of "productive". *Waqf* lands and cash *waqf* are the two most popular types of *waqf*. It would greatly benefit society if these *waqf*s were productive. "*Waqf* financing" is another keyword chosen because the magnitude of financing assistance required for the *waqf* projects are highly dependent on the productivity of the existing *waqf*s. The keyword "productive *waqf*" is also included to see if there are already any study that focuses on this matter.

The above keywords are used as the researcher's research string in the Article Title, Abstract and Keywords in the Scopus database. The researcher limits the search to articles and conference papers from 1993 to 2023 to capture emerging research work and discussions. The search is also limited to those written in English due to the researcher's language limitation. Figure 1 summarises the process of extracting the relevant sources for this study.

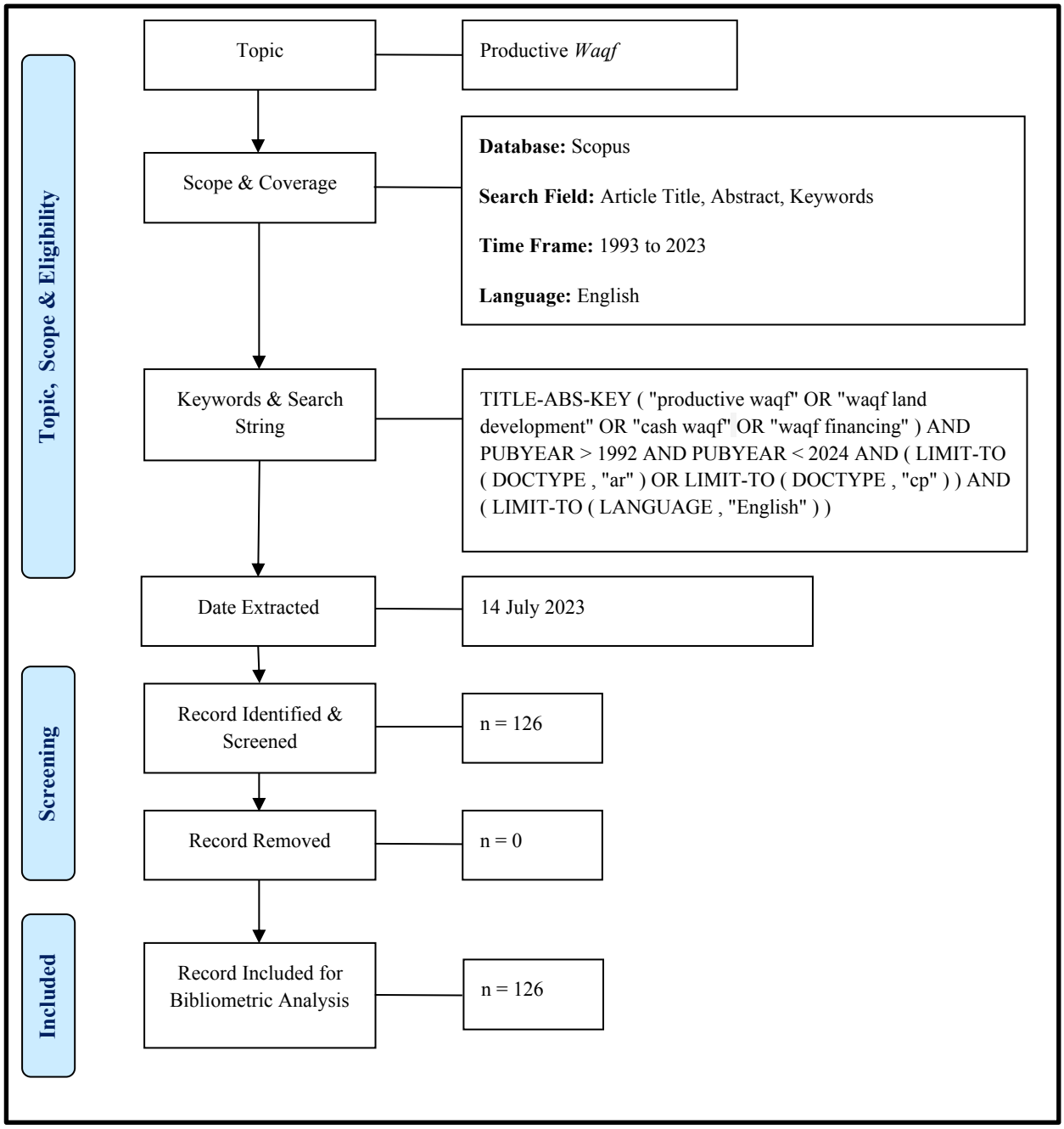


**Figure 1. Flow diagram of the search strategy**

## RESULTS

### Document Type and Year of Publications

Based on the topic, the scope and coverage, as well as the keywords used in the search string, a total of 126 articles and conference papers are extracted from the Scopus database. As presented in Table 1, there are 121 journal articles and 5 conference papers. Table 2 shows the number of publications and the year of the publications. Relevant papers according to the topic of this study only started to be published in 2011. The first article titled "The concept of *waqf* and its application in an Islamic insurance product: The Malaysian experience" was published in the Arab Law Quarterly. In the following year, the number of publications remained the same. The number started to increase from 2013 onwards.

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**Table 1. Document type**

| Document Type | Total Publications (TP) | Percentage (%) |
|---|---|---|
| Article | 121 | 96.03 |
| Conference Paper | 5 | 3.97 |
| **Total** | **126** | **100.00** |

**Table 2: Year of Publications**

| Year | Total Publications | Percentage (%) | Cumulative Percent |
|---|---|---|---|
| 2011 | 1 | 0.79 | 0.79 |
| 2012 | 1 | 0.79 | 1.59 |
| 2013 | 2 | 1.59 | 3.17 |
| 2014 | 4 | 3.17 | 6.35 |
| 2015 | 6 | 4.76 | 11.11 |
| 2016 | 7 | 5.56 | 16.67 |
| 2017 | 12 | 9.52 | 26.19 |
| 2018 | 17 | 13.49 | 39.68 |
| 2019 | 14 | 11.11 | 50.79 |
| 2020 | 9 | 7.14 | 57.94 |
| 2021 | 19 | 15.08 | 73.02 |
| 2022 | 22 | 17.46 | 90.48 |
| 2023 | 12 | 9.52 | 100.00 |
| **Total** | **126** | **100.00** | |

**Figure 2. Documents by Year**

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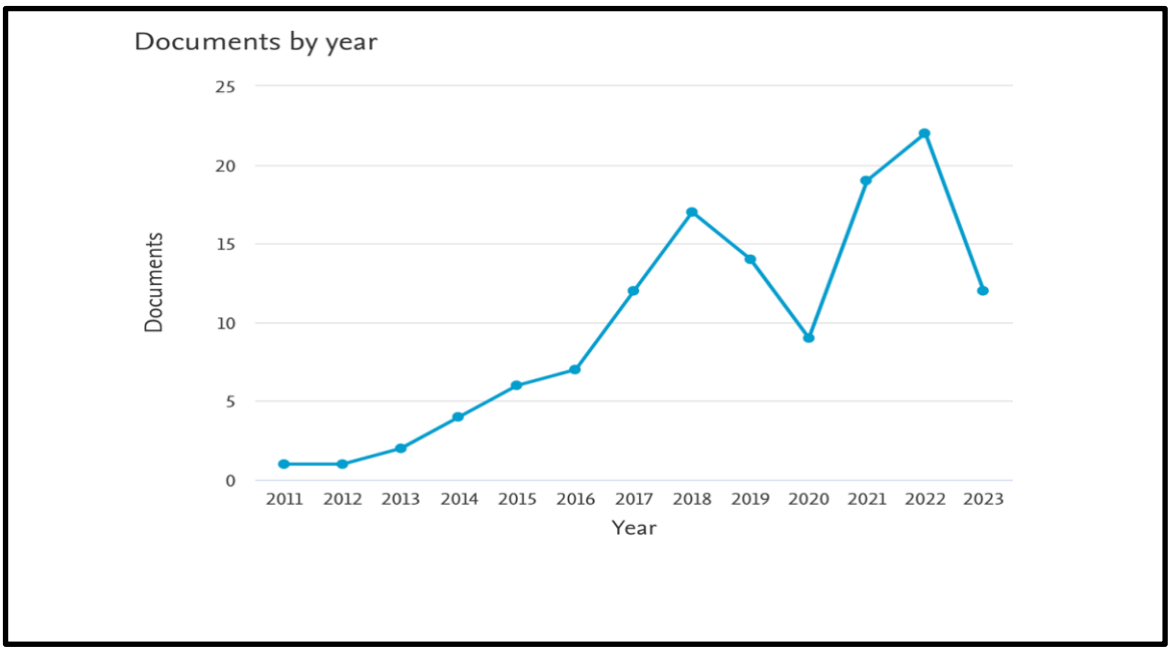



**Figure 3. Graph Documents by Year**

**Most Active Source Titles and Documents by Affiliations**

The top sources of *waqf* studies that included *waqf* productivity in their publications are the ISRA International Journal of Islamic Finance, the Journal of Islamic Accounting and Business Research and the Journal of King Abdulaziz University. Seven institutions from Malaysia are among the top ten institutions that studied *waqf* and included *waqf* productivity in their study. The International Islamic University Malaysia (IIUM) topped the list with 24 publications, followed by Universitas Airlangga (UNAIR) with 12 publications and Universiti Sains Islam Malaysia (USIM) with 9 publications.

**Table 3: Most Active Source Title**

| Source Title | Total Publications | Percentage (%) |
|---|---|---|
| ISRA International Journal of Islamic Finance | 11 | 8.73 |
| Journal of Islamic Accounting and Business Research | 10 | 7.94 |
| Journal of King Abdulaziz University Islamic Economics | 7 | 5.56 |
| Journal of Islamic Marketing | 7 | 5.56 |
| International Journal of Islamic and Middle Eastern Finance and Management | 7 | 5.56 |
| Journal of Islamic Economics, Banking and Finance | 6 | 4.76 |
| Library Philosophy and Practice | 4 | 3.17 |
| Journal of Economic Cooperation and Development | 3 | 2.38 |
| Intellectual Discourse | 3 | 2.38 |
| Humanomics | 3 | 2.38 |
| Global Journal Al Thaqafah | 3 | 2.38 |
| Advanced Science Letters | 3 | 2.38 |
| Review of International Geographical Education Online | 3 | 2.38 |
| Qualitative Research in Financial Markets | 2 | 1.59 |
| Managerial Finance | 2 | 1.59 |
| International Journal of Social Economics | 2 | 1.59 |
| International Journal of Innovation, Creativity and Change | 2 | 1.59 |

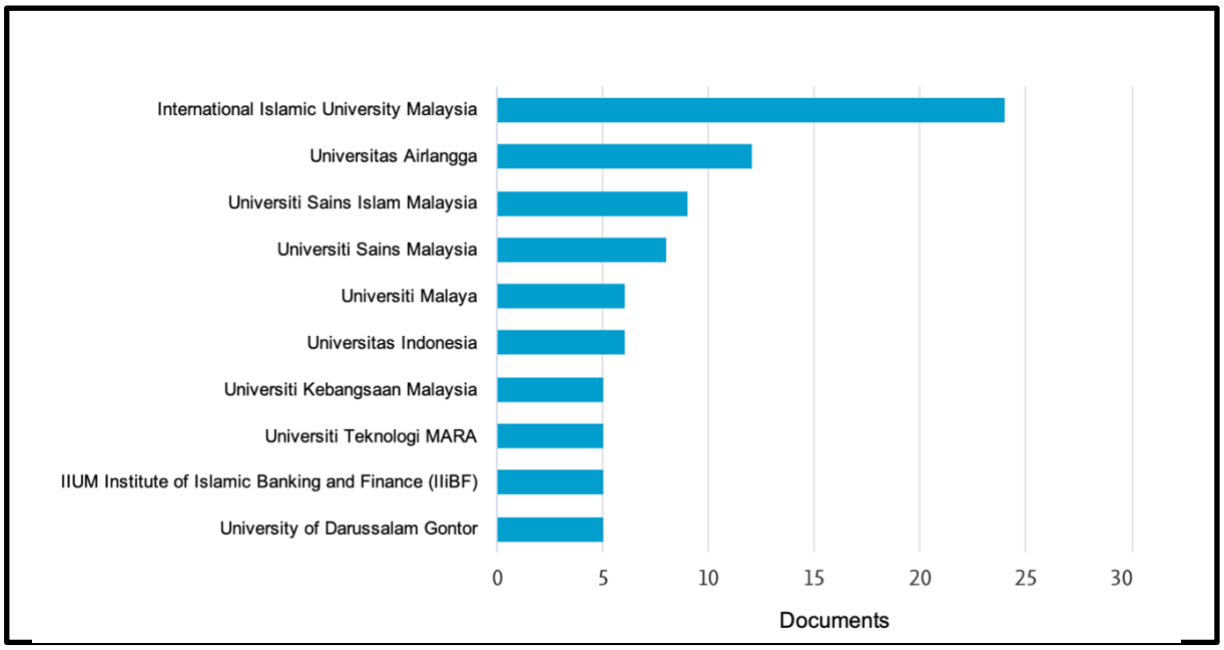



**Figure 4: Documents by affiliations**

## Top Author Keywords

Table 4 summarizes the researcher's findings on the top 20 keywords related to *waqf* publications from the Scopus database. These keywords are the areas of *waqf* that can be linked to the productivity of *waqf*. Using the VOSViewer software, the network visualization map is generated to see the linkages between all the keywords. This is shown in Figure 4 below.

**Table 4: Top 20 Keywords**

| Author Keywords | Total Publications |
|---|---|
| Cash *waqf* | 59 |
| *Waqf* | 37 |
| Malaysia | 10 |
| Islamic finance | 9 |
| Productive *waqf* | 6 |
| Islamic microfinance | 6 |
| Endowment | 6 |
| *Waqf* land | 5 |
| Crowdfunding | 5 |
| Micro enterprises | 4 |
| Management | 4 |
| Islamic social finance | 4 |
| Financing | 4 |
| *Zakat* | 3 |
| Technology Acceptance Model | 3 |
| Poverty | 3 |
| Millennials | 3 |
| Indonesia | 3 |
| Development | 3 |
| *Musharakah Mutanaqisah* | 2 |

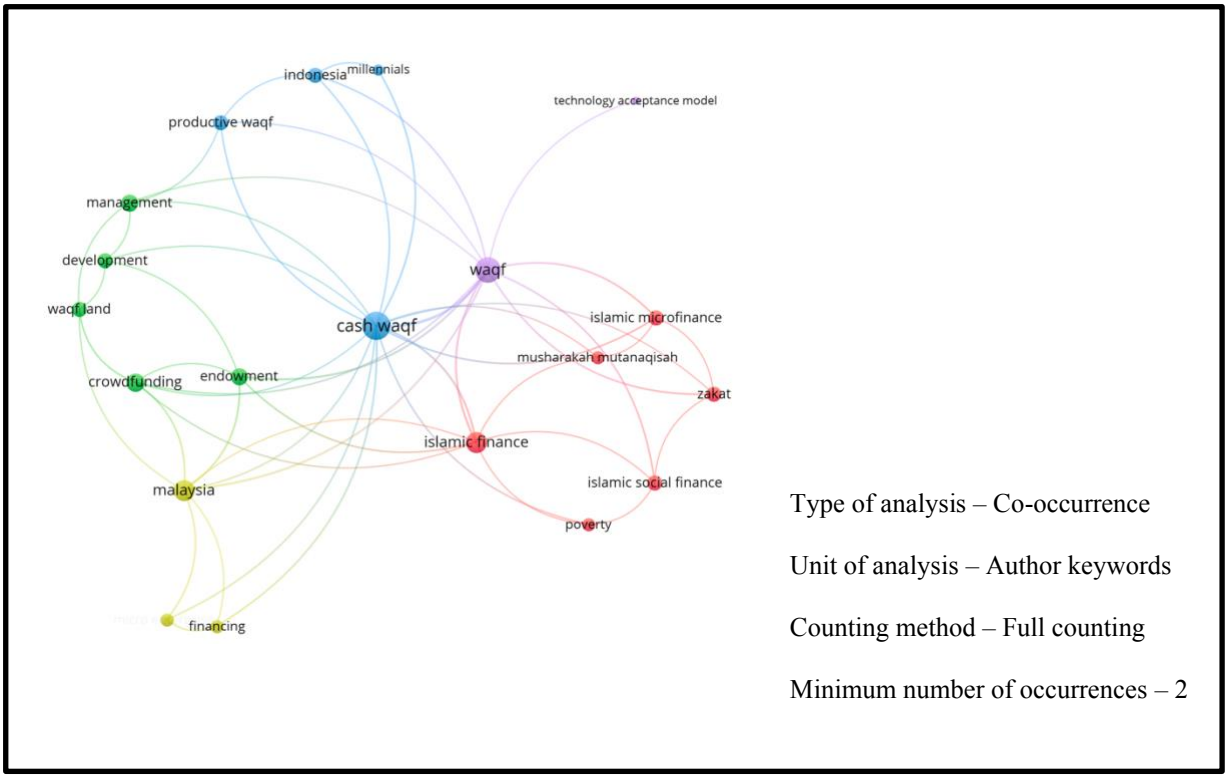



**Figure 5: Network Visualization Map of The Author Keyword**

**Citation Analysis - Most Productive Authors, Co-Citation, and Highly Cited Articles**
Using Harzing's Publish or Perish software, the citation metrics as shown in Table 5 are produced.

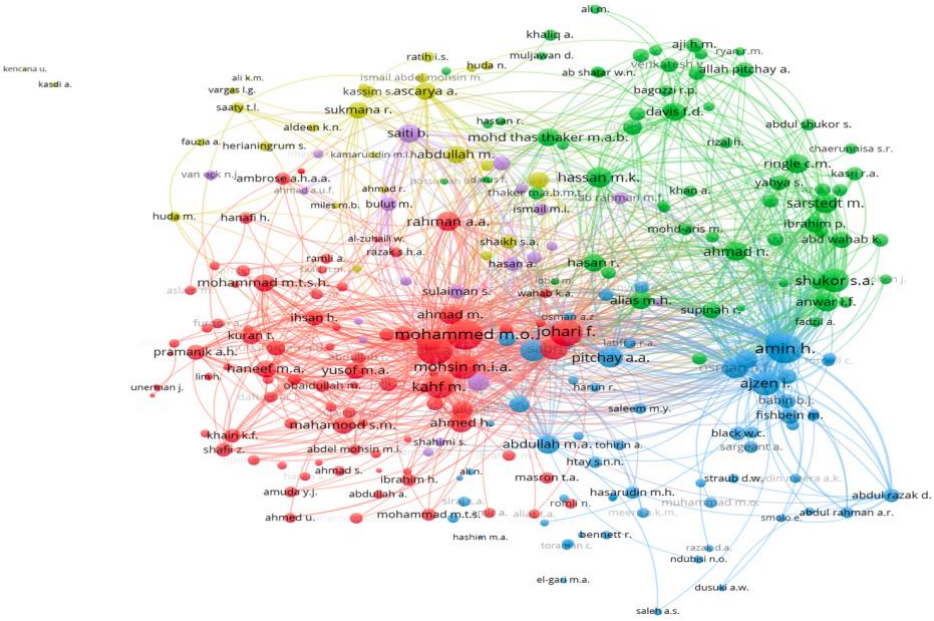
**Table 5: Citation Metrics**

| Metrics | Data |
|---|---|
| Publication years | 2011-2023 |
| Citation years | 12 (2011-2023) |
| Papers | 126 |
| Citations | 873 |
| Citations/year | 72.75 |
| Citations/paper | 6.93 |
| Citations/author | 462.02 |
| Papers/author | 60.27 |
| h-index | 17 |
| g-index | 22 |

Table 6 lists the top ten most productive authors and the total number of times that the authors were cited. To further understand the current interest of these *waqf* researchers, using the VOSViewer, the co-citation network map is generated and shown in Figure 5. Articles that are highly cited are listed in Table 7.

**Table 6: Top ten most productive authors**

| Author's Name | No. of Cited Documents | Percentage (%) | Total Citations |
|---|---|---|---|
| Allah Pitchay, A. | 5 | 3.97 | 46 |
| Mohammed, M.O. | 5 | 3.97 | 68 |
| Sukmana, R. | 5 | 3.97 | 9 |
| Ascarya, A. | 4 | 3.17 | 27 |
| Mohd Thas Thaker, M.A.B. | 4 | 3.17 | 81 |
| Sabri, H. | 4 | 3.17 | 29 |
| Anwar, I.F. | 3 | 2.38 | 23 |
| Aziz, S.A. | 3 | 2.38 | 23 |
| Duasa, J. | 3 | 2.38 | 43 |
| Johari, F. | 3 | 2.38 | 31 |




Type of analysis – Co-citation
Unit of analysis – Cited authors
Counting method – Full counting
Minimum number of citations of an author – 5
Visualization weights: Total link strength

**Figure 6: Co-citation Network Map**

**Table 7: Highly-cited Articles**

| No. | Authors | Title | Year | Cites | Cites per Year |
|---|---|---|---|---|---|
| 1 | M. Ismail Abdel Mohsin | Financing through cash-*waqf*: A revitalization to finance different needs | 2013 | 74 | 7.40 |
| 2 | H. Rizal, H. Amin | Perceived ihsan, Islamic egalitarianism and Islamic religiosity towards charitable giving of cash *waqf* | 2017 | 32 | 5.33 |
| 3 | M.A.B. Mohd Thas Thaker | A qualitative inquiry into cash *waqf* model as a source of financing for micro enterprises | 2018 | 23 | 4.60 |
| 4 | A.A. Pitchay, A.K.M. Meera, M.Y. Saleem | Factors influencing the behavioral intentions of Muslim employees to contribute to cash-*waqf* through salary deductions | 2015 | 23 | 2.88 |
| 5 | C.Z. Ismail, N.J. Salim, N.J.A. Hanafiah | Administration and management of *waqf* land in Malaysia: Issues and solutions | 2015 | 23 | 2.88 |
| 6 | F.M. Suhaimi, A. Ab Rahman, S. Marican | The role of share *waqf* in the socio-economic development of the Muslim community: The Malaysian experience | 2014 | 23 | 2.56 |
| 7 | M.A.B. Mohd Thas Thaker | Factors influencing the adoption of the crowdfunding-*waqf* model (CWM) in the waqf land development | 2018 | 22 | 4.40 |
| 8 | M.A.B. Mohd Thas Thaker, M.O. Mohammed, J. Duasa, M.A. Abdullah | Developing cash *waqf* model as an alternative source of financing for micro enterprises in Malaysia | 2016 | 22 | 3.14 |
| 9 | A.A. Pitchay, M.A.B. Mohd Thas Thaker, A.K.M Meera, Z. Azhar, A.R. Abdul Latiff | Cooperative-*waqf* model: a proposal to develop idle waqf lands in Malaysia | 2018 | 20 | 4.00 |
| 10 | A. Ascarya | The role of Islamic social finance during Covid-19 pandemic in Indonesia's economic recovery | 2022 | 20 | 20.00 |
| 11 | S. Abdul Shukor, F. Johari, K. Abd Wahab, Z. Kefeli@Zulkefli, N. Ahmad, M. Haji Alias, A. Abdul Rahman, N.M. Mohd Orip, P. Ibrahim, M.F. Abu-Hussin | Trust on *awqaf* institutions: evidence from Malaysia | 2019 | 19 | 4.75 |
| 12 | M.Z.M. Zabri, M.O. Mohammed | Examining the behavioral intention to participate in a Cash *Waqf*-Financial | 2018 | 19 | 3.80 |

| | | | | | |
|---|---|---|---|---|---|
| | | Cooperative-*Musharakah Mutanaqisah* home financing model | | | |
| 13 | O.A. Kachkar | Towards the establishment of cash *waqf* microfinance fund for refugees | 2017 | 19 | 3.17 |
| 14 | B. Uluyol, S. Secinaro, D. Calandra, F. Lanzalonga | Mapping *waqf* research: a thirty-year bibliometric analysis | 2021 | 18 | 9.00 |
| 15 | S.H.A. Razak | *Zakat* and *waqf* as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia | 2020 | 18 | 6.00 |
| 16 | A.H. Azrai Azaimi Ambrose, M.A. Gulam Hassan, H. Hanafi | A proposed model for *waqf* financing public goods and mixed public goods in Malaysia | 2018 | 17 | 3.40 |
| 17 | S.A. Shukor, I.F. Anwar, S.A. Aziz, H. Sabri | Muslim attitude towards participation in cash *WAQF*: Antecedents and consequences | 2017 | 17 | 2.83 |
| 18 | R. Abdullah, A.G. Ismail | Taking stock of the *waqf*-based Islamic microfinance model | 2017 | 17 | 2.83 |
| 19 | R.A. Kasri, S.R. Chaerunnisa | The role of knowledge, trust, and religiosity in explaining the online cash *waqf* amongst Muslim millennials | 2022 | 16 | 16.00 |
| 20 | A.A. Rahman, W.M. Wan Ahmad | The concept of *Waqf* and its application in an Islamic insurance product: The Malaysian experience | 2011 | 16 | 1.33 |

## ANALYSIS AND DISCUSSION

### Performance analysis

In general, there are still very few published articles and conference papers that focus on *waqf* productivity. The analysis was conducted for the past 30 years. However, the first publication only appeared 12 years ago, in 2011. Over the 12-year period, only 126 articles and conference papers have some relevance to *waqf* productivity. The limited number of publications on the productivity of waqf may be attributed to the prevailing assumption that making *waqf*s is primarily an act of devotion to the Almighty and its purpose is primarily aimed at enhancing social welfare within society or for the cause of humanity (Mujani, Taib & Rifin, 2016 and Kahf, 2007). Previously, emphasis was not given to ensuring the sustainability or the profitability of the *waqf* properties. Only recently, more focus has been given to *waqf*'s role in social-economic development (Hakim & Sarif, 2021, Alam, 2018 and Zuki, 2012).

From Figure 2, it is evident that the quantity of publications exhibited a consistent upward trend from 2011 to 2018. However, after this period, there was a significant decline until 2020, at which point the number of publications started to rise again. One possible explanation for the sudden downward trend is the global outbreak of the COVID-19 virus. Research picked up once countries entered the endemic phase. The number of journal articles

and conference papers produced in 2023 shows a decrease in comparison to the preceding year, perhaps attributable to the fact that the data collection for this analysis encompasses only the time up until July 14, 2023.

Further analysis of the sources reveals that the top five journals are those that are related to Islamic finance, business, and marketing. This should be expected since the productivity of *waqf* properties is closely associated with financing, business, and marketing activities. Additionally, seven out of the top ten affiliations that contributed to the publications are from Malaysia. Out of these seven institutions, five are research universities. This is consistent with the fact that Malaysia has been aiming to become the hub of Islamic finance and is, currently, acknowledged as the leading country in Islamic economics and finance (The Sun Daily, 2021, White, 2017 and Rudnyckyj, 2013).

**Science mapping**

From Figure 5, it can be seen from the co-citation network map, using cited authors as the unit of analysis, that there are five clusters of research. Using the Scopus database, the researcher selected the authors that have the highest linkage strength in each cluster to identify the focus of the cited publications. It is found that one cluster focuses on *waqf* financing, three clusters on cash *waqf*, and one cluster on modern *waqf* models. Despite the presence of five distinct clusters as highlighted in the network map, none of them exist in isolation. The rationale for this is that the research emphasis of each cluster is interconnected with the *waqf* domain in all the other clusters.

Reviewing the co-citation network together with the titles of the highly cited publications listed in Table 7, further affirmation is obtained on the research inclination of the active researchers in the realm of *waqf*. Cash *waqf* is consistently the focus of the researchers. Only 6 journal articles, out of a total of 126 publications, specifically address the topic of productive waqf. It is also interesting to note that all 6 studies were carried out by researchers from Indonesia, with a common emphasis on enhancing the development of waqf within the Indonesian context.

According to Ascarya, Hosen & Rahmawati (2022), there are too many unproductive *waqf* lands in Indonesia, hence the need for productive *waqf* development in Indonesia. A comparable situation of the *waqf* lands can also be observed in Malaysia (Hassan, Alias, Mahamood & De Costa (2021). However, it raises the question as to why there is no specific study being conducted on the *waqf* land productivity in Malaysia. The deduction that can be made is that this challenge is already recognised and the researchers in Malaysia are already seeking solutions to address the matter. Consequently, the published research works are already focusing on developing models aimed at resolving the problem. This explains the substantial number of journal articles that have been published on the topics of cash *waqf*, corporate *waqf*, and several other *waqf* models. These models have the potential to significantly improve the productivity of the *waqf*s.

## CONCLUSION

There has been a growing interest among scholars in the subject of *waqf* about productive *waqf* in recent years. The primary factor driving this tendency is the financial difficulties encountered by *waqf* authorities in their efforts to sustain and enhance *waqf* properties, without

relying on government aid or financial institutions. This bibliometric analysis has been able to capture this trend, although not directly. This is because there are very few publications on productive *waqf*. Without an in-depth analysis, one would assume that the *waqf* institutions and governments are neglecting the importance of developing productive *waqf*s and are not taking any steps to resolve the challenges arising from the unproductive *waqf* properties. Upon careful analysis, it is found that efforts have been initiated to construct models aimed at addressing the problem. Nevertheless, it is currently in its early developmental phase. This observation is the primary contribution of this bibliometric analysis. Another contribution of this analysis is the highlight of the various *waqf* models that have been developed. Future research must be carried out to evaluate the implementation status of these models – whether they have been successfully executed or remain theoretical and conceptual in nature.

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# PEMILIKAN DAN PENGAMBILALIHAN SEMULA TANAH SAWAH MILIK LEMBAGA ZAKAT NEGERI KEDAH

*Ownership and Re-acquisition of Paddy Field Land Owned by Lembaga Zakat Negeri Kedah*

**Nurul Azma binti Abu Bakar [1*]**
**Muhammad Fakhirin bin Che Majid [2]**

[1] Pusat Pengajian Perniagaan Islam, UUM (nurul.azma.abu@uum.edu.my)
[2] Pusat Pengajian Perniagaan Islam, UUM (m.fakhirin.che@uum.edu.my)
*Corresponding Author (nurul.azma.abu@uum.edu.my)

**Abstrak:** Lembaga Zakat Negeri Kedah (LZNK) telah melaksanakan program Smart Sawah Berskala Besar Asnaf (SSBBA) selama beberapa musim di atas tanah sawah milik mereka. Program SSBBA ini dilihat telah membantu asnaf dalam meningkatkan pendapatan mereka. Namun begitu, terdapat persoalan tentang bagaimana agensi yang mempunyai peranan utama mengutip dan mengagihkan zakat memiliki tanah sawah yang begitu luas? Oleh itu, penyelidikan ini dijalankan untuk mengkaji mengenai asas pemilikan dan pengambilalihan semula tanah sawah milik LZNK. Penyelidikan ini menggunakan pendekatan kualitatif. Temu bual mendalam dijalankan dengan tiga orang informan dari LZNK. Dapatan penyelidikan mendapati bahawa LZNK telah mewujudkan satu dasar berkenaan pembelian tanah sawah petani-petani yang berhutang dengan menggunakan 1/16 dari bahagian amil. Walaupun tanah sawah itu telah menjadi hak milik LZNK, petani-petani ini dibenarkan mengerjakan tanah sawah tersebut dengan membayar sewa setiap musim kepada LZNK. Penyelidikan ini juga membincangkan isu-isu yang timbul semasa penyewaan berlaku dan juga proses pengambilalihan semula tanah sawah tersebut. Selain faktor dokumentasi yang lengkap, kekuatan syarak juga merupakan faktor penting pengambilalihan semula berjalan dengan lancar.

***Kata Kunci:*** *Pemilikan Tanah Sawah, Pengambilalihan Semula, Zakat*

***Abstract*****:** *The Kedah State Zakat Board (LZNK) has implemented Asnaf's Large-Scale Smart Sawah Program (SSBBA) for several seasons on their paddy fields. This SSBBA program is seen to have helped asnaf in increasing their income. However, there is a question about how the agency that has the main role of collecting and distributing zakat has such a large area of paddy fields land? Therefore, this research was conducted to study the basis of ownership and re-acquisition of paddy field land owned by LZNK. This research uses a qualitative approach. In-depth interviews were conducted with three informants from LZNK. This research found that LZNK has established a policy regarding the purchase of paddy fields land of indebted farmers by using 1/16 of the amil portione. Although the paddy land has become the property of LZNK, these farmers are allowed to cultivate the paddy land by paying rent every season to LZNK. This research also discusses the issues that arise during the rental period and the process of re-acquisition of the paddy fields land. Other than proper documentation, the strength of Islamic law is also a significant factor for the re-acquisition to run smoothly.*

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***Keywords:*** *paddy field ownership, re-acquisition, zakat*

## PENGENALAN

Agensi zakat begitu sinonim dengan peranan utama mereka iaitu kutipan dan agihan zakat. Namun begitu, perbincangan terkini berkenaan agensi zakat ini telah menjurus kepada pelbagai inovasi dalam pengurusan kutipan dan agihan dana zakat mereka. Antaranya yang terbaru adalah pelaksanaan Smart Sawah Berskala Besar Asnaf (SSBBA) oleh Lembaga Zakat Negeri Kedah (LZNK). Program SSBBA ini telah dilaksanakan selama beberapa musim dan memanfaatkan peserta asnaf yang terlibat dalam meningkatkan pendapatan mereka dan juga selari dengan maqasid syariah (Halim et al., 2013). Program ini juga dilihat berpotensi untuk mengurangkan kos bantuan makanan, terutama beras, yang diberikan kepada asnaf setiap bulan melalui program bank makanan (*food bank*) LZNK. Namun begitu, timbul persoalan bagaimana agensi yang mempunyai peranan utama mengutip dan mengagihkan zakat memiliki tanah sawah yang begitu luas? Apakah asas pemilikan tanah sawah tersebut? Penyelidikan ini bertujuan untuk mengkaji bagaimana pemilikan tanah sawah LZNK dibuat. Skop penyelidikan ini hanya melibatkan tanah sawah untuk program SSBBA di Yan sahaja. Hal ini kerana, setiap tanah sawah mempunyai proses pemilikan yang berbeza.

## SOROTAN KARYA

Perkataan *al-Mal* dalam Bahasa Arab ialah harta, iaitu sesuatu yang boleh dimiliki oleh individu atau kumpulan manusia seperti barangan berharga, aset, tanah, rumah, bangunan, tumbuh-tumbuhan, galian, wang dan haiwan (Andiko, 2018; Arif, & Hanapi, 2017). Harta dalam Islam juga merujuk kepada sesuatu yang bernilai dan boleh dimanfaatkan. Sesuatu yang bernilai seperti rumah, kereta, tanah dan seumpamanya. Dalam konteks kajian ini, 'boleh dimanfaat' bermaksud tanah sawah yang boleh menjadi tempat untuk dikembangkan sebagai sumber rezeki kepada diri sendiri serta masyarakat setempat.

Islam mengajarkan bahawa tanah adalah hadiah dari Allah dan harus diuruskan dengan cara yang memberi manfaat kepada masyarakat (Gadhoum, 2017). Sebagai penjaga amanah, manusia mesti memperoleh harta tanah dengan cara yang betul dan juga perlu mengurus dengan penuh tanggungjawab (Barkley, 2013). Hal ini disokong oleh kajian yang dijalankan oleh Abdullah (2018) yang menyatakan bahawa hartanah zakat perlu diuruskan dengan penuh tanggungjawab untuk kepentingan bersama. Antara kaedah untuk memperoleh harta kekayaan ialah dengan 1) terlibat dalam aktiviti ekonomi atau bekerja sendiri; 2) melalui harta pusaka, nafkah, wasiat, pembahagian harta rampasan, pembahagian zakat; 3) pemindahan seperti kontrak jual beli, sewa, hutang, atau mas kahwin; 4) bantuan daripada orang lain seperti individu, komuniti atau kerajaan seperti Baitul Mal.

Pengurusan hartanah yang melibatkan agensi agama Islam di Malaysia adalah lebih tertumpu kepada hartanah wakaf. Ini kerana, sistem wakaf itu sendiri adalah melibatkan harta-harta yang diwakafkan oleh pewakaf terdahulu dan perlu dimajukan oleh agensi yang mengurus supaya manfaat harta wakaf itu dapat dinikmati oleh penerima manfaat yang telah diniatkan oleh pewakaf. Penerima manfaat pula selalunya adalah dari golongan asnaf fakir dan miskin. Selain itu, perlu juga difahami bahawa pengurusan zakat, wakaf dan sumber-sumber

lain Baitulmal di Malaysia biasanya di bawah agensi yang sama iaitu Majlis Agama Islam Negeri-negeri (MAIN).

Pengurusan hartanah di bawah agensi agama ini juga tidak lari dari isu-isu seperti kelemahan dalam penyimpanan data dan rekod secara sistematik (Mahmood et al., 2017). Tanpa rekod yang sistematik, ia akan memberi kesan seperti tuntutan semula pemilik asal atau penyewa yang telah berada di tapak hartanah tersebut. Selain itu, terdapat juga isu-isu lain yang dibincangkan seperti pengenaan kadar sewa yang rendah berbanding kadar sewaan semasa. Antara punca kadar sewaan rendah ini adalah disebabkan kes-kes yang telah lama, kemampuan penyewa untuk membayar, kemerosotan perniagaan dan juga musibah yang menyebabkan hasil padi tidak menjadi (Abu Bakar & Fadzil, 2018).

Seterusnya, terdapat juga isu tunggakan sewa yang semakin meningkat dihadapi oleh agensi agama. Tunggakan sewa ini telah berlaku sejak sekian lama, iaitu dari tahun 1980-an. Antara punca berlakunya tunggakan sewaan ini ialah sikap penyewa yang tidak mahu membuat pembayaran sewa secara konsisten. Keadaan menjadi lebih teruk apabila agensi agama tidak mempunyai kakitangan yang mencukupi dalam mengutip dan memastikan hasil sewaan dibayar setiap bulan. Notis tuntutan dan surat amaran yang dikeluarkan sahaja tidak mencukupi. Ada juga kes di mana penyewa tegar ini melarikan diri dan tidak dapat dikesan oleh agensi (Abu Bakar et al., 2020).

Perbincangan di atas menunjukkan bahawa sekiranya hartanah yang dimiliki tidak diuruskan dengan baik, agensi agama akan menanggung beban dari aset tersebut. Oleh itu, selain daripada mengkaji bagaimana LZNK memiliki tanah sawah yang banyak, penyelidikan ini juga bertujuan untuk mengupas bagaimana LZNK mengurus aset tanah bendang yang dimiliki sebelum SSBBA dilaksanakan.

## METODOLOGI PENYELIDIKAN

Penyelidikan ini dijalankan menggunakan pendekatan kualitatif. Data diperoleh melalui temu bual mendalam (*in-depth interview*) dengan tiga orang informan dari LZNK, iaitu Ketua Pegawai Eksekutif, Ketua Unit Aset Tak Alih dan Pembantu Zakat dari Divisyen Pengurusan Aset. Temu bual telah dijalankan di ibu pejabat LZNK. Sesi temu bual dirakam, seterusnya transkrip dihasilkan bagi memastikan setiap kenyataan adalah tepat untuk proses analisis. Kerangka data analisis adalah berdasarkan model Miles Huberman dan Saldana (2014) yang melibatkan proses data kondensasi, paparan data dan pembentukan serta pengesahan kesimpulan. Perisian ATLAS.ti V9 digunakan semasa proses analisis data. Bahagian seterusnya akan membincangkan mengenai dapatan penyelidikan. Bagi memudahkan proses perbincangan, informan yang ditemu bual hanya akan dirujuk sebagai informan A, B dan C sahaja.

## DAPATAN PENYELIDIKAN

Dapatan penyelidikan ini terbahagi kepada empat bahagian iaitu asas pemilikan tanah sawah oleh LZNK, isu-isu yang berlaku semasa tanah sawah tersebut disewakan, langkah-langkah yang diambil oleh pihak LZNK untuk menyelesaikan isu yang timbul, akhir sekali merupakan proses pengambilalihan semula tanah sawah oleh LZNK.

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**Asas pemilikan tanah**

Bahagian ini akan menjelaskan bagaimana sebuah agensi zakat, yang mana operasi utamanya adalah kutipan dan agihan, boleh memiliki tanah sawah yang begitu besar. Informan A menjelaskan bahawa tanah-tanah sawah ini telah mula dibeli sejak tahun 60-an atau 70-an daripada ceti-ceti, sebagaimana kenyataan berikut;

> *"...Dalam semakan saya, tanah ini dibeli pada tahun 60-an, 70-an daripada ceti-ceti dengan menggunakan dana zakat..."*
>
> *(Informan A)*

Berikut pula merupakan satu polisi atau dasar mengenai pembelian tanah-tanah sawah dalam satu dokumen yang diterbitkan oleh Jabatan Zakat Negeri Kedah (nama lama LZNK) sempena perasmian Menara Zakat pada 15 Februari 1992;

> *"...Sudah menjadi kelaziman bagi kebanyakan petani-petani yang miskin membuat pinjaman kepada ceti-ceti untuk modal bagi membolehkan mereka mengerjakan sawah dengan mencagarkan geran mereka kepada ceti-ceti tersebut. Memandangkan mereka tidak dapat membayar hutang-hutang mereka, maka tanah mereka dilelong oleh ceti-ceti itu demi untuk mendapatkan kembali wang yang dipinjam oleh petani-petani tersebut. Menyedari hakikat yang berlaku di kalangan petani-petani miskin seperti mana yang tersebut di atas di dalam negeri Kedah Darul Aman, maka Jawatankuasa Zakat Negeri Kedah Darul Aman telah memperuntukkan di dalam Undang-undang Zakat Tahun 1955 Seksyen 7 yang membolehkan Jawatankuasa Zakat memperuntukkan 1/16 daripada hasil kutipan zakat untuk membeli mana-mana tanah bendang yang akan dilelong dan tanah-tanah itu diberikan kepada pembuat bendang asal secara sewa. Dengan ini, bendang-bendang kepunyaan bumiputra tidak terlepas ke tangan orang lain..."*

Berdasarkan petikan kenyataan di atas, dasar inilah yang menjadi asas kepada LZNK untuk membeli tanah-tanah sawah yang terlibat dengan pinjaman ceti. Petani miskin pada masa itu tidak mempunyai wang untuk menebus kembali tanah mereka. Informan A juga menjelaskan, bahawa pada ketika itu, LZNK juga yang mempunyai kewangan yang mencukupi untuk membeli tanah-tanah sawah tersebut. Pembelian dibuat menggunakan 1/16 (bahagian amil) dari hasil kutipan zakat. Tanah-tanah sawah tersebut menjadi hak milik sempurna LZNK, di mana penama di dalam geran tanah-tanah yang terlibat tertera nama LZNK. Para petani dibenarkan untuk terus mengusahakan tanah sawah tersebut dengan membayar sewa setiap musim kepada LZNK.

Berdasarkan rekod dokumen tahun 1992 tersebut, LZNK telah membeli bukan sahaja tanah bendang, tetapi juga tapak perniagaan, tapak rumah kediaman dan juga tapak bangunan. Nilai belian paling rendah adalah RM10,000.00 manakala nilai belian paling tinggi adalah sebanyak RM441,617.50. Informan A mengulas bahawa ia adalah langkah yang sangat berani dibuat oleh LZNK pada ketika itu, dalam menyelamatkan harta umat Islam dari jatuh ke tangan pihak lain. Dengan itu, para petani juga mempunyai sumber pendapatan dengan terus mengerjakan sawah yang telah bertukar milik menjadi hak LZNK.

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**Isu-isu Semasa Penyewaan Tanah Bendang**

Penyewaan tanah sawah ini berlanjutan sejak beberapa lama. Berdasarkan temu bual yang dijalankan, para informan mengatakan bahawa ia telah berlanjutan sehingga tiga generasi. Oleh itu, terdapat pelbagai isu yang timbul semasa para petani ini menyewa dan mengusahakan tanah sawah milik LZNK. Antara isu yang berlaku ialah wujudnya salah faham generasi ketiga mengenai pemilikan tanah sawah yang mereka usahakan;

> *"...Yang jadi masalah, bila sampai ke anak cucu cicit, mereka masih berpegang kepada kefahaman lama, bahawa tanah mereka diusahakan oleh datuk nenek mereka..yang dulu-dulu punya fahaman..."*
>
> *(Informan C)*

Berdasarkan kenyataan informan C, generasi ketiga yang terdiri dari cucu atau cicit generasi pertama beranggapan bahawa tanah sawah itu diusahakan oleh datuk nenek mereka, maka ia merupakan hak milik warisan keluarga. Salah faham ini juga tidak dibetulkan, sehingga mereka membuat pembahagian sesama ahli keluarga setelah generasi pertama dan kedua meninggal dunia, cuba untuk menukar hak milik atas geran, malah ada juga yang cuba menjual tanah sawah yang mereka 'warisi' dengan harga semasa yang tinggi. Berikut merupakan kenyataan informan B dalam menjelaskan situasi ini;

> *"...Contoh satu keluarga ni, ada tiga orang anak, bila bapa meninggal, mereka pandai-pandai sendiri. Mereka buat batas (sawah) lain tak maklum pada kita (LZNK). Ada juga yang datang hendak tukar nama. Kadang-kadang mereka ini seolah-olah salah faham, mereka ingat sawah tu hak mereka sendiri..."*
>
> *(Informan B)*

Selain itu, kadar sewaan yang dikenakan kepada penyewa juga sangat rendah. Kadar paling rendah dikenakan adalah RM182.00 serelung. Informan B mengatakan bahawa kadar itu merupakan kadar sewaan pada tahun 1980-an, sedangkan pemilik tanah sawah di sekitarnya telah menyewakan tanah sawah pada kadar yang begitu tinggi;

> *"...Kalau ikutkan kadar sewaan pada tahun 2016, paling rendah ialah yang RM182 serelung, itu mungkin sebenarnya kadar sewaan tahun 80-an. Kita tak pernah naikkan dalam jangka masa yang lama. Bila kita semak, anggaran kadar sewaan semasa adalah RM400. Sedangkan di sekitar, orang sewakan pada harga RM900 – RM1,000..."*
>
> *(Informan B)*

Seterusnya, apabila sudah sampai pada generasi ketiga, ada di antara penyewa ini bukan lagi tergolong dalam kategori petani miskin atau asnaf. Kebanyakan penyewa semasa dari generasi ketiga ini sudah mampu memperbaiki keadaan ekonomi mereka serta mempunyai kerjaya yang baik. Maka mereka tidak lagi mengerjakan tanah sawah yang disewa, sebaliknya menyewakan kepada pihak ketiga, termasuklah bukan Muslim, dengan harga yang lebih tinggi;

> *"...zaman tok wan mereka dulu betullah buat bendang susah, tapi bila dah sampai ke generasi ketiga, anak dengan cucu ni dah pandai dah, dah kerja sendiri dah, kerja tetap..senang-senang lah yang kata hidup mereka tu..."*
>
> (Informan B)

> *"...Di situlah saya dapat kesan berapa dia sewakan kepada orang lain. Lebih 50% yang menyewa dari kita, dia sewakan kepada orang lain. Buat apa dia susah-susah, dia pasti dah dapat sebulan satu musim RM4,000.00 hingga RM5,000.00. Yang saya sedih, kebanyakkan sewakan kepada bukan Muslim..."*
>
> (Informan A)

Apabila para penyewa generasi ketiga ini bukan lagi asnaf, malah menyewakan tanah sawah tersebut kepada pihak ketiga, maka ia tidak lagi memanfaatkan golongan asnaf yang sepatutnya (seperti generasi pertama). Di sebalik itu, wujud pula masalah lain di mana berlaku tunggakan sewa yang tinggi. Antara punca tunggakan sewa ini adalah wujud penyewa yang culas dalam membayar sewa mengikut masa yang ditetapkan, penggiliran tanah sawah antara adik beradik menyebabkan ada yang terlepas pandang untuk membayar sewa, kurang tumpuan diberikan dalam usaha untuk mengutip hasil sewaan oleh LZNK dan lain-lain lagi. Menyedari masalah yang semakin meruncing, LZNK telah mengambil langkah strategik untuk menyelesaikan isu-isu penyewa dan juga tunggakan sewa yang semakin meningkat.

**Perjanjian sewaan dan penyelesaian tunggakan sewa**

Antara langkah pertama yang diambil adalah menyediakan perjanjian sewaan dengan klausa-klausa yang lebih baik dan memihak kepada LZNK sebagai pemilik sah tanah-tanah sawah tersebut. Bagi mengelakkan risiko-risiko perundangan, LZNK juga mendapatkan khidmat nasihat dan konsultasi dari beberapa firma perundangan luar berkenaan perjanjian sewaan yang digunakan. Selain itu, perjanjian sewa tapak sawah dan juga tapak rumah diasingkan. Adalah menjadi kelaziman penyewa tanah sawah terdahulu mendirikan rumah mereka di hujung tanah sawah yang mereka usahakan. Dalam perjanjian terkini, tapak rumah telah diukur dan penyewa sedia ada tidak lagi dibenarkan untuk melakukan pembesaran rumah. Langkah lain adalah menumpukan kepada penyelesaian tunggakan sewa;

> *"...Awal-awal saya masuk kawasan ni, saya fokus pada bahagian tunggakan. Masa saya masuk, tunggakan lebih kurang RM600 ribu lebih. Pelbagai cara kita guna, ada masa kita buat kawan, kita kenal semua penyewa yang terlibat..kita duduk situ hari-hari..."*
>
> (Informan C)

Dalam usaha menyelesaikan tunggakan sewa ini, LZNK juga menggunakan inisiatif penglibatan komuniti. Hal ini kerana, penyewa tegar yang bukan lagi asnaf ini bukanlah tidak mampu untuk membayar, tetapi mereka telah terbiasa dengan keadaan culas untuk membayar sewa. Dalam situasi ini, pihak LZNK perlu lebih kreatif dan berinovasi dalam mengubah mentaliti penyewa bukan asnaf ini. Kegigihan dan usaha kakitangan LZNK dalam melaksanakan tugas ini diiktiraf, sebagaimana komen berikut;

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> *"...Di mana kita nak cari staf yang ada jiwa buat kerja begini? Kita pun belum pasti boleh buat kerja sebegitu. Dia kerani bawah ja bukan pegawai besar..."*
>
> (Informan A)

Kenyataan informan A di atas berikutan penyelesaian tunggakan sewa sebanyak anggaran RM600,000.00. Setelah selesai isu tunggakan sewa, LZNK seterusnya fokus kepada proses pengambilalihan semula tanah sawah ini, untuk dimanfaatkan kepada asnaf yang selayaknya.

**Pengambilalihan semula tanah bendang**

Menerusi proses pengambilalihan semula, sewa percuma selama semusim ditawarkan kepada semua penyewa bukan asnaf dan bukan Muslim. Dalam proses ini, terdapat beberapa cabaran yang dihadapi oleh LZNK dari kedua-dua kategori penyewa ini. Sebagi contoh, penyewa bukan Muslim memerlukan tempoh yang agak lama untuk keluar dari tapak sawah dan juga tapak rumah disebabkan isu keluarga. LZNK telah mengambil inisiatif untuk membantu penyewa ini menyelesaikan isu mereka;

> *"...kita percepatkan proses dia keluar dari rumah, tolong sewakan rumah lain dekat dia sehingga isu dia selesai, kita bantu dia angkut barang-barang dia. Dia kata pada saya 'takpa lah, aku faham kerja hang. Zakat pun dah tolong aku lama dah' Saya kagum lah dengan dia, sebab dia pun bukan orang senang..."*
>
> (Informan C)

Berdasarkan kenyataan informan C di atas, penyewa bukan Muslim ini telah menunjukkan kefahaman mereka terhadap fungsi LZNK dalam membantu golongan asnaf Muslim dan memberikan kerjasama yang baik semasa proses pengambilalihan. Namun begitu, LZNK juga telah berhadapan dengan kerenah penyewa Muslim yang bukan asnaf. Antara cabaran tersebut adalah tuntutan pampasan tapak rumah dan juga cubaan untuk melibatkan pihak ketiga (seperti pihak politik dan media massa) semasa proses pengambilalihan semula tanah sawah ini. Namun, LZNK menegaskan bahawa mereka perlu menekankan kekuatan syarak dalam menangani hal ini;

> *"...Sebab itu kalau tengok pengambilan tanah ini, tidak berlaku sebarang pemberontakan dan pertengkaran yang tak diingini. Sebab kita telah mengambil kekuatan syarak sebagai asas untuk kita buat tapisan. Bukan cerita parti, bukan adik-beradik, bukan pasal kasta. Ini tanah milik zakat, mesti memberi manfaat kepada orang miskin Islam. Kesemua tanah 700 relung ni kita proses dalam masa 2 tahun solid untuk kita dapat balik..."*
>
> (Informan A)

Pada akhirnya, semua tanah sawah ini telah berjaya diambilalih semula oleh LZNK. Projek SSBBA yang dilaksanakan di atas tanah sawah ini telah mampu memberikan pendapatan yang lebih baik kepada peserta asnaf.

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## PERBINCANGAN

Dapatan penyelidikan ini mendapati bahawa asas pemilikan tanah sawah milik LZNK adalah bertitik tolak dari polisi atau dasar pembelian tanah-tanah sawah yang telah diwujudkan oleh pengurusan tertinggi zakat terdahulu. Walaupun dasar ini hanya menggariskan hasil 1/16 sahaja boleh digunakan untuk pembelian harta, ternyata ia telah mampu menyelamatkan harta orang Islam dari jatuh ke tangan pihak lain, seterusnya memberi manfaat kepada asnaf fakir dan miskin sehingga hari ini.

Penyelidikan ini juga membuktikan bahawa polisi atau dasar ini telah dilaksanakan dengan baik, di mana semasa pembelian tanah-tanah sawah ini dibuat semasa tahun 1970-an atau 1980-an, kesemua tanah ini telah dipindahmilik kepada LZNK. Berbeza dengan dapatan Mahmood et al. (2017), hanya terdapat sedikit tentangan dari penyewa sedia ada di tanah sawah milik LZNK. Namun ianya adalah berpunca dari salah faham penyewa mengenai status pemilikan tanah sawah tersebut.

Penyelidikan juga mendapati, LZNK tetap berdepan dengan masalah-masalah yang telah dibincangkan oleh penyelidik terdahulu seperti Abu Bakar dan Fadzil (2018) dan Abu Bakar et al. (2020) mengenai kadar sewaan yang rendah dan tunggakan sewa yang tinggi. LZNK telah mengambil inisiatif menilai semula kadar sewaan dan agresif dalam menyelesaikan tunggakan sewa. Pengambilalihan sepenuhnya tanah sawah dibuat oleh LZNK dan SSBBA dilaksanakan bagi memenuhi aspirasi sebenar agensi zakat, iaitu untuk dimanfaatkan kepada asnaf fakir dan miskin. Secara keseluruhan, penyelidikan ini mendapati bahawa kekuatan pada dokumentasi perundangan semasa pembelian dan pengambilalihan semula serta justifikasi syarak merupakan faktor penting kejayaan pemilikan dan pengambilalihan semula tanah sawah ini.

## KESIMPULAN

Agensi zakat sering dilihat sebagai harapan umat Islam terutama asnaf fakir dan miskin, dalam membantu memperbaiki taraf hidup mereka. Pelbagai usaha telahpun dijalankan oleh semua agensi zakat di Malaysia dalam usaha memenuhi keperluan asnaf dari pelbagai sudut. Melalui pemilikan dan pengurusan hartanah yang baik, agensi zakat seperti LZNK telah terbukti berjaya membantu asnaf mendapatkan pendapatan yang lebih baik melalui program SSBBA mereka. Faktor-faktor yang membantu LZNK dalam pengurusan pemilikan dan pengambilalihan tanah sawah LZNK mungkin boleh dicontohi oleh agensi agama yang lain dalam pengurusan hartanah mereka.

## PENGHARGAAN

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# USER SATISFACTION ON E-AUDIT SYSTEM FOR ZAKAT MANAGEMENT INSTITUTION

**Raja Haslinda Raja Mohd Ali [1*]**
**Saliza Abdul Aziz [2]**
**Suhizaz Sudin [3]**
**Norkhairani Abdullah [4]**

[1] Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, Malaysia.
[2] Faculty of Electronic Engineering & Technology, Universiti Malaysia Perlis, Malaysia.
[3] Sports Engineering Research Centre, Universiti Malaysia Perlis, Malaysia
[4] Lembaga Zakat Negeri Kedah, Alor Setar, Kedah, Malaysia
*Corresponding Author (Email: rj.linda@uum.edu.my)

***Abstract:*** *In response to the digital era and the Malaysian government's directives, the State Zakat Board of Kedah (LZNK) has taken the initiative to gradually integrate Industry 4.0 (IR4.0) into its internal processes and decision-making. This adoption of IR4.0, which includes electronic auditing (e-audit), promises to enhance LZNK's internal systems, ensuring efficiency and effectiveness. This article aims to explore the LZNK's internal auditors' satisfaction with the e-audit system. The e-audit system's development employs the Rapid Application Development (RAD) methodology, consisting of four primary phases: user requirement analysis, design and development, testing, and implementation. Discussions with auditors have identified three key attributes (audit type, annual audit planning, and audit program) and associated sub-attributes (control elements, indicators, sub-indicators, and checklists). The system generates reports for stakeholders, aiding efficient and accurate decision-making. Data for the study were collected via a questionnaire survey administered to all internal auditors at LZNK. The survey encompasses demographic information, user perceptions, ease of use, usefulness, overall satisfaction, and qualitative feedback. The results indicated that the e-audit system has garnered overall satisfaction among primary user auditors, highlighting its ease of use, functionality, and positive qualitative feedback.*

***Keywords:*** *E-Audit System, Internal Audit, Rapid Application Development*

## INTRODUCTION

Electronic auditing, or e-Audit, is an audit process facilitated by computers, involving the use of electronic records to complete some or all of the auditing tasks. In practical terms, the audit procedures are similar to traditional audits, differing primarily in the electronic execution of remote audits (Indiafreenotes, 2021). E-audit is a systematic, documented, and flexible process that easily retrieves electronic evidence for determining compliance with audit criteria. Moreover, this technological advancement aligns with the preparation for the Fourth Industrial Revolution or IR4.0, characterized by various new technologies, particularly digitalization (Nawawi, 2022).

Aligned with the current digital era and the Malaysian government's direction, the State Zakat Board of Kedah (LZNK) is encouraged to gradually integrate IR4.0 into its internal processes and decision-making. The benefits of this technology can enhance LZNK's

capabilities, fortify its internal systems, and reflect efficiency and effectiveness. Consequently, it is essential for LZNK to adapt and utilize big data analytics technology for decision-making processes, particularly in financial decisions involving LZNK's management or financial flows between external organizations and the involved community. Therefore, this article aims to explore user satisfaction particularly the internal auditor of LZNK on the E-Audit System usage.

This article will be presented as follows. The next section will discuss the studies conducted related to the impact of technology usage on auditing followed by an overview of the E-Audit System developed for LZNK. Subsequently, the methodology of data collection is presented, and the findings is discussed, and finally, the article will be concluded.

## PREVIOUS STUDIES ON THE USAGE OF TECHNOLOGY IN AUDITING

Research related to the impact of technology on internal auditing has been widely conducted. The use of technology can elevate an auditor's role from a controller to an organizational consultant and further to an indirect business strategy partner (Betti and Sarens, 2020). In another study, Lloyd and Singh (2016) revealed that audit tasks can be conducted more swiftly and cost-effectively, audit targets can be broadened, and innovation can become a focal point in auditing tasks. Meanwhile, in the public sector, Rahma, Yuhertiana, and Sundari (2016) explored the utility of implementing e-auditing in improving the performance of government auditors.

A recent study by Azadbakht, Hemmatfa, and Seffati (2022) examined the factors influencing the impact of E-Audit on government organizations in Iran. Using structural equation modeling and SmartPLS software, the study's results showed that e-audit had a positive impact on factors related to auditing, e-audit infrastructure, e-audit, environmental factors, financial misconduct, organizational factors, positive e-audit impact, laws, and regulations. In another study, Kholis and Prayogi (2020) conducted a study to investigate the effect of perceived ease of use, usefulness perceptions and user attitudes towards the acceptance of E-Audit applications of North Sumatra. The results indicated that the perception of ease of use has an effect on and is significant to the acceptance of E-Audit applications.

## OVERVIEW OF E-AUDIT SYSTEM

The Rapid Application Development (RAD) method is used in the development of the E-AUDIT system due to this method has been widely adopted. There are four (4) main phases involved in this method, namely (i) user requirement analysis phase, (ii) design, development, and improvement phase, (iii) testing phase, and (iv) implementation phase.

Essential functions for E-Audit System developed are as follows:

i. Facilitating auditing tasks: The system needs to assist the chief auditor in making decisions regarding the number of audit programs to be executed. Annual audit planning needs to be precise, considering that limited auditors will handle all auditing tasks, including investigations across all 12 districts in the state of Kedah. The system also helps the chief auditor plan the timeline for each activity without overlapping.
ii. Increasing audit samples: With limited numbers of auditors handling all auditing tasks, the system provides an opportunity to conduct more programs and increase the number of audit samples or, if necessary, engage in comprehensive audits.

iii. Facilitating communication between auditors and auditees: The system can facilitate communication between stakeholders, especially management, auditors, and auditees. It helps auditors promptly convey any doubts or questions from auditees and allows management to gain insights into the auditing process quickly.
iv. Systematic storage of audit data: The system must be capable of storing data, including data from previous annual audit reports and current audit data. Furthermore, all guidelines and checklists required for audit tasks will be stored in the database to assist auditors in making references during audit work. This database is also highly valuable during staff turnovers, as new auditors can refer to previous data to understand their tasks.
v. Ability to store data in various formats: The system allows the storage of data in various formats, such as images, documents, and worksheets, especially data stored as evidence.
vi. Secure storage of audit data: Only users with the correct user ID and password can access or update existing data. These users can only access data according to their assigned permissions.
vii. Presentation of reports in data visualization format: Reports will be presented in the form of charts, graphs, and tables to facilitate faster and more efficient decision-making.

In addition to the system's functions, relevant attributes identified are:

i. Audit Types: There are five main audit types conducted at LZNK, namely Financial Audit, Compliance Audit, Performance Audit, ICT Audit, and Special Investigation. Each type has specific control elements defined.
ii. Annual Audit Planning: The head auditor typically prepares annual audit planning before the audit year begins. For example, to conduct audits in 2023, the head auditor must prepare a draft annual planning document before the end of 2022. This document should include audits identified based on risk levels, timeframes since the last audit, CEO directives or suggestions, and received complaints. After receiving CEO support, this draft will be presented at the Audit Committee meeting before the next January.
iii. Audit Programs: The head auditors depending on the audit type will prepare Audit programs. For example, the audit program for financial audits includes financial management, budgeting, management control, procurement, asset storage, and surprise inspections. Attributes related to audit programs include:
    a) Control Elements: Control elements depend on the defined audit program. Each audit program will have specific control elements. For example, revenue management is one of the control elements for financial management audit.
    b) Indicators: Indicators depend on the control elements defined. For example, for the revenue management control element, one of the indicators used is the outcome.
    c) Sub-Indicators: Sub-indicators depend on the indicators. For example, for the outcome indicator, one of the sub-indicators is accounts not received.
    d) Checklist: The checklist is the scope of audit work related to the defined sub-indicator. For example, for the sub-indicator of accounts not received, one checklist item is to ensure that the handling of accounts not received complies with established regulations.

Other attributes related to auditing tasks also has been included namely:

a) Audit Departments:

There are 10 audit departments and 12 district zakat offices that can be selected for auditing within a single audit program.

b) Audit Findings:
There are two types of audit findings: accuracy and inaccuracy. If an audit department follows all established standards and procedures, the auditor will identify accuracy as the outcome of the auditing program for that department. Inaccuracy will be identified otherwise.

c) Types of Audit Evidence:
Audit evidence can take various forms, including visual evidence, reports, surveys, and so forth.

d) Risk Assessment:
Risk assessment will be conducted based on a risk assessment matrix provided by the audit department or management.

e) Audit Groups:
Audit groups for the current year need to be registered to facilitate verification.

f) Audit History:
Audit history is crucial in assisting the chief auditor in preparing the annual audit plan for the following year and conducting risk assessments.

## METHOD FOR DATA COLLECTION

The survey was distributed to the internal auditors of LZNK. The internal auditors were given access for two weeks to use the system. After two weeks, the survey was distributed. The survey encompasses demographic information, user perceptions, ease of use, usefulness, overall satisfaction, and qualitative feedback

## FINDINGS

In the study of user satisfaction with the E-Audit System, five staff members from the LZNK Audit Department participated as respondents.

### Respondents' Demographic

The respondents consisted of two males and three females, with the majority being 28 years old or older, totaling three staff members, while two staff members were between 22 and 26 years old. The majority of the respondents were married. and possessed either a degree (two individuals) or a diploma (two individuals). In terms of experience, the majority of respondents had more than three years of experience in auditing. Regarding their tenure at LZNK, the majority had worked for more than three years, totaling three staff members.

**Table 1. Demographic Profile**

| Items | n | % |
|---|---|---|
| **Gender** | | |
| Male | 2 | 40 |
| Female | 3 | 60 |

| | | |
|---|---|---|
| **Age** | | |
| 22 and less than 24 | 1 | 20 |
| 24 and less than 26 | 1 | 20 |
| 26 and less than 28 | 0 | 0 |
| 28 and above | 3 | 60 |
| **Highest Academic Qualifications** | | |
| Degree | 2 | 40 |
| Diploma | 2 | 40 |
| Certificate | 1 | 20 |
| **Experience in auditing** | | |
| Less than 1 year | 1 | 20 |
| Between 1to 3 years | 0 | 0 |
| More than 3 years | 4 | 80 |
| **Experience in the organization** | | |
| Less than 1 year | 1 | 20 |
| Between 1 to 3 years | 1 | 20 |
| More than 3 years | 3 | 60 |

**Perception on E-Audit System**

Five respondents provided feedback related to the internal audit system, namely the E-Audit System, as shown in Table 2. Eight items were used to measure the respondents' perceptions, on a Likert scale ranging from 1 to 5. Each of the eight perception measurement items related to the E-Audit System had scores ranging from 4.8 to 5. Respondents strongly agreed on several aspects, including the prior use of the E-Audit System, intentions to use the system in the future, perceiving the E-Audit System as important, and the system meeting the requirements of internal audit staff tasks. Other items, such as prior knowledge of the E-Audit System, no disruption of daily audit staff tasks when using the system, ease of use, and acceleration of the audit work process, were also highly agreed upon by the respondents involved in this study, with a score of 4.8. Overall, the minimum scores for the eight items measuring perceptions related to the internal audit system were in the high range 4.9. (Pallant, 2011).

**Table 2. Respondent's Perception of E-Audit System**

| Item | Min | Max | Freq. | Mean |
|---|---|---|---|---|
| I have heard about the E-Audit system. | 4 | 5 | 5 | 4.8 |
| I have used the E-Audit system. | 5 | 5 | 5 | 5 |
| I will use this system in the future. | 5 | 5 | 5 | 5 |
| I consider the E-Audit system to be important. | 5 | 5 | 5 | 5 |
| My daily tasks will not be disrupted when using the E-Audit system. | 4 | 5 | 5 | 4.8 |
| The E-Audit system is easy to use. | 4 | 5 | 5 | 4.8 |
| The E-Audit system accelerates your work processes. | 4 | 5 | 5 | 4.8 |
| The outcomes of the E-Audit system meet my job requirements. | 5 | 5 | 5 | 5 |
| **Overall Score Mean** | | | | **4.9** |

**Ease of Use on E-Audit System**

Respondents' views on the ease of the E-Audit System were also assessed using five items rated on a scale ranging from 1 to 5. The majority of respondents indicated strong agreement with the exception of one item that received a minimum score of 3, specifically related to the ease of accessing the E-Audit System from external sources. All five items received minimum scores ranging from 4.0 to 4.6. The majority gave a minimum score of 4.6 regarding their views on easy access to the E-Audit System from within the organization, the system's user-friendliness, the comprehensibility of the system's menu layout, and the ease of using system functions. The overall minimum score of 4.48 indicates a high level of ease (Pallant, 2011) associated with the E-Audit System, as perceived by the respondents.

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**Table 3. Descriptive Results on Ease of Use on Audit System**

| Item | Min | Max | Freq. | Mean |
|---|---|---|---|---|
| The E-Audit System can be easily accessed from external sources. | 3 | 5 | 4 | 4.0 |
| The E-Audit System can be easily accessed from within the organization. | 4 | 5 | 5 | 4.6 |
| The E-Audit System is easy to learn. | 4 | 5 | 5 | 4.6 |
| The layout menu in the E-Audit System can be understood easily. | 4 | 5 | 5 | 4.6 |
| The functions within the E-Audit System are easy to use. | 4 | 5 | 5 | 4.6 |
| **Overall Score Mean** | | | | **4.48** |

The results of the research indicate that the perception of ease of use has an effect on and is significant to the acceptance of E-Audit applications.

**Usefulness of E-Audit System**

The E-Audit System was assessed based on the perspectives of five internal audit department staff members at LZNK, utilizing seven measurement items. The majority of the items received ratings between scales 4 and 5, indicating strong agreement. However, one item received a minimum rating of 3, specifically concerning the perception that the system can provide relevant information when needed, with a minimum score of 4.6.

A minimum score of 4.8 was obtained for the perception that the E-Audit System can enhance the efficiency of internal audit staff's work, minimize data loss, provide necessary additional information, save time in searching for required information, and reduce expenses associated with obtaining necessary information. A score of 4.6 was also found for the perception that the E-Audit System can facilitate the daily tasks of internal audit staff at LZNK. The overall minimum score of 4.74 falls within the high range (Pallant, 2011) for the seven measured items regarding the perception of the utility of the E-Audit System developed for the internal audit department at LZNK.

**Table 4. Usefulness of E-Audit System**

| Item | Min | Max | Freq. | Mean |
|---|---|---|---|---|
| The E-Audit System can enhance my work efficiency. | 4 | 5 | 5 | 4.8 |
| The E-Audit System can minimize data loss. | 4 | 5 | 5 | 4.8 |
| The E-Audit System can provide relevant information when needed.. | 3 | 5 | 5 | 4.6 |
| The E-Audit System is capable of assisting me in obtaining necessary additional information. | 4 | 5 | 5 | 4.8 |
| The E-Audit System can facilitate my daily tasks. | 4 | 5 | 5 | 4.6 |
| The E-Audit System can help save time in searching for required information. | 4 | 5 | 5 | 4.8 |
| The E-Audit System can help reduce expenses in obtaining necessary information | 4 | 5 | 5 | 4.8 |
| **Overall Mean Score** | | | | **4.74** |

**Overall Perception of E-Audit System**

Overall, respondents strongly agree that the E-Audit System provides satisfaction in its usage; they would convey this satisfaction to their colleagues, and they would recommend the E-Audit System to others. This is based on the scale of agreement falling between 4 and 5, indicating strong agreement. The minimum scores for all three measured items range from 4.4 to 4.6, with the overall score reaching a high level (Pallant, 2011) at 4.53.

**Table 5. Overall Perception of E-Audit System**

| Item | Min | Max | Freq | Mean |
|---|---|---|---|---|
| Overall, I am satisfied with the E-Audit System. | 4 | 5 | 4 | 4.4 |
| I will convey my satisfaction with the usage of the E-Audit System to my colleagues. | 4 | 5 | 5 | 4.6 |
| I will recommend this E-Audit System to my colleagues. | 4 | 5 | 5 | 4.6 |
| **Overall Mean Score** | | | | **4.53** |

**User Satisfaction Based on Respondents' Comments**

Open comments regarding overall satisfaction with the use of the E-Audit System were also received from respondents, who are internal audit staff at LZNK.

**Table 6. Respondents' Comments**

| Respondent | Comments |
|---|---|
| Respondent 1 | It is hoped that the E-Audit system will assist in conducting audits more systematically and efficiently. |
| Respondent 3 | I will recommend this E-Audit System to my colleagues. |
| Respondent 4 | The E-Audit System will streamline audit tasks, save time, and reduce paper usage for auditing purposes. |
| Respondent 5 | Overall, this system greatly facilitates daily work processes. |

## DISCUSSION AND CONCLUSION

This study indicates that overall, all auditors who are primary users of the E-Audit System are satisfied with the developed system. This is important findings as the user satisfaction on the system will leads to the usage of the E-Audit System. The study encompassed auditors' opinions on the system's ease of use, utility, and qualitative feedback. The internal auditors agree that they are satisfied with the E-Audit System due to its ease of use. This is in line with a study conducted by Kholis and Prayogi (2020) who found that the perception of ease of use has an effect on and is significant to the acceptance of E-Audit applications.

Respondents noted that the E-Audit System is user-friendly because it can be easily accessed both from external and internal sources. It is easy to learn, with a menu layout that is easily understandable, and its functions are straightforward to use. As this E-Audit System is user-friendly, makes the auditor would want to use the system and feel satisfied. This result is similar to Taat and Francis (2020) as their study revealed that one of the factors influencing the acceptance of the new system is usability.

In terms of utility, respondents believed that the E-Audit System enhances auditors' work efficiency, minimizes data loss, provides relevant information and additional information when needed for auditing tasks, simplifies daily tasks, and saves time and expenses in searching for necessary information. Similarly, Lloyd and Singh (2016) revealed that audit tasks can be conducted more swiftly and cost-effectively, audit targets can be broadened, and innovation can become a focal point in auditing tasks.

The contributions of this study can be seen in terms of knowledge and decision-making, which presents findings that, can serve as a reference. The practical contributions highlighted in this consultation can aid in the more effective planning of LZNK's strategic plan for the current and future periods.

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# ASSESSMENT OF SOZECOM AGRO-WAQF MODEL AS PANACEA TO GLOBAL HUNGER AND FOOD SECURITY

**Muhammad Lawal Maidoki [1*]**
**Buhari Lawal [2]**

[1] Executive Chairman Sokoto State Zakat and Waqf (Endowment) Commission & Deputy Secretary General World Zakat Forum (West Africa), lawalmaidoki@gmail.com
[2] Head of International Relations Unit Sokoto State Zakat and Waqf (Endowment) Commission, buharilawal16@gmail.com
*Corresponding Author (Email: lawalmaidoki@gmail.com)

**Abstract:** *This paper is a descriptive research survey that assessed the impact of SOZECOM Agro-Waqf Model in some participating communities of Sokoto State and how the model can be globally adopted to combat hunger and ensure global food security. The research employed a mixed-methods approach, combining qualitative and quantitative analyses that comprehensively assessed the model's effects through surveys and interviews. Data were collected from households participating in Agro Waqf projects, project managers, beneficiaries, and agricultural experts. The study focused on four specific research objectives: assessing agricultural productivity changes, determining income level shifts, examining enhanced access to nutritious food, and analyzing challenges in implementation.The result reveals significant improvements in agricultural productivity, with notable increases in crop yields, positive changes in income levels, contributing to improved household food security.The research illustrated a valuable insights into the mechanisms through which the model can be used to impacts various dimensions of global food security.The adoption of SOZECOM agro waqf model is strongly recommended as a positive tool to fight hunger and improve food security.*

**Keywords**: *SOZECOM, Agro-Waqf, Panacea, Global Hunger*

## INTRODUCTION

Food is considered to be the most important aspect of basic needs and necessities for the survival of human beings. For quite period of time, the issue of hunger, poverty, unemployment, and high cost of living have been the negative factors bedeviling the socioeconomic development of people across the globe. World Bank Report (2016) reveal that an estimated 1.3 billion people across the World rely on forest resources for their livelihood. However, most of the people in northern Nigeria are living in an extreme poverty and lacking the basic necessities to maintain a decent standard of living, sufficient and nutritious food, etc. Moreover, these problems differ from country to country depending on the developmental level of the country. The situation in other countries particularly developing countries is worst than the others which gave birth to initiating numerous global campaigns against hunger, poverty and poor standard of living featuring MDGs in 2000 and later SDGs. The National Bureau of statistics in its national multidimensional poverty index as reported by punch Newspaper (2023) disclosed that 133 million Nigerians are multidimensional poor due to lack of access to

good health, sound Education, good standard of living, employment as well as security. The NBS (2022) reported that Northwestern states as the most poorest states in Nigeria engulfing 65 % of the poorest numbering 86 million people. The current economic hardship in Nigeria is always deteriorating over the years as posited by Maidoki (2020).

Obayelu (2012) in a research conducted on the Households' food security status and its determinants in the North-Central Nigeria averred that only 16% of the households were food secure (FS), while people that are food insecure without hunger constitute 36%, the people that are in moderate hunger constitute 28% and the remaining 21% are people that are in the scope of food insecure with severe hunger.

According to NBS (2022) Sokoto state as one of the North Western state with the total population of 6,391,000 (Citipopulation.de) and 80% Agriculture as their major occupation take the lead with 90.5 % of the poor people in the state. The status quo was the same for 5 years back which necessitate decisive cogitation and action to proffer possible remedy of the problem. Meanwhile, taking into cognizance of abundance land and agricultural resources available in Sokoto and Nigeria, SOZECOM established Agro-waqf model in line with the SDGs Universal call to action to end hunger and poverty as well as fostering the sustainable economic development of the society

Agro Waqf is one of the many untapped waqf potential model established in 2018 to combat and reduce the abject poverty, malnutrition, inequality, unemployment, soaring inflation and ensure food availability and security in the state. The model was established in line with the SDGs Universal call to action to end hunger and poverty as well as fostering the sustainable economic development of the society. World Bank (2016) reported that approximately, 1.3 billion people across the globe rely on forest resources for their livelihood. This denotes that 1/5 of the global population benefiting from forest resources for employment, income earning and other means of livelihood.

The wisdom behind its establishment is to a source of livelihood through the provision of food, shelter, timber products and other industrial raw materials as well as for medicinal purposes. It also has the potential to reduce the level of rural- urban migration, high nutritional value (Improvement of Health), Contribution to food security, protection of environment (Control of desertification) Job creation (employment) Income generation, Foreign exchange earnings.

As the SOZECOM agro waqf model spent 6 years in operation, this research paper assessed the extent to which the model achieves the aims of reducing hunger and enhancing food security or otherwise and suggest the possible ways of replicating the model to be the source of remedy against poverty, hunger and unemployment at global context.

Conceptual overview of SOZECOM Agro Waqf

The Agro waqf etymologically is the combination of two key words "Agro" and "Waqf". the former denotes "Agriculture" while the Later denotes "Voluntary Islamic endowment". the merged coinage means application of agricultural sector on waqf practices for the improvement of socioeconomic well being of vulnerable people in the society.

Agro Waqf is a long-term remedy to many contemporary societal problems ranging from hunger, poverty, youth unemployment and forced migration. These and many more, can be vastly improved through investing in small-scale agriculture and inclusive rural development. Research conducted by The International Fund for Agricultural Development

(IFAD) has shown that in Sub-Saharan Africa, investment in agriculture is up to 11 times more effective in reducing extreme poverty than investment in any other sector. This is because a small successful farming provides jobs opportunities for numerous unskilled labourers (IFAD 2022).

**Programs under SOZECOM Agro Waqf**

SOZECOM Agro waqf generally comprises 3 main programs as follows:

1. Tree Waqf
2. KAZBO Initiative
3. Goat empowerment scheme
4. Inseminated Live Stock (Cattle rearing scheme)
5. Agric Input Support

**Tree Waqf**

Maidoki (2020) conceived Tree waqf as means of raising an economic tree or funding the establishment of an economic so as to use the yield or benefit derived from the tree to the charitable causes. It is an Islamic System of planting an economic tree for the purpose of socioeconomic improvement of people and to protect their environment through sustainable use of resources such as tree, land and water.

SOZECOM tree waqf is a vast-field sector of agro waqf with numerous sub-sectors related to raising an economic tree for charitable cause to improve the socioeconomic well being of the populace. These sub-sectors includes District tree waqf (DPWI), School orchard, Moringa initiative, Mega waqf orchard, SOZECOM nursery, value chain development and lastly tree waqf empowerment for newly married couple, new born babies, orphan livelyhood, and Education.

**KAZBO Initiatives**

KAZBO Initiative is another agro-waqf program in which the beneficiary will be given a grant of number of hens and guinea fowl egss. The hens will hatch the eggs and secure a number of hatched Guinea fowl which is considered to be more marketable and expensive in our localities. After a period of time, the grown Guinea fowl will be sold to purchase a goats and then the goat will be reared enough to market it for sheep and ram which will also be reared to numbers for marketing it buy a cows.

The conceived chain if followed meticulously, will be very instrumental in improving the socioeconomic wellbeing of the people in the society.

**Goat Empowerment Scheme**

Goat rearing is considered to be the most fast-pay and beneficial with considerable less management and expenses in North western Nigeria as averred by Okunlola (2000) who corroborate that Goat rearinf is high valued farming that will provide a ready cash for life expenses, improve income earning, create employment opportunity.

SOZECOM in collaboration with Qatar charity Foundation initiated a Goat Empowerement scheme where a number of 5 goats and 1 He-Goat will be given to one

beneficiary. After a period of time, the number of Goats will be multiplied with positive commitment and management.

**Inseminated Live stock (Cattle rearing scheme)**

SOZECOM in collaboration with Qatar Charity introduced inseminated cattle empowerment scheme in which the already inseminates cattle were given to the needy. The cattle will in few months givw birth to the most expensive foreign breeds that will be reared for commercial purposes.

## RESEARCH OBJECTIVES

This paper has the general objective of assessing the SOZECOM agro Waqf model and find out the ways in which the model can help in fighting against hunger, poverty, unemployment in the global context.

The research specifically focused on the following specific objectives:

1. To assess the impact of the Agro Waqf model on agricultural productivity in selected communities in Sokoto State.
2. To determine the changes in income levels among households participating in Agro Waqf initiatives and their contribution to improved food security.
3. To examine the role of the Agro Waqf model in enhancing access to nutritious food for vulnerable populations in Sokoto.
4. To analyze the challenges and limitations encountered in the implementation of the Agro Waqf model and their implications for achieving food security goals in Nigeria.

## RESEARCH QUESTIONS

The following research questions were posed to guide the conduct of this research:

1. How does the implementation of the Agro Waqf model influence agricultural productivity in the selected communities?
2. What are the observed changes in household income among participants in Agro Waqf projects, and how do these changes relate to improvements in food security?
3. How does the Agro Waqf model contribute to making nutritious foods more accessible to vulnerable populations within communities?
4. What are the main challenges and limitations faced during the implementation of Agro Waqf initiatives, and how do they impact the achievement of food security goals?

## METHODOLOGY

This study employed a mixed-methods approach to comprehensively assess the impact of the Agro Waqf model on ensuring food security in Nigeria. By combining qualitative and quantitative research methods, a more holistic understanding of the model's effects can be obtained.

**Research design**

The research design is divided into two main phases: a qualitative phase and a quantitative phase. In the qualitative phase, semi-structured interviews was conducted with key stakeholders involved in Agro Waqf initiatives, including representatives from Waqf institutions, agricultural experts, beneficiaries, and government officials. The goal of these

interviews is to gather in-depth insights into the implementation process, challenges faced, and perceived impacts of the Agro Waqf model on food security. A purposive sampling technique was used to ensure representation from different perspectives and experiences. In the quantitative phase, the fisrt questions of the interview in form of liket scale was posed measuring the overall specific objectives. a structured survey was administered to a diverse sample of households within communities and some secondary schools where Agro Waqf projects are operational. The survey focused on assessing changes in agricultural productivity, income levels, and food access. A purposive random sampling technique was used to select households from different socioeconomic backgrounds. The descriptive statistic of percentage was used and quantify the responses.

**Data Collection**

Qualitative Data: Interviews were audio-recorded and transcribed verbatim for thematic analysis. Quantitative Data: The survey collected data on variables such as crop yield, income sources, dietary patterns, and food security indicators.

**Data Analysis**

Qualitative Data: Thematic analysis and discussions were employed and analyzed the interview transcripts. Open coding was employed and identify initial themes, followed by a process of grouping, refining, and interpreting the themes. Quantitative Data: Quantitative data were analyzed using descriptive statistics and quantify changes in agricultural productivity, income levels, and food security of the Agro Waqf model using SPSS Version 2.0.

**Ethical Considerations**

Ethical guidelines were followed throughout the research process. Informed consent was obtained from all participants, ensuring their confidentiality. Participants also had the option to withdraw from the study at any point without repercussions.

**Validity and Reliability**

In the process of enhancing the validity of the findings, data triangulation was employed by comparing qualitative and quantitative results. The use of standardized survey instruments and careful sampling techniques contributed to the reliability of the quantitative data.

## RESULT AND DISCUSSION

The results of the finding were extensively discussed to answer the initial posed research questions based on the generated themes on the qualitative items while descriptive statistics of frequency and percentage was used in the analysis of quantitative based items as follows:

**Research Question one: How does the implementation of the Agro Waqf model influence agricultural productivity in the selected communities?**

**Table 1.1 SOZECOM Agro waqf and positive effect on agricultural productivity**

| The implementation of SOZECOM Agro Waqf Model has positively affected the yield and quality crops on Agricultural productivity in the affected area | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| **Valid** | Agree | 15 | 83.3 | 83.3 | 83.3 |
| | Disagree | 3 | 16.7 | 16.7 | 100.0 |
| | Total | 18 | 100.0 | 100.0 | |

*Source: Field Data*

Table 1.1 depicts that 83% of the respondents agreed that the implementation of SOZECOM Agro waqf model influence Agricultural productivity in their community while 16% of the respondents objected the statement. From this result, it can be adjudged that the SOZECOM agro waqf model has positively affected the agricultural productivity in the affected areas. This was realized through SOZECOM effort to encourage people to massively engage in planting economic trees primarily for commercial purposes.

The result also indicated that the model also improved the farming practices in the affected areas through provision of up-to-date knowledge on modern farming systems such as budding, grafting, and inter-cropping of tree crops to obtain more yielded crops. Moreover, the model helps in increasing the agricultural productivity through periodic distribution of improved variety of tree seedlings at no cost as well as regular monitoring and Evaluation which extrinsically make the masses more zealous to practice for positive yield.

**Research Question Two: What are the observed changes in household income among participants in Agro Waqf projects, and how do these changes relate to improvements in food security?**

**Table 2.1 Change in income level among households participating in SOZECOM Agro Waqf Model**

| There is a remarkable change in income levels among households participating in Agro Waqf | | | | | |
|---|---|---|---|---|---|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| **Valid** | Agree | 16 | 88.9 | 88.9 | 88.9 |
| | Disagree | 2 | 11.1 | 11.1 | 100.0 |
| | Total | 18 | 100.0 | 100.0 | |

*Source: Field data*

Table 2.1 delineate that 89% agreed that remarkable changes in income level has been realized among the households participating in SOZECOM agro waqf, while only 2% holds the contrary. Based on this outcome, the conclusion must be made that SOZECOM agro waqf improves the income earning of the household beneficiaries. The harvested crops, fruits and

newly born breeds of cattle, goats, fowl were on regular basis utilized for home consumption and sell some to cater for other needs of the family. In collorary, the manure fertlizer realized from the reared animals used to be sold to other local farmers which will improve their agricultural productivity and income earning of the beneficiaries.

**Research Question Three: How does the Agro Waqf model contribute to making nutritious foods more accessible to vulnerable populations within communities?**

**Table 3.1**

**How does the Agro Waqf model contribute to making nutritious foods more accessible to vulnerable populations within communities?**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| **Valid** | Agree | 18 | 100.0 | 100.0 | 100.0 |

*Source: Field data*

Table 3.1 depicts the 100% testimony with 0% objection that SOZECOM agro waqf model has contributed in no small measure to making nutritious food more accessible to vulnerable populations within the affected communities.

The yielded crops, fruits, animals, manure, vegetables i.e Moringa, and eggs realized from the model was considerably bumper, selling to the immediate consumers at very subsidized price which positively increase the access of nutritious food to local communities and other poor populace surrounding the affected community.

**Research Question Four: What are the main challenges and limitations faced during the implementation of Agro Waqf initiatives, and how do they impact the achievement of food security goals?**

**Table 4.1: Challenges and Limitations of SOZECOM agro waqf**

**There are challenges encountered in the implementation of SOZECOM Agro waqf**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| **Valid** | Agree | 12 | 66.7 | 66.7 | 66.7 |
| | Disagree | 6 | 33.3 | 33.3 | 100.0 |
| | Total | 18 | 100.0 | 100.0 | |

*Source: Field data*

Table 4.1 shows that 67% agreed that there are some challenges in the implementation of SOZECOM Agro waqf and 33% went contrary. The notable challenges encountered include the issue of climate change, inavailability of water in some farmlands, inadequate technical knowledge on the side of participating beneficiaries, logistical constraints, administrative hurdles, and initial resistance to new agricultural practices

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## CONCLUSION

Based on the finding of the study, it has been concluded that SOZECOM Agro Waqf model has a positive impact on Agricultural productivity, improve the income earning of participating households and also enhanced the access of nutritious food to vulnerable population. However, there exist the some challenges that when addressed properly, the model can be replicated to fight poverty, hunger, unemployment and improve food security across the globe.

This research offers valuable insights into the mechanisms through which the model can be used to impacts various dimensions of global food security.

Justification on replicating SOZECOM Agro waqf as panacea to global hunger and food security

Based on the result of this assessment study, the plausible justification has been made on how SOZECOM Agro waqf model can be replicated to fight hunger, poverty, unemployment and improve food security. The justification unveil a SOZECOM IPPO model of Agro WAQF assesment 2023 as illustrated below:

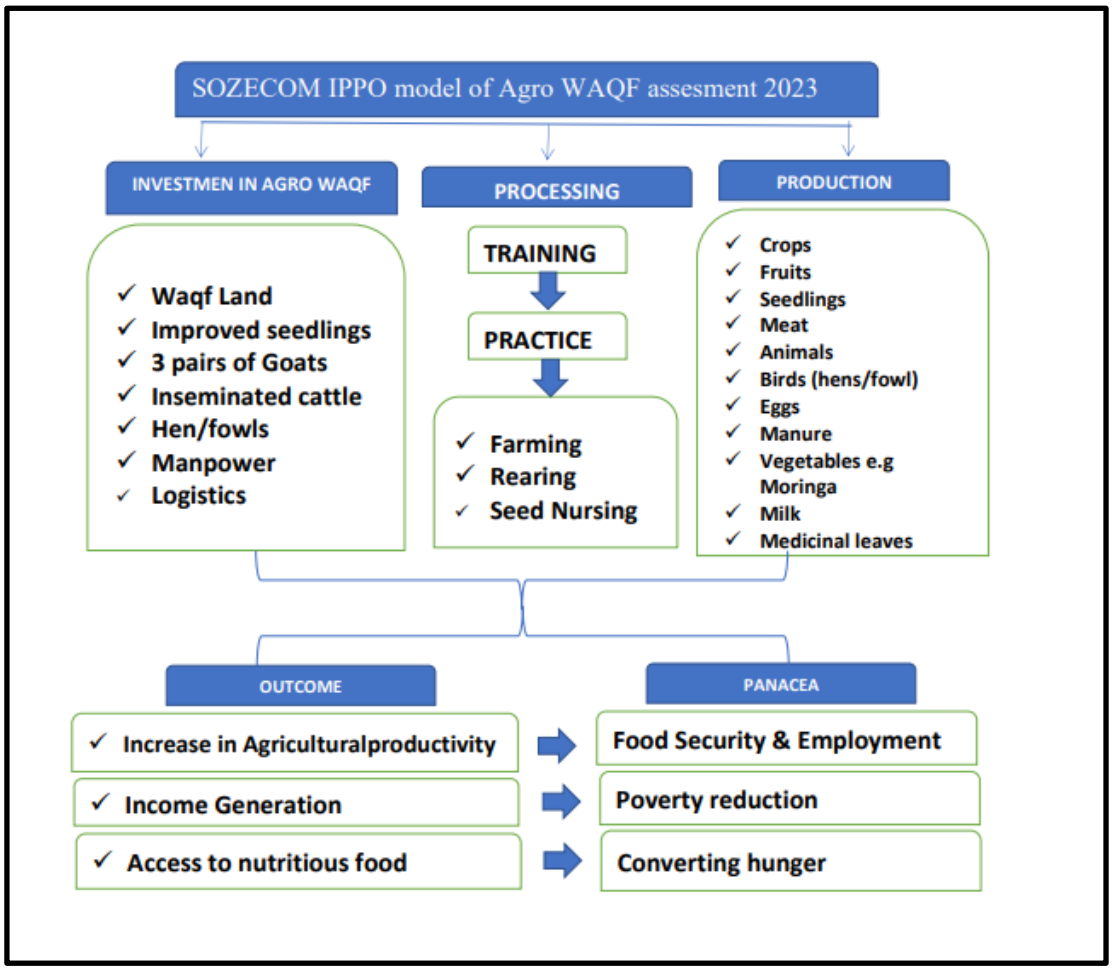


**Figure 1: SOZECOM IPPO model of Agro WAQF assesment 2023**

Figure 1 show depicts the justification of how SOZECOM agro waqf can be adopted to figth poverty, unemployment, hunger and improve food security across the globe. The term IPPO denotes investment in agro waqf, Processing, Production and outcome. When

investment in agro waqf was made followed by Processing stage of Training and practice of farming, rearing and nursing trees and seedlings it will help in positive and economic production of crops, fruits, vegetables, milk, eggs, etc . This will foster the increment in Agricultural productivity, provide agrucultural and economic engagements, increase income generation and access to nutritious food which in turn helps in the fight against hunger, unemployment, poverty and improving the food Security.

## RECOMMENDATIONS

Based upon the findings of this assessment research, the following recommendations posed:

1. UN, World Bank, IsDB and Other International Donor agencies should adopt the SOZECOM agro waqf Model as an instrumental tool in the realization of Sustainable Development Goals across the globe.
2. Government at all levels should work hand in hand with Zakat and Waqf Institutions in their countries to adopt the Agro waqf model to ease the economic hardship of the poor populace in their countries.

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# DEVELOPMENT OF ZAKAT LAW: A REVIEW

**Mohammad Bintang Pamuncak [1]**
**Hairunnizam Wahid [2]**
**Abd Ghafar Ismail [3]**
**Tamat Sarmidi [3]**

[1] PhD Student, The National University of Malaysia (UKM)
[2] Senior Lecturer, The National University of Malaysia (UKM)
[3] Professor, The National University of Malaysia (UKM)

**Abstract:** *Zakat has been playing an essential role for the development of a country through its socio-economic program i.e., zakat for productive purpose program. In many countries such as Indonesia, the zakat for productive purpose program even clearly mentions in their zakat act, hence it shows proper evidence on how "normative law" could be detrimental to the zakat law in general. Further, zakat also proposes to be utilized in a larger scale which include utilization of zakat as national income. Given such discussion for integration remains tightly confined, particularly in a majority Muslim country with secular legal system. Therefore, by discussing the development of law and political issues of zakat from the medieval to the current practice, it is expected that we can have a consensus on why the law and political issues are essential to be discussed. Hence this study is expected to not only contribute to the development of the body of knowledge, particularly on the idea of integrating zakat into macro-scale public policy as proposes by some studies, but also zakat practitioners can strategize on how to develop zakat from the perspective of law and political issues.*

**Keywords**: *Zakat, Zakat law, Development of Zakat.*

## INTRODUCTION

In a recent day, zakat has been existed and contributed for the development of a country, proved by the impact of zakat for socio-economic program through zakat for productive purpose program (I. Ali & Hatta, 2014; K. M. Ali et al., 2016; Beik & Arsyianti, 2015, 2016; Mubarokah et al., 2017). In terms of legal perspectives of zakat, Indonesia is one of the countries who specifically mentions zakat for productive purposes in their latest zakat act issued in 2011. Hence it shows proper evidence how "normative law" could be detrimental to the policy.

Following its successfulness on micro-scale program, some study discusses the opportunity and challenge to utilize zakat as source of national income (Akbar & Kayadibi, 2013; Bayraktar & Sencal, 2022; Yasni & Erlanda, 2020). Some studies mentioned that the integration of zakat and national income is linear to *siyasah syariyyah,* since it may help government to achieve its development goals, effectiveness of zakat disbursement, filling the failure of conventional system as well as benefiting the Muslims awareness toward zakat (Akbar & Kayadibi, 2013). Meanwhile others argue that the integration will be burden for the government in terms of public trust, state ideology, over-control of central government towards zakat distribution, etc (Bayraktar & Sencal, 2022; Yasni & Erlanda, 2020).

Further, another study such as Salim (2008) mentioned that among the challenges of integration lies in the secular legal system like Indonesia. Hence, effort to integrate religious activity like Zakat into legal system has always been challenging. Although the progress to integrate zakat with legal law has been progressing evidence by the zakat act issued in 2011, the relationship between the law origin and practice of religious activity remains tightly confined. On the other hand, Gamon & Tagoranao (2018) mention that it is essential to formulate zakat concept in the matter of law to meet the challenge of secularism and arguably undermine the dynamic of zakat collection. It is because, Gamon & Tagoranao (2018) argue that according to Ghanzafar (2004), Islamic economic thought is a science which is deeply connected with religion, along with metaphysics, ethics, and psychology and it has not caused Islamic societies remain statics, evidence by the fact that trust law developed in England is basically inspired by the zakat and Waqf practice. Therefore, by discussing the development of law and political issues of zakat from the medieval to the current practice, it is expected that we can have a clear picturization or even a consensus on how the law and political issues are essential to be discussed further.

Specific study that investigates zakat law in the modern era in selected countries already available (Obaidullah, 2017) as well as fruitful insight of zakat management from medieval era to recent practice is also already exist (Zamzami, 2013; Masyita, 2018). However, specific study that investigate the development of law issues of zakat from medieval to the modern era still need to be investigated further. Hence this study is expected to not only contribute to the development of the body of knowledge, particularly on the idea of integrating positive and normative zakat law into macro-scale public policy as proposes by some studies, but also zakat practitioners can strategize on how to develop zakat from the perspective of law issues.

## LITERATURE REVIEW

The product of Law such as Act, bylaw, or special rule in the perspective economy according to Posner (1973) levies on positive and normative approaches. The positive approach include *explanatory,* content, *doctrinal*, *behavioural*, and causal approaches. Meanwhile the normative approach includes adjudicatory approach, evaluative approach, and design approach. The primary difference between positive approach and normative approach is that positive approach discusses more about the basis final product of law such as constitutions decree, Act, bylaw, or special rule. Meanwhile normative approach discusses more from the judge perspective. The discussion of development of zakat law in this study utilizes Posner (1973) as a guideline.

## METHODS

This study uses qualitative method. Critical literature review is used in this study. This is to ensure that this research is relatively positioned to the existing knowledge as well as to provide the research problem from the specific angle (Sekaran & Bougie, 2016).

## THE DEVELOPMENT OF ZAKAT LAW: A REVIEW

### The Prophet Muhammad era: The beginning of zakat positive law

The Prophet Muhammad sets the law of zakat following the instruction written in Quran and his act (hadits). Constitutionally, he emphasized the practice of zakat law in the constitution of Medina which proclaimed by Hamidullah, (2004) as the first written constitution in the globe.

The constitution of Medina itself was established during the post-hijra period, particularly during the Prophet Muhammad established Islamic state in Medina (Samad & Glenn, 2010). Therefore, previously or during the Prophet's time in Mecca, zakat remained a voluntary practice. However, throughout the 13 years of preaching in Mecca, the Prophet Muhammad encouraged fellow Muslims to give zakat generously and distribute it among their less fortunate brethren in Islam. He himself set an example by donating all the wealth inherited from his wife, Khadija, to charity (Samad & Glenn, 2010).

There are several positive laws of zakat acted by the prophet Muhammad. Firstly, the prophet Muhammad sets zakat as a mandatory religious obligation for Muslims, rather than a voluntary act as perceived in the time of previous prophets. Zamzami, (2013) affirms that Islamic law, including zakat, underwent gradual changes during the leadership of the Prophet Muhammad, solidifying its place as one of the pillars of Islam. As mentioned by Zamzami, (2013), the Quran categorizes zakat as "uslub insyai", or a command, using words like "awsha" in Maryam (31), "ya'muru" in Al-Anbiya (55), a combination of "awha" and "ita" in Al-Baqarah (73), "atu" in Al-Maidah (83), and a combination of "Umiru" and "ataytum" in Al-Maidah (12). Since zakat becomes obligatory, it leads to severe consequences particularly from the religious perspective for those who failed to fulfil this duty.

Secondly, the Prophet Muhammad established fixed rates for zakat to all Muslims and wealth subjected to zakat for all Muslims reside inside and outside Medina. For instance, the rate of zakat for gold 2.5% with minimum belonging is 85 grams. Moreover, the Prophet Muhammad was also set the zakat for agriculture depending on the watering process: 10% for crops dependent on natural rainfall and 5% for those irrigation with machinery tools, as well as zakat for cattle, goat, and camel (Qardawi, 2004a; Samad & Glenn, 2010).

Thirdly, zakat policies are implemented with centralization and clear responsibilities under the state's leadership (Qardawi, 2004a; Samad & Glenn, 2010). The prophet appoints various stakeholders, including assessors, collectors, and record-keepers, to manage the collection and distribution of zakat (Al-Salimi, 2015; Samad & Glenn, 2010). In term of distribution, there are differing views happened. Reported by (Qardawi, 2004a; Samad & Glenn, 2010), the prophet Muhammad prioritized allocating zakat funds to the local where they are collected. Furthermore, Siddiqi (1996) states that one time, the Prophet Muhammad also utilizes zakat fund as one of the sources of public borrowing.

**The Khalifa Rashidun era: The fixation of zakat law, the beginning of normative law**

Following the zakat positive law sets by the prophet Muhammad which consist of the aspects namely the obligatory of zakat, the zakat object and zakat rate, and the zakat management, there are some incidents happen in the time of predecessors of prophet Muhammad such as Abu Bakr, Umar bin Khattab, Uthman bin Affan, and Ali bin Abi Talib or known as Khalifah Rashidun. First, related to the judicatory aspect during Abu Bakar era where rebellious actors, led by Musailamah the liar, Sajah, and Tulaihah al Asdi, rejects to pay zakat after the death of Prophet Muhammad. In response, Abu Bakr took a firm stand and declares to fight the rebels, emphasizing the importance of zakat as a financial worship that should not be differentiated from bodily worship like prayer (Al Mawardi, 1996; Al-Salimi, 2015; Masyita, 2018; Qardawi, 2004a). This may include the normative law from Abu Bakr in the perspective of obligatory of zakat aspect sets by the prophet Muhammad.

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Second, related to the zakat object and zakat rate aspect, initially happens in the reign of Umar bin Al-Khattab and Ali bin Abi Talib. During the reign of Umar bin Al Khattab, there are two major zakat policies emerged, which would significantly influence future practices of zakat (Qardawi, 2004a) although there are no significant changes in the constitution of Islamic state that described by "the constitution of Medina". Firstly, Umar bin Al-Khattab initiates to impose zakat on some specific objects, includes zakat on horses, trade merchandise, honey, and sea products. This is due to some reasons, including an incident that involved a man from Yemen, who sought clarification on whether the high value of horses that he had purchased accountable by zakat or not. Later, Umar bin Al-Khattab decreed the collection of one dinar per horse, as recounted by Al-Saib bin Yazid, reported by Ibn Shihab Al Zuhri and narrated by Anas bin Malik (Qardawi, 2004a).

On the case of zakat on honey, Umar bin Al-Khattab argue that initially it first implies by the Prophet Muhammad in the past to Bani Ma'than who pays one-tenth or 10% of their beehives. This also happens for zakat on sea products such as pearls and amber with one-fifth or 20% or one-tenth or 10% (Qardawi, 2004b) This policy undoubtedly sparks debate among jurists. Some argue that zakat on horse is logically accepted considering the changing value of horses, and some argue that zakat on honey is lack of strong consensus. Nevertheless, the varying accounts suggest that zakat rate on some wealth imposes by Umar bin Al-Khattab may have been a matter of Umar bin Al-Khattab's own interpretation (Ijtihad) (Qardawi, 2004b).

Further, another zakat policies happen during the reign of Umar bin Al-Khattab is zakat for non-Muslims. This happens when the Arab tribe, Bani Taghlib, who resides outside Medina and near of the state border, refused to pay *Jizyah* (a tax levied on non-Muslims living within the Islamic state) because they don't want to be treated differently with other Arabian tribe who turns into Islam and pay zakat. To avoid tension and ensure the interest of safeguarding the Islamic state, Umar bin Al-Khattab agreed to collect "zakat" from Bani Taghlib but double the *Jizyah* rate (Qardawi, 2004b).

Moreover, during the reign of Ali bin Abi Talib, zakat on animals used for farming and crops is ceased. This decision was based on Quranic principles, which indicates that zakat should be levied on surplus wealth after essential needs were met. As these animals were essential for agricultural process, or known as *al hawamil wa al Awamil*, zakat on them was considered part of the zakat collected on agricultural products (Ganiyev, 2020).

On the other hand, normative law issues related to the management of zakat that include zakat collection and distribution happens during the rule of third successor, Uthman bin Affwan. Basically, he initiates to differentiate zakat payments into two categories: zakat for visible wealth (apparent assets) and zakat for invisible wealth (non-apparent assets). Further, in terms of collection, Uthman also differentiate the method of payment, where visible assets become a matter of state while the payment for invisible assets is an individual matter (Al Mawardi, 1996; Al-Salimi, 2015; Masyita, 2018; Qardawi, 2004a). The reason behind Uthman's decision is not extensively documented, but it is believed that he inherits a complex zakat and state income system from his predecessors, Umar bin Al-Khattab (Qardawi, 2004a).

**The Dynasty era**

During the dynasty era i.e., Umayyad and Abbasid dynasties, there is no significant change in terms of constitution which is like the prophet Muhammad era and khalifah Rashidun era.

Hence, it makes zakat law particularly from the perspective of management era is also like the previous period. For instance, *diwan al Sadaqat* to collect zakat is established during the period of Umar bin Abd Aziz (Al-Salimi, 2015), which focus to collect and distribute zakat locally (Qardawi, 2004b). Further, Umar bin Abd Aziz also reported to differentiate type of wealth into visible and non-visible wealth and give the responsibility to distribute non-visible zakat individually following Uthman bin Affan initiation (Samad & Glenn, 2010).

However, in terms of obligatory zakat law aspect, there are instances of zakat, which is being influenced by negative incidents, particularly related to the treatment of Bedouin who were forced to pay higher zakat than they should have. It is because, zakat assessors do not believe their wealth statement and it leads to mistreatment and punishment without cause. The mistreatment reportedly happens to not only Bedouin, but also other Muslim tribe such as Tay and Rabiah from Palestine. In response to this, Abbasid caliph, Harun Al-Rashid halted the collection of zakat through assessors and agents from the Bedouin (Al-Salimi, 2015).

On the other hand, it is also worth noting that there are two incidents related to the zakat object and rate aspect during the Abbasid era that may have implications for zakat in more contemporary times (Qardawi, 2004b). Firstly, there was a change in the unit of money. During the Abbasid era, one Dinar was equivalent to 15 dirhams, which was higher than the previous Umayyad (12 dirhams) and Khalifa Rashidun (10 dirhams) eras. This alteration in the value of money would naturally impact the measurement and rate of zakat for silver, as dirhams were primarily composed of silver (Qardawi, 2004b).

Secondly, another economic incident related to zakat during the Abbasid era involved variations in the unit of weight across different territories within the Islamic state. Each territory had its specific unit of weight, such as ratl, mann, and spice in Hijaz, with Sa'a being the most prominent. This diversity in unit of weight held significance influence towards determining the appropriate payment size and conduction of certain religious activities including zakat and ablution (wudu) (Aljabr, 2020).

**The Contemporary era**

The discussion of zakat law from the contemporary era will be divided into four aspects following the "positive law" of zakat set by the prophet Muhammad that discussed before. *The first* of zakat law aspect is constitution where contrary to the previous era, constitutionally modern countries are separating religion and constitution following the Montesquieu philosophy (Ott, 2014). This separation is very much influenced the development of zakat law, hence zakat law in each country is varied. Due to different perspective of law origin in modern countries, this study finally divides modern countries into three categories i.e., Muslim country such as Indonesia and Malaysia, Islamic countries such as Saudi Arabia and Brunei Darussalam, and Non-Muslim country such as United Kingdom, Singapore, Thailand, and Philippine.

In Indonesia, despite not being an Islamic country according to its constitution (Pancasila), it remains a Muslim-majority nation with a population of over 270 million (Statistics Indonesia, 2021;Barton et al., 2021). The history of politics and Islam in Indonesia has witnessed periods of restriction and control during the presidencies of Soekarno and Suharto, where Muslim movements faces impediments and limitations in expressing their political opinions (Arizona, 2019; Barton et al., 2021; Glab, 2020). However, since the

downfall of Suharto as well as the rise of neo-modernist Islamist movements, there are some laws of zakat that regulates zakat practices in Indonesia i.e., Zakat act No 38-year 1999 which later revised by Zakat Act No 23-year 2011 with BAZNAS as the authority of zakat institution in Indonesia.

Like Indonesia, in Malaysia Muslims are also majority. However, different to Indonesia, Malaysia is a federal country with certain exception, where unitary consensus among the states is possible because of the power of central government. However, when it comes to the area of legislative competence, states are equal (Groves, 1963). Hence, when it comes to the religious practices, Malaysia tends to separate it from the federal regulation (Ghazali, 1988). This is reflected in their constitution, Rukun Negara. As its separated, it makes zakat practices fall under jurisdiction of each state, making the role of religious affairs as well as some specific institution appointed by the ruler (Sultan) of each state becomes crucial. Table 1 provides the list of state enactments of each country that becomes regulation reference of zakat practice.

**Table 1. Summary of zakat law in Malaysia**

| States | Regulation Reference |
|---|---|
| Selangor | Administration Of the Religion of Islam (State of Selangor) Enactment 2003 [En. No. 1/2003] Section 87, Part V About Zakat |
| Federal Territory | Seksyen 16 (B) Akta Kesalahan Jenayah Syariah (Wilayah Persekutuan) 1997 (Akta 559) |
| Negeri Sembilan | Enactment No. 1 Of 1991 Administration of Islamic Law (Negeri Sembilan) Enactment 1991 Part V - Financial Section 55 |
| Melaka | Enakmen Pentadbiran Hukum Syarak 1959 [En. 1/59] Seksyen 89 M. P.U. 5/82 Peraturan-Peraturan Pungutan Zakat Dan Fitrah, Urusan Wakaf Dan Baitulmal Negeri Melaka 1982 |
| Johor | Enactment No. 14 Of 1978 Administration of Islamic Law Enactment 1978 Part Iii - Baitul-Mal, Zakat and Fitrah and Wakaf Baitul-Mal<br>Zakat And Fitrah |
| Pulau Pinang | Enactment No. 7 Of 1993 Administration of Islamic Religious Affairs Enactment of The State of Penang 1993<br>Part IX - Financial Matters Section 104 |
| Perak | Enactment No. 4 Of 2004 Administration of The Religion of Islam (Perak) Enactment 2004 Part VI – Financial Zakat Dan Fitrah Section 75 |
| Kedah | UU Negeri Kedah enactment 23 2015 |
| Perlis | Enactment No. 3 Of 1964 Administration of Muslim Law Enactment, 1963 Part Vi - Financial Section 72a Zakat and Fitrah |
| Kelantan | Enactment No. 4 Of 1994 Council of The Religion of Islam and Malay Custom, Kelantan Enactment 1994 Part Iii - Property and Finance of Majlis Zakat And Fitrah Section 51 |
| Terengganu | Enactment No 4 Of 1955 Administration of Muslim Law Enactment, 1955 (1374h) Part V – Financial Zakat and Fitrah Section 72 |
| Sabah | Enactment Of State of Sabah No 6 1993 Part Ii No 3 |
| Sarawak | Chapter 41 Majlis Islam Sarawak Ordinance 2001 Part VII - Zakat and Fitrah Section 65 |

Constitutionally, zakat regulated under state enactment such as in Kedah and Sarawak, as well as Islamic law of state enactment such as in Selangor and Pulau Pinang. Further under specific Islamic law enactment such as in Federal territory, Negeri Sembilan, Melaka, and Pahang, and under state Islamic council enactment such as in Johor, Perlis, Perak, Sabah, and Terengganu (Ab Rahman et al., 2012).

In Saudi Arabia is recognized as an Islamic state, and its constitutions is integrated with teachings from the Quran and the Sunnah of Prophet Muhammad. It reflects in their first article of Basic Law of Governance, issued Royal under Royal Decree No. A/90 published on 2nd March 1992. Like Saudi Arabia, Brunei Darussalam is an Islamic country where the law of zakat is regulated under Laws of Brunei Chap 77 Religious Council and KADIS Courts – Part IV Financial, Section 114-121.

In Muslim minority country such as United Kingdom, Singapore, Thailand, and Philippine, zakat law basically does not exist except in Singapore because it independently regulates and manages by the society (Boonyamanond & Chaiwat, 2020; Rimpeng, 2022; Waepa, 2020; Waepa et al., 2017). Singapore is the only Muslim minority country who specifically has zakat law under Administration of Muslim law Act 1966 – Part IV Financial Provision, Section 68.

*Second,* in the matter of obligatory zakat aspect, there are some issues rising due to some factors including the first aspect or law origin that discussed before. For instance, the result of segregation between state and federal government in the matter of zakat law in Malaysia arguably affects the jurisdiction issues of zakat. As zakat is imposed by state, and those who fail to pay may face penalties by shariah courts in the state level. But when it comes to the federal level, there is no specific punishment for those who did not obey to pay zakat. This is a loophole that shows zakat has been unjustly practice in Malaysia (Müller, 2017).

Further, the judicatory issue of zakat law is also happening in Saudi Arabia i.e., the dispute mechanism. Where according to Altawyan, (2020) Saudi has established special tribunals in the form of Zakat and Tax committees in the case of dispute. However, this special committee still has been linked to the GAZT. This shouldn't be tolerated and must be connected directly to the king to ensure the independence of the special committee.

Critiques of this obligatory zakat law aspect also mentions by Al-Salimi, (2015) in Saudi Arabia. Where Al-Salimi (2015), argues that it is unfair to applies zakat to non-Saudi Arabian citizens which include Gulf Cooperation Council (GCC) citizens who conduct business within Saudi Arabia. This policy according Al-Salimi, (2015), is sometimes used by authorities to assert their power and target non-Saudi citizens for zakat. However, it is worth noting that the mandatory zakat policy has been in place since the early 1950s including on business entities (Sawmar & Mohammed, 2021). Over time, zakat management policies have been revised and change but due to limited literature, it is challenging to investigate and discover the milestones of zakat and tax regulations in Saudi Arabia.

*Third,* on the matter of zakat object and zakat rate, majority of countries has imposed zakat on income. Since it first initiates by Qardawi, (2004b), who argues that earned income has become a major category of wealth produced by laborers and professionals in the modern era, and, therefore, should be subject to zakat if it meets the Nisab threshold. He cites contemporary Islamic jurist such as Prof Abd Rahman Al Hasan, Prof Muhammad Abu Zahra, and Prof Abd Wahad Al Khalaf, who supports this notion in their lectures in Damascus in 1952.

Although medieval Islamic jurisprudence did not extensively discuss zakat on income Qardawi points out that some notes, such as Imam Ahmad's mention of zakat on rest, hence suggest the "zakatibility" on earned income. Additionally, certain companions of the prophet Muhammad including Ibn Abbas, Ibn Masoud, and Muawiya, also believed in the "zakatibility" of earned income. Such application of zakat on income hence influences zakat law in some contemporary countries including Indonesia (mentioned in zakat Act no 23-year 2011) and Malaysia (mentioned in most of state enactment).

Zakat act in Indonesia itself has transformed from zakat act year 1999 to zakat act year 2011. There are some changes between the two acts, first, related to the obligatory of zakat, where it is known that zakat is voluntary in Indonesia stated in Pasal 11 in act year 1999 and Pasal 21 in act year 2011. Secondly, in the matter of zakat and income tax relationship act of zakat year 1999 did not specifically discuss, while act of 2011 discuss in Pasal 22. This perhaps due to the zakat on income that as a "normative law" has been adopted into the latest zakat act issued in 2011 and becomes "positive law".

**Table 2. Comparison of zakat policy and income tax in act of Zakat year 1999 and 2011**

| Indicator | Act year 1999 | Act year 2011 |
|---|---|---|
| Basic of zakat policy | Voluntary (Pasal 11) | Voluntary (Pasal 21) |
| Income tax and zakat | Not discussed | Discussed (Pasal 22) |

In Malaysia, during the British Malay period, zakat practices mainly revolve around zakat al Fitr and agriculture (Yegar, 1979; Ghazali, 1988). Where Kelantan was the first state to establish zakat collection model then followed by other Malay states (Ghazali, 1988), and others argue that Negeri Sembilan initiated zakat practices in the late of 18$^{th}$ century (Yegar, 1979). After gaining independence, Islamist group such as ABIM, Jamaat Tabligh, and Darul Arqam plays an essential role to revive Islam in Malaysia both from grassroot activities and legislation policy in the state and federal level including in imposing zakat on income as well as the issuance of tax rebate in 1967 by the federal government. The existence of tax rebate can benefit Muslims in Malaysia to claim income tax rebates if they pay their zakat on income to the official zakat authorities in each state (Muhammad & Nor, 2021).

*Fourth,* on the matters of zakat management which consist of zakat collection and distribution, zakat acts in Indonesia discuss that zakat can be collected by private and public institution.

**Table 3. Comparison of administrator of Zakat in Indonesia year 1999 and 2011**

| Indicator | Act year 1999 | Act year 2011 |
|---|---|---|
| Administration of zakat | Public and private (Pasal 6 and Pasal 7) | Public and Private (Pasal 15 and 17) |

In Malaysia, various Islamic institution, including zakat agencies has established following the enactments issued by each state (Sarif et al., 2020). In details, there are at least six types of zakat institution in recent Malaysia as quoted from enactment or act of zakat from each state (esyariah.gov.my), first, special institution which the members are not from the

Islamic council, or any state employee appointed to manage zakat, for example in Selangor, Pulau Pinang, and Federal territory. Zakat institution in those three states is truly private corporate appointed by the Islamic council. Second, state Islamic council who also collect zakat such as in Johor, Pahang, Perak, Kelantan, Perlis, and Sarawak. Third, special institution which members are representative of state Islamic council and or treasury of state government such as in Sabah and Melaka. Fourth, special department of Islamic council such as in Terengganu. Fifth special institution formed by His Royal Highness such as in Kedah, and last, Baitul Mal under supervisory of His Royal Highness such as in Negeri Sembilan.

**Table 4. Administrator of zakat in Malaysia**

| States | Administrator of Zakat |
|---|---|
| Selangor | Special Institution (PPZ Selangor), corporatization |
| Federal Territory | Special Institution (PPZ WP) Under Supervision of Islamic Council, corporatization |
| Negeri Sembilan | Baitul Mal Under Supervision of HRH |
| Melaka | Lukmal Consist ofMajelis Ugama (Islamic Council), Pegawai Kewangan (State Finance Administrator), Government |
| Johor | Majelis Ugama (Islamic Council) Under Supervision of HRH |
| Pulau Pinang | Special Institution (Ppz Penang) Under Supervision of Islamic Council, corporatization |
| Perak | Majelis Ugama (Islamic Council) Under Supervision of HRH |
| Kedah | Special Institution (LZNK) Under Supervision of Islamic Council |
| Perlis | Majelis Ugama (Islamic Council) Under Supervision of HRH |
| Kelantan | Majelis Ugama (Islamic Council) Under Supervision of HRH |
| Terengganu | Specific Department Under Majelis Agama Supervised by HRH |
| Sabah | Jawatankuasa Consist of Mufti, Majelis Ugama |
| Sarawak | Majelis (Islamic Council) Shall Have the Power |

In Saudi Arabia zakat and tax has collection has integrated under the General Authority of Zakat and Tax (GAZT). The integration government by the executive regulation of zakat and tax, issued by ministry of No. (2216) dated 07/07/144h H, corresponding to 13/03/2019 and then amended with the same ministry No. (5123) dated 24/12.1441 H corresponding to 14/08/2020.

In the non-Muslim country such as United Kingdom, zakat administration is based on society movement with various organizations and institutions playing a significant role in the collection and distribution. (May, 2019) discusses there are three different types of zakat organizations involved in zakat management in the UK. First, zakat institutions who are faith-based. Second, zakat institutions who are humanity-based, and last is zakat institutions who are humanitarian based but recognized as religious-based by their activity.

Since zakat collection is voluntary, it leads to fluctuations in the amount of collected zakat over the years. For instance, from 2011 to 2015, there was a significant increase in zakat collection, with total amount of zakat collected rising from GBP 250,000 to GBP 10 million in 2015, as reported by (Hussain, 2021). On the other hand, several issues also appear related to

the zakat management in the UK. For instance, the issue to distribute zakat to non-Muslim (May, 2019), as well as the issue of technology utilization on zakat distribution (Hussain, 2021).

Lastly, related to the zakat distribution, modern countries are practicing zakat for productive purpose as spill in the zakat act in Indonesia. While it is not mentioning in the act of 1999, zakat for productive purpose mentions in zakat act of 2011. Other countries such as Malaysia (Ab. Rashid & Sulaiman, 2020; Ismail & Hussain, 2017) and Brunei Darussalam (Masri, 2020) are also practicing zakat for productive purposes.

**Table 5. Comparison of distribution of Zakat in Indonesia year 1999 and 2011**

| **Indicator** | **Act year 1999** | **Act year 2011** |
|---|---|---|
| Distribution of zakat | Not discussed | Consumptive and Productive Purpose |

Table 6 summarises all the discussions above. Where basically zakat law has been placed by the prophet Muhammad with four main aspects. First the constitutional aspect, second the obligatory of zakat aspect, third the zakat object and zakat rate aspect, and fourth the zakat administration aspect.

**Table 6. Summary**

| Positive law indicators set by the Prophet Muhammad | The fixation of zakat law, the beginning of normative law in the Khalifah Rashidun era | The fixation of zakat law, the beginning of normative law in the Dynasty era | Current *ijtihad* on zakat law and some issues: evidence from several countries |
|---|---|---|---|
| The law of constitution: The constitution of Medina | The law of constitution: The constitution of Medina | The law of constitution: The constitution of Medina | Muslim countries (Indonesia and Malaysia)<br><br>Islamic countries (Saudi Arabia and Brunei Darussalam)<br>Non-Muslim countries (United Kingdom, Singapore, Thailand, Phillipine) |
| Obligatory of zakat | Judicatory aspect: those who rejects to pay zakat after the death of prophet Muhammad fights by Abu Bakr | Bedouin who were forced to pay higher zakat than they should have because miscalculated by the assessor of zakat | Judicatory aspect: miscoordination between the state law and the federal law in Malaysian case<br>Judicatory aspect: lack of coordination among government institution in Saudi Arabia case |

| | | | |
|---|---|---|---|
| | | | Imposing zakat for foreigner who do business in host country: The case of Saudi Arabia |
| Zakat object and zakat rate | Zakat for zakat on horses, trade merchandise, honey, and sea products and zakat for non-Muslim by Umar bin Al Khattab | change in the unit of money during the Abbasid era | Zakat on income in most of the Muslim countries: Indonesia and Malaysia |
| | Zakat on *al hawamil wa al Awamil* or animals used for farming and crops is ceased | variations in the unit of weight | Tax rebate in Malaysia privilege for Muslim who pay their zakat on income |
| Zakat management: Collection and distribution | Zakat for visible and invisible wealth by Uthman bin Affan | Diwan al Sadaqat to collect and distribute zakat | Private and Public zakat institution in Indonesia |
| | | Collect and distribute zakat locally through diwan al Sadaqat | Corporatization of zakat institution in Malaysia |
| | | Zakat for visible and invisible wealth following Uthman bin Affan *ijtihad* | Integration of Zakat and Tax collection in Saudi Arabia |
| | | | Zakat for productive purpose in Indonesia, Malaysia, and Brunei Darussalam |

## CONCLUSION

Zakat has been playing an essential role for the development of a country through its socio-economic program i.e., zakat for productive purpose program. In many countries such as Indonesia, the zakat for productive purpose program even clearly mentions in their zakat act, hence it shows proper evidence on how "normative law" could be detrimental to the zakat law in general. Further, zakat also proposes to be utilized in a larger scale which include utilization of zakat as national income.

Given such discussion for integration remains tightly confined, particularly in a majority Muslim country with secular legal system. Therefore, by discussing the development of law and political issues of zakat from the medieval to the current practice, it is expected that we can have a consensus on why the law and political issues are essential to be discussed.

This study finds that indeed law is essential for the development of zakat institution, evidence from medieval practices where Islamic states established and zakat remains the responsibility of the state. Compared to the current practices where countries are differs in their law and legal system which affect to the inexistence and some inconsistences of zakat law. Future studies are required to formulate a political zakat policy which consist of positive law of zakat such as constitution, obligatory of zakat, zakat object and zakat rate, and zakat

management, and normative law of zakat that may be relevant to the current socio-economic condition in each country which are in line with the principle of Islamic law and Islamic political economy.

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# INFLUENCE OF EMPOWERMENT, ENTREPRENEURSHIP AND SKILL ENHANCEMENT INITIATIVES ON POVERTY ALLEVIATION FOR *ASNAF ZAKAT*

**Suhaimi Mhd Sarif [1*]**
**Yusof Ismail [2]**

[1] Professor, Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia, Jalan Gombak, 53100 Kuala Lumpur, Malaysia. Email: suhaimims@iium.edu.my)
[2] Academic Fellow, Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia, Jalan Gombak, 53100 Kuala Lumpur, Malaysia. Email: yusof.edu@gmail.com
*Corresponding Author (Email: suhaimims@iium.edu.my)

**Abstract:** *Zakat is a wealth-based practice (a deed or an 'ibadah) that aims to provide for the needs of the asnaf (eligible recipients) in society. In advanced and civilized societies, poverty persists, and the global community strives to eradicate it. Zakat and other forms of charity are expected to play a crucial role in this agenda. This paper examines the empowerment, entrepreneurship, and skill enhancement initiatives targeted towards alleviating the poor and hardcore poverty-stricken asnaf. The study used qualitative personal interviews with activists championing asnaf-driven soup kitchen that are supported by zakat and charities with the asnaf entrepreneurial orientation. Findings of the study support the effectiveness of empowerment, entrepreneurship, and skill enhancement initiatives aimed at alleviating poverty among the poor and hardcore poverty-stricken asnaf. These initiatives include the establishment of free food distribution centres that not only provide meals but also offer employment opportunities for the asnaf. Additionally, entrepreneurial slots are provided for free premium food sales, allowing asnaf to generate income. Moreover, skill enhancement programs, such as food internships, are implemented to enhance the culinary skills of asnaf.*

**Keywords:** *Empowerment, Entrepreneurship, Skill Enhancement, Asnaf, Zakat, Poverty Alleviation*

## INTRODUCTION

*Zakat* holds a significant position as one of the fundamental pillars within the Islamic faith, traditionally practised alongside *solat*, the latter refers to an obligatory prayer intended to foster individual fortitude and development. There are eight categories of *zakat* recipients, called *asnaf*. *Zakat* serves a pivotal function in upholding their fundamental human necessities of the *asnaf* and safeguarding their dignity. The overarching objective of developed societies on a global scale is to eliminate poverty, with *zakat* playing a substantial role in this pursuit. In addition to zakat, various other forms of philanthropic contributions are expected to play a role in supporting this endeavour (Rani et al., 2022; Safi, Nasir & Dahlan, 2022).

Zakat primarily serves as a means of providing financial assistance to individuals who are most severely affected by poverty, specifically the *fuqara* (the extremely impoverished) and the *masakin* (the impoverished). Dahlan and Ibrahim (2021) have devised a digitally-oriented entrepreneurial framework termed the "*Masjid* Kitchen" to empower individuals

classified as *fuqara* and *masakin*, providing them with charitable assistance, employment prospects, and entrepreneurial competencies specifically within the food sector. The notion of the soup kitchen, which is closely associated with *masajid* (plural of *masjid*) in the Malay region, corresponds with the mosque-centered economic empowerment (Fahmi, Suyitno, & Rochmiatun, 2023; Safi, Nasir, and Dahlan, 2022).

The utilisation of kitchens as means to enhance the agency of individuals experiencing poverty has been a longstanding tradition within Islamic societies (Singer, 2006; Lambarra & Riener, 2015; Kuran, 2018; Reich, 2020; Silvasti & Richers, 2014). While it is acknowledged that individuals can play a role in alleviating poverty through their support of the *asnaf*, it is argued that an institutional approach is imperative to effectively empower them (Al-Haq, Abd Wahab & Alam, 2021; Bahri, Muhammad & Aslam, 2021).

Individuals exhibit a significant inclination to engage in philanthropic acts that extend beyond the obligatory Islamic practice of *zakat*. According to Jamal et al. (2019), the act of giving is motivated by both empathy and religious devotion. Nevertheless, it is of utmost importance to provide *asnaf zakat* beneficiaries with the necessary skills to effectively alleviate poverty (Shiyuti, Zainol, & Ishak, 2021; Busari, 2022). Multiple studies have indicated that the upliftment of the impoverished asnaf population from poverty necessitates the implementation of empowerment initiatives, entrepreneurship programmes, and skill development interventions (Rosalina & Bahri, 2022; Dahlan & Ibrahim, 2021; Busari, 2022; Ibrahim & Chek, 2020).

This study posits that the factors of empowerment, entrepreneurship, and skill enhancement exert an influence on the poverty alleviation outcomes of *asnaf zakat*. The objective of this study is to investigate the effects of empowerment, entrepreneurship, and skill enhancement on the alleviation of poverty among the recipients of *asnaf zakat*.

## LITERATURE REVIEW

This section provides an extensive examination of the institutional factors that impact the long-term viability and empowerment of asnaf in Islamic societies.

### Empowerment of asnaf individuals

Al Haq, Abd Wahab, and Alam (2021) underscored the significance of fostering collaboration between zakat and charitable organisations as means to augment the economic welfare of asnaf individuals through the provision of employment and entrepreneurial prospects. According to Bahri, Muhammad, and Aslam (2021), the achievements of entrepreneurs belonging to the asnaf group. Busari (2022) posits that in accordance with the concept of community engagement, an empowerment model that integrates communal resources and collaborative efforts is advocated for. Additionally, the significance of aligning individual endeavours to empower entrepreneurs from the asnaf community with the aspirations of national development is underscored (Rani et al., 2022). Reich (2020) argued that the significant impact of philanthropic organisations and their charitable practices on the economic empowerment of individuals belonging to the asnaf community. Indeed, Rosalina and Bahri (2022) emphasise the importance of formalising the process of *zakat* distribution and cultivating partnerships with communities.

In summary, the promotion of economic empowerment among asnaf individuals necessitates the recognition of the significance of collaborative endeavours, institutional backing, and community involvement.

**Entrepreneurship of *asnaf* individuals**

Ibrahim and Chek (2020) argued the incorporation of zakat within the framework of Industrial Revolution 4.0, with *al-falah* maximization enhances the effectiveness of zakat in improving the welfare of asnaf individuals. Likewise, Dahlan and Ibrahim (2021) argued that entrepreneurship through the freemium multi-sided platform business model, with a particular emphasis on mosque kitchens, has proven to empower, enhance and employ *asnaf zakat*.

Furthermore, Fahmi, Suyitno, and Rochmiatun (2023) contended that mosque-based economic empowerment has been in the Malay world adopting the theoretical frameworks of Ibnu Khaldun's Asabiyah and Malik Bennabi's Civilization Theories. The aforementioned methodology has been instrumental in facilitating the empowerment of individuals belonging to the asnaf group within Malay Muslim communities. Through the utilisation of social cohesion and the collective power derived from these theoretical frameworks, initiatives centred around mosques have achieved notable success in improving the economic standing and overall welfare of individuals classified as asnaf.

**Skill Enhancement of *asnaf* individuals**

Skill enhancement signifies the systematic endeavour of enhancing and cultivating the knowledge, abilities, and competencies of individuals, specifically focusing on asnaf individuals (Yusoff et al., 2018; Hanafi et al., 2023). By acquiring additional skills or enhancing existing ones, individuals can broaden their range of employment prospects and augment their potential for earning higher incomes (Amin, 2022; Hanafi et al., 2023). Moreover, the enhancement of skills plays a crucial role in promoting entrepreneurship within the asnaf community. According to Yusoff et al. (2018) and Hanafi et al. (2023), individuals can establish and manage their own businesses by acquiring entrepreneurial skills in areas such as business management, marketing, financial planning, and problem-solving.

The enhancement of skills also plays a significant role in the personal development and cultivation of self-confidence among individuals classified as asnaf. The acquisition of new knowledge and abilities through this process enhances individuals' self-esteem and confidence in their own capabilities (Yusoff et al., 2018; Amin, 2022; Hanafi et al., 2023). To promote the development of skills among individuals classified as asnaf, a range of strategies encompass the implementation of training programmes, vocational education, apprenticeships, mentorship, and the provision of educational resources (Yusoff et al., 2018; Hanafi et al., 2023). The augmentation of skills can utilize contemporary technology. Dahlan and Ibrahim (2021) argue that the enhancement of skills is crucial to augment individuals' capabilities, thereby positively impacting their overall well-being. Safi, Nasir, and Dahlan (2022) have highlighted the importance of skill development in the context of the post-pandemic and digital era.

**Motivation for charity**

The ongoing inculcation of *zakat* payment and charitable donations is important. According to Jamal, Yaccob, Bartikowski, and Slater (2019), the level of religious devotion among individuals who contribute to zakat plays a significant role in motivating their philanthropic actions. Kuran (2018) postulates a robust correlation between Islam, philanthropy, and economic efficacy. According to Fahmi, Suyitno, and Rochmiatun (2023), charitable behaviour is not only prevalent in Malay Muslim societies but also in Moroccan Muslim societies. Indeed, Lambarraa and Riener (2015) recognised the impact of social and cultural factors on charitable behaviours within Moroccan Islamic societies.

Likewise, Singer (2006) underscores the notable importance attributed to charitable endeavours, including the establishment of soup kitchens. The practices have been deeply ingrained within Islamic societies for an extended period of time and possess significance in terms of offering aid and support to individuals requiring assistance. Gaining a comprehensive understanding of the historical context and cultural significance associated with charitable practices is crucial to launch initiatives aimed at empowering individuals classified as asnaf and effectively addressing their unique needs within the wider scope of Islamic societies.

**Empowerment through collaboration**

The successful eradication of poverty through the empowerment of asnaf individuals necessitates the active engagement and involvement of all relevant stakeholders. Safi, Nasir, and Dahlan (2022) emphasised the significance of the Malaysian University of the Future (UOTF) framework in the context of the post-pandemic and digital age. Shiyuti, Zainol, and Ishak (2021) argued that those zakat institutions in Malaysia have expanded their scope of *zakat* disbursement beyond the conventional model. The emphasis on entrepreneurship facilitates the exploration of innovative strategies that promote economic autonomy and sustainable empowerment among individuals classified as asnaf. Silvasti and Riches (2014) underscore the imperative of cohesive endeavours in tackling the predicament of hunger and food charity, with a particular emphasis on poverty alleviation through the lens of the right to food.

Undoubtedly, the elimination of poverty by means of empowering asnaf individuals necessitates the active engagement of all relevant parties. The concept of the *ultimate objective of the zakat fund*, *zakat* institutions, and initiatives aimed at alleviating hunger and promoting food charity collectively contribute significantly to the empowerment of asnaf individuals. Through active participation in community initiatives, the provision of entrepreneurial opportunities, and the fulfilment of basic needs, society can collaborate in efforts to enhance the economic conditions and overall well-being of individuals classified as asnaf. This collective endeavour ultimately aims to eliminate poverty.

## METHODOLOGY

This research employed a qualitative methodology, specifically personal interviews, to gather data from activists who advocate for soup kitchens driven by asnaf, which are financially supported by *zakat* and charitable organisations with an asnaf entrepreneurial orientation. The researchers employed qualitative personal interviews as means to gather the firsthand accounts and viewpoints of activists who are actively engaged in the management of entrepreneurship,

employment, and skill development for *asnaf zakat* within the community (Merriam, 2015; Ariffin & Osman, 2022; Brinkmann, 2022).

The primary rationale for employing a qualitative research design lies in its ability to effectively capture the intricate and multifaceted perspectives of activists operating within their respective domains (DeMarrais, 2004; Merriam, 2015; Brinkmann, 2022). Qualitative research is considered suitable for investigating the intricate social dynamics and individual experiences related to entrepreneurship, employment, and initiatives aimed at enhancing skills in endeavours to alleviate poverty (Flick, 2004; Haji-Othman, 2016; Larsen, 2023). The researchers utilised a purposive sampling method to choose individuals who were actively involved in stewardship initiatives focused on entrepreneurship, employment, and skill development (Merriam, 2015; Kuckartz, 2019; Lochmiller, 2021). The selection criteria were determined by evaluating the candidates' experience, knowledge, and participation in initiatives aimed at addressing the needs of asnaf zakat and impoverished individuals within the community (Merriam, 2015; Larsen, 2023).

The researchers employed open-ended interview questions to prompt participants to discuss their experiences, the difficulties they encountered, the approaches they used, and their perspectives on the efficacy and consequences of interventions related to entrepreneurship, employment, and skill development (Merriam, 2015; Larsen, 2023).

The interviews were carried out using a semi-structured approach, which provided participants with the opportunity to expand their answers. The interview data that was gathered was transcribed in its entirety, without any alterations, thus creating a textual foundation for subsequent analysis. The researchers utilised thematic analysis, a commonly employed qualitative analysis method, to discern recurring patterns, themes, and significant findings within the collected data (Flick, 2004; Merriam, 2015; Vogl, Schmidt & Zartler, 2019; Brinkmann, 20222). Recurring themes pertaining to entrepreneurship, employment, and skill enhancement for poverty alleviation were identified and analysed through a systematic process involving coding and categorization.

## FINDINGS AND DISCUSSION

The researchers posed two primary interview inquiries to three activists: (a) Could you provide a concrete illustration or personal encounter that exemplifies the influence of the asnaf-driven soup kitchen initiative, which is backed by *zakat* and charitable organisations, on the empowerment of asnaf individuals in terms of entrepreneurship, employment, and skill development? and (b) As an activist engaged in the management of entrepreneurship, employment, and skill enhancement for asnaf zakat, what are some significant challenges or barriers you have faced in the implementation of these initiatives?

According to Activist 1, their soup kitchen operates from the mosque and employs asnaf individuals identified by the mosque. The *asnaf* workers receive a daily wage for their work in the kitchen. In addition to preparing free meals for the local asnaf, the kitchen staff, who are also asnaf, take orders for premium food through digital marketing. The volunteer chef in the soup kitchen provides culinary and marketing skills to enhance *asnaf* workers abilities.

As for Activist 2, their soup kitchen operates on a university campus near the mosque. They employed *asnaf* students identified by the university's welfare unit and provide them with a daily wage for their work in the kitchen. In addition to preparing free meals for their *asnaf*

peers, the student *asnaf* workers in the kitchen also sell food at a special booth on campus. The *asnaf* students also take orders for premium food through digital marketing, serving students, university staff, and others. In addition, these *asnaf* students also earn culinary and marketing skills from a volunteer chef in the soup kitchen.

Activist 3 used an unconventional method when the *asnaf* chefs used cloud-based soup kitchen to invites *asnaf zakat* recipients to cook from their own kitchens. The *asnaf* chefs provide all the necessary raw materials and cooking stoves. The *asnaf* participants earn commissions from the food they cook and deliver it to nearby free food centres located next to a community hall. The *asnaf* chefs also offer them capital to sell premium food to the public, and the *asnaf zakat* recipients have the opportunity to attend skill enhancement programs at the *asnaf* chefs' soup kitchen centre. Based on the feedback, Table 1 summmarises the feedback from informants.

**Table 1. Summary of feedback from informants**

| Informants | Employment | Entrepreneurship | Skill Enhancement |
|---|---|---|---|
| Activist 1 | Kitchen operations | Premium food via digital marketing | Culinary and marketing |
| Activist 2 | Waged cook & helpers | Booth & digital | Networking |
| Activist 3 | Commissioned-based home kitchen | Different orders | Culinary and marketing |

The activists faced a lot of challenges as well. According to Activist 1, some of the *asnaf* who were working in the soup kitchen unexpectedly stopped showing up without giving prior notice. When the Activist followed up with them, they expressed their preference to stay at home as they found the kitchen work to be physically demanding. They preferred receiving *zakat* money without having to go through the hardships of working in the kitchen. Cooking for premium food did not interest them either, as they were not inclined towards cooking. Instead, they chose to visit other free food distribution centers to have their meals or bring packed food home. The targeted *asnaf* participants said they desire for a simpler life, questioning the need to put in so much effort when their basic needs could be met in an easier way.

In the experience of Activist 2, the asnaf individuals working in the soup kitchen struggle with the pressure from customers, particularly from among the asnaf community, who criticize the free food as being unsatisfactory and not meeting their taste preferences. Additionally, the seed money provided to them for kitchen entrepreneurship initiatives is not being utilized to its full potential.

As for Activist 3, the *asnaf* participants who are working as the crew in the soup kitchen express their dissatisfaction with the current setup, perceiving it as merely charity work with earnings that fall below market standards. Feeling unhappy with their financial situation, they decided to report the issue to the labour office. As a result, the soup kitchen is compelled to formalize its employment, adhering to the regulations and requirements set by the labour office. Efforts to strike a balance between fulfilling legal obligations and maintaining financial stability are essential. Exploring cost-effective strategies, such as seeking *pro bono* legal

assistance or collaborating with organizations specializing in employment support, can help mitigate the financial burden associated with formal employment. Additionally, efforts to enhance the efficiency and effectiveness of operations within the soup kitchen, such as streamlining processes and optimizing resource allocation, can contribute to minimizing costs and maximizing impact.

In conclusion, the interviews with the activists shed light on the diverse approaches taken by soup kitchens in empowering asnaf individuals through entrepreneurship, employment, and skill development. While each activist's approach differs, they all aim to support the asnaf community through the utilization of *zakat* and charitable organizations. Activist 1 operates a soup kitchen from a *masjid* (a place of worship for Muslims) employing *asnaf* individuals identified by the *masjid*. He provides wages for kitchen work and offers culinary and marketing skills training. Activist 2 runs a soup kitchen on a university campus, employing *asnaf* students identified by the university's welfare unit. He also provides wages, along with opportunities for culinary entrepreneurship and marketing. Activist 3 utilizes a cloud-based model, inviting *asnaf zakat* recipients to cook from their own kitchens, providing necessary resources and commissions for their efforts. However, the activists also faced significant challenges. Activist 1 encountered *asnaf* workers who preferred receiving zakat money without working in the kitchen, and some lost interest in cooking or providing premium food. Activist 2 dealt with criticism from *asnaf* customers regarding the quality of free food and underutilization of seed money for entrepreneurship initiatives. Activist 3 had to navigate the transition to formal employment due to a report to the labour office, resulting in financial strain for the soup kitchen due to limited donations.

Addressing these challenges requires a comprehensive approach, including community engagement, advocacy, and innovative fundraising strategies. Raising awareness about the importance of supporting soup kitchens, fostering community ownership, and diversifying funding sources can help ensure sustained operations and impactful service to the *asnaf* community. Efforts to streamline operations, optimize resource allocation, and seek cost-effective solutions can alleviate financial burdens while maintaining legal obligations. By addressing these issues, soup kitchens can continue empowering asnaf individuals and serving their needs effectively.

## CONCLUSION

The results of this qualitative study provide valuable insights into the role of empowerment, entrepreneurship, and skill enhancement initiatives in addressing poverty among the hardcore poverty-stricken asnaf. The findings emphasize the effectiveness of soup kitchens supported by *zakat* and charities, which not only provide meals but also create employment opportunities for asnaf individuals. The inclusion of entrepreneurial slots for selling premium food enables asnaf to generate income and improve their economic well-being. Additionally, skill enhancement programs, such as food internships, contribute to enhancing the culinary skills of asnaf individuals. The study underscores the importance of a comprehensive approach that involves community engagement, advocacy, and innovative fundraising strategies. By raising awareness about the significance of supporting soup kitchens and fostering community ownership, sustainable operations and impactful services can be ensured for the *asnaf* community. Diversifying funding sources and optimizing resource allocation can help alleviate

financial burdens while adhering to legal obligations. By addressing these challenges and implementing the findings from this study, soup kitchens can continue to empower *asnaf* individuals and effectively serve their needs. These initiatives play a vital role in alleviating poverty, fostering entrepreneurship, and enhancing skills, ultimately contributing to the overall well-being and economic stability of the hardcore poverty-stricken *asnaf* population.

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# SYNERGISTIC COLLABORATION AMONG ZAKAT INSTITUTIONS FOR ENHANCING FOOD SECURITY

**Muhammad Lawal Maidoki [1*]**
**Salame Aminu Haliru [2]**

[1,2] Sokoto State Zakat and waqf (Endowment) Commission (SOZECOM), Abdul-Rahman Al-Zaid (Dendo) Road, Off Sultan, Ibrahim Dasuki Rd, 840212, **Sokoto**, Nigeria (sozecomnigeria@gmail.com).
*Corresponding Author (Email: lawalmaidoki@gmail.com, salame4040@gmail.com).

***Abstract:*** *Food security has been a critical issue on a global scale, particularly for marginalised communities and regions that have faced poverty and limited access to healthy food. This study investigated the potential synergy among Zakat institutions in efficiently addressing food security concerns. The study employed a comprehensive review of literature and scholarly works to analyse the role of Zakat institutions in poverty reduction and social welfare. The review of available literature emphasised the necessity for synergy among these institutions in improving food security outcomes. This study highlighted the potential of Zakat institutions to collaboratively address food security concerns by sharing resources, expertise, and strategies. By fostering synergies among these entities, achieving more comprehensive and sustainable solutions has become possible, thereby advancing the broader goals of poverty alleviation and social welfare enhancement. This research aimed to create effective policies that would have maximised Zakat's influence in ensuring food security for vulnerable communities by offering insights into the findings.*

***Keywords:*** *Synergy, Zakat Institutions, Food Security*

## INTRODUCTION

Food security is the state where all people have physical, social, and economic access to adequate, safe, and nutritious food to always suit their dietary needs and food choices for an active and healthy life (FAO, 2019). In other words, it is the state of having consistent access to sufficient, affordable, safe, and nutritious food to live a healthy and active lifestyle (Jones et al., 2020). On the other hand, food security is a crucial concern for society and governments globally. Producing adequate food while addressing poverty, inequality, distribution, infrastructure, and sustainable agriculture practises is critical to achieving food security (Brown et al., 2021).

Food security improves general well-being, lowers malnutrition and hunger-related diseases, and promotes economic development (World Bank, 2022). Food security is critical since it is the cornerstone of stable civilisations and affluent nations.

Zakat, a central Islamic concept, is an essential charity for religious support and one of Islam's Five Pillars. It involves earmarking a portion of one's wealth to benefit those in need, often at a 2.5% (Quran 9:60; Al-Bukhari & Muslim, Sahih). Zakat helps alleviate destitution and encourages wealth redistribution among the Muslim community, cleansing financial possessions and maintaining community balance (Quran 9:103; Al-Qaradawi, 2009). Bestowing Zakat, guided by Islamic teachings, carries excellent spiritual and ethical weight, representing an effort to complete religious and moral commitments. This noble act of philanthropy serves two functions: it is an act of worship and a route for amassing spiritual reward (Al-Bukhari, Sahih; Ibn Qudamah, Al-Mughni).

Zakat is mainly administered through benevolent institutions like charity groups, mosques, and other communal conduits. It is critical to distinguish Zakat from other types of discretionary charity

known as sadaqah, which Muslims are also exhorted to provide to people in need (Quran 2:261-273; Al-Qaradawi, 2005). The interaction of Zakat and Sadaqah harmonises social welfare and individual generosity, strengthening the Islamic attitude of compassion and community cooperation.

A prominent Islamic teaching concept, Zakat promotes socioeconomic equality and societal solidarity. It can assist in addressing food security issues but will require additional resources and collaboration across Zakat institutions (Gumel et al., 2021).

Thus, this study aims to investigate the potential for synergy among Zakat institutions to improve food security by assessing their collaboration and coordination. Policymakers, practitioners, and institutions may establish methods to maximise Zakat's effect and promote the well-being of marginalised groups by identifying essential elements.

## RESEARCH OBJECTIVES.

The primary objective of this research is to investigate the concept of synergy among Zakat institutions and its potential to enhance food security.

## REVIEW OF THE STUDY

Food security is vital to human well-being and remains a global issue, particularly in developing countries (Martin-Shields & Stojetz, 2019). Zakat, an Islamic religious obligation, is essential in poverty relief and social welfare programmes. Through synergistic partnerships, zakat organisations can contribute to improving food security with their enormous networks and resources. This review aims to investigate existing research on synergistic collaboration across Zakat institutions and its impact on improving food security.

### Zakat Institutions and Their Role in Poverty Alleviation:

Zakat institutions play an essential role in poverty reduction by collecting and distributing Zakat funds in conformity with Islamic principles (Herianingrum et al., 2023). These institutions prioritise poverty eradication and social welfare programmes as intermediaries between the wealthy and the poor. With their broad networks, financial resources, and experience, Zakat institutions are ideally positioned to contribute significantly to food security initiatives (Miah, 2021).

One of the significant advantages of Zakat institutions is their extensive networks, which enable them to reach a wide range of beneficiaries. These networks include individuals, businesses, and other organisations contributing to Zakat funds. Tapping into such networks allows Zakat institutions to mobilise substantial financial resources for poverty alleviation initiatives (Maidoki, 2022).

Moreover, Zakat institutions possess valuable expertise in managing and administering Zakat funds. This expertise ensures the effective and efficient allocation of resources to those in need. By employing rigorous mechanisms for fund management, these institutions can maximise the impact of Zakat contributions and ensure that they reach the most deserving recipients (Saad et al., 2016). In recent years, there has been a growing recognition of the potential of Zakat institutions to address food security challenges. Poverty often results in limited access to nutritious food, leading to malnutrition and related health issues. With their focus on poverty alleviation, Zakat institutions can play a vital role in promoting food security

by supporting initiatives such as food banks, the distribution of food baskets, and agricultural projects targeting vulnerable communities (Widiastuti et al., 2022).

For instance, the Al-Khair Foundation in the United Kingdom has been actively engaged in various poverty alleviation programmes, including initiatives to address food insecurity. The foundation has significantly impacted food support for disadvantaged individuals and families through collaborations with local authorities, charities, and food banks.

In conclusion, Zakat institutions serve as intermediaries between the affluent and people in need, focusing on poverty alleviation and social welfare programmes. With extensive networks, financial resources, and expertise, they are well-positioned to contribute to food security initiatives and other poverty alleviation measures. The potential of Zakat institutions in addressing poverty and food insecurity is increasingly being recognised, and their role in promoting social welfare continues to gain prominence.

**Food Security Challenges**

Food security challenges continue to be global, necessitating collaborative action from a wide range of stakeholders (FAO, 2020; IFAD, 2021). In this context, Zakat institutions, based on Islamic ideals of charity and social justice, are critical in resolving food poverty within Islamic countries (Quran, 2:177). We can successfully fight food security concerns by developing synergistic teamwork among these institutions (Eicher-Miller & Fialkowski, 2020).

Collaboration across Zakat institutions has the potential to produce more durable and comprehensive solutions, eventually helping disadvantaged communities and increasing long-term food security (Ismail & Hasan, 2019). The combined efforts of these institutions can address different aspects of food insecurity, such as availability, access, utilisation, and stability (WFP, 2015). For example, collaboration on agricultural and livelihood initiatives can boost food production, generate revenue, and improve access to healthy food.

Further investigation is needed to broaden the knowledge base and ensure the effectiveness of partnerships among the Zakat institutions. Best practices and areas for improvement can be identified through assessments of existing activities and comparisons across different geographies. Collaboration may assist in reducing food poverty in Islamic communities, protect vulnerable individuals, and promote long-term development (Lubis et al., 2019).

The Significance of Synergy among Zakat Institutions

Synergy among zakat institutions plays a pivotal role in proficiently managing zakat funds and attaining their broader socioeconomic objectives. Zakat, acknowledged as one of the Five Pillars of Islam, constitutes an obligatory form of charity that Muslims are mandated to provide, aimed at aiding the less privileged members of society. The establishment of an effective synergy among zakat institutions engenders a host of noteworthy advantages (Ansoriyah et al., 2022)

Zakat institutions collaborate to optimise resource allocation and utilisation, addressing societal needs like poverty alleviation, education, and healthcare. This synergy prevents redundant efforts and resource wastage, impacting essential services more profoundly. Moreover, collaborative endeavours foster opportunities to augment capabilities within zakat institutions. Sharing knowledge, exemplary practices, and experiences among institutions

promotes professional development and enhanced organisational capacities (Malik, 2020). This empowerment, in turn, equips these institutions to better cater to their beneficiaries and broaden their outreach.

The synergy among zakat institutions facilitates a comprehensive approach to poverty alleviation. By forming alliances with other entities, such as non-governmental organisations (NGOs), governmental agencies, and community groups, zakat institutions are better positioned to tackle the underlying causes of poverty, transcending temporary relief efforts (Widiastuti et al., 2022). This strategy culminates in the formulation of initiatives that are more sustainable and impactful.

Additionally, Collaborative efforts in zakat institutions foster transparency, accountability, and improved resource allocation, minimising redundancy and enhancing organisational capabilities. This collective approach enhances public trust and confidence, enhancing the effectiveness of zakat institutions in achieving socioeconomic objectives.

Opportunities for Collaboration

Zakat, a fundamental tenet among the Five Pillars of Islam, underscores the duty of financially stable Muslims to allocate a portion of their wealth to needy individuals (Qur'an 9:60; Al-Bukhari, Book 24, Hadith 486). To facilitate this noble endeavour, both governmental and non-governmental Zakat institutions have emerged, entrusted with the collection and equitable dissemination of these funds to eligible recipients. Although these entities operate independently, the prospect of collaboration presents an avenue for optimised resource utilisation and enhanced outcomes.

Pooling financial resources from diverse Zakat institutions can augment the pool of funds available for distribution (Ahmad, 2019). Collaborative initiatives can encompass establishing joint funds, co-financing projects, or exchanging surplus resources. Such an approach can facilitate broader-scope interventions, effectively tackling more extensive societal challenges and providing sustainable assistance to marginalised communities(Hambari et al., 2020).

Coordination of operational activities across Zakat institutions can yield streamlined processes, minimising redundancy and elevating overall efficiency. This encompasses the adoption of shared data management systems, the standardisation of recipient assessment protocols, and the initiation of joint capacity-building endeavours. Collaborative operational measures warrant that the institutions' endeavours yield optimal impact (Zaini et al., 2022).

Furthermore, research collaborations can deepen Zakat institutions' comprehension of evolving socioeconomic dynamics and effective intervention strategies. By sharing data, insights, and findings, institutions can collectively adapt to changing circumstances and craft evidence-based initiatives addressing the root causes of impoverishment (Zadjuli et al., 2020).

Technological innovations can potentially transform Zakat institutions by integrating digital platforms, blockchain, and data analytics for aid. These alliances attract tech-savvy benefactors while also increasing public trust. Strategic partnerships amongst Zakat institutions can help address social issues like education, healthcare, and employment. Cross-border collaboration and information sharing can help to improve social justice. However, difficulties such as diverse institutional arrangements may occur.

**Coordinated Outreach and Targeting**

Zakat institutions operate in various geographic and demographic circumstances and are essential in reducing food poverty in their communities. Consolidating these initiatives through coordinated outreach and collaboration emerges as a strategic method to increase their overall effect. Collaborative efforts provide a framework for coordinated resource allocation, allowing for more efficient distribution of food aid to needy communities. Furthermore, such collaborations encourage exchanging best practices and creative tactics, increasing food security programmes' overall success (Sumai et al., 2019).

Finally, coordination across Zakat institutions increases resource sharing, food security efforts, and the quality and quantity of food distribution. This technique streamlines processes, provides for economies of scale, and allows institutions to learn from one another's accomplishments, resulting in more sustainable solutions. Coordination improves food security programmes by encouraging collaborative intelligence and accountability while addressing multidimensional issues.

**Knowledge Sharing and Capacity Building:**

Food security initiatives need collaboration among Zakat institutions. Key components include knowledge sharing and capacity improvement. Sharing vital information and experiences is what knowledge sharing entails, whereas building capacities gives the required skills and competencies. This collaborative effort enhances decision-making and resource allocation, resulting in a better knowledge of food security. Sharing successful projects and new techniques strengthens project management, logistics, and impact evaluation capabilities, resulting in a more secure and sustainable food future (Hdeel Abdelhady, 2012; Ismail & Hasan, 2019).

**Advocacy and Policy Influence:**

Advocacy and policy influence are critical in increasing the overall impact of Zakat institutions' combined efforts on food security. These institutions can provide an enabling framework for effectively resolving food insecurity concerns by promoting favourable policies and influencing decision-makers (Hossain et al., 2019).

Zakat institutions may promote food security by undertaking thorough studies, developing synergies with government agencies and non-governmental organisations, and boosting public awareness. This collective effort can potentially increase the credibility and effect of policy initiatives. Zakat institutions can successfully refocus their advocacy operations for maximum policy influence by fostering a suitable environment for addressing food insecurity problems. This strategy has the potential to result in good policy outcomes and more excellent public support for food security (Ibrahim et al., 2021).

**Maximising Impact: Strategies for Synergy**

Constructing a centralised digital platform or network is vital for increasing synergy among Zakat institutions. A platform of this type can function as a centre for communication, resource sharing, and knowledge exchange. Zakat institutions can use a centralised platform to simplify their operations, share real-time information, and increase collaboration among numerous

stakeholders (Johari et al., 2022). This method is consistent with the assumption that excellent communication and coordination are required for collaborative goal achievement.

Collaborative programme design, on the other hand, is an essential method for promoting synergy within Zakat institutions. These institutions may utilise their different strengths and skills to generate more comprehensive and impactful interventions by planning and delivering programmes together (Fadilah et al., 2019). This strategy guarantees that resources are optimised and that efforts are not duplicated. Collaborative programme design generates a sense of shared responsibility and ownership across Zakat institutions, resulting in a more comprehensive and practical approach to solving issues such as food security.

Furthermore, regularly analysing the cumulative impact of joint projects is an essential method for increasing synergy among Zakat institutions. Impact evaluation gives valuable insights into the success of collaborative activities and identifies development opportunities (Laallam et al., 2020). Zakat institutions may make educated judgements, adapt their tactics, and ensure that their efforts match their intended aims by evaluating and assessing the outcomes of joint activities.

Furthermore, collaborating with governmental agencies, non-governmental organisations (NGOs), and other stakeholders is essential for increasing Zakat institutions' impact on policymaking and resource distribution. Zakat institutions may expand their reach and influence in crafting policies that address social concerns by developing strong advocacy and collaborations (Noor & Bin, 2023). These collaborations allow expertise sharing, resource mobilisation, and systemic transformation.

To summarise, maximising synergy among Zakat institutions necessitates a comprehensive strategy that includes creating a centralised platform, collaborative programme design, impact evaluation, advocacy, and collaborations. Using these tactics, Zakat institutions may improve their collective efforts, foster innovation, and produce a more unified and effective response to social demands. These tactics not only help to enhance specific institutions, but they also help to achieve the larger objective of establishing a more equal and affluent society.

## CONCLUSION

Food security is a major worldwide issue, particularly for disadvantaged people and areas struggling with poverty and limited access to healthy food. This study explores the prospect of leveraging Zakat institutions' collective capacity to solve these food security challenges successfully. Zakat, a critical component of the Islamic humanitarian framework, is crucial in poverty alleviation and social welfare improvement. This research endeavour aims to highlight the latent potential for inter-institutional collaboration among Zakat bodies, highlighting the numerous benefits of a synergistic approach.

## RECOMMENDATIONS

1. The World Zakat and Waqf Forum (WZWF) should establish a unique goal for zakat institutions, focusing on facilitating smooth communication both within and outside the forum.
2. To further strengthen this collaboration, it is critical to facilitate the interchange of information and skills across these institutions, generating a solid synergy among them.

3. The World Zakat and Waqf Forum (WZWF) should explore establishing a centralised digital platform or network as a critical approach for increasing synergy among Zakat institutions.

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# PARAMETER UJRAH DALAM KEWANGAN SOSIAL ISLAM

## *Ujrah Parameter in Islamic Social Finance*

**Mohd Zubir Awang [1*]**
**Wan Mohd Yusof Wan Chik [2]**
**Nor Faridah Mat Nong [3]**

[1,2] Fakulti Pengajian Kontemporari Islam, Universiti Sultan Zainal Abidin
[3] Fakulti Pengajian Islam Universiti Kebangsaan Malaysia
*Corresponding Author (Email: azuber_dq@hotmail.com)

**Abstrak:** *Diskusi berkaitan Parameter Ujrah, kadar upah atau kos pengurusan bagi instrumen Kewangan Sosial Islam (KSI) semasa sering dilihat tidak konsisten apabila melibatkan kewangan dalam kebajikan sosial Islam kerana masih kurang diberi perhatian terhadap kadar yang sewajarnya bertepatan mengikut syariah. Parameter Ujrah didiskusikan dalam konteks industri kewangan Islam yang berorientasikan keuntungan kerana transaksi dalam perbankan Islam menumpukan kepada keuntungan yang halal. Justeru, kajian ini bertujuan untuk menganalisis kadar upah bagi kontrak-kontrak KSI semasa khususnya dalam penentuan parameter Ujrah. Secara terasnya maqasid akad bagi KSI perlu bermotifkan kebajikan bukan keuntungan, sebagaimana akad-akad kewangan Islam yang bermotifkan keuntungan seperti Ijarah, Murabahah, Musharakah dan lain-lain. Kajian ini menggunakan pendekatan kualitatif dan temu bual separa berstruktur bagi memperoleh data. Seterusnya data dianalisis secara analisis kandungan dan deskriptif. Dapatan kajian menunjukkan kemungkinan terdapat pengambilan kadar upah yang berbeza-beza terhadap sumber KSI dan memerlukan garis panduan penggunaan sumber dan parameter ujrah yang boleh di kuatkuasakan oleh pihak ulil amri pemerintah.*

**Kata Kunci**: *Parameter Ujrah, Kadar Upah, Kewangan Sosial Islam, Ulil-Amri, Kebajikan*

***Abstract*****:** *Discussions related to Ujrah Parameter, wage rates or management costs for current Islamic Social Finance (ISF) instruments are often seen as inconsistent when involving finance in Islamic social welfare because there is still less attention given to the rates that should coincide with the determination of Shariah. Ujrah parameter is discussed within profit-oriented of Islamic financial industry since Islamic banking focuses on halal profit. Hence, this study aims to analyze the rate of fees for current contracts in ISF, specifically focusing on the core determination of the Ujrah parameter. In its essence, the maqasid al-akad (objectives of the contract) for ISF should be based on welfare rather than profit, similar to profit-oriented Islamic financial contracts such as Ijarah, Murabahah, Musharakah, and others. This study adopts a qualitative approach and semi-structured interviews to obtain data. Subsequently, the data is analyzed using content and descriptive analysis. The findings of the study might indicate that the various charge rate applied on the source of ISF and it requires a guideline and Ujrah parameter on the utilization of ISF mandated by ulil amri or authority.*

***Keywords:*** *Ujrah Parameter, Wage Rates, Islamic Social Finance, Ulil Amri, Welfare*

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## PENDAHULUAN

Kewangan sosial Islam adalah salah satu bentuk pendekatan kewangan semasa yang berkembang secara meluas dan menjadi sebahagian daripada produk kewangan Islam masa kini. Kewangan Sosial Islam (KSI) dan Kewangan Islam diaplikasikan dengan dua motif yang berbeza menurut maqasid akad serta fungsi masing-masing. Pelaksanaan kewangan sosial Islam asasnya bermotifkan kebajikan manakala kewangan Islam bertujuan keuntungan. Pensyariatan kontrak dalam kedua-dua bentuk instrumen ini juga menunjukkan maqasid akad berbeza di antara satu sama lain. Keistimewaan syariah dalam mempelbagaikan jenis-jenis akad mempunyai peranan yang tersendiri bagi memudahkan keperluan transaksi manusia yang pelbagai dan sentiasa berubah-ubah selari dengan perkembangan zaman. Menurut Md Sapir (2020) terminologi kewangan sosial Islam masih baru pelaksanaannya di Malaysia dan menjadi satu komponen Bank Negara Malaysia (BNM) mencapai objektif Syariah bagi kebajikan sosial yang lebih baik.

Konsep sedekah dan infak merupakan konsep awal yang terdapat dalam kebajikan sosial Islam sinonimnya berkembang menerusi institusi zakat, sedekah, baitulmal dan juga wakaf. Secara tradisional, ianya dilaksanakan menerusi bentuk berasaskan Institusi dalam mengangkat objektif kebajikan melalui konsep kerjasama dan saling membantu di antara dua pihak seperti *qard* (pinjaman) dan *kafalah* (jaminan) bertujuan untuk memberi bantuan kepada masyarakat Islam dari sudut keperluan kebendaan. Hal ini dapat dilihat dengan pengkategorian *fuqaha* terhadap konsep *Tabarru*$^{c}$ yang mengelaskan jenis-jenis wakaf, hibah, takaful, wasiat dan seumpamanya dalam sumbangan derma secara kebajikan sosial dalam kerangka Tabarru' itu sendiri. Menurut *al-Mausu*$^{c}$*ah al-Fiqhiyyah al-Kuwaitiyyah* (2008), *Tabarru*$^{c}$ didefinisikan sebagai usaha seorang *mukallaf* mengeluarkan harta atau manfaat kepada selainnya pada masa sekarang atau di masa akan datang tanpa sebarang balasan dengan niat berbuat kebajikan dan amal makruf. Jadi, terasnya adalah amalan kebajikan yang disalurkan kepada masyarakat dalam bentuk instrumen kewangan sosial Islam.

Amalan kebajikan sosial dalam kontrak-kontrak pelaksanaan instrumen kewangan sosial Islam semasa telah berkembang luas di Malaysia. Kontrak kewangan sosial Islam dijalankan menerusi pelbagai instrumen berbentuk wakaf, sedekah, hibah, takaful dan lain-lain. Pertumbuhan tersebut memberi peluang yang lebih luas kepada institusi kerajaan, swasta mahupun *Non-Governmental Organization* (NGO) mengambil bahagian dalam melaksanakan kewangan sosial Islam. Meskipun demikian, bentuk dan proses kebajikan sosial tersebut memerlukan tenaga dan usaha pekerja untuk direalisasikan kerja kebajikan serta memerlukan dana pengurusan dan upah pekerja. Pelbagai faktor penetapan caj pengurusan dan upah telah dikenal pasti boleh menentukan penetapan kadar komisen yang di caj dalam satu-satu misi kebajikan. Menurut Mohd salleh et al. (2021), empat faktor menyebabkan berlakunya pengambilan upah antaranya upah amil zakat, keputusan pihak atasan, rujukan daripada mufti, institusi zakat dan NGO yang lain termasuk kos projek dan pengurusan. Meskipun demikian, tetap berlaku pengambilan upah yang bercampur dengan konsep keuntungan dan kebajikan serta meletakkan upah dan caj yang berbeza-beza terhadap kerja kebajikan yang dilakukan dalam satu-satu misi. Umpamanya projek takaful dengan akad hibrid dalam kerja kebajikan menerusi instrumen seperti wakaf dan zakat masih terdedah kepada persoalan berkaitan syariah, kos pengoperasian mahupun perundangan (Nik Abdul Rahim et al., 2019). Begitu juga instrumen Takaful di Malaysia masih dibelenggu dengan isu syariah, operasi, undang-

undang dan kos (Ahmad et al. 2023). Justeru, perlaksanaan kontrak kebajikan sosial yang dijalankan masih menuntut kepada penilaian jelas dalam persoalan syariah khususnya terhadap konsep *ujrah* bagi kontrak-kontrak KSI tersebut. Syariah jelasnya meletakkan keseimbangan kebajikan dalam setiap kontrak KSI dengan keterikatan *maqasid* syariah yang bersifat umum mahupun khusus.

## KEWANGAN SOSIAL ISLAM DAN *MAQASID* SYARIAH

Kewangan sosial Islam diperkenalkan secara meluas di Malaysia. Penggunaannya menjadi alternatif penting kepada kebajikan sosial dan pertumbuhan ekonomi dalam negara. Pasaran yang lebih luas sudah pasti akan menjadi keutamaan perkembangan KSI semasa. Perkara ini mesti dinilai selari dengan objektif kebajikan sosial dan *maqasid* kontrak-kontrak kewangan sosial Islam itu sendiri. Menurut al-Binjuwaini (2019), Ibn Asyur menekankan kepada empat Maqasid Syariah yang utama bagi kontrak-kontrak kewangan Islam iaitu: untuk memperbanyakkan kebajikan dengan penglibatan kepentingan awam dan individu; amal kebajikan sumbangan mewujudkan jiwa yang tulus dan tidak disertai kekacauan; sebagai memperluas bentuk kontrak yang pelbagai mengikut tujuan dan kehendak para dermawan, dan; menjadikan bentuk sumbangan disampaikan kepada golongan selayaknya menerima kebajikan. Keperluan KSI membuktikan objektif yang jelas terhadap hak penderma dan penerima manfaat yang perlu ditekankan dan mengikut ketetapan *maqasid* syariah dalam setiap kontrak-kontrak yang terdapat di dalamnya yang bersifat umum dan khusus. Perkara yang hampir sama dinyatakan oleh al-Haniti (2017) bahawa *maqasid* syariah dalam kerja kebajikan merangkumi objektif kontrak-kontrak bersifat *taabbudi*, saling membantu, pertumbuhan dan jana ekonomi. Kesemua *maqasid* tersebut mengutamakan kebajikan sosial secara keseluruhannya. Manakala dari sudut pelaksanaan kontrak KSI bagi keadaan tempoh masa bagi kontrak- dibahagikan kepada dua keadaan yang utama iaitu bersifat segera '*fawri'* dan berterusan sepanjang masa '*mustamir'* (Solih, 1981:133). Sebagai contoh, konsep zakat pelaksanaan yang perlu disegerakan, manakala kontrak waqaf boleh dilaksanakan sepanjang tahun. Oleh itu, amal kebajikan juga perlu diteliti dengan kebajikan yang bersifat lazim dan tidak lazim mahupun secara terhad atau sebaliknya.

## KONSEP *UJRAH* MENURUT SYARIAH ISLAM

Kontrak *Ijarah* atau sewaan boleh berlaku dalam dua bentuk iaitu bayaran terhadap penggunaan manfaat barang yang di sewa dan kedua bayaran atas perkhidmatan yang di terima. Konsep *ujrah* yang dibincangkan di sini merujuk kepada bayaran perkhidmatan ataupun upah yang dikenakan dalam melaksanakan misi kebajikan sosial. Menurut Ahmad Al-ᶜAyid et al. (1988) *Ujrah* atau *al-ajr* didefinisi upah ataupun bayaran yang diterima berdasarkan usaha kerja yang dilakukan, imbuhan, balasan baik, pahala dan mahar perkahwinan. Perkataan *al-ajr* dinyatakan dalam Al-Quran melebihi seratus kali ulangan turut menjelaskan pengertian berkaitan ganjaran dan balasan di dunia '*al-Ajr al-Dunyawiah'* dan ganjaran di akhirat '*al-ajr al-Ukhrawiah'*. Mustafa Bugha (2005) membezakan antara ujrah upah di dunia dan *al-ajr* upah di akhirat. Selain itu juga ditakrif sebagai *'iwadh* iaitu ganti terhadap sesuatu dalam bentuk upah, ganjaran, bayaran, yuran, nafkah, caj, gaji, pampasan malah juga pahala (al-Baalbaki,1995). Manakala Abdurahman Abdul Qadir pula mentakrifkannya sebagai bayaran upah yang diberikannya oleh *Musta'jir* kepada *Mu'ajir* ke atas manfaat servis yang didapati

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dari '*ayn Ijarah* atau pekerjaan dan perkhidmatan yang dilakukan oleh *Mu'ajir*. Takrifan *Fuqaha* selari dalam memberikan pengertian *Ujrah* iaitu bayaran upah yang diberikannya oleh *Musta'jir* kepada *Mu'ajir* bagi manfaat yang diperolehi.

Kesimpulannya, takrif-takrif di atas dapat dirumuskan bahawa *Ujrah* merupakan bayaran upah yang diberikan oleh seseorang yang menerima manfaat kepada pekerjaan sebagai imbal balas terhadap usaha yang di lakukannya. Perbincangan tentang kontrak *Ujrah*, justifikasi syariah dan syarat-syarat pelaksanaannya tidak dapat lari daripada merujuk kepada apa yang telah digariskan oleh para sarjana tentang kontrak *Ijarah*, kerana *Ujrah* adalah salah satu pecahan di bawah kontrak tersebut. Perbincangan mengenai kontrak *Ujrah* adalah sama seperti dinyatakan oleh para sarjana kerana *Ujrah* adalah pecahan kontrak *Ijarah* iaitu *Ijarah Al-'Amal* dan *Ijarah Al-'Ain.*

Terdapat dasar hukum berkaitan kebolehan kontrak Ujrah untuk dilaksanakan dalam setiap pekerjaan yang dilakukan. Perkara ini disebutkan di dalam Al-Quran, surah al-Qasas 28, 26) yang bermaksud:" Salah seorang dari wanita itu berkata, wahai bapakku ambillah ia sebagai pekerja kita, karena orang yang paling baik untuk dijadikan pekerja ialah orang yang kuat dan boleh dipercayai". Terdapat juga peristiwa di zaman Nabi Muhammad SAW yang menunjukkan keharusan transaksi ujrah dalam kontrak KSI antaranya: Riwayat hadith yang menceritakan keharusan mengambil caj dalam mengurus harta wakaf sebagaimana amalan para sahabat RA antaranya Umar Al-Khattab menguruskan wakaf dengan mengambil daripadanya (hasil harta wakaf) secara baik serta menjamu sahabat dan sebagai harta miliknya. Begitu juga hukum terhadap keharusan orang yang menerima perkhidmatan agar segera membayar upah kepada pekerja tersebut. Begitu juga amalan pemberian upah juga turut dilakukan sendiri oleh Rasulullah SAW. Hadis berkaitan Abu Mahzurah yang diriwayatkan oleh Sunan al-Nasai (632) Kitab *al-Azan*, bab *al-Azan fi al-safar* tentang pemberian upah baginda SAW daripada seuncang wang perak. Perkara ini juga menunjukkan keharusan upah pada pekerjaan sebagai muazzin[1], rawatan dengan bacaan Al-Quran mahupun pengajaran Al-Quran. Justeru, berdasarkan keadaan tersebut menunjukkan imbuhan ataupun upah adalah perkara yang diharuskan (Abdul Wahab & Suliaman, 2017). Penentuan hukum secara *ijma'* juga telah disepakati oleh para *fuqaha* dengan penetapan *Ujrah* sebahagian kontrak yang dibolehkan syarak (Hama, 2013)

Meskipun demikian, perbincangan *Ujrah* turut diteliti daripada dua sudut sama ada upah terhadap pekerjaan yang dilakukan dan upah yang di ambil bagi tujuan bayaran pengurusan. Menurut al-Kathiri (2016) dan Majlis Fatwa Jordan (2015) kebenaran mengambil upah atas usaha kerja yang dilakukan adalah termasuk dalam kerja amal kebajikan yang mesti diberi imbalan. Namun bayaran yang diambil untuk tujuan pengurusan kepada sesebuah badan dan institusi kebajikan memerlukan justifikasi yang lebih terperinci. Terdapat dua hukum berkaitan caj bagi kos pengurusan. Sekiranya pekerja kebajikan memberi keizinan kepada badan kebajikan untuk mengambil bayaran, maka keharusan bergantung kepada kesepakatan atas ketetapan kerja yang dilakukan. Sekiranya badan tersebut tidak memperoleh keizinan daripada pekerja, sebahagian ulama mengharuskan untuk mengenakan caj kerana termasuk

[1] "Sesungguhnya yang paling wajar untuk kamu ambil imbuhan (upah) adalah Kitab Allah" (Sahih Al-Bukhari, Kitab al-*Buyu'*, bab *al-syarti birukyati biqatiin mina alghanam* ).

dalam bentuk upah yang bersifat umum terhadap setiap pekerjaan mengikut tujuan misi-misi yang dilaksanakan. Manakala sebahagian ulama mencegah dan melarang untuk mengambil caj mahupun upah terhadap pengurusan. Larangan tersebut kerana kerja kebajikan hanya salah satu carabagi tujuan bentuk sedekah kebajikan yang dapat sampai kepada golongan fakir dan miskin serta yang memerlukan.

## APLIKASI *UJRAH* (FI & CAJ) DALAM KEWANGAN SOSIAL ISLAM DI MALAYSIA

Kerja kebajikan sosial yang melibatkan institusi kewangan Islam, Masjid, surau dan badan kebajikan telah berkembang secara meluas di Malaysia. Pelbagai program dianjurkan untuk menyalurkan bantuan kepada pihak yang selayaknya. Dengan demikian, sebahagian pihak menetapkan bentuk *Ujrah* sebagai upah, ganjaran atau komisen sama ada kepada pekerja kebajikan mahupun pengurusan. *Ujrah* yang biasa di praktis adalah dalam kontrak majikan membayar gaji kepada pekerja. Terdapat syarikat yang berorientasikan keuntungan melaksanakan usaha membayar gaji kepada pekerja dengan kadar upah yang berbeza-beza berdasarkan kemampuan kewangan masing-masing. Maka dari sudut perundangan syariah, *ujrah* merujuk kepada bayaran gaji yang setimpal dengan kerja yang dilakukan. Kadar gaji dipersetujui secara bersama di antara majikan dan pekerja serta bergantung kepada terma dan syarat yang dipersetujui secara bersama. Bagi kadar *ujrah* dalam pengurusan sumber KSI seperti sumber zakat, wakaf, sedekah dan lain-lain mestilah berasaskan kepada garis panduan syariah supaya penggunaan sumber tersebut bertepatan dengan *maqasid akad*. Keadaan ini juga termasuk pengurus sumber KSI yang perlu memastikan impak maksimum penggunaan sumber tersebut dapat disampaikan kepada golongan yang layak menerima manfaat. Dalam masa yang sama tadbir urus yang baik dalam pengurusan dana KSI di perlukan supaya tidak berlaku penyelewengan dan salah guna sumber dari pihak pengurusan KSI.

Di Malaysia, kerajaan menjadi *ulil amri* bertanggungjawab mengawal selia sumber-sumber KSI. Agihan kuasa kawalan perlu di lakukan dengan betul supaya kepentingan sumber KSI sentiasa terjaga dan sampai kepada matlamat asal KSI itu sendiri. Agihan kuasa mengawal sumber KSI dan pengurusannya seperti zakat, wakaf, sedekah, qard dan lain-lain kontrak yang bersifat kebajikan, maka pihak kerajaan telah memberikan mandat kuasa kepada agensi-agensinya seperti Majlis Agama Islam Negeri (MAIN), Pusat Zakat, JAWHAR bertanggungjawab menjaga masjid dan surau yang mendapat sumbangan melalui sumber KSI. Bagi NGO, Jabatan Pendaftaran Pertubuhan bertanggungjawab mengawal selia aktiviti NGO yang menguruskan sumber KSI. Bagi Institusi Kewangan Islam(IKI), Bank Negara Malaysia (BNM) dan Suruhanjaya Sekuriti Malaysia bertanggungjawab mengawal selia apa jua transaksi dalam industri kewangan sosial Islam.

Sebagai contoh kawalan yang dilakukan oleh BNM terhadap IKI dari sudut *fi* dan ujrah, menurut Hambali (2013), terdapat empat garis panduan berkaitan *fi* dan caj telah diterbitkan oleh BNM bagi membantu IKI menjalankan operasi perniagaan mereka iaitu garis panduan tentang penetapan fi dan caj ke atas produk dan Perkhidmatan Kewangan; Garis Panduan Pembiayaan Bertanggungjawab; Garis Panduan Caj pembayaran lewat bagi institusi perbankan Islam, dan; Garis Panduan Kad Kredit-i. Beberapa prinsip asas bagi penggunaan *Ujrah* dalam transaksi telah ditetapkan oleh BNM juga telah dikeluarkan iaitu: a)Tidak membenarkan pengenaan yuran komitmen *(commitment fee*) bagi amaun pembiayaan yang tidak digunakan

pelanggan melalui kemudahan *Cash-line-i* (*Islamic Overdraft*) dan *Revolving Credit-i*; b)Untuk perkhidmatan yang bersifat ad-hoc seperti penyediaan salinan dokumen perjanjian atau pengeluaran penyata penyelesaian (redemption statement), upah dikenakan mestilah berdasarkan kos sebenar yang ditanggung oleh IKI; c)Untuk transaksi pengeluaran tunai bagi kad kredit berasaskan ujrah, caj dikenakan tidak boleh melebihi kos sebenar yang ditanggung IKI, tertakluk kepada caj maksimum sebanyak 1.5% sebulan.

Bagi kontrak KSI yang lain pula seperti waqaf, walaupun tiada kadar *Ujrah al-Nazir* ditentukan oleh syariah malah penetapan secara relatif mengikut kos sara hidup semasa, *uruf* pengurusan institusi dan kelayakan pekerja. *Uruf* pengurusan semasa di Malaysia sewajarnya diambil kira dalam menentukan nilai kadar *Ujrah al-Nazir* termasuk gred gaji, sumbangan wajib penggajian seperti KWSP dan SOCSO, kenaikan tahunan, kos pentadbiran dan sebagainya (Muhammad Subari & Marliana 2014). Meskipun *Ujrah* boleh dikenakan bagi pengurusan sumber KSI tetapi hendaklah mengikut garis panduan yang telah di tetapkan oleh pihak berautoriti selaku *ulil amri* yang mengatur urus kepentingan rakyat. Garis panduan pihak berautoriti selaku *ulil amri* pula mestilah berlandaskan syariah Islam. Dalam hal ini dapat dilihat kebanyakan kontrak konvensional mahupun islamik telah mempraktikkan *Ujrah* dalam transaksi dan perlu dikawal selia bagi mengelakkan penyelewengan atau penetapan kadar upah yang tinggi dikenakan kepada seseorang.

**Praktis Ujrah Bagi Kewangan Sosial Islam**

Jadual 1, 2 dan 3 di bawah merupakan kadar upah yang diambil daripada sumber kajian literatur, laman web dan temu bual pihak-pihak berkaitan. Hasil dapatan juga menunjukkan perbezaan kadar upah dan caj dari pengurus sumber KSI yang berbeza tanpa mempunyai penyelarasan.

**Jadual 1. Praktis *Ujrah* Badan Kebajikan NGO**

| Badan/ Institusi | Justifikasi Penggunaan Ujrah / Upah | Kadar Ujrah | Sumber |
|---|---|---|---|
| NGO The 3rd Force | Pengasas Raja Shamri Raja Husin | RM10,000 | Mohd Salleh et al. (2021) |
| Serantau Muslim | Serantau Muslim tidak mengambil sebarang komisen daripada kutipan dana awam. 100% dana disalurkan kepada golongan yang memerlukan. Bagi menampung kos operasi mereka menjalankan pelbagai aktiviti ekonomi sendiri. | 0 % | https://serantaumuslim.org.my/ |
| Islamic Relief Malaysia (IRM) | IRM mengambil komisen 12.5% bersamaan 1/8 upah amil zakat. Komisen bertujuan untuk kos pengurusan, pentadbiran dan lain-lain. Kos IRM melaksanakan projek luar negara tidak terlalu tinggi maka pengurangan komisen daripada 12.5% kepada 10% boleh di lakukan. IRM menerusi website mencatatkan kos dari dana awam seperti berikut: a) Pembiayaan projek 75%, b) Kos operasi 13%, c) Kos Kesedaran 6% dan d) Kos penjanaan dana 6%. | 10%-13% | https://islamic-relief.org.my/ |
| Cinta Syria Malaysia (CSM) | CSM mengambil komisen sebanyak 12.5% sahaja setelah merujuk kepada mufti, pegawai zakat dan juga bertanya kepada NGO-NGO yang lain. Hal ini disebabkan oleh kerana ROS tidak menyediakan rujukan berkaitan hal ini. | 12.5% | Mohd Salleh et al. (2021) |

| | | | |
|---|---|---|---|
| MAPIM | MAPIM caj 12.5% komisen daripada dana awam, 7.5% untuk kos pengurusan. 5% bagi menjana dana dengan melaburkannya di restoran, agensi pelancongan dan pasar raya. | 12.5% | Mohd Salleh et al. (2021) |
| Muslim Volunteer Malaysia (MVM) | MVM mengambil komisen sebanyak 20% setelah mengambil kira kos projek dan kos pengurusan. 80% dana yang diterima akan disalurkan untuk projek di dalam Malaysia dan luar negara. | 20% | https://mvm.org.my/ |
| Aman Palestin | Aman Palestin mengambil komisen sebanyak 40% disebabkan mereka berdaftar di bawah Suruhanjaya Syarikat Malaysia (SSM). Komisen dikira berdasarkan keputusan ahli lembaga pengarah, penasihat dan auditor di samping merujuk kepada undang-undang Islam termasuk pihak SSM dan Lembaga Hasil Dalam Negeri (LHDN). Malah, cawangan Aman Palestin di Indonesia juga mengaplikasikan konsep yang sama seperti di Malaysia. Meskipun Aman Palestin mengambil komisen sebanyak 40%, mereka menegaskan bahawa hanya 15% sahaja yang digunakan bagi kos pengurusan seperti sewa bangunan, gaji staf, bil air dan elektrik dan lain-lain lagi. Baki sebanyak 25% lagi digunakan untuk penjanaan semula. | 40% | Mohd Salleh et al. (2021) |

**Jadual 2. Praktis *Ujrah* Masjid & Surau**

| **Badan/ Institusi** | **Penggunaan Caj & fi** | **Caj Ujrah** | **Sumber** |
|---|---|---|---|
| Surau Awam | Kadar Ujrah / Elaun berdasarkan kepada ketetapan Pejabat Agama dan Tambahan dari pengurusan surau dari dana derma. | Pihak pengurusan | -Wan Zulkifli Wan Hassan (2016) -Enakmen Pentadbiran Perundangan Negeri Selangor 1989 |
| Surau Institusi | Kadar Ujrah / Elaun berasaskan kepada sumber syarikat, nafaqah syarikat terhadap aset di dalam premis sendiri. | | |
| Masjid | Kadar Ujrah / Elaun berdasarkan kepada ketetapan Pejabat Agama dan Tambahan pengurusan surau dari dana derma. | | |

**Jadual 3. Praktis *Ujrah* di Institusi Kewangan Islam**

| **Badan/ Institusi** | **Penggunaan Caj & fi** | **Caj Ujrah** | **Sumber** |
|---|---|---|---|
| Perbankan dan Kewangan Islam | Bank Islam Malaysia Berhad, RHB Islamic Berhad dan Bank Muamalat Malaysia Berhad terlibat menguruskan sumber KSI seperti zakat, wakaf dan derma. Mereka tidak mengenakan sebarang caj pengurusan terhadap dana KSI dan pihak bank membayar gaji menggunakan kos bank sendiri. | 0% | Temubual |
| Pusat Zakat | Kebiasaannya kerajaan negeri akan membayar gaji staf pusat zakat. Sekiranya perlu mereka boleh menggunakan peruntukan zakat dari bahagian amil sehingga 1/8. Bagi upah amil bagi individu yang di lantik, Fatwa Terengganu telah menetapkan upah seperti berikut: (i) Amil bagi zakat fitrah dikekalkan dengan diberi upah 1/8 bahagian. (ii) Amil bagi zakat harta diberi upah 1/16 bahagian. (iii) Upah bagi agen korporat sebanyak 1/32 bahagian. | Pihak pengurusan | Fatwa Terengganu http://e-smaf.islam.gov.my/e-smaf/index.php/main/mainv1/fatwa/pr/11011 |

*Nota: Perbezaan praktis upah di antara Badan-badan NGO, Institusi masjid, surau dan Institusi Kewangan Islam*

**Analisis Garis Panduan Kadar *Ujrah* Sedia Ada**

Kadar upah bagi pengurusan sumber KSI seperti zakat, wakaf, sedekah dan lain-lain yang di uruskan oleh pelbagai pihak seperti yang di sebut di atas perlu mempunyai garis panduan yang jelas supaya tujuan sumber dan penggunaan menepati matlamat syariah seterusnya memberi impak maksimum kepada penerima faedah. Justeru kajian ini akan mengemukakan garis panduan sedia ada dalam pengurusan sumber KSI seperti berikut;

a) Akta Pertubuhan 1966 hanya memerlukan pertubuhan menyatakan punca sesebuah pertubuhan mendapat sumber kewangan, kadar yuran, had/kuasa perbelanjaan/pegangan sahaja2. Klausa 31. Yuran dan faedah; Jumlah yang dipotong oleh sesuatu pertubuhan berdaftar untuk pentadbiran atau lain-lain belanja tidak boleh, kecuali dengan kebenaran Pendaftar. lebih daripada sesuatu peratus daripada jumlah yuran atau sesuatu bahagian daripada yuran yang diterima sebagaimana yang ditetapkan oleh Menteri dengan jalan peraturan- peraturan yang dibuat di bawah Akta ini.[3]
b) Jabatan Pendaftaran Pertubuhan Malaysia4 menyatakan bahawa "Had kewangan (perbelanjaan) pertubuhan adalah sebagaimana yang diperuntukkan dalam perlembagaan pertubuhan masing-masing.
c) Bank Negara Malaysia telah memperuntukkan garis panduan ujrah, caj dan yuran bagi kontrak Wakalah seperti berikut; *Fees and charges* 24.7 *An IFI must clearly disclose any applicable fees and charges, requirement for delivery of asset and settlement arrangement in the terms of the wakalah contract, if applicable*[5]. Sebagai contoh, Muzakarah Cendekiawan Syariah Nusantara 20136 menegaskan ujrah hanya boleh dikenakan apabila ada manfaat atau perkhidmatan yang patuh Syariah. Pihak berkuasa boleh menentukan kadar siling *ujrah* dan caj kos sebenar ikut keperluan dan *maslahah*.
d) Masjid dan Surau. Dalam Perlembagaan Malaysia, Jadual Ke-9 senarai 2 butiran 1, hal agama Islam termasuk masjid adalah di bawah kuasa Majlis Agama Islam Negeri di mana bidang kuasa ahli jawatankuasa dan pegawai-pegawai masjid, diberi kuasa mengurus dana dan harta. Sebagai contoh, Enakmen Negeri Selangor 1989 seksyen 58(1), terdapat peruntukan menjamin dari segi pengurusan dan pembiayaan masjid oleh Majlis Agama Islam Negeri supaya masjid mampu menunaikan fungsinya yang sempurna sebagai pusat ibadat umat Islam. Manakala pegawai-pegawai masjid terdiri dari nazir, imam, khatib, bilal dan siak yang dilantik oleh Majlis atau Jabatan Agama Islam Negeri dan diberi elaun tertentu (Jaafar Ahmad: 2001). Contoh kajian Mohd Yahya et al. (2014), menunjukkan 85 peratus daripada keseluruhan perbelanjaan tahunan institusi masjid di Perak untuk sepanjang tempoh tahun 2009 hingga 2011 adalah meliputi penyelenggaraan masjid, pembayaran upah bilal dan siak.

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[2] *https://www.ros.gov.my/www/portal-main/faq?page=6&per-page=5 dilayari pada 2 Julai 2023*
[3] *https://www.sprm.gov.my/admin/files/sprm/assets/pdf/penguatkuasaan/akta-pertubuhan-1996.pdf dilayari pada 12 Ogos 2023*
[4] *https://www.ros.gov.my/www/ dilayari pada 20 Ogos 2023*
[5] *https://www.bnm.gov.my/documents/20124/938039/PD_Wakalah.pdf/ dilayari pada 20 Ogos 2023*
[6]*https://muzakarah.inceif.edu.my/kertas-kerjaslide/Kompilasi%20Resolusi%20Muzakarah%202006%20-%202022.pdf dilayari pada 27 Ogos 2023*

e) Pihak Kerajaan memberikan gagasan umum dengan menguatkuasakan pelaksanaan pengurusan kewangan awam secara berhemat. Kerajaan komited melaksana pentadbiran kewangan lebih telus dan memastikan dana awam di belanja secara berhemat[7]
f) Pihak pengurusan sumber zakat menggunakan memperuntukkan kewangan kerajaan negeri bagi pengurusan sumber zakat, sekiranya ada keperluan untuk menggunakan zakat maka mereka akan mengambil bahagian amil zakat sebanyak 1/8. Begitu juga bagi pengurusan wakaf dan sumber-sumber lain di bawah pengurusan Baitul Mal, peruntukan upah akan di ambil dari sumber kerajaan negeri atau kerajaan persekutuan dengan kadar *ujrah* atau tangga gaji yang mengikut ketentuan pihak pengurusan masing-masing. Kebiasaannya kadar *ujrah* adalah diselaraskan dengan skim gaji kerajaan negeri dan persekutuan.

Merujuk kepada perbincangan garis panduan kadar ujrah di atas, di dapati bahawa penggunaan sumber KSI bagi tujuan kos pembayaran ujrah atau upah adalah berbeza-beza menurut jenis institusi yang pelbagai. Meskipun sumber KSI adalah sama iaitu zakat, wakaf, sedekah dan lain-lain, tetapi tiada suatu parameter *ujrah* yang selaras bagi di jadikan rujukan. Ketiadaan parameter *ujrah* ini telah di sahkan dalam Muzakarah Syariah Nusantara anjuran ISRA bagi tahun 2013 dan 2014. Meskipun begitu, sudah terdapat garis panduan, peruntukan kuasa dari akta dan perundangan serta skim gaji secara umum sama ada di peringkat kerajaan negeri atau persekutuan yang di guna pakai terhadap agensi-agensi yang menguruskan sumber KSI. Bagi masjid dan surau, bidang kuasa menggunakan sumber KSI telah di berikan oleh MAIN dan terpulang kepada pihak pengurusan masjid dan surau itu sendiri. Adapun bagi pertubuhan kebajikan, garis panduan penggunaan dana awam sangat umum dan tidak mempunyai peruntukan undang-undang secara khusus bagi memperincikan berapakah had upah atau kos operasi yang di benarkan. Pihak pendaftar pertubuhan hanya mewajibkan bagi NGO untuk menghantar laporan tahunan berbentuk penyata kewangan tahunan dan aktiviti tahunan, tetapi tiada suatu parameter yang khusus bagi menentukan berapakah had kebenaran bagi penggunaan dana awam yang terkumpul. Justeru diskusi seterusnya asas bagi parameter ujrah dalam KSI.

## PARAMETER *UJRAH* DALAM KEWANGAN SOSIAL ISLAM

Justifikasi Syariah dalam Pembentukan Parameter *Ujrah* bagi upah bagi pengurusan sumber KSI seperti zakat, wakaf, sedekah dan lain—lain yang di kategorikan sebagai akad *tabaru`at* secara umumnya tidak di khususkan oleh syariah kadar ujrah tertentu, kecuali bagi pengurusan zakat iaitu 1/8 atau 12.5 % seperti yang di gariskan di dalam surah At-Taubah ayat 60. Amil zakat berfungsi sebagai pengurus zakat yang merangkumi tugasan memungut dan membahagikan zakat. Sekiranya amil bertugas hanya untuk memungut sahaja dan pihak lain menguruskan agihan maka upah amil makin berkurangan dari 1/8.

Bagi kontrak wakaf, kadar upah kepada *Nazir* iaitu pengurus wakaf bergantung kepada pewakaf atau pihak berkuasa. Tiada kadar ketetapan yang khusus. Begitu juga bagi pengurusan sumber *tabaru`at* yang lain tidak ditentukan secara khusus oleh syariah. Pemegang taruh dan

[7] www.ekonomi.gov.my/ dilayari pada 24 Ogos 2023

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pihak pengurusan yang terlibat secara langsung dalam pengurusan sumber KSI antaranya seperti Institusi Kewangan Islam, Pusat Islam di peringkat pengajian tinggi dan rendah, Pertubuhan Kebajikan Bukan Kerajaan, Masjid dan Surau, agensi kerajaan seperti Majlis Agama Islam Negeri, Pusat Zakat, JAWHAR, Yayasan Wakaf Malaysia, Baitul Mal dan lain-lain.

Persoalan yang timbul berkaitan kadar upah bagi pengurusan sumber KSI adalah kerana perolehan sumber ini berdasarkan kepada konsep kebajikan dan bukan bertujuan *tijari* atau perniagaan dan keuntungan. Zakat, wakaf, sedekah, qard, kafalah, takaful dan lain-lain kontrak berorientasikan kebajikan mempunyai objek akad tersendiri. Berbeza dengan kontrak bermotifkan perniagaan dan keuntungan seperti jual beli, sewa menyewa dan lain-lain. Maka pengurusan KSI juga mestilah selari dengan *maqasid* akadnya. Bagi menentukan kadar upah, maka kontrak syariah yang sesuai ialah kontrak ijarah. al-Sayuti (1998: 408) menghuraikan kaedah *fiqhiyyah* berkaitan akad *ijarah* seperti berikut "tidak di haruskan mengambil upah terhadap perkara yang wajib". Beliau meletakkan pengecualian iaitu keharusan mengambil upah dalam kes tertentu seperti penyusuan bayi, penyediaan makanan khas bagi orang dalam kesusahan, mengajar Al-Quran dan perkara melibatkan fardu kifayah selain jihad dan solat jenazah. Begitu juga syariah membenarkan *ujrah* dalam mengubati pesakit menggunakan ayat al-Quran dan doa-doa, serta keharusan mengambil upah bagi orang yang melaungkan azan dan mengajar Al-Quran. Kesemua pekerjaan ini adalah berbentuk kebajikan dan ibadah tetapi terdapat keharusan syariah dalam mengambil *ujrah* sekiranya di perlukan bagi menjaga *maslahah* umum. Justeru mengurus sumber KSI yang berasaskan kontrak *tabaru`at* merupakan suatu perkara yang di kira sebagai fardu kifayah. Maka persoalan keharusan mengambil upah dari sumber *tabaru`at* itu sendiri perlulah di jelaskan dengan meletakkan parameter *ujrah* dalam garis panduan supaya lebih jelas dan telus.

Dalam kajian penentuan parameter *Ujrah* terhadap sumber KSI, kajian ini melihat tiga sudut berikut iaitu; a) Pihak yang terlibat dalam pengurusan KSI, b) Kontrak yang terlibat dalam KSI dan c) *Takyif Fiqhiyyah* atau aplikasi syariah dalam penentuan parameter Ujrah. Justeru kajian ini signifikan dalam menentukan Parameter *Ujrah* yang boleh di jadikan asas pembentukan Garis Panduan Syariah bagi pengurusan KSI. Pengkaji mendapati tiga (3) faktor asas dalam penentuan Parameter *Ujrah* dalam pengurusan sumber KSI seperti berikut:

**a) Kadar *Ujrah al-Mithli* ( upah setimpal )**

*Ujrah al-Mithli* ialah kadar upah yang setaraf dengan kadar bayaran gaji, upah dengan sesuatu bentuk pekerjaan, kemahiran dan tempoh waktu kerja yang lebih kurang sama dengan jenis sesuatu pekerjaan. Menurut Mustafa Bugho (2005: 136) *ujrah al-Mithli* ialah kadar upah yang di tentukan oleh pakar dalam bidang dalam menentukan sesuatu objek sewaan atau jenis pekerjaan yang di upah. *Ujrah al-Mithli* di dalam fiqh di rujuk apabila sesuatu kontrak ijarah amal atau sesuatu pekerjaan telah di lakukan tetapi penentuan kadar upah tidak di tetapkan di awal pekerjaan. Maka konsep upah setimpal boleh di aplikasikan dengan persetujuan bersama pihak yang berkontrak. Di dalam kontrak *ijarah*, perlu di pastikan kadar ujrah di awal kontrak, ianya di kenali sebagai *ujrah maklumah* atau *ujrah musamma* (Majallah Ahkam Adliyyah; 2001). *Ujrah musamma* ialah kadar upah yang di sepakati oleh pihak yang berkontrak, di haruskan memberi lebih atau kurang dari *ujrah al—Mithli* (Mustafa Bugho, 2005: 136).

Manakala al-Sayuti (1998) menjelaskan kedudukan kadar upah Haji iaitu "sekiranya orang yang mengambil upah haji mengenakan upah yang berlebihan dari kadar kebiasaan *ujrah al-Mithli*, maka tidak wajib mengupahnya". Ini bermaksud *ujrah al-Mithli* boleh di aplikasikan dalam penentuan kadar upah yang adil dan berpatutan bagi sesuatu kontrak. Ibn Najim (1999: 316) membawa diskusi lanjut berkaitan kontrak zakat dan wakaf dalam kontak *ujrah al-Mihtli* iaitu; Amil zakat berhak mendapat kadar upah setimpal dengan kerjanya dengan kadar kecukupan bagi dirinya dan keluarga di bawah tanggungannya. Manakala *Nazir* wakaf atau pekerja wakaf sekiranya tidak di tentukan kadar gaji tertentu oleh pemberi wakaf maka beliau layak mendapat *ujrah al-Mithli*. Kadar upah juga boleh di tentukan oleh Kadi atau penguat kuasa. Ikrimah (2011) berpendapat bahawa pemberian upah kepada Nazir wakaf secara dasarnya telah disepakati oleh para ulama berdasarkan dalil al-Sunnah, amalan Sahabat dan *uruf* sejak berzaman. Begitu juga kadar upah menguruskan wasiat boleh di tentukan oleh Kadi dengan menggunakan nisbah *ujrah al-Mithli*, (Ibn Najim, 1999: 316).

Parameter *Ujrah* yang berteraskan *ujrah al-Mithli* juga perlu di lihat dari faktor pelbagai dan berbeza-beza berdasarkan tempat, masa, saiz tugasan atau kerja yang dilakukan. Menurut Muhammad Subari dan Marliana (2014) status *ujrah al-Mithli* ini perlu mengambil kira secara wajar keperluan minimum seorang pekerja. Tambahan pula, kadar *ujrah al-Mithli* yang ditentukan oleh pewakaf ini pada lazimnya turut dipengaruhi dengan penawaran gaji standard oleh sektor kerajaan. Faktor penentu terhadap *ujrah Nazir* juga di kaitkan dengan had kifayah dalam penentuan kaya atau miskin seseorang dalam penentuan zakat dan juga kadar gaji minimum sesebuah negara seperti Malaysia boleh di rujuk kepada pihak kerajaan[8]. Diskusi lanjut akan di sentuh pada tajuk seterusnya.

Berdasarkan perbincangan di atas, maka pengkaji mendapati faktor penentu kepada parameter *ujrah* dalam pengurusan KSI ialah *ujrah al-Mithli*. Kajian ini mengambil maklum bahawa syarat sah kontrak *ijarah* iaitu penentuan kadar upah di awal kontrak, tetapi yang di maksudkan dengan *ujrah al-Mithli* adalah upah setimpal yang dicadangkan ialah bagi dijadikan kayu ukur atau *benchmarking* pengurusan KSI. Justifikasi syariah seperti berikut:

i. Pengurusan sumber *tabaru`at* dan KSI adalah menjadi Fardu Kifayah.

Kaedah fiqh 'لا يجوز أخذ الأجرة على الواجب' berkaitan mengambil upah terhadap sesuatu yang wajib tidak di haruskan. Tetapi menurut al-Sayuti (1998: 408) bahawa di beri pengecualian untuk mengambil upah bagi menurus keperluan berkaitan dengan fardu kifayah.

ii. *Al – adatul muhakkamah* العادة محكمة

Kaedah fiqh ini boleh menjadikan sumber hukum syariah dalam penentuan ujrah terhadap pekerjaan yang melibatkan sumber KSI. Kerana sumber-sumber ini perlu kepada pihak yang menguruskannya secara bersistematik. Persoalan berapakah kadar upah bagi pekerja bidang ini adalah bersifat terbuka kepada pihak *ulil amri* dan perlulah berpatutan dengan sifat pekerjaan itu sendiri. Justeru adat kebiasaan upah pengurusan boleh di ambil contoh dari tangga gaji dan kos operasi dalam bidang pekerjaan dan pasaran yang sama dengan meraikan kemaslahatan umum.

[8] https://minimumwages.mohr.gov.my/index.php/ms/ dilayari pada 30 Ogos 2023

*iii. Uruf muktabarah lil ujrah*

Tiada penentuan khusus terhadap kadar atau jumlah upah Nazir wakaf. Garis panduan umum yang boleh digunakan ialah amalan Sahabat serta tindakan Saidina Umar al-Khattab menguruskan wakafnya, (al-Sayuti, 1998) "Tidak mengapa jika pihak yang menguruskannya (al-nazir) untuk memakan sebahagian daripadanya (hasil harta wakaf) secara ma'ruf, menjamu sahabat dengannya tanpa menjadikannya sebagai harta miliknya".

**b) Kadar *Ujrah* Amil Zakat**

Faktor penentu kepada parameter *Ujrah* bagi pengurusan sumber KSI boleh di rujuk kepada kadar nisbah yang di peruntukkan kepada Amil zakat. Iaitu secara umumnya dinyatakan lapan bahagian asnaf zakat dalam surah al-Taubah (7: 60) termasuk bahagian amil iaitu 1/8. Hasanah (2017:117) memetik definisi Amil di sisi mazhab Hanafi iaitu orang yang dilantik oleh imam untuk mengutip zakat dan imam akan memberinya zakat daripada kutipan yang di jalankan sehingga mencukupi keperluan mereka dan orang yang membantu mereka. Jumhur fuqaha kecuali Hanafi berpendapat bahawa skop kerja amil meliputi kutip dan agih zakat. Di sisi mazhab Hanafi, kadar penggunaan zakat kepada amil perlu diberikan sehingga mencukupi keperlua dan bukan mengikut nisbah 1/8.

Berkaitan status Amil dan kelayakan menggunakan peruntukan amil pula, Yusuf al-Qardawi (2009) berpendapat bahawa وَالْعَامِلِيْنَ عَلَيْهَا ialah pekerja dalam organisasi pengurusan zakat seperti pengutip, penyimpan, pengawal, jurutulis, jurukira, juruaudit dan petugas mengagihkan zakat. Menurut Mazhab Syafie dan Hanafi, pemerintah tertinggi negara tidak layak menerima zakat walaupun mereka terlibat dalam pengurusan zakat. Mereka boleh menggunakan peruntukan lain, Hasanah (2017: 213). Menurut Wan Zulkifli (2016: 201) Majlis Fatwa Terengganu telah memutuskan bahawa penggunaan zakat dari bahagian *Fi Sabil Allah* bagi membayar gaji staf Muassasah Gadaian dan MAIDAM tidak di benarkan. Mereka berhujah bahawa fuqaha Syafie, Hanafi dan Maliki tidak mengharuskan penggunaan zakat bagi membayar gaji pentadbiran kerajaan, pemerintah, kadi, mufti, pegawai-pegawai dan segala urusan yang berkaitan dengan maslahat umum hendaklah di ambil dari sumber lain seperti *kharaj*, baitul mal bukan dari zakat. Manakala justifikasi Syariah terhadap keharusan mengambil upah amil zakat dan larangan mengambil lebihan dari zakat walaupun ianya berbentuk derma dari lebihan selain zakat secara jelas tidak di haruskan kerana ianya menimbulkan *conflict of interest* kepada jawatan amil zakat. Hadis dalam Sahih al-Bukhari, Kitab *al-Ahkam,* Bab *Hadaya al-ᶜummal* yang diriwayatkan oleh Zuhri berikut jelas melarang amil zakat mengambil derma ketika bertugas mengutip zakat.

اسْتَعْمَلَ النَّبِيُّ صلى الله عليه وسلم رَجُلاً مِنْ بَنِي أَسَدٍ يُقَالُ لَهُ ابْنُ الأُتَبِيَّةِ عَلَى صَدَقَةٍ فَلَمَّا قَدِمَ قَالَ هَذَا لَكُمْ وَهَذَا أُهْدِيَ لِي. فَقَامَ النَّبِيُّ صلى الله عليه وسلم عَلَى الْمِنْبَرِ فَحَمِدَ اللَّهَ وَأَثْنَى عَلَيْهِ ثُمَّ قَالَ " مَا بَالُ الْعَامِلِ نَبْعَثُهُ، فَيَأْتِي يَقُولُ هَذَا لَكَ وَهَذَا لِي. فَهَلاَّ جَلَسَ فِي بَيْتِ أَبِيهِ وَأُمِّهِ فَيَنْظُرُ أَيُهْدَى لَهُ أَمْ لاَ، وَالَّذِي نَفْسِي بِيَدِهِ لاَ يَأْتِي بِشَىْءٍ إِلاَّ جَاءَ بِهِ يَوْمَ الْقِيَامَةِ يَحْمِلُهُ عَلَى رَقَبَتِهِ، إِنْ كَانَ بَعِيرًا لَهُ رُغَاءٌ، أَوْ بَقَرَةً لَهَا خُوَارٌ، أَوْ شَاةً تَيْعَرُ

> Maksudnya:
> Nabi SAW mengutus seorang lelaki dari Bani Asad yang bernama Ibnu Lutbiah sebagai pemungut zakat. Ketika kembali dari tugasnya, dia berkata: "...Ini untuk kalian sebagai zakat dan ini pula bahagian untukku". Maka Baginda pun berdiri di atas mimbar dan memuji Allah dan bersabda: "Cubalah dia duduk saja di rumah ayahnya atau ibunya, dan menunggu adakah akan ada yang memberikan kepadanya hadiah? Dan demi Zat yang jiwaku di tangan-Nya, tidak seorang pun yang mengambil sesuatu dari zakat ini (secara tidak sah), kecuali dia akan datang pada hari kiamat dengan dipikulkan di atas lehernya berupa unta yang berteriak, atau lembu yang mengeboh atau kambing yang mengembek..."

Hadis di atas jelas menunjukkan terdapat perbezaan antara setiap kategori akad, terdapat maqasid dan peranan setiap kontrak KSI yang tersendiri. Tidak boleh di campurkan antara satu sama lain kerana menyebabkan hilangnya objektif asal sesuatu pensyariatan kontrak itu sendiri. sebagai contoh matlamat zakat bagi membasmi kemiskinan tetapi apabila di salah gunakan dengan alasan penggunaan zakat bagi tujuan kebaikan dan kebajikan tetapi terkeluar dari sasaran asnaf lapan seperti yang di syariatkan, maka masalah kemiskinan dan kefakiran tidak dapat di selesaikan. Jabatan Mufti Wilayah Persekutuan KL (2020) menghurai hadith di atas bahawa jika ada pembayar zakat yang tidak mahu mengambil baki zakat yang dibayar, haram bagi amil untuk mengambilnya. Sebaliknya hendaklah dia masukkan baki bayaran zakat tersebut ke dalam tabung masjid, menderma kepada fakir miskin atau mencampurkannya dengan wang zakat yang lain. Seorang Amil itu perlu bersikap amanah dalam menjalankan tugas, tidak mengambil upah atau bahagian melebihi daripada yang telah ditetapkan. Mereka merujuk pendapat Imam Nawawi bahawa para amil tidak berhak menuntut lebih daripada kadar upah yang telah ditetapkan oleh pihak yang melantiknya sebagai amil. Jabatan Mufti WPKL (2020) menyimpulkan bahawa seorang amil tidak boleh mengambil sebarang upah melainkan daripada apa yang telah ditetapkan oleh syariah iaitu 1/8 daripada bahagian zakat dan juga elaun khusus yang disediakan oleh pihak yang melantiknya. Manakala bagi Amil zakat fitrah yang bertugas hanya mengutip zakat dan tidak mengagihkannya maka mereka diberikan kadar bayaran sebanyak 1/12 sahaja. Fatwa Negeri Terengganu (2010)9 telah menetapkan upah Amil zakat (Orang Perseorangan) seperti berikut: a) Amil bagi zakat fitrah dikekalkan dengan diberi upah 1/8 bahagian, b) Amil bagi zakat harta diberi upah 1/16 bahagian dan c) Upah agen korporat sebanyak 1/32 bahagian.

c) Kadar Ujrah di tentukan oleh *Ulil Amri*

Parameter *Ujrah* bagi pengurusan sumber KSI juga boleh tentukan oleh pihak pemerintah yang bertindak sebagai *ulil amri* dalam sesebuah negara Islam. Justifikasi syariah yang boleh di jadikan asas antaranya ialah kaedah fiqh bermaksud "sebarang urusan tindakan pemimpin terhadap rakyatnya adalah berlandaskan kepada maslahah" al-Sayuti (1998: 269). Kepentingan

[9] Mesyuarat Jawatankuasa Fatwa Negeri Terengganu Kali Ke-9 Penggal ke-8 yang bersidang pada 22 Jun 2010 http://e-smaf.islam.gov.my/e-smaf/index.php/main/mainv1/fatwa/pr/11011 dilayari pada 25 Ogos 2023

menguruskan sumber KSI amat kritikal oleh pihak berautoriti supaya sumber ini tidak disalahgunakan sehingga tidak mencapai objektif asal pensyariatan akad-akad ini. Kontrak zakat, wakaf, sedekah, qard, takaful dan kafalah pada asalnya bersifat *tabaruᶜat* tetapi telah salah guna konsepnya dari berorientasikan kebajikan kepada konsep mengejar keuntungan.

Berdasarkan kaedah *fiqh* di atas, Muhammad Subari dan Marliana (2014) menegaskan bahawa pihak kerajaan merupakan pemegang amanah dan mandat rakyat dalam sebarang bentuk pengurusannya. Kepentingan awam menjadi prioriti dalam setiap polisi pentadbiran, penetapan hukum dan sebagainya. Pihak kerajaan perlu bertindak wajar meletakkan kadar upah setimpal kepada kakitangan atau pekerjanya termasuklah Nazir wakaf. Kadar upah pula merupakan suatu yang subjektif dan relatif dengan pelbagai perkara. Lazimnya, kadar ini akan dirujuk kepada situasi ekonomi semasa, had *al-kifayah*, peruntukan perundangan sedia ada, di samping kapasiti individu itu sendiri dari sudut kelayakan akademik, pengalaman bekerja, kemahiran ikhtisas dan sebagainya. Begitu juga tuntutan dan hak pekerja dalam gajinya yang perlu diambil kira sebagai satu jaminan perlindungan seperti Caruman Wang Simpanan Pekerja (KWSP), perlindungan insuran, rawatan kesihatan dan sebagainya. Kesemua faktor dan keperluan ini menjadi '*uruf* pengurusan pampasan dan faedah sesuatu institusi terhadap pekerjanya.

**Had *al-Kifayah* dan Gaji Minimum**

Pihak kerajaan dalam menentukan parameter ujrah bagi pengurusan KSI boleh merujuk kepada konsep had al-kifayah iaitu kadar kecukupan seseorang termasuk tanggungan ahli keluarganya yang merangkumi keperluan asas seperti makanan, tempat tinggal, pakaian dan lain-lain keperluan asasi menurut kontak semasa. Menurut Muhammad Subari dan Marliana (2014) had al-kifayah adalah kadar keupayaan ekonomi yang selayaknya bagi menjamin kelangsungan kehidupan seseorang individu serta mereka yang dalam tanggungannya. Ia bukan sekadar penentuan had minimum semata-mata tetapi ia menjangkaui persoalan tahap yang selayaknya bagi memastikan kelangsungan hidup seseorang dan tanggungannya. Mereka juga merujuk pendapat Wahbah al-Zuhayli dalam menghuraikan keperluan iaitu kemudahan-kemudahan yang diperlukan oleh manusia untuk memudahkan kehidupan mereka serta menghindarkan daripada kepayahan hidup dan ketiadaannya akan menyebabkan hidup mereka ditimpa kesusahan dan kesulitan. Dalam penentuan parameter *ujrah* juga, boleh di rujuk had gaji minimum yang di tentukan oleh pihak pemerintah dalam sesebuah negara.

**KESIMPULAN**

Berdasarkan isu-isu yang dibincangkan di atas, dapat disimpulkan bahawa Parameter Ujrah bagi pengurusan sumber Kewangan Sosial Islam perlu di gariskan secara jelas bagi menjamin maqasid akad dan manfaat penerima adalah selari. Pihak berkuasa perlu bertanggungjawab mengeluarkan garis panduan yang jelas terutama yang melibatkan caj kos pengurusan, kos operasi dan bayaran upah kepada pekerja yang terlibat dalam sumber KSI. Perhatian yang lebih perlu di berikan kepada pertubuhan kebajikan bukan kerajaan, institusi agama kerana mereka kurang terikat dengan sistem pemantauan seperti institusi kewangan. Terbukti dari kajian ini bahawa terdapat perbezaan ketara antara kos pengurusan yang di ambil dari sumber KSI oleh pihak pertubuhan kebajikan iaitu sehingga 40% manakala institusi kewangan Islam tidak mengenakan sebarang caj pengurusan iaitu 0%. Kajian ini menyokong penuh kajian-kajian

sebelum ini bagi mewujudkan satu garis panduan Parameter Ujrah bagi pengurusan sumber KSI berpandukan syariah justifikasi seperti, kaedah *fiqhiyyah*, *Ulil Amri* bertindak untuk kemaslahatan rakyat, keperluan *fardu kifayah, kaedah uruf muktabarah*, *ujrah al-Mithli* dan penanda aras semasa terhadap gaji minimum dan had-kifayah. Kadar upah amil zakat dan nazir wakaf juga menjadi penanda aras yang penting dalam penentuan ujrah akad tabaru`at kerana sifat dan sumbernya adalah sama secara umumnya.

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# PELAKSANAAN PRINSIP KEUTAMAAN BAGI AGIHAN BANTUAN MAKANAN SEMASA PANDEMIK COVID-19

*Implementation of the Priority Principle for Food Aid Distribution During the COVID-19 Pandemic*

**Muhammad Muzakkir Yazib [1*]**
**Hasanah Abd Khafidz [2]**
**Abdul Ghafar Don [3]**
**Nik Abdul Rahim Nik Abdul Ghani [4]**
**Nurul Ilyana Muhd Adnan [5]**

[1] Pembantu Penyelidik Siswazah, Pusat Kajian Dakwah dan Kepimpinan, Fakulti Pengajian Islam, UKM, p115843@siswa.ukm.edu.my
[2] Pensyarah Kanan, Pusat Kajian Dakwah dan Kepimpinan, Fakulti Pengajian Islam, Universiti Kebangsaan Malaysia (UKM), hasanah@ukm.edu.my.
[3] Profesor, Pusat Kajian Dakwah dan Kepimpinan, Fakulti Pengajian Islam, UKM, a.g.don@ukm.edu.my.
[4] Pensyarah Kanan, Pusat Kajian Syariah, Fakulti Pengajian Islam UKM, ilyana_adnan@ukm.edu.my.
[5] Pensyarah Kanan, Pusat Kajian Syariah, Fakulti Pengajian Islam UKM, nikrahim@ukm.edu.my.
*Corresponding Author (Email: p115843@siswa.ukm.edu.my)

**Abstrak:** *Pandemik COVID-19 telah menimbulkan kesan dalam kalangan masyarakat di Malaysia berikutan pelaksanaan Perintah Kawalan Pergerakan (PKP) terutamanya melibatkan isu kelaparan dan kekurangan makanan. Hal ini berpunca daripada pendapatan yang terjejas akibat kehilangan pekerjaan, terperangkap di rumah, tidak boleh keluar rumah, terkandas di kampus bagi golongan pelajar dan sebagainya. Rentetan itu, isu bekalan makanan telah mendapat perhatian pelbagai pihak sama ada daripada agensi kerajaan mahupun swasta. Majlis Agama Islam Negeri (MAIN) dan institusi zakat telah bertindak pantas menyediakan dana zakat bagi bantuan bekalan makanan kepada golongan yang memerlukan ketika pandemik COVID-19. Dalam masa yang sama, terdapat pelbagai keperluan lain yang turut memerlukan perhatian seperti bantuan berkaitan pendidikan, dakwah, kesihatan dan lain-lain lagi. Dalam situasi ini, prinsip keutamaan perlu dilaksanakan dengan berhati-hati. Prinsip keutamaan (awlawiyyat) merupakan prinsip ke-15 yang dinyatakan oleh JAWHAR dalam Manual Pengurusan Agihan Zakat. Ia menekankan tentang keutamaan agihan zakat iaitu kepada asnaf fakir, miskin dan amil. Kertas ini akan membincangkan pelaksanaan prinsip keutamaan bagi agihan bantuan makanan yang dilakukan oleh institusi zakat dan MAIN semasa COVID-19. Kajian ini menggunakan kaedah kualitatif yang melibatkan kutipan data daripada analisis dokumen dan transkrip temu bual separa berstruktur dengan pegawai tinggi zakat di sembilan buah negeri yang terpilih bagi mewakili keseluruhan negeri di Malaysia. Hasil kajian mendapati institusi zakat dan MAIN telah mengambil kira pelbagai aspek bagi menentukan keutamaan dalam pengagihan zakat. Pelbagai inisiatif bagi menangani masalah kekurangan bekalan makanan kepada mereka yang memerlukan dengan kadar dan bentuk bantuan yang berbeza.*

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***Keywords:*** *COVID-19, Zakat, Bantuan Makanan, Institusi Zakat, MAIN, Prinsip*

## PENDAHULUAN

Artikel ini akan membincangkan mengenai prinsip keutamaan yang dilaksanakan oleh institusi zakat dan MAIN dalam mengagihkan bantuan zakat terutamanya melibatkan bantuan berbentuk makanan kepada mereka yang memerlukan dalam tempoh darurat wabak pandemik COVID-19 di Malaysia. Kertas kerja ini dibahagikan kepada empat bahagian utama. Bahagian pertama menjelaskan tentang latar belakang kajian iaitu konsep prinsip keutamaan. Bahagian kedua mengenai kaedah penyelidikan yang digunakan dalam kajian ini. Bahagian ketiga merupakan bahagian penting yang memfokuskan mengenai dapatan dan perbincangan kajian iaitu analisis bagi pelaksanaan prinsip keutamaan bagi agihan bantuan makanan semasa pandemik COVID-19. Akhir sekali iaitu bahagian keempat yang merupakan penutup dan kesimpulan dalam kajian ini.

## LATAR BELAKANG KAJIAN

### Konsep Fiqh Keutamaan

Fiqh dari segi Bahasa bermaksud faham dan tahu dengan mendalam tentang sesuatu (al-Nadwi, 1998). Ini bersumberkan daripada Nabi Muhammad S.A.W bersabda yang bermaksud:

إذا أرادَ اللَّهُ بِعبدٍ خيرًا فقَّهَه في الدِّينِ، وزَهَّدَه في الدُّنيا

Maksudnya:

"Sekiranya Allah inginkan kebaikan kepada seorang hamba, maka Allah akan memberikan kepadanya kefahaman di dalam agama."

Keutamaan dalam Bahasa arab ialah awlawiyyat. Menurut al-Qaradhawi (1996), beliau mendefinisikan Fiqh al-Awlawiyyat sebagai "menetapkan sesuatu pada martabatnya, tidak mengemudiankan apa yang perlu didahulukan atau mendahulukan apa yang berhak dikemudiankan, tidak mengecilkan perkara yang besar atau membesarkan perkara yang kecil". Keutamaan ditentukan dengan melihat kepada pertimbangan syarak yang betul serta berpandukan kepada bimbingan wahyu dan akal. Sesuatu perkara hendaklah diletakkan pada tempatnya berteraskan garis keadilan yang tidak berat sebelah (Zuraidah Othman 2021).

### Prinsip Asas Fiqh Keutamaan

Fiqh al-Awlawiyyat merupakan panduan dalam menentukan sesuatu itu lebih penting atau lebih diutamakan berbanding dengan yang lain. Faedahnya, kehidupan seharian kita dapat diseimbangkan dengan tuntutan syarak. Selain itu, ia dapat mewujudkan masyarakat yang berjaya dalam menguruskan sistem kehidupan yang lebih efisien. Oleh itu, terdapat empat panduan maslahah yang mesti diutamakan dan telah digariskan oleh para ulama dalam memahami Fiqh al-Awlawiyyat.

Pertama ialah Perkara yang paling penting hendaklah didahulukan daripada perkara yang penting dan perkara yang penting hendaklah didahulukan daripada perkara yang kurang penting. Hal ini dapat dijelaskan dengan mengutamakan perkara darurat (*ḍarurīyyat*) daripada

perkara keperluan (*ḥajīyyat*) dan begitu juga mengutamakan perkara keperluan daripada perkara pelengkap (*taḥsinīyyat*). Kedua ialah Perkara yang besar hendaklah didahulukan berbanding perkara yang kecil, perkara yang usul mengalahkan perkara yang cabang, perkara wajib lebih utama daripada perkara sunat dan perkara yang wajib segera lebih utama daripada wajib yang boleh ditangguhkan. Ketiga ialah, perkara untuk kepentingan ramai lebih didahulukan daripada perkara yang bersifat individu. Keempat ialah mencegah perkara yang mungkar lebih utama daripada memerangi perkara yang makruh dan syubhah (Zuraidah Othman 2021).

**Prinsip Keutamaan Agihan Zakat**

Dalam prinsip keutamaan ini, ulama telah mengkategorikan golongan asnaf lapan kepada dua iaitu asnaf muqaddam dan asnaf muakkhar. Pertama, asnaf muqaddam adalah asnaf keutamaan. Sama ada kutipan zakat bertambah atau berkurang, asnaf muqaddam hendaklah diutamakan keperluan hidupnya. Asnaf muqaddam dikategorikan sebagai fakir, miskin, amil dan mualaf. Kategori kedua dikenali sebagai asnaf muakkhar. Menurut Armiadi Musa (2020), fakir dan miskin antara dua golongan asnaf zakat yang perlu diberi keutamaan. Asnaf muakkhar ialah asnaf yang ditetapkan kemudian daripada asnaf muqaddam. Asnaf muakkhar terdiri daripada *al-gharimin*, *al- riqab*, *fi sabilillah* dan *ibn sabil*. Dana zakat akan diutamakan kepada asnaf muqaddam dahulu dan kemudian kepada asnaf muakkhar (Nurul'Ain Mohd et al. 2021).

Pembahagian dua kategori ini menurut al-Qaradhawi (1973) adalah berdasarkan kepada lafaz *li* pada ayat 60 surah al-Tawbah merujuk kepada empat golongan sasaran utama yang menunjukkan pemilikan manakala empat golongan yang seterusnya menunjukkan makna tempat kerana ia dimulai dengan lafaz *fi*. Menurut Hasanah Abd Khafidz (2021), lafaz *li* digunakan bagi asnaf fakir, miskin, amil dan mualaf manakala lafaz *fi* telah diulang sebanyak dua kali. Kali pertama disebut untuk hamba dan orang berhutang. Kali keduanya disebut untuk *sabilillah* dan *ibn sabil*. Selain itu, keperluan bagi golongan muqaddam adalah untuk diri mereka sendiri manakala keperluan bagi golongan muakkhar adalah bukan untuk diri mereka bahkan urusan lain. Terdapat dalil hadis yang menjelaskan keutamaan zakat ini kepada orang fakir miskin. Semasa hendaklah mengutuskan Muaz bin Jabal ke Yaman, baginda Rasulullah S.A.W bersabda:

صَدَقَةً تُؤْخَذُ مِن أَغْنِيَائِهِمْ فَتُرَدُّ علَى فُقَرَائِهِمْ

Maksudnya:

"Zakat itu hendaklah dikutip zakat dari orang-orang kaya dan agihkannya kepada orang-orang miskin di kalangan kamu."

Golongan fakir dan miskin telah mendapat perhatian khusus dalam pengagihan bantuan zakat. Terdapat galakkan agar kita memberikan harta kepada golongan fakir miskin sebagaimana dalam beberapa ayat di dalam al-Quran seperti surah al-Baqarah ayat 83, 177, 236 dan lain-lain. Kesusahan dan kemiskinan boleh menjurus individu kepada kekufuran kerana demi kehidupan ada yang sanggup keluar Islam kerana ingin mendapatkan bantuan daripada agama lain. Dengan keutamaan ini, bukan bermakna mereka mempunyai mendapat hak dan nilai yang

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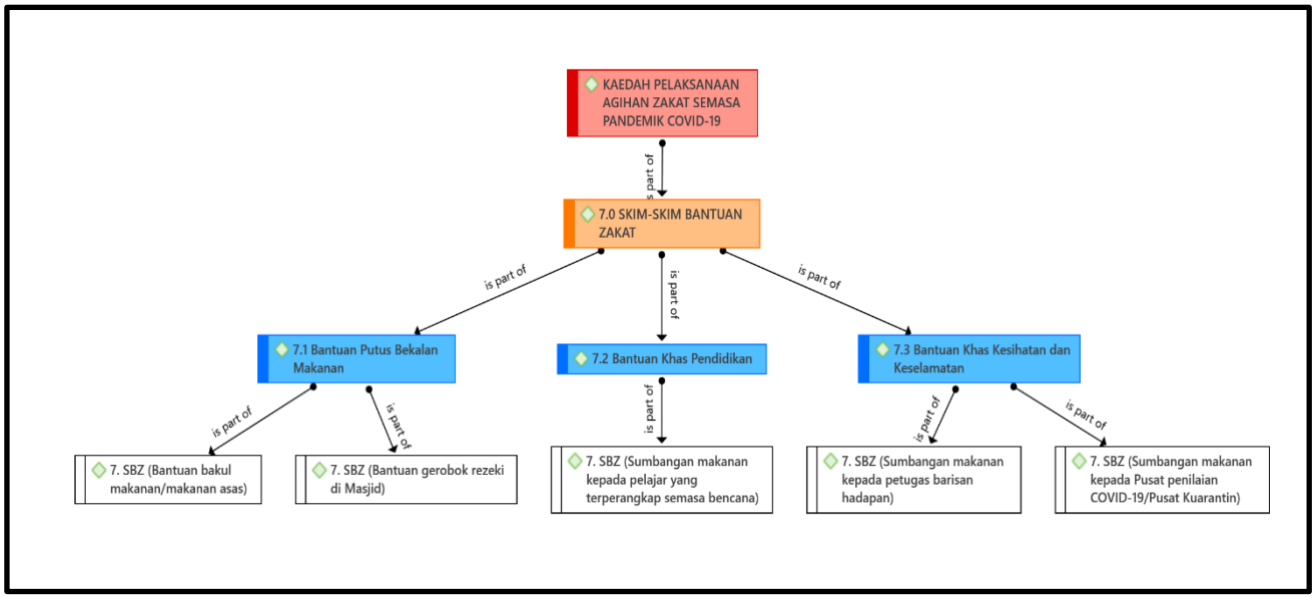
lebih ke atas harta zakat, tetapi pemerintah hendaklah mengutamakan kebajikan mereka terlebih dahulu daripada asnaf-asnaf yang lain. Hal ini kerana mereka memerlukan perkara yang asas untuk meneruskan kehidupan seharian seperti keperluan makanan, pakaian, perubatan dan tempat tinggal (Muhibbuddin Abdullah 2017).

## METODOLOGI KAJIAN

Kajian ini menggunakan kaedah kualitatif. Bagi menjawab persoalan kajian ini, kaedah pengumpulan data yang digunakan dalam kajian ini adalah melalui temu bual separa berstruktur dan teknik analisis kandungan. Sembilan buah Institusi Zakat atau Majlis Agama Islam Negeri (MAIN) di Malaysia telah dipilih sebagai lokasi kajian untuk instrumen temu bual yang dibahagikan kepada lima zon iaitu utara, tengah, selatan, pantai timur dan Malaysia timur. Analisis tematik secara pengkodan tematik dengan peranti ATLAS.ti9 telah digunakan oleh pengkaji dalam kajian ini untuk menganalisis data dengan membina tema-tema yang bersesuaian daripada data yang diperoleh hasil temu bual bersama informan terpilih.

## SKIM-SKIM AGIHAN BANTUAN MAKANAN SEMASA PANDEMIK COVID-19

Institusi zakat dan MAIN di seluruh Malaysia antara sebahagian agensi kerajaan negeri yang menjadi agen pelengkap kepada kerajaan persekutuan dalam memperkenalkan pelbagai inisiatif dan bantuan zakat untuk membantu golongan-golongan yang terjejas semasa pandemik COVID-19. Berdasarkan hasil analisis temu bual yang dijalankan Bersama sembilan informan kajian, terdapat lima jenis skim agihan bantuan makanan yang dilaksanakan oleh pusat zakat sewaktu pandemik COVID-19 dan ianya berada di bawah tiga kategori skim bantuan zakat yang terdiri daripada bantuan putus bekalan makanan, bantuan khas pendidikan dan bantuan khas kesihatan dan keselamatan. Rajah 1 menunjukkan carta alir grafik yang menggambarkan hasil dapatan temu bual berkaitan skim-skim agihan bantuan makanan semasa pandemik COVID-19.




**Rajah 1. Skim-Skim Agihan Bantuan Makanan Semasa Pandemik COVID-19**

**Bantuan Bakul Makan Dan Makanan Asas**

Bantuan bakul makanan dan makanan asas antara yang popular semasa pandemik COVID-19. Hasil analisis mendapati terdapat lapan institusi zakat dan MAIN yang menawarkan skim bantuan ini kepada masyarakat umum. Antaranya:

Pertama ialah MAIK:

"Bekalan Makanan Asas dengan kerjasama Kerajaan Negeri Kelantan berjumlah RM 316 ribu ringgit." (IK1/240822/TB4:4 p 1)

"Sumbangan Bantuan Bakul Makanan Melalui 17 Buah Masjid Bandar & Jajahan berjumlah RM 170,000.00" (IK1/240822/TB4:19 p 5)

"Sumbangan Bakul Makanan kepada peserta Kelas Mingguan Fardhu Ain Saudara Baru di setiap Jajahan berjumlah RM 45,000.00" (IK1/240822/TB4:26 p 5)

"Sumbangan Hamper Makanan kepada 4,550 ketua isi rumah orang asli Kelantan yang bernilai RM 227,500." (IK1/240822/TB4:29 p 9)

"Sumbangan kepada Food Aid Foundation Kota Bharu, Kelantan bagi asnaf yang terjejas akibat wabak COVID-19 berjumlah RM18,000.00" (IK1/240822/TB17:3 p 2)

Kedua ialah MAIDAM:

"Bantuan Makanan asnaf RM 150 ,81 orang, RM12,150 di Perumahan asnaf Banggol Peradong, Perumahan Mak Chili dan Perumahan Padang Nenas" (IK2/250822/TB13:43 ¶ 158 – 163)

Ketiga ialah LZS:

"Bantuan keperluan hidup dalam bentuk runcit kepada 4,500 berjumlah 2 juta" (IK3/080922/TB18:3 p 20)

"Bantuan makanan bulanan kepada 1250 keluarga yang berjumlah 600 ribu" (IK3/080922/TB18:6 p 20)

"Bantuan Makanan dan keperluan (One-off) kepada 1172 berjumlah 586 ribu" (IK3/080922/TB18:8 p 20)

"Bakul rezeki keluarga OKU kepada 1000 berjumlah 150 ribu" (IK3/080922/TB18:9 p 20)

"Bantuan makanan kering kepada 16600 berjumlah 2.5 juta" (IK3/080922/TB18:10 p 20)

Keempat ialah MAIWP:

"Pembekalan RM 150 barangan keperluan asasi kepada 30,200 orang asnaf di Wilayah Persekutuan selama 12 bulan." (IK4/290922/TB8:12 p 5)

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Kelima ialah MAINS:

"Bantuan Barang Dapur kepada 1870 berjumlah 196,950.00" (IK5/150922/TB16:3 p 1)

"Bantuan Makanan (Orang awam) kepada 252 berjumlah 37,800.00" (IK5/150922/TB16:6 p 1)

"Bakul makanan kepada Jabatan Kebajikan Masyarakat kepada 250 berjumlah 25,000.00" (IK5/150922/TB16:21 p 2)

Keenam ialah MAINJ:

"bantuan khas kepada masa tu ada lockdown dekat Bandar Ibrahim Majid yang PKPD, PKPD pertama di Malaysia, yang kena 2 minggu eh, itu 950 penduduk, MAIJ belikan segala-galanya, ada pampers, susu, segala-galanya order, runner masuk awak nak masuk nak pampers, susu dan lain-lain, runner beli hantar-hantar, tak boleh keluar masa tu, dia JKM pun ada MAIJ pun ada la, bekerjasama lah," (IK6/111022/TB5:36 ¶ 20)

"bakul makanan kita bagi dalam RM200, satu set tu RM200." (IK6/111022/TB5:57 ¶ 103)

"Bantuan barang keperluan asas berjumlah RM100.00 untuk seisi rumah kepada 34,000 penerima yang terjejas dan terputus bekalan makanan berjumlah RM3,600,000.00" (IK6/111022/TB6:3 p 3)

"Bantuan khas barang keperluan harian kepada 650 penduduk Kampung Parit Ibrahim Masjid yang dikenakan kuarantin di kediaman masing-masing berjumlah RM30,000.00" (IK6/111022/T6:6 p 3B)

"Sumbangan RM5,000.00 bagi keperluan asas rumah asnaf fakir dan miskin untuk 50 penerima berjumlah RM250,000.00" (IK6/111022/TB6:18 p 4)

"Bantuan barang keperluan asas berjumlah Rm100.00 untuk seisi rumah bagi mereka yang terlibat dengan keadaan berikut iaitu keluarga yang terputus bekalan makanan dan mereka yang tidak dapat bekerja sehingga kehilangan sumber pendapatan atau tidak dibayar lagi" (IK6/111022/TB6:21 p 4)

Ketujuh ialah MUIS:

"kita belanjakan hampir 5 juta untuk bakul makanan sahaja" (IK7/041022/TB10:26 ¶ 61)

"kita bagi peruntukkan macam UMS kita bagi RM10,000" (IK7/041022/TB10:38 ¶ 85)

Kelapan ialah ZPP:

"kita bank in dekat masjid, bank duit satu kepada RM100, la ni dok ada kat sini lebih kurang 1.126 juta sebab satu kepada RM100, semua yang terlibat ni 11264 orang yang tu kita bagi kat masjid," (IK8/131022/TB14:21 p 4)

**Bantuan gerobok rezeki di masjid**

Gerobok rezeki antara inisiatif pusat zakat dalam membantu masyarakat yang terputus bekalan makanan untuk mengambilnya di masjid-masjid yang terpilih. Selain itu, ianya juga terbuka kepada sesiapa sahaja untuk turut menyumbang mengikut kemampuan masing-masing. Berikut adalah hasil temu bual yang dijalankan bersama IK4 dan IK8:

"Kita tu je la iaitu Dapur It'am, dapur makanan, kia tak bagi duit kat situ, ambil makanan sahaja." (IK4/290922/TB)

"Gerobok Rezeki di Masjid Negeri dan Masjid-Masjid Daerah diperkenalkan pada bulan Ogos 2021, di mana peruntukan yang disediakan ialah sebanyak 1,200 hamper, 70.00 = RM84,000.00." (IK8/131022/TB14:85 p 19)

**Sumbangan makanan kepada pelajar yang terperangkap**

Sumbangan makanan kepada pelajar yang terperangkap terdiri daripada pelajar yang berada di kampus kerana tidak pulang dan juga pelajar yang duduk di rumah sewa. Golongan mahasiswa adalah individu yang tiada pendapatan kerana masih menimba ilmu pengetahuan di kolej atau universiti. Oleh itu, institusi zakat dan MAIN bekerjasama dengan pihak pengurusan universiti untuk menyumbang bantuan berbentuk makanan kepada para pelajar agar mereka tidak kebuluran. Berikut antara hasil dapatan temu bual yang dijalankan:

"makanan ini juga termasuk juga kepada frontliner kesihatan dan keselamatan la, 17 IPT" (IK3/080922/TB1:100 ¶ 34)

"kita dah berikan bantuan makanan kepada pelajar-pelajar fakir miskin di peringkat university-universiti, kita berurusan dari segi bantuan dengan Pusat Islam semua university dalam Johor, bantuan kalau tak silap RM20,000, satu institusi RM20,000, kita bagi makanan kepada pelajar fakir miskin atau pelajar yang 196ocus196i makanan, pihak university boleh sediakan melalui Pusat Islam" (IK6/111022/TB5:19 ¶ 49)

"bantuan-bantuan pendidikan yang biasa Cuma sekarang ni kita buat juga bantuan makan pelajar universiti yang susah, kita dalam proses la ye, UITM, UTHM, UTM dalam Johor la, kan ada pelajar mengadu makan nasi dengan garam dan sebagainya, jadi kita salurkan kepada pusat Islam, mereka la yang kumpul dan agihkan," (IK6/111022/TB5:53 ¶ 28)

"kita hantar makanan, kita hantar bantuan bekalan makanan, apa lagi untuk IPT? Dalam senarai ni ada, banyaknya pelajar IPT tu kita hantar makanan la." (IK4/290922/TB9:62 ¶ 61)

"bantuan kepada pelajar tahfiz arghh ataupun budak tahfiz, IPT luar dan dalam ni, kita bagi bantuan kepada mereka yang terperangkap di IPT ni mereka tak boleh balik sebab di situ memang kekangannya, pelajar pun tak boleh balik ke rumah takut boleh bawak virus ataupun mak bapa tak boleh pergi datang tengok, jadi kita pun salurkan bantuan untuk membolehkan mereka ada duit makan dekat di tempat-tempat tu." (IK9/140323/TB21:39 p 5)

"kita bekalkan untuk pelajar-pelajar IPT ataupun pusat-pusat pengajian yang terperangkap ni kita bagi bantuan kepada mereka berupa makanan la kepada diorang ni supaya bekalan makanan mereka tu tak terputus," (IK9/140323/TB21:41 p 6)

**Sumbangan makanan kepada petugas barisan hadapan**

Petugas barisan hadapan yang terdiri daripada kakitangan hospital, polis, tentera, bomba dan lain-lain telah bertungkus-lumus bekerja di kala semua orang berada di rumah semata-mata untuk mempertahankan negara daripada penularan wabak COVID-19 sepanjang tempoh PKP. Mereka ini bekerja siang dan malam dalam pelbagai keadaan iaitu panas terik, hujan, petir, dan rebut. Sebagai menghargai pengorbanan mereka ketika bertugas, institusi zakat telah menyumbang bantuan dalam bentuk pek makanan kepada para pejuang negara di kala pandemik COVID-19. Berikut adalah hasil dapatan temu bual yang telah dijalankan bersama informan:

"makanan ini juga termasuk juga kepada frontliner kesihatan dan keselamatan la, 17 IPT dan frontliner" (IK3/080922/TB1:99 ¶ 34)

"Sumbangan Pek Makanan (sarapan pagi, tengahari dan malam) untuk "frontliners" yang bertugas di Hospital Raja Perempuan Zainab II sebanyak RM 13 ribu ringgit." (IK1/240822/TB4:7 p 2)

"Sumbangan Barangan Dan Makanan kepada petugas barisan hadapan di Pusat Pemberian Vaksin (PPV) setiap jajahan dengan kos keseluruhan berjumlah RM 100,000," (IK1/240822/TB4:23 p 8)

"hospital-hospital kita bantu frontliner dari sudut makanan juga" (IK5/150922/TB7:63 ¶ 24)

"kita bagi kepada frontliner kan, kita lebih kepada barang makanan la." (IK5/150922/TB9:89 ¶ 180)

"kami pi hantaq makanan selalu, frontliners kami selalu bungkus makanan pi hantaq la, yang tu tak termasuk bajet ni yang tu guna bajet pentadbiran zakat." (IK9/140323/TB14:46 p 8)

"Bantuan sumbangan makanan bermasak bagi petugas dan frontliner 5000 orang lebih bernilai RM76,580.00" (IK5/150922/TB16:7 p 1)

"Bantuan sumbangan makanan bagi petugas Tajhiz jenazah JHEAINS seramai 56 petugas bernilai RM18,200.00" (IK5/150922/TB16:8 p 1)

"Hospital yang mengendalikan kes COVID-19, Pusat kuarantin COVID-19, Pusat Pengambilan Vaksin (PPV), Angkatan Tentera Malaysia (ATM), Polis Diraja Malaysia (PDRM), Pondok SJR, Jabatan Pertahanan Awam (JPAM), Jabatan Bomba dan Penyelamat Malaysia (BOMBA), Jabatan Sukarelawan Malaysia (RELA), Angkatan Pertahanan Awam Malaysia." (IK9/140323/TB20:16 p 17)

"kita juga membantu memberi peruntukkan kepada pekerja-pekerja frontliner yang bertugas di hospital, sekatan jalan raya dan pekerja-pekerja yang menguruskan bencana ni termasuk di pejabat daerah dan sebagainya askar-askar dan polis-polis semua." (IK9/140323/TB21:5 p 2)

"peruntukkan kebajikan kepada para petugas ni sebanyak RM 400 ribu, yang ni bukan kita bagi duit, yang ni kita hantar makanan kepada pekerja-pekerja barisan hadapan ni selama tempoh mereka berkawal bertugas di hospital dan sebagainya tu, kita tambah la, kita ada tambahan mungkin dana ni mungkin sedikit sahaja RM400 ribu ni cuma kita sebagai antara agensi yang membantu tambahkan dana ni supaya frontliner ni semua diorang tak de masalah yang lain-

lain ni, diorang boleh focus kepada tugas yang nak mengawal keselamatan dan juga mengekang penularan wabak COVID-19 dulu" (IK9/140323/TB21:33 pp 4 – 5)

**Sumbangan kepada pusat penilaian COVID-19**

Selain itu, institusi zakat dan MAIN turut menyumbangkan bantuan pek makanan ke Pusat Penilaian COVID-19 atau Pusat kuarantin bagi pesakit-pesakit COVID-19 dan juga petugas kesihatan yang bertugas. Berikut antara hasil dapatan temu bual yang telah dijalankan bersama informan kajian:

"bajet amil yang disumbangkan kepada CAC pusat kuarantin yang masa mula-mula dulu diwujudkan di ILIM, kan ada pusat kuarantin masa mula-mula dulu, kemudian pusat penilaian CAC penilaian COVID-19 di Stadium Melawati dan juga di MAEPS Serdang pusat kuarantin Dr. yang tu kebanyakannya kita guna bajet amil Dr kita tak guna bajet agihan" (IK3/080922/TB1:29 ¶ 36)

"bantuan pack makanan pusat penilaian COVID-19 di stadium Melawati" (IK3/080922/TB1:44 ¶ 55)

"yang tu kita bantu QS dan pusat-pusat kuarantin, kita cover nak kata makan minum semua tu tak la, kita hanya bantu makanan tambahan la untuk pesakit-pesakit di QS dengan pusat kuarantin" (IK5/150922/TB7:8 ¶ 24)

"Sumbangan makanan kepada 2 pusat CAC menggunakan bajet amil bernilai RM 60 ribu" (IK3/080922/TB18:16 p 20)

**PRINSIP KEUTAMAAN DALAM BANTUAN-BANTUAN YANG BERSIFAT KECEMASAN**

Institusi zakat dan MAIN hendaklah mengutamakan bantuan-bantuan yang bersifat kecemasan dan *ḍarurīyyat* seperti makanan dan keperluan harian. Hal ini berpunca daripada kawalan pergerakan yang ketat melibatkan kawasan-kawasan berisiko tinggi menyebabkan mereka terputus bekalan makanan dan keperluan asas kerana tidak boleh keluar rumah atau kepayahan untuk membeli barang pada masa itu. Oleh itu, terdapat skim bantuan makanan, bantuan keperluan asas dan seumpamanya diperkenalkan oleh institusi zakat dan MAIN untuk menangani isu kebuluran. Berikut adalah hasil temu bual yang telah dijalankan bersama informan kajian:

"utamakan bantuan-bantuan yang bersifat kecemasan la untuk membolehkan mereka boleh makan dulu, boleh makan, boleh beli ubat, boleh dapatkan rawatan perubatan dan itu lah yang utama untuk keperluan asas" (IK9/140323/TB21:97 p 8)

"Kita bagi keperluan harian dia pada waktu tu." (IK1/240822/TB3:17 ¶ 62)

"Kita lebih kepada perbelanjaan sara hidup je masa tu, untuk beli makanan, segera la." (IK1/240822/TB3:38 ¶ 144)

"prinsip masa tu ye la orang kita ni perlu keutamaannya pada tu la elemen yang penting tu mesti ada makanan, had kifayah ada 6 tu kan, makan minum kena ada, sebab lapar ni bahaya tak de makanan, lapar ni boleh membunuh, berita-berita negara afrika kan tak cukup makan

sampai makan orang jadi makanan tu penting, dekat atas meja mesti ada makanan, jadi keutamaan had kifayah makanan, tempat tinggal, pakaian, pakaian tu tak ada masalah" (IK5/150922/TB7:36 ¶ 62)

"maqasid syariah tu kita nak laksanakan kena tengok keutamaan dia, mana yang utama daruriyyat ke, hajiyyat ke, tahsiniyyat ke, jadi masa COVID-19 tu daruriyyat la banyak, yang tu utama kita, yang tahsiniyyat macam program-program tu biarlah dulu kita tak buat masa tu." (IK4/290922/TB9:87 ¶ 158)

"jadi ketika pandemik keutamaan kita arghh bantuan kepada empat jenis bantuan utama dahulu iaitu bantuan kecemasan untuk makan minum, juga bantuan berbentuk perubatan, bantuan dialisis yang memang tak boleh nak stop dan juga bantuan apa yang last.. ouhh ada la, empat bantuan yang utama sahaja, bantuan-bantuan yang bersifat program atau bantuan yang bersifat yang bukan mengancam pada nyawa ketika itu, kita proses tapi bukan pada ketika itu" (IK9/140323/TB21:49 p 8)

Menurut Hasanah Abd Khafidz (2013), keutamaan merupakan salah satu bahagian daripada maslahat dalam Islam yang memelihara dan menjaga lima unsur utama iaitu agama, diri atau jiwa, akal, keturunan dan harta. Berdasarkan hasil temu bual di atas, agihan bantuan makanan yang disalurkan oleh institusi zakat dilihat menepati elemen kedua dalam *ḍarurīyyat* iaitu untuk menjaga diri atau jiwa. Untuk menjaga jiwa, bantuan makanan yang diberikan hendaklah menepati had utama dalam had kifayah. Oleh itu, bentuk agihan yang di buat kebanyakannya adalah dalam bentuk makanan asas yang utama dalam had kifayah iaitu beras, tepung, gula, kicap dan seumpamanya.

Seterusnya, agihan bantuan makanan kepada mereka yang terjejas semasa pandemik adalah satu bentuk maslahat yang mencapai tahap keyakinan secara qat'iyyah. Majoriti informan yang ditemu bual yakin dan bersetuju sehingga mencapai tahap qat'iiyyah bahawa agihan bantuan makanan kepada golongan ini adalah sangat diperlukan. Selain itu, agihan zakat dalam bentuk makanan semasa pandemik yang bertindak untuk menjaga jiwa adalah sebagai satu bentuk *ḍarurīyyat yang* umum di mana ia merangkumi ruang lingkup yang luas. Jadi ini berdasarkan situasi semasa Perintah Kawalan Pergerakan (PKP) di mana ianya dikenakan secara umum maka situasi keperluan itu berlaku secara umum.

Dari segi penerimaan syarak, memberikan bantuan makanan kepada orang-orang yang memerlukan adalah satu perkara yang mu'tabarah iaitu satu perkara yang diperintah oleh Allah dalam Islam. Firman Allah dalam surah al-Insan ayat 8:

وَيُطْعِمُونَ الطَّعَامَ عَلَىٰ حُبِّهِ مِسْكِينًا وَيَتِيمًا وَأَسِيرًا

Maksudnya:

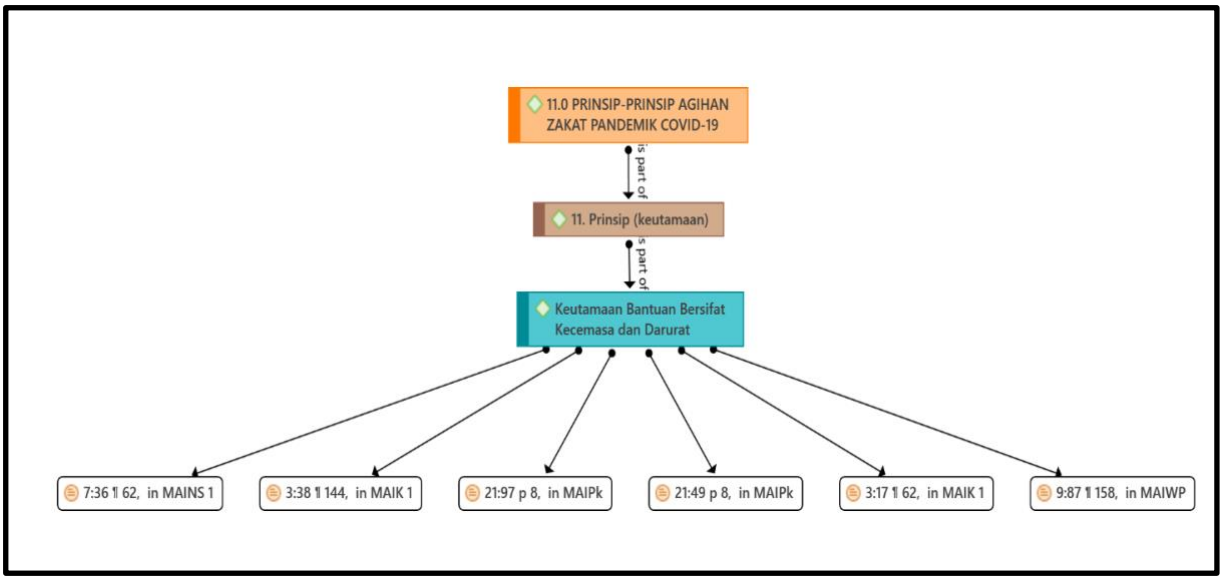
"Mereka juga memberi makan benda-benda makanan yang dihajati dan disukainya, kepada orang miskin dan anak yatim serta orang tawanan."

Ayat di atas menunjukkan bahawa memberi makanan kepada orang yang memerlukan itu adalah satu keputusan yang betul yang dilakukan oleh institusi zakat kerana ia diiktiraf oleh syarak. Akhir sekali, dari segi kerigidan dan kedinamikan, keputusan mengagihkan bantuan makanan daripada dana zakat kepada golongan yang terjejas semasa pandemik adalah bersifat

berubah dan fleksibal iaitu ia sepatutnya bergantung kepada situasi semasa dan keadaan penerima malah dari segi bentuk-bentuk yang diagihkan juga boleh berubah dan bertukar mengikut situasi pada masa itu.

## KESIMPULAN

Hasil kajian mendapati institusi zakat dan MAIN telah mengambil kira pelbagai aspek bagi menentukan keutamaan dalam pengagihan zakat. Pelbagai inisiatif bagi menangani masalah kekurangan bekalan makanan kepada mereka yang memerlukan dengan kadar dan bentuk bantuan yang berbeza. Rajah 2 menunjukkan carta alir grafik yang menggambarkan hasil dapatan temu bual berkaitan pelaksanaan prinsip keutamaan bagi agihan bantuan makanan semasa pandemik COVID-19.




**Rajah 2. Prinsip Keutamaan Bagi Agihan Bantuan Makanan**

## PENGHARGAAN

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# CAN ASNAF AL-GHARIMUN, WHO ARE SITUATIONAL POOR DUE TO UNEXPECTED PANDEMIC, BE HELPED AND ACHIEVE SUSTAINABILITY THROUGH AGENCY TRAINING LIKE TAKAFUL AND BOOST THEM, AS WELL AS THE ECONOMY

**M Ashraf Al Haq [1]**
**Yusuf Haji-Othman [2]**
**Muhammad Nasri Bin Md. Hussain [3]**
**Mohd Sollehudin Bin Shuib [4]**
**Mushtaq Ahmed [5]**
**Imran Arshad [6]**

[1] IBS, UUM, Malaysia, mashraf.alhaq@uum.edu.my.
[2,3] Unishams, Malaysia, dryusufhajiothman@unishams.edu.my
[5] Hamdard University Pakistan & IBS, UUM, Malaysia, mushtaq_acca@yahoo.com
[6] School of Business Management, UUM, imran.arshad@tuf.edu.pk
Corresponding Author (mashraf.alhaq@uum.edu.my)

**Abstract:** *In post-pandemic, the main task needs to be to uplift the poor, who normally were small petty-traders. They were the hardest hit due to relentless lockdown scenarios, and the businesses collapsed tremendously, rather their backbone to start afresh was in jeopardy. Though Holy-Qur'an raises the necessary verdict to remedy it through zakat, but issue evolves with understanding the concern that may inflict adversely if this debt burden prolongs needlessly. Hence, this area needs to be addressed asap, as they are not necessarily in the bracket of poor and destitute-asnaf, but due to situational-reasons, became asnaf-al-Gharimun, who need urgent and effective help and support, so that economy gets running again, and these assisted ones be able to become sahib-e-nisab in the nearest foreseeable-future. The study is at an early stage of investigation and will analyse only through existing basic secondary data that is available. It depicts that there is a very low percentage of zakat given to Al-Gharimun as compared to other asnaf-groups. This study suggests that, asnaf-Al-Gharimun may be given greater consideration while awarding the zakat distribution to strengthen Muslim-Ummah, and more attention on their plight in removing the debt-burden and helping the greater-society to normalise the situation.*

***Keywords****: Asnaf, Al-Gharimun, Zakat, Takaful, Sustainability*

## INTRODUCTION AND BACKGROUND

In actual fact, to make a society free from debt and poverty through productivity and true net welfare, needs to be the main aim of society, and in this respect zakat as an institution can play a leading role in enlarging the zakat economy and bringing harmony, peace, growth and welfare in the social order. Due to Covid-19, the debt issue crippled the global economy, ruthlessly. But before one can discuss about growth and prosperity, it is necessary to ensure, national or personal debt is within the prescribed limits, and the very economy can sustain that in the longer term. On March 20, 2021, in a report of daily Star, it was seen that Malaysia's debt-to-GDP ratio is worsening significantly. The national debt has grown nearly 63% to RM 879 billion (though according to statista.com, the figure in 2022 stands at 67.39%), and in fact, a year earlier, it was just below '53%'. And as the rating agency Fitch predicted, it may rise to 77%

of GDP, and that is quite worrying trend unfortunately. But helping the Al-Gharimun and such, through zakat (a potent Islamic social finance mechanism), after Covid-19, can assist enormously to reduce the debt issue, at personal as well as at the national level (Ambrose et al., 2015). Asnaf Al-Gharimun somehow receiving little attention while there was a dire need to support this group after Covid-19 crisis, as many businesses suffered and many individuals faced debt burden. To uplift the debtors, who due to Covid-19 pandemic, fell in this category, need to be elevated soonest, so as to lift the backbone of society. Zakat's cash transfer initiatives during emergencies are encouraging, but timeliness is paramount (Haron et al., 2021). Therefore, the zakat emphasis to relieve the debt burden to ensure the receiver becomes debt free and can concentrate in healthy and productive activity and can generate income, is of utmost importance.

The good news is, once our beloved Prophet S.A.W gave Umar ibn al-Khattab a gift, then requested to make it multiply, and pay zakat and sadaqah (charity) from its income (Masri, 2020). Therefore, zakat's role as a productive entity were actually present during prophet's SAW time, but during the colonial rule, the beauty of these rulings gone missing, hence a need has arisen to awaken the proactive revival of those productive notions of zakat. Generally, zakat as consumptive role is understood in society, and specifically by the zakat institutions, but understanding it's productive and regeneration role, by all, and especially by zakat authorities, will increase that understanding manifold, and will eventually improve the moral stand point in society. This productive notion is in fact becoming more important and timely, in the contemporary period, than any time in history. And more so after Covid-19, as many turned bankrupt not due to choice or miscalculation, but due to unnatural pandemic prevalence and due to unpredictable atmosphere, since outbreak. But good news is, it can be overcome, through prudent mechanisms, and careful planning. Training these situational bracket through Takaful agency-ship or such, can play a boosting role, if implemented and trained effectively, then many of these devastated past petty traders can think and device new strategies to mend their future automatically.

## MALAYSIA'S ZAKAT DEVELOPMENT

So far, Malaysia's zakat institutions have achieved tremendous successes in terms of Maqasid Al Shariah indices (Mahmood et al., 2021, p. 127). Besides, in the area of poverty reduction, food-sufficiency, literacy, housing and health (Danila et al., 2020), spiritual development, that is, achieving or implementing the basics, of the economic, social, religious, that is, the sustainable pillars (Migdad, 2019, p. 42; Noor et al., 2017), and the condition at the onset is actually getting enhanced day by day, and that's the findings so far, in a nutshell. Furthermore, the country, after successfully implementing the Millennium Development Goals (Elhadary et al., 2012), the next goal has been clearly set to win, to achieve another milestone, and that is, the Sustainable Development Goals, where no one is left behind (Jayasooria, 2016). Similarly, presently the agenda through Malaysia Madani (basically sustainability from a Maqasid point of view), the goals are even holier than before. Therefore, the country is trying to provide not only good standards of living, through safety and prosperity, but also through excellence in health and pandemic control, through providence of good infrastructure, decent living for all its citizens, giving not only clean water and sanitation, and other modern amenities, but also maximising the workforce productivity and capacity, through effective empowerment and

skills enhancement, including that of women (Duasa et al., 2019) and youth. In the environmental front, besides economic and social achievement, the results are equally astounding, with Malaysia's commitment to ensure highest standards in the area of greens and forest reserves (Harun, 2018).

The tables below demonstrate the zakat developments in Malaysia so far. Table 1 for collection and table 2 for distribution by each states.

**Table 1: Zakat Collection Statistics, Malaysia (RM = Malaysian Ringgit)**

| States | 2020 | 2019 | 2018 | 2017 | 2016 |
|---|---|---|---|---|---|
| **JOHOR** | 300,855,626.51 | 311,727,367.23 | 285,784,094.35 | 260,671,607.01 | 250,436,479.20 |
| **KEDAH** | 217,913,020.82 | 206,055,559.61 | 183,556,547.63 | 170,030,088.00 | 140,448,128.00 |
| **KELANTAN** | 202,654,987.00 | 195,138,060.00 | 183,034,916.35 | 179,303,841.00 | 162,678,760.00 |
| **MELAKA** | 100,720,991.88 | 98,838,098.55 | 87,815,011.74 | 85,598,531.92 | 70,537,675.73 |
| **NEGERI SEMBILAN** | 157,160,528.43 | 141,521,193.35 | 131,116,487.35 | 124,495,635.43 | 104,760,388.36 |
| **PAHANG** | 136,707,606.22 | 167,220,290.72 | 138,696,397.46 | 133,655,623.03 | 122,248,982.33 |
| **PULAU PINANG** | 130,875,632.57 | 121,432,704.21 | 119,734,212.91 | 101,454,432.72 | 96,781,464.11 |
| **PERAK** | 191,633,580.59 | 207,187,053.49 | 176,246,175.19 | 170,804,837.16 | 151,181,069.12 |
| **PERLIS** | - | - | - | - | - |
| **SELANGOR** | - | 855,137,860.00 | 793,679,701.00 | 757,112,779.00 | 673,736,282.00 |
| **TERENGGANU** | 185,104,612.29 | 178,654,905.67 | 160,718,725.50 | 137,949,523.03 | 133,360,064.38 |
| **SABAH** | 101,788,328.22 | 88,997,519.92 | 79,661,792.60 | 88,318,640.61 | 63,704,056.64 |
| **SARAWAK** | 110,374,938.58 | 105,963,561.49 | - | 92,301,440.00 | 72,082,740.00 |
| **WILAYAH PERSEKUTUAN** | 758,059,087.86 | 688,405,441.00 | 657,428,211.00 | 621,414,431.00 | 589,296,523.84 |

From http://baitulmal.jawhar.gov.my/zkt_statistik_stat.php

**Table 2: Zakat Distribution Statistics by State**

| States | 2020 | 2019 | 2018 | 2017 | 2016 |
|---|---|---|---|---|---|
| JOHOR | 299,837,853.40 | 299,809,512.74 | 261,310,155.66 | 293,178,449.62 | 296,999,713.65 |
| KEDAH | 195,698,217.47 | 192,622,521.12 | 178,463,803.20 | 152,039,740.44 | 162,732,368.00 |
| KELANTAN | 185,584,047.39 | 189,017,291.00 | 181,936,430.62 | 185,027,240.00 | 173,148,849.00 |
| MELAKA | - | 96,620,295.08 | 87,073,849.00 | - | 75,367,964.80 |
| NEGERI SEMBILAN | 114,237,224.28 | 123,406,206.16 | 127,748,585.30 | - | 102,867,136.92 |
| PAHANG | 134,991,563.56 | 146,767,912.17 | 141,910,722.23 | - | 134,066,490.00 |
| PULAU PINANG | 126,581,574.21 | 111,384,871.79 | 101,010,171.69 | 99,782,721.01 | 100,962,507.09 |
| PERAK | 165,047,590.88 | 196,836,278.44 | 171,489,516.00 | 171,048,075.59 | 143,832,214.00 |

| | | | | | |
|---|---|---|---|---|---|
| PERLIS | - | - | - | - | - |
| SELANGOR | - | 868,263,524.00 | 829,878,020.00 | 616,526,812.00 | 697,494,013.00 |
| TERENGGANU | 171,122,295.83 | 191,240,463.33 | 163,138,683.29 | 183,760,534.93 | 165,894,689.77 |
| SABAH | 88,575,346.45 | 71,621,952.82 | 68,268,316.44 | 62,747,937.69 | 64,957,773.60 |
| SARAWAK | 71,597,655.81 | 68,143,055.82 | - | 42,059,912.00 | 48,363,149.00 |
| WILAYAH PERSEKUTUAN | 526,470,916.70 | 445,352,346.00 | 550,231,376.46 | 502,022,102.00 | 444,719,832.00 |

Source: http://baitulmal.jawhar.gov.my/zkt_agihan_stat.php

It is evident from the tables above that Malaysia is emphasising on zakat development as a national agenda towards sustainable, constructive and effective development in the aspiration of narrowing the income gap in broader society, which is truly commendable. As it is obvious that the year after year the graph demonstrates an upward trend, which is noteworthy, and it is evident in both in collection as well as in distribution.

## Al-Gharimun Status in Kedah

It is important to note that, the picture of Al-Gharimun in Kedah is growing over time. But the amount is very very negligible. Which requires careful addressing.

**Table 3 : Al-Gharimun In Kedah**

| Asnaf / year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Al-Gharimun (RM) | 20,636 | 2,000 | 40,265 | 18,420 | 32,100 | 38,098 | 57,133 | 1,510,833 | 57,798 | 60,707 | 414,427 |

Though over time Al-Gharimun is given importance, but compared to total amount that is distributed, the Al-Gharmin portion is truly insignificant. In 2020, the total disbursement in Kedah is RM 195 plus million (good amount), but the portion for Al-Gharimun, states the insignificance in clear terms (RM 60,707), though in 2021 it rose to RM 414,427, still nothing comparable to the total, so it deserves academic scrutiny.

And on the point of empowerment, it requires not only increasing the productive capacity and skills enhancement, but also entrepreneurial opportunities and ease of doing business (Hassan et al., 2015). These initiatives will ensure sustainable mechanisms in society for survivability. And more importantly, the able-to-work population will need not only the above, but also a positive mind-set as well as an encouraging environment.

## The Reason Behind the Emphasis & Study

Researchers in zakat deliberated the importance of freeing the indebted person from the shackles of debt, and that's very important (Bashir et al., 2012). Similarly, zakat can be an added help in that venture. In fact,

1 If an indebted person dies, his debt needs to be settled, in principle, before his burial (Ibrahim et al., 2014). Therefore, debt burdens affect a person's spiritual self and his

hereafter concerns. Hence, freeing from debt worry is important, rather paramount, and where zakat assistance can play a leading role, and most likely.

2 Secondly, it's customary to settle debt before going for the holy pilgrimage,

3 & thirdly, it's significant to note that the Caliph Umar ibn al-Khattab cautioned on this matter because worry and hostility emerges due to unnecessary debt (Abdullah et al., 2017).

By the way, Malaysia's household debt accounted for 93.2 % of the country's Nominal GDP in Dec 2020, compared with 82.7 % in the previous year. In the latest reports, Malaysia Household Debt reached 328.7 USD bn (nearly RM 1.3 Trillion) in Dec 2020 (ceicdata.com). Consequently, the personal debt may be a concern for the zakat authorities, and to make it a debt-free Madani society, it is necessary that a person can be free from worldly concerns and perform akhirah activities with ease, in a country of peace and happiness.

**The Issues that can be Analysed**

Therefore, the critical question is whether, any necessary changes are currently taking place. Unfortunately, there is a significant question mark hovering over this issue. While there may be some efforts by authorities to address the plight of asnaf Al-Gharimun, it is essential that these measures are subjected to thorough scrutiny and evaluation. Are they adequate? Are they reaching the intended beneficiaries? Are they bringing about meaningful change in the lives of those affected? These are the questions that need answers.

The urgency of the situation cannot be overstated. It is not merely a matter of perspective, but a crucial component of the broader national economic recovery strategy. Bringing asnaf Al-Gharimun out of their current predicament is not just a moral imperative but also an economic necessity. Their inclusion in the recovery process can significantly contribute to the acceleration of the nation's economic resurgence.

What is needed is swift and immediate action, a reaction to the challenges these individuals are facing. This should be coupled with a proliferation of support and upliftment initiatives specifically designed to cater to their unique circumstances. When asnaf Al-Gharimun are empowered and given the resources and opportunities they need, they can become active participants in rebuilding the economy, and most likely.

One promising avenue for their upliftment could involve comprehensive training in takaful schemes, providing them with access to such schemes, and guiding them to become agents of takaful. This not only addresses their immediate financial needs but also ignites their entrepreneurial spirit, potentially leading to self-sufficiency and, in turn, contributing to the broader economic recovery.

**NOW, ANALYSING THE LITERATURE IN BRIEF**

As per Andriyani et al. (2021), any pandemic will cause immense pressure on a micro, small and medium enterprise (MSME), and it's hard to maintain sustainability because of restricting social interactions and the operating hours. Though business sustainability depends on product innovation, but restrictions also curtails the supply chain, which will inevitably reduce sales and hence income. Hossain et al. (2021), narrates that the global trade and supply chain shrinked significantly during and after the pandemic, and it may take years to be restored to previous level.

In another famous hadith, it is reported that the Prophet SAW, said *"Verily it is better for you to leave your offspring wealthy than to leave them poor asking others for help",* narrated

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by Amir Bin Saad Bin Abi Waqqas. So, the idea of wealth creation, protection and compensation, award, are important aspects in an Islamic framework. Helping Al-Gharimun need to be seen from this perspective. In another narration by Abu-Hurairah RA: "The Messenger of Allah said: The believer's soul is suspended by his debt until it is settled for him" (at-Tirmidhi).

Yusoff et al. (2021) reported that before pandemic, over 60% of Malaysians only had enough to survive six months or even less in the event of job loss, so from this description, one can understand the true nature of the rest 40% who were in dire consequences. So, in Islam, risk management through takaful schemes is necessary to ensure a minimum future for the unexpected times, and is guided by Quran; (Surah Al-Baqarah: verse 266*), "Would any of you wish to have a garden with date palms and vines, with rivers flowing underneath, and all kinds of fruits for him therein, while he is stricken with old age, and his children are weak (not able to look after themselves), then it is struck with a fiery whirlwind, so that it is burnt. Thus, does Allah SWT make clear His Ayat to you that you may give thought?"* This verse is very important to understand the importance of pre-emptive measures in regard to future safety, when in old age one may not be able take care of his or her offspring's, if such measures are not in place.

Furthermore, to avoid risks, Muslims need to be careful and do 'utmost' and be prepared for future calamities, and 'only then seek protection' of Allah SWT. In a famous hadith of Prophet Muhammad SAW, and reported by Tarmizi and Ibn and Ibn Majah, that the Prophet SAW explained to a Bedouin Arab, to tie the camel first before leaving it to the will of Allah SWT. Again, for wealth accumulation, for emergency, retirement and pilgrimage needs, it is stated in Quran, Surah Jumu'ah, Verse 10: *"And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed."* Furthermore, it is highly encouraged in Islam to invest the saved funds to get maximum benefit. Similarly, in addressing the emergency fund, Quran explains (2:240), *"And those who are taken in death among you and leave wives behind – for their wives is a bequest: maintenance for one year without turning [them] out. But if they leave [of their own accord], then there is no blame upon you for what they do with themselves in an acceptable way. And Allah is Exalted in Might and Wise".* So, this verse clarifies the position on guiding a Muslim for the preparation and maintenance of an emergency fund for at least a year in the event of future need. Consequently, proper planning is prerequisite in Islam to mitigate unexpected impact of pandemic and similar and ensure sustainable wellbeing. Therefore, zakat can be a desirable but exceptional pro-poor instrument under the auspices of Islamic social finance in the efforts of redistribution of wealth in these tough times, according to Umar et al. (2021). Lord Almighty says, *"Behold, I am with you; if you establish Prayer and pay Zakat and believe in My Prophets and help them, and lend Allah a good loan…" (Surah Al-Maida, Verse 12).*

In fact, Islam suggests that poverty is detestable, and its elimination is paramount. Kahf (1999), as quoted by Umar et al. (2021), consents that zakat makes its beneficiaries to become assets and not liabilities by making them more functional and productive to the growth of the economy. Zakat should be more for productive than consumptive uses, if one wants to rectify the society and economy, through enterprise development, vocational training, healthcare program for distressed women and children, education & nutrition program for underprivileged children, scholarship program for undergraduate students and awareness building &

motivational program. Therefore, effective utilisation of resources, mobilisation of funds, and proper distribution of funds in an organised format, will most likely alleviate hardship in a far better way.

Furthermore, the contrast between the theory and practice of Islamic banking industry has come to limelight, very unsuitably. In this backdrop, Islamic economics, finance and management requires that in future Islamic entities must give greater consideration towards social obligations, than just mere profit. In future, the financial products offered by Islamic banks should include value-based proposition of maqasid (objectives) of Shariah. During pandemic, nearly 40 plus percent SMEs closed down due to financial, and other difficulties, and nearly a million people lost their jobs, very inconveniently (Shaharuddin, 2020). Though, around RM10 billion was also granted to help SMEs, to remain resilient in the face of economic pressure, and also a wage subsidy ranging from RM600 RM1200 per employee was initiated, but many companies just could not simply sustain the onslaught, regrettably. So, from above literature its evident that this indebted section needs to be addressed as soon as to relieve them from the shackles of hardship in society and gear the economy towards sustainability and economic prosperity.

## BRIEF ANALYSIS OF THE SECONDARY DATA

In the tables (4 and 5) and figure 1 below, the zakat amount to different asnaf groups by LZNK is highlighted. Its obvious that the amount allotted for Al-Gharimun ranges from just mere 0.026 percentage to maximum of 0.201 percentage point, which is even less than 1 percent. Although, study shows that this productive sector promotes and helps in enhancement of economic growth in Malaysia, so it requires future analysis.

**Table 4: Amount distributed to different Asnaf group by LZNK 2011 till 2016**

| | **2011** | **2012** | **2013** | **2014** | **2015** | **2016** |
|---|---|---|---|---|---|---|
| Al-Gharimun | 20636 | 2000 | 40265.58 | 18420 | 32100 | 38098 |
| Amil | 6888555.43 | 10265030.98 | 10986732.4 | 15713364.51 | 21516198.5 | 17240616 |
| Arriqab | - | - | - | - | - | - |
| Fakir | 3297816.9 | 5253430 | 4786547.8 | 5490808.3 | 8065103.9 | 11814986 |
| Fisabilillah | 32500936.05 | 41373287.78 | 45660030.6 | 50326243.23 | 62585716.2 | 63463760 |
| Ibni Sabil | 751865 | 199665 | 153480 | 211390 | 189050 | 245840 |
| Miskin | 34107231.04 | 40947700.71 | 38743813.4 | 47748538.59 | 60483748.4 | 67625896 |
| Muallaf | 1454300 | 1393320 | 1399220 | 1446670 | 1902430 | 1680932.2 |
| Total | 79021340.42 | 99434434.47 | 101770090 | 120955434.6 | 154774347 | 162110128 |
| **% of Gharimin** | **0.026** | **0.002** | **0.039** | **0.015** | **0.021** | **0.024** |

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**Table 5: Amount distributed to different Asnaf group by LZNK 2017 till 2021**

| | 2017 | 2018 | 2019 | 2020 | 2021 |
|---|---|---|---|---|---|
| Al-Gharimun | 57133.78 | 1510833.88 | 57798.4 | 60707.43 | 414427.38 |
| Amil | 17591360.51 | 28159238.06 | 25998379.7 | 24214947.6 | 28449436.42 |
| Arriqab | - | 14600 | 29386.15 | 17379.9 | 3339725.5 |
| Fakir | 10693410.01 | 165371.4 | 127800 | 45187674.3 | 34920575.5 |
| Fisabilillah | 52631596.92 | 64685352.26 | 64778360.4 | 66532404.5 | 59222849.44 |
| Ibni Sabil | 163810 | 224515 | 180036 | 1296.3 | 71437.38 |
| Miskin | 70007703.44 | 81687536.3 | 98290566.5 | 58112487.3 | 77885497.94 |
| Muallaf | 1388810 | 2174163.1 | 3160194.01 | 1571320.19 | 1440871.94 |
| Total | 152533824.7 | 178621610 | 192622521 | 195698217 | 205744821.5 |
| **% of Gharimin** | **0.037** | **0.846** | **0.03** | **0.031** | **0.201** |

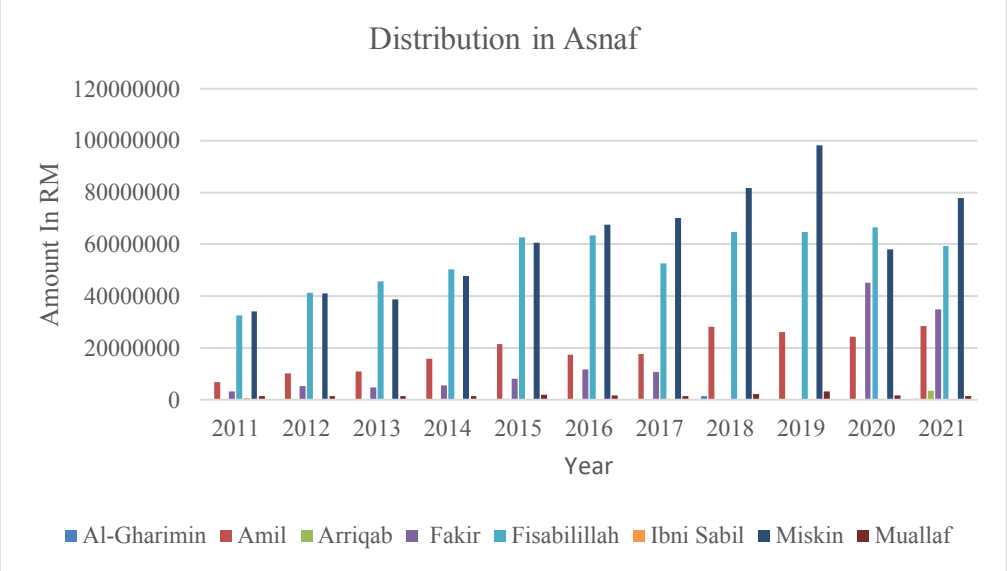


**Figure 1. Distribution in Asnaf**

Subsequently, from the above, it can be deduced that as emphasis is given on fakir, fi sabilillah and miskin, similar emphasis, if given on Al-Gharimun, it will have a positive impact, as most of the indebted person, were supposed to be in alright condition when the businesses were functioning, and not so many job losses before the pandemic. Furthermore, after the pandemic is over, the condition to recover again may require more time, but it will be easier if these asnaf are well taken care during recovery, then they may be resounding back and the economy will be functioning again, as assumed.

## SUGGESTIONS AND CONCLUSION

It's clearly observed that asnaf Al-Gharimun, who are in this bracket, mostly due to covid-19, a case of situational poor, deserves a different and better treatment than asnaf miskin or fuqara. How the authorities addressing these issues, deserves a well-thought-out-scrutiny and remedy. By bringing them out from this basket is important, and that is not from their point of view, but from national economic recovery point of view. If these Asnaf Al-Gharimun are not assisted with care, chances are that they will end up with loan sharks at high interest 'riba', or possibly they will end up at conventional banks, which is on interest or 'riba', then the purpose of maqasid al shariah is not attained, and they will be deprived from the sustainable Islamic model of assistance through zakat, and this is the prime 'worry'. This will ultimately create an adverse situation for Muslim Ummah.

So, the most easy way out can be training them takaful schemes, and providing them under that scheme, and guiding them to be an agent of takaful, and that can boost their entrepreneurial momentum, and finally they can again stand on their own. If zakat targets to assist and promote them with necessary skills and educational and professional development, and if given more than due and looked-for attention, ultimately these helped one with skills and knowhow, will contribute naturally to a more skilled and capable workforce. So, in this regard, emphasis on takaful scheme, training, agency ship, can be a way forward, for making them come out of the doldrums.

Of course, it's important to acknowledge that this research is still in its preliminary stages, and it has its limitations, primarily due to incomplete data. However, even at this stage, it offers valuable insights that can guide policymakers in addressing the challenges faced by the situational poor in society. A thorough research will be soon undertaken to understand their grievances and will be hence proposed a suitable remedy to overcome the status quo.

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# ADAPTASI TEORI TINGKAH LAKU TERANCANG DALAM MENGANALISIS NIAT MELAKUKAN WAKAF TUNAI

*Adaptation Theory of Planned Behavoior In Analyzing Intentions To Do Cash Waqf*

**Junaida Binti Basiron [1]**
**Mohd Zawavi Bin Zainal Abidin [2]**
**Fahmi Zaidi Bin Abd Razak [3]**

[1] Fakulti Pengajian Islam Universiti Islam Pahang Sultan Ahmad Shah (UniPSAS)
Email:g-92028493@moe-dl.edu.my
[2] Fakulti Syariah Universiti Islam Pahang Sultan Ahmad Shah (UniPSAS). Email:abuanam73@gmail.com
[3] Fakulti Pengurusan dan Informatik Universiti Islam Pahang Sultan Ahmad Shah (UniPSAS)
*Corresponding author (Email:fahmizaidirazak@gmail.com)

**Abstrak:** *Dari perspektif Islam, kajian ini dijalankan bertujuan untuk menganalisis niat individu untuk berwakaf tunai, dengan menggunakan pendekatan teori tingkah laku terancang (TPB). Seramai 100 responden guru sekolah rendah di daerah Mersing Johor terlibat sebagai sampel kajian yang dipilih secara kaedah persampelan rawak mudah. Data yang diperoleh daripada responden kemudiannya telah dianalisis menggunakan perisian SmartPLS 3.39. Hasil kajian menemui dua daripada empat konstruk iaitu norma subjektif dan promosi mempunyai hubungan yang signifikan dengan niat berwakaf tunai. Sebaliknya dua konstruk iaitu kawalan tingkah laku dan sikap tidak mempunyai hubungan signifikan dengan niat berwakaf tunai. Penemuan ini mengindikasikan bahawa wakaf tunai dianggap sebagai bentuk wakaf yang praktikal, mudah, dan sesuai bagi responden, berbanding dengan bentuk wakaf lain. Oleh itu, pemahaman mengenai faktor-faktor yang mempengaruhi niat individu untuk berwakaf tunai dapat membantu meningkatkan amalan wakaf dalam kalangan masyarakat. Kajian ini memberikan sumbangan penting dalam memahami pandangan responden tentang wakaf tunai sebagai bentuk sedekah dalam Islam, dan bagaimana usaha pihak berkuasa dalam mengambil langkah meningkatkan pemahaman dan galakan kepada masyarakat Islam tentang wakaf tunai merupakan sebahagian perbuatan amal jariah yang menjurus ke arah kelestarian ekonomi Islam.*

**Kata Kunci**: Guru Sekolah Rendah, Teori Tingkah laku Terancang (TPB), Niat, Wakaf Tunai

***Abstract:*** *From an Islamic perspective, this study was conducted with the aim of analyzing individuals' intentions to donate cash, by using the theory of planned behavior (TPB) approach. A total of 100 primary school teacher respondents in the Mersing district of Johor were involved as a study sample selected by simple random sampling. The data obtained from the respondents was then analyzed using SmartPLS 3.39 software. The results of the study found that two of the four constructs, namely subjective norms and promotion, have a significant relationship with the intention of cash waqf. On the other hand, two constructs namely behavioral control and attitude have no significant relationship with the intention to participate in cash waqf. This finding indicates that cash waqf is considered a practical, easy,*

*and suitable form of waqf for respondents, compared to other forms of waqf. Therefore, understanding the factors that influence individuals' intentions to give cash waqf can help improve the practice of waqf in the community. This study provides an important contribution in understanding the respondents' views on cash waqf as a form of charity in Islam, and how the efforts of the authorities in taking steps to increase the understanding and encouragement of the Muslim community about cash waqf is part of charitable acts that are directed towards the sustainability of the Islamic economy.*

***Keywords:*** *Primary School Teacher, Theory of Planned Behavior (TPB), Intention, Cash Waqf*

## PENGENALAN

Wakaf merujuk kepada tindakan menyisihkan atau mendermakan harta atau harta benda benda untuk tujuan kebajikan atau kemanusiaan. Ia merupakan istilah Arab yang biasa digunakan dalam konteks ini. Wakaf dilakukan dengan mengalihkan pemilikan harta tersebut kepada entiti wakaf, seperti masjid, institusi amal, atau yayasan, yang bertanggungjawab untuk mengurus dan memanfaatkannya mengikut tujuan wakaf yang ditetapkan. Al-Zuhayli (2012) mendefinikan wakaf dari sudut bahasa bermaksud penahanan atau pencegahan. Manakala dari sudut sistem perundangan Islam, wakaf merupakan satu cara menahan harta yang diberi kepada pihak lain untuk diuruskan, dan manfaat diambil dan disalurkan kepada tertentu untuk kebaikan.

Wakaf sangat dituntut kerana kerana merupakan satu instrumen pelaburan sosial yang mampu membiayai pelbagai aktiviti ekonomi yang memberi manfaat kepada masyarakat (Hasan & Abdullah, 2008). Tujuan utama wakaf adalah untuk memberikan manfaat jangka panjang kepada masyarakat atau kumpulan tertentu. Harta yang diwakafkan boleh berupa tanah, bangunan, atau harta lain, dan pendapatan atau manfaat yang diperoleh daripadanya biasanya digunakan untuk menyokong pembangunan setempat. Wakaf juga adalah pemangkin dan mekanisme dalam membangunkan pelbagai jenis kemudahan seperti meningkatkan tahap akademik, kesihatan, membina tempat ibadat, memantapkan pertahanan negara, menyokong aktiviti sosial, membangunkan sahsiah dan sekaligus menguatkan ikatan silaturahim sesama Islam.

Wakaf mempunyai prinsip asas yang melibatkan keabadian, ketetapan, dan kemanfaatan yang berterusan. Ini bermakna harta yang diwakafkan dianggap abadi, tidak boleh dijual, dan manfaatnya harus dikekalkan untuk kepentingan awam sepanjang masa. Wakaf adalah amalan yang umum terutamanya dalam agama Islam, di mana ia digalakkan sebagai salah satu bentuk amal. Pewakaf mendapat ganjaran pahala berpanjangan dan sebesar-besar amalan mendekatkan diri kepada Allah SWT kerana antara amalan membuka pintu-pintu kebajikan selagi harta yang diwakafkan itu masih wujud dan boleh dimanfaatkan walaupun pewakafnya telah meninggal dunia.

## LITERATUR RIVIEW

### Konsep Wakaf Tunai

Konsep wakaf tunai merupakan inovasi dalam agama Islam yang memperkenalkan bentuk wakaf yang berbeza daripada wakaf tradisional yang melibatkan harta seperti tanah, bangunan, atau harta lain. Dalam wakaf tunai, individu menyumbangkan dana dalam bentuk wang tunai

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untuk tujuan amal dan kesejahteraan masyarakat. Matlamatnya adalah untuk menggunakan hasil dan pulangan daripada dana tersebut bagi membiayai projek-projek sosial, pendidikan, dan pembangunan institusi keagamaan (Shariff & Hospital, 2021).

Dalam konteks terminologi, wakaf didefinisikan sebagai perbuatan menahan, menghentikan, atau menghalang dikenali sebagai al-habsu. Dalam istilah syarak, wakaf merujuk kepada tindakan menahan harta daripada melibatkan sebarang transaksi jual beli, pewarisan, hibah, atau wasiat. Matlamatnya adalah memastikan harta tersebut kekal sebagai sumber fizikal untuk tujuan kebajikan, dengan niat untuk mendekatkan diri kepada Allah SWT.

Kajian terdahulu telah melaporkan kejayaan wakaf seperti Cengiz Toraman & Berdiye Tuncsiper, Jon E. Mandaville, dan Murat Cizacka (2007) membuktikan bahawa wakaf tunai telah berjaya meringankan beban kerajaan Uthmaniyyah. Melalui pembiayaan yang diberikan, wakaf tunai telah memungkinkan pembangunan kemudahan-kemudahan asas dalam bidang agama, pendidikan, kesihatan, dan kesejahteraan masyarakat setempat. Kejayaan ini telah membantu memartabatkan wakaf sebagai aset penting dalam memajukan masyarakat pada masa tersebut. Islam (2022) wakaf tunai diterima baik di kebanyakan negara termasuk India, Pakistan, Iran, Mesir, Singapura, dan Malaysia. Sehubungan dengan itu, penubuhan institusi wakaf telah membuka peluang pekerjaan kepada masyarakat dan sekaligus membantu mengatasi masalah pengangguran yang menjadi faktor utama dalam menurunkan taraf ekonomi masyarakat Muslim.

Sebahagian besar jumhur ulama bersetuju bahawa wakaf melibatkan tindakan menahan harta yang boleh dimanfaatkan dan memastikan harta tersebut terjaga, dengan mengarahkan bahawa penggunaan harta itu akan ditentukan oleh pewakaf atau individu lain, untuk tujuan kebaikan dan kesejahteraan, dengan niat mendekatkan diri kepada Allah. Pendekatan Mazhab Maliki mengatakan bahawa pemilik harta tersebut boleh memanfaatkan hasil atau manfaat yang diperolehi daripada harta tersebut, seperti melalui sewa atau pemberian wang kepada yang memerlukan, dalam tempoh masa yang telah ditetapkan oleh pewakaf. Mazhab Maliki juga berpendapat bahawa wakaf tidak mencabut hak pemilik harta terhadap harta yang diwakafkan, tetapi hanya mengehadkan hak untuk menggunakannya.

Ali Muhammad (2019) pada tahun 2007, Jawatankuasa Fatwa Majlis Kebangsaan bagi Hal Ehwal Agama Islam Malaysia mengeluarkan keputusan yang mengesyorkan pelaksanaan wakaf tunai. Walau bagaimanapun, keputusan ini tidak diaplikasikan secara paksa di semua negeri. Oleh itu, Jawatankuasa Fatwa Negeri diberi tanggungjawab untuk melakukan ijtihad di peringkat negeri masing-masing, untuk memberikan kelulusan terhadap pelaksanaan wakaf tunai oleh Majlis Agama Islam Negeri. Ini adalah kerana wakaf tunai memberikan banyak manfaat kepada ekonomi Islam dalam konteks membantu sesama Islam. Hal ini selari dengan ajaran agama Islam yang menuntut penganutnya saling bantu membantu dengan melihat tahap ekonomi Islam pada masa kini agak ketinggalan berbanding ekonomi bangsa lain (Mohd Zain et al., 2019). Justeru itu , bagi merealisasikan hasrat ini, setiap negeri di Malaysia di bawah Majlis agama Islam Negeri (MAIN) telah melaksanakan wakaf tunai mengikut kaedah masing-masing dengan matlamat yang sama iaitu ke arah meningkatkan ekonomi Islam.

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**Saham Wakaf Johor**

Bertepatan dengan peredaran masa, wakaf dalam bentuk harta tetap seperti tanah dan bangunan masih tetap diteruskan, namun wakaf bentuk tunai telah diubah kepada pendekatan baharu dengan kaedah lebih mudah iaitu bentuk Saham Wakaf Johor bertujuan untuk memberi peluang kepada orang Islam yang tidak mempunyai harta tetap boleh melibatkan diri dengan wakaf iaitu dengan cara menyumbang wang tunai yang ada. Gadot (2019) mengakui bahawa perkataan Saham Wakaf Johor adalah melambangkan wakaf tunai di negeri Johor seperti mana bentuk wakaf tunai yang diamalkan di negeri-negeri lain di Malaysia. Majlis Agama Islam Negeri Johor (MAINJ) menawarkan produk Saham Wakaf Johor kepada orang awam sebagai satu bentuk persediaan pelaburan saham ukhrawi. Saham Wakaf Johor terletak di bawah bidang kuasa Enakmen Pentadbiran Agama Negeri Johor 1978/2003 di bawah seksyen 89. Setiap unit saham yang dibeli dikembalikan kepada pihak MAINJ untuk diuruskan ke arah projek-projek produktif yang menguntungkan dan hasil itu akan kembali kepada umat Islam. Sehubungan dengan itu, bagi merealisasi usaha ini, pihak MAINJ telah melantik sebuah syarikat koporat Johor Corporation (Jcorp) untuk mengurus harta wakaf dan Saham Wakaf Johor.

Nur Alya Sabreena Nor Azlan et. al,(2020) menerangkan wujud hubungan jalinan kerjasama erat antara MAINJ dengan Yayasan Wakaf Malaysia (YWM) yang mana YWM berperanan penting dalam mengkoordinasikan pelaksanaan wakaf tunai di seluruh Malaysia, termasuk inisiatif seperti Saham Wakaf Johor. Wawasan kolaboratif ini bertujuan untuk merangkumi pengumpulan sumbangan wakaf tunai dari seluruh negara, tidak hanya terbatas kepada masyarakat di Johor sahaja. Namun demikian, realiti bahawa MAINJ tidak memiliki kuasa untuk secara langsung mengumpulkan dana wakaf dari negeri-negeri lain. Fenomena ini berakar pada hakikat bahawa setiap negeri mempunyai bidang wakaf mereka sendiri yang perlu dijaga dan dikelola. Maka, melalui kerjasama yang mendalam dengan YWM, MAINJ mendapat peluang untuk menerima sumbangan dana dari individu-individu di luar negeri Johor.

Saham Wakaf Johor membawa peluang kebaikan yang agung kepada masyarakat Islam. Melalui usaha ini, pelaburan dalam saham diharapkan dapat meningkatkan kesejahteraan ekonomi komuniti. Pendapatan dan pulangan yang diperoleh daripada pelaburan saham ini boleh digunakan untuk membiayai program-program sosial, pendidikan, dan kesejahteraan yang memberi manfaat terus kepada masyarakat.Saham Wakaf Johor adalah satu amanah dalam bentuk wang tunai yang menyokong perkhidmatan kepada manusia atas nama Allah SWT. Bentuk wakaf tunai ini digemari dan sangat popular kerana berkeupayaan membangunkan aset-aset sedia ada, melabur bagi tujuan keuntungan dividen, dan pengumpulan dana bagi tujuan membeli aset wakaf yang baharu.

Selain itu, kejayaan Saham Wakaf Johor turut berpotensi meningkatkan taraf hidup masyarakat Islam. Shariff & Hospital, (2021) pelaksanaan program-program kebajikan yang dibiayai melalui pendapatan daripada pelaburan saham dapat membantu mengurangkan kadar kemiskinan dan meningkatkan akses kepada pendidikan berkualiti. Selain itu, hasil dana yang diperoleh juga boleh disalurkan untuk pembangunan pendidikan agama dan ilmu keagamaan, yang akan memperkukuhkan asas kerohanian komuniti.

**Niat Menyertai Wakaf Tunai**

Dalam semua hal aktiviti manusia, niat memegang peranan yang asas sebagai titik permulaan setiap tindakan. Perspektif ini ditekankan oleh Asmak (2009), di mana niat sebagai elemen pertama yang muncul di dalam hati individu dan menjadi asas bagi setiap tindakan. Dalam konteks pandangan Islam, kepentingan niat terungkap melalui peranannya dalam membezakan antara perbuatan ibadah dan perkara adat dalam kehidupan seorang Muslim. Tambahan pula, konsep niat ini juga mempunyai potensi untuk menghasilkan perasaan positif seperti kegembiraan dan kasih sayang.

Supian et al. (2021) telah menggariskan pengaruh niat terhadap keterlibatan dalam amalan wakaf. Perspektif ini selari dengan Teori Perancangan Tingkah Laku (TPB) yang membuktikan kepentingan niat dalam membentuk dan mempengaruhi tingkah laku. Niat yang jelas dan tegas membantu mengarahkan tindakan dalam wakaf tunai. Ia membantu merumuskan tujuan dan matlamat konkrit sumbangan ini, seperti membantu golongan yang memerlukan, membiayai pendidikan, dan memajukan kesejahteraan sosial. Niat yang betul juga memainkan peranan penting dalam memastikan bahawa amalan wakaf tunai mematuhi aspek-aspek syarak yang berkaitan.

Chaerunnisa dan Kasri (2019) melaporkan hubungan antara niat dan tingkah laku dalam konteks wakaf, menunjukkan keberkesanan niat dalam memahami dan memberi dorongan kepada amalan kebajikan. Al-Jubari, (2019) mengakui niat yang kukuh dan tulus memberi motivasi dan semangat kepada individu untuk terlibat dalam amalan wakaf yang mendorong mereka untuk mengatasi rintangan dan kesukaran yang mungkin timbul semasa melaksanakan amalan ini. Selain daripada itu, niat yang benar juga mencipta daya tahan dan ketekunan, membolehkan individu untuk terus terlibat dalam wakaf tunai walaupun menghadapi cabaran.

Beberapa kajian khusus seperti Osman et al.(2017) menguji TPB ke atas tingkah laku penderma Islam di Malaysia dalam wakaf tunai. Chaerunnisa dan Kasri (2019) mengkaji faktor sikap, norma subjektif, dan persepsi kawalan tingkah laku terhadap niat untuk berwakaf secara atas talian. Selain itu, Latif et al. (2021) menguji TPB untuk menyelidik hubungan antara konsep pemahaman wakaf dengan niat untuk berwakaf dalam kalangan Jemaah masjid di Daerah Ponorogo, Indonesia. Kesimpulannya, Berakon et.al, (2022) mendapati bahawa keputusan yang dibuat oleh individu terhadap sesuatu tindakan adalah bersumberkan daripada niat.

**Sikap**

Sikap ialah penampilan sesuatu aktiviti dan berkait rapat dengan elemen seperti instrumen atau penampilan diri, motif, kepercayaan serta cara berkelakuan. Sikap merangkumi hubungan antara kepercayaan, kawalan tingkah laku dan tindakan (Lucyanda et al., 2010). Park & Lewis, (2019) menyatakan bahawa konstruk sikap dapat digunakan untuk memberikan pemahaman yang lebih mendalam tentang seseorang atau kumpulan orang, dan membolehkan ramalan yang lebih tepat mengenai perilaku pembinaan mereka. Ramdhani (2016) mengakui sikap terbentuk melalui kepercayaan keinginan individu untuk berbuat sesuatu. Ini dibuktikan oleh Sanusi et al.,(2019) telah mengesahkan secara emperikal bahawa sikap positif memainkan peranan penting dalam mempengaruhi niat individu yang diperhatikan secara lebih khusus terutamanya dalam urus niaga dan wakaf tunai di Malaysia. Pitchay et al.,(2015) dan Shukor et al.,(2017) menerangkan niat merupakan cetusan dalaman ke arah pembentukkan sikap dan tindakan melakukan sesuatu.

Ajzen, (1991) mendefinisikan sikap terhadap tingkah laku sebagai salah atau betul dan penentu niat dalam TPB yang merujuk kepada peringkat penilaian positif atau instrumen seseorang untuk tingkah laku berkenaan. Hasyim & Nurohman (2021) mendapati bahawa semakin positif sikap seseorang, semakin besar niat yang ada. Kesimpulannya, TPB relevan dalam memahami tingkah laku seperti sedekah, zakat, dan wakaf. Sikap mempengaruhi niat dan tindakan seseorang. Semakin positif sikap, semakin besar niat untuk bertindak.

*$H_1$: Terdapat hubungan yang positif di antara sikap dengan penyertaan wakaf tunai*

**Norma Subjektif**

Menurut Ajzen (1991), norma subjektif merujuk kepada tekanan sosial yang dirasa oleh seseorang untuk melakukan atau tidak melakukan suatu tingkah laku. Ia melibatkan persepsi individu terhadap pendapat orang lain yang relevan terhadap tingkah laku tersebut. Norma subjektif memberikan tekanan sosial kepada individu untuk melaksanakan atau tidak melaksanakan suatu tindakan, dan ini dikenali sebagai norma sosial (Bonne et al., 2007). Shih dan Fang (2004), Lada et al. (2008), dan Amin dan Chong (2011) mendapati norma subjektif signifikan mempengaruhi niat dan tingkah laku. Lada et al. (2008) mendapati wujud hubungan yang kuat antara norma subjektif dan niat tingkah laku wakaf tunai.

Secara kesimpulannya, norma subjektif merujuk kepada tekanan sosial yang dirasakan untuk melakukan atau tidak melakukan suatu tingkah laku. Norma subjektif mencerminkan persepsi individu terhadap pendapat orang lain yang relevan terhadap tingkah laku yang akan dilakukan. Secara kesimpulannya, beberapa kajian telah menyokong pengaruh yang signifikan norma subjektif terhadap niat dan perilaku sosial, termasuk dalam konteks wakaf tunai. Al-Harethi (2019) turut melaporkan norma subjektif signifikan terhadap tingkah laku dan penyertaan dalam wakaf tunai. Maka, norma subjektif memegang peranan utama dalam membentuk perilaku sosial yang diamalkan oleh individu.

*$H_2$: Terdapat hubungan yang positif di antara norma subjektif dengan penyertaan wakaf tunai*

**Kawalan Tingkah laku**

Kawalan tingkah laku yang dirasakan didefinisikan sebagai satu keyakinan diri dari dalam diri atau luaran seseorang yang mengakibatkan kepada tindakan tingkah laku (Ajzen, 1991). Heikal (2014) menyatakan bahawa kawalan tingkah laku hanya boleh berlaku dengan tindakan tertentu. Sakti et al.,(2016) menerangkan bahawa kawalan tingkah laku mempunyai pengaruh signifikan terhadap niat untuk terlibat dalam wakaf tunai. Iman et al,(2021) melaporkan faktor sikap, norma subjektif, dan nilai keagamaan signifikan mempengaruhi tingkah laku membuat keputusan masyarakat untuk menyertai wakaf tunai. Osman (2014) juga melaporkan bahawa selain sikap, norma subjektif, dan persepsi kawalan tingkah laku, tahap pemahaman agama juga memainkan peranan penting dan signifikan terhadap niat tingkah laku.

Kang et al., (2006); Osman dan Muhammed, (2017); Hansen et al., (2018) dan Tommasetti et al., (2018) juga menegaskan bahawa kawalan tingkah laku merupakan konstruk yang mempengaruhi niat seseorang pelaku bertindak kepada sesuatu perbuatan baik atau sebaliknya yang signifikan berpengalaman. Berbeza pula dengan Khalifa & Shen (2008) menemukan bahawa kawalan tingkah laku seseorang tidak mempunyai pengaruh signifikan terhadap niat kepada tingkah laku. Namun, kebanyakan pengkaji terdahulu telah menemui secara emperikal bahawa kawalan tingkah laku mempengaruhi niat memberi sedekah (Kashif

& de Run, 2015; Knowles et al, 2012; Linden, 2011; Smith & McSweeney, 2007). Demikian pula Osman (2019), menemui bahawa kawalan tingkah laku merupakan penentu kuat atau tidak niat seseorang untuk terlibat dalam pelaburan. Begitu juga Setianagara (2019) melaporkan wujud lebih daripada satu faktor yang mempengaruhi niat dengan tingkah laku amalan bersedekah masyarakat Muslim di Indonesia.

*H3: Terdapat hubungan yang positif di antara kawalan tingkah laku dengan penyertaan wakaf tunai*

**Promosi**

Terdapat kajian lepas mengakui promosi berfungsi sebagai penghubung dalam usaha menggalakkan penyertaan yang meluas dan bermakna. Lee (2001) membuktikan bahawa media elektronik sebagai medium berkesan untuk menyampaikan pengetahuan promosi pelancongan dalam negara dan dipilih oleh responden sebagai cara mendapatkan maklumat. Putri dan Fithrah (2017) melaporkan gaya pengiklanan dan kempen yang semakin interaktif berikutan perkembangan teknologi dan komunikasi telah membuat perubahan dalam aktiviti pemasaran sesebuah syarikat. Purwana, Rahmi, dan Aditya (2017) menyokong bahawa strategi pemasaran digital lebih prospektif, membolehkan bakal pelanggan memperoleh segala jenis maklumat tentang produk dan berurus niaga melalui internet. Aziz (2018) mendapati peranan media massa berkeupayaan tinggi dalam menyampaikan mesej berkesan supaya apa yang dipromosikan memberi kesan yang besar kepada penerimaan masyarakat di Indonesia.

Dalam perkembangannya, promosi memegang peranan utama dalam meningkatkan kesedaran dalam kalangan masyarakat tentang pentingnya wakaf tunai. Dengan merangkumi kempen yang matang dan terfokus, maklumat tentang manfaat sosial, agama, dan kemanusiaan yang terkandung dalam wakaf tunai dapat dengan berkesan disebarkan kepada masyarakat luas. Apabila promosi dijalankan secara cekap, ia mampu menimbulkan rasa perhatian dan membangkitkan semangat untuk berkontribusi kepada usaha amal. Hassan et al.,(2021) mendapati tahap kesedaran rendah pada diri seseorang adalah berpunca daripada pelbagai faktor seperti kurang kefahaman, kurang promosi, dan pengaruh budaya sosial. Oleh itu, peranan promosi dalam konteks wakaf tunai adalah tidak ternilai sebagai wadah perubahan positif dalam kehidupan mereka yang memerlukan, dan memberi peluang kepada para penderma untuk menyertai dalam tindakan mulia yang akan dikenang sepanjang masa.

*H4: Terdapat hubungan yang positif di antara promosi dengan penyertaan wakaf tunai*

**PERNYATAAN MASALAH**

Yayasan Wakaf Malaysia (YWM) merupakan sebuah entiti yang memiliki kuasa di bawah Jabatan Wakaf, Zakat, dan Haji (JAWHAR), dan tugasnya adalah untuk mengumpulkan dan mengurus harta wakaf dengan tujuan memajukan ekonomi Islam. YWM telah giat menjalankan usaha dalam meningkatkan jumlah dana wakaf yang dikumpulkan demi menyokong perkembangan dalam sektor pendidikan, kesihatan, dan sosial, serta menjalankan operasi mereka dengan berjaya. Dalam laporan Yayasan Wakaf Malaysia (YWM), Asharaf Ramli (2019) mendapati bahawa terdapat peningkatan ketara jumlah dana wakaf tunai dalam tempoh tiga tahun terakhir, iaitu sebanyak RM2,550,815 pada tahun 2017, RM2,535,660 pada tahun 2018, dan RM2,756,865 pada tahun 2019. Trend ini mencerminkan usaha berterusan YWM dalam meningkatkan sokongan kepada tujuan pembangunan masyarakat melalui wakaf tunai

Namun, fakta ini masih mencetuskan keraguan kerana isu tanah wakaf yang tidak terurus, harta yang ditinggalkan begitu sahaja, dan aset yang terbengkalai masih belum mendapat penyelesaian yang memuaskan. Masalah ini bermula dengan keterbatasan dana tunai yang menghambat kemajuan Majlis Agama Islam Negeri (MAIN). Fenomena ini terus berlarutan dan masih belum memperoleh penyelesaian yang jelas. Hassan et al. (2021) yang menemukan fenomena "miskin tunai kaya aset" menjadi realiti di Malaysia, yang menjurus kepada isu utama dalam pengurusan harta wakaf yang tidak produktif serta kekurangan dana wakaf tunai, yang menjadi titik tumpuan dalam perbincangan dan kajian dalam kalangan pengamal industri dan ahli akademik.

Namun, Abd. Jalil, (2020) ironinya adalah agak membingungkan apabila walaupun penekanan, fokus, dan usaha yang telah dilakukan oleh pihak MAIN dan pihak-pihak yang berkepentingan untuk mendorong penyertaan dalam amalan wakaf dalam kalangan masyarakat, ia masih dapat dipertikaikan. Melangkah lebih jauh, melalui laporan Saham Wakaf Johor yang dikeluarkan oleh Majlis Agama Islam Negeri Johor (MAINJ), dapati bahawa terdapat penurunan jumlah kutipan Saham Wakaf Johor yang amat ketara dalam tempoh lima tahun. Pengurangan nilai kutipan Saham Wakaf Johor ini dalam jangka masa lima tahun ialah RM7,374,450 (2017), RM5,754,200 (2018), RM4,681,610 (2019), RM5,054,640 (2020) dan RM4,987,720 (2021), seperti yang ditunjukkan dalam jadual 1.

**Jadual 1 : Jumlah Kutipan Saham Wakaf Johor tahun 2017 hingga tahun 2021.**

| Tahun | Unit Saham Wakaf Johor | Jumlah (RM) |
|---|---|---|
| 2017 | 737445 | 7,374,450 |
| 2018 | 575420 | 5,754,200 |
| 2019 | 468161 | 4,681,610 |
| 2020 | 505464 | 5,054,640 |
| 2021 | 498772 | 4,987,720 |

Sumber : Majlis Agama Islam Negeri Johor (2021).

Jumlah nilai kutipan yang semakin merosot menunjukkan adanya isu yang dihadapi oleh umat Islam di Mersing dalam menyertai wakaf tunai. Keadaan ini menjadi penghalang usaha pihak MAINJ melaksanakan apa yang dirancang demi tujuan ekonomi Islam. Dengan demikian, isu ini perlu diberikan perhatian serius. Oleh itu, pengkaji memberikan penekanan TPB dalam menganalisis niat guru sekolah rendah melakukan wakaf tunai di Mersing.

## PERSOALAN KAJIAN

Kajian ini bertujuan untuk menganalisis niat guru melakukan wakaf tunai. Secara khusus, kajian ini akan menjawab persoalan berikut:

1) Apakah tahap kecenderungan guru untuk menyertai wakaf tunai?

2) Adakah terdapat hubungan yang signifikan antara sikap guru dengan penyertaan wakaf tunai

3) Adakah terdapat hubungan yang signifikan antara norma subjektif guru dengan penyertaan wakaf tunai

4) Adakah terdapat hubungan yang signifikan antara kawalan tingkah laku guru dengan penyertaan wakaf tunai
5) Adakah terdapat hubungan yang signifikan antara promosi dengan penyertaan wakaf tunai

## OBJEKTIF KAJIAN

Berdasarkan kepada persoalan kajian lima objektif kajian dibangunkan adalah seperti berikut:
1) Mengenalpasti tahap kecenderungan guru untuk menyertai wakaf tunai
2) Menentukan sama ada terdapat hubungan yang signifikan antara sikap guru dengan penyertaan wakaf tunai
3) Menentukan sama ada terdapat hubungan yang signifikan antara norma subjektif guru dengan penyertaan wakaf tunai
4) Menentukan sama ada terdapat hubungan yang signifikan antara kawalan tingkah laku guru dengan penyertaan wakaf tunai
5) Menentukan sama ada terdapat hubungan yang signifikan antara promosi dengan penyertaan wakaf tunai

## HIPOTESIS KAJIAN

Hipotesis untuk kajian ini adalah seperti berikut:
HI: Terdapat hubungan yang positif di antara sikap dengan penyertaan wakaf tunai
H2: Terdapat hubungan yang positif di antara norma subjektif dengan penyertaan wakaf tunai
H3: Terdapat hubungan yang positif di antara kawalan tingkah laku dengan penyertaan wakaf tunai
H4: Terdapat hubungan yang positif di antara promosi dengan penyertaan wakaf tunai

## METODOLOGI

Kajian tinjauan ini menggunakan borang soal selidik sebagai alat utama untuk mengumpulkan data. Reka bentuk kuantitatif dipilih berdasarkan kaedah dan panduan yang memudahkan pengkaji menjalankan kajian.Menurut Creswell (2013), soal selidik adalah alat yang sesuai digunakan dalam kajian tinjauan kerana ia fleksibel, cekap, dan membolehkan generalisasi, serta memudahkan pengumpulan maklumat mengenai sikap, pandangan, dan kepercayaan responden terhadap isu yang dikaji. Pengkaji juga menggunakan nilai indeks kebolehpercayaan Cronbach Alpha untuk menilai kebolehpercayaan soal selidik yang digunakan, termasuk untuk konstruk sikap, kawalan tingkah laku, norma subjektif dan promosi terhadap wakaf tunai. Seramai 100 orang guru sekolah rendah di Mersing Johor telah dipilih menjadi sampel kajian seperti yang tercatat dalam jadual 2

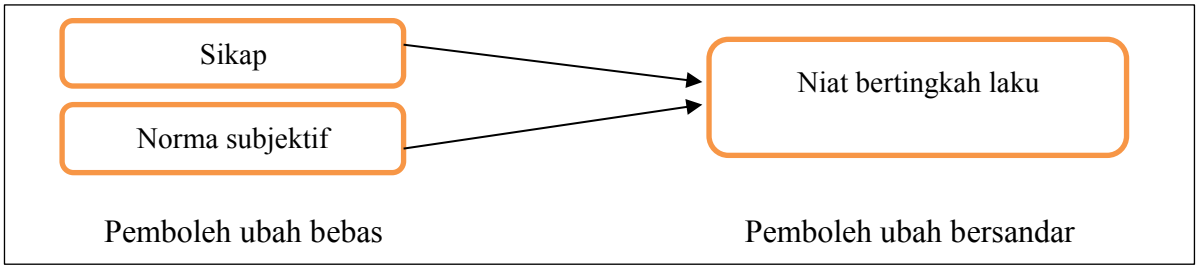
**Jadual 2: Demografi Responden**

| **Item** | ***N*** | **%** | | ***N*** | **%** |
|---|---|---|---|---|---|
| **Jantina** | | | **Umur** | | |
| Lelaki | 26 | 26.0 | 24-30 tahun | 9 | 9.0 |
| Perempuan | 74 | 74.0 | 31-35 tahun | 14 | 14.0 |
| | | | 36-45 tahun | 38 | 38.0 |
| | | | 46-55 tahun | 31 | 31.0 |
| | | | 56-60 tahun | 8 | 8.0 |

| | | | | | |
|---|---|---|---|---|---|
| **Bangsa** | | | **Pendidikan** | | |
| Melayu | 99 | 99.0 | SRP/PMR | 0 | 0.0 |
| Cina | 0 | 0.0 | SPM | 0 | 0.0 |
| India | 1 | 1.0 | STPM/Diploma | 5 | 5.0 |
| Lain-lain | 0 | 0.0 | Ijazah Sarjana Muda | 91 | 91.0 |
| | | | Ijazah Sarjana | 4 | 4.0 |
| **Gred Gaji** | | | **Pengalaman mengajar** | | |
| DG32 | 8 | 8.0 | Kurang dari 1 tahun | 7 | 7.0 |
| DG34 | 6 | 6.0 | 1-3 tahun | 3 | 3.0 |
| DG41 | 22 | 22.0 | 4-7 tahun | 7 | 7.0 |
| DG44 | 49 | 49.0 | 8-11 tahun | 22 | 22.0 |
| DG48 | 15 | 15.0 | 12 tahun ke atas | 61 | 61.00 |
| | | | **Pengetahuan Tentang wakaf tunai (Saham Wakaf Johor)** | | |
| | | | Ya | 97 | 97.0 |
| | | | Tidak | 3 | 3.0 |

**Model Kajian**

Kajian ini berteraskan kepada keyakinan bahawa tingkah laku individu dipengaruhi oleh faktor-faktor utama seperti sikap, kawalan tingkah laku dan norma subjektif. Dari segi teori, niat guru untuk terlibat dalam wakaf tunai dipengaruhi oleh faktor-faktor dari luar dan juga faktor-faktor dari dalam diri individu. Ini menepati dengan prinsip-prinsip Teori Tingkah laku Terancang (TPB) yang dibangunkan oleh Fishbein dan Ajzen (1991). Pada asasnya, Teori Tindakan Beralasan (TRA) oleh Ajzen (1975) mendasari pembangunan TPB oleh Fishbein dan Ajzen (1991). TRA adalah teori awal yang meramalkan niat dan kecenderungan manusia untuk bertingkah laku. Konsep dalam TRA menyatakan bahawa niat berasal dari dua konstruk utama iaitu sikap dan norma subjektif, seperti yang ditunjukkan dalam rajah 1.




**Rajah 1 : Teori TRA oleh Martin Fishbein dan Icek Ajzen (1975)**

Sikap didefinisikan sebagai penilaian positif atau negatif seseorang terhadap suatu tindakan, sementara norma subjektif didefinisikan sebagai persepsi terhadap tekanan sosial untuk melaksanakan atau tidak melaksanakan tindakan atau perilaku (Ajzen, 1991). Kedua teori ini, TRA dan TPB, memberikan landasan yang penting untuk memahami motivasi dan tingkah laku manusia dalam berbagai konteks, termasuk dalam bidang pendidikan, kesihatan, dan sosial. TPB adalah peningkatan dari TRA yang lebih holistik dalam menganalisis dan meramalkan tingkah laku manusia. Pada dasarnya, TRA hanya mempertimbangkan sikap dan norma subjektif dalam meramalkan apakah seseorang akan melakukan suatu tingkah laku atau

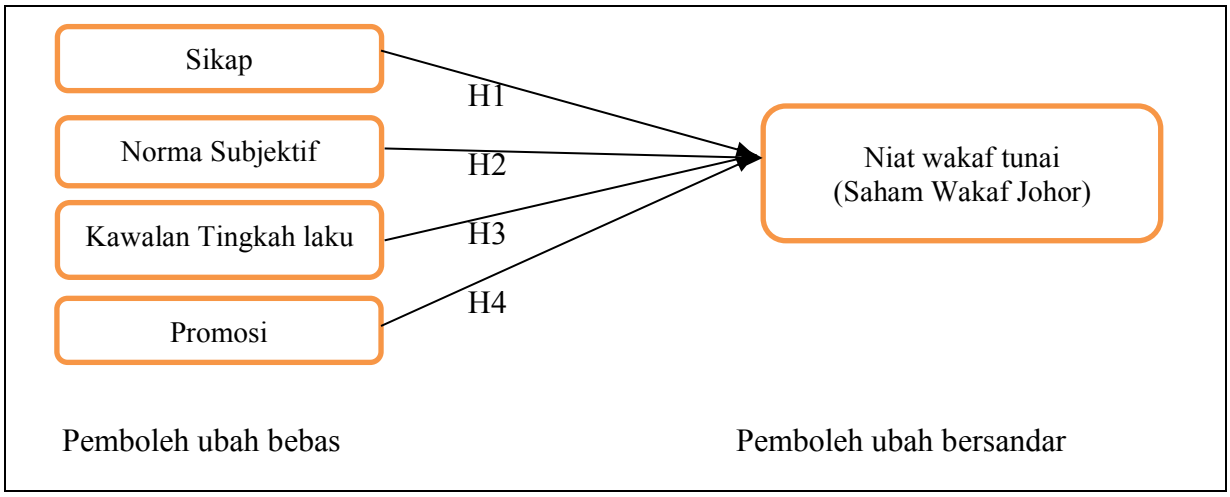
tidak. Di sudut pandangan lain, TPB memperluas kerangka kerja ini dengan memasukkan faktor kawalan tingkah laku yang dirasai.

TPB bukan sahaja mempertimbangkan bagaimana seseorang memandang tingkah laku dan apa yang dipercayai orang lain tentangnya. Ia juga menghitung sejauh mana individu merasa mereka memiliki kawalan terhadap pelaksanaan tingkah laku tersebut. Faktor kawalan tingkah laku yang dirasai ini memahami bahwa walaupun seseorang mungkin memiliki niat dan sikap yang baik terhadap suatu tingkah laku, namun jika mereka merasa kkawalan mereka terbatas, mereka mungkin tidak akan melakukannya.

Oleh itu, dengan memasukkan dimensi kawalan tingkah laku yang dirasakan, TPB memberikan pemahaman yang lebih komprehensif tentang apa yang mempengaruhi apakah seseorang akan melaksanakan niat mereka atau tidak. Dengan kata lain, TPB menggabungkan konsep-konsep dari TRA (sikap dan norma subjektif) dan menambahkan faktor kawalan perilaku yang dirasai, sehingga memberikan pandangan yang lebih lengkap dan mendalam tentang faktor-faktor yang mempengaruhi niat dan pelaksanaan tingkah laku manusia.

Omar (2018) menekankan kepentingan kempen dan promosi dalam konteks ekonomi Islam. Promosi yang berkesan dapat membantu menyampaikan maklumat mengenai manfaat dan tujuan wakaf kepada masyarakat secara meluas, dan seterusnya meningkatkan penyertaan dan sumbangan dalam Saham Wakaf Johor. Oleh itu, kajian ini bertujuan untuk mengkaji kesan promosi terhadap niat guru sekolah menengah untuk menyertai wakaf tersebut. Selain itu, cadangan daripada Trifiletti et al. (2022) untuk memperbaiki TPB dengan memasukkan faktor kempen, komunikasi, dan promosi merupakan pandangan yang selaras dengan perkembangan teori dalam kajian ini.

Kerangka model kajian adalah set teori yang menerangkan hubungan antara set dengan fenomena. Model TPB membimbing analisis ke arah penentuan pemboleh ubah kajian yang perlu dipertimbangkan. Hubungan antara sikap, norma subjektif , kawalan tingkah laku dan promosi sebagai pemboleh ubah bebas dan niat menentukan faktor penyertaan guru kepada wakaf tunai sebagai pemboleh ubah bersandar seperti yang ditunjukkan pada rajah 2.




**Rajah 2 : Model Kajian TPB oleh Icek Ajzen (1991)**

Teori TPB telah diuji oleh penyelidik sebelum ini dalam pelbagai kajian yang berkaitan wakaf seperti kajian oleh Chaerunnisa & Kasri (2019) mengenai pemberian wakaf secara atas talian, Ahmad et al. (2014) mengkaji perbezaan demografi sumbangan wakaf, serta kajian oleh

Nadiah Zulkiflee, Hairunnizam Wahid & Sanep Ahmad (2015) mengkaji kesedaran terhadap wakaf tunai di Besut, Terengganu. Begitu juga, Osman & Muhammed (2017) mengkaji tingkah laku pemberian wakaf tunai dalam kalangan penderma Islam di Selangor. TPB juga turut diuji secara meluas dalam kepenggunaan dan keusahawanan seperti Shyh-Hwang Lee & Hoang Thi Bich Ngoc (2010) mengkaji niat tingkah laku pelajar universiti di Vietnam membeli-belah secara atas talian. Di Sepanyol, Robledo et al. (2015) mengkaji niat pelajar universiti dalam tingkah laku keusahawanan. Al-Jubari (2019) menguji niat keusahawanan yang berpusat pada kendiri terhadap 622 pelajar universiti di Yaman. Giampietri et al. (2018), mengkaji tingkah laku pengguna terhadap rangkaian makanan pertanian alternatif di Itali.

Secara kesimpulannya, teori TPB telah digunakan secara meluas oleh pengkaji terdahulu dalam pelbagai bidang termasuk wakaf, pembelian dalam talian, dan keusahawanan, Teori TPB telah terbukti efektif dalam menerangkan niat dan tingkah laku individu. Rujukan kepada kajian-kajian lepas mengesahkan kejayaan TPB dalam menerangkan faktor-faktor yang mempengaruhi tindakan, terutamanya niat, dengan mempertimbangkan sikap, norma subjektif, dan kawalan tingkah laku. Dengan aplikasinya yang sangat luas dan keupayaannya meramalkan tindakan manusia maka, TPB tetap relevan dan penting sebagai kerangka kerja dalam menganalisis tingkah laku manusia.

## DAPATAN

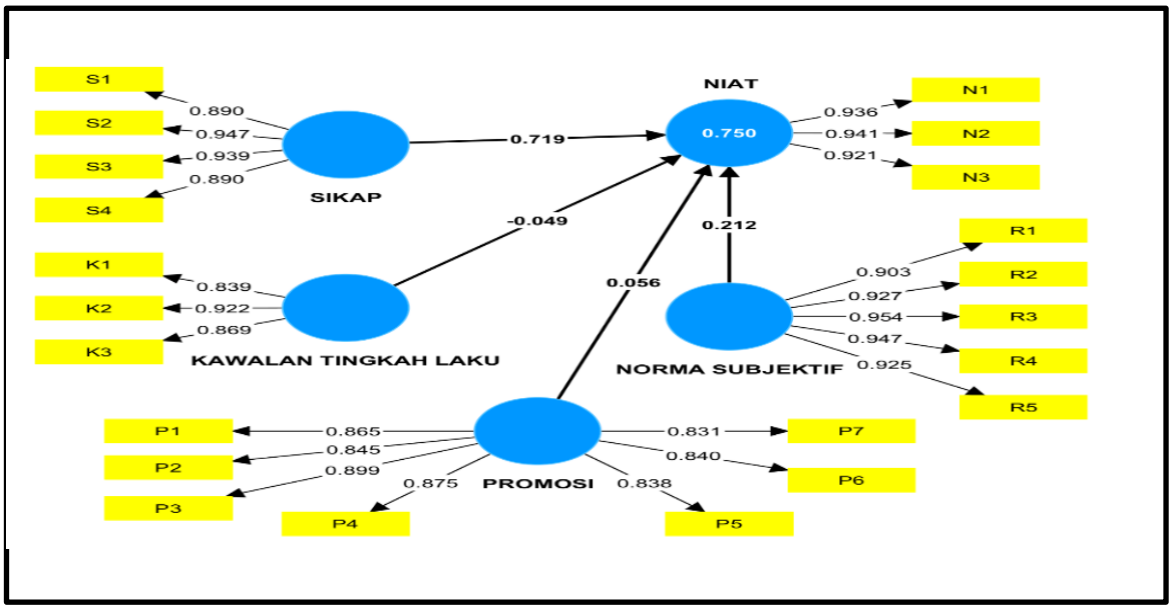
### Niat menyertai wakaf tunai

Hasil kajian menunjukkan min niat guru menyertai wakaf tunai adalah berada pada nilai sederhana tinggi dengan nilai purata min 3.89 dan nilai purata sisihan piawai 0.769 seperti yang ditunjukkan pada jadual 3.

**Jadual 3: Min niat menyertai wakaf tunai (Saham Wakaf Johor)**

| No.Item | Item/Soalan | Min | Sisihan Piawai |
|---|---|---|---|
| 1 | Saya akan menyertai Saham Wakaf Johor pada masa hadapan. | 3.84 | 0.748 |
| 2 | Saya berhasrat untuk menyertai Saham Wakaf Johor pada masa hadapan. | 3.91 | 0.780 |
| 3 | Saya mempunyai rancangan untuk menyertai Saham Wakaf Johor pada masa hadapan. | 3.91 | 0.780 |
| | **Purata Keseluruhan** | **3.89** | **0.769** |

Bagi mengesahkan kebolehpercayaan pembolehubah, ujian dalaman model dijalankan untuk menilai kebolehpercayaan struktur pembolehubah eksogen dan endogen. Ujian ini melibatkan pemerhatian faktor pemuatan, di mana jika nilai melebihi 0.5, model dianggap sah (Ghozali, I., & Latan, 2015). Berdasarkan gambar yang diberikan, kesemua faktor pemuatan menunjukkan nilai yang melebihi 0.5. Oleh itu, dari penilaian tersebut, dapat disimpulkan bahawa model dalaman layak untuk diteruskan ke peringkat seterusnya.




**Rajah 3: Loading Factor**

**Jadual 4: Nilai Koefisien**

| | Original sampel | Sampel Mean | Standard deviatian | T statistics | P value | Keputusan Hipotesis |
|---|---|---|---|---|---|---|
| **Sikap->Niat** | 0.719 | 0.056 | 0.080 | 0.698 | 0.485 | Ditolak |
| **Norma subjektif->Niat** | 0.212 | 0.213 | 0.076 | 2.784 | 0.005 | Diterima |
| **Kawalan tingkah laku ->Niat** | -0.049 | -0.043 | 0.104 | 0.468 | 0.640 | Ditolak |
| **Promosi->Niat** | 0.056 | 0.711 | 0.083 | 8.716 | 0.000 | Diterima |

Hasil kajian menunjukkan bahawa faktor sikap tidak mempunyai hubungan positif yang signifikan dengan penyertaan wakaf tunai, dengan nilai signifikan sebanyak 0.698. Begitu juga dengan faktor kawalan tingkah laku tidak menunjukkan hubungan yang positif dan signifikan dengan penyertaan wakaf tunai, dengan nilai signifikan sebanyak 0.468. Manakala faktor norma subjektif menunjukkan hubungan yang positif dan signifikan dengan penyertaan wakaf tunai, dengan nilai signifikan sebanyak 2.784. Begitu juga faktor promosi menunjukkan hubungan yang positif dan signifikan dengan penyertaan wakaf tunai dengan nilai signifikan 8.716. Dengan demikian, kesimpulan kajian ini menyokong hipotesis-hipotesis berikut:

*$H_1$: Terdapat hubungan yang positif di antara sikap dengan penyertaan wakaf* ditolak
*$H_2$: Terdapat hubungan yang positif di antara norma subjektif dengan penyertaan Wakaf tunai* diterima
*$H_3$: Terdapat hubungan yang positif di antara kawalan tingkah laku dengan penyertaan wakaf tunai* ditolak.

*eISBN: 978629-98416-2-3*

*$H_4$: Terdapat hubungan yang positif di antara promosi dengan penyertaan wakaf tunai* diterima.

**PERBINCANGAN**

Dalam kajian ini, didapati niat guru untuk terlibat dalam wakaf tunai berada pada tahap sederhana tinggi, menunjukkan bahawa promosi dan penerangan mengenai manfaat dan tujuan wakaf tunai telah berjaya dalam membangkitkan minat dan mendapatkan penyertaan yang positif dari guru-guru.Kajian Mohd Zain et al., (2019) mengakui bahawa terdapat hubungan yang signifikan antara keikhlasan dan niat dalam konteks wakaf tunai. Selain itu, Armitage dan Conner (2010) serta Gani, Mahdzar dan Anuar, (2019) menyatakan bahawa niat memiliki keupayaan untuk meramalkan tindakan yang baik dan berterusan dalam jangka masa yang panjang.

Kajian ini mengungkapkan bahawa terdapat dua faktor utama, iaitu norma subjektif dan promosi, berkaitan secara positif dengan niat guru untuk terlibat dalam melakukan wakaf tunai. Promosi juga berfungsi sebagai pendorong kepada penyertaan aktif. Kempen yang berkesan ini memiliki daya untuk menanamkan keyakinan bahawa setiap sumbangan, seberapa kecil pun, mampu membawa perubahan yang hakiki. Melalui promosi yang penuh inspirasi, semangat untuk menyertai dalam program wakaf dapat dikuatkan

Promosi juga berfungsi sebagai alat untuk menghilangkan keraguan yang mungkin menghalang seseorang daripada berwakaf. Dengan menyediakan maklumat yang jelas dan tepat melalui bahan promosi, masyarakat dapat lebih memahami bagaimana proses wakaf dijalankan, bagaimana harta akan dikelola, dan bagaimana manfaatnya akan dirasakan oleh penerima manfaat. Ia membina kepercayaan dan memberikan jawapan kepada keraguan yang mungkin timbul. Maklumat tentang projek-projek yang telah berjaya dijalankan dengan bantuan wakaf akan menggambarkan kekuatan dan potensi penyertaan masyarakat. Sebagai kesimpulannya, promosi memainkan peranan jangka panjang dalam memperluaskan liputan dan mengekalkan penyertaan dalam program-program wakaf. Melalui usaha promosi yang berterusan, kesedaran dan penyertaan masyarakat terus ditekankan, menjana sumbangan berterusan bagi tujuan kemanusiaan

Salah satu penemuan menarik dalam kajian ini adalah bahawa kawalan tingkah laku dan sikap tidak mempengaruhi niat guru untuk menyertai wakaf tunai. Ini bermakna faktor-faktor luar seperti peraturan dan pengawasan bukanlah faktor utama yang mempengaruhi niat guru untuk terlibat dalam program ini. Sebaliknya, motivasi intrinsik yang berasal dari dalam diri individu memainkan peranan yang lebih kuat mempengaruhi niat guru untuk terlibat dalam wakaf tunai. Namun, terdapat perbezaan dapatan dalam kajian ini dengan kajian lepas menunjukkan bahawa persepsi mengenai kawalan tingkah laku menjadi faktor penting yang mempengaruhi niat untuk berwakaf. Dalam kajian ini, penemuan menunjukkan bahawa faktor kawalan tingkah laku tidak memiliki pengaruh yang signifikan terhadap niat guru untuk menyertai wakaf tunai. Pengetahuan yang terbatas mengenai program wakaf tunai dalam kalangan guru-guru yang terlibat dalam kajian ini mungkin menjadi faktor yang mempengaruhi hasil ini. Kurangnya pengetahuan ini mungkin menyebabkan persepsi mengenai kawalan tingkah laku tidak dianggap sebagai faktor yang relevan dalam niat mereka untuk menyertai program wakaf tunai.

## KESIMPULAN

Wakaf tunai memainkan peranan yang sangat penting dalam ekonomi Islam dengan memperkuatkan aspek sosial dan keadilan serta memberikan sumbangan yang berkelanjutan terhadap pembangunan ekonomi dan kesejahteraan masyarakat. Konsep ini memastikan bahawa kekayaan yang dimiliki oleh individu atau korporat digunakan untuk kemaslahatan lebih banyak orang, mengurangkan kesenjangan ekonomi dan meningkatkan kesejahteraan masyarakat secara menyeluruh. Dana atau aset yang diwakafkan digunakan untuk pelaburan dalam projek-projek produktif dan strategik yang memberi manfaat kepada masyarakat. Prinsip wakaf mengajar pentingnya berkasih sayang dan membantu sesama serta mendorong semangat kepedulian sosial. Melalui wakaf, individu atau korporat menunjukkan komitmen mereka terhadap kepentingan umum dan mengutamakan kesejahteraan masyarakat di atas keuntungan peribadi semata-mata.

Wakaf tunai bukan sahaja merupakan instrumen keagamaan, tetapi juga mekanisme yang memberi sumbangan berterusan dalam pembangunan ekonomi dan kesejahteraan masyarakat. Aset wakaf yang diuruskan dengan baik dapat memberi manfaat jangka panjang kepada generasi akan datang. Ini mencerminkan komitmen Islam terhadap keadilan, keseimbangan, dan kelestarian dalam pelbagai aspek kehidupan, termasuk dalam konteks ekonomi. Penyertaan guru dalam wakaf tunai memberi impak jangka panjang wakaf tunai di negeri Johor untuk faedah generasi yang akan datang. Guru-guru ini berpotensi menjadi pencetus yang kuat dalam menggalakkan dan meningkatkan penglibatan masyarakat dalam program wakaf tunai. Dengan melibatkan guru-guru sebagai pelabur aktif dalam saham ini, kesedaran tentang pentingnya wakaf sebagai instrumen pembangunan yang aktif dapat ditingkatkan secara meluas.

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# INTERNAL AUDITOR AND AUDIT COMMITTEE: THEIR SIGNIFICANT IMPACT ON BOOSTING THE PERFORMANCE OF ZAKAT AND WAQF

**Aniza binti Abdullah ***

*Corresponding Author (Email: aniza@maiwp.gov.my)

**Abstract:** *International internal audit standards define an Internal Auditor (IA) as having independence, objective assurance, and a consulting role intended to enhance an organisation's value and boost operational effectiveness. Next, among the most well-known factors influencing IA performance are internal auditors' skills and the calibre of the bonds between the chair of the Audit Committee (AC) and the chief audit executive (CAE). Thus, this paper would like to share how the experience of the IA and AC of Majlis Agama Islam Wilayah Persekutuan (MAIWP) effectively provides their insightful recommendations to help MAIWP boost their zakat and waqf performance. They provide their recommendations on the best governance structure of the zakat and waqf, including the board of trustees and management, identify and assess risks associated with its operations, investments, and financial activities, and ensure that the MAIWP adheres to relevant laws, regulations, and internal policies. In conclusion, this paper will contribute to the zakat and waqf industries by ensuring IA and AC play a vital role through thorough assessments and transparent reporting. It will help build trust with stakeholders, including management, employees, shareholders, and external partners. This trust and credibility are essential for the zakat and waqf's long-term success.*

***Keywords:*** *Internal Auditor, Audit Committee, Recommendations, Performance*

## INTRODUCTION

The IIA (2023) defines internal auditing as "an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes".

Some of the functions of internal audit (IA) according to the IIA (2023) are to perform IA activities as required by the board of directors, the AC, the management, or the local law and regulators. Firstly, IA have to report to the Audit Committee (AC) and the board of directors on the results of IA activities, including findings, recommendations, and follow-up actions. Secondly, they have to consult with management and other stakeholders on various projects and initiatives and provide guidance on risks and controls. Thirdly, IA also has the responsibility to evaluate the adequacy and effectiveness of internal control systems, including financial, operational, IT, and compliance controls. IA also have to assess the reliability and accuracy of financial reporting and data collection, to verify the existence and protection of assets, to identify and report on fraud, errors, irregularities, or weaknesses in processes or

controls. Lastly, IA also should promote ethics and integrity in the organization, adhering to a code of ethics and professional standards, to maintain independence and objectivity in performing IA activities and also to continuously update their knowledge and skills through training and professional development.

Next, the purpose of the AC is, as per the IIA (2023), to supervise the company's financial reporting, accounting practices, regulatory compliance, and risk management. The AC collaborates with the internal auditors, who are autonomous personnel responsible for delivering assurance to the board regarding the efficient management of risks. The AC is responsible for the evaluation and endorsement of the IA plan, budget, and structure. Additionally, the committee holds regular meetings with the internal auditors to address any matters or apprehensions that may arise. The AC performs several key functions. These include the selection and supervision of the independent auditor, who reports directly to the AC rather than management. The committee is also responsible for determining the fees and terms of engagement for the auditor, as well as reviewing the extent and quality of the audit work. Besides that, the committee also monitors the reliability and integrity of the company's financial statements and disclosures, ensuring adherence to accounting standards, laws, and regulations. Furthermore, the committee engages in reviewing and discussing significant accounting policies, estimates, judgments, and adjustments made in the financial reports with both management and the auditor. In addition to its primary responsibilities, the AC is tasked with evaluating the efficacy of the company's internal control system pertaining to financial reporting, information technology security, and operational matters. It is also responsible for overseeing the company's risk management framework and processes, as well as assessing the significant risks confronting the organization and how they are managed. Furthermore, the committee is responsible for receiving and investigating any complaints or concerns related to the company's accounting, auditing, or internal control practices and for establishing procedures to facilitate whistleblowing. The committee is also responsible for facilitating communication and coordination with the board of directors, management, internal auditors, external auditors, and other stakeholders on matters pertaining to audits. In addition, the committee has the authority to engage independent advisors or experts as necessary to aid in fulfilling its duties. Finally, it is incumbent upon them to provide periodical reports to the board of directors regarding the activities, findings, recommendations, and any other pertinent matters that necessitate the board's attention.

Nevertheless, IIA (2023) stated that the crucial significance of internal auditing is not commonly acknowledged., including its application in certain waqf and zakat organizations in Malaysia. The reason for this is that the IA role is primarily concerned with governance rather than legitimacy, even though internal auditors have been arguably successful in establishing an apparent value-added, consulting role within their organization (Burrell Nickell & Roberts, 2014). This is also due to challenges and difficulties faced by the current internal auditor in performing their roles and responsibilities such as competency, management support and bonding with expert AC members. It is of utmost importance that all stakeholders within the zakat and waqf organization possess a comprehensive understanding of the significance attributed to internal auditors and ACs. These entities play a crucial role in identifying potential avenues for improving operational efficiencies and effectiveness. This implies that internal auditors must expand their role beyond offering assurance and compliance services to include

delivering advising and advisory services that contribute value to the organization's strategy execution, innovation, and transformation.

## INTERNAL AUDIT AND AUDIT COMMITTEE IN MAJLIS AGAMA ISLAM WILAYAH PERSEKUTUAN (MAIWP)

The quality of internal auditing is the foundation for an organization's survival and development across the world. The quality of internal audits serves as a fundamental pillar for the survival and growth of organizations globally (Kai et al., 2022). IA quality plays a crucial role in ensuring the sustainability of an organization. This is because it aids in the establishment and maintenance of effective controls, thereby mitigating the risk of fraudulent activities. The implementation of robust internal control systems can enhance the accuracy and reliability of financial reporting. The significance of the quality of internal audits in relation to effective internal control and their impact on the quality of financial reporting is widely recognized. The inclusion of a separate activity within an organization's operations aids in the attainment of its objectives by implementing a systematic approach to risk management, internal control, and the enhancement of governance efficiency and effectiveness (Hoai et al., 2022). Researchers from many global academic institutions have identified a correlation between IA quality and the performance of organizations (Kaawaase et al., 2021). Therefore, the quality of internal auditors is of significant importance to various stakeholders, including managers, shareholders, investors, auditors, organizations, and governments**.**

Therefore, as one of the SIRCs that practices good corporate governance, MAIWP has established the IA function since 1997. Initially, the IA department consisted of two officers. However, as MAIWP has expanded over the years, the department has grown under the leadership of their Chief Audit Manager, who now oversees a team of 23 employees. The unit has fulfilled its responsibilities by providing direct reports on its operational operations to the AC of the MAIWP, and dotted-line reporting was carried out to the Chief Executive Officer of the MAIWP. The implementation of this practice has been carried out in accordance with the stipulations set forth by the International Professional Practices Framework (IPPF). GIAF (2017) recommended that the internal auditor be positioned in a suitable manner and be provided with sufficient resources. It is imperative for the AC to guarantee that the Head of IA maintains a functional reporting relationship with the AC while also adhering to an administrative reporting structure with the Chief Executive Officer or an equivalent authority.

Next, as per Principle 5 of the GIAF (2017), in order to establish credibility and authority, it is imperative that the individual holding the post of Chief Audit Manager occupies a senior-level role within the firm. Thus, the Chief Audit Manager at the Majlis Agama Islam Wilayah Persekutuan (MAIWP) holds a managerial position inside the organization rather than an executive-level position. By strategically situating themselves at an appropriate level, the Chief Audit Manager can effectively employ an authoritative tone while carrying out their advisory responsibilities.

Besides that, the findings of Thiéry et al. (2023) indicate that the enhancement of IA quality can be achieved through the implementation of strategies aimed at improving human capital and the recruitment of auditors with strong communication skills. The findings also indicate that organizations exhibiting superior audit quality are those that actively engage in the hiring of highly qualified internal auditors and promote their professional growth. It has

been observed that the implementation of robust governance practices inside audit departments has a positive impact on the quality of IAs. The MAIWP IA Division comprises individuals who possess a formal education, such as a degree or master's degree in accounting, economics, IT, or engineering, together with practical expertise in the field. To ensure continuous enhancement of team quality, the officers within this department consistently strive to augment their knowledge across several domains of auditing. To demonstrate their professionalism and competence, some internal auditors are now pursuing professional certifications such as the globally recognized Certified Internal Auditor, Certification in Professional Shariah Auditor, Certification in Professional Project Management, and Certification in Professional IT Auditor. Furthermore, in order to ensure that the quality of IA in MAIWP is consistently of the highest value, they are in the stage of challenging themselves to be the first IRC in Malaysia to go for an external quality assessment review by IIA itself starting in 2024. Thus, to achieve the objective of IA, MAIWP always updates their IA Charter, Manual, Code of Ethics, all audit procedures, and working papers based on the relevant standards set up by IIA.

Furthermore, for internal auditing to be effective, the organization's leaders must be open to discussing tough issues and seizing opportunities to make necessary changes for improvement. And the internal auditors must have an independent reporting line to the highest governing body (e.g., the AC of the board of directors), ensuring them the requisite authority to access all areas of the organization and knowing that they will be supported if and when their views differ from those of management. The AC within MAIWP comprises five members, with the Chairman possessing expertise in auditing and finance. The remaining four chosen members possess expertise in the areas of law, administration, and technical subjects. The appointment of the AC members comes from an independent director. The commitment of AC of MAIWP is also extraordinary, where they were available to meet frequently (more than quarterly) as there's a lot of area, issues, and recommendations to be discussed on pertinent matters and reports. In order to effectively discharge its duties, the AC also convenes separate meetings with the internal auditors, external auditors, management, and other relevant stakeholders, as required. Moreover, the AC possesses adequate resources and assistance to adequately carry out its responsibilities, including access to external advisors, training initiatives, information systems, and administrative support. Finally, it is imperative for the AC to possess a well-defined and documented charter that outlines its objectives, jurisdiction, obligations, membership, functioning, and reporting mechanisms. The approval of the charter has been received from the board, and it should be subject to periodic review by the AC. In addition, the quality of the relationship between the AC and the chief audit manager is felicitous.

On top of that, the concept of independence in IA pertains to the extent of autonomy and impartiality possessed by internal auditors in carrying out their responsibilities, unaffected by any external or internal influences, pressures, or conflicts of interest. The enhancement of IA independence has been achieved through several factors, including the reporting structure, authority, scope, charter, and resources allocated to the IA function. Additionally, the support and respect demonstrated by management and the board, the ethical conduct and integrity upheld by internal auditors, and the avoidance or disclosure of any relationships or interests that could potentially compromise their independence are crucial elements in bolstering independence. Thus, the IA department has received comprehensive backing from the

management team. This is shown through a range of measures, including the provision of enough financial resources, employees, time, and equipment for the IA function, as well as the facilitation of information and personnel access to support the IA activities.

## THE SIGNIFICANT IMPACT OF IA AND AC ON BOOSTING THE PERFORMANCE OF ZAKAT AND WAQF

The oversight of Islamic religious affairs in Malaysia, which encompasses matters related to Islamic social finance such as zakat and waqf money, falls within the purview of the SIRCs. The establishment of each State Islamic Religious Council (SIRC) is in accordance with Schedule 9 List 2 of the Federal Constitution, which grants the states in Malaysia the authority to supervise the collection of zakat fitrah, waqf, baitulmal, or other comparable Islamic social funds (Mahadi et al., 2018). Thus, in Wilayah Persekutuan the function is holding by Majlis Agama Islam Wilayah Persekutuan (MAIWP).

In the year 2022, the Majlis Agama Islam Wilayah Persekutuan (MAIWP) possesses funds above RM1 billion for zakat and waqf purposes, alongside an accumulated surplus surpassing RM2 billion. The Majlis Agama Islam Wilayah Persekutuan (MAIWP) also own seven subsidiaries, which are which the capital to establish all the companies were funding by those fund. Consequently, a multitude of activities, procedures, development projects, and IT systems must be devised and executed to effectively accomplish all the established objectives and strategic plans. Hence, it is imperative to ensure that the IA and AC assume a pivotal role in guaranteeing the proper, effective, and efficient management of zakat and waqf funds, thereby ensuring their sustainability. It is imperative for the organization to furnish stakeholders with impartial assurance pertaining to the effective functioning of its risk management, governance, and internal control mechanisms concerning the management of the zakat and waqf fund. To mitigate the adverse consequences of auditing, it is imperative to adopt governance practices that align with recognized norms. These practices encompass the implementation of frequent meetings of the AC, the establishment of a direct reporting line from the chief audit manager to the AC, and the facilitation of efficient communication between auditors and pertinent stakeholders throughout the audit procedure (HassabElnaby et al., 2007).

Firstly, audit planning is the crucial process in the first phase of auditing. The implementation of a well-designed audit plan plays a crucial role in ensuring the quality of IAs. It enables the IA (IA) function to act as a catalyst for the development of the firm by initiating audit initiatives that safeguard and enhance value. The utilization of IA activities not only allows for the alignment of these operations with the crucial strategic aims and risks of the business, but also presents an occasion for active involvement with the many stakeholders inside the organization. The utilization of a risk-based strategy in IA planning entails the allocation of finite audit resources towards addressing the most critical concerns within a business. The process of IA planning, which is based on risk, encompasses the evaluation of risks, the selection of projects, and the allocation of resources (Wang et al., 2021) .The IA department shall ensure the continuous preparation of a risk-based audit plan, thereby maintaining an updated audit universe. This is achieved by regularly monitoring the risk profile of MAIWP and its subsidiaries' activities. Hence, by the strategic allocation of auditing resources, IA may effectively prioritise zakat and waqf activities risk areas that require expert opinion and assistance, thereby ensuring meticulous attention to these critical areas.

Secondly, parallel with the finding by the research of (Khan et al., 2022) the auditing process and consultation services contribute to the improvement of an organization's operations, procedures, and controls, hence adding value to its overall functioning. Therefore, the zakat and waqf activities are evaluated in terms of risks, controls, ethics, quality, economy, and efficiency. The findings, recommendations, and action plans to resolve any identified flaws or weaknesses are reported to the Chief Executive Officers, Managers and ACs. This has been presented through effective communication of information and opinions with precision and correctness, as well as active engagement with stakeholders on subjects pertaining to audits issues highlighted. As MAIWP has grown rapidly, IA members also has expertise in presenting analytical findings using Computer-assisted audit techniques (*CAATs*) known as Audit Command Language (ACL). Analytical proficiency plays an essential function in the contemporary day, particularly in the context of the increasing significance of big data in enhancing the performance of MAIWP. In addition, the role of information systems auditors (IAs) has experienced a significant shift, placing increased importance on their performance (Alqudah et al., 2023). This has been proven when the MAIWP IA services and recommendations also contribute by offering assurance in terms of information security against cybercrime. Similarly, findings on building project and building maintenance management using zakat and waqf fundings also have high impact to the value for money, effectiveness and efficiency of zakat and waqf management.

Thirdly, study of Nordin (2023) found that the IA function encompassed a dual role within the organizational structure, simultaneously operating as an integral component of the organization while maintaining a distinct level of independence. Furthermore, the primary means by which their performance was conveyed was through their audit report, which aimed to provide a balanced and perceptive evaluation without being excessively harsh. Put differently, the responsibilities of internal auditors entail a perpetual endeavor to maintain equilibrium. Thus, the internal auditor works with other departments in a collaborative and constructive manner, providing guidance and feedback on risks and controls of zakat and waqf management through their consultation/advisory function. However, the internal auditor maintains independence and objectivity in performing the audit work, adhering to a code of ethics and professional standards.

Hence, by establishing a harmonious rapport between the Internal Auditor and the management, the process of reporting to the AC can be conducted consistently. Consequently, any Audit recommendations necessitating the attention of the Board of Directors will be promptly communicated to address any concerns that may impede the effectiveness and efficiency of zakat and waqf functions. Furthermore, the recommendations for enhancing the efficacy of zakat and waqf fund operations, as put forth by the Internal Auditor through the AC, can be promptly implemented**.**

## CONCLUSION AND RECOMMENDATION

Internal auditors and AC are, to a great extent, key to an organization’s success. They review the organization’s processes, operations, and goals. They provide objective, professional advice to all levels of management and pave the path toward continuous improvement. Competent internal auditors follow the profession’s internationally accepted code of ethics and standards for professional practice. They identify the organization’s greatest risks and plan

audit coverage accordingly. The most valuable and effective internal auditors stay abreast of business trends, constantly cast their eyes to the horizon to scan for signs of trouble and are able to anticipate future challenges and risks.

It is recommended that all SIRC including others zakat and waqf institutions give their full commitment to the establishment of quality internal auditing function. The effectiveness of IA functions is significantly influenced by factors like auditor's competency, management support and bonding with expert AC members. It is critical that all the stakeholders throughout the zakat and waqf organization understand the value that internal auditors and AC can bring to their operations by identifying opportunities for enhancing efficiencies and effectiveness. This means that internal auditors need to go beyond providing assurance and compliance services to also providing consulting and advisory services that add value to the organization's strategy execution, innovation, transformation. The results of this sharing could potentially assist regulatory bodies in formulating updated standards and regulations pertaining to the field of internal auditing of zakat and waqf organization. These empowering attributes may also enhance the ability of internal auditors to fulfil their responsibilities in safeguarding Islamic religious funds and mitigating unethical practices within Islam religious organisations. It is also will developing trust with various stakeholders, including management, employees, shareholders, and external partners where trust and credibility play a crucial role in ensuring the long-term success of zakat and waqf.

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# ANALYZING THE RELATIONSHIP BETWEEN TOTAL RICE CROP AREA, FARMERS' INCOME, AND PADDY ZAKAH CONTRIBUTIONS IN THE CONTEXT OF THE LARGE-SCALE SMART SAWAH PROGRAM IMPLEMENTED BY LEMBAGA ZAKAT NEGERI KEDAH.

**Nur Marina Abdul Manap [1*]**
**Hartinee Abbas [2]**

[1,2] School of Economics, Finance, and Banking (SEFB), University Utara Malaysia (UUM.)
*Corresponding Author (Email: nurmarina@uum.edu.my)

**Abstract:** *This study aims to analyze the linkages between the total rice crop areas, farmers' income, and the amount of paddy Zakah payment they contribute as participants of the Large-Scale Smart Sawah Lembaga Zakat Negeri Kedah Program. By exploring this relationship, the research intends to shed light on the factors influencing Zakah payment in the context of agricultural practices and income. The study employs quantitative analysis and data collected from program participants to ascertain whether land ownership quantity and farmers' income play a significant role in determining the amount of Zakah paid. The findings will provide insights into the dynamics of agricultural Zakah contributions within the program's framework.*

***Keywords:*** *Farmers' Income, Paddy Zakah Contribution Total Rice Crop Area*

## INTRODUCTION

Zakat, often called "Zakah," is one of the Five Pillars of Islam, the fundamental acts of worship and practices considered mandatory for all Muslims to follow. Zakat is an obligatory form of charity or almsgiving in Islam. In Arabic, Zakat means purification or growth. Zakat involves contributing a portion of one's wealth to those in need. This act purifies one's wealth, alleviates poverty, and supports the less fortunate. The giving of Zakat is seen as a way to fulfil a religious duty and to promote social and economic equity within the Islamic community. The rules and calculations for Zakat are specified in Islamic jurisprudence. They are based on a percentage (usually 2.5%) of a person's accumulated wealth and assets, including savings, investments, jewellery, and other valuables. The intention behind giving Zakat is crucial, as it is meant to be an act of worship and compassion rather than simply a financial transaction. Zakat is distributed to specific categories of people, as defined in Islamic teachings, including the poor and needy, those in debt, travellers in need, and those employed to collect and distribute Zakat. It is typically given annually, and many Muslims choose the month of Ramadan as a time to fulfil this obligation.

The land is one of the greatest blessings created by Allah S.W.T. The land is entrusted to humankind to make it fertile and produce crops and fruits. Indeed, all plants and fruits that grow on this earth are the blessings of Allah S.W.T. and not of human origin. So, when Allah directs humans to show gratitude for the bestowed blessings, it is inevitable that the believing Islamic community fulfils it by giving Zakat a portion of their agricultural yields. The

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obligation to pay agricultural Zakat has been clearly and explicitly mentioned in the Quran from surah al-An'am verse 141, which means:

> Translation: *And it is He (Allah) who produces gardens trellised and untrellised, and date palms, and crops of different shape and taste (its fruits and its seeds) and olives, and pomegranates, similar (in kind) and different (in taste). Eat of their fruit when they ripen, but pay the due thereof (its Zakat) on the day of its harvest, and waste not by extravagance. Verily, He likes not Al-Musrifun (those who waste by extravagance).*

Rasulullah SAW has said through a hadith that means:

> Translation: *Regarding crops that are irrigated by rainwater, natural springs, or underground water sources, their zakat is one-tenth (10%). As for crops that are irrigated by human labor, their zakat is one-twentieth (5%). (HR Bukhari)*

According to Dr Yusuf Al-Qaradawi, he has explained that all types of plants are subject to Zakat, and it is based on the viewpoint and opinion of Imam Abu Hanifah, which is derived from the affirmation of Caliph Umar bin Abdul Aziz and the Mujtahid scholars Hamad, Daud, and al-Nakhai. The general principle from the words of Allah in Surah Al-Baqarah, verse 267, means:

> Translation: *"...and [give] from what We have produced for you*

The words of Allah from Surah Al-An'am verse 141 which mean:

> Translation: *"...and give its due [zakat] on the day of harvest."*

However, The majority of *Jumhur Ulama* believe that plants are not subject to Zakat until they reach the quantity of five camel loads (5 Awsuq), based on the saying of the Prophet Muhammad S.A.W., which means

> Translation: *"And there is no zakat for less than five Awsuq (equivalent to 363 Malaysian bushels). [Hadith by Abu Said Al-Khudri, narrated by Bukhari].*

Compared to other types of wealth that are subject to Zakat, agricultural Zakat is exempt from the requirement of "haul" (a waiting period) because the Zakat on agricultural produce is collected when the time of harvesting arrives, based on Allah S.W.T:

> Translation: *And give out its due (its zakat) on the day of harvest, and do not waste it. [Surah Al-An'am (6): 141]*

Plants that reach sufficient nisab must have their Zakat paid based on a percentage of their yield. The rate of payment depends on the methods of cultivation. Plants cultivated with human labour or other means, such as animals or machinery, or with substantial expenses have a zakat rate of 5% or 1/20. On the other hand, plants that rely solely on rainfall or natural water sources like rivers or streams have a zakat rate of 10% or 1/10. Meanwhile, an alternative rate of 7.5% has been established for plants that utilize the abovementioned methods. This approach is derived from a clear hadith narrated by Jabir:

> Translation: "*What is carried by rivers and rain is ten percent, and what is carried by camels is five percent. (HR Muslim)"*

Overall, Zakat is a significant aspect of Islamic practice that emphasizes sharing one's blessings and wealth with the less fortunate, fostering social responsibility and community support within the Islamic faith.

**LARGE-SCALE SMART SAWAH LEMBAGA ZAKAT NEGERI KEDAH PROGRAM**

Lembaga Zakat Negeri Kedah's (LZNK) ambitious venture to revolutionize farming practices in Kedah is indeed a remarkable and forward-thinking initiative. Their state-of-the-art smart field showcases a commitment to modernizing agriculture while ensuring sustainability and efficiency. Some key features and technologies are involved in this revolutionary farming project. The first Feature and technology is a Sensor Network. LZNK has deployed a comprehensive network of sensors throughout their smart field. These sensors continuously monitor crucial parameters such as soil moisture, temperature, nutrient content, and pH. This real-time data helps farmers make informed decisions about irrigation, fertilization, and other essential tasks. The following features are drones. Drones are used for aerial surveillance of the entire field and are equipped with high-resolution cameras and multispectral imaging; these drones provide valuable insights into crop health and growth patterns. They can identify areas of stress, disease, or pest infestation, allowing farmers to take timely corrective actions. Besides drones, autonomous vehicles, such as tractors and harvesters, are integral to the smart field. These machines have advanced GPS and mapping technology, enabling precise and efficient planting, harvesting, and farming operations. They can work day and night without human intervention, optimizing productivity.

Effective weather monitoring is crucial. Weather plays a significant role in agriculture. LZNK has integrated weather stations into their smart field to gather real-time meteorological data. This information helps farmers anticipate weather changes, plan accordingly, and protect crops from adverse conditions. Moreover, LZNK's commitment to minimizing environmental impact is commendable. Using data to optimize resource allocation, they can reduce water and fertilizer usage, decrease the need for pesticides, and lower overall energy consumption. This approach promotes sustainable farming practices. Finally, To ensure the success of this initiative, LZNK may also provide education and training to local farmers. They can learn how to operate and maintain smart farming equipment, interpret data, and implement best practices. This knowledge transfer helps the broader agricultural community benefit from these innovations.

In conclusion, Lembaga Zakat Negeri Kedah's smart field is a testament to their dedication to modernizing agriculture sustainably and efficiently. By harnessing the power of sensors, drones, autonomous vehicles, and data analytics, they empower local farmers to make informed decisions and optimize crop production while minimizing environmental impact. This initiative can potentially serve as a model for future agricultural practices in Kedah and other regions looking to enhance food production and sustainability.

This paper aims to analyze the Relationship Between Total Rice Crop Area, Farmers' Income, and Paddy Zakah Contributions in the Context of the Large-Scale Smart Sawah Program Implemented by Lembaga Zakat Negeri Kedah. The following is a breakdown of the structure of this study: The second section overcomes the initial empirical study on empowerment paddy zakah findings. The data, model specifications, and methodological approaches are described in the next section. The fourth section discusses the empirical results, while the final section offers concluding remarks and makes recommendations for the future.

## LITERATURE REVIEW

Agriculture plays a pivotal role in the economic well-being of individuals and nations alike, primarily driven by cultivating fertile land and crops. This abundance can lead to prosperity for those involved in agriculture. Within the framework of Islamic finance, it is incumbent upon those who benefit from the land's produce to fulfil their religious duty by paying Zakat, specifically agricultural Zakat. Generally, agricultural Zakat mandates a payment of either 10% or 5% (dependent on the irrigation method) of specific farm yields, either upon harvest or after assessment, provided the yield surpasses five ausuq (Muhammad Ikhlas et al., 2014). The payments align with Zakat's core concept, which requires a specific portion of one's wealth to be allocated to particular groups at designated times.

The empowerment of Zakat plays a critical role in achieving economic equilibrium within the Muslim community. This empowerment extends beyond economics; it is a global and humanitarian economic mechanism enhancing the well-being of humanity (Zarina Kadri, Sanep Ahmad, 2012). Strengthening the Zakat system results in an improved standard of living and more excellent stability within the Muslim community. Given Malaysia's active promotion of the agricultural sector, there are ample opportunities to enhance agricultural Zakat in the country.

Several strategies can be employed to bolster agricultural Zakat in Malaysia. The first strategy is increasing the production of crops. Increasing crop production can enhance agricultural revenues and can help to increase agricultural zakat collection. Besides increasing crop production, farmers' awareness of the importance of paying Zakat is crucial to enhancing agricultural Zakat collection (Rahim et al., 2021). The understanding of agriculture zakat is low among farmers. Farmers do not implement the rules that are applied in an agricultural zakat. They still followed the tradition that sadaqah and Zakat are the same things, where The farmers assumed that sadaqah was already accomplishing the obligations to pay agricultural Zakat (Pada et al., 2022).

Furthermore, conducting an assessment or evaluation of plants was very important. The assessment conducted on crops is to determine the amount that needs to be subjected to Zakat by farmers at an earlier stage (Ismail et al., 2013). Assessing crops is considered necessary and even recommended by Islamic jurists (fuqaha'). Therefore, the government should establish

officials or workers to perform assessment tasks. The most apparent objective in conducting assessments is to allow owners to manage any matters related to their agricultural yields. It is recommended in Malaysia to conduct assessments on all eligible agricultural resources for Zakat. This assessment can streamline agricultural zakat accounting, ensure farmers' accuracy in zakat payments, facilitate farmers in managing their agricultural yields, and simplify zakat collectors' tasks in zakat implementation matters.

Finally, In Malaysia, the practice of leasing and renting land has been long-standing, including the leasing of agricultural land. Therefore, the question arises as to who should pay Zakat, the landowner due to their ownership of the land and the profit they receive from the rent, or the tenant because they are cultivating the land and its crops and obtaining the produce from the land. Islamic jurists (Ulama-ulama fiqh) also have differing opinions on this issue. There are two main views on this matter. The first opinion comes from Imam Abu Hanifah: Imam Abu Hanifah believes Zakat is only imposed on the landowner (al-Kasani) because agricultural Zakat ('usyr) is obligatory on the land that produces the yield, not on the seeds or agricultural products (al-Sarakhsi). Another reason is that 'usyr is imposed on the benefit derived from the land, and the benefit from the land is transferred to the tenant in the form of rent payment, and rent is a substitute for the benefit obtained from the land. Therefore, Zakat is imposed on the landowner based on the legal principle of substituting the rule of the substituted matter (al-Sarakhsi). However, according to Jumhur's Opinion, Most scholars also believe that Zakat should only be imposed on tenants because Zakat is obligatory on agricultural produce, not on the land that produces the crops. According to these fundamental differences between Imam Abu Hanifa and the majority, Ibn Rushd clarified that the disagreement between these two groups is about whether Zakat is the right of the land, the right to agricultural produce, or both. Therefore, it is reasonable for Zakat to be imposed on both tenants and landowners because it can increase zakat collection in Malaysia to enhance the economy of the Muslim community. Al-Qaradawi also agrees with Ibn Rushd's opinion that agricultural Zakat is obligatory on both the land and the produce, meaning landowners and tenants must pay for agricultural Zakat (Ismail et al., 2013).

## METHODOLOGY

This study utilizes a questionnaire as the instrument for collecting primary data, which is distributed randomly to provide an opportunity for every element to become a sample in the population involved in the four regions. Secondary data sources are obtained through references to the library by examining past and recent studies conducted on Zakat from various aspects. Meanwhile, the laws and importance of Zakat are derived from primary and fixed sources, namely the Quran and the Sunnah.

This study was conducted in Kampung Padang Lumat, Yan, Kedah. The study sample selected consisted of participants in the Large-Scale Smart Paddy Program for ASNAF (Recipients of Zakat) by the Kedah State Zakat Board (LZNK) from the first to the fourth season. Questionnaires were distributed to the selected participants through Universiti Utara Malaysia (UUM) research representatives. Data collection resulted in a total of 69 successful respondents obtained. This study uses a quantitative descriptive analysis and multiple regression method.

## RESULT

The level of awareness of farmers in making agricultural zakat payments can be seen from how farmers participate in agricultural zakat payments. The level of participation is measured by looking at the reasons they are willing to participate in agricultural zakat payments, either because of their total rice crop area measured by using Relung or farmers' income.

### Descriptive Analysis

Table 1 provides a descriptive correlation analysis. The mean results show that Farmers' Income generated a high value of 1538.85. The standard deviation analysis showed that Farmers' Income contributes the most volatile variable, with the highest deviation of 649.95. A summary of the descriptive analysis is as follows.

**Table 1: Descriptive Statistics and Correlation**

| | **Paddy Zakat** | **Relung** | **Income** |
|---|---|---|---|
| **Mean** | 649.95 | 8.3794 | 1538.85 |
| **Std. Dev.** | 271.70 | 1.3262 | 910.84 |
| **N** | 69 | 69 | 69 |

**CORRELATION**

| | Paddy Zakat | Relung | Income |
|---|---|---|---|
| Paddy Zakat | 1.0000 | 0.1392 | 0.9651 |
| Relung | 0.1392 | 1.0000 | 0.0642 |
| Income | 0.9651 | 0.0642 | 1.0000 |

Table 1 also shows the correlation matrix of all variables. The above correlation table illustrates that all variables positively correlate with Paddy Zakat.

### Multiple Regression

This study analyzed the relationship between total rice crop area, farmers' income, and paddy zakah contributions within the context of the Large-Scale Smart Sawah Program implemented by Lembaga Zakat Negeri Kedah, utilizing multiple linear regression.

A simplified model was derived with an R-squared value of 0.936. Although only slightly surpassing the threshold of 0.5, the R-squared value supports its suitability for this analysis. Linear models offer the advantage of simplicity and ease of interpretation. The t-test results highlight that total rice crop area and farmers' income are the primary variables influencing paddy zakah contributions. These findings are presented in Table 2 below.

**Table 2: Model summary and Fisher's exact test**

| **Model** | $R$ | $R^2$ | **Adjusted $R^2$** | **Std. error** | **Sum of Square** | **Df** | **Mean Square** | **F** | **p-value** |
|---|---|---|---|---|---|---|---|---|---|
| Regression | 0.968 | 0.936 | 0.570 | 69.1329 | 7742165.14 | 2 | 3871082.57 | 809.96 | 0.0000 |
| Residue | | | | | 525729.31 | 110 | 4779.36 | | |
| tot | | | | | 8267894.45 | 112 | | | |

Table 3 illustrates the linkages between total rice crop area, farmers' income, and paddy zakah contributions. The findings reveal a positive and significant relationship between total rice crop area and farmers' income, substantially impacting paddy zakah contributions. A 1 per cent increase in the total rice crop area corresponds to a corresponding increase in farmers' paddy zakat contributions. Next, Similarly, a 1 per cent increase in farmers' income results in an equivalent increase in their paddy zakat contributions.

**Table 3: Standardized and Unstandardized coefficients with P-values**

| Variables | Unstandardized Coefficients | | Standardized Coefficients | t | P-Value |
|---|---|---|---|---|---|
| | B | Std Error | B | | |
| Intercept | 77.412 | 42.618 | | 1.816 | 0.072 |
| Relung | 15.754 | 4.936 | 0.077 | 3.192 | 0.002 |
| Income | 0.286 | 0.007 | 0.960 | 39.832 | 0.000 |

## CONCLUSION

Zakat is an essential aspect of Islam. It is not only an act of worship as a sign of obedience to Allah, but it also brings benefits to the life of the Muslim community. Strengthening Zakat is akin to strengthening the Muslim community. The empowerment of Zakat can provide several benefits, including improving the socio-economic status of Muslims, ensuring the circulation of wealth among the people, helping those in need, especially the poor, and so on.

Based on this study, we can conclude that total rice crop area and farmers' income are crucial in increasing agriculture zakat payments among farmers. The large-scale smart paddy field program implemented by the Lembaga Zakat Negeri Kedah (LZNK) is seen as significantly assisting farmers in improving agricultural yields, which can enhance farmers' income. Furthermore, the utilization of paddy fields under the LZNK is considered a worthy effort to continue to help these farmers break free from the shackles of poverty and become contributors to agricultural Zakat.

## POLICY RECOMMENDATION

The Lembaga Zakat Negeri Kedah (LZNK) can expand the Large-Scale Smart Paddy Field Program throughout the state of Kedah with the main objective of helping farmers break free from the shackles of poverty and increasing the overall state zakat revenue in Kedah, as well as agricultural zakat revenue precisely.

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# ZAKAT INVESTMENT MANAGEMENT USING DEEP LEARNING THROUGH CROWDFUNDING WITH FINANCIAL TECHNOLOGY TO ACHIEVE MAQASID AL SHARIAH IN MALAYSIA (KADAH INTERNATIONAL ZAKAT RESEARCH CENTER AS A MODEL)

**Prof. Dr. Yasser Mohamed Abdel Rahman Tarshany [1*]**

[1] Director of the editorial board of the Majmaa journal, Department of Fiqh and Usual Al Fiqh, Faculty of Islamic Sciences Al-Madinah International University (MEDIU), Kuala Lumpur, Malaysia,
*Corresponding author (Email: zulghazali@uum.edu.my) dyaser201482@gmail.com

**Abstract**: In order to handle zakat money in Malaysia Madani in accordance with Maqasid Al Shariah, this study explores the possibilities of using financial technology, crowdfunding, and deep learning approaches. The main goal of this study is to examine the viability of a project that uses crowdsourcing, deep learning, and financial technology to manage zakat funds might help achieve Maqasid Al Shariah. The study uses a thorough methodology that includes a review of the literature and data analysis. It investigates the viability of incorporating financial technology and deep learning methods into the management of zakat funds. For the purpose of examining how the planned project will really be implemented in practice, the Kedah Zakat International Research Centre is used as a model. According to the results, deep learning, crowdfunding, and financial technology integration have the potential to completely change how zakat money is managed. The project is in line with Maqasid Al Shariah. In zakat fund management, this research highlights the transformational possibilities of financial technology, crowdfunding, and deep learning techniques. The project serves as an example of how creative ways can combine cutting-edge technology with Maqasid Al Shariah.

**Keywords**: *Maqasid, Zakat, Investment, Digital, Artificial Intelligence, Kedah, Malaysia.*

## INTRODUCTION

The ideas of zakat have long been pillars of social justice and community improvement in the context of Islamic finance. These ideas are guided by the Maqasid Al Shariah's ethical precepts in order to achieve more general societal goals that are consistent with Islamic principles. However, modern financial technology (Fintech)-driven strategies that preserve Maqasid principles are needed to effectively manage and use zakat monies for worthwhile initiatives, particularly in the digital era.

One of the reasons for choosing this topic is my participation in the 2019 Zakat Conference and learning about the distinguished activities of the Kedah Zakat Center. A meeting was held with the center's management to learn about the center's activities. I noticed excellent efforts by the center's management in the field of zakat and their interest in development and modern technologies. The idea of this article was to provide an explanation of a proposal for using deep learning in managing and investing in zakat.

The mandatory Islamic gifts are supervised by zakat institutions in Malaysia, which have used creative programmes to alleviate the socioeconomic circumstances of the poor and needy. These income-generating initiatives, in which zakat recipients take part, have helped people better their standard of living. With the help of these programmes, zakat users can start

their own businesses and eventually turn into zakat payers. Nevertheless, despite all the support provided, there are an alarmingly large percentage of asnaf entrepreneurs who fail in their businesses. Due to the difficulty of distinguishing the legitimate recipients from potential recipients, the Maqasid Syariah, the purposes or objectives of Islamic law, are unintentionally still unfulfilled. Recipients should be motivated since motivation is necessary for a successful business. Finding the system's weaknesses is important because if the best beneficiaries are not chosen, there must be problems. (Mahmood, et. al.,2021:119-120)

In order to support society and accomplish sustainable development goals, Islamic social finance is crucial. To guarantee that the practical meaning is clear, the notion of Islamic social finance can be further clarified. In the pursuit of profit maximisation objectives, the implementation of Islamic finance may accidentally exclude the Islamic social and philanthropy-driven domain. However, the recent growth of value-based intermediation has helped Islamic financial institutions use Islamic social financing. In order to achieve the SDGs, the use of common Islamic social finance mechanisms, particularly zakat, waqf, and sadaqah, needs to be improved. Other internal and external elements, such as inept management and the recipients' attitudes as the reason for the application of Islamic law's ineffectiveness, are among the significant topics and challenges mentioned. (Rosman, R et al., 2022:66)

By investigating the application of financial technology, particularly crowdfunding platforms and deep learning techniques, to manage the investment of zakat money, this proposed research project aims to close the gap between tradition and innovation. The main goal is to show how these technical developments can produce ethical and significant results while also improving fund management's efficiency and transparency and ensuring strict adherence to Maqasid Al Shariah standards.

In Islam, using financial technology (FinTech) is essentially seen as permitted (mubah). This is based on the fiqh principle that says "The originality of things is permissibility" (Al-'aslu fi al-ashyaa' al-ibahah), which is found in the Qawaid Fiqhiyyah. If the use does not conflict with Shariah law itself, it is deemed acceptable. According to the Quran and Sunnah, Maqasid Al-Shariah strikes a balance in the use of technology so that it is always on the balance of goodness (maslahah) and avoids doing any harm (mafsadah) to either individuals or communities. (dan Wan, M. A. B. S., & bin Mohamed Fisolb, N., 2020:97)

Islamic finance has developed to accept contemporary innovations and recognises the potential of technology to reshape traditional practises. A modern financial idea called crowdfunding offers a creative approach to pool resources for projects that have a positive social impact. Crowdfunding can be incorporated with the zakat principles, opening up a viable channel for group participation in supporting projects that support Maqasid goals like eradicating poverty, advancing education, and promoting communal welfare.

The management of zakat monies has frequently run into issues with accountability, transparency, and efficient distribution. Financial technology must be used to address these issues while upholding Maqasid Al Shariah principles as the digital world continues to revolutionise financial landscapes.

Therefore, all of the Shari'ah's goals and objectives are included in maqasid al-Shari'ah. They are guidelines, ideals, and standards based on the divine revelation (wahy) that should be used to address humanity's issues and lead the course of one's life. From a more constrained

perspective, maqasid al-Shari'ah are the objectives or fundamental motives behind the Shari'ah's laws. (Laldin, M. A., & Furqani, H. 2013:279)

Significant ramifications for Islamic finance, notably in Malaysia Madani, can be drawn from the suggested research. Zakat institutions can increase their social effect, boost donor confidence, and promote transparent governance by implementing technological solutions that adhere to Maqasid principles. The study also adds to the current conversation on moral and effective investment strategies inside the Islamic financial system.

**Chapter 1: The Maqasid Al-Syariah approach in the management of zakat**

It is believed that the Maqasid al-Syariah approach to managing zakat institutions has a substantial impact and contribution on zakat payers and recipients. An essential part of Maqasid al-Syariah demonstrates that Islam is a full, all-encompassing, and historically significant way of life. To suit their wants and requirements, this should be taken into consideration when managing and administering zakat institutions. One of Islam's fundamental tenets is zakat, which requires Muslims to leave a certain percentage of their income to their heirs, or al-mustahiqqin, with the primary goal of achieving socioeconomic justice. In Islamic nations, the zakat institution is a reputable organisation that oversees zakat for the purpose of promoting socio-economic objectives. As a very important institution, then it needs to be operated effectively in order to prove its efficiency in the eyes of society (Rejab, S. N. M. et al., 2022:5952)

**Chapter 2: zakat Governance In the light of Maqasid Al-Syariah:**

When determining if an organization's aims and goals are met, governance plays a significant role. A fair, accountable, and responsible institution is good governance. These guidelines will guarantee that the institution's goals and objectives are met. Good governance can increase the efficiency and effectiveness of zakat funds for zakat institutions. Zakat institutions have a lot of financial power, thus it's crucial to examine and monitor the various governance systems. (Rejab, S. N. M. et al., 2022:5948)

In effect, any monies that are not used will be "penalised" through zakat, which will progressively lower the volume of unused money and reintroduce it to the economy. Zakat is a systematised procedure that essentially maintains the flow of wealth. The overall framework of the Islamic economic system would guarantee the fair and equitable mobilisation and distribution of resources. By adhering to Islamic laws (ahkam shar'iyyah), which distinguish between right and bad behaviour in the spirit of protecting wealth (hifz al-mal), Islamic finance in particular has grown in keeping with Islam's goal of wealth circulation. Islamic financial institutions, such as Islamic banks, takaful firms, mutual funds, and other businesses, contribute to the distribution of resources in society and to an improvement in human prosperity. (Laldin, M. A., & Furqani, H. 2013:282)

The Malaysian Syariah Index Model (ISM) is one of the models JAKIM introduced as a yardstick for the attainment of Maqasid al-Syariah in the administration of the nation. According to the model, the preservation of religion, life, the mind, lineage, and property, as well as the other five fundamental Maqasid al-Syariah principles, must be handled as skillfully as possible in exemplary government. ISM addresses eight administrative domains, including law, politics, the economy, education, health, and social infrastructure. It also addresses eight

domains: culture, the environment, and health. These eight categories are seen as the main indicators of Maqasid al-Syariah's success in leading the nation's administration. In the meantime, the government as a policy maker, the agencies as implementers, and the community as a whole are the three main parties participating in measuring the Shariah Index. (Rejab, S. N. M. et al., 2022:5950)

Protecting children (nasl) and protecting property (maal) are maqasid al-shariah that are intimately tied to the growth of microentrepreneurs. Maintaining business continuity and sustainability in the context of creating microentrepreneurs is protecting future generations (nasl). while asset protection in the context of fostering micro-enterprises is a company that needs expert management in order to expand and turn a profit. Microentrepreneurs' success is portrayed in many ways than only financial and non-financial metrics. The transforming and spiritual components can also be used to gauge a microentrepreneur's success. It is advised to look into and analyse how maqasid al-shariah affects the growth of microentrepreneurs for future research. (Bahri et al., 2019:265)

**Chapter 3: Importance of using fintech in Zakat management:**

The public can conduct daily activities like online money transactions, online payments for automobile takaful, online transactions for investment activity, and any other financial transactions and communication more easily and quickly thanks to the convenience of financial technology (FinTech). To ensure that there is no inconsistency with Shariah principles when utilising financial technology, it is vital to observe the purposes or intentions (qasd) for each transaction activity. In order to promote advantage (Jalb al-Maslahah), considerations should be founded on three fundamental goals: necessities (daruriyyah), needs (hajiyyah), and embellishments (tahsiniyyah). The five essentials—religion (din), life (nafs), intelligence ('aql), progeny (nasl), and riches (mal)—should be preserved out of the necessities (daruriyyah). (Wan & Mohamed Fisol, N., 2020:98)

The employment of financial technology is a need (daruriyyah), as long as the community has been using the present technology, which is very advantageous for the general good. At this level, as every Muslim is required to uphold their religion, it is the government's responsibility as a policy maker to adapt financial technology activities to comply with Shari'ah. (Wan & Mohamed Fisol, N., 2020:98)

Despite the risks to traditional banking, the Islamic financial sector needs to manage FinTech optimisation for a competitive advantage. Thus, despite certain complexities, such as the requirement to integrate technology advancements with Shariah principles, IFIs should adopt I-FinTech business models to meet millennial consumers' demand for more innovative, efficient, and accessible financial services. Due to the requirement to create a Shariah-compliant framework for regulators to enforce Islamic contracts pertaining to FinTech solutions, Shariah scholars and information technology specialists must work together in the development and evaluation of I-FinTech-focused products and services. (Abd Rani, N. F., et. al.,2022:97)

Following the rise of radical innovation or the "FinTech" revolution, the financial services sector experienced change-oriented disruptions that had a negative effect on the current market. In other words, notwithstanding the destructions brought on by operational changes, FinTech dangers cause a paradigm shift in progress-oriented viewpoints. The risks

from FinTech cause short-term negative disruptions to the existing traditional markets, but they also have long-term advantages. (Abd Rani, N. F., et. al.,2022:101)

Despite being seen as a disruptive innovation, the FinTech is advantageous in many ways, particularly for financial services. Conceptual FinTech linkages are frequently emphasised in order to improve traditional banking, user experience, and startup firm development. In this manner, FinTech development affects financial institutions, customers, and start-up businesses holistically and favourably. (Abd Rani, N. F., et. al.,2022:101)

**Chapter 4: Deep Learning Techniques for Investment Analysis**

Zakat has always been gathered and dispensed manually, relying on the wisdom of academics and bureaucrats. Although this strategy has been effective for millennia, it has certain built-in drawbacks:

1. Efficiency issues: Manual procedures may take a long time, which causes delays in the delivery of Zakat funds to those who need them.
2. Lack of openness: Questions about improper spending or misallocation of funds may arise due to the traditional Zakat's lack of openness.
3. Limited Reach: Because traditional techniques may not successfully identify and contact all eligible recipients, some people in need may go without assistance.

Zakat distribution is changing in a number of ways thanks to deep learning, a field of artificial intelligence that employs neural networks to analyse and learn from huge datasets:

Deep learning systems can process enormous volumes of data to more precisely identify suitable applicants. These algorithms are more effective than manual procedures at determining eligibility and the proper benefit amounts by looking at income levels, family size, and other relevant aspects.

Fraud prevention: By using deep learning models to analyse Zakat applications, it is possible to spot bogus claims and other abnormalities and make sure that only those who legitimately qualify receive funding.

Deep learning algorithms can create personalised assistance plans that are tailored to each recipient's individual needs by analysing the facts of each case.

There are many causes employs data analytics in zakat for example:

The United Arab Emirates has introduced a Smart Zakat platform that makes use of artificial intelligence (AI) and data analytics to increase the effectiveness and transparency of zakat distribution.

https://u.ae/en/participate/consultations/consultation?id=3172

https://mediaoffice.ae/en/news/2021/April/19-04/New-Zakat-service

The Ehsaas programme in Pakistan uses data analytics to find and assist qualified recipients, ensuring that Zakat payments are distributed to those who need them. https://www.ahsaasprogram.pk/

**Malaysia's i-Asnaf**

It is commendable that the Malaysian Zakat Centre is working to encourage entrepreneurship among Zakat recipients. An asnaf who has trouble acquiring bank loans to launch a business can profit from alternative capital injection provided by zakat. This financial aid supports people's social and psychological well-being in addition to their economic and financial needs. To make sure that the economic development activities are accomplishing their intended goals, the Zakat Centre must yet create a suitable technique of observing asnaf enterprises. To improve asnaf entrepreneurs' chances of success, the Zakat centres need to look into a number of different factors. (Ramli et al. 2011:13)

**Chapter 5: Application of Maqasid Al Shariah in Investment Decisions**

Investment of Zakāh Funds in Profit-Generating Projects without Attributing Individual Ownership to Recipients Resolution No. 15 (3/3). The Council of the International Islamic Fiqh Academy of the Organization of the Islamic Conference, holding its 3rd session in Amman, Hashemite Kingdom of Jordan, on 8–13 Ṣafar 1407h (11–16 October 1986). Having examined the research papers submitted concerning the Investment of Zakāh Funds in Profit-Generating Projects without Attributing Individual Ownership to Recipients,

Having listened to the discussions of the Academy's members and experts on the subject. It is permissible, in principle, to use Zakāh funds in investment projects that are eventually owned by those who are deserving of Zakāh, or which are under the control and administration of the entity that is responsible and has the ju- risdiction over collecting and distributing Zakāh, provided that it is done after fulfilling the basic and immediate needs of the recipients and providing proper guarantees to avoid loss. (The Council of the International Islamic Fiqh Academy of the Organization of the Islamic Conference, 1986)

Maqasid Shariah and wellbeing have a very direct relationship. This is so because the phrase "al-Shariah" is derived from "Islam," which among other things denotes prosperity through devotion to Allah SWT, the God who created everything, including humans. It is clear that rahmah, hasanah, and many more terms, which also emphasise other aspects of wellbeing, are among the words that reflect the maqasid in the Qur'anic text. But in this article, we'll simply pay attention to the characteristics of social well-being. (Ghani et al., 2022:1946)

Zakat investments must be in line with the preservation of religion (Hifz Al-Din). This entails staying away from investing in sectors and companies that contravene Islamic teachings, like the alcoholic beverage, gambling, and interest-based financial institutions. Instead, Zakat funding ought to be allocated to shariah-compliant and moral industries.

Saving Life (Hifz Al-Nafs): Zakat investments shouldn't be used to promote businesses or activities that put human life in danger or injury. Investments in organisations engaged in the production of dangerous drugs, the manufacture of weapons, or organisations that worsen the environment should be avoided.

Saving Intellect (Hifz Al-Aql): Zakat-funded investments should maintain moral and responsible economic conduct that encourages honesty, openness, and just dealings. This makes sure that immoral commercial practises do not impair people's intelligence and reasoning.

Zakat investments should avoid businesses or sectors that undermine the institution of the family or encourage immoral behaviour (Hifz Al-Nasl). Investments ought to encourage companies that enhance social cohesion and the family unit.

Investments made with zakat should be free from usury (riba) and unfair enrichment in order to preserve wealth (Hifz Al-Mal). Additionally, they ought to support societal justice and economic stability. This can be done by funding initiatives and ventures that reduce poverty, boost economic growth, and create jobs.

**Chapter 6: Deep Learning at Kadah International Zakat Research Center**

Technology has emerged as a key driver of innovation in the digital age, influencing philanthropy and charitable giving among other fields. Modelling Deep Learning for Zakat Organisations is something I recommend. For Zakat organisations around the world, the Kadah International Zakat Research Centre provides as an example of how deep learning may revolutionise Zakat management. Organisations that practise zakat can increase their effectiveness, transparency, and impact by implementing comparable technologies and methods.

1. Effective Collection: Accurately identifying qualified receivers is one of the biggest hurdles in zakat management. In order to establish zakat eligibility, I propose that The Kadah International Zakat Research Centre use deep learning algorithms to analyse large datasets, evaluating the economic situation, family size, and other important variables. This accuracy reduces the possibility that monies will be given to people who do not match the requirements while ensuring that those who are truly in need receive the assistance they need.
2. Personalised aid: The Kadah International Zakat Research Centre can develop customised aid programmes that are catered to the needs of recipients thanks to deep learning. This strategy guarantees that Zakat funds have a significant impact on the lives of individuals they help, taking into account their particular needs and circumstances.
3. Outreach and Accessibility: For prospective Zakat recipients, the application process is made simpler by the incorporation of AI-driven chatbots and mobile applications. These cutting-edge solutions let the Centre reach a larger audience, gather crucial information quickly, and offer crucial assistance to people in need, eventually encouraging increased accessibility to Zakat assistance.
4. A team of deep learning and Islamic finance professionals would normally be needed to create a deep learning algorithm for the collecting and distribution of zakat because there are numerous processes involved.

Obtain pertinent information on potential Zakat receivers. Income levels, family size, employment situation, expenses, debts, and other financial details could be included. Make sure that the Kadah International Zakat Research Centre collects this information safely and in accordance with privacy laws.

Then the Kadah International Zakat Research Centre will select a deep learning architecture that is suitable for this assignment. A deep neural network or a group of neural networks may be appropriate for zakat distribution.

Maintain a close eye on the operation of your Zakat distribution and collection mechanism. Your deep learning model might need to be updated on a regular basis as recipient demographics and economic situations change.

## CONCLUSION AND FUTURE RESEARCH

Among the results of the research is the importance of using deep learning and artificial intelligence in zakat institutions, with a focus on achieving the purposes of Islamic Sharia for zakat, while working on multidisciplinary studies that bring together specialists in programming, Islamic finance, and financial technology in a way that helps develop zakat institutions and for the Qadah Zakat Center to be an ideal model for other institutions.

The researcher proposes to conduct group projects using deep learning techniques in zakat and endowment institutions

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# INCONSEQUENTIAL IMPACT OF ZAKAT IN POVERTY ALLEVIATION AND FOOD SECURITY: THE NIGERIAN EXPERIENCE

**Prof. Dr. Abdulazeez Balogun SHITTU [1*]**
**Dr. Musa Adeyemi OLAOFE [2]**

[1] Department of Islamic Studies, University of Abuja, Nigeria. (abdulazeez.shittu@uniabuja.edu.ng)
[2] Department of Islamic Studies, University of Abuja, Nigeria. (musa.olaofe@uniabuja.edu.ng)
*Corresponding author (Email: abdulazeez.shittu@uniabuja.edu.ng)

**Abstract:** *This paper explores the impact of Zakat in poverty alleviation and food security in Nigerian society. The authors use qualitative approach to scrutinise effectiveness of Zakat in providing support to the impoverished individuals and communities. Existing literature on the topic were analysed, semi-structured interviews were also carried out with Zakat recipients and community leaders in some Muslim majority states in Nigeria. The prima facie of the research indicates that Zakat has had an inconsequential impact on poverty alleviation and food security in the country. The benefits of Zakat have been largely limited to the provision of temporary relief to those in need. The paper also provides valuable insights into the various conundrums that inhibit efficiency of Zakat in Nigeria, such as lack of Zakat management structures, faulty payment and disbursement, as well as limited capacity of few organisations that seem to champion Zakat related activities. These challenges allow impenitent interlopers to embark on shambolic collection of Zakat. The paper offers some recommendations for improving the efficacy of Zakat in Nigeria, which include but not limited to; greater commitment from donors, administrators and beneficiaries.*

**Keywords:** *Zakat, Poverty Alleviation, Food Security, Nigeria*

## INTRODUCTION

Islam takes cognisance of fact that Allah, the Most High has decreed that not every person on Earth will possess enough material wealth to cater for his basic and necessity of life. As such, Islam puts in place necessary mechanisms to fill the inevitable vacuum such "law of nature" might create. Allah (SWT) says in the Glorious Qur'an:

> "… and have raised some of them above others in degrees [of rank] that they may make use of one another for service. But the mercy of your Lord is better than whatever they accumulate…"
>
> (Zukhruf, 32).

Among the mechanisms put in place by Islam, in order to cushion the effects of poverty and want that might arise from the law of nature is Zakat. Islam envisages that by the time the well to do in the society pay the annual dues from their various forms of wealth Allah has endowed them with, the less deprivileged will surely have a cause to smile as their basic needs will be catered for from such avenues. Unfortunately, this expectation is not currently met in

Nigerian society. In other words, expectations of the downtrodden people are not being met despite the fact that people pay Zakat and its proceeds are distributed year in year out. This paper examines the missing link that makes the effects of Zakat not to be adequately felt in Nigerian society in terms of alleviating poverty and providing food security as envisaged by Islam.

**The Meaning of Zakat**

Zakat is an infinitive of the verb "*Zakat*", which literally connotes to grow and to increase. When the word is used while referring to a person, it means to improve or to become a better human being. (Fiqh al-Zakat, 1/xxxix). As such, it could be inferred from the above that Zakat leads to blessing, growth, cleanliness, and betterment. Allah (SWT) says in the Glorious Qur'an:

> "…Take, [O, Muhammad], from their wealth a charity by which you purify them and cause them increase, and invoke [Allah 's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing…"
>
> (At-Tawbah, 103)

While expatiating on the literary meaning of Zakat, al-Qaradawi (2009) maintains that with respect to plants it means to grow and with respect to other things, it means to increase. But since plants grow only if they are dirt-free, therefore, the word "*Zakat*" implies cleanliness and cleansing. If it is used with respect to persons, *Zakat* then means betterment and righteousness (Fiqh al-Zakat, 1/xxxix). Technically, the word *Zakat* refers to the determined share of wealth prescribed by Allah (SWT) to be distributed among deserving categories of people. It is also used to mean the action of disbursing this share to the deserving members of the public as stipulated to Allah (s.w.t). Similarly, Zakat connotes the annual compulsory amount giving out from the giver's wealth to the specified beneficiaries under specific conditions. (Abdalati, 1993).

**The Difference between Zakat, Zakat al-Fitr and *Sodaqah***

Some of the differences between Zakat and other forms of charity are briefly explained in this section of the paper. Zakat can be paid at any time, with the only condition being that the earnings reflect one year's worth of net savings (one lunar year), while Zakat al-Fitr, goes hand in hand with Ramadan Fast. In the same vein, Zakat al-Fitr is paid during Ramadan before the month ends. In case of any unforeseen delay, it has to be paid before the Eid prayers. On the other hand, the amount expected to be paid as Zakat is 2.5% or 1/40 of the total worth of the wealth. However, in the case of *Sodaqah* a Muslim can donate as much or as little as he wishes or more. Zakat al-Fitr is annual due, while *Sodaqah* can be given out anytime and any day of the year (Al-Qaradawi, 56).

**Conditions of zakat**

Like any other religious activities, there are certain conditions to be fulfilled before Zakat becomes obligatory on an individual, among them are the following:

1. **Islam:** Being a believer in Islamic monotheism is a precondition for acceptance of any religious ritual. In other words, belief in Allah and His Messenger is a prerequisite for whoever wants to pay Zakat. Allah (SWT) says in the Glorious Qur'an:

   > The Bedouins say, "We have believed." Say, "You have not [yet] believed; but say [instead], 'We have submitted,' for faith has not yet entered your hearts. And if you obey Allah and His Messenger, He will not deprive you from your deeds of anything. Indeed, Allah is Forgiving and Merciful." (Al-Hujurat, 14).

   Based on the understanding derived from the above verse, a mere proclamation of belief without submission to the will of the Almighty is a sheer wasting of time and energy. The same applies to other religious duties.

2. **Possession of *Nisab* (minimum threshold):** Before Zakat can be paid from an individual's wealth, the wealth either money, livestock, agricultural produce or mineral resources must reach certain minimum amount or quantity before Zakat is due on it. Similarly, the person paying Zakat must be full owner of the commodity on which Zakat is due. In other words, he must have total control on the wealth. In this case, if it is jointly owned with others, there must be mutual understanding before Zakat is paid, or each person's share should be given out before an individual can pay Zakat on his personal share. Similarly, an individual paying Zakat must be free from any financial obligation such as debts, wages of works, unsettled bills, etc.

3. **Time Frame (*hawl*):** The wealth on which Zakat is due should be in possession of the owner for a whole year. *Hawl* means the completion period for a Zakat asset, which is one Islamic or *Hijri* year (1 *Hijri* year = 354.5 days, 1 Solar year = 365.25 days). Zakat is only payable on assets that have been held for at least this period. However, in case of agricultural produce, Zakat is paid on the day of harvest.

**Zakatable Wealth**

It should be emphasised here that wealth are divided into two major categories as far as Zakat is concerned. There are certain categories of wealth that Islam mandates the owner, either male or female to pay annual dues on them in as much as they meet the earlier explained conditions. Among such wealth that are Zakatable are the following: Livestock, Gold, Silver, Currency, Jewellery, Commercial Assets, Agricultural Produce, Honey and Animal Products, Mining and Fishing, Rented Buildings, Plants, and Fixed Capital, Salaries, Wages, and Professional Incomes. Other Zakatable items include: Bonds, Stocks, and Shares, etc (Farooq, 2013).

**Non-Zakatable Wealth**

As Islam encourages well to do Muslims to pay Zakat from their wealth, it should be understood that no all property owned by Muslims are zakatable. Below are some of the property/items that individuals or group of individuals are not expected to pay zakat from: Whatever is below the *Nisab*, Unmarketable fruits and vegetable, Private residence, Personal Clothing, Furniture in use, War equipment, Forbidden Animals, Tools for Earning Living, State

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Revenues collected from taxes because the right to them is for the whole society and not owned by specific person, property put in public trust like for the poor (e.g. Schools, Orphanages, etc), unlawful wealth, etc (Shittu, 2013).

**Islamic Injunction on Zakat Collection**

Allah (SWT) commands the Prophet ﷺ to collect Zakat and by extension, those who are in the position to do so, to collect it from wealthy Muslims:

> "…Take, [O, Muhammad], from their wealth, a charity by which you purify them and cause them increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing…"
>
> (At-Tawbah, 103).

Since this is a core mandate from the Almighty Allah, it is expected that the collection should be done in an orderly and organised manner, as done by the Prophet ﷺ and Rightly Guided *Khulafa'* that succeeded him. This pattern is also followed in some Muslim majority countries today. Some even go to the extent of establishing Zakat House, as obtained in Malaysia, Ministry of Zakat, as practiced in other Muslims countries. Similarly, in some Muslim minority countries like the United Kingdom, India and the United States, Muslim organisations have taken it upon themselves to have organised collection of Zakat (Shittu, 2013).

However, in Nigeria, the payment and collection of Zakat used to be done in such a way that left many questions unanswered. Alhamdulillah, as a result of sensitisation by *'Ulam'* and different Muslim organisations, there is tremendous change in the way Zakat is paid and collected to appreciable percentage in some parts of the country today.

**Faulty payment and Disbursement of Zakat in Nigeria**

The payment and collection of Zakat are means to an end, but not an end on their own. In other words, the disbursement must be properly done and carried out in such a way that it meets aims and objectives of promulgation of Zakat. Unfortunately, due to improper payment, faulty collection and defective disbursement. The impacts of Zakat are not being satisfactorily felt in Nigerian society, despite the population of Muslims who pay it year in year out. Examples of lapses noticed in the disbursement of Zakat in this part of the world, either by the donors themselves or by some individuals or groups of individuals saddled with the responsibility of the disbursement include but not limited to:

1. Sharing of the amount being paid into insignificant fractions such as five hundred naira (₦500) or one thousand naira (₦1,000) with the aim of covering as many people as they could.
2. In ability of some Zakat payers to seek adequate know on how to calculate and pay proper Zakat dues from their wealth.
3. Lumping Zakat of different categories of wealth together while calculating the dues.
4. Diversion of Zakat proceeds by unscrupulous Imams and scholars for personal use.

5. Inability of some scholars to advice wealthy acquaintances as long as they benefit personally from them.
6. Lack of an effective body at the national or state level to coordinate proper payment, collection and disbursement of Zakat.

**Benefits of Zakat to the Payer**

Benefits of paying Zakat to the payer include but not limited to the following:

1. It purifies the giver's wealth.
2. It increase the wealth.
3. It shows commitment of the giver to the will of the Almighty Allah.
4. It affords the giver closeness to Allah.
5. It completes the one's pillar of Islam.
6. It affords the giver a great reward before the Almighty Allah.
7. It protects the giver from selfishness and stinginess.
8. It erases sins and the giver's shortcomings are forgiven by Allah.
9. It fosters brotherhood and cements cordial relationship between the giver and the taker.

**Benefits of Zakat to the Taker**

Benefits of Zakat to the recipients include but not limited to the following:

1. It empowers the taker and enables him/her to be self-reliant in the long run.
2. It cleanses the taker from evil of envy and holding grudges against the giver.
3. It makes mutual love to radiate between both parties and the society at large.
4. It rekindles hope in the taker.
5. It promotes sense of belonging in the less privilege.
6. It makes the taker to be concerned about well-being of the giver, his wealth and family.

**Benefit of Zakat to the Society**

Zakat is made compulsory by the Almighty as a measure for alleviating poverty and improving the living standard of the poor and the needy (Shariff, 2011). This objective could be realised if Zakat is efficiently managed and channelled towards productive and sustainable development of the society by those entrusted to manage it. In order to substantiate this claim, few examples are mentioned below:

**Circulation of Wealth:** Zakat is a means by which wealth is retained in circulation for the benefit of the entire society. Wealthy members of the society who possess more than their basic needs are obliged to give out a portion of their wealth to the poor and needy. This paves the way for those in need today to be self-reliant in the near future. In the same vein, this mechanism discourages a situation where the rich get richer and the poor get poorer.

**Minimisation of Unemployment:** Proper disbursement of Zakat as we witness today will go a long way in provide employment to the beneficiaries. It positions them to be responsible members of the society and enables them to contribute meaningfully to the well-being of the society.

**Minimisation of Begging:** If those whose wealth has reached the minimum nisab of Zakat duly pay their dues, begging would definitely be reduced to the barest minimum in Muslim societies. In Nigeria, major cities in the country are flooded with beggars and unfortunately majority of them are Muslims (Shittu, 2009). If Zakat is properly managed many destitute who resulted to begging to have basic necessities of life would be taken off the streets.

**Effective Antidote for Insecurity: "**An Idle Mind is Devil's Workshop**"** they say. If proceeds of Zakat are properly disbursed to the stipulated beneficiaries, many idle youths will be gainfully engaged, they will value their lives and it will be difficult for those who manipulate them for selfish means.

**Preventive Method against Hoarding:** As the Zakat is not levied on the income but rather on the savings and hoarded items, the Zakat payer would rather prefer to invest his wealth and get it increased. As such, agricultural products and other related items could not be hoarded by selfish individuals to create artificial scarcity and thus rake in multiple profits at the expense of other members of society. In the same vein, Abdullah (2011) maintains that Zakat also increases production and stimulates supply due to the fact that it leads to redistribution of income that enhances the demand by putting more real purchasing power in the hands of the poor.

**Special Financial Intervention:** Zakat also serves as intervention and financial aid to those who may not be poor or in need but as a result of a prevailing situation at a particular time or location. They need special financial intervention to bail them out of unforeseen situation. This kind of intervention is applicable to wayfarers and debtors.

**Penalty for Renunciation Zakat**

Zakat is a core pillar of Islam, which must be paid provided one has the means. Even if one is incapacitated and cannot pay it, he must still believe that is it a commandment of Allah and whenever he has the means he will surely pay it. Therefore, whoever calls himself a Muslim and renounces Zakat has blatantly disobeyed the Almighty Allah and His Messenger (SAW). The penalty for such disobedience is explained in the following verses of the Glorious Qur'an:

> And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth. And Allah, with what you do, is [fully] Acquainted(Al-Imran, 180).

The Prophet ﷺ was reported to have mentioned the punishment of denouncers of Zakat in the following hadith:

> He reported God s messenger as saying, "If God gives anyone property and he does not pay the zakat on it, his property will be made to appear to him on the day of resurrection as a large bald snake with black spots over its eyes. It will be put round his neck on the day of resurrection, then seize his

> *lihzamatani*, i.e. his jaws, then say, 'I am your property; I am your treasure'." He then recited, "And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them…" (Bukhari).

## CONCLUSION

As poverty is a part and parcel of what life is made of, among the mechanisms Islam put in place to ameliorate the effects of poverty is payment and collection of Zakat from wealthy Muslims to be disbursed to the beneficiaries mentioned in the Qur'an and others in their ilk. The paper observes that the impacts of Zakat is not being adequately felt in Nigerian society due to aforementioned reasons. In order to address this anomaly, the paper hereby recommends as follows:

### Recommendations

1. Zakat payers should be celebrated and given more encouragement in order for other wealth Muslims to emulate them.
2. There should be a national body to oversee proper payment, adequate collection and prudent disbursement of Zakat in Nigeria.
3. Recipients of Zakat should be adequately monitored to ensure proper utilisation of Zakat proceeds.
4. Disbursement of Zakat in insignificance fractions should be highly discouraged.
5. Imams, Islamic scholars and tractional rulers should sensitise Muslim population in their domain of the necessity of paying Zakat.
6. The Nigeria Supreme Council for Islamic Affairs (NSCIA) should establish a Zakat committee that will handle training and retraining of Zakat personnel at all levels. This committee could be also empowered to regulate the activities of Zakat institutions/organisations in the country.

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# TOWARDS ENSURING PUBLIC POLICY THROUGH ALLOCATING WAQF FUNDS: THE CASE STUDY OF LAGOS METROPOLIS

**Alawiye [1]**
**Habeebulah Olawale [2]**

[1]International Islamic University, Malaysia.
[2]aljumhoory@gmail.com

***Abstract:*** *The purpose of this work is to determine whether it is feasible to use waqf funds to lessen the impact of flooding in the Lagos metropolitan based on the objectives of Islamic law. Findings indicate a close connection between waqf and the maqāsid, and that without the input of the maqāsid, the application of waqf rulings and principles would fall short. The concept of maqāsid formed the basis of a significant portion of waqf legislation. The main goal of maqāsid is to uphold public order and safety in all respects, particularly in relation to people's religion, lives, property, intellect, and family lines. According to reports, Lagos's public policy has been threatened by water floods. It has taken many people's lives and possessions. This work suggests using waqf funds to invest in reducing the consequences of water floods in the metropolis of Lagos so that their causes can be eliminated. Several reports on water floods in Lagos State will be reviewed as part of the study methodology i.e., doctrinal to help get a reliable conclusion.*

***Keywords:*** *Maqāsid, Maslahah, Istibdāl*, *Life, Property*

## INTRODUCTION

The central purpose of shariah can be summarised as the facilitation of ease and removal of hardship for human beings. All that may affect adversely either the sustenance or dignified survival of humans are to be countered in the *maqāsid* -based action plan. Combating the various forms of deprivations; be it of subsistence, healthy life, good education, social status, equality, and opportunity to grow are some of the shared features of SDGs and *maqāsid*. (Abdullah, & Mohammad, 2017, p.159) In this context, the *maqāsid* paradigm necessitates the modern waqf to evolve into an inclusive institution that encompasses its primary objectives and to deal with the issues of deprivations as part of its priorities. (Abdullah, & Mohammad, 2017, p.160).

Water flood is one the issues with the highest concern of the Lagosian which has claimed many lives and destroyed numerous properties. The topography and climate components of Lagos state make it among the major targets of water flood in Nigeria. Human factors and poor drainage systems are also among the major causes of water flood. (Olufemi et al, 2018, p.11; Adejumo, 2022).

The government has made a series of efforts since 1999 to date to end the water flood in Lagos state. They include the establishment of Emergency Management Agencies by the Federal Government and the National Emergency Relief Agency (now NEMA). the development of the National Disaster Management Framework (NDMF) in 2010 by NEMA. in the mid-2000s, The Lagos State Government and its partners undertook several Key projects to manage flooding such as building 69km of concrete secondary stormwater drainage;

construction of the 'Great Wall of Lagos' which commenced in 2009 and remains ongoing; drainage of 100,000 hectares of land; dredging and maintenance of 32 rivers, increasing the number of engineers and staff in the office of drainage services (from 5 to 57) and assigning structural engineers to all local government areas to oversee the condition of drainage channels at the local level, etc. (FSD Africa, 2021, p.3).

There is a need to improve government efforts in tackling water floods in Lagos state as the problem and its direct effects on the people of Lagos metropolis are still very active. This work is to examine the potentiality of waqf to improve those measures for the true fulfilment of Islamic law objectives in the region. The author will analyse several online reports on the counteractive role of this ugly phenomenon on the objectives of Islamic law in sections that include: the essence of public policy in Islam, the role of public policy in waqf jurisprudence, the need to combat water flood in Lagos metropolis, the viability of using waqf fund to support water flood mitigation in Lagos metropolis and the conclusion.

**The Essence of Public Policy in Islam**

The concept of public policy is not strange to Islam and the divine religions at large. Its significant role in the five objectives of Islamic law is notorious. Several scholars have mentioned it and established some of its principles in their works. According to Al-Būṭī (2000, p.23), Public policy implies the benefit that the Wise Legislator intended for His servants by preserving their religion, their lives, and their minds; their lineages, and their properties; whether it is under necessity, need, or luxury.

Bun Taimiyyah (2004, p.334) held the view that limiting public policy to preserving lives, property, honour, minds, and religions is wrong and public policy implies generally bringing benefits and warding off harm, and preserving the five objectives only falls under one of the two categories, which is warding off harm. Based on that Al-'Anazī (2017) sees the public policy as the benefit that the Wise Lawgiver intended for His servants in their religious and worldly affairs, and there is nothing in the Sharia that negates it.

Generally, Isolation of the five objectives of Islamic law from public policy is not practicable as the public policy is the legislator's purpose and the five objectives are just the general norms indicating the purpose. According to Al-Gazālī (1983, p.482), public policy means preserving the objectives of Sharia. The Shariah's objectives on his creature are five: they are to preserve their religion for them, their lives; their intellects; their linages; and their properties. Whatever involves preserving these five objectives is an interest and everything that violates them is evil. Preventing evil is also an interest.

Further, Islamic law has made observing public policy to be unavoidable. This can be established by exploring its legal styles and procedures. According to Izzudīn (1991, p.189), whoever explores the objectives of Sharia law in bringing about benefits and warding off harm, will believe that this interest is not permissible to be neglected and that the harm is not permissible to be prevented. However, there is no consensus, no text, and no special analogy on that.

The acceptance of ijtihad in Islamic law is among the indicators of the position of public policy in Islamic law. Moreover, it was established by Bun Taimiyyah (p.343) that public policy is considered by different scholars to connote different meanings and he mentioned ijtihad is one of the interpretations given by the jurists to public policy.

The constitutionality of ijtihad has been concluded since the era of the messenger of Allah. It was reported that the prophet told Mu'ādh bin Jabal when he was sent to Yemen as a judge: How would you do if you were offered a judgment? He said: I will decide according to what is in the book of Allah. He said: If it is not in the Book of Allah? Mu'ādh replied: In the Sunnah of the Messenger of Allah, - may the blessing of Allah be upon him -. He said: If it is not in the Sunnah of the Messenger of Allah? He replied: I will make my own opinion through ijtihad, but I will not deviate from the righteousness. Mu'ādh said: Then the Messenger of Allah, - may the blessing of Allah be upon him - hit my chest, then said: Praise be to Allah, who guided the Messenger of Alah's messenger to what pleases Alah's messenger. (Abu daud, 2009, p.443-444).

**The Role of Public Policy in Waqf Jurisprudence**

Clearly, there is a tight bond between Islamic law and public policy, and observing public policy is one of the priorities of Islamic law. This is applicable in all its branches and waqf is not exempted from this general rule. According to Muhammad (2019), the context of *maqāsid* al-shariah has been well-developed to accommodate every aspect of shariah ruling, but there is a need to establish specific *maqāsid* to fulfil the purpose of developing the waqf properties in more detail. (Mohamed et al., 2019, p.3).

Generally, the historical development of waqf principles proved that they are majorly furnished by the process of ijtihad which makes waqf jurisprudence highly related to *maqāsid al-shari'ah*. Waqf has been subjected to a tremendous expansion after the demise of the prophet. Various categories of waqf have been endowed by Muslims and implemented in the first Islamic century as the purposes and terms of the waqf always vary in different waqf deeds. (Jawhar, 2019).

Further, bequeathing an asset implies the transfer of its ownership from the waqif to Allah. the waqif has discontinued holding a title on the waqf asset. The only role that is left for the waqif is administrative. Consequently, the waqf property will be for public use and there will be a need to observe public policy in its implementation. (Jawhar). According to Awang et al (2017, 305), It is comprehended that to preserve the rights of Allah and the interests of human beings, the regulations or policy must not only be Sharia-compliant but also *maqāsid al-shari'ah*-compliant.

Agreement of the jurists on the legitimacy of Modifying some of its basic rulings when the strict rulings against the public policy. According to Bun Taimiyyah quoted by Mohamed (2021, 29), If the waqf object is without expected benefits following the waqf purpose and when there is a preferred purpose per the philosophy of public policy, it may be sold or replaced. This action is known as *istibdāl*.

Further, the majority of the jurists of the four *sunni* schools also allow *istibdāl* in waqf except masjid in cases where the public policy requires that. (Naglaa, 2019, p.333-339).

The practice in the waqf sector has also indicated its connection to public policy as waqf has enhanced the fulfilment of *maqāsid* shariah through its implements. Waqf implementation is categorized under the elements of luxuries (*mukmilāt*). Nevertheless, its contribution has been extended to necessities *dharūriyyāt*. (Jawhar).

Waqf has essentially helped to keep the *dharūriyyāh* (necessities) alive. Waqf funds supported religious welfare in a few ways, including through contributions to the da'wah

movement, the construction of mosques, the introduction of Islamic-based education, etc. Waqf has also provided funding for the construction of public hospitals, health clinics, and orphanages to protect lives. Waqf has also protected intellectual property by offering institutions of higher learning, research facilities, and fellowships. Through a waqf fund to support weddings, lineage protection is also achievable. Additionally, the main goals of waqf are to safeguard property, comfort people, and improve their quality of life. (Awang, p.303-304; Mohamed Azmi et al., 2019, p.6).

**The Need to Combat Water Flood in Lagos Metropolis**

The city is situated between 3.1 and 3.4 degrees (east longitude) and 6.5 and 6.8 degrees (north latitude), with a total land area of around 1100 kilometres squared (425 square miles). The Atlantic Ocean forms its southern border. The Lagos metropolitan is the largest city in Nigeria, the second largest city in Africa, and the seventh largest city in the world, with a population of over 25 million as of 2015. Additionally, it serves as Nigeria's financial and economic hub. The entire area is contained inside southwest Nigeria's coastal lowland. The environment is tropical continental with double maxima and annual rainfall. Even if it's warm outside, there is an increase in the quantity, intensity, spread, and duration of rain. Ajah, Ikeja, Surulere, Mushin, Oshodi, Maryland, Ketu, Egbeda, Ipaja, Agege, Ijaye, Ogba, Ijaiye Ketu, Ojota, and other cities are included in the conurbation. The metropolis, which has a total area of 999.6 km2, is made up of 16 LGAs. The largest land area is in Eti-Osa (192.3 km2), followed by Alimosho (185.2 km2) and Ojo (158.2 km2). Lagos, which regularly floods, is referred to as Africa's "water city" by some observers. Over 62% of the entire land area is made up of water bodies, lagoons, creeks, and wetlands, with an additional 12% being prone to seasonal flooding. Due to inadequate flood monitoring and tracking since 2000, flooding in the city has grown in frequency, amplitude, and spatial extent. (Kofo, 2012, p.457; Nkwunonwo et al, 2016, 350).

Several credible sources have documented the harm caused by water floods to the objectives of Islamic law, as the obscene phenomenon has taken many lives and ruined many homes. Both places of worship and educational institutions can be targets of flooding. The water flood accident has claimed the lives of many children. In essence, floods do not support the goals of Islamic law. According to, numerous areas of Lagos have been devastated by floods, resulting in the loss of multiple lives, and property. (Olufemi et al, 2018, p.12).

The Nigerian insurance sector estimated that the overall cost of the 2011 flood in terms of commodities and properties was NGN30 billion (USD200 million). Despite not having insurance, many of the substantial flood-damaged properties belong to middle-class and low-income inhabitants, some of whom reside in informal settlements. Additionally, in June 2012, a single downpour event produced 216.3mm of rain. Seven people were killed by the ensuing flood, which caused extensive and severe damage to the surrounding properties, including houses, bridges, roads, and train tracks. (Adelekan, 2015, p.2).

Victims of the Lagos flood have also reportedly faced homelessness, Property Loss, and Death For many Lagos State residents, the weekend was miserable because of the devastation caused by rain. The state was severely flooded because of the three days of rain that fell between July 8 and July 10, 2022, which caused some citizens to perish. Based on the reports from the National Emergency Management Agency (NEMA). Along with the deaths, some people faced the loss of property worth millions of Naira. (Adejumo, 2022).

Based on the aforementioned reports, it is evident that flooding has harmed the precise objectives of Islamic law, lives, and priceless properties in Lagos metropolis. Likewise, it is necessary to apply necessary efforts and allocate required funds towards ending the ugly phenomenon in Lagos metropolis to stabilize the security of lives and properties of its inhabitants.

**Viability of Using Waqf Fund to Support Water Flood Mitigation in Lagos Metropolis**

The management of waqf must consider waqf *maqāsid* in the context of waqf. According to Laldin et al (2012), waqf *maqāsid* encompasses all the interests of the society as a whole and is not limited to any good works. Waqf is crucial in maintaining the *dharūriyyāt, hājiyyāt*, and *tahsīniyyāt*. The five aspects of *maqāsid*; religion, life, intellect, lineage, and property must be protected for waqf land development to be framed properly. (Awang, p.305). *Maqāsid* requires policies to be tailored to consider how human needs change over time. Due to its flexibility and ability to adapt to shifting societal requirements, the institution of waqf is best suited to meet this demand. It is not how a waqf is organized that is important, but rather how its objectives are established, understood, and carried out under *maqāsid*. Allocating waqf funds in the Lagos metropolis should therefore prioritize reducing the water table. (Abdullah, 2017, p.167).

It has been established in the previous section the damage of water floods to the objectives of shariah, especially lives and properties which implies the viability of using waqf funds for its management. Further, the reports on the causes of water flood in Lagos have also demonstrated it is controllable since the combination of natural and human factors has led to it. Natural factors which include excessive rainfall, topography, etc. cannot be stopped. However, human factors include indiscriminate waste disposal, poor drainage system planning and maintenance, living near water, land reclamation, and deforestation. (Samuel, 2022; Nimi, 2021; Chinedu 2022; Olufemi et al, 2018, p.11).

One of the main causes of flooding in the city was found to be the unrestricted and careless disposal of municipal solid waste, especially in the drainage channels. (Ojolowo, & Wahab, 2017, p.185).

Furthermore, there is also a need for sustained collaboration between the government, climate specialists, development partners, NGOs, and the corporate sector to address the expanding urban flood risk in Lagos. (FSD Africa, 2021, p.6).

According to Ogunwunmi quoted by Chinedu (2022), there is a need for afforestation and programs that assist tree planting, so a reasonable fee for garbage disposal should be levied. This would encourage people to utilize the right waste management institution, whether it is run by the government or a private organization.

According to the aforementioned reports, both natural and human factors contribute to the water floods in Lagos State. There is no way to stop the natural factor. The negative consequences of the natural causes would, however, have less of an impact on the residents of Lagos State when the human elements are effectively addressed.

## CONCLUSION

There is a close connection between waqf and the objectives of Islamic law. Without the application of *maqāsid*, the law of *waqf* is not complete. The need for waqf funding to support the fulfilment of *maqā*sid is backed by a number of academics. The outcome of *maqāsid* judgment varies depending on the shifting demands of people in various contexts and times. As a result, *waqf* funds must be used to lessen the effects of flooding in the Lagos metropolis. Numerous credible reports have shown that water floods pose a hazard to the lives and property of Lagos residents. Water floods in Lagos state have purportedly been brought on by some factors. This paper suggested, based on the study of those factors, that waqf funds could be utilized in a variety of ways to decrease their effects, including the construction and maintenance of drainage systems, the waiver or subsidization of costs associated with waste disposal, and the planting of trees.

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# FAKTOR DAN CABARAN APLIKASI TEKNOLOGI DALAM PROSES AUDIT DALAMAN

*Factors and Challenges of Technology Application in the Internal Audit Process*

**Saliza Abdul Aziz [1*]**
**Raja Haslinda Raja Mohd Ali [2]**
**Suhizaz Sudin [3]**

[1,2] Prof. Madya, Pusal Pengajian Perakaunan Tunku Puteri Intan Safinaz, Universiti Utara Malaysia, 06010 UUM Sintok, Kedah, Malaysia
[3] Pensyarah, Universiti Malaysia Perlis, 02600 Arau, Perlis, Malaysia
*Corresponding Author (Email: saliza@uum.edu.my)

***Abstrak*:** *Penggunaan teknologi telah banyak memberi faedah kepada sesebuah organisasi. Ia dapat membantu organisasi untuk membuat keputusan dengan lebih cepat dan pantas, menunjukkan ketelusan dalam pengurusan organisasi dan pemberian perkhidmatan dengan masyarakat luar, mengelakkan penipuan di kalangan pekerja atau pelanggan organisasi serta dapat memberi perkhidmatan yang efektif kepada masyarakat. Keberkesanan penggunaan teknologi ini diaplikasikan oleh Lembaga Zakat Negeri Kedah (LZNK) yang turut mengorak langkah menuju ke arah IR 4.0 sebagai sebuah organisasi yang berasaskan misi untuk meningkatkan pengurusan kewangan sosial Islam dengan cekap dan berintegriti bagi menaiktaraf sosio-ekonomi umat Islam khususnya di Negeri Kedah. Ini terbukti apabila LZNK tidak menafikan penggunaan teknologi di dalam proses audit dapat mempercepatkan proses audit itu sendiri. Ia setaraf dengan penggunaan teknologi di dalam aplikasi lain seperti "Zakat on Touch", "Jom Zakat Kedah" dan "Jom Cari Asnaf". Walau bagaimanapun, faktor yang harus diambil maklum dalam mentransformasikan proses audit dengan penggunaan sistem teknologi perlu dikaji terlebih dahulu. Ini dengan mengambil kira kemungkinan cabaran yang dihadapi oleh LZNK terutamanya di dalam bahagian audit dalaman. Kaedah pemerhatian, perbincangan dan temubual telah dijalankan dengan semua juruaudit dalam dan pegawai sistem maklumat LZNK untuk mengaplikasikan penggunaan teknologi di dalam proses audit dalaman. Maklumat tersebut adalah penting dan perlu diberikan perhatian dalam perangkaan pelan strategi berkaitan audit pengurusan kewangan. Namun tidak dinafikan, masih terdapat ruang untuk penambahbaikan bagi mengurangkan jurang secara teori atau pengurusan untuk jangka masa akan datang.*

***Keywords:*** *Teknologi, Juruaudit Dalam, Cabaran, Faktor*

***Abstract:*** *The use of technology has brought many benefits to an organization. It can help organizations make decisions more quickly and expeditiously, demonstrate transparency in organizational management and service delivery with the outside community, prevent fraud among employees or customers of the organization, and provide effective services to the community. The effectiveness of the use of this technology is applied by the Kedah State Zakat Board (KSZB) which is also taking steps towards IR 4.0 as a mission-based organization to improve Islamic social financial management efficiently and with integrity to upgrade the*

*socio-economy of Muslims, especially in Kedah. This is evident when KSZB does not deny that using technology in the audit process can speed up the process. It is equivalent to the use of technology in other applications such as "Zakat on Touch", "Jom Zakat Kedah" and "Jom Cari Asnaf". However, the factors that should be considered in transforming the audit process using technology systems need to be studied first. This is considering the possible challenges faced by KSZB, especially in the internal audit division. Observations, discussions, and interviews were conducted with all internal auditors and information system officers of KSZB to apply technology in the internal audit process. Such information is important and should be given attention in strategic plan statistics related to financial management audits. Undoubtedly, there is room for improvement to reduce the gap in theory or management.*

***Keywords:*** *Technology, Internal Auditor, Kedah State Zakat Board, Challenges, Determinants*

## PENGENALAN

Lembaga Zakat Negeri Kedah (LZNK) merupakan salah satu badan organisasi yang penting di dalam kerajaan negeri Kedah di mana ia membantu kerajaan negeri untuk menguruskan wang zakat dari proses kutipan hingga ke proses pengagihan.

Sebahagian daripada proses-proses ini telah pun menggunapakai teknologi seperti "*Zakat on Touch*", "Jom Zakat Kedah" dan "Jom Cari Asnaf". Sistem-sistem yang diperkenalkan adalah aplikasi telefon pintar untuk kegunaan pengguna awam, penolong amil dan kakitangan LZNK secara umum. Selain itu, aplikasi menggunakan teknologi ini menyediakan platform pembayaran zakat dengan lebih efisen dan bersistematik, kemudahan menyemak kadar cukai yang sepatutnya serta mengetahui kedudukan asnaf di negeri Kedah khususnya. Aplikasi atas talian yang diperkenalkan amat memudahkan pendapatan penggajian, zakat fitrah, zakat emas dan pelbagai jenis zakat yang lain dipotong atau disalurkan secara terus dengan potongan gaji atau melalui medium bayaran perbankan secara atas talian. Secara tidak langsung ia memudahkan pembayar zakat melunaskan tanggungjawab Rukun Islam yang keempat.

Namun demikian, dari segi pengurusan bahan bukti, pengesahan aktiviti, proses pengauditan, semakan dan pelaporan di LZNK masih menggunakan sistem manual. Ini bermaksud bahan bukti masih dicetak, disahkan serta dilaporkan dengan penggunaan masa, kos dan tenaga yang agak tinggi di kalangan juruaudit dalam LZNK. Walaupun ia merupakan salah satu hasrat bahagian audit dalaman LZNK untuk mensistemkan proses pengauditan dalam yang dianggotai oleh empat orang terdiri daripada pengurus besar, eksekutif dan pembantu eksekutif, namun masih belum direalisasikan (LZNK, 2020). Keupayaan dan kejayaan penggunaan teknologi di dalam aplikasi berteraskan telefon pintar telah berjaya digunapakai secara meluas dan mampu meningkatkan keyakinan pengguna awam. Walau bagaimanapun, keupayaan dan cabaran aplikasi sistem proses pengauditan masih belum diketahui secara praktikal berbanding sistem berteraskan teknologi lain yang telah digunapakai dalam pengurusan LZNK. Oleh yang sedemikian, kajian berkaitan keupayaan dan cabaran penggunaan teknologi di dalam sistem audit dalaman diperlukan dan boleh dimanfaatkan oleh juruaudit dalam di mana ia dilihat sebagai satu keperluan bagi memastikan pembinaan sebarang jenis sistem yang berkaitan dengan pengauditan dalaman LZNK mampu diperkenalkan dan bertahan sebagai sistem sokongan kewangan.

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Secara teoritikal, sistem proses pengauditan bagi setiap organisasi adalah unik. Sebagai contoh, walau pun terdapat sistem proses pengauditan di organisasi awam, namun ia tidak boleh dirujuk secara terus dan dipraktiskan kerana terdapat perbezaan di dalam aspek aktiviti, prosedur audit dan format pelaporan serta tindakan audit susulan. Keunikan proses pengauditan bagi setiap organisasi menyebabkan pembinaan sistem memerlukan pemahaman yang jelas tentang organisasi tersebut. Oleh yang sedemikian, hasil sorotan literatur agak terbatas dan tidak dapat memberikan gambaran yang menyeluruh berkaitan proses pengauditan sesebuah organisasi. Namun, tinjauan literatur tentang proses pengauditan di sektor kewangan awam, percukaian, perbankan dan sumber manusia yang telah dibangunkan samaada di Malaysia atau di luar Malaysia tetap boleh dijadikan rujukan bagi pemahaman yang lebih mendalam (Rahayu, Rasid, & Tannady, 2019; Tawaqal, & Suparno, 2017; Zamzami, & Pramesti, 2018; Djanegara, 2017; Apadore, Ramli, & Palil, 2018).

Namun secara empirikal, proses pengauditan di LZNK adalah kurang dari segi aplikasi praktikal. LZNK secara khususnya masih dalam perancangan untuk membina sistem proses pengauditan tetapi tiada kajian yang berkaitan dijalankan. Jurang dari segi jangkaan atau perancangan dan realiti dilihat sebagai peluang kajian ke arah satu pembangunan sistem berteknologi bagi proses pengauditan dalaman yang diperlukan. Kajian secara kualitatif dilihat sebagai membantu dalam memahami kehendak organisasi terlibat khususnya LZNK dengan lebih dekat, mendalam dan secara terbuka dapat membantu dalam pembinaan sesuatu sistem berteknologi yang bersesuaian dengan keperluan, visi dan perancangan organisasi ke arah revolusi industri (IR) 4.0.

## SOROTAN LITERATUR

Pengauditan merupakan penilaian, pemeriksaan dan analisis yang bersistematik ke atas penyata kewangan, operasi, rekod dan pengurusan pentadbiran sesuatu organisasi untuk memastikan samaada ia mengikut polisi, peraturan kewangan/perakaunan dan tatacara yang sedang berkuatkuasa dari masa ke masa. Pengauditan secara keseluruhannya terbahagi kepada dua iaitu audit luaran dan audit dalaman.

### *Audit Luaran*

Audit luaran didefinisikan sebagai audit terhadap rekod kewangan syarikat atau organisasi yang dijalankan oleh juruaudit bebas. Ia bertujuan untuk memeriksa kesahihan rekod kewangan dengan teliti untuk mengetahui kecurangan dalam rekod sekiranya ada disebabkan penipuan, kesalahan atau penggelapan dan melaporkan tentang kecurangan kepada pihak berkepentingan di dalam syarikat atau organisasi tersebut (Manita, Elommal, Baudier, & Hikkerova, 2020).

Objektif audit luaran adalah sebagai penentuan kelengkapan dan ketepatan rekod perakaunan pelanggan bagi memastikan bahawa rekod pelanggan disiapkan mengikut kerangka perakaunan yang berlaku untuk mereka. Selain itu, ia juga dapat memastikan bahawa penyata kewangan pelanggan menunjukkan hasil dan kedudukan kewangan yang benar dan adil.

### *Audit Dalaman*

Audit dalaman pula merupakan satu fungsi bebas, yang memberi kepastian dan khidmat perundingan secara objektif untuk menambah nilai dan mempertingkatkan tahap operasi

organisasi. Objektif audit dalaman adalah untuk membantu sesebuah organisasi mencapai matlamatnya melalui pendekatan yang sistematik dan berdisiplin untuk menilai dan menentukan keberkesanan semua proses kawalan dan tadbir urus terutamanya yang melibatkan kewangan (Johl, Johl, Subramanian & Cooper, 2013).

Audit dalaman bertanggungjawab merancang dan melaksanakan pengauditan di sesebuah organisasi. Selain itu, audit dalaman juga membantu dan mengenalpasti sama ada wujudnya kawalan dalaman di dalam proses pentadbiran serta sistem yang digunakan. Audit dalaman juga membantu memberikan cadangan serta langkah-langkah yang berkesan bagi memperbaiki kecekapan dan keberkesanan proses pentadbiran organisasi.

### *Aplikasi Teknologi dalam Audit Dalaman*

Tidak dapat dinafikan bahawa penggunaan teknologi telah banyak memberi kesan atau impak kepada tugas juruaudit, terutamanya juruaudit dalam. Banyak kajian telah dijalankan oleh penyelidik-penyelidik yang lalu berkaitan dengan faktor-faktor yang mempengaruhi penggunaan teknologi di dalam proses audit dalaman dan juga impak teknologi ke atas proses dan dapatan audit serta faedah yang diberikan bagi meningkatkan kecekapan juruaudit dalam. Antara kajian yang melibatkan faktor yang mempengaruhi penggunaan teknologi kepada juruaudit dalam adalah latar belakang organisasi itu sendiri yang telah menjalani proses digitalisasi di dalam operasi perniagaannya (Jones, Baskerville, Sriram, & Balasubramaniam, 2017). Sokongan pihak pengurusan, kompetensi dalam teknologi, dan standard pengauditan juga merupakan faktor penting yang mempengaruhi penggunaan teknologi mengikut kajian yang dijalankan oleh Li, Dai, Gershberg, dan Vasarhelyi (2018).

Kajian berkaitan dengan impak penggunaan teknologi ke atas audit dalaman telah banyak dijalankan. Antaranya adalah kajian sorotan literatur yang dijalankan oleh Moorthy, Mohamed, Gopalan, dan San (2011) yang mendapati bahawa teknologi boleh membantu juruaudit dalam untuk memahami analisa risiko dan pengurusan risiko sesebuah organisasi. Proses ini perlu melibatkan komunikasi dua hala di antara pihak pengurusan dan juruaudit dalam. Dengan adanya teknologi, risiko-risiko yang dicadangkan boleh dianalisa dengan segera dan telus, disimpan di dalam pangkalan data dan membolehkan pihak pengurusan dan juruaudit dalam berkomunikasi dengan lebih efektif. Penggunaan teknologi juga boleh meningkatkan fungsi seseorang juruaudit dalam itu daripada pengawal (*controller*) kepada perunding (*consultant*) organisasi dan seterusnya kepada rakan strategi perniagaan tidak langsung (*indirect business strategy partner*) (Betti, & Sarens, 2020). Lloyd dan Singh (2016) menyatakan bahawa terdapat empat faedah penting di dalam penggunaan data analitik iaitu kerja-kerja pengauditan yang sama dapat dijalankan dengan lebih cepat dan murah, boleh meluaskan target pengauditan dan menjadikan inovasi sebagai titik fokus di dalam tugas pengauditan.

## METODOLOGI

Kajian ini mempunyai dua persoalan besar iaitu: (i) bagaimanakah keupayaan organisasi dalam mengaplikasikan penggunaan teknologi oleh juruaudit dalam LZNK?; dan (ii) apakah cabaran organisasi dalam mengaplikasikan penggunaan teknologi oleh juruaudit dalam LZNK?. Kajian secara kualitatif dijalankan bagi menjawab dua persoalan besar tersebut. Secara fokus, juruadit dalam serta pegawai-pegawai sistem maklumat LZNK adalah merupakan responden kajian. Ini

adalah kerana keterlibatan responden tersebut iaitu juruaudit dalam adalah secara langsung dengan tugasan audit dalaman dan pegawai-pegawai sistem maklumat adalah pegawai yang bertanggungjawab dalam pembangunan sesuatu sistem.

Kaedah pengumpulan data adalah secara temuramah dan perbincangan secara bersemuka. Kaedah ini digunakan bagi mendapatkan gambaran secara terperinci berkaitan keupayaan dan cabaran juruaudit dalam, khususnya dan LZNK, amnya di dalam mengaplikasikan penggunaan teknologi. Beberapa pertemuan dan perbincangan telah dijalankan secara bersemuka bagi mendapatkan gambaran yang tepat dan menyeluruh berkaitan keupayaan serta cabaran-cabaran yang akan dihadapi apabila teknologi audit dalaman diaplikasikan di dalam tugasan audit dalaman.

## PERBINCANGAN

Perbincangan kajian ini berasaskan kepada keupayaan LZNK mengaplikasikan teknologi dalam mengendalikan tugasan audit dalaman. Selain itu, cabaran yang berkemungkinan dihadapi turut diperbincangkan dalam dapatan kajian ini bagi melihat sejauh mana aplikasi teknologi dalam spesifikasi tugasan audit dalaman boleh memberi kesan kepada LZNK secara keseluruhan. Pelan strategik ini mampu memberikan gambaran tentang kemampuan LZNK dalam mengintegrasikan teknologi bagi mencapai ke arah revolusi IR 4.0 terutamanya di dalam bahagian audit dalaman.

### Keupayaan Aplikasi Teknologi

Penggunaaan teknologi di dalam sesebuah organisasi mampu meningkatkan penyampaian dan prestasi juruaudit dalam yang berpacukan kepada keupayaan menganalisis data. Di dalam konteks ini, keupayaan pihak LZNK untuk menyokong penggunaan teknologi bagi membantu meningkatkan keberkesanan tugas juruaudit dalam dapat dilihat daripada beberapa aspek.

#### *i- Kemudahan Infrastruktur yang stabil*

LZNK mempunyai infrastruktur teknologi yang lengkap berkaitan dengan pengurusan dan penggunaan teknologi maklumat. Ini terbukti dengan keupayaan Jabatan Teknologi Maklumat untuk mengawal selia semua aplikasi atas talian (contohnya *Jom Zakat* dan *AsnafCare*) dan pengawasan yang berterusan berkenaan keberkesanan dan fungsi sistem aplikasi atas talian. Ia juga membuktikan kemampuan pelayan (*server*) di LZNK untuk menyokong penggunaan aplikasi teknologi adalah di tahap yang memuaskan. Jabatan Teknologi Maklumat juga dilihat berkemampuan untuk memberi sokongan teknikal terhadap penggunaan aplikasi teknologi dengan mempunyai kumpulan pegawai teknologi maklumat yang berkebolehan dan berpengetahuan tinggi.

#### *ii- Komitmen pihak pengurusan*

Komitmen pihak pengurusan amat penting untuk memastikan keupayaan dan kejayaan sesuatu program yang diperkenalkan di dalam mana-mana organisasi. Kesungguhan pihak pengurusan yang mengambil berat dengan kemampuan teknologi maklumat juga dapat dilihat melalui pengurusan laman web yang berkesan dan pelbagai inisiatif atas talian yang telah berjaya diaplikasikan. Ini adalah bersesuaian dengan Piagam Pelanggan LZNK iaitu “inovasi dalam memberi perkhidmatan” dan “maklumat yang sentiasa tepat dan terkini”. Contoh aplikasi yang

menggambarkan dua piagam pelanggan ini adalah sistem aplikasi "*Zakat On Touch*". Sistem ini membolehkan pihak pengurusan untuk memantau kutipan dan agihan zakat secara masa nyata untuk pembuatan keputusan yang cekap, tepat dan pantas. Dalam konteks ini, komitmen dan sokongan pihak pengurusan adalah penting untuk memastikan aplikasi ini berjaya dilaksanakan.

***iii- Kesediaan untuk menerima perubahan***

Bidang tugas audit dalaman melibatkan proses audit pengurusan kewangan, audit pematuhan dan audit prestasi yang perlu dilakukan secara konsisten sepanjang tahun. Walaupun begitu, bilangan juruaudit dalam di LZNK adalah terhad menyebabkan prosedur audit terpaksa dibuat secara selektif berdasarkan kepada keputusan penilaian risiko. Keterbatasan ini boleh diatasi sekiranya teknologi diperkenalkan di dalam proses pengauditan dan ini disokong dengan dapatan kajian ini. Aplikasi teknologi mampu membantu dari segi pengemaskinian serta pengukuran operasi pengauditan dalaman itu sendiri. Aplikasi audit dalaman yang disistemkan membolehkan proses audit dalaman bermula daripada perancangan audit, proses audit dan audit susulan dijalankan secara lebih menyeluruh dan sistematik. Kesediaan juruaudit dalam untuk menerima perubahan di dalam tatacara kerja pengauditan iaitu daripada manual kepada sistem berkomputer merupakan elemen penting untuk menentukan kejayaan penggunaan aplikasi teknologi di LZNK.

Dapatan kajian ini menunjukkan secara keseluruhannya LZNK mempunyai keupayaan untuk mengadaptasi penggunaan teknologi dalam bidang audit dalaman secara khususnya. Keupayaan yang dapat dikenalpasti adalah kemudahan infrastruktur yang stabil, komitment yang tinggi daripada pihak pengurusan dan kesediaan untuk berubah. Elemen-elemen tersebut amat penting dalam sesebuah organisasi yang ingin mengadaptasi sesuatu teknologi termasuk teknologi proses audit dalaman ini. Kepentingan elemen-elemen keupayaan ini juga telah didapati di dalam banyak hasil kajian. Antaranya kajian yang dibuat oleh Li, Dai, Gershberg, dan Vasarhelyi (2018) yang mendapati bahawa sokongan pihak pengurusan dan kompetensi dalam teknologi, serta standard pengauditan adalah penting bagi organisasi yang ingin mengadaptasi penggunaan teknologi di dalam kerja pengauditan. Di dalam kajian lain, Bierstaker, Janvrin dan Lowe (2013) mendapati bahawa sokongan infrastruktur dari segi teknikal merupakan salah satu faktor kepada penggunaan teknologi di kalangan juruaudit.

**Cabaran Aplikasi Teknologi**

Cabaran merupakan sesuatu unsur atau faktor yang menguji kemampuan dan ketabahan seseorang atau suatu organisasi. Aplikasi teknologi di dalam sesebuah organisasi turut memberikan cabaran atau boleh mendatangkan cabaran kepada organisasi tersebut atau khususnya orang yang terlibat dalam penggunaan teknologi tersebut (Jamil, Sepikun, & Muhammad, 2021). Maka, aplikasi teknologi sekiranya diperkenalkan di bahagian audit dalam di LZNK turut mempunyai beberapa cabaran yang berkemungkinan kepada LZNK, juruaudit dalam atau pegawai sistem maklumat. Antara cabaran utama yang dapat dikenalpasti adalah kaedah pelaporan semasa, sistem penggiliran staf dan peningkatan kos.

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### *i- Kaedah pelaporan semasa*

Secara praktisnya, penggunaan teknologi akan mencapai pelbagai jenis bentuk data sama ada secara berstruktur atau tidak berstruktur. Data-data ini dapat dicapai melalui pelbagai jenis platform selagi ia berbentuk digital. Data-data tersebut akan dianalisa di mana outputnya akan dapat membantu pihak berkepentingan untuk membuat keputusan yang lebih efisen.

Di LZNK, kebanyakan tugas-tugas pengauditan bagi audit dalaman dijalankan secara manual. Ini menunjukkan bahawa tugas-tugas pengauditan dijalankan dengan menggunapakai teknik audit konvensional, Antara tugas-tugas pengauditan yang dijalankankan secara manual di LZNK adalah penyediaan soal selidik berkaitan soalan yang akan ditanya kepada auditi berdasarkan kepada skop-skop yang dibuat, proses memasukkan jawapan auditi dan markah audit ke dalam borang pemeriksaan audit, pemilihan sampel untuk diaudit, pengiraan kutipan zakat, dan perancangan tahunan audit.

Proses audit secara manual ini mempunyai kecenderungan kepada berlakunya kesilapan atau ketirisan. Antaranya adalah proses pensampelan berdasarkan kriteria yang telah ditetapkan. Walau pun telah ditetapkan kriteria, namun ia masih bergantung kepada pihak yang bertanggungjawab untuk melaksanakan proses pensampelan tersebut. Ini mungkin disebabkan proses pensampelan dibuat atas dasar pilihan pihak pelaksana dan bukan secara rawak. Ketirisan ini boleh dielakkan dengan penggunaan aplikasi teknologi di mana pemilihan sampel boleh dilakukan dengan lebih telus dan mempunyai justifikasi yang jelas.

Selain dari itu, proses audit secara manual melibatkan masa yang lama untuk menyelesaikan sesuatu tugasan audit termasuk pemeriksaan dan pengiraan bayaran bantuan bulanan. Setiap pengiraan perlu dibuat secara manual yang bukan sahaja memakan masa yang panjang tetapi berkemungkinan berlaku kesilapan ketika pengiraan. Ini akan mengambil masa yang agak lama bagi tugas-tugas audit yang sudah sememangnya agak ketat sekiranya pengiraan semula diperlukan ketika berlaku kesilapan.

Keterbatasan data juga berkemungkinan seperti kesukaran capaian fail dan dokumen yang terlibat ketika tugasan audit dijalankan. Data seperti data latihan staf di mana ia perlu diteliti dan diperiksa oleh juruaudit dalam merujuk kepada data di dalam fail Excel. Kehilangan fail atau dokumen mungkin berlaku dan ia merupakan cabaran yang agak signifikan kepada juruaudit dalam. Keterbatasan serta kehilangan data ini boleh diatasi dengan penggunaan teknologi sebagai satu sistem data berpengkalan yang dapat mengelak kecuaian yang sama berulang setiap tahun.

### *ii- Keperluan latihan yang kerap*

LZNK mempraktiskan sistem penggiliran staf secara dalaman di mana praktis ini memberi peluang kepada staf untuk menceburi bidang atau tugasan yang pelbagai tetapi masih di dalam bidang kepakaran yang sama. Staf juruaudit dalam juga tidak terkecuali dari sistem penggiliran ini dan ia merupakan salah satu cabaran kepada penggunaan teknologi. Ini adalah kerana setiap pengguna bukan hanya perlu mahir di dalam bidang pengauditan tetapi juga memerlukan kemahiran di dalam penggunaan teknologi ini bagi membolehkan keupayaan optimum teknologi ini dapat dicapai.

Selain daripada kemahiran khusus sebagai juruaudit dalam iaitu kompeten dan teliti semasa menjalankan tugas-tugas audit dan melaporkan setiap penemuan audit; serta

memahami dan mematuhi standard pengauditan dan perakaunan serta prosedur pengurusan wang awam, juruaudit dalam memerlukan pengetahuan dan kemahiran professional yang berbeza dalam merancang, melaksana, serta melapor hasil penemuan audit. Kemahiran tersebut adalah penting bagi memastikan keberkesanan proses audit. Namun disebabkan sistem penggiliran dijalankan, kemantapan sesi latihan adalah diperlukan bagi melatih juruaudit baru setiap kali berlaku pertukaran. Ini boleh mengganggu masa bertugas serta meningkatkan kos latihan. Namun, latihan adalah penting kerana menurut kajian yang dijalankan oleh Lombardi, Bloch dan Vasarhelyi (2015), latihan yang kerap kepada juruaudit untuk penggunaan teknologi adalah penting terutamanya kepada staf yang kurang pengalaman dalam penggunaan teknologi ini. Malah, keperluan latihan yang kerap adalah diperlukan bagi melatih staf yang digantikan dalam mempelajari sistem tersebut agar dapat menggunakan sistem pengauditan tersebut dengan cekap dan berkesan.

***iii- Penglibatan Kos Pembinaan/ Menaiktaraf Sistem***

Proses sedia ada di bahagian juruaudit adalah proses pengauditan secara manual. Proses ini melibatkan kos yang agak tinggi kerana penggunaan kertas yang banyak bagi mencetak borang-borang dan dokumen-dokumen yang diperlukan untuk kerja-kerja pengauditan. Tambahan pula, ruang penyimpanan untuk menyimpan pertambahan dokumen dari tahun ke setahun juga melibatkan kos yang agak tinggi.

Namun penggunaan teknologi tidak dapat mengelak dari cabaran dengan penglibatan kos yang agak tinggi pada peringkat awal pengenalan. Kos yang berkemungkinan terlibat bukan berbentuk kos penggunaan kertas tetapi ia merupakan kos bagi pembinaan, penyelenggaraan dan pemantauan sistem juruaudit dalam dan sistem-sistem lain yang berkaitan dengan tugas-tugas pengauditan. Antara sistem-sistem lain yang mungkin terlibat dan perlu dibangunkan adalah sistem berasaskan web bagi permohonan penerima bantuan dan sistem pemutihan. Ia bagi menghasilkan satu ekosistem pengauditan yang lebih berpusat, sistematik, memendekkan masa pemprosesan audit dan menjimatkan ruang penyimpanan. Di samping, penggunaan teknologi ini dapat meningkatkan kecekapan tugas pengauditan, ia mampu meningkatkan keselamatan *(security)* data itu sendiri serta mengamalkan persekitaran tanpa kertas (*paperless*) yang lebih mesra alam. Kos-kos yang dilibatkan ini akan dapat diatasi setelah segala faedah dari penggunaan teknologi ini dapat dicapai. Menurut Tang and Karim (2018), penggunaan teknologi oleh juruaudit akan dapat meluaskan saiz maklumat daripada auditi, menguatkan dapatan daripada prosedur analitik yang dijalankan dan memudahkan komunikasi di antara juruaudit, auditi dan pengurusan. Ia juga boleh memberi peluang kepada organisasi untuk menjalankan kerja-kerja audit dengan lebih kerap dan berterusan (Lombardi, Bloch, & Vasarhelyi, 2015).

Aplikasi berteraskan teknologi dapat meningkatkan kecekapan dan keberkesanan di dalam pembuatan keputusan. Data-data yang ada di dalam bentuk digital, sama ada berstruktur dan tidak berstruktur, akan dapat dicapai dan digunakan untuk membantu keputusan dibuat dengan lebih cepat dan berkesan disamping dapat menjimatkan masa, tenaga dan ruang seseorang pengguna itu.

## KESIMPULAN

LZNK pada masa kini dapat dilihat telah maju ke hadapan seiring dengan pembangunan teknologi. Beberapa aplikasi sedia ada yang dibangunkan seperti "Jom Zakat", "Jom cari Asnaf" dan *"Zakat on Touch*" telah membuktikan bahawa LZNK amat menitikberatkan penggunaan teknologi di dalam beberapa proses pengurusan wang zakat. Penggunaan aplikasi-aplikasi ini sedikit sebanyak membuka lebih banyak ruang untuk membolehkan LZNK lebih berdaya saing dan maju ke hadapan menuju ke arah industri revolusi 4.0.

Kecekapan dan keberkesanan juruaudit dalam menyelesaikan tugasan pengauditan mampu ditingkatkan dengan manfaat analitik data raya dan sistem pengauditan. Penggunaan teknologi ini dilihat sebagai keperluan bagi memastikan proses pengauditan dapat disingkatkan dari tempoh yang terlibat sekiranya proses tersebut dilakukan secara manual. Tempoh yang dapat disingkatkan dengan aplikasi teknologi berbanding manual dapat memberi ruang kepada proses kerja yang lain yang lebih memerlukan tumpuan seperti penilaian risiko atau pelaporan. Sumbangan kajian berkaitan aplikasi teknologi dalam membantu LZNK ke arah IR 4.0 adalah berdasarkan penemuan yang mungkin penting untuk ilmu atau penyelidikan seterusnya. Ilmu audit yang diperolehi adalah sesuatu ilmu yang berharga kerana setiap organisasi mempunyai asas proses pengauditan yang hampir sama sekiranya organisasi tersebut adalah di dalam kumpulan sektor awam atau organisasi yang seakan sama dari segi pengurusan. Namun LZNK merupakan organisasi yang mempunyai proses pengauditan yang unik. Maka ilmu pengauditan yang diperolehi adalah terpakai hanya untuk LZNK atau kemungkinan sama dengan Lembaga Zakat di negeri-negeri lain. Proses pemilihan bagi tugasan audit mungkin sama dengan proses asas, tetapi subjek yang dipilih untuk diaudit adalah unik yang hanya didapati di LZNK dan mungkin tidak wujud situasi audit tersebut di negeri lain. Contohnya subjek audit ialah sekolah pondok/tahfiz yang dikendalikan oleh LZNK atau "*food bank*" di masjid. Pelaporan dengan penggunaan teknologi dalam proses pengauditan adalah suatu sumbangan terhadap ilmu. Ia dapat menambahkan kecekapan serta keberkesanan tugasan pengauditan LZNK secara khususnya. Maka secara tidak langsung ia menambahkan ilmu teknologi proses audit dalaman yang sedia ada. Sekiranya pada asas sistem tersebut adalah sama dengan proses aplikasi teknologi di organisasi lain, namun keperluan data serta pelaporan yang dikehendaki merupakan keperluan sistem yang agak bersifat unik kepada sesuatu organisasi. Ini bermaksud pihak zakat di negeri-negeri lain turut memerlukan pengubahsuaian sekiranya ingin digunapakai mengikut keperluan audit dalam institusi masing-masing. Oleh yang sedemikian, setiap aplikasi yang diperkenalkan adalah sebagai input baru dalam ilmu audit dalaman serta proses pengauditan secara tidak langsung.

Implikasi kajian adalah berdasarkan penemuan yang mungkin juga penting bagi dasar dan amalan. Penemuan penyelidikan memberikan kesan penting kepada pihak berkuasa yang bertanggungjawab iaitu LZNK. Secara keseluruhannya, sumbangan terhadap pembuat keputusan dapat dilihat dengan mengambil maklum keupayaan, keperluan serta cabaran LZNK bagi meningkatkan kecekapan dan keberkesanan proses audit dalam dengan penggunaan aplikasi analitik data raya. Selain penjimatan dari segi masa, tenaga juruaudit dan kos, aplikasi teknologi dalam sistem pengauditan dalaman mampu melicinkan perancangan tahunan LZNK. Ini kerana kekuatan pelaporan yang direkod bukan sahaja bagi tahun semasa tetapi mampu menunjukkan rujukan bagi tahun-tahun yang lepas dalam satu sistem sahaja. Keupayaan sistem audit berpangkalan merekod serta menyimpan data-data tahun lalu dapat membantu dalam

perancangan tahunan masa akan datang. Perancangan audit tersebut mengambilkira aspek yang telah diaudit pada tahun-tahun sebelum ini dan mengelakkan proses audit berulang bagi aspek yang sama dalam tahun-tahun berikutnya. Sekiranya tahun lepas proses audit telah tertumpu kepada kegagalan atau keraguan mekanisma "food bank" di masjid setempat. Proses audit telah berjaya iaitu pertanyaan audit telah diambil maklum, justifikasi telah diterima dan tindakan susulan turut dijalankan serta dapatan audit berpuas hati untuk pertanyaan ditutup dengan penjelasan yang cukup. Maka sistem mampu merekod semua proses audit tersebut dan tersimpan di dalam data di mana pertanyaan tersebut tidak perlu lagi dilakukan pada tahun akan datang. Tumpuan boleh dilakukan atas aspek lain contohnya pengurusan agihan zakat di kalangan asnaf atau proses pembinaan rumah asnaf. Perancangan tahunan yang menyeluruh amat penting bagi memastikan semua aspek pengurusan zakat dikendalikan dengan berteraskan asnaf disantuni dan pembayar diberkati.

## PENGHARGAAN

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# WAQF INVESTMENT: A CASE STUDY OF WAQF-FEATURED FUND IN MALAYSIA ISLAMIC FUND MANAGEMENT INDUSTRY

**Zulkifli bin Ishak[1]**
**Muhammad Taqi'uddin bin Mohd Hamzah Murghayah[2]**
**Prof. Dr Amir Shaharuddin[3]**

[1] Pelaburan Hartanah Berhad, zulkifli@phb.com.my
[2] Lembaga Tabung Haji, muhammad.taqiuddin@lth.gov.my
[3] Universiti Islam Malaysia, amir@usim.edu.my

***Abstract*****:** *Historical evidence underscores the pivotal role that waqf institutions have historically played in advancing Muslim societies. With sound structure and strategy, waqf can extend its contributions to various aspects of life, including economic development. Furthermore, the evolution of Islamic finance has facilitated the integration of the waqf concept into various financial instruments, including Shariah-compliant collective investment vehicles such as Islamic unit trust funds, Islamic wholesale funds, Islamic exchange-traded funds, and Islamic Real Estate Investment Trusts. This paper aims to elucidate the methodology behind waqf-featured funds within Malaysia's Islamic Fund Management Industry as well as the issues and challenges of the existing implementation. This framework is designed to enable the creation of Islamic funds embodying waqf characteristics. The study adopts a qualitative research approach, founded on the analysis of policy documents, scholarly articles, books, and online resources. It concludes that the waqf-featured fund, underpinned by robust governance and an efficient investment framework, has the potential to foster sustainable socio-economic development within the Islamic community.*
***Keywords:*** *Waqf, Shariah-compliant fund, Islamic finance, Islamic social finance*

## INTRODUCTION

In Islamic jurisprudence, Waqf denotes the voluntary dedication of movable or immovable assets to fulfil Allah's commands and promote human welfare (Iman & Mohamad, 2017). This practice has historical roots dating back to the time of the Prophet Muhammad (PBUH) and his companions, as evidenced by Jabir bin Abdullah (al-Nawawi, t.t). Waqf is considered *sadaqah jariyah*, a perpetual form of charity with rewards extending to the Day of Judgment. To ensure the longevity of waqf benefits, progressive strategies are essential for the growth and maintenance of waqf properties (Hasan & Sulaiman, 2016). Proper utilisation and preservation of waqf assets are vital for their sustained impact on society, improving living standards, and alleviating poverty among the needy (Kahf, 1999). It is also recommended that waqf assets align with the Sustainable Development Goals (SDGs) agenda to address poverty, environmental issues, inequality, and inclusivity. The paper will outline the objectives and structure of the study, delve into the research gaps that prompted the development of the Waqf Featured Fund (WQ-FF) as investment products, examine market acceptance, discuss the challenges faced in their development, and consider potential future products in this domain.

## LITERATURE REVIEW

The practice of waqf in the Islamic Fund Management (IFM) industry initially adhered to the principles outlined by the International Shari'ah Research Academy for Islamic Finance

(2015). Innovation plays a pivotal role in the development of waqf within this sector, necessitating collaboration across stakeholders and openness to novel ideas. Licensed IFM intermediaries, including Fund Management Companies (FMC), offer professional services to efficiently manage waqf assets. These intermediaries possess the expertise and resources to assess, develop, and manage waqf assets, thus enhancing economic returns and strengthening social impact initiatives (Singh & Yusof, 2005).

Islamic Fund Management (IFM) encompasses the professional management of investor funds in a portfolio of securities or assets compliant with Shariah principles (Muhammad, 2018). The IFM industry in Malaysia plays a critical role in the country's capital market and financial services sector development, attracting diverse service providers such as asset management companies, banks, non-bank financial institutions, financial planners, and advisers. Various Islamic Collective Investment Schemes (i-CIS) are available in Malaysia, including Islamic Unit Trust Funds (i-UTF), Islamic Wholesale Funds (i-WF), Islamic Private Retirement Schemes (i-PRS), Islamic Exchange Traded Funds (i-ETF), and Islamic Real Estate Investment Trusts (i-REIT) (ISRA, 2015).

The growth of the IFM industry in Malaysia has been driven by investor demand and regulatory frameworks (Noordin et al., 2018). The total Islamic Assets Under Management (AUM) of licensed FMCs in Malaysia exhibited a Compound Annual Growth Rate (CAGR) of 111.14% from 2013 to 2022 (**Table 1**). As of 2022, Islamic AUM constituted 22.71% of the entire fund management industry, up from 16.57% in 2013. In the same year, Islamic Collective Investment Schemes (i-CIS) represented 69.50% of the total IFM industry (**Table 2**).

**Table 1. Asset Under Management for Islamic Fund Management and Fund Management Companies in Malaysia (RM in billion)**

| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|---|---|---|---|---|---|---|---|---|---|
| **IFM** | 97.5 | 110.63 | 132.38 | 149.64 | 172.16 | 158.83 | 180.52 | 216.8 | 224.8 | 205.86 |
| **FMC** | 588.41 | 629.98 | 667.88 | 696.27 | 776.23 | 743.58 | 823.19 | 905.46 | 951.05 | 906.46 |

*Notes: Extracted from Securities Commission Malaysia Annual Report*

**Table 2. Asset Under Management for Islamic Collective Investment Scheme in Malaysia (RM in billion)**

| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|---|---|---|---|---|---|---|---|---|---|
| **i-UTF** | 42.82 | 46.66 | 52.12 | 60.91 | 77.78 | 83.45 | 107.32 | 128.53 | 128.34 | 107.39 |
| **i-WF** | 16.43 | 23.45 | 31.66 | 35.71 | 37.72 | 23.58 | 12.33 | 11.55 | 11.74 | 16.75 |
| **i-PRS** | 0.08 | 0.21 | 0.38 | 0.51 | 0.72 | 0.82 | 10.06 | 1.53 | 1.90 | 1.72 |
| **i-REIT** | 14.13 | 15.06 | 16.11 | 18.53 | 19.07 | 17.90 | 18.24 | 16.99 | 16.13 | 16.80 |
| **i-ETF** | 0.31 | 0.31 | 0.36 | 0.42 | 0.47 | 0.55 | 0.55 | 0.55 | 0.42 | 0.41 |
| **i-CIS** | 73.78 | 85.69 | 100.63 | 116.08 | 135.76 | 126.30 | 139.50 | 159.15 | 158.53 | 143.07 |

*Notes: Extracted from Securities Commission Malaysia Annual Report*

Recognising the potential of waqf within the IFM ecosystem, the Securities Commission Malaysia (SC) published a guidebook titled "Waqf Assets: Development, Governance, and Role of the Islamic Capital Market" in 2014. This guide aimed to facilitate the global development of waqf assets through the Islamic Capital Market and recommended governance best practices for waqf institutions engaging in related activities (Securities Commission Malaysia, 2014). Subsequently, in 2017, the SC launched the "Islamic Fund and Wealth Management Blueprint," outlining plans to address impediments to financial development, with a specific focus on the critical role of waqf in the IFM industry (Securities Commission Malaysia, 2017). The Blueprint identified waqf development as an area with significant potential for social progress, public welfare, and wealth distribution.

In November 2020, the SC introduced the Waqf-featured Fund Framework (WQ-FF) for unit trust and wholesale funds as part of the SC Guidelines on Unit Trust Funds and SC Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework. Subsequently, the SC extended the scope of the WQ-FF to listed i-REITs and i-ETFs within the Guidelines on Islamic Capital Market Products and Services (ICMPS), issued in 2022. In tandem, Bursa Malaysia Securities Berhad updated the Main Market Listing Requirements (Main LR) in March 2023 to facilitate the offering of listed REITs and ETFs with waqf features (Waqf Amendments). These amendments, complementing the ICMPS Guidelines, aim to foster the development of waqf assets within the listed funds' segment, enhance post-listing transparency, and strengthen investor protection.

## RESEARCH GAP

An analysis of **Table 2** reveals a significant research gap: the absence of investment products featuring waqf characteristics. This gap motivated efforts to introduce such investment products to the market. **Table 3** summarises key findings from significant studies examining the integration of waqf into Malaysia's Islamic Fund Management industry following the publication of the SC's Islamic Fund and Wealth Management Blueprint in 2017. These studies propose various waqf models, such as waqf i-REIT, waqf i-ETF, waqf i-PRS, waqf i-UTF, and waqf i-WF, with the common objective of enhancing funding for religious and social causes. Hence, the efforts have been Malaysian IFM industry to offer such products in the market.

**Table 3. Review of the literature on the Waqf Featured Fund**

| Title of the Study | Author (Year) | Proposed WQ-FF | Major Findings |
|---|---|---|---|
| The Use of Islamic Real Estate Investment Trust (i-REITs) as a Contemporary Instrument in Developing Waqf Assets: Potential Structure, Issues and Challenges. | Hasan & Sulaiman (2016) | i-REIT | Islamic REITs' structure can finance the development of abandoned and scattered waqf assets and unlock the waqf assets' values. |

| Title of the Study | Author (Year) | Proposed WQ-FF | Major Findings |
|---|---|---|---|
| Exploring the Complexities Surrounding Islamic Exchange Traded Funds | Jamaludin (2018) | i-ETF | A waqf i-ETF could potentially provide means funding with a portfolio of waqf projects, preserving the capital of the benefactor and unlocking untapped sources of liquidity that could be used for the betterment of the wider community. |
| Temporary Waqf Model for Islamic Private Retirement Scheme in Malaysia-A Proposal | Jafri & Mohd Noor (2019) | i-PRS | Proposed models in applying the concept of temporary Waqf on Islamic Private Retirement Scheme |
| Proposed Models for Unit Trust Waqf and the Parameters for Their Application | Sulaiman et al. (2019) | i-UTF/ i-WF | Proposed five (5) unit trust waqf conceptual models and proposed four (4) parameters, including Shariah compliance and legality, supervision and oversight, risk management and sustainability. |
| Integrated Approach of Unit Trust and Waqf as Sustainable Investment Conceptual Model in the COVID-19 Era | Sulaiman & Hasan (2020) | i-UTF/ i-WF | Proposed unit trust waqf conceptual model for where waqif endows the unit trust by him to SIRC and the investment returns will be distributed to the Covid-19 Fund. |
| Contemporary Integration of Waqf And Unit Trust: Recent Application In Malaysia | Sulaiman, Hamzah & Hasan (2022) | i-UTF/ i-WF | Waqf managers are urged to fully embrace the digital agenda with the Financial Sector Blueprint 2022-2026 to enable a digitalised ecosystem and fintech inclusion in managing waqf funds. This will improve the effectiveness of good governance and integrity in the waqf sector. |
| Waqf-Linked Unit Trust Funds: A Qualitative Analysis of Recent Application in Malaysia | Sulaiman, Hamzah & Hasan (2022) | i-UTF/ i-WF | The paper concludes that the waqf unit trust fund, which upholds strong governance of accountability and transparency and is backed by the stakeholder theory, may contribute to advancing the social and economic well-being of the ummah. |

As of 31 August 2023, philanthropic investors in Malaysia can choose from six WQ-FF, including five-unit trust funds and one wholesale fund (**Table 4**).

**Table 4. List of Waqf Featured Funds in Malaysia**

| No. | Fund Name | Fund Manager | Launch Date | Waqf Administrator | Fund Type |
|---|---|---|---|---|---|
| 1. | Makmur myWakaf Fund | BIMB Investment Management Berhad | 3 March 2021 | Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) | i-UTF |
| 2. | PMB-AN-Nur Waqf Income Fund | PMB Investment Berhad | 18 March 2021 | Waqf An-Nur Corporation Berhad | i-UTF |
| 3. | Kenanga Waqf Al-Ihsan Fund | Kenanga Investors Berhad | 13 April 2021 | Yayasan Waqaf Malaysia | i-UTF |
| 4. | Maybank Mixed Asset-I Waqf Fund | Maybank Asset Management Berhad | 3 May 2021 | Yayasan Waqaf Malaysia | i-UTF |
| 5. | BSN Dana Wakaf Al-Ikhlas | Permodalan BSN Berhad | 25 March 2022 | Yayasan Waqaf Malaysia | i-UTF |
| 6. | Kenanga Sustainability Series: Emergency Waqf Musa'adah Fund | Kenanga Investors Berhad | 6 October 2022 | Yayasan Waqaf Malaysia | i-WF |

## METHODOLOGY

This study adopts a qualitative research approach to investigate the development and implementation of waqf-featured funds within Malaysia's IFM industry. Qualitative research allows for an in-depth exploration of the topic, providing a comprehensive understanding of the methodology behind these funds and the challenges encountered. The primary sources of data for this study include policy documents, scholarly articles, books, and online resources related to waqf-featured funds in Malaysia. Additionally, interviews with key stakeholders, including representatives from Islamic fund management companies, regulatory authorities, and waqf institutions, will be conducted to gather valuable insights into the development and challenges of these funds. The research will also involve a critical analysis of existing waqf-featured funds, including their structure, governance, and investment strategies. By examining both the theoretical framework and practical implementation of these funds, the study aims to provide a comprehensive overview of their methodology and effectiveness in promoting waqf-based economic development.

## RESULT AND DISCUSSION

This section delves into the case study of the implemented WQ-FF within Malaysia's IFM industry, focusing on critical aspects such as fund objectives, investment policies, distribution strategies, and the WQ-FF management framework.

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**Fund Objectives**

WQ-FFs encompass a comprehensive array of objectives, including growth, income generation, or a balanced combination of both. Notably, WQ-FFs exhibit a philanthropic dimension, with a portion of generated income dedicated to sectors such as stipulated in **Table 5**.

**Table 5. WQ-FF and the purpose of the waqf**

| Fund | Fund Objectives | Waqf Purpose |
|---|---|---|
| Makmur myWakaf Fund | Channel 50 per cent of the income distribution of the Fund for waqf purposes. | ● Healthcare<br>● Education<br>● Community Empowerment |
| PMB-AN-Nur Waqf Income Fund | Channel 30 per cent of the income distribution of the Fund for waqf purposes. | ● General Welfare & Charity<br>● Management of & Donation to Mosques<br>● Human Capital Development, Education & Entrepreneurship<br>● Special Projects |
| Kenanga Waqf Al-Ihsan Fund | Channel 50 per cent of the income distribution of the Fund for waqf purposes. | ● Healthcare<br>● Education<br>● Community Empowerment<br>● Environment |
| Maybank Mixed Asset-I Waqf Fund | ● Channel all of the income distribution of the Fund for waqf purposes if the Fund achieves a distribution yield of less than 2.50% per annum; or<br>● Channel 2.5% income distribution of the Fund for waqf purposes if the income distribution yield is between 2.50% to 4.99% per annum; or<br>● Channel 50 per cent of the income distribution of the Fund for waqf purposes if the income distribution yield of 5.00% per annum and above | ● Healthcare<br>● Education<br>● Community Empowerment<br>● Environment |
| BSN Dana Wakaf Al-Ikhlas | Channel 50 per cent of the income distribution of the Fund for waqf purposes. | ● Healthcare<br>● Education<br>● Community Empowerment<br>● Entrepreneurship<br>● Halal<br>● Green Technology<br>● Disaster Aids |

| Fund | Fund Objectives | Waqf Purpose |
|---|---|---|
| Kenanga Sustainability Series: Emergency Waqf Musa'adah Fund | Channel 70 per cent of the income distribution of the Fund for waqf purposes. | ● Climate Change-related Disasters Control<br>● Pandemic Control |

## WQ-FF Management Framework

The WQ-FFs employ a robust management framework involving three key stakeholders: Unitholders as waqif (philanthropic investors), Fund Management, and Management and Distribution of Waqf Assets. This comprehensive approach ensures transparency, accountability, and effective execution of the fund's objectives (**Table 7**).

**Table 7. Detailed role in the WQ-FF Management Framework**

| Process | Detailed role in the proposed WQ-FF |
|---|---|
| Unitholders (*waqif*) | ● Philanthropic investors invest in WQ-FF, intending to allocate portion returns for waqf purposes. |
| Management of the fund | ● Funds received from investors or unitholders would be directly invested in WQ-FF. Fund Manager will manage the proposed WQ-FF and make investments per the fund structure described in the fund prospectus or Information Memorandum.<br>● An appointed trustee registered with the Securities Commission (SC) will act as custodian to safeguard the assets of the proposed WQ-FF.<br>● An appointed Shariah Advisor registered with SC will ensure the proposed WQ-FF is managed and administered in accordance with Shariah principles.<br>● Once the investments generate a profit at the end of the fiscal year, Fund Manager will distribute the returns to investors and the Waqf Administrator for distribution purposes per the agreed percentage disclosed in the information memorandum or prospectus. |
| Management and distribution of waqf asset | ● Proceeds from the WQ-FF will be distributed to the Waqf Administrator to enable cash distribution to recipients or those in emergency need. Waqf administrator may also procure physical assets, with or without various non-governmental organisations' assistance, or reinvest in revenue-generating assets.<br>● The Waqf Administrator shall prepare and submit a progress report and distribution report to the Joint Committee. |

## Impact Assessment of WQ-FF

The case study highlights the successful development and launch of WQ-FFs, which align with Islamic principles and contribute to societal welfare. These funds operate on the waqf concept,

dedicating a portion of returns to charitable and social causes in line with Islamic principles. One key finding is the ability of WQ-FFs to attract a significant number of investors seeking both financial returns and social impact. This demonstrates a growing interest in socially responsible investments that align with Islamic values, providing investors with an opportunity to make a positive societal impact while achieving financial goals.

The case study also underscores the positive social impact generated by WQ-FFs, as the waqf contributions support various charitable initiatives, including education, healthcare, and poverty alleviation. This demonstrates the potential of integrating waqf principles into investment strategies to address societal challenges and contribute to sustainable development.

The study contributes theoretically by expanding knowledge of Islamic finance and socially responsible investment. It provides evidence that financial instruments based on waqf principles can effectively generate both financial returns and social impact. This broadens understanding of how Islamic finance can incorporate philanthropy and social responsibility into investment practices.

Practically, the study showcases a tangible example of how financial institutions can develop innovative investment products to cater to socially conscious investors. The success of WQ-FFs highlights the potential for financial institutions to create value by addressing the growing demand for ethical and sustainable investment options. However, it's crucial to acknowledge challenges associated with waqf-featured funds, including ensuring transparency in waqf contributions, effective fund management for maximum financial and social impact, and adherence to specific regulatory requirements in Islamic finance.

**Challenges and Issues of Existing WQ-FF in Malaysia's IFM Industry**

The operation of WQ-FF within Malaysia’s Islamic finance and philanthropic investment industry raises a series of complex issues and challenges that warrant scholarly attention. These concerns encompass aspects crucial for the effectiveness and sustainability of WQ-FFs, demanding a thorough examination within the context of Islamic finance and philanthropic investment.

Waqf allocation Transparency is of paramount importance, requiring a high degree of transparency and accountability in the allocation and disbursement of Waqf contributions. This is essential to foster investor trust and provide beneficiaries with confidence that their contributions are directed towards their intended charitable and social causes.

The sustainability of Waqf assets presents multifaceted challenges. Perpetual maintenance and preservation of Waqf assets are essential, as they must generate a continuous stream of income or benefits in accordance with their intended purposes. This necessitates strategies for long-term sustainability. Given that WQ-FFs do not function as true-blue Waqf funds, their performance is critical in attracting and retaining investors. Therefore, the fund management investment strategy plays a paramount role in ensuring attractiveness for investing in WQ-FFs.

Fund performance and risk management are intertwined concerns. Striking a harmonious equilibrium between delivering competitive financial returns to investors and allocating a portion to Waqf purposes remains a delicate task, as any misalignment may lead to discontent among investors or a shortfall in contributions to philanthropic causes. Effective risk management is crucial to safeguard the sustainability of both financial returns and Waqf

allocations, given the susceptibility of WQ-FFs to market fluctuations, economic downturns, or suboptimal investment decisions.

Regulatory compliance is a persistent challenge, with a specific focus on Shariah Compliance. Upholding rigorous adherence to Shariah principles in both investment practices and distribution mechanisms is essential, as any deviation from these principles can undermine the credibility and ethical foundations of WQ-FFs.

Market education and awareness are vital for the success of WQ-FFs. Enhancing investor awareness and comprehension of the Waqf concept and the distinctive features characterizing WQ-FFs is a pervasive challenge. The cultivation of greater understanding is fundamental to attracting a broader base of philanthropic investors.

Distribution mechanisms, particularly concerning Waqf asset administrators, present intricate challenges. Developing streamlined mechanisms for the efficient distribution of Waqf contributions to diverse charitable and social causes while ensuring that these funds reach the intended beneficiaries is a multifaceted challenge. Additionally, the decision-making process concerning whether to allocate Waqf contributions in the form of cash or reinvest them in revenue-generating assets entails intricate deliberation and effective execution.

Alignment with Sustainable Development Goals (SDGs) is essential. Ensuring the alignment of Waqf contributions with specific SDGs and their substantive contribution to societal welfare necessitates meticulous oversight and continuous evaluation.

Regulatory framework and governance are enduring challenges. Complying with the evolving regulatory framework pertaining to Waqf-featured funds and ensuring that they adhere to the tenets of Islamic finance requires persistent vigilance. Additionally, the establishment of robust governance structures within WQ-FFs and the maintenance of transparency and integrity in their operations demand ongoing dedication.

Investor trust and confidence are linchpins in the success of WQ-FFs. The cultivation and preservation of investor trust and confidence are essential, as any erosion of trust could result in capital flight and detrimentally impact the philanthropic contributions channelled through these funds.

Market competition poses a formidable challenge. Competing effectively with conventional funds that exclusively prioritize financial returns is a complex task. Demonstrating that WQ-FFs can deliver competitive financial performance while concurrently fostering societal welfare merits rigorous consideration.

In addressing these multifaceted issues and challenges, collaborative efforts among various stakeholders, including fund managers, regulatory bodies, and Waqf Administrators, are paramount. These efforts should encompass rigorous adherence to Shariah principles, the cultivation of transparency, the implementation of effective governance structures, and the deployment of risk mitigation strategies. Furthermore, continuous educational initiatives and awareness campaigns are imperative to broaden the investor base and enhance the societal impact of WQ-FFs. Expanding the existing WQ-FF regulation to include other Islamic financial market (IFM) products such as Waqf ETFs and Waqf REITs will undoubtedly create better opportunities for global investors and facilitate a seamless onboarding process.

## CONCLUSION

In conclusion, the case study of WQ-FFs provides valuable insights into the implementation and impact of innovative investment products integrating waqf principles within the investment framework. The findings reveal a growing interest in socially responsible investments consistent with Islamic values and the potential for such funds to generate financial returns while making a positive societal impact. This case study contributes to theory and practice by expanding the understanding of Islamic finance and demonstrating the viability of waqf-featured funds in aligning financial goals with philanthropy and social responsibility.

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# BREAKTHROUGH INTEGRATION OF PHILANTHROPY AND MICRO WAQF BANKS IN DIGITAL HUMANITIES AVOIDING ADVERSE SHOCKS OF SOCIAL ISLAMIC FINANCE

**Muhamad Fauzi[1*]**
**Yusuf Haji-Othman[2]**
**Mukhaer Pakkanna[3]**
**Mohd Shahid Azim[4]**
**Rahmat Dahlan[5]**

[1] Sultan Abdul Halim Mu'adzam Shah International Islamic University, Kuala Ketil, Malaysia (ojixzy1979@gmail.com)
[2] Sultan Abdul Halim Mu'adzam Shah International Islamic University, Kuala Ketil, Malaysia (dryusufhajiothman@unishams.edu.my)
[3] Ahmad Dahlan Jakarta, Technology and Business Institute, South of Tangerang, Indonesia (mukhaer@itb-ad.ac.id)
[4] Sultan Abdul Halim Mu'adzam Shah International Islamic University, Kuala Ketil, Malaysia (shahid@unishams.edu.my)
[5] Prof. Dr Hamka Muhammadiyah University, Jakarta, Indonesia (Rhahmat@yahoo.com)
*Corresponding Author (Email: ojixzy1979@gmail.com)

***Abstract:*** *The Islamic social finance development in Indonesia is very encouraging, as a most generous country awards the splendour of philanthropic institutions and micro waqf banks to managing and utilising resources of funds for the community. They can avoid adverse shocks from an insider or outsider to the institution and need respect in digital humanities. This research aims to analyse the integration of philanthropic institutions and micro waqf banks in digital humanities to reduce the adverse effects of social and financial institutions. The research uses a qualitative method with a grounded theory approach, while the analysis uses design thinking. The research results show that philanthropic institutions and micro waqf banks have a platform and goal of community empowerment under the policy control of the Indonesian government, the National Amil Zakat Agency, Financial Authority Services, and community contributions. The complexity is very sensitive between trust, ethics, and transparency built by the wider community, not only Muslims, who feel the adverse shocks. Design thinking analysis using ethical design explains respecting human rights through digital technology and trust, respecting human efforts by carrying out according to regulations and transparently, and respecting human experience through integrity and professionalism.*
***Keywords:*** *Digital Humanities, Micro Waqf Bank, Philanthropy*

## INTRODUCTION

The majority of Muslims in Indonesia have great potential to provide welfare for all within the country and abroad, with a population of 270,200,000 people or 87.7% of the total population in Indonesia (BPS, 2021b). It has potential both productively and consumptively, where both contribute to the market and significant economic growth.

Indonesian society is a moderate Muslim majority by prioritising existing tolerance and pluralism so that it is easy to grow a social soul and mentality of sharing, which is identified as giving (philanthropy). Therefore, transparency and accountability must be built as

collaboration with schools, communities and religious institutions emphasising moral values and volunteerism (Suwarno, 2019).

According to the Charities Aid Foundation (2021), Indonesia was designated the most philanthropic nation globally in 2020. According to Nisa and Purbasari (2021), the World Giving Index 2021 reveals that the predominant trend among millennials and individuals in Indonesia is to contribute their resources primarily to established philanthropic organisations. Philanthropy encompasses a wide range of activities to achieve a harmonious balance between material giving and receiving, aiming to promote societal transformation (Latief, 2016).

Furthermore, it has been observed that there has been a rise in the participation of middle-class individuals in religious activities, which afterwards contributes to the development of social capital and facilitates coordination among them. This involvement also extends to philanthropic endeavours (Arpannudin et al., 2021). The utilisation of philanthropy in Indonesia remains incomplete, particularly in public interest development and the reinforcement of Islamic social finance. In contrast, Tamim (2016) highlights the deficiencies present within philanthropic institutions in Indonesia, namely, accountability issues and insufficient collaboration with other relevant parties.

According to Ariani (2015), this circumstance ultimately affects how the community's educational requirements are met. In Indonesia, there are a total of 107 philanthropic institutions that have been officially registered and are now functioning. These institutions can be categorised into different types based on their funding sources and organisational structure. Specifically, there are 18 family philanthropies, 17 corporate philanthropies, 30 religious philanthropies, 37 independent philanthropies, and four media philanthropies. (Filantropi.or.id, 2020).

In Indonesia, waqf is a part of philanthropy with similarities in acceptance and distribution aimed at the public interest, including economically weak ones (Fauzi & Gunawan, 2022). This connection uses philanthropy and waqf for social, economic and religious empowerment within the framework of the Islamic social finance system. On the other hand, Diniyya (2019) found that the problems faced by waqf-based Islamic social finance institutions may still face several problems that must be addressed related to credit risk, moral hazard, and economic feasibility. For this reason, Thaker (2018) offers an alternative model that can increase micro-enterprise access to financial services, which has been proposed using waqf.

The integration of Islamic social finance aims to encompass philanthropy, endowments, and community empowerment, aiming to foster a prosperous and equitable economy for the entire Indonesian population. Since 2017, the Financial Services Authority (OJK) has implemented regulations about sharia microfinance institutions, hereafter referred to as LKMS–micro waqf banks and MWB. These regulations are designed to enhance the availability of funds, capital, and financing options for low-income individuals lacking access to formal banking or institutional services (BWM, 2019).

The development of digital research related to Islam is influenced by the increasing importance of the Internet in the daily lives of Indonesian people. According to various research releases, such as those presented by Internet World stats, as of March 2021, internet users in Indonesia have reached 212.35 million people. With these figures, Indonesia is ranked 3rd, after China in first place and India in second place, countries in Asia with the most significant internet users (BPS, 2021a). The promise of easy access is a significant important asset for the

internet market in Indonesia. Creative content is also produced often, especially by young creative circles. The significance of the internet is, of course, very influential on the diversity of Indonesian society and changes how people understand and practice religion. How religion impacts and is affected by digital culture is a contemporary theme that is good enough to write about and research.

The program aims to build general skills to understand and apply digital methods and create practical applications and solutions in the workplace, using an interdisciplinary approach and cross-sectoral collaboration. In religious studies, methodological integration through computing devices is also minimal. In Islamic studies, this methodological integration is still not sufficiently appreciated (Duan et al., 2019).

With the explanation and thoughts above, in strengthening Islamic social finance, including philanthropy and micro waqf banks, digital humanities are needed so that in the future, it avoids losses experienced by the community. The study aims to analyse the integration of philanthropic institutions and micro waqf banks in digital humanities to reduce the negative impact of social and financial institutions.

**Philanthropy**

According to Tamim (2016), philanthropy is crucial in fostering cultural and religious understanding and respect through implementing beneficial deeds. According to Astuti (2015), religious doctrines encompass teachings that bear analogous significance to charity.

According to Manaf (1996), religion can be defined as disseminating teachings about adhering to God's rules, instructions, and commands through his messengers. This definition is based on the understanding that all religions possess certain ideals and exhibit philosophical and theological pride, enabling their continued existence by seeking a rational foundation for faith (Erawati, 2018).

The contemporary philanthropic movement is founded upon the practice of community-based financing for social services, which is often rooted in religious teachings. This approach aims to enhance public knowledge and engagement in social initiatives (Arfandi, 2016). Numerous local and international donor agencies have regarded philanthropy as a significant means of providing educational and financial aid, emphasising the need for individuals to be empowered (Nasrullah, 2015). Thus, it is the awareness to overcome difficulties and improve society's general welfare in various fields of life. It is a significant part of the piety of a Muslim, actions that will invite God's blessings, mercy and help, actions that will save lives widely.

**Micro Waqf Bank**

Micro waqf banks are Islamic financial entities facilitating access to finance for micro-small firms facing challenges in obtaining credit from traditional banks(Arinta et al., 2020). The funding system operates on mutual help without interest, typically employing a qardh contract deemed lawful by the fatwa of the national Sharia council of the Indonesian Ulema Council, ensuring both Sharia compliance and legal validity.

In the context of micro waqf banks, several benefits can be observed. These include the provision of mentoring and training initiatives, the absence of interest charges, the availability of unsecured capital, the non-deposit-taking nature of these banks, a minimum profit sharing rate of 3% annually, the promotion of financial literacy and inclusion, the incorporation of the

concept of joint responsibility, the potential to alleviate poverty and inequality, and the avoidance of exploitative lending practises.

As a synergy step, micro waqf banks are focused, among others, on Islamic boarding schools by carrying out microfinance business models on the consideration of having a diversity of customs and cultures, religions and loyalties so that institutionally micro waqf banks have the goal of becoming a more independent and efficient institution in finance and providing contribution has for assistance, empowerment and micro and small business services to people experiencing poverty (Darmawan et al., 2021).

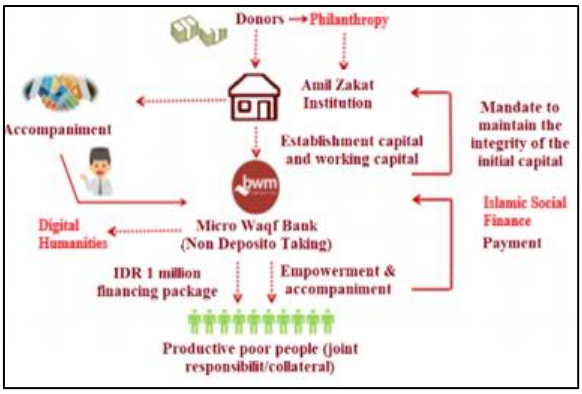


**Figure 1. Integration of Philanthropy, Micro Waqf Bank and Digital Humanities Model**

The picture above becomes a business model for micro waqf banks by explaining their respective functions, namely:

a. Donors are all Indonesian people who have excess funds and have empathy for community empowerment at the same time as overcoming their poverty.
b. Philanthropy opens opportunities for all parties to contribute as donors and muzakki
c. In the process of categorising a productive society, it can be delineated as follows:
   - Individuals who have successfully attained fulfilment of their essential needs in their personal and familial spheres.
   - Individuals who possess productive enterprises, demonstrate a willingness to engage in business activities and exhibit enthusiasm towards implementing business initiatives.
   - Individuals considered the intended beneficiaries of the empowerment programme, specifically those impoverished or unable to access formal financial services.
d. Non-deposit-taking refers to financial institutions that do not manage funds obtained from the general public through savings, deposits, or similar means. Instead, they primarily focus on supporting the economically disadvantaged through productive financing, empowerment, and assistance. This support is derived from profit-sharing Sharia deposits, financing, and other income generated through Sharia social funds.
e. Islamic social financial institutions provide financing and empowerment to the community
f. Micro waqf banks have digital humanities methods to strengthen the Islamic social finance system that is run

Thus, integrating philanthropy, micro waqf banking and digital humanities is an alternative to realising the process of distributing wealth through productive cash waqf by providing broader access to benefits not only from economic and social aspects but also spirituality or religiosity in the long term.

**Digital Humanities**

Understanding Digital Humanities is a kind of handbook containing several articles as a breakthrough effort to link social humanities studies with the development of digital technology. Specifically, the study of Digital Humanities (commonly abbreviated as DH) is an area of research and teaching in digital computing, influencing human life's scope. This study covers efforts to explore materials that have been digitally recorded (digitised materials) and new digitalised materials (born-digital materials).

The methodological integration of computational methods and social humanities is known as digital humanities. Digital humanities can be defined as the intersection of computational or digital approaches in humanities studies (Burdick et al., 2012). Digital humanities is a methodological alternative to social-humanities studies, which is still very traditional. In humanities studies – including Indonesian Muslim society- digital technology is also needed at various stages of research, including economics and Islamic banking (Pertiwi et al., 2023). For things fundamental in the initial research process, digital technology is needed to search for general information related to research themes.

Thus, digital humanities in Islamic studies that prioritise technology as the basis for system progress in business methods is necessary to carry out a more accurate business information system and maintain applications in the Islamic economy.

**Method**

This research method uses Grounded Theory, a qualitative analysis to gain a deep understanding based on a holistic view of information that cannot be measured, analysed and explained through a quantitative approach. For this reason, Creswell and Clark (2011) said the grounded theory is a methodological framework characterised by its systematic design approach and utilisation of qualitative techniques. It aims to generate theory by comprehensively examining and analysing processes, activities, or interactions about crucial subjects. This approach enables researchers to develop a deeper conceptual understanding of the phenomena under investigation.

The research location is the An Nawawi Tanara Islamic Boarding School LKM Cooperative (BWM An-Nawawi Tanara) located at the An-Nawawi Tanara Islamic Boarding School Complex Rt 01/02 Kel. Tanara Kec. Tanara, Serang Regency, Banten Province, Indonesia. Data collection through interviews comes from informants, including supervisors and managers of micro waqf banks.

The present study employs the Social Evolution 6 (SE6) design thinking model as a theoretical framework to investigate the evolutionary development of design thinking and social innovation. This study incorporates the SE6 model into the six-stage spiral model of social innovation as proposed by (Murray et al., 2010). Subsequently, the Portuguese enterprise Mindshake devised a framework that rendered the process of social innovation more accessible, intuitive, and adaptable across other domains (Moreira et al., 2021). As in the following picture:




**Figure 2. 6 Models of Social Evolution**

**Results and Discussion**

Because this research uses aspects of community social empowerment, it needs a design thinking approach related to empowerment as a planned change so that empowerment goes through the awareness, capacity building and utilisation stages (Wrihatnolo & Dwidjowijoto, 2017). The performance data of the An-Nawawi Micro Waqf Bank are as follows:

**Table 1. An-Nawawi Tanara Micro Waqf Bank Performance in 2023***

| No | Performance | Amount |
|---|---|---|
| 1 | Cumulative Funding | Rp. 1,8 Billion |
| 2 | Outstanding Funding | Rp. 255,2 Million |
| 3 | Cumulative Customers | 1200 people |
| 4 | Outstanding Customers | 232 people |
| 5 | Kumpi/Group | 89 |
| 6 | Outcomes Product | 3 |

*(Source: BWM, 2023) *September 2023*

It can be seen from Table 1 shows that since its inception in 2018-2021, the number of fostered products carried out by the An-Nawawi micro waqf bank with superior products, namely birthday cakes and kropcook. However, they have not utilised local resources or the characteristics of Serang Regency to carry out more product innovation variations to provide a more substantial market potential and brand image.

In building integration between philanthropy, micro waqf banks and digital humanities, in the opinion of Hasan Asyari as a supervisor, "…*the generosity that has been built is outstanding, where this micro waqf bank is a contribution and the role of donors in zakat, infaq and sadaqah institutions. They are the main capital for micro waqf banks to carry out business financing and empowerment functions, integrated as Islamic social, financial institutions based on baitul maal wattamwil (BMT). In order to expand into digital humanities, we are not headed there yet because this micro waqf bank has only been running for five years, emphasising financing and empowerment functions. However, achieving digital humanities is crucial to accelerating the Islamic economy*…"

Then, in the view of Ika Safitri as the manager, "…*In practice, micro waqf banks are automatically included as philanthropic agents who receive donations from various parties in government-recognized institutions. In addition, micro waqf banks, as part of Islamic social*

*and financial institutions, aim to provide capital and empower the community, especially the productive poor (mustahiq). The management of micro waqf banks currently uses a system provided by the financial services authority with a system that is still limited. However, it is essential to use digital humanities, which will greatly help managers and the community...*"

In the economic and business managerial empowerment provided to the community, micro waqf banks focus on strengthening capital and business volume, business and marketing assistance and strengthening financial inclusion obtained from Islamic social and financial institutions. Thus, the An-Nawawi Micro Waqf Bank plays a good role in economic empowerment and business managerial programs by increasing capital and business volume, business assistance, marketing and financial inclusion. However, marketing has not played an optimal role.

The results of waqf funds in micro waqf banks have significantly reduced the community's poverty (Syamsuri et al., 2020). Considering that the potential for waqf in Indonesia is vast, this can be seen from the majority of the Muslim population. If the government or stakeholders maximise this, Indonesia can inevitably prosper with waqf funds collected and distributed fairly and evenly. This social investment activity in the form of cash waqf will create a foundation for implementing permanent social capital cultivation. It can be used to help implement credit programs that will strengthen the creation of a moral and social basis for community welfare. Then, the existence of waqf institutions within the framework of Islamic social finance provides functional facilities to fill social intermediation gaps (Shaikh et al., 2017).

Suppose the design is always adjusted to the behaviour and desires of producers and consumers. In that case, it will always be relevant to what they want, such as supervisors and managers of micro waqf banks. Based on the design thinking method, the author tries to explain a model flow framework to be used as material for stakeholder consideration in developing philanthropy and micro waqf banks within the future digital humanities framework.

| **Empathy** | **Exploration** | **Elaboration** | **Expose** | **Execution** | **Expansion** |
|---|---|---|---|---|---|
| Weak role of philanthropy and micro waqf banks in digital humanities | ● Increasing the role of philanthropy<br>● Interests in utilising digital humanities<br>● Increasing the role of micro waqf banks<br>● Strengthening Islamic | ● Advertising/Information services on social media.<br>● Training, education and information technology<br>● Increase in donors and customers<br>● Increased benefits for | ● Philanthropic community<br>● Digital humanities professional community<br>● Conduct community-based outreach<br>● Conduct customer | ● Philanthropic donation activities<br>● Create a digital humanities application<br>● Making educational activities for micro waqf banks<br>● Evaluation of the | ● There is a community platform and t philanthropic business<br>● Availability of digital humanities application services<br>● The existence of educational services for micro waqf banks<br>● There are broad and |

| | | | | | |
|---|---|---|---|---|---|
| | social finance institutions | recipients of financing | satisfaction and transparency surveys | benefits and transparency of Islamic social and financial institutions | significant benefits and transparency |

This is the best chance to improve people's living standards and narrow the existing economic and social divides. This micro waqf bank also offers training and assistance with digital humanities operations to ensure its clients receive full benefits. In addition, the utilisation of micro waqf banks on a long-term basis is anticipated to promote sustainable Islamic social finance through charitable resources.

Fundamentally, philanthropy is very much aligned with the objectives of Islamic social finance, which prioritises the public interest, so an integrated study is needed so that in the future, there will be no losses that will have a negative impact, especially on the issue of the development of the Islamic economy in the world. For this reason, Fauzi and Haq (2023) argue that anticipating failure or loss of Islamic social finance requires a principled and operational approach; with this, the world community is committed to maintaining and running its system properly and sustainably.

This is supported by Ginanjar and Kassim (2020), who reveal that Islamic microfinance institutions help alleviate poverty by providing financial services to people experiencing poverty in the informal economic sector and are usually funded using Islamic social funds such as zakat, infaq, alms and endowments. Referring to the business scheme and the role of micro waqf banks in the previous subject, they are a very appropriate instrument for empowering the community's economy around Islamic boarding schools in improving their welfare.

The utilisation of a design thinking approach is deemed necessary for the micro waqf bank due to the intricacy of the participation it entails. This approach ensures that the issues identified during field interviews effectively align with the solutions generated through its workflow, enhancing the future micro waqf bank's efficacy.

## CONCLUSION

Philanthropic institutions and micro waqf banks operate within a framework of community empowerment overseen by the Indonesian government, specifically the National Amil Zakat Agency, Financial Authority Services, and community donations. The intricate nature of trust, ethics, and transparency is very susceptible to the perceptions and experiences of the broader community, encompassing not only individuals who identify as Muslims but also those impacted by the negative repercussions. The examination of design thinking on six social evolutions utilising ethical design elucidates the principles of upholding human rights in digital technology and trust, honouring human endeavours by adhering to established regulations and maintaining transparency, and valuing human experiences by embodying integrity and professionalism.

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# PEMBANGUNAN KERANGKA KONSTRUK BANTUAN LANGSUNG TUNAI BERSYARAT MENGIKUT PERSPEKTIF ISLAM BAGI INSTITUSI ZAKAT DI MALAYSIA

*Towards Developing An Islamic Conditional Cash Transfer Construct For Malaysian Zakat Institutions*

**Mohd Suffian Mohamed Esa [1*]**
**Hairunnizam Wahid [2]**
**Salmy Edawati Yaacob [3]**
**Wan Nur Fazni Wan Mohamad Nazarie [4]**

[1,2,3,4] Institut Islam Hadhari (HADHARI), Universiti Kebangsaan Malaysia (UKM)
*Corresponding Author (Email: P119490@siswa.ukm.edu.my)

***Abstrak:*** *Bantuan Langsung Tunai Bersyarat (CCT) merupakan program bantuan tunai dengan intervensi yang dilaksanakan lebih 60 negara di dunia. Objektif utama program ini adalah bagi menyasarkan pengurangan kadar kemiskinan dalam tempoh jangka pendek serta pembangunan modal insan dalam jangka masa panjang. Program CCT memberikan pelbagai impak dalam pelbagai sudut sosioekonomi. Walau bagaimanapun, konsep CCT merupakan konsep yang belum diperkenalkan dalam program bantuan tunai di Malaysia termasuklah program agihan zakat oleh institusi zakat. Dalam menjayakan transformasi pengagihan zakat produktif serta pembangunan asnaf fakir dan miskin, program yang memberikan impak kepada masyarakat wajar diperkenalkan. Keadaan ini sejajar dengan agenda Matlamat Pembangunan Lestasi (SDG) dan mengurangkan kemiskinan pelbagai dimensi melalui program pembasmian kemiskinan yang efisien dan efektif. Keadaan ini turut disokong melalui teras sasaran pembangunan asnaf oleh institusi zakat yang memfokuskan kepada outcome pencapaian golongan asnaf. Oleh itu, kertas konsep ini dilaksanakan bertujuan untuk menyediakan sinopsis berkaitan CCT serta membincangkan cadangan pembangunan kerangka konstruk CCT mengikut perspektif Islam untuk institusi zakat di Malaysia.*

***Kata Kunci:*** *Bantuan Langsung Tunai Bersyarat, Institusi Zakat, Pembangunan Asnaf, Malaysia*

***Abstract:*** *The Conditional Cash Transfer (CCT) is a program that offers cash assistance and has been implemented in over 60 countries worldwide. Its primary goal is to address poverty reduction in the short term and promote long-term human capital development. The CCT program has demonstrated various socioeconomic impacts. However, this concept of cash assistance has not been introduced in Malaysia, including through zakat distribution programs by zakat institutions. Towards effectively transform productive zakat distribution and uplift the poor and needy, it is crucial to execute community-focused programs. This aligns with the Sustainable Development Goals (SDG) agenda, aims to reduce multidimensional poverty through an efficient and effective poverty alleviation program. Furthermore, this approach*

*supports the core objective of asnaf development by zakat institutions, which focuses on achieving outcomes for the asnaf community. Therefore, this concept paper aims to provide an overview of the CCT program and to address the proposed evolution of the CCT construct from an Islamic perspective for Malaysian zakat organizations.*

***Keywords:*** *The Conditional Cash Transfer, Zakat Institution, Asnaf Development, Malaysia*

## PENGENALAN

Zakat merupakan sumber hasil fiskal utama pembangunan ekonomi Islam pada masa kini. Zakat berpotensi dalam mengurangkan kadar kemiskinan dan membantu pertumbuhan ekonomi umat Islam. Di Malaysia, hal ehwal agama Islam diperuntukkan di bawah bidang kuasa negeri-negeri iaitu diletakkan di bawah Perlembagaan Persekutuan: Jadual Kesembilan, Senarai 2: Senarai Negeri. Seterusnya di peringkat negeri-negeri, penguatkuasaan akta atau enakmen telah memperuntukkan perkara berkaitan pengurusan zakat (Wahid et al., 2017). Dari sudut ibadah, zakat dapat menyucikan jiwa pihak-pihak yang terlibat serta ke arah mencapai keseimbangan di antara agihan kekayaan untuk keperluan kehidupan dunia dan pelaburan untuk saham di akhirat (Razak, 2019). Pengurusan agihan zakat yang profesional, efisien dan efektif mampu meningkatkan status kehidupan golongan miskin seterusnya meningkatkan pertumbuhan ekonomi negara (Romdhoni, 2017). Pengagihan zakat memberi impak kepada taraf hidup golongan asnaf fakir dan miskin kerana peningkatan pendapatan mereka berlaku melalui penerimaan bantuan zakat. (Rohaizan et al., 2020). Di peringkat global, 22% daripada populasi dunia merupakan masyarakat Islam. Kewangan Islam termasuk zakat telah mencapai nilaian berjumlah USD2 trilion pada tahun 2015, dengan jangkaan nilai aset berjumlah USD3 trilion menjelang tahun 2020. Secara keseluruhan, jumlah hasil zakat di peringkat global mencecah USD200 bilion sehingga USD1 trilion setahun (Pickup et al., 2018).

### Bantuan langsung tunai bersyarat (CCT)

Bantuan langsung tunai (cash transfer) merupakan bentuk sumber utama yang diagihkan dengan peningkatan ketara kepada golongan yang memerlukan oleh negara-negara berpendapatan sederhana dan rendah dalam mengurangkan kadar kemiskinan serta sebagai strategi perlindungan sosial (Arnold et al., 2011; Barrientos & Villa, 2013; Honorati et al., 2015). Berdasarkan statistik mengikut kedudukan geografi, program-program bantuan langsung tunai dilaksanakan di kedua-dua hemisfera utara dan selatan dengan majoriti program di hemisfera selatan dibiayai oleh pihak kerajaan dan badan bukan kerajaan (NGO) serta secara mediannya bermula sekitar tahun 2008 manakala di hemisfera utara secara majoritinya ditanggung oleh pihak NGO dan dimulakan (median) sekitar tahun 2020 (Dwyer et al., 2022). Pelbagai objektif yang ditetapkan secara spesifik untuk dicapai dalam program-program yang dirancang dengan fokus sasaran populasi tertentu menerima bantuan langsung tunai dilaksanakan oleh negara-negara pelaksana program. Sebagai contoh, 82 buah negara termasuk Argentina dan Armenia menyediakan bantuan penjagaan anak untuk isi rumah yang mempunyai anak, 17 buah negara termasuk Myanmar mengamalkan bantuan langsung tunai bersasar *one-off* kepada wanita mengandung atau keluarga yang mempunyai anak di bawah umur 3 tahun manakala 12 buah negara pula menyediakan elaun penjagaan anak berbentuk universal (Gentilini, 2022). Bantuan langsung tunai diberikan dalam pelbagai bentuk seperti

bantuan langsung tunai tanpa syarat (unconditional cash transfer) serta dibayar dalam mekanisme digital (Gentilini, 2022). Dari sudut statistik, didapati 130 buah negara berpendapatan rendah dan sederhana kini mempunyai sekurang-kurangnya satu program bantuan langsung tunai tanpa syarat (UCT) manakala 63 buah negara sekurang-kurangnya mempunyai satu program bantuan langsung tunai bersyarat (CCT) (Honorati et al., 2015). Pertumbuhan program bantuan langsung tunai ini turut disertai dengan kajian penilaian yang menunjukkan dengan ketara mengenai impak positif program. Di samping itu, perhatian turut diberikan secara mendalam kepada reka bentuk program dan butiran pelaksanaan yang dikaitkan dengan impak program tersebut (Bastagli et al., 2016).

**Konsep dan definisi**

CCT merupakan program bantuan tunai dengan intervensi oleh pihak kerajaan/penajaan yang dilaksanakan oleh lebih 60 buah negara di dunia. Objektif utama program ini adalah bagi menyasarkan pengurangan kadar kemiskinan dalam tempoh jangka pendek serta pembangunan modal insan dalam jangka masa panjang. Dari sudut konsep, CCT merupakan program yang mengagihkan tunai kepada isi rumah miskin, dengan syarat tingkahlaku yang mana pihak isi rumah perlu melaksanakan pelaburan spefisik (tanggungjawab) dari sudut pembangunan modal insan terhadap anak-anak mereka. Syarat tingkahlaku bagi program CCT di seluruh dunia telah melalui pelbagai peringkat dengan secara umumnya program CCT pada masa kini boleh dibahagikan kepada 4 dimensi utama syarat tingkahlaku iaitu kesihatan, pendidikan, ekonomi dan lain-lain.

Syarat tingkahlaku kesihatan dan nutrisi merupakan syarat yang mewajibkan pihak penerima bantuan melaksanakan tanggungjawab tertentu berkenaan aspek kesihatan isi rumah. Sebagai contoh, antara syarat tingkahlaku utama yang dilaksanakan oleh banyak program CCT adalah kehadiran ke pemeriksaan kesihataan secara berkala, pemantauan dari sudut pembesaran dan pengambilan vaksinisasi kanak-kanak mengikut tahap umur tertentu (Farjana et al., 2023; Fiszbein & Schady, 2009; Hadna et al., 2022). Syarat tingkahlaku pendidikan pula merupakan tanggungjawab yang perlu dilaksanakan oleh penerima bantuan terhadap keperluan pendidikan isi rumah mereka. Antara syarat tingkahlaku penting yang diamalkan oleh kebanyakan program CCT adalah meletakkan peratusan kehadiran ke sekolah untuk anak-anak golongan miskin dengan peratus kehadiran setahun adalah di antara 80% hingga 90% (Bastagli et al., 2016; Catubig & Villano, 2017; Fiszbein & Schady, 2009; Kabeer et al., 2012; Mendoza, 2019; Son, 2008) dan enrolmen persekolahan bagi anak-anak yang masih dalam umur bersekolah (Bastagli et al., 2016; Colvara et al., 2023; Fiszbein & Schady, 2009; Kabeer et al., 2012) Terdapat juga program CCT yang meletakkan syarat tingkahlaku ekonomi/pekerjaan kepada pihak penerima bantuan. Antaranya, penerima bantuan dalam isi rumah perlu bekerja atau mencari pekerjaan serta menghadiri latihan/kursus berkaitan kerjaya (Miller et al., 2015). Selain itu, dimensi lain-lain turut dilaksanakan oleh beberapa program CCT di negara seperti Chile. Antara syarat tingkahlaku lain-lain penting yang perlu dilaksanakan oleh isi rumah penerima bantuan program CCT adalah seperti menghadiri sesi berkaitan pembangunan kapasiti (Bastagli et al., 2016; Ibarrarán et al., 2017). Antara program CCT yang terkenal serta terawal dilaksanakan adalah program Bolsa Familia (Brazil) dan Program Progresa (Mexico). Menurut (Marinho, 2017), program Bolsa Familia yang melibatkan 13.5 juta keluarga atau 25% populasi negara Brazil telah berjaya menurunkan melebihi separuh kadar miskin tegar di

negara tersebut dalam tempoh 10 tahun. Program Progresa di negara Mexico pula berjaya meningkatkan enrolmen pelajar ke sekolah sebanyak 6% (Dubois et al., 2012).

**Rasionalisasi CCT**

Di Malaysia, agihan zakat yang diagihkan melalui bantuan tunai langsung adalah secara umumnya berkonsepkan program UCT. Ini kerana institusi zakat tidak meletakkan syarat tingkahlaku yang perlu dilaksanakan oleh pihak penerima bantuan. Sungguhpun bantuan zakat diberikan setiap tahun, perbelanjaan agihan zakat serta bilangan golongan asnaf yang menerima bantuan terus meningkat. Di samping itu, bantuan zakat berbentuk UCT merupakan bantuan konsumtif yang digunakan secara belanja hangus untuk perbelanjaan isi rumah asnaf. Bantuan ini tidak memberikan kesan langsung kepada pembangunan modal insan jangka panjang terutama ke atas anak-anak asnaf tersebut. Oleh yang demikian, kemiskinan antara generasi di kalangan golongan asnaf sukar untuk dihapuskan.

Keadaan tersebut turut menjadi cabaran kepada pihak berkuasa zakat negeri dalam merealisasikan matlamat pembangunan asnaf melalui sasaran pencapaian berbentuk *outcome* dan impak kepada golongan tersebut. Sebagai contoh, institusi zakat meletakkan sasaran teras utama seperti peratusan asnaf yang keluar daripada kemiskinan serta boleh menjadi pembayar zakat pada masa akan datang (Majlis Agama Islam Wilayah Persekutuan, 2022). Cabaran yang berlaku adalah disebabkan program agihan zakat konsumtif seperti bantuan langsung tunai merupakan program berbentuk teras utama dalam pengagihan zakat pada masa kini. Bagi mencapai hasrat pembangunan asnaf tersebut, institusi zakat wajar mengambilkira pelbagai bentuk program agihan zakat produktif yang relevan dengan situasi ekonomi semasa. Untuk memastikan matlamat tersebut mampu direalisasikan, program agihan zakat produktif seperti program CCT wajar diperkenalkan.

Selain itu, berbanding UCT, program CCT merupakan program berbentuk produktif yang menyediakan syarat tingkahlaku yang perlu dipatuhi oleh pihak penerima bantuan bagi memastikan objektif pembangunan modal insan isi rumah dalam tempoh jangka panjang dapat direalisasikan. Program CCT menyediakan objektif sasaran secara bersepadu iaitu mengurangkan kemiskinan sedia ada di samping sasaran membangunkan generasi kedua (anak-anak penerima bantuan) bagi memastikan kemiskinan antara generasi dapat dihapuskan. Program CCT mmberikan impak dalam pelbagai aspek sosioekonomi seperti peningkatkan impak dan perbelanjaan dalam bidang kesihatan. Sebagai contoh, impak lawatan ke pusat pemeriksaan kesihatan di negara Nigeria meningkat setelah golongan miskin menerima bantuan daripada program CCT negara tersebut (Baba-Ari et al., 2018). Selain itu, berlaku peningkatan pendapatan isi rumah seterusnya meningkatkan perbelanjaan untuk tujuan pendidikan anak-anak melalui program CCT di negara Indonesia (Hidayatina & Garces-Ozanne, 2019). Kajian lepas yang dilaksanakan oleh (Zulkhibri, 2016) turut menyokong program CCT akan memberikan impak positif dalam mengurangkan tahap kemiskinan dan kemelaratan serta mempromosikan pembangunan modal insan serta mencadangkan mekanisme program CCT disesuaikan dengan hasil fiskal Islam seperti zakat.

Sungguhpun begitu, program CCT sedia ada masih menunjukkan terdapat kelemahan dari sudut pencapaian sasaran impak yang ditetapkan. Antaranya program yang memberi impak yang kurang terhadap kadar penglibatan pelajar dalam aktiviti yang dirancang (Hidayatina and Garces-Ozanne, 2019) manakala kajian lepas lain turut mendapati tiada impak

signifikan melalui program CCT terhadap enrolmen persekolahan (Cahyadi et al., 2020; Moussa et al., 2022). Dari aspek kesihatan pula, kajian oleh (Hadna, 2022) menunjukkan tiada impak signifikan terhadap perbelanjaan kesihatan oleh golongan miskin di Indonesia. Keadaan ini menunjukkan syarat tingkahlaku sedia ada dalam program CCT masih belum memberikan impak yang efektif dan holistik kepada golongan penerima. Oleh yang demikian, dimensi dan item dalam syarat tingkahlaku program CCT memerlukan cadangan penambahbaikan.

Akhir sekali, selaras dengan konsep kejayaan dalam kehidupan umat Islam yang berteraskan matlamat keseimbangan dalam kehidupan dunia dan akhirat (al-falah), pembinaan model CCT mengikut perspektif Islam perlu mengambilkira konstruk yang memberi impak kepada matlamat kehidupan sebagai seorang muslim yang menuju kepada matlamat al-falah. Syarat tingkahlaku dalam program CCT sedia ada tidak mengambilkira matlamat kehidupan menurut perspektif Islam. Oleh itu, dengan berpandukan konsep maqasid shariah sebagai teras kepada elemen keagamaan dalam membangunkan kerangka, kajian ini mencadangkan pembangunan kerangka konstruk program CCT mengikut perspektif Islam untuk dilaksanakan oleh institusi zakat di Malaysia.

**Strategi pembinaan kerangka konstuk CCT mengikut perspektif Islam**

Pembinaan kerangka konstruk syarat tingkahlaku bagi program CCT mengikut perspektif Islam merupakan cadangan yang dikemukakan oleh kajian ini bagi menyelesaikan pelbagai isu dan masalah yang telah dibangkitkan. Program CCT yang meletakkan matlamat bersepadu (mengurangkan kadar kemiskinan dan meningkatkan pembangunan modal insan) berupaya memberikan impak positif kepada masa depan golongan asnaf di Malaysia. Di peringkat nasional dan global, keadaan ini sejajar dengan agenda Matlamat Pembangunan Lestasi (SDG) seterusnya berupaya mengurangkan kemiskinan pelbagai dimensi melalui program yang bakal dirancang. Seterusnya, kerangka konstruk yang dibina berupaya membantu golongan asnaf dalam membangunkan modal insan bukan sahaja daripada aspek material bahkan spiritual bagi mengimbangi keperluan serta berusaha mencapai matlamat kejayaan dunia dan akhirat.

Pembinaan kerangka konstruk bagi pemboleh ubah bebas akan melalui dua fasa seperti berikut:

a) Pembinaan konstruk syarat tingkahlaku

Bagi mengenalpasti konstruk syarat tingkahlaku, proses pertama yang perlu dilaksanakan adalah proses mengenalpasti domain dan item bagi syarat tingkahlaku. Langkah-langkah dalam proses ini adalah seperti berikut: a) menyatakan tujuan domain, b) sahkan bahawa tiada instrumen sedia ada, c) menerangkan domain dan sediakan konsep awal takrifan, dan d) menentukan setiap dimensi (DeVellis & Thorpe, 2021; McCoach et al., 2013; Raykov & Marcoulides, 2011; Streiner et al., 2015). Seterusnya, metodologi deduktif akan digunakan bagi proses penjanaan item melalui analisis literatur dan penilaian skala serta indikator pengukuran bagi domain tersebut (Boateng et al., 2018). Pencarian akan dilaksanakan dengan menggunakan kaedah pencarian berstrategi menggunakan konsep *Boolean keywords, truncation* dan *wildcard* terhadap kajian lepas melalui pengkalan data seperti Scopus dan Web of Science. Di samping itu, proses pencarian secara manual juga akan dilaksanakan serta melalui kaedah *snowball, backward tracking* dan *handpicking* terhadap kajian literatur utama dalam bidang CCT. Kedua-dua bentuk pencarian wajar dilaksanakan bagi memastikan domain

berkaitan syarat tingkahlaku CCT diperolehi pada tahap optimum. Seterusnya, semua konstruk syarat tingkahlaku akan disenaraikan beserta sokongan literatur. Akhir sekali, penyusunan konstruk syarat tingkahlaku akan diklasifikan mengikut domain (dimensi), item (elemen) dan indikator pengukuran (Tarique et al., 2020).

b) Penyesuaian konstruk syarat tingkahlaku dengan elemen Maqasid Syariah.

Formula konstruk syarat tingkahlaku dibina mengikut perspektif Islam akan merujuk kepada prinsip maqasid al-shariah serta digabungkan dengan syarat tingkahlaku program CCT yang diperolehi daripada kajian literatur. Objektif utama maqasid al-shariah tertumpu kepada objektif untuk mencapai pembangunan kesejahteraan rohani dan sosioekonomi umat Islam (Kamal, 1998). Sehingga kini, prinsip Maqasid al-Shari'ah yang diperkenalkan oleh Imam al-Ghazali telah dipraktiskan dalam pelbagai bidang. Ramai sarjana Islam telah menggunakan konsep al-Ghazali secara meluas dalam kajian mereka. Seterusnya Imam al-Ghazali dengan jelas menyatakan berkenaan dengan konsep maslahah serta membahagikan konsep ini kepada tiga kategori berikut: Daruriyat (keperluan), Hajiyaat (pelengkap) dan Tahsiniyaat (perhiasan). Hujah yang dikemukakan oleh beliau bahawa syariat yang telah ditetapkan kepada manusia untuk memenuhi ketiga-tiga objektif ini. Dari segi keutamaan, kategori keperluan asas harus dipenuhi sebelum memenuhi kategori pelengkap. Seterusnya kategori pelengkap harus dipenuhi sebelum memenuhi elemen perhiasan (Auda, 2008). Imam al-Ghazali turut menegaskan bahawa keperluan kepada prinsip ini adalah sangat signifikan dengan menyatakan kesan kepada ketiadaan prinsip tersebut boleh merisikokan kepada keadaan kelemahan dalam pengurusan sesebuah negara. Al-Ghazali seterusnya mengklasifikasikan keperluan kepada lima perlindungan iaitu agama (al-Din), nyawa (al-Nafs), akal (al-Aql), keturunan (al-Nasl) dan kekayaan (al-Mal) (Ashur, 2006). Seterusnya, dimensi program CCT sedia ada akan disesuaikan dengan kombinasi konsep maqasid al-shariah mengikut lima perkara tersebut. Keperluan dimensi program CCT wajar memenuhi keperluan konsep maqasid al-shariah kerana konsep ini merupakan syariat yang diturunkan oleh Allah SWT berbentuk panduan yang membantu manusia untuk melaksanakan tangunggjawab mereka (Ismail & Mat Nor, 2010). Oleh yang demikian, kajian ini akan membangunkan dimensi dan item-item CCT selaras dengan keperluan kedua-dua konsep tersebut. Seterusnya dimensi dan item ini akan dinilai oleh pakar dalam bidang berkaitan melalui proses seterusnya bagi tujuan pengesahan instrumen program CCT yang akan dibangunkan mengikut perspektif Islam.

**Jangkaan Impak**

Idea pembangunan kerangka konstruk CCT mengikut perspektif Islam untuk institusi zakat di Malaysia berpotensi memberikan impak positif dalam pelbagai sudut. Model CCT yang dibina wajar diambilkira oleh pihak pembuat dasar dalam menyediakan dasar dan polisi berkaitan pengurusan agihan zakat. Program CCT boleh diambilkira untuk dilaksanakan bagi menambahbaik program bantuan langsung tunai sedia ada yang kurang berkesan. Program CCT yang dilaksanakan dengan efisien dan efektif berupaya mencapai sasaran *outcome* mengeluarkan golongan asnaf daripada kemiskinan seterusnya berupaya menjadi pembayar zakat.

Selain itu, syarat tingkahlaku dalam program CCT berupaya mendidik golongan asnaf dalam melaksanakan tanggungjawab mereka bukan sahaja kepada diri sendiri tetapi

tanggungan mereka. Melalui cadangan inovasi program CCT mengikut perspektif Islam, perubahan sikap yang dijangka akan memberikan impak kepada golongan asnaf secara bersepadu, mengurangkan kemiskinan antara generasi seterusnya mendidik golongan asnaf untuk mengimbangi tanggungjawab untuk kehidupan dan akhirat. Syarat tingkahlaku yang komprehensif bakal mendorong gelagat golongan asnaf memenuhi tuntutan yang diperlukan oleh syarak.

Dari sudut ekonomi, program CCT berupaya meningkatkan pembangunan modal insan masyarakat. Syarat tingkahlaku dalam bentuk tanggungjawab kepada golongan asnaf mampu meningkatkan produktiviti generasi mereka. Kesan daripada hal tersebut berpotensi meningkatkan produktiviti masyarakat seterusnya dapat meningkatkan pertumbuhan ekonomi negara dalam jangka masa panjang.

Akhir sekali, cadangan pembangunan kerangka konstruk CCT mengikut perspektif Islam untuk institusi zakat di Malaysia turut memberi impak kepada bidang ilmu. Pembangunan konstruk baru dalam syarat tingkahlaku CCT memberi sumbangan signifikan kepada bidang ilmu berkaitan zakat dan ekonomi Islam. Seterusnya, kajian berkaitan program CCT mengikut perspektif Islam dalam pengurusan agihan zakat boleh dikembangkan oleh pengkaji-pengkaji lain pada masa akan datang.

## KESIMPULAN

Secara kesimpulannya, kertas konsep ini bertujuan menerangkan sinopsis program CCT dan membincangkan cadangan pembangunan kerangka konstruk CCT mengikut perspektif Islam untuk institusi zakat di Malaysia. Pelbagai isu dan masalah berkenaan agihan zakat di Malaysia seperti program berbentuk UCT yang kurang berkesan menjejaskan sasaran outcome terhadap golongan asnaf, program CCT semasa yang masih kurang memberi impak serta tidak mengambilkira konsep keseimbangan kehidupan dunia dan akhirat. Oleh yang demikian, idea pembangunan kerangka konstruk CCT mengikut perspektif Islam disusun bagi memastikan model program CCT mengikut perspektif Islam yang lebih komprehensif dan efektif boleh disediakan. Model ini dijangka akan memberi impak daripada pelbagai sudut terutamanya secara langsung melibatkan polisi dan dasar institusi zakat, pembangunan modal insan yang seimbang kepada golongan asnaf serta impak kepada pertumbuhan ekonomi negara dalam jangka masa panjang.

## PENGHARGAAN

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# CONSUMERS' INNOVATIVENESS AND ACCEPTANCE DETERMINANTS INFLUENCE ON FINTECH INTEGRATION IN MALAYSIAN ZAKAT INSTITUTIONS

**Imran Mehboob Shaikh [1]**
**Hanudin Amin [2]**
**Mohamad Azmi Bin Abdullah [3]**
**Kamaruzaman Noordin [4]**

[1,2,3] Labuan Faculty Of International Finance, University Malaysia Sabah
[4] University Of Malaya

***ABSTRACT: Purpose*** *– This paper examines the factors that influence Zakat payers' acceptance towards FinTech integration using the Unified Theory of Acceptance and Use of Technology (UTAUT) model.*

***Design/methodology/approach*** *– A survey was carried out and a purposive sampling method was used. Moreover, over 245 responses were gathered from individuals that are Zakat payers. Besides, the literature on the factors that influence an individual acceptance towards FinTech using the UTAUT model was also reviewed as an effort to contribute towards the factors that are significant in predicting the acceptance of FinTech services.*

***Findings –*** *The results of the study revealed that consumer innovativeness and performance expectancy are the main factors in determining the acceptance of FinTech services. Moreover, social influence plays an important role in the acceptance of FinTech by Zakat payers.*

***Research implications*** *– This study not only contributed to the theoretical extensions but also to practical implications, which would benefit the community of FinTech service providers in Malaysia.*

***Limitations*** *– The limitations of this study were two but are not limited to, firstly, the respondents which were taken among Zakat payers in Malaysia, confining its contribution to the narrowed perspective of Sabah. Besides, this study also considers its contributions toward the use of the UTAUT in which the factors examined were specific which may elucidate that the generalization of the findings only includes FinTech, where the UTAUT comes into play. This study is an eye-opener for the merging perspective of both the UTAUT and FinTech in context of digital social finance using Fintech integration in Zakat institution in Sabah, Malaysia.*

***Originality/value*** *– UTAUT is extended in the context of FinTech. Consumer innovativeness is incorporated in the context of the UTAUT model to be used in Zakat institutions integration with FinTech. Consumer innovativeness is yet to be tested and for that this study is a useful reference for academicians, policymakers, and future researchers.*

***Keywords:*** *Consumer technologies, Zakat payer behaviour, UTAUT, Malaysia.*

**Paper type** Research paper

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## INTRODUCTION

FinTech-based platform for zakat collection leads to leverage digital solutions with innovative features (Shaikh *et al*., 2020). FinTech-based platform is designed to improve the efficiency, accessibility, and compliance of zakat collection and distribution by providing a user-friendly and secure online payment gateway that caters to the needs of both individuals, which are zakat payers as well zakat institutions Salleh and Chowdhury (2020). Zakat institutions' digital payment acceptance (ZiDAPi) of FinTech in Malaysia is one of the efforts to promote financial inclusion by enabling more people to fulfill their zakat obligation through digital payment gateways (collection channel), and zakat receivers (distribution channel), thereby enhancing the overall zakat fund management using the digital means via FinTech. FinTech's' rigorous validation process ensure compliance with Islamic principles and regulations governing zakat collection and distribution channel that in return enhances the trust and confidence among zakat payers (donors). Seamlessly integrating the FinTech based platform in the existing funds management system of zakat institutions promote its widespread adoption. The authorities in the country may impose FinTech based platform that will be required to continuously improve and enhance its features based on user feedback along with regulatory conditions from time to time. Zakat institutions' digital payment acceptance (ZiDAPi) of FinTech in Malaysia represents a significant milestone in the evolution of zakat fund management mechanism by providing a cost effective, secure, and user-friendly solution that adheres to Islamic principles while accommodating the demands of today's digital savvy donors.

The traditional means of zakat collection in Malaysia, which is yet to be fully digital-based and tend to transform in recent years as Salleh and Chowdhury (2020) argued is in the process of shifting towards digital landscape and there are various suggestions previously for implementation of FinTech based zakat collection methods that are more efficient and less time-consuming. As the current, collection system hinders the ability of zakat authorities to collect and distribute funds effectively due to lack of digital payment channels and limited availability of FinTech-based zakat collection platforms. Due to this reason, this has made it challenging for individuals and businesses to contribute to zakat and further impeding the zakat collection process. It is also indicated by previous researchers such as (Salleh & Chowdhury, 2020) currently the implementation of technology-based platform are considered and in initial stages of utilization of digital payment. On that note, zakat collection and distribution include countless records, but also its monitoring has still been looked into by all stakeholders, it is anticipated that technological innovations will enhance zakat institutions' functions.

On the other hand, due to lack of compliance with Islamic principles and regulations regarding the transparency and accountability of the zakat system has resulted in lack of trust and confidence in the traditional zakat collect channels, ultimately leading to collection issues. Ahmad and Yahaya (2022), asserts the hurdles that zakat institutions in Malaysia encounter are inadequate and inefficacy in distribution of zakat, obstacles in monitoring prospective zakat payers, and development initiatives of the recipient. Moreover, Salleh and Chowdhury (2020), study examines the effectiveness of zakat payment, particularly the digital channel of

distribution of zakat, which have intrigued the attention of Muslim members of the public, notably zakat payers. The traditional mode of zakat collection has been proven to be inadequate in the funds' management drawn from the ineffective payment channels, leading to marginal amount of zakat funds collected Salleh and Chowdhury (2020). In response to this concern, FinTech serves a crucial part in strengthening the quality of the zakat fund management for improved collection, as coined by Ahmad and Yahaya (2022). In other words, FinTech offers a new room for improvement to attract more donors to contribute to zakat using digital platform popularised by FinTech.

Therefore, there is an urgent need for more efficient, accessible, and user-friendly payment gateways. This is where Zakat institutions' digital payment acceptance (ZiDAPi) of FinTech will offer FinTech-based solution that leverages digital payment channels and innovative features to overcome the challenges that zakat institutions are facing in terms of collection and payment methods. Through FinTech-based platform (ZiDAPi) aims to enhance the overall Zakat collection process thus promoting financial inclusion and improved payment effectiveness and efficiency.

Zakat institutions' digital payment acceptance (ZiDAPi) of FinTech in Malaysia is one of the efforts to promote financial inclusion by enabling more people to digital-based platform so as to receive the alms tax payments through digital payment gateways (distribution channel), and alms tax payers (collection channel), thereby enhancing the overall alms tax fund management using the digital means. FinTech-based digital platforms' rigorous validation process ensure compliance with principles and regulations governing alms tax collection and distribution channel that in return enhances the trust and confidence among donors (Shifa *et al*., 2021). Seamlessly integrating the FinTech-based platform in the existing funds management system of *zakat* (alms tax) administering institutions promote its widespread adoption. The authorities in the country may impose digital-based platform that will be required to continuously improve and enhance its features based on user feedback along with regulatory conditions from time to time.

Zakat e-payment adoption index FinTech platform in Malaysia represents a significant milestone in the evolution of alms tax fund management mechanism by providing a cost effective, secure, and user-friendly solution that adheres to *Islamic* principles while accommodating the demands of today's digital savvy end-users as well as donors. It is therefore, pertinent to take a glance over digital or e-payments usage that is widely known and also to ascertain if e-payments adoption by alms tax (payers) will affect the future of digital payments (Loh *et al*., 2021).

In that, the rise of digital technology has enabled people to have access to fast and reliable internet connections, making it easier to use electronic or FinTech-based payment apps that in turn changed the landscape of payment behaviour that has rapidly evolved in the digital age as new digital methods of payment emerge (Shaikh & Amin, 2023).

On that note, it is pertinent to add that review of literature suggests that there has been scarce research on the determinants that impact the users intention towards adoption of digital payments or e-payments apps among alms tax payers. Moreover, the current study will incorporate the variable of consumer innovativeness within the framework of UTAUT. For that purpose, the present study intends to extend the application of unified theory of acceptance and use of technology and integrating a novel variable, namely, consumer innovativeness to predict

the adoption of FinTech-based electronic payments gateways adoption by *muzakki* (alms tax payers') related to alms tax institutions in Malaysia.

**Literature review**

Alms tax is a form of required charitable giving that enjoins Muslims to give a portion of their money to help the less fortunate in their neighbourhood. Alms tax has traditionally been collected using manual procedures, which have been shown to be ineffective and time-consuming. The advent of digital technologies has tendency to create new opportunities in order for boosting alms tax collection and expanding contributor accessibility and convenience (Salleh & Chowdhury, 2020).

According to previous study, using digital platforms can dramatically enhance both individual and corporate participation in alms tax collection. For instance, Ahmad and Yahaya's (2022) study discovered that using mobile alms tax payment platforms for asnafs' may be required so as to make the smooth flow of funds to the needy received. Furthermore, Salleh and Chowdhury (2020) argued that enabling more people to be facilitated with digital-based alms tax payment system will lead to increased alms tax payers' base by the usage of digital technology can also assist to advance financial inclusion. In Malaysian context Shaikh *et al.* (2020) mentions that digitalisation's integration to traditional financial landscape is imminent. Based on this in current times it is imminent to consider possible integration of digital platform (e-payments & e-wallet) into alms tax fund management that currently exist.

With the development of technology, the financial framework is evolving. This technological advancement brings innovative methods like e-payments and mobile technology, which has triggered a change in the financing and payments landscape. Information technology (IT) integration with all aspects of daily life of people have become progressively more digitally oriented and faces both prospects and obstacles (Shaikh *et al*., 2020). For the eight year in a row, Malaysia is in the leading position in the ecosystem of the Islamic economy, followed by other Gulf Cooperation Council, GCC countries (Shaikh *et al*., 2020).

The Malaysian government strongly supports digitalisation. Moreover, Bank Negara Malaysia assists Malaysian institutions, and consequently, majority of them have adopted digital apps such as e-wallets and other technological platforms necessary for such institutions to develop a digital ecosystem for their users (Hui Ho, Manaf Azwina Wati, & Shakri Asfarina, 2019). Malaysia as mentioned earlier is also a forerunner in terms of adoption of digitalisation. In South East Asia, most of institutions in Malaysia have implemented cutting-edge technologies (Shaikh, Noordin, and Alsharief, 2018). On that note, it is important to add here that there are still few alms tax institutions that have considered the use of digital platform and are yet to implement digital apps and e-wallets into their alms tax fund management system (Ahmad & Yahaya, 2022).

Nonetheless, alms tax collection platforms must be implemented in accordance with Islamic principles and laws that govern alms tax distribution and collection (Salleh & Chowdhury, 2020). The usage of digital solutions for alms tax collection may be an upcoming agenda for alms tax authorities to look into but at the same time as review of literature suggest it is crucial for alms tax authority not to overlook the benefits that digital integrated alms tax system has to offer. In order to verify that platforms for collecting zakat adhere to Islamic rules

and regulations, the study by (Ahmad & Yahaya, 2022) emphasises the need for effective validation and compliance methods.

The literature suggests that through enhancing accessibility, comfort, and effectiveness, digital solutions have the potential to transform the alms tax collection procedure. However, to guarantee that the platforms adhere to Islamic values and rules, suitable validation and compliance mechanisms must be in place. Nonetheless, (ZiDAPi) using digital platform is an important milestone towards achieving this goal.

The present investigation differs from previous studies in several ways. First, the current study investigates the ideal factors of *muzakkis'* acceptance of e-payments associated to alms tax institutions using digital platform via consumer innovativeness. Such an effort has been overlooked in the previous literature in the area of Islamic home financing (e.g., Shaikh *et al.*, 2020; Ahmad & Yahaya, 2022; Salleh & Chowdhury., 2020). Second, the current study intends to propose a model, which highlights a set of dimensions that may affect alms tax institutions registered *muzzakis'* preference of e-payment gateways. A study by Amin *et al.* (2014) has examined three specific objectives of *maqasid,* namely, educating public, justice and *maslahah.* In spite of that, the scales used to measure individuals' preference within the *maqasid* framework are lack of reliability and validity and hence, making it impossible to identify the ideal dimensions of preference of users' in the context of interest free mortgage using the *maqasid* framework. On the other hand, a study by Mohammed *et al.* (2008) offers a point of departure, although, it is done in the context of efficiency and performance of interest free banking according to the objectives of *Shariah.* The current study closes the gap.

In fact, there are no specific determinants in the literature to gauge alms tax institutions registered *muzzakis'* acceptance of digital platform using e-payments from the context of *maqasid* framework. For instance, a study by Ahmad and Yahaya (2022) considers determinants of technology acceptance and use of technology via survey using UTAUT 2 theory but no additional dimension or *maqasid al-Shariah* framework was proposed (Ahmad & Yahaya, 2022). This study finds determinants using established theory and its constructs, which are influential for *muzzaki's* who are non-user and may be interested to use financial technology in Malaysia. Some studies in this area have promoted digitalisation and tech innovations' integration in alms tax institutions in Malaysia to mention some but there was no such context mentioned with regards to their compliancy or framework on *maqasid al-Shariah* via technology acceptance model (Salleh & Chowdhury, 2020; Ahmad & Yahaya, 2022).

**Alms tax Institutions' Digitalisation**

The present study describes alms tax institutions' digitalisation as the strength of alms tax participants or payers and alms tax institutions readiness towards technology in Malaysia. To this end, it is imperative to study the authority's adoption and implementation of digital -based system from the current study standpoint that gauges acceptance of digital e-payments among muzzakis' (donee). Alms tax institutions' adoption of e-payment gateways is important in the current study context because it provides an invaluable insight to state or government in order to implement the digital fund management system successfully so as to investigate the acceptance of muzzaki's for such technology. Particularly, digitalisation is considered a complex and technology readiness matter since it has long-term implications for institutions'

financial well-being (Ahmad & Yahaya, 2022). These reasons prove that investigating *muzzakis'* acceptance for alms tax payments via digital or e-payments is worthy of study.

Moreover, preference for digital gateways plays a crucial role for Islamic social institutions, which is alms institutions in Malaysia due to its ability to predict alms tax payers or donors demand on digital apps and or payment gateways (Amin, 2022). Digital payments' preference has been considerably vital to understand the level of receptivity of the alms taxpayers on apps or digital payment method offerings and it can be used as a yardstick to measure the competitiveness of alms tax institutions (Amin, 2022; Shaikh *et al*., 2020). Alms tax payment via digital enabled e-payments gateways or digital platforms are expected to be relevant and meeting specific needs of alms taxpayers in order to prosper (Ahmad & Yahaya, 2022). As such, the development of new digital-based platform should tap the importance of alms tax institutions' preference. *Muzzakis'* preference of e-payments can be one of the competitive tools of alms tax institutions that helps to reduce the inefficiencies related to non-digital payment methods while increasing the likelihood of subsequent demand, performance and success for alms tax related funds that will be managed via digital mechanism. Therefore, muzzakis' preference is likely an important indicator that must be considered in future planning by the alms tax institutions' preference of e-payments gateways as a new offering.

In practice, however, alms tax institutions registered muzzakis' acceptance for e-payments have not been considered as vital component in the process of developing new measures for digital-based system for alms tax fund management. It is therefore crucial to include muzzakis' views along with alms tax institution to be considered that deems to improve their digital gateway payment facility. It is understood that failure to consider this issue would divert future payers (donors) of alms tax and resulting in non-inclusion of those intending to be part of the system. This may also lead to alms tax institutions losing their competitive advantage for not availing digital-based advanced payment system. Furthermore, if no measures are taken to address this issue it may lead to further widening the inefficiencies that are associated to current alms tax fund management method. In particular, donors or zakat payers are highly concerned with their donations and they are sometimes concerned for the well-being of the society for which they are making donations so as to expect to have a long-term implication towards (donee) *asnafs*' well-being.

**Unified Theory of Acceptance and Use of Technology (UTAUT)**

UTAUT model extends far beyond originally stated models of TAM, TPB, TIB, and DOI and enriches them by incorporating factors, namely, perceived usefulness and perceived ease of use that influence behaviour, leading to a favourable or unfavourable outcome for intentions and usage decisions (Davis, 1989).

Furthermore, many scholars regard UTAUT as a model capable of providing insight into the complicated behaviour of humans and expanding further investigation of the components that drive this conduct toward the acceptability of individual platforms. Conversely, UTAUT has been effective in producing a wide range of consumer acceptance in the realm of information systems. According to this, numerous expansions were made to the original UTAUT model by early researchers, to name just some (Venkatesh and Davis 2000; Chau and Hu 2002). Moreover, UTAUT is studied in this research to determine FinTech integration acceptance in Zakat instituions, and the authors have modified the original UTAUT

model. In the same way, when comparing the technology acceptance model, TAM and UTAUT. The TAM model was one of the earliest proposed models that focused mainly on acceptance but lack a few important factors that limit the predictive power of TAM when compared to UTAUT which was added in the domain of information systems to overcome the limitations that exist in the TAM model.

In an attempt to predict the use of technology in particular concerning the acceptance of FinTech integration in the Zakat institutions, there needs to be a baseline theory for support. Moreover, to identify the predicted factors that will affect acceptance of FinTech, the current study is based on the unified theory of acceptance and use of technology (UTAUT) theory.

There are at least two justifications for using the UTAUT model and including consumer innovativeness. First, by including consumer innovativeness in the UTAUT model, the "explanatory power" of the model will, at best, be improved in predicting the formation and growth of FinTech integration in Zakat institutions in the setting of Malaysia (Lee and Kozar, 2008: Tutkun and Lehmann, 2006). Second, the incorporation of consumer innovativeness would enhance the frugal UTAUT model's usage of both technology and FinTech, which is currently gaining popularity among society's inhabitants. Additionally, the combined approach will contribute to the creation of a conceptual framework that is on par with or superior to the UTAUT. As a result, the empirical results are usable and valid, at best. Figure I depicts an extended UTAUT model.

Furthermore, UTAUT also allows the inclusion of another new variable to better reflect the research under contemplation. In our case, we include the inculcation of “Consumer innovativeness” (CI) among muzzakis’ related to alms tax institutions. It is conceptualised in current study that (CI), promotes a platform using digital tech, which offers improved technology advancement for alms tax fund management for improved technology related to people of society. Taken as a set, this research is first of its kind to introduce a new measure in explaining the Zakat institutions’ digital payment acceptance (ZiDAPi) using digital platform in Malaysia that explains its generalisation and contribution. For that purpose, this research will employ a pragmatic approach ensuring the compliance of e-payments in line with preference of end-users (*muzakkis*’) who are associated and with alms tax institutions in Sabah and may adopt digital-based apps if the digital technology is implemented at the institutions in Sabah. Indeed, the theory introduced can become as a yardstick to improve the inclusion of those end-users or participants who are yet to adopt e-payment or digital payment gateways due to non-availability of fintech integration in Zakat institutions. On the other hand, *asnafs’s* (recipient) will also be benefited once alms tax institutions offers the digital-based (e-payments & e-wallets) digital payment gateways by promoting digital platform, where ZiDAPi is brought into play.

## Hypotheses development

### Consumer Innovativeness (CI)

Consumer innovativeness is defined by Rogers and Shoemaker (1971) as "an extent to which the individual is significantly early in embracing new technologies than some other users of their society." According to Rogers (2003), inventions are dispersed and shared through a behavioural path across a set timeframe within specific persons well within a given society. Furthermore, innovative users or customers are more likely to acquire ideas, as well as more

information, about innovative products. As a result, they may be pioneer users of such innovative products (Rogers, 2003).

Along with the same token, there is limited literature concerning consumer innovativeness and e-payment services acceptance in the context of alms giving. There have been substantial findings in studies relating to consumer innovativeness as a significant indicator (e.g. Shaikh *et al*., 2020; Lee *et al*., 2007; Yi *et al*., 2006; Lassar *et al*., 2005). Consumer innovativeness is found to be a predictor of customer acceptance and usage of particular platforms in all of these investigations. For example, Shaikh *et al.* (2020) conduct a study on Islamic FinTech acceptability in Malaysia and discover that consumer innovativeness is a key determinant in predicting banks' adoption of Islamic FinTech. In another interesting study, Lee *et al*. (2007) discovered that individuals' desires may shift depending on their level of innovative behaviour, and the study also evaluated whether innovativeness affected their attitude about consumer buying intention. According to Yi *et al*. (2006), innovativeness is indeed a variable of the attributes underlying invention, which are "perceived ease of use, perceived usefulness, and perceived compatibility." Considering the previously mentioned studies, it is possible to hypothesize that:

*H1*. There is a direct relationship between consumer innovativeness and acceptance of e-payment apps.

**Performance Expectancy (PE)**

Studies have found a positive association between performance expectancy and behavioural intention (Rahardjo *et al*., 2020). Likewise, Wang *et al*. (2020) find that performance expectancy is a significant outcome in determining healthcare wearable devices in China, suggesting the extent to which the devices improve users' health management. Furthermore, performance expectancy is characterized by the amount of benefit gained from the use of technology to carry out specific tasks (Venkatesh *et al*., 2012).

Individuals are hesitant to use technologies that provide no or little benefit (Senvo and Osabutey, 2010). Consumers shifted to online technology for shopping and transactions during the global pandemic (Fu and Mishra, 2020). Users are more likely to adopt FinTech if they believe it will help them increase their financial value. Therefore, $H_2$ was postulated as follows:

*H2.* There is a direct relationship between performance expectancy and acceptance of e-payment apps.

**Effort Expectancy (EF)**

Previous studies report that there is a critical role of effort expectancy when it comes to the acceptance of new technology such as to what level would a person intentionally adapts to new technology (Kim *et al*., 2016). Previous studies have also found that there is a significant positive relationship between the adoption of technology and effort expectancy (Liébana *et al*., 2019).

Wang *et al.* (2020) furthermore provide an interesting finding pertinent to effort expectancy in the context of healthcare beyond our current context. If we look closely, the UTAUT has been used in the context of institutional but through our empirical analyses, the

UTAUT has been applied to newly emerging systems like those promoted by Wang *et al*. (2020). For that, we expect that effort expectancy will influence one's acceptance of FinTech, extending the generalisability of the UTAUT to include FinTech.

It is argued that only effort expectancy cannot measure perfectly the human behaviour intention toward technology adaptation (Liébana *et al*., 2019). Yahaya and Ahmad (2019) find no significant relationship between effort expectancy and intention, sourced from battery items in representing the variable even in reality zakat in FinTech will improve the effort expectancy owing to ease of use and simplicity. Adding more effort expectancy is positively associated with behavioural intention in the case of financial technology products used (Rahardjo *et al*., 2020). Hence, $H_3$ was postulated as follows:

*H3.* There is a direct relationship between effort expectancy and acceptance of e-payment apps.

**Social influence (SI)**

Social influence are a person's perceptions of external norms that require a user to participate in particular behavioural patterns (Fishbein & Ajzen, 1975). As previously noted, the idea of the subjective norm was first articulated by TRA (Fishbein & Ajzen, 1975). Subjective norm is relevant in a range of circumstances, including technology adoption and others. Subjective norms include roles and guidelines that influence one's self-evaluation and desire (Triandis, 1984). However, many researchers believe this construct provides mixed results (Shaikh *et al*., 2020; 2021; 2018; Taib *et al*., 2008; Lada *et al*., 2009; Amin *et al*., 2013; Chang & Cheung, 2001; Amin 2016). In research on Fintech, Shaikh *et al*. (2020) discover that subjective norms did not turn out to be a determinant of *Islamic* Fintech acceptability in Malaysia. Taib *et al*. (2008) explore the role of the subjective norms in determining future customers' intentions and report subjective norms to affect prospective customers' or post-graduate students' willingness to engage in *halal* mortgages. To underline the relevance of *halal* products as a rapidly increasing market component, Lada *et al*. (2009) used TRA to evaluate subjective norms to also have a significant impact on customer attitude towards *halal* product usage in Malaysia. Similarly, Amin *et al*. (2013) report that subjective norm has a significant link with the adoption of *halal* mortgage products. According to the majority of prior research, the subjective norm has a considerable favourable connection with intention behaviour. For example, in an effort to identify web usage determinants, Chang and Cheung (2001) discovers that even though there is a correlation between intention and subjective norms, but also subjective norms have a great influence too on intention. Similarly, Amin (2016) finds a significantly positive link between intention and subjective norm. However, the effect of subjective norms on e-payment gateways for alms tax recipient acceptability is absent in the context of charity giving apps. In order to have a comprehensive knowledge of e-payment app acceptance in Malaysia, the current study employs the subjective norm construct. As a result, it is hypothesised:

*H4.* There is a direct relationship between social influence and the acceptance of e-payment apps.

**Facilitating conditions (FC)**

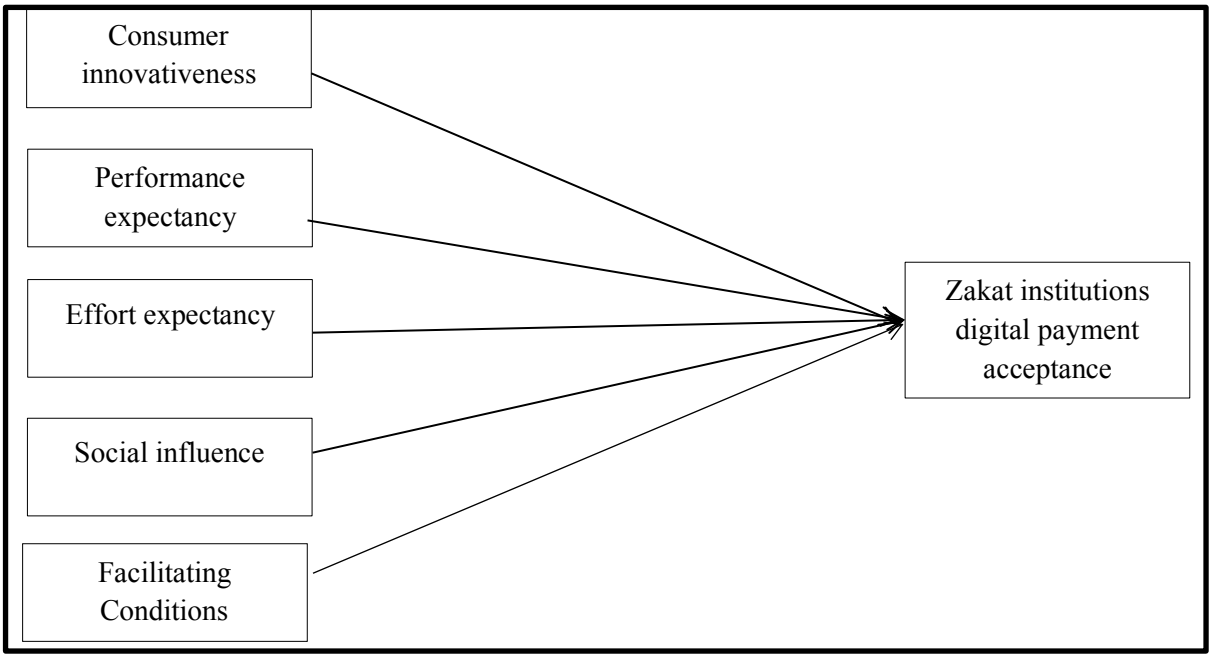
Triandis (1979) defines facilitating conditions as an individual's ability to conduct the behavioural act, his or her passion for the behaviour, the complexity of doing it, the knowledge required to perform it, and the specific environment that increases the likelihood of performing the act. Previous research has found that facilitating conditions tend to increase the use of a specific system (Robinson, 2010; Amin, 2016a; Amin *et al*., 2016). According to Amin *et al*. (2016), there is a considerable association between the intention to utilise *halal* mortgage and the facilitating conditions.

However, in the context of the halal supply chain, the influence of facilitating conditions on halal supply chain adoption has been limited. It is natural for an individual to adopt when they are provided technological or mental help and resources. It is obvious that he or she will be excited to take it to use. Thus:

*H5.* There is a direct relationship between facilitating conditions and the acceptance of e-payment apps.

**Research Framework**

The current study framework is based on the UTAUT model for the acceptance and adoption of FinTech services (Venkatesh *et al*., 2012). Consumer innovativeness is used as an additional variable. The authors have decided to add the common independent variables of the UTAUT1 and UTAUT2 Models. Various theories explain the customer's intention and his perception towards acceptance of technology. Models 1 and 2 of UTAUT are both advanced theories to gauge the intention that why the authors have taken into consideration the four common variables. Moreover, consumer innovativeness is playing a significant moderation role when someone comes new toward adaptation to technology.




**Notes:** CI, Consumer innovativeness; PE, Performance expectancy; EF, Effort expectancy; SI, Social influence; FC, Facilitating conditions; ZiDAPi, Zakat institutions digital payment acceptance.

**Figure 1. Conceptual framework**

The current study is intended to examine Zakat institutions digital payment acceptance towards FinTech integration. Only limited alms tax institution's use FinTech services. In response to this, many are looking forward to adopt and integrate FinTech in near future. Furthermore, this paper also adds literature to the conceptual framework and this can be helpful in behaviour studies like how alms tax institutions accept the digital products and services offered for the good of society in form of digital payments from donor (*Muzakki*) to donee (*Asnaf*) by the use of digital payment gateway.

Adding more, regardless of the original exogenous variables of the model of UTAUT, the influence of consumer innovativeness on acceptance of FinTech is tested as well. This study also introduces an extension of the conceptual framework based on the UTAUT model by testing consumer innovativeness. Hence, this study contributes to the scarce literature on FinTech services offered by the Zakat institutions and provides empirical evidence of FinTech's' acceptance in Malaysia by end users (donors). A modified UTAUT model is used in the context of FinTech acceptance, which serves as an effort to advance the predictivity of the acceptance factors.

## Methodology

### Sample

This study's unit of analysis is *muzzaki* (donor/ alms taxpayer) in Malaysia, which includes those who are prospective alms tax payer for the purpose of contribution in a state with one of the alms tax institution responsible for the distribution of the alms tax. The degree of aggregation of the data obtained during the subsequent data analysis step is referred to as the unit of analysis (Sekaran and Bougie, 2010).

Convenience sampling along with purposive sampling is then used to acquire the members of the population who are chosen based on some criteria.

1. First, a *muzzaki* opted should familiar with digital-based FinTech platforms meant for alms tax collection at least in payment transactions;
2. Second, a prospective *muzzaki* must be 20 years and older of ages implying their legal status/capacity to give logical and rationale feedback; and
3. Third, a prospective *muzzaki* is willing to participate in this study.

Respondent is selected when he or she meets the abovementioned conditions, in which he appropriately represents alms tax payer who will be registered with the one of the zakat institutions in Malaysia. This is done since respondents of the study are not easy to locate, and can only be recognised based on the three criteria mentioned.

Concerning the sample size, this study evaluates Comrey and Lee (1992) who proffer as a guide, which sample sizes of 50 are very poor, 100 are poor, 200 are fair, 300 are good, 500 are very good and 1000 are excellent. The current study considers the rule of thumb proposed by Hair *et al.* (2006) where at least five respondents are needed per item, 18 items times 5 respondents; therefore, the total appropriate sample size is 90. Taken as a set, we engage in Hair *et al*. (2006), owing to its aptitude to meet the threshold value of 90. In all, the investigators take the initiative to take more than 200 respondents to improve the likelihood of obtaining usable responses for the study. For the purpose of this study, total 245 responses were recorded and used for the analysis of this study.

The considered estimation for the sample size was based on this statistical inference. Sample size is calculated using Hair *et al.'s* (2006) method. Hair *et al*. (2006) recommend that a sample size of at least five participants per item is the minimum needed. In our scenario, there are six variables, each of which produces three battery items, resulting in a minimum sample size of 90 (given 6*3*5=90). On that note real sample size is higher than the required minimum. In particular, we use the formula developed by Freedman *et al.* (2002) to calculate the sample size:

$$\sqrt{\mu} = tx\ \frac{s}{e}$$

The standard deviation is written as μ, the margin of error is marked by e, and the value of the t-statistic is given by tx. The tx is predicated on a 95% probability, therefore we choose 1.96 and
do the following calculation:

$$\sigma = 0.5$$

$$e = 0.06$$

In the calculation above, we maintain 6% of the margin of error. The following is the final calculation to calculate the sample size:

$$\sqrt{\mu} = \frac{1.96 * 0.5}{0.06}$$

$$\mu = 266$$

Our sample size exceeds this criterion, meaning that it is sufficient and deemed acceptable for achieving our study goal.

**Measures**

The constructs of the components employed in the current study have been modified and changed to be accommodated in electronic payment gateways by promoting digital platform, where ZiDAPi is brought into play. A 5-point Likert scale was employed, with 1 representing "strongly disagree" and 5 representing "strongly agree." All of the previously listed topics were included in section two of the questionnaire, whereas the first section covered information related to respondents such as gender, education, occupation and age.

Besides, the Kaiser-Meyer-Olkin (KMO) score for factor analysis was.910, indicating that the sample adequacy conditions of 0.5 were met. Furthermore, the degree of freedom 300 was 7786.959 with a significant level of 1%, and the total variance explained was 71.861 out of 5 components. Similarly, the dependent variable's component analysis result was satisfactory, suggesting that the items expressing adoption were eligible for further data analysis.

**Correlation**

At this point, all items representing their separate variables were aggregated to form a single indication to determine whether or not there was a multicollinearity problem. This stage was completed once the constructions' elements were deemed to be valid and reliable and were

subjected to factor and reliability testing. The variables' multicollinearity was investigated. Table 1 depicts the intercorrelations between the variables.

**Table I. Correlations**

| | CI | PE | EF | SI | FC | ZiDAPi |
|---|---|---|---|---|---|---|
| CI | 1 | .560** | .647** | .332** | .351** | .506** |
| PE | .560** | 1 | .666** | .520** | .619** | .868** |
| EF | .647** | .666** | 1 | .556** | .572** | .646** |
| SI | .332** | .520** | .556** | 1 | .457** | .477** |
| FC | .351** | .619** | .572** | .457** | 1 | .574** |
| ZiDAPi | .506** | .868** | .646** | .477** | .574** | 1 |

**Notes:** CI, Consumer innovativeness; PE, Performance expectancy; EF, Effort expectancy; SI, Social influence; FC, Facilitating conditions; ZiDAPi, Zakat institutions digital payment acceptance. *$p < 0.05$; ** $p < 0.01$, $^{ns}$ *not significant*

According to Table 1, there were significant intercorrelations among the independent variables that were less than 0.80. As a result, the risk of multicollinearity was minimal, and all variables were kept for multiple regression analysis. Using multiple regression analysis, the impacts of consumer innovativeness, performance expectancy, effort expectancy, social influence, and facilitating conditions on acceptance of ZiDAPi were investigated.

$$\mathbf{Y = \beta 0 + \beta 1CI + \beta 2PE + \beta 3EF + \beta 4SI + \beta 5FC + \varepsilon}$$

**Y** ZiDAPi
**CI** Consumer innovativeness
**PE** Performance expectancy
**EF** Effort expectancy
**SI** Social influence
**FC** Facilitating conditions
**ε** Error term

## Multiple regression analysis

The $R^2$ found in Table 2 was .764, suggesting that the four independent variables could explain 76.40 percent of the variation in adoption. Furthermore, the results shows that consumer innovativeness has a significant positive impact on ZiDAPi acceptance for fintech integration ($t$=10.623, $\rho$<0.000). As a result, *H1* is supported. Additionally, results shows that performance expectancy has a significant positive impact on ZiDAPi adoption ($t$=30.102, $\rho$<0.000).

**Table II. Multiple regression analysis**

| Variable | Standardised $\beta$ | $t$-value | $p$-value |
|---|---|---|---|
| CI → ZiDAPi | .246 | 10.623 | .000** |
| PE → ZiDAPi | .697 | 30.102 | .000** |
| EF → ZiDAPi | .306 | 13.240 | .000** |
| SI → ZiDAPi | .214 | 9.254 | .000** |
| FC → ZiDAPi | .280 | 12.087 | .000** |

| | |
|---|---|
| *F*-value | 285.255 (.000) |
| R square | .764 |
| Adjusted R square | .761 |

*Note: *p < 0.05; ** p < 0.01, [ns] not significant*

**Notes:** CI, Consumer innovativeness; PE, Performance expectancy; EF, Effort expectancy; SI, Social influence; FC, Facilitating conditions; ZiDAPi, Zakat institutions digital payment acceptance. **p < 0.05; ** p < 0.01, [ns] not significant*

As a result, *H2* is supported. Effort expectancy has a significant positive impact on ZiDAPi adoption ($t$=13.240, $\rho$<0.000). Therefore, *H3* is also supported. Also, social influence has a significant positive impact on ZiDAPi adoption ($t$=9.254, $\rho$<0.000). Therefore, H4 is also supported. Finally, yet importantly, the findings also indicate that there exists a significant positive impact of subjective norms on ZiDAPi adoption ($t$=12.087, $\rho$<0.000). As a result, *H5* is supported as well. To conclude the findings of the study indicate that all four hypotheses, which are *H1, H2, H3, H4 and H5,* are supported.

It is noted that the PE variable turns out to be a strong predictor of ZiDAPi adoption among *muzzakis'* followed by EF, FC, CI and SI. In terms of PE, it has been discovered that performance expectancy has a major impact on the adoptability of ZiDAPi. As a result, policy makers associated with the electronic payments' adoption based on ZiDAPi related to social finance for alms tax institutions must investigate whether prospective users would adopt new tech platforms. Similarly, policymakers and innovators of ZiDAPi may need to identify those who want to subscribe and are willing to try new creative ways via digital platform in order to update their current knowledge as well as, awareness of how digital social finance works with such platforms. Concerning social influence, the previous study suggests that social influence has both significant and no impact on digital apps adoption. But the findings in the present work suggest that the those who are prospective users of ZiDAPi related to digital social finance for *muzzakis'* (alms tax payers) are dependant on social pressure coming from their community that may result in significant effect on ZiDAPi adoption.

Similarly, as noted in the current research findings that consumer innovativness has a significant effect on ZiDAPi adoptability as supported by strong recommendations from previous and current research as well. In that, current research tests consumer innovativeness variable in the context of electronic payment gateways related to *muzzakis'* digital social finance adoption. On the contrary, as suggested in the previous research effort expectancy and facilitating conditions in the current research also influence significantly on ZiDAPis' adoption. *Muzakkis'* adoption of ZiDAPi is is also influenced by all previously stated predictors.

## Conclusion and implications

The current study aims to investigate *muzzakis'* adoption of *maqasid*-based electronic payment adoption, which are provided by service providers in Malaysia, as well as the factors that can affect (*muzzaki's*) non-users' adoption of electronic payment apps. Regarding the theoretical implications, this study adds to the development of a conceptual framework. Importantly, this study contributes to the development of a novel concept of consumer innovativeness integrated with *muzzakis'* electronic apps adoptability. In terms of a conceptual framework, this study

developed a model based on UTAUT and incorporates a variable, consumer innovativeness, which adds to the research on electronic gateway payment apps. This study is premised on UTAUT, and it is among the first attempt to use the preceding theory in the domain of *muzzakis'* electronic payment app acceptability in east Malaysia.

As a result, current research work aims to add to the literature review on *muzzakis'* electronic payment apps on empirical premises. Specifically, utilising UTAUT adapted model in the domain of apps is an attempt to increase the contribution of acceptability variables. According to the literature, there is limited research on the adoption of *muzzakis'* electronic payment apps; so, the recent research is an attempt to propose factors responsible for the acceptability of electronic payment apps. Most of the factors employed for the study, including effort expectancy, performance expectancy, consumer innovativeness, social influence, and facilitating conditions, are effective in explaining a person's acceptability. According to the findings from the existing literature, consumer innovativeness may be one of the most relevant factors for *muzzakis'* electronic payment adoption. UTAUT model would be effective in predicting the adoptability of electronic payment apps.

In addition, relevant implications could be presented. This study leads to important contributions or implications. The details are provided as follows:

**Theoretical and methodological contributions**

To date, there is no standard technology adoption factor for ZiDAPi related to alms tax payer sourced from the *maqasid al-Shariah* and innovativeness specifically in the context of UTAUT. This study therefore incorporates consumer innovativeness sourced from previous study on Islamic FinTech in Malaysian context (Shaikh et al., 2020) in this study context for *muzzakis'* who are related with alms tax institutions promoting technological innovativeness. Our study is considered a first of its kind that provides new conceptualisations and operationalisation of the said factors developed in this study. Most of the factors explaining technology adoption or acceptance are shaped from the context of Westernised theoretical foundation and very little is known about a framework that can explain *muzzaki's* preference to adopt electronic payment gateways in order to receive alms tax related funds collected via *zakat* institutions from *zakat* (alms tax) payers or donors. Three theoretical contributions are defined but are not limited to; Firstly, we developed three battery items for the factors considered in this study proven through face validity by scholars appointed to evaluate the appropriateness of the measures developed in this work. Secondly, we also developed specific battery items that capture the adoption of the *muzzaki* (donor) to transfer or provide the funds via electronic payment, and lastly, we developed significant relationships between the independent variables identified through the role of these factors and the adoption of e-payment FinTech-based platform by the *muzzaki.*

**Practical contributions**

Stating brief implications of the study it is required of the alms tax institutions to ensure that digital products to be offered by these institutions are devised based on the tenets of *maqāṣid al Shariah*, meaning that technology usage and acceptance is not only for an individual but for the wellbeing of society at large. This is because the main aim of alms tax institutions is to work for the well-being of society, which is collection and distribution of the donations from donors and pass it to eligible unprivileged segment of society who are (*asnaf*). Policy makers

of zakat institutions are continuously putting efforts for smooth transactions in terms of funds allocation and distribution. In that this study opens the door for discussion that what do *muzzakis'* perceive about the digital platform driven electronic payment gateways alternate products and services it offers. *Zakat* institution needs to devise a strategy, which helps *muzzakis* (donors) and the *asnafs'* (donee) to understand digital or electronic payment FinTech-based platforms in terms of adoption.

**Societal contributions**

In this study extended model via UTAUT mode is used for *muzzakis'* digitalisation using e-payment FinTech platform acceptance for integration, which is ZiDAPi would provide direction to improve our understanding pertinent to its contribution to learn better about e-payment technology driven platform role and implementation on society in our case alms tax institutions' donors' adoption of electronic payment gateways will add novelty to the topic linked to Islamic social finance. Even though, institutions have improved in terms of accommodating advance ways of distribution of alms fund in past few years, it is acknowledged that the existing fund management channel have played a marginal contribution in terms of gauging the true spirit that enables not only alms tax payer (donor) but as well as receiver of funds (alms tax recipient). ZiDAPi in this research address this issue to broaden the base of *zakat* (alms tax) end-users (doner) participation that includes electronic payment FinTech-based platform for *zakat* (alms tax) administering institutions registered *muzzakis'* e-payment platforms adoption preference measure. Hence, the novel factors of consumer innovativeness measure is of utmost importance for *zakat* institutions in designing and offering the facility that leads to increased competitiveness of Islamic social finance industry.

**Limitations and Direction for future research**

This study has drawbacks alike any research. As such, the current research only offers a research framework for the factors that could be mainly accountable for the adoption of ZiDAPi-based *muzzakis'* electronic payment FinTech platforms. As a result, future empirical evidence may be required to provide generalisable results in the Malaysian context. Besides that, future studies may replicate the model based on UTAUT and may replicate it to other regions in terms of coverage, which is presently restricted largely to Malaysia. On that note, if the prospective study is undertaken using data, as noted previously, for explanatory and predictive purposes, a probability sampling technique with a significant population must be used.

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# ZAKAT ON BUSINESS FROM AN ACCOUNTING PERSPECTIVE

**Mohamad Naimi Mohamad Nor [1*]**
**Dzarfan Abdul Kadir [2]**
**Mohamad Zaidi Azizan [3]**

[1,2] Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia.
[3] Lembaga Zakat Negeri Kedah.
*Corresponding Author (Email: naimi@uum.edu.my)

***Abstract*****:** *Zakat is a religious obligation that involves the distribution of wealth to those who need it. The distribution of wealth is not only subject to individual ownership but also involves business or profit-making entities. Zakat on businesses, unlike zakat on Muslim individuals, has its own conditions. The conditions of zakat on business raise several issues that can be refined. Based on the importance of zakat and its impact on the economy and social well-being, this paper discusses issues related to zakat in business, especially from an accounting perspective. This paper also proposes the principle of Maqasid Shariah (MS) as a method to unravel the problems related to selected issues of zakat in business and accounting.*
***Keywords****: zakat, business, accounting, Maqasid Shariah*

## INTRODUCTION

Zakat is a religious obligation that must be fulfilled by every Muslim. This activity involves the distribution of wealth from the wealthy to the needy. The obligation to pay zakat has been stated several times in the Quran. For example, in Surah Al-Baqarah, ayat 43, Allah said: *And establish prayer and give zakah and bow with those who bow [in worship and obedience]…*

Zakat is a unique act of worship. This activity does not only involve the relationship of man's devotion to God, but also involves worldly activities, namely the generation and distribution of wealth among people. The existence of this zakat ecosystem gives an idea of how complete Islam is in guiding life. Islam not only emphasizes the element of slavery between humanity and the creator but also emphasizes the aspect of social justice and the equitable distribution of economic wealth.

In order to carry out zakat activities, several aspects need to be understood. This duty of zakat is not only applicable to wealthy Muslim individuals. It also involves the obligation to pay zakat by a profit making organization (i.e. business entity), which is zakat on business. The Zakat Calculation Management Manual or the Manual (Manual Pengurusan Pengiraan Zakat or MPPZ, 2008) published by the Department of Waqf, Zakat and Hajj (JAWHAR) defines business zakat as:

*"...Business zakat is zakat that must be issued as a result of business property whether it involves goods or services…"* (page 8).

It should be remembered that zakat on business contributes greatly to the amount of zakat received by zakat management institutions. For example, business zakat received by Kedah State Zakat Board (Lembaga Zakat Negeri Kedah) in the year 2022 amounts to RM41.5milllion or 16% of the total amount zakat collection. In fact, it is the most second type of zakat collected. Refer to item "PERNIAGAAN" (which means Business) under the column of "JENIS ZAKAT" (type of zakat) as presented in the Table 1 below:

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**Table 1: Zakat collection statistic for Kedah State Zakat Board**

| STATISTIK KUTIPAN | | | | | |
|---|---|---|---|---|---|
| JENIS ZAKAT | TAHUN | | | | |
| | 2018 | 2019 | 2020 | 2021 | 2022 |
| WANG SIMPANAN | 13,449,666.05 | 16,604,942.21 | 18,652,040.77 | 22,775,775.05 | 24,698,074.54 |
| TERNAKAN | 13,761.00 | 45,765.99 | 32,999.30 | 28,963.18 | 41,039.70 |
| SAHAM | 460,808.82 | 506,743.62 | 932,411.45 | 1,133,863.47 | 1,301,697.91 |
| PERNIAGAAN | 35,765,403.21 | 41,541,764.95 | 47,920,161.73 | 49,810,158.98 | 41,544,895.62 |
| PERAK | 2,982.00 | 7,365.69 | 7,741.95 | 7,427.05 | 10,242.07 |
| PENDAPATAN | 109,989,113.95 | 118,750,237.29 | 129,634,647.03 | 135,556,694.76 | 149,834,050.38 |
| PADI | 3,745,764.28 | 4,442,086.77 | 5,173,191.83 | 5,326,933.64 | 4,677,634.10 |
| KWSP | 1,897,733.26 | 2,490,664.79 | 2,621,631.31 | 4,147,631.07 | 5,014,958.18 |
| GALIAN | 350 | 4.3 | 2,690.30 | 81.68 | 675.62 |
| FITRAH | 9,595,132.00 | 10,200,354.00 | 10,643,279.97 | 11,144,612.00 | 11,798,924.40 |
| EMAS | 1,106,699.35 | 1,326,134.10 | 1,911,732.09 | 2,518,962.25 | 2,662,108.76 |
| QADHA ZAKAT | 117,027.60 | 202,615.11 | 380,493.09 | 342,604.97 | 427,786.68 |
| JOM SADAQAH | | 27,759.50 | 31,280.00 | | 102,150.00 |
| FIDYAH | 1,458,368.70 | 1,135,120.56 | 5,475.60 | | |
| Lain-lain | 5,141,862.16 | 9,932,130.79 | 10,159,434.22 | 9,395,426.10 | 9,928,058.97 |
| **JUMLAH KESELURUHAN** | **182,744,672.38** | **207,213,689.67** | **228,109,210.64** | **242,189,134.20** | **252,042,296.93** |

*(source: https://www.zakatkedah.com.my/statistik-kutipan/)*

Based on these figures, it can be said that business zakat plays a large role in achieving the objectives of zakat. For that, business zakat-related processes or activities should be refined and follow appropriate business rules so that the benefits of zakat can be enjoyed by all. This is in line with the teachings of Islam, which encourage its people to be responsible and extend help to fellow Muslims. As the concept of zakat on business is different from the activity of corporate social responsibility (CSR), which are relatively narrow in scope, thus, this paper will discuss some issues related to zakat on business from an accounting perspective and how Maqasid Shariah (MS) can help unravel some related issues.

**Zakat on business**

Based on the Zakat Calculation Management Manual, the mandatory conditions for business zakat are:

1. Muslims
2. Halal property and services
3. Sufficient *nisab* (minimum amount of wealth)
4. Enough *haul* (completion period)
5. Productive property
6. Perfect possession
7. Source of business property
8. Intent to trade
9. Business property is not used for personal use

Based on the nine conditions above, there are some interesting items related to accounting practices discussed. The first condition for business zakat is being Muslim. For business zakat, it is important to determine that the business entity is owned by a Muslim. This is not a major issue if the business is entirely Muslim-owned. Considering the current business world, which is complex and conducted without national borders, the ownership composition of the business may consist of mixed ownership between Muslims and non-Muslims. In the accounting aspect, the type of ownership, capital structure, and percentage/amount of

ownership are taken into account. However, the aspect of zakat on business is further refined by considering the composition or contribution of religious-based investors. So, it is necessary to carefully determine the percentage of Muslim ownership because only Muslim ownership will be subject to zakat (MPPZ, 2008).

For the second condition, the business conducted must be halal. Just like the first condition, this one is quite clear and straightforward. In this case, the emphasis is on the type of business activities carried out, i.e., illegal activities are not involved in business. If the business is mixed with haram elements (such as usury), then only the halal part of the business needs to be zakat. This is completely different in the aspect of accounting reporting, where halal and haram elements are consolidated.

For the next condition, which is sufficient *nisab* and sufficient *haul*, the business asset or property is subject to zakat if the value is more than 85 grams of gold and the rate charged is 2.5% of the value of the property. Again, the factor of type of business or ownership will be given attention. For businesses that are shared with non-Muslims, zakat is only imposed on Muslim ownership. In the case of a sufficient *haul*, zakat on the business must be calculated starting from the beginning of the business until the end of one year. Among the types of assets that are subject to sufficient *haul* conditions is cash.

The fifth condition is productive property. Productive property, or *al-nama'* refers to the ability of the property to generate wealth, income, or profitability for the business. For example, rent and dividends. This condition makes the characteristics of business zakat quite complex when compared to individual zakat. In fact, the concept of property for the purpose of zakat is different from the interpretation of assets in the context of accounting. It should be noted that for the purpose of business zakat, undeveloped or unproductive property is not counted as zakat that needs to be assessed. For example, partially complete inventory or work in process inventory. This is because the goods are still not ready to be sold or marketed. However, in terms of accounting, work in process is classified as part of the company's current assets. The same goes for non-current assets. For accounting purposes, all non-current assets will be recorded in financial statement. Meanwhile, for the purpose of zakat, only items involved in business will be counted as zakat. Therefore, non-current assets that are not directly involve in business activity, such as furniture and fittings, are not included in the calculation of zakat. Nevertheless, the income derived from these assets, for example, land rental, is subject to zakat (MPPZ, 2008).

Next is perfect ownership. Zakat on business will be charged when the property is fully owned by the company. The Manual provides that two aspects need to be considered - the company physically owns it and can manage/administer the property. As such, property that cannot be controlled or managed by a business is not subject to zakat. This is slightly different from the accounting aspect, which does not take absolute ownership as the only factor in determining the type of company assets. The issue of perfect ownership becomes complicated if a property is obtained through a loan from a financial institution.

The seventh condition is related to the source of the property. It is agreed that a business property must come through the exchange method. Examples of exchange methods are selling, buying, and renting. This explains that business property acquired without any consideration or obtained for free is not subject to zakat.

The eighth condition is the intention to do business. In this case, there are two pre-requisites that must be met: intention and practice. It is worth to mention that without these two elements, the property or asset is not subject to zakat. There is a possibility that an asset may be obtained through exchange (e.g. buying and selling), but the purpose of the purchase is for the welfare of the company's employees. In such cases, the property is not subject to zakat. Again, in the accounting aspect, the element of intention is not counted in determining the company's asset ownership.

The last condition is related to the use of business property. This condition emphasizes that business property used for private purposes is not subject to zakat. In the context of accounting, this type of transaction is recorded as a withdrawal, i.e., the business owner takes or uses business property for personal/private purposes.

## MAQASID SHARIAH

The concept of Maqasid Shariah (MS) is said to have been conceived by Imam al-Syafi'e (https://muftiwp.gov.my/en/artikel/irsyad-usul-fiqh/4303-irsyad-usul-fiqh-series-49-maqasid-shariah-according-to-imam-al-syafi-e). MS generally means the purpose of a law; Maqasid, which means the purpose, and Shariah is the source of rulings or rules that have been set by Allah SWT which is based on the Quran and Hadith. So, in short, MS is the objectives of Shariah.

Before discussing further, it is important to understand the main goal of Prophet Muhammad SAW as the last messenger sent to this earth. This is stated in Surah al-Anbiya, ayat 107 which means “And We have not sent you, [O Muhammad], except as a mercy to the worlds”. Based on this verse, a certain practice is prescribed with the aim of benefiting people and avoiding harm or destruction.

The Quranic verse above can be said to be the basis for the formation of MS components. There are five main components in the MS. The components are: (i) preserving of religious; (ii) preserving of life; (iii) preserving of *`aql* (intellectual); (iv) preserving of lineage; and (v) preserving of wealth/property. Referring to the shari'at of zakat, it can be associated to the preservation of wealth/property since zakat is a concept related to the purification of property that allows the ownership of property in a halal manner and distributes it to the needy when certain conditions have been met. Vejgazic and Smolo (2011) in discussing MS with Islamic finance, has highlighted some benefits of MS which are to: relieve the needs of people, make sure wealth is distributed equally, prevent conflict, and keep stability, reassure *maslahah* and prevent destruction, encourage transparency and accountability, and maintain fairness in the pursuit of prosperity.

In the context of business zakat, this concept can be used to unravel several issues. In general, every decision should be made based on principle of the preservation of property, which indirectly involves the protection of life. This is because the zakat given is a manifestation of the purification of the owner's property. Property owners channel their excess property to those who should receive it. Therefore, the property rights have been channelled to the recipient/asnaf, and the property can be used for various noble purposes. For example, buying daily necessities and food. This can prevent asnaf from living in poverty and improve their quality of life as Muslims. So apart from the aspect of purifying property from being

contaminated by haram elements (property protection), zakat is also able to protect the lives of Muslims by supplying the necessities of life.

With reference to the specific issues discussed regarding the nine conditions of zakat on business, this paper will emphasize the application of MS from the perspective of zakat payers. Among the issues that revolve around business zakat are Muslims and halal business property. In addition, the business property owned must have enough *nisab* and be owned for a certain period (enough *haul*). "Muslim" as the basic condition of business zakat is in fact in tandem with the concept of business entity separation, i.e. the owner and the business are different entities. Every transaction involving private and business matters must be separated. This discussion is directed to the eighth and last aspect of business zakat conditions, which is that the property owned is intended to be traded and business property is not used for private purposes. The separation of personal and business transactions can avoid inaccuracies in the calculation of business zakat.

Based on the discussion above, from the point of view of the author, there are two controversial issues with conditions of zakat on business namely: productive property and perfect ownership. For productive property, the asset must be used for business purposes. Among the questions that need to be answered is whether the property owned by the company is productive. How do we measure the productivity of a business zakat property? Are assets used for marketing purposes and improving the company's image not counted as productive assets?

As for the aspect of perfect ownership, how is a property considered to be perfectly owned? Is simply owning and being able to manage and control a property already considered to be owning it perfectly? This becomes more complex when it involves a leased property. The property is used by the company, but it is still owned by the financial institution. The property may be given on loan for a period. Are the risks and returns associated with the ownership of the asset fully transferred to the company? What about in a situation where assets are used by the company, but the purchase rights are not transferred? What should be done if, after the end of the lease period, the property is transferred to the company? Does this affect the property that can be zakat?

MS will evaluate the above aspects based on the benefits of zakat. In this regard, perhaps accounting aspects or accounting standards are not the only measuring sticks in the assessment of zakat on businesses. The goal or purpose of zakat will be used in making judgments as to whether the property is productive or in perfect ownership.

So, consideration from both aspects, namely the business aspect based on accounting policies and the objective/contribution of zakat to society, will be applied. This is because recording business activities are made based on application of accounting standards that ultimately help users of financial statements make appropriate decisions. The selection of accounting policies or standards, among others, are based on following considerations: prudence - presenting financial statements in a conservative manner to avoid overestimating assets or profits and to also account for losses that can be anticipated; matching concept - the revenues and expenses must be matched in the same period to which they relate; materiality - all items that are logically likely to have an impact on the user of the financial statements must be disclosed; and substance over form - economic substance rather than merely legal form should be recorded for transactions and events (IFRS Foundation, 2018). The application of

the accounting standards/policies, if not done ethically, may lead to financial misstatement (under/over statement) and the use of excessive and non-objective business judgment.

Therefore, to avoid unethical business reporting activity and in determining zakat on business, MS will consider, among other things, which party will benefit from zakat, the method of acquisition of property, and the extent to which the property contributes to society. In addition to that, the element of the company's responsibility towards property ownership, whether from the aspect of risk/return, should also be considered. This concept of accountability is consistent with the Quranic verse, which requires its people to always practice the principle of accountability and stay away from harmful activities. It is mentioned in Surah At-Tahrim, ayat 6 which is: "*O you who have believed, protect yourselves and your families from a Fire whose fuel is people and stones, over which are [appointed] angels, harsh and severe; they do not disobey Allah in what He commands them but do what they are commanded"*. Finally, through the application of MQ concept, it will make the zakat activity something beautiful, not burdensome, and complicated.

## CONCLUSION

Zakat plays an important role in changing the local economic landscape and it is a duty of every Muslim to pay zakat. In carrying out zakat activities, there are several conditions that must be complied with. This condition is different between Muslim individual zakat and business zakat. Business zakat is more complex. As business zakat contributes significantly to the Islamic economy, there are several issues that need to be further discussed and resolved. Issues related to business zakat arise when the conditions on business zakat are not fully consistent with the accounting concept. This causes confusion in the calculation of zakat and some adjustments need to be made on certain items to ensure that zakat payments are made in the appropriate amount. In considering zakat on business, especially whether business property should be counted in zakat calculation or not, the consideration made should not be seen on the accounting perspective alone. The concept of MS can be used as a main guideline, where the goal of zakat should be highly considered. By doing so, perhaps it would protect the well-being of the zakat recipient and, at the same time, preserve the interests of the zakat payer (company).

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# SMART SAWAH BERSKALA BESAR (SMART SBB) ZAKAT KEDAH: KAJIAN PENEROKAAN TERHADAP PETANI ASNAF

*Large-Scale Field Smart (SMART SBB) Zakat Board: An Exploratory Study of Asnaf Farmers*

**Mohammad Naim Abd Halim [1*]**
**Jamaly Juwardy Jaafar [2]**
**Norashikin Baharom [3]**
**Zakirah Othman [4]**
**Zarifah Abdullah [5]**
**Fikriyah Abdullah [6]**

[1] UUM College of Business, School of Islamic Business, Universiti Utara Malaysia, Sintok Kedah.
[2] Divisyen Pengurusan Agronomi, Aras 1, Menara Zakat, jalan Teluk Wan Jah, Alor Setar, Kedah.
[3,6] UUM College of Business, School of Economics, Finance and Banking, Universiti Utara Malaysia. Sintok Kedah.
[4] UUM College of Business, School of Technology Management and Logistics, Universiti Utara Malaysia, Sintok Kedah.
[5] Institute for Management and Business Research (IMBRe), Universiti Utara Malaysia, Sintok Kedah.
[5] UUM College of Business, Tunku Puteri Intan Safinaz School of Accountancy (TISSA UUM), Universiti Utara Malaysia, Sintok Kedah.
*Corresponding Author (Email: mnaim@uum.com.my)

***Abstract:*** *Large-Scale Field SMART Program (SMART SBB) is a program introduced by the government in February 2021 under the National Food Security Policy Action Plan 2021 to 2025 to reduce dependence on imported rice during the 12th Malaysia Plan (RMKe-12). SMART SBB is a Ministry of Agriculture and Food Industry (MAFI) initiative to consolidate rice paddy land through contract farming through a management system to optimize the use of existing resources and increase the efficiency of planting activities and post-harvest production. The program initiative is seen to be successful in helping rice farmers manage their fields systematically and increase the yield of higher quality rice. The Large-Scale Field SMART Program (SMART SBB) by the Kedah State Zakat Board (LZNK) in collaboration with the (MADA) and the National Farmers' Organization (NAFAS) has the potential to eradicate the poverty rate among asnaf in the State of Kedah. The unique thing about this SMART SBB LZNK which starts in 2021 is that it involves the asnaf completely. Therefore, this preliminary study explores the SMART SBB LZNK innovation concept through the experiences of farmers in their involvement in this project in the first season and the second season of the project. The findings of the study through interviews with respondents show that they are satisfied with SMART SBB LZNK management, but the challenges of pests and diseases are of great concern to them.*

***Keywords:*** *Paddy, Asnaf, Innovation, Challenge*

**ABSTRAK:** Program SMART Sawah Berskala Besar (SMART SBB) adalah program yang diperkenalkan kerajaan pada Februari 2021 di bawah Pelan Tindakan Dasar Keselamatan Makanan Negara 2021 hingga 2025 melalui Rancangan Malaysia Ke-12 (RMKe-12) yang

bertujuan untuk mengurangkan pergantungan kepada beras import. SMART SBB ialah inisiatif Kementerian Pertanian dan Industri Makanan (MAFI) untuk menyatukan sawah padi berdasarkan ladang kontrak melalui sistem pengurusan dalam mengoptimumkan penggunaan sumber yang sedia ada selain meningkatkan kecekapan aktiviti penanaman dan pengeluaran selepas tuaian. Inisiatif program tersebut itu dilihat berjaya membantu pesawah dalam menguruskan sawah secara sistematik untuk meningkatkan hasil padi yang lebih berkualiti. Program SMART Padang Berskala Besar (SMART SBB) oleh Lembaga Zakat Negeri Kedah (LZNK) dengan kerjasama (MADA) dan Pertubuhan Peladang Kebangsaan (NAFAS) berpotensi untuk membasmi kadar kemiskinan di kalangan asnaf di negeri Kedah. Uniknya SMART SBB LZNK yang bermula tahun 2021 melibatkan asnaf sepenuhnya. Oleh itu, kajian awal ini adalah untuk meneroka konsep inovasi SMART SBB LZNK melalui pengalaman pesawah dalam penglibatan program tersebut pada musim pertama dan musim kedua projek. Dapatan kajian melalui temu bual dengan responden menunjukkan mereka berpuas hati dengan pengurusan SMART SBB LZNK, namun cabaran perosak dan penyakit amat membimbangkan mereka.

**Kata kunci:** Padi, Asnaf, Inovasi, Cabaran

## PENGENALAN

Program SMART Sawah Berskala Besar (SMART SBB) merupakan program dirangka khusus untuk hala tuju sektor padi beras Negara selaras dengan Dasar Agromakanan Negara 2020 sehingga 2030 (DAN 2.0) dalam meningkatkan produktiviti pengeluaran makanan untuk mencapai tahap sara diri (SSL) beras Negara daripada nilai 63% bertambah kepada 75% dalam tempoh RMK-12, seterusnya 80% menjelang tahun 2030 (Kementerian Pertanian dan Industri Makanan, 2022). Inisiatif program SMART SBB dilihat berjaya membantu pesawah mengurus ladang secara sistematik dan meningkatkan hasilan padi yang lebih bermutu (Kementerian Pertanian dan Industri Makanan (MAFI) 2021). SMART SBB mensasarkan 150, 000 hektar sawah padi di seluruh Negara secara bersasar. Berdasarkan Laporan Penyata Rasmi Dewan Negara (2020), perlaksanaan program tersebut dilihat mampu meningkatkan hasil padi yang tinggi, ini dibuktikan apabila hasil padi meningkat kepada 8 hingga 10 tan metrik sehektar bagi musim pertama dan kedua pada tahun 2021 berbanding tahun sebelumnya hanya 2.5 tan sehektar di Sekinchan Selangor.

Menyedari program SMART SBB berpotensi dalam membasmi kadar kemiskinan di kalangan asnaf di Negeri Kedah, Lembaga Zakat Negeri Kedah (LZNK) telah dilantik sebagai salah satu cabang untuk meluaskan kawasan pelaksanaan program tersebut (LZNK, 2022). Dengan itu, Perjanjian Memorandum Persefahaman (MoU) antara LZNK dengan kerjasama Lembaga Kemajuan Pertanian Muda (MADA) dan Pertubuhan Peladang Kebangsaan (NAFAS) sebagai syarikat dan badan peneraju telah dimanterai pada 13 Februari 2022 (Harian Metro, 13 Februari 2022). Melalui kerjasama tersebut, Pihak MADA dan NAFAS bertanggungjawab dalam memberi khidmat nasihat seperti penggunaan input pertanian dan kawalan sistem saliran air bagi memastikan aktiviti penanaman padi berjalan lancar. Untuk permulaan, program SMART SBB LZNK melibatkan 65 orang asnaf iaitu peserta tersebut masih lagi berada di bawah garis kemiskinan. Dengan itu, seluas 200 hektar sawah padi telah

dikenal pasti sebagai lokasi yang strategik untuk menjalankan program SMART SBB kerana ianya berada di sekitar tempat tinggal asnaf.

Selaras dengan keperluan tersebut, Projek SMART SBB dijangka dapat meningkatkan taraf sosio ekonomi dan standard kehidupan golongan asnaf dan kumpulan B40. Jadi LZNK menggariskan tiga objektif utama yang akan dicapai iaitu mewujudkan peluang pekerjaan kepada asnaf, membangunkan ekosistem baru untuk ummah dan kitaran ekonomi daripada asnaf kepada asnaf. Selain itu, melalui program SMART SBB, LZNK merangka tiga pakej untuk golongan pesawah iaitu tanah dimiliki oleh LZNK, tanah sendiri dan tanah dimiliki sendiri melalui pajakan atau sewa kepada LZNK. Oleh itu, berdasarkan kerangka Maqasid Syariah, LZNK telah mengambil kira beberapa faktor penting dalam pembangunan ummah tempatan untuk Projek SMART SBB. Antara aspek yang difokuskan adalah pengurusan modal manusia seperti pengurusan latihan dan kemahiran, pemasaran dan perkhidmatan serta kitaran ekonomi ummah. Menurut Mansor dan Tengku Kasim (2008), pembangunan modal manusia haruslah menjadi objektif utama dalam polisi pembangunan Islam. Ini kerana pengurusan modal manusia merupakan struktur yang terancang yang disasarkan kearah mencapai matlamat organisasi (Saha & Gregar, 2012). Jadi, dengan mengambil kira elemen tersebut, projek SMART SBB dibawah kelolaan LZNK dapat membantu golongan asnaf untuk membentuk rantaian ekonomi selaras dengan objektif dan matlamat program.

## Metodologi

Kajian ini akan menggunakan kaedah penerokaan dan analisis deskriptif untuk menganalisa data yang diperolehi. Kaedah penerokaan dilihat bersesuaian digunakan memandangkan kajian ini memberi tumpuan terhadap permasalahan dimana terdapatnya kekurangan dalam mendapatkan maklumat. Selain itu, kaedah tersebut juga adalah bertujuan untuk mengumpul dan membina maklumat diperlukan mengenai sesuatu permasalahan kajian selain ianya dapat melihat situasi yang baru dalam memberi gambaran awal bagi tujuan penelitian dan pembangunan metod yang boleh digunakan pada masa hadapan (Marican S., 2005). Selain itu, analisis deskriptif digunakan untuk memberikan gambaran terhadap ciri-ciri yang terdapat dalam sesuatu populasi, ianya dapat menjelaskan bagaimana rupa bentuk keadaan sosial yang dikaji.

## Isu dan Cabaran dalam Pelaksanaan SMART SBB dibawah LZNK

Program SMART SBB yang dianjurkan oleh LZNK merupakan langkah yang cekap diambil untuk mengurangkan kadar kemiskinan melalui peningkatan hasil padi dalam tempoh program. Dalam jangka masa program dilancarkan, pelbagai agenda telah digariskan agar pembangunan sosio ekonomi yang mapan dapat dicapai. Walaubagaimanapun, terdapat isu dan cabaran perlu dihadapi oleh pesawah, antaranya adalah:

### Pengurusan Sawah dan Penyediaan Tapak

Pengurusan sawah merupakan elemen yang penting dan faktor utama dalam mempengaruhi pertumbuhan hasil serta kualiti tanaman (Abd Rani et al, 2013). Pengurusan sawah yang betul perlu dipraktikkan sebelum aktiviti penanaman dijalankan. Menurut Jabatan Pertanian Negeri Pulau (2020), rumpai perlu dihapuskan sebelum dan selepas membajak. Manakala batas dan tali air perlu dibaiki selepas menuai serta sawah perlu dibajak diantara 2 hingga ke 3 kali

kemudian barulah meratakan tanah sawah untuk mengawal paras air seluruh petak (Voase, 2000). Selain itu, aktiviti merata sawah (land levelling) dapat membentuk permukaan tanah yang rata adalah penting untuk tanaman padi (Hung et al., 2022). Ini disebabkan sistem permukaan sawah yang rata dapat menyokong sistem pengairan untuk proses pertumbuhan pokok padi. Oleh itu, agensi yang menjaga sistem pengairan seperti Mada dan Jabatan Pengairan dan Saliran (JPS) perlu memastikan tahap kedalaman air adalah seragam bagi setiap kawasan kerana ia akan menentukan pengagihan air secara cekap dan seragam.

Melalui temu bual bersama responden, keadaan petak sawah yang mengandungi air terlampau banyak menyebabkan kesukaran untuk menyelenggarakan sawah (meratakan tanah). Selain itu, pesawah terpaksa menangguhkan dulu aktiviti meratakan sawah selama 4 musim sebelumnya. Ada ketika juga, hasil padi tidak dapat dituai sepenuhnya sehingga mencapai 400 relung di kawasan LZNK. Keadaan permukaan sawah yang berair menyebabkan tanah berselut menyebabkan jentera tidak dapat turun ke sawah.

Seterusnya, dalam pengurusan tanaman padi, paras keasidan tanah akan menentukan kadar pembajaan, pengurusan dan juga penghasilan. Jadi, tanah sawah yang tidak berasid merupakan faktor penting untuk menjalankan tanaman padi. Walaubagaimanapun, pesawah padi di kawasan kajian berdepan dengan masalah tanah berasid dimana tanah sawah padi mengambil masa yang panjang untuk pulih akibat daripada penggunaan racun perosak dan baja kimia. Nilai PH tanah yang paling sesuai apabila berada diantara julat adalah 5.5 sehingga 6.5. Sekiranya tanaman padi yang tumbuh di bawah julat tersebut, sawah padi akan mengalami tekanan asid dan aluminium yang boleh membantutkan serta mengurangkan kadar pertumbuhan padi dan hasil (Azman et al., 2014). Dengan bantuan Pegawai-Pegawai Pengembangan PPK MADA dan Jabatan Pertanian dalam menentukan tahap keasidan tanah. Penggunaan kapur digunakan sebagai langkah yang efektif dengan meminimumkan kos.

Berdasarkan temu bual bersama responden, keadaan sawah di kawasan kajian mengalami tekanan asid yang sangat tinggi sehinggakan alat pengukur PH tanah tidak dapat mengesan nilai yang sebenar. Jadi, mereka mengharapkan susun atur dan penyelenggaraan kerja yang bersistematik agar tanah dapat dipulihkan untuk tanaman semula benih padi pada musim akan datang.

**Penyediaan Benih**

Biji benih padi merupakan input yang penting untuk sektor tanaman padi. Berdasarkan laporan Utusan Malaysia 10 Disember 2022, eksploitasi harga antara pengeluar dan agen menyebabkan berlakunya kekurangan penawaran input dan kenaikan harga yang lebih tinggi daripada kebiasaannya. Ada kalanya kekurangan bekalan benih padi menjadi kebimbangan di kalangan pengusaha sawah sehingga bertindak pembelian panik dimana situasi tersebut juga menjadikan harga biji benih padi meningkat tanpa pengetahuan pihak berwajib. Kerajaan telah berusaha mengatasi masalah tersebut dengan mengemaskini dan meneliti perancangan penanaman padi supaya selaras dengan keperluan dan permintaan benih padi pada setiap musim. Selain itu juga, pelbagai agensi pertanian yang berada di bawah Kementerian Pertanian dan Industri Makanan telah dilantik untuk mengawal kualiti benih padi serta mekanisma pengeluaran dan pembekalan benih padi sah dilaksanakan oleh semua syarikat pengeluar. Di negeri Kedah dan Perlis, agensi MADA dan LPP berusaha melakukan pemantauan secara berkala bagi memastikan rantaian

pengeluaran dan pengedaran biji benih padi cukup untuk menampung keperluan di setiap kawasan lapangan.

Berdasarkan dapatan kajian, pihak MADA dan LPP akan memilih benih padi yang terbaik untuk diedarkan kepada pesawah. Pemilihan ini tertakluk kepada Skim Pengesahan Biji Benih daripada Kementerian Pertanian Dan Keterjaminan Makanan (2011). Skim tersebut diwujudkan untuk mendapatkan perakuan ketulenan genetik dan identiti varieti benih padi oleh pengeluar yang sah dilantik. Dengan itu, lot-lot benih yang telah diperakui dan menepati piawaian ditetapkan diberi label perakuan kualiti berwarna biru untuk biji benih padi sah dan label berwarna ungu muda untuk benih padi yang telah berdaftar. Selain itu, terdapat tiga klasifikasi bagi kategori benih yang terlibat dalam proses pengeluaran benih padi sah iaitu Biji Benih Asas, Biji Benih Daftar dan Biji Benih Sah. Jadi, untuk memastikan pengeluaran benih padi sah, terdapat beberapa elemen penting yang perlu diambil kira antaranya adalah tapak semaian dan ladang benih, sumber kategori benih yang diperakui, pemeriksaan ladang, pemeriksaan loji pemprosesan benih padi, ujian kualiti biji benih dan pemeriksaan stor dan stok. Oleh itu, agensi yang terlibat akan memastikan benih padi yang telah mendapat perakuan sahaja ditawarkan kepada pesawah dimana setiap benih padi mestilah dalam keadaan baik, teratur dan mudah dikesan.

Selain itu, hasil temu bual yang dilakukan, responden di kawasan Yan memperolehi biji benih yang sah daripada LZNK. Biji benih yang diperolehi perlu direndam semalaman untuk memastikan biji benih tersebut mempunyai kebarangkalian yang tinggi untuk hidup selepas melakukan kaedah tabur terus atau tabur basah. Kaedah tersebut memerlukan dua beg biji benih bagi setiap relung dimana ianya memerlukan kos perbelanjaan untuk menabur kira- kira RM 80.00 sehingga RM 100.00 berbanding kos transplan (menanam menggunakan jentera) iaitu RM 400.00 untuk satu relung. Walaubagaimanapun, tidak semua biji benih yang ditabur tersebut dapat hidup. Menurut responden, pada musim ketiga waktu kajian dilakukan, pesawah terpaksa menabur biji benih sehingga empat kali. Selain itu, kaedah taburan biji benih juga menyebabkan anak pokok tidak tumbuh secara sekata. Masalah tersebut menyebabkan pesawah terpaksa menanggung pertambahan kos biji benih, tambahan kerja dan kos untuk menyulam. Difahamkan kos untuk upah pekerja menyulam anak pokok padi adalah RM 35.00 sepagi.

**Pembajaan**

Baja merupakan keperluan input terpenting yang perlu diguna pakai dalam menghasilkan pengeluaran hasil pertanian yang tinggi. Dapatan kajian menunjukkan bahawa kesemua responden Smart Sawah Zakat kawasan Yan menggunakan baja yang dibekalkan melalui subsidi kerajaan iaitu baja Urea, Baja Campuran dan Baja Kacang. Namun begitu, kesemua responden mengakui memerlukan input baja, vitamin atau baja tambahan mengikut keadaan tanah, masa dan kawasan. Ini selari dengan kajian MADA, 2019 yang menyatakan di antara perkara penting yang perlu diberi perhatian di dalam pembajaan tanaman padi ialah kadar dan masa pembajaan dilakukan. Selain itu, Hashim et al., (2019) menyatakan penggunaan baja yang tepat juga membantu untuk menjamin hasil pengeluaran padi yang tinggi menunjukkan tanaman padi memerlukan unsur nutrien untuk tumbesaran dan pengeluaran hasil yang baik. Unsur nutrien tersebut diperolehi melalui pembajaan perlu dilakukan secara berkala bagi setiap

musim walaupun nutrien tersedia masih terdapat pada tanah, namun kandungannya masih belum cukup akibat hilang melalui proses resapan, rembesan dan sebagainya.

Selain itu, amalan kebanyakan responden adalah menggunakan kapur untuk memulihkan tanah dan mengimbangi PH tanah sebelum menanam padi. Terdapat juga responden yang menggunakan baja untuk memulihkan tanah. Berkaitan dengan pembajaan, cabaran yang dihadapi petani asnaf dalam kajian ini dapat dibahagikan kepada tiga iaitu (i) harga kos input yang mahal; (ii) kenaikan harga baja yang berterusan dan (iii) praktis amalan pertanaian baik. Kesemua responden berpendapat bahawa harga kos input pertanian untuk pembajaan dan nutrisi agak mahal dan tidak selari dengan hasil yang diperolehi. Keadaan ini menyebabkan sesetengah responden terpaksa berhutang untuk menjaga tanaman sehingga menghasilkan output. Mereka berpendapat baja tambahan dari NAFAS, G-Plantation dan Felcra juga amat membantu. Cabaran yang dihadapi seterusnya ialah kesemua responden mengakui menghadapi kenaikan input pertanian seperti baja dan vitamin pokok. Walaubagaimanapun, apa yang menjadi isu pada masa kini adalah kenaikan yang berterusan harga baja di pasaran. Apa yang menjadi kebimbangan kesemua responden dan pesawah apabila mereka berdepan dengan harga baja yang tinggi dan berada diluar berkemampuan. Menurut laporan Utusan Harian (2022), Pertubuhan Peladang Kebangsaan (NAFAS) menyatakan kebimbangan apabila terpaksa menampung kenaikan harga baja padi sehingga 300 peratus. Pelbagai usaha dan dasar perlu diperhalusi untuk mengurangkan kebergantungan sektor tanaman padi pada baja yang berada dalam pasaran. Seiring dengan galakan Kementerian Pertanian dan Keterjaminan Makanan dalam mengambil pelbagai langkah untuk meningkatkan hasil padi negara termasuklah saranan penggunaan baja organik berbanding kimia (Utusan Malaysia, 2023). Baja organik dilihat mempunyai potensi yang besar dalam pelaksaan program SMART Sawah Padi Berskala Besar (SMART SBB) apabila ianya dibuktikan melalui perolehan hasil yang tinggi telah diperolehi di kawasan Kuala Selangor dan Sabak Bernam (Laporan Penyata Rasmi Dewan Negara, 2020). Dapatan kajian dari aspek Amalan Pertanian Baik (MyGAP) dalam pembajaan mendapati kesemua responden mengakui baja organik seperti Tabikun amat membantu. Walaupun begitu, didapati hanya dua orang responden yang menggunakan baja organik. Responden lain turut mengakui tanaman responden yang menggunakan baja organik sihat dan menjadi contoh kepada sawah sekeliling. Kaedah ini selari dengan IPM dan *System of Rice Intensification* (SRI) merupakan kaedah pengurusan tanaman padi menggunakan sumber semula jadi bagi meminimumkan penggunaan bahan kimia sintetik dilihat sebagai satu usaha yang boleh dilakukan. Penggunaan baja organik mampu menyediakan nutrien penting dalam tanah yang diperlukan dalam proses pertumbuhan pokok padi (Thakur, 2014).

**Pengurusan Perosak**

Dalam usaha meningkatkan produktiviti hasil padi, pesawah berdepan dengan masalah serangan perosak yang mengakibatkan pengurangan hasil pertanian (Damalas & Eleftherohorinos, 2011). Bagi mengatasi masalah tersebut, Negara pengeluar padi telah mengambil inisiatif melalui penggunaan racun perosak untuk menyelamatkan tanaman padi (Sharifzadeh, 2018). Berdasarkan laporan Berita Harian pada 1 Disember 2021, harga racun telah meningkat secara berterusan dengan peratusan 199 peratus. Kementerian Pertanian dan Industri Makanan (MAFI) (2021) memperkenal langkah alternatif dengan menggalakkan pengurangan kebergantungan dan peralihan baja kimia kepada organik, selain memperkenal pelbagai pendekatan serta pengembangan perkhidmatan bagi jangka panjang. Antaranya

inisiatif dengan mengaplikasikan teknologi efektif mikroorganisma (EEM), menggalakkan penggunaan semula bahan sisa pertanian seperti pereputan jerami padi dan baja organik serta memperkenalkan penggunaan sisa pertanian jerami padi sebagai medium tanaman. Selain itu, pelbagai produk semula jadi yang lain juga boleh digunakan antaranya daun neem (daun semambu) dan patawali (akar seruntun) dan bahan buangan seperti kulit pisang, kulit tembikai dan kulit betik. Di samping itu, MAFI menggalakkan pengamalan pengurusan perosak bersepadu (IPM) melalui kombinasi kaedah tanaman secara kultura serta kawalan fizikal dan biologi. Walaubagaimanapun, dapatan kajian menunjukkan langkah tersebut masih lagi belum dapat dibuktikan keberkesanan secara menyeluruh. Hal ini disebabkan penggunaan racun organik memerlukan kerjasama oleh majoriti pesawah. Kaedah tersebut tidak sesuai diaplikasikan sekiranya hanya sebilangan pesawah sahaja manakala selebihnya menggunakan racun kimia yang boleh dibeli di pasaran. Apatah lagi serangan perosak dalam setiap musim berbeza- beza pada setiap musim dimana ianya bergantung kepada faktor cuaca, sama ada musim panas atau musim lembap (hujan).

Pada umumnya, benih padi disemai dalam keadaan taburan basah, selalu ada peluang yang tinggi untuk mengundang masalah serangan perosak. Antara perosak yang sering menyerang sawah dan pokok padi merangkumi patogen tanaman, serangga perosak, rumpai, nematod dan mamalia seperti tikus (Prosedur Operasi Standard (SOP) Pengurusan Serangan Perosak Tanaman, 2021). Perosak rumpai pada kebiasaannya perlu dikawal pada peringkat awal. Sekiranya tidak dihapuskan, tumbuhan menjadi pesaing dengan tanaman padi rumpai tumbuh dan bersaing dengan pokok padi dalam mendapatkan nutrien, cahaya, air dan ruang (Buletin Mardi, 2021). Selain menjadi persaingan rumpai juga boleh menjadikan tempat serangga perosak dan patogen penyakit membiak (Kementerian Pertanian dan Industri Asas Makanan, 2021). Situasi dan masalah ini telah menjejaskan hasil pengeluaran padi dan merugikan pulangan ekonomi kepada pesawah setempat. Selain itu, pesawah juga berhadapan dengan kos pertambahan dalam pengurusan dan kawalan perosak.

Melalui hasil temu bual, tiada sebarang bantuan atau subsidi daripada kerajaan dari segi pengurusan perosak. Jadi, pesawah perlu mengeluarkan perbelanjaan sendiri untuk perbelanjaan perosak bagi memastikan kualiti hasil tuaian. Responden juga menyatakan bahawa mereka terpaksa berdepan dengan kos racun perosak yang tinggi di pasaran tempatan. Jadi, untuk menjimatkan kos penggunaan racun, mereka terpaksa menggunakan racun keluaran negara Thailand yang berharga lebih kurang RM 250.00 sahaja yang mampu digunakan mencapai 50 relung sawah padi. Menurut responden lagi, racun tersebut merangkumi pembasmian ke atas lima jenis perosak tanaman. Jadi mereka tidak perlu membeli satu per satu jenis racun untuk menghalang serangan setiap perosak. Selain itu, responden menjelaskan mereka terpaksa menggunakan racun perosak yang diharamkan iaitu racun keluaran Negara China untuk membasmi serangan siput gondang. Racun tersebut tidak dibenarkan digunakan kerana ianya berada dalam kategori Kelas I di bawah Akta Racun Makhluk Perosak 1974. Namun, responden tidak mempunyai pilihan untuk menghapus siput gondang kerana racun tersebut sangat berkesan digunakan.

## KESIMPULAN

Pelaksanaan program SMART SBB oleh LZNK dilihat mempunyai prospek yang tinggi. Strategi dan dasar yang telah dirangka telah membuka peluang yang besar kepada pesawah

untuk meningkatkan pengeluaran padi di samping penjanaan ekonomi penduduk tempatan. Walaubagaimanapun, sistem pengurusan menyeluruh ke atas matlamat program masih lagi berada ditahap yang rendah memandangkan program ini baru sahaja dilancarkan. Berdasarkan tinjauan yang dilakukan, kebanyakan pesawah berdepan dengan isu kos input pertanian termasuk perbelanjaan terhadap biji benih, baja dan juga racun perosak. Masalah tersebut menjadi cabaran yang sangat besar kepada pesawah dalam menjalankan aktiviti tanaman padi. Walaupun pelbagai insentif telah diperkenalkan, jumlah perbelanjaan yang telah dibuat melebihi nilai anggaran awal perbelanjaan keatas harga input pertanian. Jadi, agensi yang berwajib seharusnya merungkai masalah kenaikan harga input pertanian menjadi yang menjadi halangan keatas sektor pertanian.

## PENGHARGAAN

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# PENGAGIHAN ZAKAT ATAS TALIAN DAN KEMISKINAN BERTERUSAN DI KALANGAN ASNAF

*Online Zakat Distribution and Continuous Poverty Among Asnaf*

**Rozila Ahmad [1*]**
**Hapini Awang [2]**
**Mazida Ahmad [3]**
**Roshita Abdul Razak [4]**
**Mohamad Faqih Naufal Ismail [5]**

[1,4] Pusat Pengajian Pengurusan Pelancongan, Hospitaliti dan Acara, Universiti Utara Malaysia, 06010 Sintok, Kedah
[2,3] Institute of Advanced and Smart Opportunities, School of Computing, Universiti Utara Malaysia, 06010 Sintok, Kedah
[5] Pejabat Zakat Daerah Langkawi
*Corresponding Author (Email: rozila@uum.edu.my)

***Abstrak:*** *Pendigitalan institusi zakat di Malaysia bermula sejak pengkorporatan Majlis Agama Islam Wilayah Persekutuan pada tahun 1991. Pendigitalan ini diikuti oleh institusi zakat yang lain. Semasa pandemik COVID-19, keperluan untuk menggunakan teknologi maklumat (TM) sangat mendesak sehingga ke tahap mewajibkan permohonan bantuan zakat secara atas talian. Ini bercanggah dengan kajian lepas yang telah menemui tahap literasi teknologi maklumat yang rendah di kalangan golongan berpendapatan rendah, warga emas dan mereka yang berada di luar bandar. Objektif kajian ini adalah untuk merungkai keberkesanan agihan zakat atas talian. Kaedah kualitatif dengan temu bual separa berstruktur digunakan untuk mendapatkan data daripada 37 penduduk di Langkawi. Data ditranskripsi menggunakan Analisis Kandungan Tematik. Dapatan kajian mendapati agihan zakat atas talian hanya memberi manfaat kepada mereka yang celik TM. Kajian kualitatif yang bersifat induktif ini turut menemui punca kemiskinan berterusan di kalangan Asnaf. Di antara punca kemiskinan berterusan adalah masalah sosial seperti ketagihan dadah dan perzinaan yang menyebabkan kelahiran anak luar nikah. Cadangan untuk memastikan keberkesanan agihan zakat atas talian diberikan. Kajian ini penting kerana ia konsisten dengan agenda Matlamat Pembangunan Mampan, iaitu "tiada kemiskinan dan sifar kelaparan".*

***Kata Kunci:*** *Zakat, Teknologi Maklumat, COVID-19, Asnaf*

***Abstract*****:** *Digitalization of zakat institutions in Malaysia begins since the corporatization of the Islamic Religious Council of the Federal Territory in 1991. This is followed by other zakat institutions. During COVID-19 pandemic, the need to use technology accelerates. Thus, the application for zakat aid must be made online. Past studies have shown evidence of low information technology (IT) literacy among the low income, the elderly and those in rural areas. The objective of this study is to discover the effectiveness of online zakat distribution. Qualitative method with semi-structured interview was used to obtain data from 37 residents*

*in Langkawi. Data was transcribed using Thematic Content Analysis. The findings revealed that online zakat distribution only benefits those who are IT literate. This qualitative study, which is inductive in nature, also discovers the cause of continuous poverty among asnaf. Among the causes of continuous poverty is social problems such as drug addiction and adultery which leads to childbirth out of wedlock. Suggestions to ensure the effectiveness of online zakat distribution are given. This study is significant as it is consistent with the Sustainable Development Goals agenda, which is "no poverty and zero hunger".*

***Keywords**: Zakat, Information Technology, COVID-19, Asnaf*

## PENGENALAN

Malaysia memberikan bantuan kewangan kepada rakyatnya yang miskin supaya mereka mampu meneruskan kehidupan mereka terutamanya semasa krisis ekonomi. Bantuan kewangan diberikan melalui Jabatan Kebajikan Masyarakat dan Pejabat Zakat. Orang Islam yang merdeka, mempunyai pemilikan harta yang sempurna, tempoh harta yang dimiliki sudah mencukupi satu tahun, dan hartanya berkembang, wajib mengeluarkan zakat (Haron & Rahman, 2016). Namun begitu, pembayar zakat mempunyai pilihan samada membayar zakat melalui institusi formal zakat atau menyerahkan sendiri bayaran zakat kepada asnaf yang dikenali. Asnaf adalah mereka yang boleh menerima zakat.

Asnaf boleh dibahagikan kepada lapan golongan iaitu fakir, miskin, amil, muallaf, arriqab, al-gharimin, fisabilillah, dan ibnu sabil (Haron & Rahman, 2016). Fakir adalah mereka yang sangat miskin dan menjadi tanggungan orang lain. Miskin adalah mereka yang berpendapatan rendah, dan tidak cukup untuk menampung keperluan tanggungan mereka. Amil adalah mereka yang terlibat secara langsung dengan institusi zakat. Muallaf adalah mereka yang baru memeluk Islam. Arriqab adalah mereka yang dicengkam dan terbelenggu. Al-gharimin adalah golongan yang berhutang untuk keperluan asas. Fisabilillah adalah mereka yang mempertahankan agama Islam. Ibnusabil adalah orang yang dalam perjalanan untuk tujuan yang dibenarkan oleh syarak.

Sewaktu pandemik COVID-19, Lembaga Zakat Negeri Kedah telah menyalurkan bantuan Zakat Khas COVID-19 dengan memberikan RM300 sekali sahaja untuk setiap keluarga asnaf arriqab (Lembaga Zakat Negeri Kedah, 2021). Mereka adalah golongan yang dibelenggu oleh wabak ini kerana putus pendapatan atau pendapatan telah berkurang sehingga tidak mencukupi untuk memenuhi keperluan. Pada masa yang sama, bantuan bulanan kepada golongan asnaf fakir dan miskin diteruskan seperti biasa. Bagi asnaf arriqab ini, hanya mereka yang pendapatan isi keluarga tidak melebihi RM2000 boleh memohon. Permohonan mestilah dibuat oleh ketua keluarga, dan secara atas talian. Syarat permohonan atas talian dikenakan bagi mengekang penularan wabak COVID-19 (Lembaga Zakat Negeri Kedah, 2021). Ketika Zakat Khas COVID-19 dikenalkan, masih ramai rakyat Malaysia yang belum divaksin dan kadar jangkitan adalah tinggi. Untuk seluruh negeri Kedah, peruntukan yang diberikan adalah untuk 40,000 pemohon. Tetapi, sehingga tarikh tutup, permohonan yang diterima oleh Pejabat Zakat Daerah Langkawi hanyalah 1659 permohonan, dan hanya 680 yang layak. Ini menghairankan kerana ramai penduduk Langkawi yang terkesan oleh pandemik ini. Untuk sektor perhotelan sahaja jumlah yang terkesan melebihi 1000 pekerja (Karim et al., 2020). Sejauhmanakah keberkesanan pengagihan zakat atas talian dalam membantu asnaf yang benar-

benar memerlukan? Tambahan pula, terdapat penduduk di Pulau Langkawi yang mempunyai akses kepada internet yang terhad (Darus et al., 2021). Zakat telah berjaya diagihkan secara atas talian kepada pelajar Universiti Utara Malaysia menggunakan aplikasi e-wallet (Mohd-Noor et al., 2020). Pelajar dikategorikan sebagai asnaf FiSabilillah dengan keutamaan diberikan kepada yang fakir dan miskin (Rahman & Makhtar, 2011).

## METODOLOGI KAJIAN

Kajian ini menggunakan kaedah kualitatif untuk mendapatkan maklumat daripada responden yang terdiri daripada penduduk Langkawi. Persampelan bertujuan *(purposive sampling)* digunakan semasa pemilihan asnaf dengan bantuan pengurus hotel mesra-Muslim, dan pegawai dari Pejabat Zakat Langkawi yang menyediakan senarai pemohon dan penerima zakat. Persampelan bertujuan ialah kaedah di mana penyelidik memilih ahli populasi untuk mengambil bahagian dalam kajian mereka berdasarkan pertimbangan mereka. Persampelan bertujuan sesuai untuk kajian ini kerana ia bertujuan untuk menemui maklumat baharu dan mendalam.

Protokol temu bual dengan soalan separa berstruktur digunakan untuk membimbing proses temu bual yang mengambil masa purata 20 minit setiap temu bual. Responden telah ditemu bual secara individu untuk membolehkan mereka memberikan maklumat terperinci. Selepas menemu bual 37 responden, tiada maklumat baru diperolehi. Responden yang tercicir ditanya sama ada mereka mengetahui tentang agihan zakat atas talian termasuk Zakat Khas COVID-19, mengapa mereka tidak memohon bantuan zakat, dan pendapat mereka tentang pengagihan zakat atas talian. Sebaliknya, penerima Zakat Khas COVID-19 ditanya bagaimana mereka mengetahui tentang Zakat Khas COVID-19, pendapat mereka tentang agihan zakat atas talian, dan bagaimana agihan zakat atas talian boleh dipertingkatkan bagi memastikan keberkesanan agihan zakat di kalangan asnaf. Kesemua responden ditanya sama ada agihan zakat atas talian perlu diteruskan. Temu bual direkodkan dan ditranskripsi untuk memudahkan analisis data.

Data dianalisis menggunakan analisis kandungan tematik *(thematic content analysis)*. Ia memberikan fleksibiliti dan menyediakan data yang banyak, terperinci dan kompleks. Analisis tematik boleh menjana maklumat yang tidak dijangka dan ia berguna untuk menghasilkan analisis kualitatif yang baik untuk menjelaskan keadaan. Analisis kandungan tematik juga melibatkan pencarian merentas data untuk mencari pola makna yang berulang. Analisis kandungan tematik bermula dengan transkripsi data audio. Kemudian, semua idea dari pemahaman awal dalam transkrip dicatat. Seterusnya, transkrip dikodkan, dan semua kod yang saling berkaitan dalam transkrip dikumpulkan di bawah tema yang sama. Akhirnya, tema ditafsirkan, dan laporan yang menjawab persoalan kajian dihasilkan. Sebelum pengesahan tafsiran, penyelidik bersama berfungsi sebagai pembaca kedua transkrip temu bual, pengekodan dan tema untuk mengesahkan ketepatan dan konsistensi tafsiran.

## DAPATAN KAJIAN

Data telah dikumpul daripada 37 orang responden yang mana seorang daripada mereka merupakan wakil dari Pejabat Zakat Daerah Langkawi. Baki 36 orang responden boleh dibahagikan kepada tiga kumpulan.

1. Responden dari senarai fakir dan miskin

2. Responden dari senarai arriqab
3. Responden dari kalangan pekerja hotel mesra-Muslim

Profil responden ditunjukkan di dalam Jadual 1. Setiap responden diberikan kod nama. R1 merujuk kepada responden pertama yang ditemuduga dan K1 merujuk kepada responden dari kumpulan pertama.

**Jadual 1. Profil Responden**

| Kod Nama | Pekerjaan | Pendapatan Isi Keluarga | Jenis Bantuan Zakat Diterima | Zakat Atas Talian | |
|---|---|---|---|---|---|
| | | | | Pengalaman | Pendapat |
| **R1K1** | Guru Ganti (Sementara) | <RM2000 | Bulanan (Bapa) | Tidak pernah | Kurang pengetahuan |
| **R2K3** | Bellman Hotel | RM1500 | Tiada | Pernah tapi tidak Berjaya | Sukar mendapat bantuan |
| **R3K3** | Atendan Bilik Hotel | RM2800 | Rasa Tidak Layak | Tidak Pernah | Kurang pengetahuan |
| **R4K3** | Atendan Bilik Hotel | RM1500 | Tiada | Tidak Pernah | Kurang pengetahuan |
| **R5K3** | Atendan Bilik Hotel | RM1200 | Tiada | Pernah tapi tidak Berjaya | Sukar mendapat bantuan |
| **R6K3** | Atendan Linen Hotel | RM1500 | Tiada | Tidak Pernah | Kurang pengetahuan |
| **R7K1** | Isteri penerima zakat (Warga Emas) | Tiada / Stroke | Bulanan | Tidak Pernah | Lebih mudah ke pejabat |
| **R8K1** | Ibu penerima zakat | Tiada/ Depresi | Bulanan RM400 | Tidak Pernah | Lebih mudah ke pejabat |
| **R9K1** | Warga Emas (R8K1 urus) | Tiada | Bulanan | Tidak Pernah | Kurang pengetahuan |
| **R10K1** | Warga Emas | Tiada | Bulanan | Tidak Pernah | Kurang pengetahuan |
| **R11K3** | Juruteknik Hotel | RM1300 | Rasa Tidak Layak | Tidak Pernah | Kurang pengetahuan |
| **R12K2** | Warga Emas | Tidak menentu <RM1000 | Bulanan & RM300 Covid | Pernah/dibantu | Wajar diteruskan |
| **R13K2** | Tukang Kayu | Tidak menentu <RM1000 | RM300 Covid | Pernah/dibantu | Memudahkan |
| **R14K1** | Tukang Cuci | RM1200 | RM1000 bulanan (amil bantu) | Tidak Pernah | Kurang pengetahuan |
| **R15K1** | Warga Emas | Tiada | RM200 bulanan | Tidak Pernah | Sukar tapi wajar diteruskan |
| **R16K1** | Nelayan | RM1200 | RM200 Bulanan (amil bantu) | Tidak Pernah | Sukar tapi wajar diteruskan |
| **R17K1** | Warga Emas | Tiada | RM200 Bulanan (amil bantu) | Tidak Pernah | Sukar bagi orang tua |
| **R18K1** | Warga Emas | Tiada | RM200 Bulanan (amil bantu) | Tidak Pernah | Sukar bagi orang tua |
| **R19K1** | Ibu tunggal | RM470 | RM200 Bulanan | Tidak Pernah | Sukar bagi orang tua |
| **R20K1** | Warga Emas | Tiada | RM200 Bulanan | Tidak Pernah | Kurang pengetahuan |
| **R21K1** | Pembantu Kedai | RM400 + 350 (JKM) | RM300 Bulanan | Tidak Pernah | Wajar diteruskan |
| **R22K2** | Berniaga | RM500 | RM300 Covid | Pernah/dibantu | Wajar diteruskan |
| **R23K2** | Bawa bot | RM1500 | RM300 Covid | Pernah | Wajar diteruskan |
| **R24K2** | Warga Emas | RM250 | RM300 Covid | Pernah/dibantu | Wajar diteruskan |
| **R25K2** | Warga Emas | RM400 | RM300 Covid | Pernah/dibantu | Wajar diteruskan |
| **R26K2** | Guru Kafa | RM1000 | RM300 Covid | Pernah/dibantu | Wajar diteruskan |
| **R27K2** | Guru Kafa | RM1002 | RM300 Covid | Pernah | Wajar diteruskan |

| | | | | | |
|---|---|---|---|---|---|
| **R28K2** | Warga Emas Berniaga | RM300 | RM300 Covid | Pernah | Wajar diteruskan |
| **R29K2** | Hotel | RM5000 | RM300 Covid | Pernah | Wajar diteruskan |
| **R30K2** | Hotel | RM3300 | RM300 Covid | Pernah | Wajar diteruskan |
| **R31G2** | Penganggur | Tiada | RM300 Covid | Pernah | Wajar diteruskan |
| **R32G2** | Hotel | RM1500 | RM300 Covid | Pernah | Wajar diteruskan |
| **R33G2** | Hotel | RM1500 | RM300 Covid | Pernah | Wajar diteruskan |
| **R34G2** | Berniaga | RM600 | RM300 Covid | Pernah | Wajar diteruskan |
| **R35G2** | Bersara | Tiada | RM300 Covid | Pernah/dibantu | Wajar diteruskan |
| **R36G2** | Bersara | Tiada | RM300 Covid | Pernah /dibantu | Wajar diteruskan |

Analisis data menemui beberapa tema seperti yang dihuraikan dibawah:

**Agihan Zakat Atas Menguntungkan Asnaf Yang Celik Teknologi Maklumat**

Berdasarkan data primer, permohonan zakat atas talian hanya berkesan untuk mereka yang celik TM. Semua responden daripada kumpulan kedua berpuas hati dan mengakui keberkesanan agihan zakat atas talian. Mereka bersetuju dengan R36K2 yang mengatakan, *"Zakat atas talian memudahkan. Maklumat boleh diperolehi dari laman web zakat."*

**Agihan Zakat Atas Talian Wajar Diteruskan**

Hampir kesemua responden, termasuk mereka yang tidak celik TM berpendapat agihan zakat atas perlu diteruskan. Menurut R15K1 dan R16K1, pengagihan zakat atas talian wajar diteruskan kerana masyarakat semakin celik TM namun bagi golongan tua, kakitangan masjid atau Ahli Jawatankuasa penduduk perlu main peranan. R30K2 berkata, *"Ia bagus kerana sekarang anak-anak mahir dengan internet."* Pengalaman R22K2 menjadi bukti akan kemahiran generasi muda menggunakan internet bagi membolehkan pengagihan zakat atas talian. Beliau berkata *"...Si abang (anak) tolong isi, dia baru 16. Cikgu dia bagi link. Kak (Saya) tak tahu langsung guna internet. Whatsapp pon baru dok belajar. Tapi mata tak berapa nampak dah la ni. Payah la..."* Namun begitu, terdapat juga Asnaf yang tidak mempunyai anak, Asnaf yang wargatua tetapi anak-anak berjauhan, dan Asnaf yang tidak mahir TM tetapi anaknya masih terlalu kecil untuk membantu seperti R2K3, R5K3 dan R6K3.

**Amil Kekal Relevan**

Tiada responden dari kumpulan 2 mempunyai pengetahuan mengenai zakat atas talian dan memohon zakat secara atas talian. Kesemua mereka menerima zakat melalui Amil masjid. Kebanyakan penerima zakat daripada kategori ini adalah warga emas yang menghidap penyakit kronik seperti strok. Berikut adalah apa yang dikatakan oleh R1K1 dan R29K2.

> *"...Saya tidak pernah membuat permohonan zakat secara atas talian. Ya, saya mendapat bantuan dari pejabat zakat. Di kampung ini kami sentiasa mendapatkan bantuan daripada Penghulu (Ketua Kampung). Kami tidak tahu tentang agihan zakat secara atas talian. Amil yang mengagihkan zakat. Jika ada borang yang perlu diisi, ia akan dibuat melalui Amil. Untuk kampung ini, selalunya kami melalui Amil. (R1K1)*

> *Tidak elok mengagihkan zakat secara atas talian kerana orang yang memerlukan zakat kebiasaannya adalah warga emas. Takkan nak guna semua gajet ni kan? Jadi, ia tidak bagus. Untuk mereka, lebih baik mengisi borang secara manual. Boleh gunakan media sosial untuk orang muda, tetapi untuk orang tua, akan ada masalah. Agihkan zakat kepada mereka melalui masjid. (R29K2)*

> *"...Kak tak pandai (TM). Dulu arwah suami dapat zakat. Dia dah meninggal. Dia (Amil) kata kak pun tak dak pendapatan. Dia sambung la. Tukar nama. Selalunya yang dapat kebajikan masyarakat, zakat tak dapat. Macam kita ni kelompok kecil. Masjid boleh pantau…" (R19K1)*

**Masalah Internet di Kepulauan Yang Mundur**

R27K2 menghadapi kesukaran dengan prestasi internet. Beliau berkata, *"...Apabila zakat diagihkan secara atas talian, agak sukar bagi kami kerana kami berada di sebuah pulau (Pulau Tuba). Kadangkala internet lambat. Sukar untuk kami mengisi borang dan memuat naik dokumen yang diperlukan..."*

**Keciciran Berpunca Dari Kurang Pengetahuan, Kemahiran TM, dan Keazaman**

Apabila zakat diagihkan secara atas talian, terdapat golongan asnaf yang tercicir kerana kurang kemahiran menggunakan TM. Temu bual dalam kalangan responden kumpulan ketiga mendapati tiga pekerja hotel yang terjejas menghadapi kesukaran untuk memohon zakat secara atas talian. Semakan dengan pejabat zakat mendapati permohonan mereka tidak sampai ke pejabat zakat. R2K3 tidak berpuas hati dengan agihan zakat atas talian kerana kesukaran yang dihadapinya ketika memohon zakat secara atas talian. R2K3 berkata *"Saya ada mohon pakai telefon tapi senyap ja."* Semakan dengan pejabat zakat mendapati permohonan beliau tidak di terima untuk diproses. R2K3 turut menyebut tentang Asnaf lain yang tercicir dalam agihan zakat atas talian. Dia berkata, *"...Mereka adalah kawan saya yang bekerja sebagai nelayan. Kami tidak tahu bagaimana untuk memohon atas talian."* Rakan sekerjanya, R5K3 dan R6K3 menghadapi masalah yang sama.

> *"...Saya cuba mohon zakat secara atas talian. Saya pergi ke pautan. Ada banyak soalan. Saya tidak tahu jawapan. Dia minta alamat masjid. Ada juga tentang gaji. Saya tidak tahu apa yang dia nak. Saya tidak faham. Selepas itu, saya tidak cuba lagi. Biarlah. Kami tak reti..." (R5K3)*

Pemohon perlu memuat naik slip gaji untuk membuktikan pendapatan bulanan mereka tidak melebihi RM2000, yang merupakan salah satu syarat untuk memohon Zakat Khas COVID-19. Permohonan R2K3 dan R5K3 tidak lengkap kerana mereka tidak mendapat bantuan untuk memuat naik penyata pendapatan mereka. R6K3 pula mengalah sebelum mencuba.

Kakitangan Pejabat Zakat Daerah Langkawi sedia membantu asnaf yang menghadapi kesukaran untuk membuat permohonan zakat secara atas talian. R37 berkata *"...Aplikasi atas talian ini memudahkan orang ramai membuat permohonan dengan bantuan anak-anak dan saudara terdekat mereka. Jika mereka tidak dapat mengisi atas talian, mereka boleh*

*menghubungi, dan kami akan membantu..."* Kenyataan ini selaras dengan apa yg dikatakan oleh R35K2 dan R36K2.

> *"...Memudahkan. Tak payah pi pejabat zakat. Sangat berguna untuk yang celik TM. Yang tak tahu guna kena belajar atau dapatkan bantuan. Saya cuba buat sendiri. Lepas tu, bila saya rasa susah, saya minta anak saya bantu. Dia tolong muat naik..." (R35K2)*

**Warga Emas Enggan Memohon Atas talian**

Warga emas enggan belajar dan memohon zakat secara atas talian. R7K1, tidak mempunyai anak. Dia seorang warga emas yang menjaga suaminya yang terlantar akibat strok, dan ibunya yang sudah sangat tua. Menurut R7K1, *"Kalau saya nak mohon zakat atas talian, saya kena cari orang nak tolong. Saya pergi Pejabat Zakat lah. Dekat."* Baginya, menunggang motosikal ke pejabat zakat yang jaraknya 15 km dari rumahnya lebih mudah berbanding dengan membuat permohonan zakat secara atas talian. Ini selaras dengan kenyataan R30K2.

> *"...Setengah orang tidak tahu cara memohon atas talian. Ibu bapa tidak tahu menggunakan WhatsApp (TM). Saya malas nak belajar benda tu. Kita, (orang tua-tua) kadang-kadang kita belajar, lepas tu kita lupa. Saya rasa macam terlalu banyak benda nak kena tengok. Internet ni (TM) rumit..." (R30K2)*

**Turun Padang Untuk Meningkatkan Keberkesanan Agihan Zakat**

Lawatan ke kediaman asnaf dapat mengenalpasti mereka yang tidak jujur, asnaf yang lebih layak menerima bantuan dan membantu mereka yang tidak berdaya. R30K2 membangkitkan isu kejujuran pemohon. Dia berkata*, "Dengan permohonan atas talian, kadang-kadang orang nak tipu pun boleh."* Menurut R30K2, wakil pejabat zakat perlu turun padang bagi menyemak dan melihat secara dekat keadaan pemohon walaupun zakat diagihkan secara atas talian untuk mengenal pasti pemohon yang tidak jujur, dan yang layak menerima bantuan zakat tetapi tidak berdaya memohon.

**Punca Kemiskinan Berterusan**

Selain dari masalah sikap, pelbagai masalah sosial ditemui dikalangan asnaf. Masalah sikap dikongsi oleh R14K1, ibu R8K1, R5K3 dan R6K3.

> *"...Lima orang anak, umur 21, 18, 15, 14, 12. Umur 21 kakak, tak kerja. Hari tu dia kerja sat kat kedai makan, lepas tu tak tau ada masalah apa, berhenti. Saya sorang ja kerja. Umur 18 baru habis SPM tak buat apa lagi. Lelaki. Dia kata nak pi interview kerja. Tak tau lah nak pi mana. Tanya, dia tak jawab. Tak mau nak tanya banyak kali satgi jadi pasai. Yang besaq tu yg masalah. Kita suruh pi kerja dia bagi macam-macam alasan. Saya pun tak larat nak cakap dah. Tak tau nak buat macam mana dah..." (R14K1)*

Masalah dadah dikongsi oleh R8K1, R9K1, R5K3, R24K1.

> *"...Makcik ibu Shera. Anak shera dua orang. Anak dia makcik jaga. Shera kemurungan. Masa dia okay, dia jaga, masa dia tak okay, makcik lah yang jaga dengan makcik Robiah ni. Anak Shera tak nak sekolah. Shera tak dak kerja. Dia murung. Dia cepat marah. Dia tertekan. Pakaian dia pun pelik. Lepas dia bercerai tu pakaian seksi. Dia tak rasa malu. Tak macam dia sebelum ni. Sebelum ni dia pakai tudung, baju kurung, baju labuh lah kan. Sekarang ni dia pakai baju pendek, nampak perut, seluar ketat. Cakap sorang-sorang. Dia tak nak pergi hospital. Kalau kita cakap nak pergi hospital, dia mula meraung. Bekas suami dia hisap dadah. Tu yg makcik bawa lari datang Langkawi. Kalau tak suami dia cari, kacau. Shera baru ni, dia bagi anak dia dekat orang. Makcik pi ambil. Dia kalau dia tak tengok anak dia, lagi teruk dia jadi…" (R8K1)*

R9K1 pernah menetap di rumah kebajikan di Taiping. R8K1 membawanya ke Langkawi. Sama seperti R14K1, rumah mereka tidak terurus. R9K1 tidur di atas toto yang kotor. Keadaannya mungkin lebih baik di rumah kebajikan.

> *"...Kesemua anak (dua perempuan dan dua lelaki) menagih dadah. Lijah, 28, mengandung 2,3 tahun sekali tapi tak tahu anak siapa. Mungkin dapat dadah dari Kg Huma Air Hangat. Cucu pun sekarang 3 orang duduk dirumah kebajikan. Rumah kebajikan ambil sebab ibubapa hisap dadah. Dia tak kahwin pun (anak luar nikah)..." (R9K1)*

## PERBINCANGAN

Agihan zakat atas talian berkesan untuk membantu mereka yang mengalami kesusahan sementara akibat wabak kerana mereka celik TM. Mereka berpuas hati dengan agihan zakat atas talian kerana permohonan zakat atas talian mereka berjaya. Sebilangan kecil berjaya memohon zakat secara atas talian dengan bantuan ahli keluarga. Namun begitu, keadaan kehidupan mereka tidak sedhaif mereka yang menerima zakat secara bulanan. Oleh itu, pengagihan zakat secara atas talian wajar diteruskan, namun perlu disertakan dengan cara agihan yang lain. Kepentigan mengguna pelbagai cara dalam mengagihkan zakat telah diketengahkan oleh Haziq-Mohamad dan Wahid (2017).

Agihan zakat atas talian perlu disertakan dengan kaedah agihan zakat sedia ada di mana amil membantu dalam agihan zakat kerana ada golongan asnaf yang tidak mampu menggunakan teknologi. Ini selaras dengan kajian terdahulu yang menunjukkan bahawa terdapat perbezaan dalam penggunaan TM berdasarkan umur dan faktor demografi lain seperti tahap pendapatan, lokasi (luar bandar atau bandar), dan bangsa (Charness & Boot, 2022; Nikou et al., 2020). Oleh itu, peranan amil kekal penting, dan kajian ini menemui bukti ketekunan amil dalam melaksanakan tanggungjawab mereka.

Penemuan masalah sosial yang menjadi punca kemiskinan menunjukkan kemiskinan perlu dibanteras hingga ke akar umbi. Pemantauan berterusan adalah perlu bagi memastikan kebajikan anak dibawah jagaan asnaf tidak terabai. Pemantauan ini perlu disertai dengan dakwah di mana penerima zakat diingatkan akan kewajipan mereka sebagai orang Islam,

larangan mengambil hak orang lain dan barang terlarang, serta peka akan halal dan haram. Pentingya agihan disertai dengan dakwah adalah selaras dengan cadangan Bunasir dan Wahid (2017).

## KESIMPULAN

Berdasarkan dapatan kajian, disimpulkan bahawa agihan zakat atas talian adalah berkesan kepada mereka yang celik teknologi dan wajar diteruskan. Namun begitu tidak semua jenis zakat wajar disalurkan secara atas talian. Oleh itu, perkhidmatan Amil dalam pengagihan zakat perlu dikekalkan kerana mereka memainkan peranan penting terutama di kalangan warga emas yang enggan membuat permohonan zakat secara atas talian. Di samping itu, pegawai zakat dan ahli keluarga yang lebih celik TM perlu sentiasa membantu dalam permohonan zakat atas talian. Paling penting, golongan asnaf perlu mempunyai kesungguhan di dalam melakukan kebaikan. Pegawai zakat perlu turun padang bagi mengenal pasti mereka yang layak menerima zakat dan menyingkirkan mereka yang telah menyalahgunakan keistimewaan agihan zakat atas talian.

Kajian ini menyumbang kepada teori dengan mengkaji keberkesanan agihan zakat atas talian (termasuk Zakat Khas COVID-19) di kalangan asnaf di Langkawi. Ini merupakan kajian pertama berkaitan Zakat Khas COVID-19. Disamping itu ia turut menemui punca keciciran asnaf dalam menerima zakat dan punca kemiskinan berterusan. Kajian ini menyumbang kepada institusi zakat dengan memberikan cadangan untuk meningkatkan keberkesanan agihan zakat. Namun begitu, bilangan responden yang kecil dan tertumpu di Langkawi serta sifat kualitatif kajian ini tidak membolehkan generalisasi dapatan kajian. Kajian di masa hadapan boleh menggunakan saiz sampel yang lebih besar dan meliputi kawasan yang lebih luas menggunakan kaedah kuantitatif bagi membolehkan generalisasi dapatan kajian.

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# IMPLEMENTING SHARED MENTAL MODEL IN DEVELOPING WAQF LAND FOR FOOD SECURITY IN MALAYSIA

**Rohayati Hussin [1*]**
**Farahdina Fazial [2]**
**Sakinatul Raadiyah Abdullah [3]**

[1*] Faculty of Law, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani
[2,3]Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA, Cawangan Kedah, Kampus Sungai Petani
*Corresponding Author (Email: roha427@uitm.edu.my)

***Abstract:*** *Food security is becoming increasingly important as the world's population grows, particularly in emerging countries like Malaysia. Food security is crucial to ensure that Malaysians have access to enough food if the nation experiences any unplanned events. Waqf has much potential to address food security issues. Waqf can contribute to growth in the agricultural industry by giving capital and financial support, which are typically the main problems. Waqf land particularly can be utilized efficiently and effectively to enhance agricultural production. This could be realized by adopting a Shared Mental Model (SMM) that involves waqf institutions, farmers, government agencies, and other relevant stakeholders. Therefore, this study aims to examine the food security issues in Malaysia and the Shared Mental Model (SMM) approach as an enabler in developing waqf lands in supporting food security. This study utilizes a qualitative method that involves data collection based on secondary sources from articles, journals, websites, and e-books. The data collected are analyzed using content analysis. This study is anticipated to provide a significant contribution to the body of knowledge, field waqf, and food/agriculture industries.*

***Keywords:*** *Agriculture, Food security, Land, Shared Mental Model, Waqf*

## INTRODUCTION

Food security, as defined by the Food and Agriculture Organization (FAO), is a state in which all individuals consistently have physical, social, and economic access to an adequate supply of nutritious food that satisfies their dietary requirements and food preferences for an active and healthy lifestyle. This includes four dimensions: i) enough food supply or availability; ii) supply stability, with no seasonal swings or shortages; iii) food accessibility or cost; and iv) utilization: food quality and safety (Applanaidu et al., 2014). Food security is critical in many countries, particularly Southeast Asia, where Malaysia is one of the significant players.

Food insecurity, meanwhile, was described as the inability or restricted capacity to obtain wholesome foods in morally acceptable ways. Food insecurity is frequently linked to poverty and poor health (Murdad et al., 2022). Food security is crucial to ensure that Malaysians have access to enough food if the nation experiences any unplanned events. For instance, what will happen if the imported country decides not to export food to Malaysia any longer? Probably nothing good, as our government won't be able to afford it (Bahri et al., 2019). Listiana et al. (2021) have identified three critical food security issues for developing and least-

developed countries in Southeast Asia, including a lack of agricultural land, a lack of agricultural investment, and unfinished tasks to address the challenge of climate change.

Waqf is a philanthropic platform that encompasses numerous sectors such as agriculture, religion and spirituality, education, economy, scientific and technical development, health care, environmental protection, animal care, public infrastructures, transportation, and so on. The first waqf was established during the time of Prophet Muhammad, when a companion, Mukhairiq, created a will to donate his seven orchards in Madinah to charity. The Prophet took control of the orchards and designated the properties as charity waqf. Waqf has much potential to address food security issues. Analyzing the waqf land abandonment and food insecurity crises, Muslims bear significant responsibility for resolving both issues concurrently (TR Luik et al., 2021).

It is reported that there are 88 percent of registered waqf lands in Malaysia have not been upgraded and developed due to inadequate treatment by law and market forces (Azlin Ismail et al., 2017). Working as part of a team would be an effective interaction in rehabilitating those demoted waqf lands. The social philanthropic waqf character has a linear relationship with a shared understanding of teamwork and task work. Thus, the Shared Mental Model (SMM) is the key. Wakaf Seetee Aishah (WSA) in Pulau Pinang is an example of the successful implementation of SMM experience in waqf land development (Ismail et al., 2016). Therefore, in addressing the issue of food insecurity in Malaysia the same approach of SMM could be adopted in developing waqf land.

## FOOD SECURITY ISSUES IN MALAYSIA

### Agricultural Productivity and Land Use

Agricultural productivity and land use are vital components of food security in Malaysia. Research and literature in this area emphasize the need for sustainable practices, climate resilience, and effective land use policies to ensure a stable and sufficient food supply for the growing population. By addressing challenges in productivity and adopting appropriate land use strategies, Malaysia can strengthen its food security and reduce its reliance on food imports. A study by Jomo (2017) highlighted the declining agricultural productivity in Malaysia due to land scarcity and increasing urbanization. The conversion of agricultural land for non-agricultural purposes, such as industrialization and urban development, poses a significant challenge to food production (Jamaluddin et al., 2019).

Climate change, including irregular rainfall patterns and extreme weather events, further exacerbate these challenges (Firdaus et al., 2020). Agricultural productivity and land use play a critical role in ensuring food security in Malaysia. As a nation heavily reliant on food imports, enhancing domestic agricultural productivity is essential for reducing dependency on external sources and achieving self-sufficiency. The efficient utilization of available arable land and the adoption of sustainable agricultural practices contribute to a stable and resilient food supply chain. It is supported by a study conducted by Tapsir, S., Elini E. E., Roslina, et al., (2019) which demonstrated that sustainability and food security in agricultural development are still the main agenda of Malaysia in its vision of being a developed nation. It is the government's responsibility to instill public confidence that food is available and affordable and ensure the sustainability of the agri-food sector for the welfare of today and future generations.

**Dependency on Import Food**

Dependency on imports refers to the extent to which a country relies on goods and services from other nations to meet its domestic demand. In the context of Malaysia, this concept is often used to describe the country's reliance on importing food products to meet the dietary needs and preferences of its population. Malaysia is a net food-importing country, meaning that it does not produce enough food domestically to fulfill its consumption requirements. This dependency on imports is influenced by various factors, including the country's population size, limited arable land, agricultural productivity, and changing dietary patterns. Malaysia heavily relies on food imports to meet domestic consumption demands (Mardani et al., 2020). Factors such as limited domestic production, increased urbanization, and changing dietary patterns contribute to this dependency (Othman et al., 2017).

While importing food products can provide a diverse range of choices for consumers and supplement domestic supply during shortages, it also poses certain risks and challenges. Fluctuations in international food prices, supply chain disruptions, and trade restrictions in exporting countries can affect the availability and affordability of imported food items. To address the issue of dependency on food imports, Malaysia has been implementing various strategies. These include promoting sustainable agricultural practices, increasing investment in research and development for agriculture, and encouraging local food production through policies and incentives. By enhancing domestic food production and reducing reliance on imports, Malaysia aims to improve its food security and ensure a stable and resilient food supply for its population.

Several key factors contribute to Malaysia's dependency on food imports because of the limited arable land. Rahim, F. H. A., Hawari, N. N., & Abidin, N. Z. (2017) also discussed these factors that affect supply and demand in the rice production system in Malaysia. In this study, the qualitative approach of system dynamics is employed to analyze the effect of the price, land availability, and technology on rice production in Malaysia. The finding of this study will be helpful to assist the government in better understanding the causes and effects of the factors related to improving the policies of the production of rice in Malaysia.

Malaysia has a relatively small land area suitable for agriculture due to rapid urbanization and industrialization. The scarcity of arable land limits the country's capacity to produce enough food to meet its population's needs. Consumers are demanding a more diverse range of food products, including those that are not traditionally produced within the country. Globalization and Trade Agreements also depend on imports. Malaysia's participation in international trade agreements has facilitated the importation of a wide variety of food products from different countries. These trade agreements aim to ensure a stable supply of food and to provide consumers with access to a diverse range of products.

**Food Supply Chain Efficiency**

In some cases, it may be more cost-effective for Malaysia to import certain food products rather than produce them domestically. Factors such as transportation costs, economies of scale, and trade preferences influence the decision to import specific items. While importing food products can provide a diverse range of choices for consumers and supplement domestic supply during shortages, it also poses certain risks and challenges. Fluctuations in international food prices, supply chain disruptions, and trade restrictions in exporting countries can affect the

availability and affordability of imported food items. Whatever the management related to food security, Malaysia is strongly supported by the agriculture sector as the backbone to drive the economy related to significantly affected agriculture across the production, supply, and marketing chains. It also disturbs the balance of food supply and demand in Malaysia (Tan, S. P., Ng, L. C., Lyndon et al., 2023).

**Income Inequality and Poverty**

Income inequality and poverty levels impact food security, as low-income households often struggle to afford nutritious food (Mohammad et al., 2020). A study by Latiffah et al. (2018) suggests that poverty rates in Malaysia have a direct relationship with food insecurity. These issues affect the ability of individuals and households to access sufficient and nutritious food, contributing to disparities in food availability and consumption within these countries. Income inequality refers to the unequal distribution of income among individuals or households within a nation. In both Malaysia, income inequality is a significant concern. Certain segments of the population have significantly higher incomes, while others struggle with lower wages and limited economic opportunities.

This disparity can impact access to food, as lower-income households may face challenges affording an adequate and diverse diet. Poverty is closely linked to income inequality and represents the inability of individuals or households to meet their basic needs, including access to sufficient and nutritious food. Poverty rates in Malaysia vary across regions and population groups, with rural areas often experiencing higher levels of poverty compared to urban centers. Equally important, a study conducted by Sukereman, A. S., Ab Rahim, N., Zainol, et al. (2022) revealed that food security in higher-income countries tends to be more secure and robust than in upper-middle-income countries and lower-middle-income countries. Thus, cooperation between Malaysia, Singapore, and Indonesia is necessary to address each country's strengths, weaknesses, and trends that create new opportunities to close the gap and enhance food security status. Malaysia has made significant progress in addressing food security challenges over the years. Despite being a net food exporter, the country still faces issues related to income disparity, changing dietary patterns, and vulnerability to external shocks, such as climate change and global market fluctuations (FAO, 2019). Moreover, the heavy reliance on food imports, especially for staple commodities like rice, poses risks to food security (Shamsudin et al., 2019).

## DEVELOPING WAQF LAND FOR AGRICULTURE IN SUPPORTING FOOD SECURITY

Waqf is a practice rooted in Islamic law that involves the dedication of assets, including land, to serve charitable purposes in perpetuity. It promotes social welfare, economic development, and community empowerment (Naqvi, 2013). Waqf land, an integral part of Islamic societies, represents a charitable endowment with immense potential for socio-economic development. Through waqf, individuals or institutions dedicate assets, including land, to perpetually ensure their use for the benefit of the community (Ali & Idris, 2021). Waqf land has historically been crucial in supporting various social and economic activities, such as building mosques, schools, and hospitals, and promoting agricultural endeavors.

Waqf land refers to parcels of land that are dedicated through waqf for various purposes, including agriculture. Waqf land has been utilized for various purposes throughout history, including agriculture. Additionally, agriculture is an important sector in any civilization, because it produces food for humans, keeping the well-being of life (TR Luik et al., 2021). It represents an essential resource for generating income, supporting livelihoods, and meeting the community's needs. The significance of waqf land in supporting agricultural activities for food security is highlighted by (Ali & Idris, 2021). Waqf land holds immense potential for promoting sustainable agriculture, contributing to self-sufficiency, and enhancing food security. Its utilization for agricultural activities can provide opportunities for income generation, employment creation, and the production of nutritious food (Raman, 2019). By harnessing the potential of waqf land for agriculture, communities can improve their food production capabilities and reduce dependence on external food sources.

Despite its potential, there are challenges and barriers to agricultural development on waqf land. These include limited funding, lack of technical expertise, inadequate infrastructure, and conflicting legal frameworks. Overcoming these challenges requires effective governance, strategic planning, and stakeholder partnerships to harness the full potential of waqf land for agricultural activities (Raman, 2019).

Agricultural activities directly impact food security by increasing food production, improving nutrition, and reducing dependence on external sources. Sustainable agricultural practices contribute to enhanced food availability, accessibility, and utilization, thereby improving food security outcomes (Pretty et al., 2011). The effective utilization of waqf land for agriculture holds the potential to contribute to sustainable food production. By leveraging waqf land for agricultural purposes, communities can enhance their capacity for food production, create income-generating opportunities, and improve their overall food security status (Ali & Idris, 2021).

Waqf land initiatives have the potential to address poverty by promoting income-generating activities and enhancing community development. By utilizing waqf land for agricultural purposes, communities can create sustainable livelihoods, improve economic well-being, and reduce poverty levels, indirectly contributing to improved food security (Suleiman & Ibrahim, 2017). Effective utilization of waqf land for agricultural activities can enhance access to food and reduce food insecurity. By promoting local food production and reducing dependence on external sources, waqf land initiatives can improve food availability and accessibility, ultimately reducing food insecurity within communities (Raman, 2019). Waqf land if properly managed and developed can serve as a sustainable source of agricultural production, providing communities with access to nutritious food. However, effective utilization of waqf land for food security requires establishing SSM among stakeholders involved in its development and management.

## SHARED MENTAL MODEL APPROACH FOR THE DEVELOPMENT OF WAQF LAND

The potential of waqf land in Malaysia to enhance food security has been widely recognized. However, successfully utilizing waqf land requires stakeholders' active involvement and cooperation, including waqf institutions, farmers, government agencies, and local communities. SSM refers to a common understanding and knowledge shared among

individuals within a group or organization. In waqf land development, having the SMM among stakeholders can foster collaboration, facilitate communication, and enhance coordination efforts.

The SMM plays a crucial role in addressing food insecurity issues in Malaysia through waqf land development. Through SMM it can build trust, foster effective communication, and promote mutual understanding among these diverse stakeholders. The reviewed literature demonstrates that adopting SMM among stakeholders involved in waqf land development can contribute to effective collaboration, coordination, and decision-making processes. A study conducted by Azlin Ismail et al., (2017) displayed that working together as a team by utilizing the SMM would be the best way to restore those devalued waqf lands. It could be seen based on the Wakaf Seetee Aisah (WSA) first commercial waqf land development in Malaysia. SMM was proven as an enabler in tackling and solving the issue of underutilized waqf land potential. The creative teamwork between Majlis Agama Islam Pulau Pinang (MAINPP) and UDA Holdings Berhad (UDA) created a cutting-edge strategy that benefited the general public and the agencies taking part in the partnership scheme (Ismail et al., 2016). Several studies have investigated the role of SMM in waqf. They highlighted its significance in improving organizational effectiveness and decision-making processes (Azman & Abdul Majid, 2017; Syahidah & Abdul Majid, 2019). In the same way, Ismail et al., (2016) demonstrated that inter-organizational cooperation has become vital and widely accepted if the limited resources available.

Equally important, Ahmad and Ali (2018) proposed a framework for integrating waqf and agricultural activities in Malaysia. The framework emphasizes the need for SMM among waqf institutions, farmers, government agencies, and other relevant stakeholders. By sharing a common understanding of goals, strategies, and responsibilities, stakeholders can work together to optimize the agricultural potential of waqf land and address food security challenges. In the same way, Saputra et al. (2018) highlighted the importance of strategic management of waqf land for sustainable food security in Indonesia. They suggested that SMM can facilitate the development and implementation of strategic plans, ensuring that waqf land is utilized efficiently and effectively to enhance agricultural production. SMM promotes collaborative decision-making and stakeholder coordination, leading to more sustainable and impactful outcomes.

Other studies have also examined the role of SMM in the success of waqf land development initiatives (Jaafar et al., 2019; Hamzah & Muda, 2020). SMM enables the stakeholders to align their perspectives, expectations, and knowledge, leading to improved project management, resource allocation, and monitoring processes. By utilizing SMM, stakeholders can collectively work towards developing waqf land for food security.

## CONCLUSION

SMM facilitates strategic planning and project implementation, ensuring that waqf land is developed and managed efficiently and effectively. By aligning stakeholders' perspectives, expectations, and knowledge, SMM enables them to collectively work towards utilizing waqf land for agricultural purposes. This coordination helps overcome resource allocation, monitoring, and decision-making challenges, leading to more sustainable and impactful outcomes. Moreover, the SSM contributes to the empowerment of local communities by

involving them in the decision-making process. When community members have a shared understanding of the potential of waqf land for food security, they can actively participate in its development, cultivation, and distribution.

This involvement fosters a sense of ownership and ensures that the benefits of waqf land development are equitably distributed among the community, further enhancing food security at the grassroots level. Furthermore, SMM serves as a critical enabler for developing waqf land to address the issue of food insecurity in Malaysia. SMM could enhance the effectiveness of waqf land development initiatives by fostering collaboration, communication, and coordination among stakeholders. Future efforts should focus on promoting and nurturing SMM, as it has the potential to unlock the agricultural potential of waqf land and contribute significantly to sustainable food security in our country. The expected outcome from this paper will encourage the relevant stakeholders to develop and revive the abandoned or idle waqf lands to overcome food insecurity.

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# THE SIGNIFICANCE OF ATTITUDE AND PERCEIVED EASE OF USE ON INTENTION TO USE FINTECH BY CASH-WAQF GIVERS IN KAMPALA, UGANDA

**Namungo Hamzah [1]**
**Yusuf Haji-Othman [2]**
**Mohammadtahir Cheumar [3]**

[1] PhD Candidate, UniSHAMS, Malaysia & an official of House of Zakat and Waqf, Uganda
[2,3] Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), Malaysia

***Abstract*****:** *Financial technology (FinTech) has altered the way financial transactions are handled globally. In Kampala, Uganda, FinTech firms have gained constant popularity. Cash-Waqf givers in Kampala are viewing FinTech as a convenient and efficient means of fulfilling their donations. However, the factors influencing their intention to use FinTech received insufficient attention. The purpose of this study is to determine the impact of attitude and perceived ease of use on cash-waqf givers' intention to use FinTech in Kampala. The TAM serves as the underpinning theory the study. This quantitative inquiry employed SmartPLS to analyze the data from 359 respondents. It was found that attitude considerably impacts cash-waqf givers' intention to use FinTech, supporting hypothesis H1. Contrary, perceived ease of use was found to have be insignificant, rejecting H2. However, intention was found to positively mediate the relationship between the independent and dependent variables, supporting H3. The findings of this study contribute to the body of knowledge on the subject especially in Uganda. Policy makers, financial and technology institutions are expected to make use of the results of this inquiry.*

***Keywords:*** *FinTech, Attitude, Perceived Ease Of Use, Intention, Cash-Waqf*

## INTRODUCTION

As a merger of financial services and information technology, FinTech is often thought of as a relatively recent phenomenon. In spite of this, finance and technology have a long history of interconnecting. As an innovative reference, FinTech can also help businesses rethink their business models or suggest new opportunities(Leong, 2018). It has been observed that the use of financial technology is increasing not just in the mainstream financial markets but also within the emerging Islamic social finance tools like Waqf and Zakat management. As a result of FinTech firms' innovative applications, modern businesses have become more efficient and productive(Kaur et al., 2021). In Uganda, Hamzah et al., (2023) observed the role FinTech plays in increasing voluntary charitable contributions. There is growing interest in FinTech in Uganda, where strategies are being made to create all the possible conditions for FinTech's use. The National Technology Act (NITA) was passed by the Ugandan Government in 2009. Additionally, The Bank of Uganda published the National Payment Systems Act, 2020 in 2020 in order to introduce cross-border payments to African SMEs, resultantly, a number of FinTech licenses were granted by the Bank of Uganda(Hamzah, Haji-othman, et al., 2023).

Fintech refers to financial innovation brought about by modern technologies. It has the potential to produce new business models, applications, processes or products that have a major impact on the way financial markets, financial institutions, or financial services are delivered. Financial supervision, payment settlement, financing products and services, insurance, and even philanthropy are some of the areas in which technology and finance are merged (He et al., 2020). Alternatively, FinTech can be defined as a neologism formed from two words, "financial" and "technology" and referring to the interlinkage between modern Internet technologies and established business processes(Iman, 2020). FinTech is a subset of Financial Technology that is described as technology utilized in providing financial markets with a financial product or financial service that is distinguished by advanced technology in comparison to existing technology in that market(Knewtson & Rosenbaum, 2020). In the interest of this study, FinTech can be described as an automated systems or applications that are designed purposely to enable transactions online on individual and institutional level. Therefore, FinTech has overtime enabled the payment of cash-waqf in Uganda.

FinTech use is considered to be influenced by a set of variables. Crucially, the intention to use or adopt any behaviour is said to be an action generated out of, either, attitude, which is defined as the perceived social pressure to perform or not to perform the behavior, or perceived ease of use; the degree to which an individual; believes that using a particular system would be free from physical and mental effort (Davis et al., 1989) (Khalid & Salman, 2020). Implicitly, attitude simply refers to how favorable or negative an individual feels about a particular behaviour. A cash-waqf giver's pleasant mood and attachment to using FinTech constitutes attitude. The extent to which a cash-waqf giver believes that the system is simple, free of dangers, and free of huddles reflects perceived ease of use, and gradually, intention to use develops. Furthermore, Van Deventer et al., (2017) in his study about attitudes toward and usage behavior of mobile banking amongst Generation Y students in South Africa also described an attitude as a learned predisposition to act in a consistently positive or negative manner regarding a particular object.

Many researches have investigated the potential of attitude and perceived ease of use in influencing the actual usage of FinTech. In this paragraph, this study reviews earlier literature on the subject. (Hussein, (2017a) studied the role of attitude in relation to Technology Acceptance Model in E-Learning in Malaysia. University students' intention to use e-learning with three antecedents include; attitude, perceived usefulness and perceived ease of use was analyzed using a survey method with 151 respondents. Findings indicated that attitude was a significant predictor towards student's intention to use E-Learning. Similarly, in Pakistan, Raza et al., (2020) analyzed data from 508 students using PLS-SEM partial least squares method about the effect of Trialability, Attitude towards technology, Behavior intention, perceived ease of use, perceived enjoyment, facilitating condition, Perceived usefulness, Technology complexity and demographic factors. Results indicated that there was a positive relationship between attitude and intention to use technology. Studies on actual usage of technology and innovation provide evidence on how attitude plays an integral role in influencing intention to partake or accept and use a given system, these include; (Wu et al., 2021)(Edeh et al., 2020)(Li & Ni, 2016) among others.

Technology Acceptance Model (TAM) was employed as the underpinning theory. However, the addition of intention, a construct of the Theory of the Planned Behavior (TPB),

results into extension of the TAM by this study to better explain the determinants of FinTech actual use in relation to attitude and perceived ease of use. This has been done in face of previous studies such as, (Tarhini et al., 2016) (Binyamin, 2019) (Yunus & Mohammad, 2017)

**Problem Statement**

Reportedly, financial technology use in Uganda is beset by a number of issues. Arner et al., (2015) reported, lack of adequate knowledge on the marriage between finance and technology, limited network connectivity, low levels of financial and digital literacy among other issues. Sebaggala & Musinguzi, (2020) pointed at negative attitude as being the cardinal factor hindering the use of financial technology in Uganda. Rowan et al., (2018) pointed at an ambiguous regulatory framework of FinTech in Uganda as a trigger point for negative attitude towards financial technology use. The quick rate of innovation has made it challenging for regulators to keep up with the latest advances, and it has also tested current regulatory frameworks, methodologies, and tools. This is especially relevant considering that FinTech crosses both the financial and technological sectors, raising questions regarding whether and how these providers should be regulated. Regulation flaws and loopholes have slowed FinTech adoption (Rowan et al., 2018). In the same direction, Kashada Abubaker, (2020) points out that the easiness in use significantly hinders the adoption and use financial technology system in Uganda.

Conclusively, challenges like, inadequate FinTech knowledge, low levels of financial and digital literacy, negative attitude, ambiguity in the relations, and difficulty in use experience have prompted the researcher to deductively infer that, attitude and perceived ease of use are responsible for low cash-waqf FinTech collections. Therefore, this study took pains to investigate the impact of attitude and perceived ease of use on intention to use FinTech in Kampala, Uganda.

**Research Questions**

Below are the research questions that were employed to guide this study;

I) How impactful is attitude on cash-waqf givers' intention to use FinTech in Uganda?
II) Does perceived ease of use influence cash-waqf givers' intention to use FinTech in Uganda?
III) How significant is intention in mediating between attitude, perceived ease of use; and FinTech use in Uganda?

**Research Objectives**

Below are the research objectives that were employed to guide this study;

I) To examine the effect of attitude on cash-waqf givers' intention to use FinTech in Ugandan.
II) To investigate the impact of perceived ease of use on cash-waqf givers' intention to use FinTech in Uganda.
III) To explore the significance of intention in mediating the relationship between, attitude, perceived ease of use; and FinTech Use.

## LITERATURE REVIEW

### Attitude

Attitude is one of the constructs of the Theory of Planned Behavior (TPB) by (Ajzen, 1991). TPB theory was designed to predict and explain the behavior in specific disciplines, information systems inclusive. The standard definition of attitude is by Ajzen, (1991) who defined attitude as "the degree of favorableness or unavoidableness of people's feelings regarding a psychological object". A positive feeling or interest towards financial technology system, literally brews intention, and eventual use of the system. Therefore, it can be stated that, cash-waqf FinTech payments could increase if there is a positive attitude towards payment systems. Voluminous studies attitude and intention to use financial technology have turned out to reveal its positive significance in influencing intention to use FinTechs, these include but not limited to, (Kasilingam, 2020) (Seboka et al., 2021) (Badariah Tunku Ahmad et al., 2011) (Teo, 2011)(Zhu et al., 2012) all of whom found attitude as a significant influencer users' intention in application of financial technology.

### Perceived Ease of Use

It is generally known that a consumer is more likely to purchase and use a service if he finds it conveniently accessible, usable, and free of any issues. One of the independent constructs inside the Technology Acceptance Model (TAM) is perceived ease of use. Hu et al., (2019b) defined perceived ease of as the degree to which consumers feel relaxed and make efforts in the process of trying to learn to use FinTech services while Bugembe (2003) quoting (Davis, 1991) defined Perceived ease of use as the "the degree to which an individual; believes that using a particular system would be free from physical and mental effort". The perceived ease of use in the context of this inquiry can be described as a state of feeling in which a cash-waqf giver or potential giver is persuaded into developing the intention of using FinTech by the easiness of the system. Several researches have gone to reveal the string predictive nature of Perceived ease of use on intention to use FinTech, some of them include, (Ozturk et al., 2016) (Shaikh et al., 2020) (Aristiana, 2019)

### Technology Acceptance Model (TAM)

The model postulates that the prospective user's general disposition towards using a specific system is a crucial factor of whether or not he actually uses it. The TAM model was created primarily in the field of information systems to forecast user acceptance of new technology. TAM was developed by (Davis et al., 1989). TAM postulates that, "Usefulness" is partly predicted by "Ease of use"; both of them explain "Intention to use" and "Actual use" through "Attitude toward use". Consequently, the more employees recognize that the systems will make their tasks easier to perform, the higher the probability that they will use it and accept the new technology as being useful (Ajibade, 2018). Since this study interrogates use of technology, the researcher therefore, employed TAM as the underpinning theory of the study.

### Theory of Planned Behavior

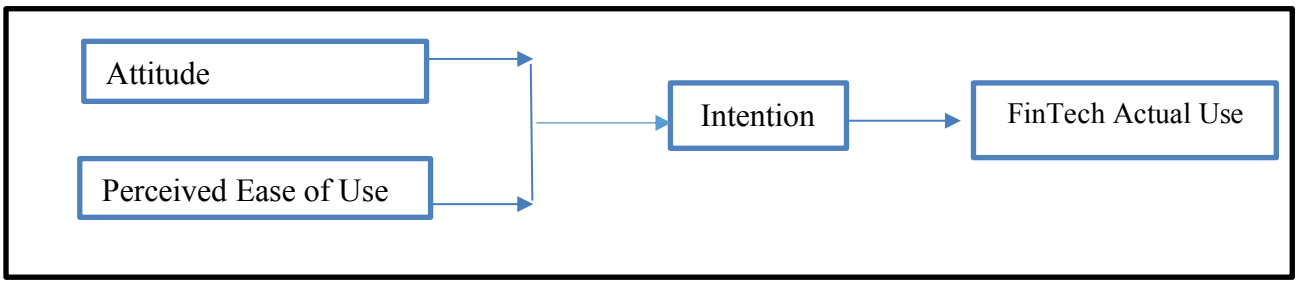
The theory of planned behaviour (TBP) is an extension of the theory of reasoned action by Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975, necessitated by the original model's limits

in dealing with behaviour over which people have insufficient volitional control (Hamzah, Haji-othman, et al., 2023). It is reported by Hamzah, Haji-othman, et al., (2023) that, Yoon, (2011) found that Individuals' behavioral intents to conduct digital piracy are influenced by TPB characteristics such as attitude, subjective norms, and perceived behavioral control in Taiwan. The intention to use smartphone-based e-money is influenced by attitudes, subjective standards, and perceived behavioral controls, in comparison to other financial products, including chip-based electronic money, smartphone-based electronic money with the most modern smartphone tool was offered in Indonesia (Friadi et al., 2018).

**Theoretical Framework of The Study**

Constructively this study employs constructs from Theory of planned Behavior & Technology Acceptance Model models to explore the impact of attitude and perceived ease of use on FinTech actual use as whereas measuring the mediating effect of on intention to use FinTech. The study proposes the conceptual model below.

**Figure 2 Conceptual Framework of The Study**




**Hypothesis Development:**

I. To examine the effect of attitude on cash-waqf givers' intention to use FinTech in Ugandan.
II. To investigate the impact of perceived ease of use on cash-waqf givers' intention to use FinTech in Uganda.
III. To explore the significance of intention in mediating the relationship between, attitude, perceived ease of use; and FinTech Use.

**Hypothesis Development:** In light of the previous researches, it can be hypothesized that;

**H1:** Attitude has a significant and positive influence on intention to use FinTech by cash-waqf givers in Kampala.
**H2:** Perceived ease of use has a significant and positive influence on intention to use FinTech by cash-waqf givers in Kampala.
**H2:** Intention significantly mediates the relationship between Attitude, Perceived ease of use; FinTech use by cash-waqf givers in Kampala.

**METHODOLOGY**

The aims of this article are; to examine the effect of attitude on cash-waqf givers' intention to use FinTech, to investigate the impact of perceived ease of use on cash-waqf givers' intention to use FinTech; and, to explore the significance of intention in mediating the relationship

between, attitude, perceived ease of use; and FinTech Use in Kampala. The researchers adopted and adapted its questionnaire from (Deslonde & Becerra, 2018) & (Buabeng-Andoh, 2018) to collect the data using 359 answered questionnaires collected from respondents. Furthermore, the study used Partial Least Squires (PLS) to analyze the data.

**Findings and Discussion**

The Average Variance Extract (AVE) together with the Composite availability were used to assess reliability and validity respectively. From the table below, it vividly shown that AVE and Composite Reliability are above the minimum requirement of 0.7 according to (Hair et al., 2021)

**Table 1: Path Coefficient**

| Constructs | Composite reliability | AVE |
|---|---|---|
| Attitude (ATT) | 0.991 | 0.939 |
| FinTech Actual Use (FAU) | 0.991 | 0.939 |
| Intention (INT) | 0.993 | 0.962 |
| Perceived Ease of Use (PEOU) | 0.991 | 0.940 |

**Table 2: Path Coefficient**

| Path | Coefficients | T-statistics | P-values | Conclusion |
|---|---|---|---|---|
| Attitude -> Intention | 0.080 | 3.955 | 0.000 | Supported |
| Perceived Ease of use -> Intention | 0.082 | 0.641 | 0.522 | Not Supported |
| Intention -> FinTech Actual Use | 0.014 | 64.066 | 0.000 | Supported |

Table indicates that coefficient of the relationship between attitude and intention is 0.080, t-statistics of 3.955 and a p-values at 0.000 signifying that coefficient are significant. This finding verifies that attitude has a positive and significant relationship with intention. The relationship between Perceived ease of use and intention was found to be insignificant. However, the relationship between intention and FinTech actual use was supported by the path coefficient model.

**Table 3: An Assessment of Mediating Effect**

| Relationship | Coefficients | Sd. | T-statistics | P values | Decision |
|---|---|---|---|---|---|
| PEOU_ -> INT_ -> FAU_ | 0.051 | 0.075 | 0.640 | 0.522 | Not significant |
| ATT_ -> INT_ -> FAU_ | 0.290 | 0.073 | 4.013 | 0.000 | Significant |

Results presented in Table indicate that intention is a significant variable that meditates attitude and FinTech Actual Use. On contrary, the mediating effect of intention on perceived ease of use was found to be insignificant at the scale of p-value = 0.000 < 0.05.

**Table 4: Summary of Hypothesis Testing**

| Hypothesis | Hypothesized Relationship | | P-Values | Findings |
|---|---|---|---|---|
| **H1** | Attitude has a significant and positive influence on intention to use FinTech by cash-waqf givers in Kampala. | 0.073 | 0.000 | Supported |
| **H2** | Perceived ease of use has a positive and significant influence on the intention to use FinTech by cash-waqf givers in Kampala. | 0.051 | 0.522 | Not supported |
| **H3** | Intention mediates the relationship between attitude and perceived ease of use; by cash-waqf givers in Kampala. | 0.014 | 0.000 | Supported |

Attitude was found to have a significant positive influence on intention to use technology. The finding are in tandem with **H1** of this study. The Coefficients and P-Values scored 0.073 and 0.000 respectively. However, at P-Value score of 0.522, perceived ease of use was found insignificant, and rejected H2. Lastly, the mediating effect of intention on independent and dependent variables was significant at P-Values of 0.000; agreeing with H3.

## CONCLUSION

The study's goal was to estimate the factors influencing the use of financial technology by cash-waqf givers in Kampala. The TAM was employed as the underpinning theory of the study. Attitude, Perceived ease of use, intention and actual formed the basis of this study. Results from the analysis provided empirical evidence and answers to the research questions of the study. By accepting attitude as an influential factor in forming the intention to use FinTech in Uganda's cash-waqf givers, this study agrees with voluminous studies conducted before. Waqf Institutions in Kampala should strategically conduct sensitization drives aimed at improving product knowledge and importance of the financial technology payment systems. Secondly, in regards to the rejection of the hypothesis (2), cash-waqf givers in Kampala perceived the payments systems as having no difficulties in usage processes. Implicitly, the low payment of cash-waqf in Kampala could be explained by other factors. These could be; unclear regulatory regime in relation to user security and risks. Secondly, low awareness of the payment system can be hypothesized to explain low collections.

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# PROJEK PEMBANGUNAN TEKNOLOGI PERTANIAN PINTAR BERASASKAN HIDROPONIK BAGI PETANI ASNAF DI NEGERI KEDAH, MALAYSIA

*Project of Smart Farming Based on Hydroponics Technology For Asnaf Farmers In Kedah State, Malaysia*

**Nashirah Abu Bakar [1*]**
**Sofian Rosbi [2]**
**Marwan Alias [3]**
**Naim Omar [4]**

[1] Islamic Business School, College of Business, Universiti Utara Malaysia, 06010 Sintok, Kedah, Malaysia
[2] Faculty of Business and Communication, Universiti Malaysia Perlis, 01000 Kangar, Perlis, Malaysia
[3,4] Lembaga Zakat Negeri Kedah, Menara Zakat (LZNK),Jalan Teluk Wan Jah, 05200, Alor Setar, Kedah, Malaysia
*Corresponding Author (Email: nashirah@uum.edu.my)

***Abstrak****: Aktiviti pertanian adalah salah satu aktiviti penjanaan pendapatan utama bagi Negeri Kedah. Kegiatan pertanian penting dalam meningkatkan sosio-ekonomi dan pembangunan masyarakat di Negeri Kedah. Oleh kerana itu, kajian ini memfokuskan kepada pembangunan projek penanaman hidroponik berasaskan teknologi pintar kepada asnaf di Negeri Kedah. Projek ini adalah gabungan kerjasama dalam bidang kepakaran di antara Universiti Utara Malaysia (UUM) dan Lembaga Zakat Negeri Kedah Darul Aman (LZNK). Satu kerangka pembangunan asnaf hidroponik telah dibangunkan dengan menggabungkan elemen teknologi pertanian pintar, pengurusan kewangan serta pengurusan projek. Gabungan ketiga-tiga elemen ini, berjaya menghasilkan integrasi di antara teknologi dan juga pembangunan modal insan. Hasil dari perlaksanaan projek ini, para petani asnaf menunjukkan minat yang mendalam untuk terlibat dalam projek penanaman hidroponik dengan sokongan dari LZNK. Dapatan kajian ini dapat membantu para pembuat polisi agar dapat menggabungkan ketiga-tiga elemen ini dalam menghasilkan projek berimpak tinggi dan efektif terhadap golongan B40 di Kedah, dan Malaysia secara amnya.*

***Kata kunci:*** *Hidroponik; Pertanian Pintar: Pembangunan Asnaf; Pengurusan Projek Pertanian*

***Abstract*****:** *The agricultural sector is one of the main income-generating activities for the State of Kedah. Agricultural activities are important in improving socio-economics and community development. Therefore, this study focuses on the development of an agriculture project based on smart technology using hydroponic for economic development among asnaf in Kedah. This project is a combination of collaboration in the field of expertise between Universiti Utara Malaysia (UUM) and the Lembaga Zakat Negeri Kedah Darul Aman (LZNK). A framework for asnaf development in agriculture has been developed by combining elements of smart farming technology, financial management, and sustainable project management. The combination of these three knowledge domains has produced successful integration between technology and human capital development. As a result of the implementation of this project, the asnaf farmers showed a deep interest in being involved with the hydroponics agriculture*

*project with the support of LZNK. The findings of this study can help policymakers to be able to combine these three elements in producing high-impact and effective projects for the B40 group in Kedah, and Malaysia in general.*

***Keywords:*** *Hydroponics, Smart Farming, Asnaf Development, Agriculture Project Management*

## PENGENALAN

Tanaman hidroponik adalah salah satu bentuk teknologi yang menggabungkan ilmu kejuruteraan dan ilmu pertanian. Teknologi hidroponik menggunakan kawasan pertanian yang optimum bagi menghasilkan hasil pertanian yang lumayan. Konsep penanaman secara hidroponik adalah konsep bercucuk tanam tanpa menggunakan tanah. Kaedah ini menggunakan bahan seperti sabut kelapa, pasir, habuk kayu dan lain-lain bagi menggantikan tanah. Penanaman sayur-sayuran menggunakan kaedah hidroponik merupakan salah satu teknik penanaman yang dapat meningkatkan sumber pendapatan. Proses penanaman sayur secara hidroponik ini dapat dilakukan di kawasan yang sempit atau terhad.

Kelebihan penanaman melalui kaedah hidroponik adalah seperti penghasilan yang lebih tinggi, bekalan nutrien yang seimbang, penanaman yang tidak mengikut cuaca, mengelakkan penyakit bawaan tanah, kos yang minimum dan sayur yang dihasilkan adalah seragam kerana bahan nutrien dan nilai pH diberi secara terkawal dan sekata (Alias, 2023). Oleh itu, tanaman secara hidroponik ini memberi peluang kepada masyarakat untuk meningkatkan sumber pendapatan sampingan walaupun berada di kawasan perumahan yang agak terhad.

Dewasa ini, permintaan tanaman sayuran secara hidroponik mendapat permintaan dari masyarakat. Ini adalah kerana proses penanaman secara hidroponik mudah di jaga, jimat dan selamat. Tanaman secara hidroponik juga boleh menyumbang kepada kelestarian alam sekitar kerana penanaman secara hidroponik mampu mengurangkan kos dan penggunaan air yang banyak. Penanaman secara hidroponik ini hanya menggunakan 10 peratus daripada jumlah penggunaan tanaman atas tanah.

Oleh itu, tanaman secara hidroponik sangat bersesuaian untuk ditanam di kawasan yang lapang seperti berdekatan dengan penanaman sawah padi. Penanaman sayur secara hidroponik ini dapat membantu pesawah menjana pendapatan sampingan selain dari pendapatan utama dari hasil sawah padi. Oleh itu, tujuan utama kajian ini adalah untuk membangunkan satu kerangka pembangunan asnaf hidroponik dengan menggabungkan elemen teknologi pertanian pintar, pengurusan kewangan serta pengurusan projek. Gabungan ketiga-tiga elemen ini, dapat menghasilkan integrasi di antara teknologi dan juga pembangunan modal insan.

## PERNYATAAN MASALAH

Dewasa ini, peningkatan kos sara hidup yang tinggi memberi impak kepada golongan B40 dalam meneruskan kehidupan harian mereka. Menurut statistik yang dikeluarkan oleh Jabatan Perangkaan Malaysia (2022), kenaikan harga barang secara mendadak akan memberi kesan yang negatif kepada golongan B40. Oleh itu, satu alternatif perlu diambil bagi mengatasi masalah yang dihadapi oleh golongan B40 dalam menjalani kehidupan seharian mereka.

Suntikan dana bantuan yang diberi oleh pihak kerajaan merupakan satu alternatif yang dapat membantu meringankan beban kewangan yang ditanggung oleh golongan B40.

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Walaubagaimanapun, bantuan yang diberi oleh pihak kerajaan adalah terhad. Oleh itu, golongan B40 perlu mencari sumber pendapatan sendiri atau sampingan bagi meneruskan kehidupan.

Bagi meningkatkan pendapatan golongan B40, projek ini perlu dijalankan sebagai salah satu pendapatan tambahan kepada golongan B40 untuk meningkatkan pendapatan mereka. Penanaman sayur secara hidroponik adalah satu teknik penanaman yang mudah, cepat dan terbaik (Vinci & Rapa, 2019). Teknik penanam secara hidroponik ini dapat memberi pendapatan sampingan kepada golongan B40, selain dari pendapatan utama iaitu tanaman padi. Beberapa faedah sistem penanaman hidroponik adalah pengehadan sisa air, tanaman yang ditanam dalam persekitaran terkawal (kawalan perosak, nutrien dan sifat yang diperlukan untuk pertumbuhan tumbuhan yang optimum) dan keupayaan untuk memanipulasi keadaan untuk memaksimumkan pengeluaran dalam ruang terhad (taman menegak) (Treftz dan Omaye, 2016).

Kajian yang dijalankan terhadap penanaman sayuran secara hidroponik juga mendapati hasil tanaman dapat diperolehi dalam tempoh masa yang singkat (Rosli, 2021). Selain itu juga, tanaman secara hidroponik sangat produktif dalam menjaga mutu dan kualiti sayur-sayuran. Di Malaysia, tanaman secara hidroponik ini telah mula mendapat tempat dalam kalangan masyarakat Malaysia. Teknik penanaman yang mudah selamat merupakan salah satu faktor utama masyarakat Malaysia mula mengusahakan tanaman sayuran secara hidroponik.

## KAJIAN LITERATUR

Penanaman secara hidroponik merupakan satu kaedah penanaman sayur-sayuran yang dikenali di semua negara. Banyak negara-negara di dunia ini mengunakan kaedah hidroponik dalam penanaman sayur-sayuran dan buah-buahan. Proses penanaman secara hidroponik sangat mudah dan terbukti dapat menghasilkan tanaman yang berkualiti dan bermutu tinggi. Penamanan sayur melalui kaedah hidroponik juga dapat meningkatkan keuntungan atau hasil yang tinggi (Sisodia et al., 2021)

Kajian yang dijalankan terhadap penanaman berasaskan hidroponik mendapati tanaman hidroponik adalah teknik penanaman yang mudah (Torres, 2022), selamat (Rizal et al., 2019) dan berkesan (Barua et al., 2021). Penanaman secara hidroponik juga dapat meningkatkan mutu sesuatu tamanan (Saritas & Kuzminov, 2017) serta dapat meningkat pendapatan (Khan & Ahmed, 2017). Selain itu juga, tanaman hidroponik adalah satu strategik yang dapat dijalankan oleh sesebuah negara dalam memastikan rakyatnya mendapat sumber makanan yang berkhasiat dan berkualiti (Sisodia et al., 2021; Dimitri et al., 2016). Sumber makanan yang sihat dan berkualiti dapat menyeimbangkan kesihatan seseorang. Ini selaras dengan saranan hirarki pemakanan sihat yang mencadangkan supaya setiap individu mendapat sumber makan yang seimbang (Cagalj et al., 2016).

Penanaman sayuran secara hidroponik juga didapati dapat mengurangkan pengunaan baja (Treftz & Omaye, 2016) yang boleh memberi kesan sampingan kepada individu yang memakannya. Oleh itu, penanaman secara hidroponik adalah satu alternatif yang sangat berkesan dalam mengatasi penggunaan baja yang banyak di dalam tanaman. Tanaman secara hidroponik juga dapat meningkat sosial ekonomi sesebuah negara. Penanaman yang tidak memerlukan kawasan yang luas merupakan satu faktor yang menarik minat ramai pekebun untuk menggunakan kaedah hidroponik dalam tanaman sayuran mereka. Oleh itu, tanaman

secara hidroponik ini sangat berkesan sebagai satu mata pencarian tambahan. Selain itu juga, pengurusan yang sistematik, cekap dan efektif (Sisodia et al., 2021) juga dapat memastikan projek penanaman sayur-sayuran ini berjalan dengan lancar. Teknik pengurusan yang teratur dapat memastikan perjalanan sesebuah projek berjalan dengan sempurna dan teratur (Syahza, 2019).

## KELEBIHAN DAN KEKURANGAN TEKNIK PENANAMAN PROJEK HIDROPONIK

Hidroponik adalah kaedah bercucuk tanam dengan meletakkan akar pohon ke dalam air baja yang mengandungi nutrien yang diperlukan untuk pertumbuhan pokok sayuran. Kaedah penanaman hidroponik tidak menggunakan tanah, sebaliknya menggunakan medium sabut kelapa, span, kapas dan habuk kayu bagi menggantikan tanah.

Kelebihan penanaman sayauran secara hidroponik adalah merangkumi aspek-aspek berikut iaitu:

(i) Dapat dilaksanakan dalam ruangan yang terhad. Ini adalaha kerana penanaman hidroponik tidak menggunakan tanah, oleh itu sistem hidroponik dapat disusun atur dengan menggunakan ruangan yang paling optimal.

(ii) Penanamana secara hidroponik dapat menghasilkan sayuran yang kurang kekotoran. Ini adalah kerana sayuran yang dihasilkan tidak tersentuh terhadap tanah atau debu kotoran. Malah kesemua bahagian sayuran dapat dimakan kerana tiada sentuhan dengan tanah atau kotoran.

(iii) Penanaman hidroponik juga tidak perlu diselia setiap hari bagi proses siraman. Ini adalah kerana, sistem penanaman hidroponik telah menggunakan air sebagai medium untuk penanaman. Air dikitar secara 24 jam sehari yang memastikan anak pokok mendapat nutrien yang diperlukan. Proses ini memudahkan penanaman dengan penyeliaan yang minimal.

(iv) Pokok sayuran yang ditanam menggunakan teknik hidroponik juga mengandungi lebih banyak komponen nutrisi. Ini disebabkan baja yang dibekalkan ke dalam sistem aliran hidroponik tidak mengalami larut lesap. Oleh itu, ia dapat mengelakkan pembaziran baja dan memastikan penggunaan baja adalah pada tahap yang efektif. Persaingan antara anak pokok sayuran juga adalah minimun yang memastikan setiap pokok sayuran yang dihasilkan mendapat nutrisi lengkap.

(v) Penananaman sayuran menggunakan teknik hidroponik juga adalah salah satu teknik penanaman yang mesra alam. Ini kerana, penanaman hidroponik tidak menggunakan racun serangga yang berbahaya. Tambahan pula, ia tidak menyumbang kepada pencemaran bau.

Jika dibandingkan dengan tanaman secara tradisional, penanaman sayuran secara hidroponik juga dapat memberikan kelebihan berikut:

(i) Pengeluaran hasil yang stabil dan lebih tinggi. Ini kerana hasil penanaman dapat dikawal dan tidak terjejas oleh faktor cuaca.

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(ii) Bekalan nutrien dibekalkan seimbang dan berterusan kepada tanaman. Komposisi baja dapat dikawal berdasarkan perancangan jadual penanaman.

(iii) Sayur yang dihasilkan adalah seragam kerana bahan nutrien dan nilai pH dikawal secara sekata. Ini dapat menghasilkan kualiti sayuran yang lebih tinggi.

(iv) Disamping itu juga, penyakit sayuran yang berasal dari bawaan tanah dapat dielakkan. Tambahan pula, kos membajak, merumpai, membuat batas, dan menyiram adalah tidak perlu. Ini menghasilkan kaedah penanaman yang menjimat kos.

Namun begitu, penanaman hidroponik juga perlu diberikan perhatian kerana terdapat beberapa kekurangan bagi sistem penanaman hidroponik.

(i) Terdapat kos yang agak tinggi bagi membina sistem hidroponik di peringkat awal. Kos ini adalah melibatkan kos pembelian sistem aliran air, medium penanaman dan juga biji benih. Kos pendawaian juga perlu dititikberatkan agar sistem hidroponik dapat berfungsi dengan baik.

(ii) Sistem hidroponik memerlukan penyelenggaraan secara berkala bagi mengelakkan penyakit merebak jika air tercemar. Sekiranya terdapat saluran air yang tersumbat, ini akan menyebabkan pokok sayuran terencat perkembangan kerana kekurangan akses kepada nutrien.

(iii) Pengurusan hidroponik memerlukan sedikit pengetahuan teknikal berkenaan memantau kandungan nutrien baja, memantau pH air dan juga memastikan sistem elektrik berfungsi secara optimal.

## PROSES PERLAKSANAAN PENYELIDIKAN PROJEK HIDROPONIK

Hidroponik ialah penanaman di dalam larutan nutrien tanpa menggunakan tanah. Projek penyelidikan ini melibatkan beberapa proses dalam memastikan kejayaan membangunkan asnaf dalam bidang penananaman sayuran menggunakan teknik hidroponik. Rajah 1 menunjukkan carta alir bagi setiap peringkat perlaksanaan.

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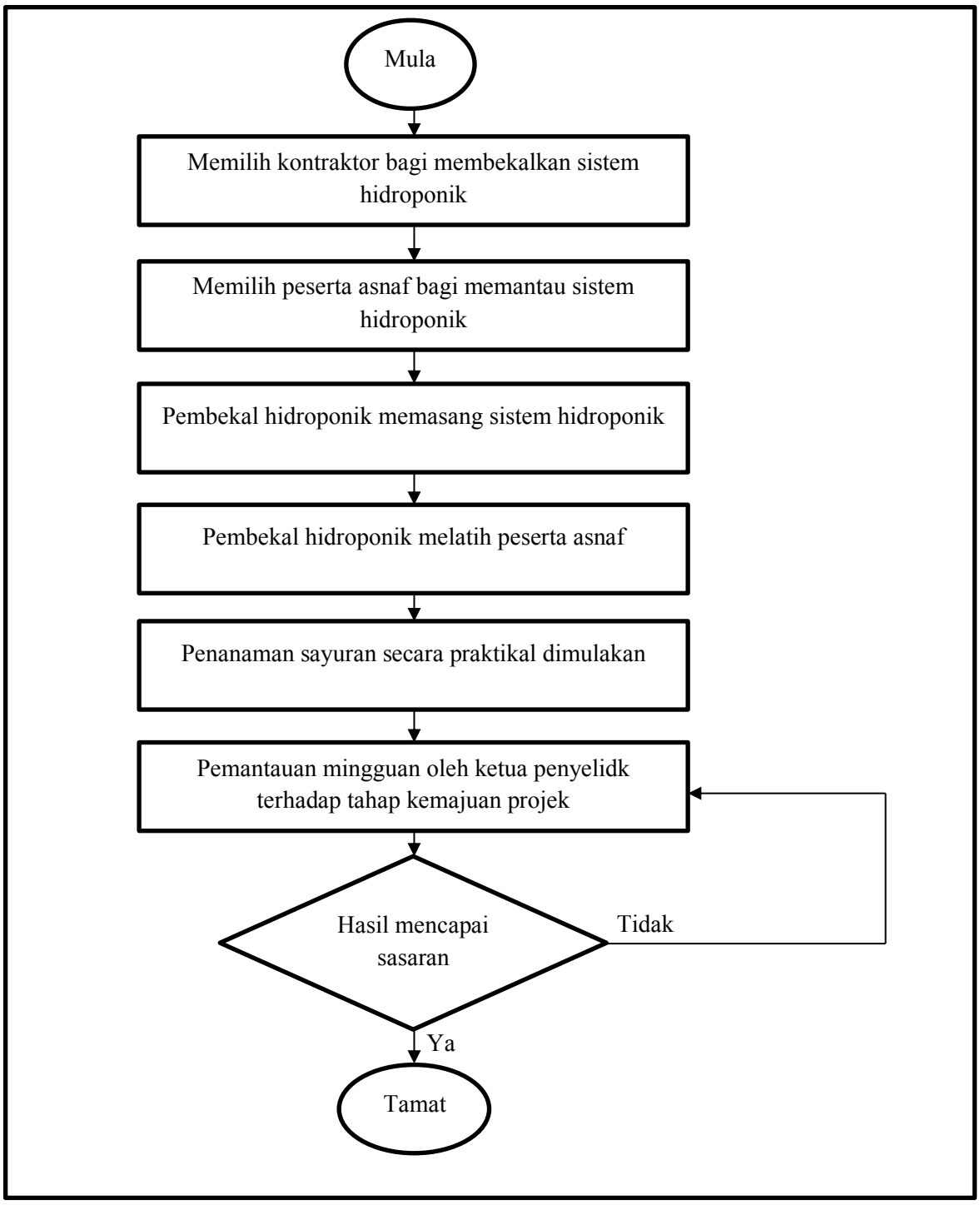


**Rajah 1: Carta alir perlaksanaan projek penanaman sayuran secara hidroponik**

## KERANGKA KERJASAMA PENYELIDIKAN PROJEK HIDROPONIK

Projek hidroponik ini dilaksanakan dengan kerjasama antara Universiti Utara Malaysia (UUM) dan juga Lembaga Zakat Negeri Kedah (LZNK). Tujuan utama projek penyelidikan ini adalah bagi membangunkan satu inisiatif yang dapat memberikan pendapatan sampingan kepada peserta estet padi yang dikendalikan oleh LZNK. Oleh itu, bagi menjayakan objektif penyelidikan ini satu kerangka yang inklusif telah dibangunkan seperti Rajah 2.

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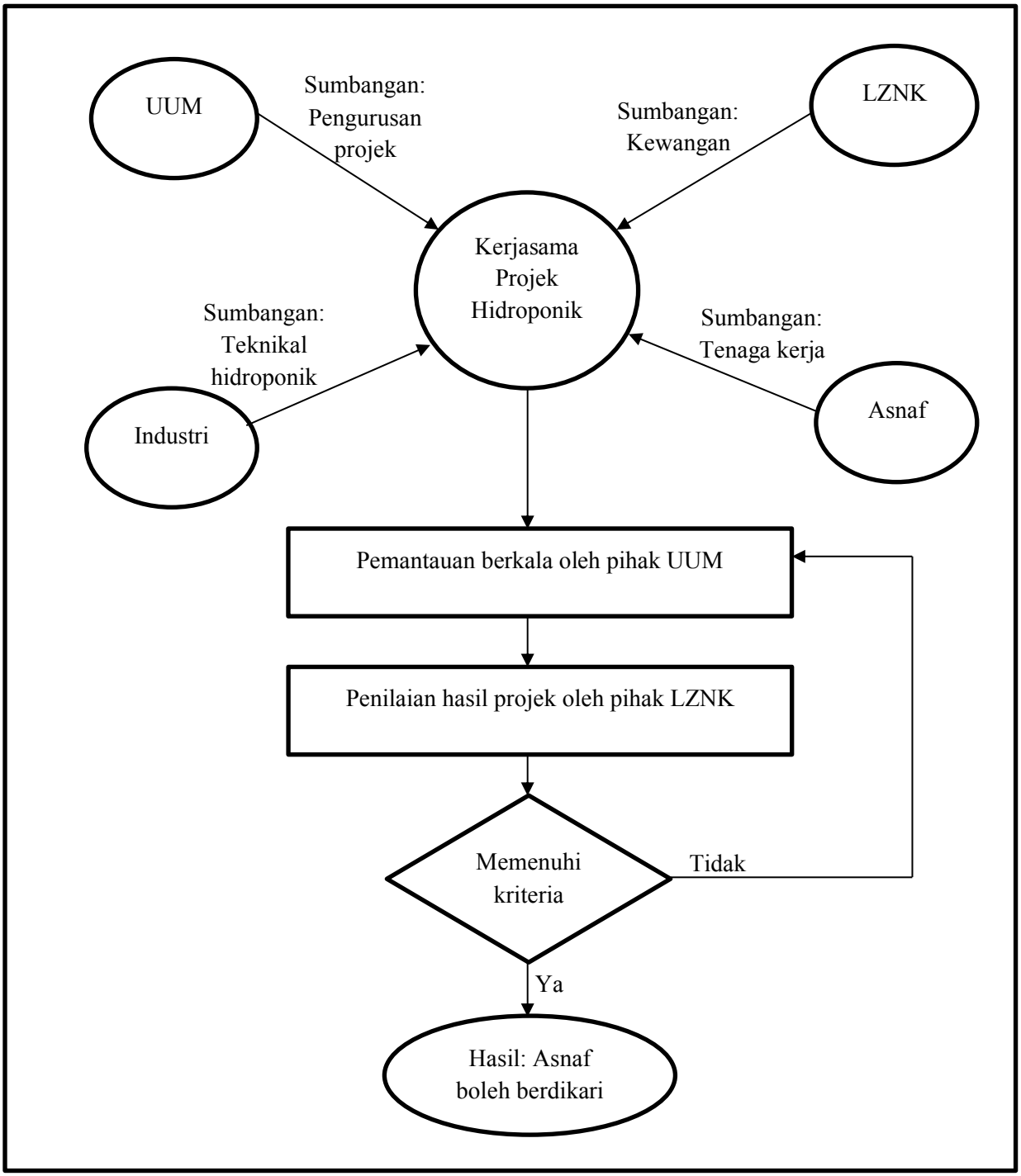


**Rajah 2: Kerangka kerjasama perlaksanaan projek hidroponik**

## AKTIVITI-AKTIVITI YANG TELAH DIJALANKAN BAGI PROJEK HIDROPONIK

Projek hidroponik ini memerlukan petani yang mempunyai pengetahuan teknikal berkenaan kuantiti baja, kualiti biji benih beserta masa yang bersesuaian bagi tanaman. Aktiviti-aktiviti berikut adalah bukti kemajuan projek ini.

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**Rajah 3: Tapak Projek Hidroponik Serta Majlis Latihan Hidroponik Kepada Asnaf**



**Rajah 4: Hasil Penanaman Hidroponik Iaitu Sayur Bayam dan Ketumbar**



**Rajah 5: Pembayaran Elaun Kepada Peserta Asnaf Oleh Ketua Penyelidik Serta Lawatan Pemantauan**

## KESIMPULAN

Objektif utama projek hidroponik ini adalah bagi membantu para asnaf memajukan ekonomi mereka. Oleh itu, satu kerjasama pintar telah dibangunkan untuk memastikan segala sumber digunakan secara efektif termasuk dari segi tenaga kerja, kewangan serta tanah pertanian. Projek ini telah berjaya menghasilkan sayuran yang mampu diterjemahkan dalam bentuk wang ringgit serta pembangunan sumber manusia sebagai penunjuk prestasi.

**PENGHARGAAN**

Para penyelidik mengucapkan terima kasih kepada Universiti Utara Malaysia kerana menyediakan kemudahan untuk menjalankan penyelidikan ini. Tidak lupa juga, kepada Lembaga Zakat Negeri Kedah (LZNK) kerana memberikan geran penyelidikan sebagai sokongan kewangan (Kod SO: 21331).

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# PERANAN WAKAF DALAM MENINGKATKAN KETERJAMINAN MAKANAN DI MALAYSIA

*The Role Of Wakaf In Enhancing Food Security In Malaysia*

**Farahdina Fazial [1*]**
**Sakinatul Raadiyah Abdullah [2]**
**Rohayati Hussin [3]**

[1,2] Akademi Pengajian Islam Kontemporari, Universiti Teknologi MARA, Cawangan Kedah, Malaysia
[3] Fakulti Undang-Undang, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani
*Corresponding Author (Email:farahdinafazial@uitm.edu.my

***Abstrak:*** *Wakaf telah menjadi amalan dan institusi yang penting dalam masyarakat Muslim selama berabad-abad. Peranan wakaf dalam meningkatkan keterjaminan makanan di Malaysia adalah penting dan strategik. Wakaf telah berfungsi sebagai instrumen sosial dan ekonomi dalam membantu mengatasi cabaran ketahanan makanan, memperkuatkan dan memperkasakan sektor pertanian serta industri makanan negara. Dengan demikian, kajian ini bertujuan untuk mengenalpasti penggunaan wakaf dalam meningkatkan keterjaminan makanan di Malaysia. Kedua, menganalisis faktor yang mempengaruhi keberkesanan wakaf dalam meningkatkan keterjaminan makanan di Malaysia. Kajian ini menggunakan kaedah penyelidikan secara kualitatif melalui pendekatan kajian perpustakaan. Kajian ini dianalisis menggunakan analisis kandungan. Analisis kandungan dalam kajian ini menggunakan penelitian sumber-sumber sekunder daripada kajian lepas berkaitan wakaf dan keterjaminan makanan. Hasil kajian ini diharap dapat membantu pihak-pihak berkepentingan untuk memperkasakan lagi institusi wakaf dalam membangunkan wakaf sesuai dengan keperluan semasa termasuk berkaitan sekuriti makanan di Malaysia. Peranan wakaf dalam meningkatkan bekalan makanan di Malaysia adalah sangat relevan dan memberi kesan positif kepada ketahanan makanan negara serta memperkuatkan sektor pertanian dan industri makanan.*

***Kata Kunci****: Wakaf, Keterjaminan Makanan, Instrumen Sosial*

***Abstract:*** *Waqf has become a significant practice and institution in the Muslim society for centuries. The role of waqf in enhancing food security in Malaysia is crucial and strategic. Waqf has served as a social and economic instrument in addressing food security challenges strengthening and empowering the country's agricultural and food industries. Therefore, this study aims to identify the utilization of waqf in improving food security in Malaysia. Secondly, to analyze the factors influencing the effectiveness of waqf in enhancing food security in Malaysia. This study employs a qualitative research method through a literature review approach. The study is analyzed using content analysis. The content analysis in this study utilizes secondary source research from past studies related to waqf and food security. The results of this study are expected to assist stakeholders in further empowering the waqf institution to develop waqf in line with current needs, including food security in Malaysia. The*

*role of waqf in enhancing the food supply in Malaysia is highly relevant. It positively impacts the nation's food resilience while strengthening the agricultural and food industry sectors.*

***Keywords**: Waqf, Food Security, Social Instrument*

## PENDAHULUAN

Keterjaminan makanan adalah satu isu yang sentiasa mendapat perhatian di peringkat global. Dalam era moden ini, walaupun kemajuan dalam teknologi pertanian dan perniagaan telah meningkatkan pengeluaran makanan secara keseluruhan, masih terdapat masalah serius berkaitan dengan ketidaksetaraan akses kepada makanan yang mencukupi dan berkualiti. Isu ini merentasi sempadan negara dan mempengaruhi pelbagai lapisan masyarakat, terutama mereka yang terpinggirkan atau berpendapatan rendah.Sektor agro makanan sangat penting untuk penyediaan makanan. Agenda keselamatan makanan bagi sesebuah negara juga amat penting jika berlaku konflik, perubahan iklim, bencana alam, masalah ekonomi dan wabak penyakit seperti pandemik Covid-19 yang menghalang kegiatan pertanian. Ia berkemungkinan menyebabkan negara-negara pengeluar mengurangkan eksport makanan kerana lebih mengutamakan keperluan domestik.

Dalam konteks ini, wakaf telah mendapat semakin banyak perhatian sebagai satu mekanisme yang berpotensi memberi sumbangan kepada peningkatan keterjaminan makanan di Malaysia. Wakaf merupakan satu bentuk amanah sosial dalam agama-agama tertentu, telah menjadi alat penting dalam memberi bantuan kepada mereka yang memerlukan. Ia melibatkan penyerahan harta atau aset tertentu untuk tujuan tertentu, seperti pembangunan masyarakat, kesejahteraan sosial, dan dalam kes ini, keterjaminan makanan. Konsep wakaf boleh dijadikan alternatif di kawasan tanah terbiar. Tanah wakaf di seluruh negara masih banyak belum dimajukan sepenuhnya. Tanah-tanah wakaf yang dikenalpasti di bawah bidang kuasa pihak berkuasa Majlis Agama Islam Negeri (MAIN) boleh dibangunkan bersama Kerajaan Persekutuan.

Melalui Belanjawan 2023 pihak kerajaan berhasrat untuk memanfaatkan tanah-tanah terbiar milik Lembaga Kemajuan Tanah Persekutuan (Felda), Felcra Berhad, Pihak Berkuasa Kemajuan Pekebun Kecil Perusahaan Getah (RISDA) dan agensi di bawah Kementerian Pertanian dan Industri Makanan (MAFI) dengan keluasan 323.75 hektar (800 ekar) untuk meningkatkan penghasilan makanan (Berita Harian, 2023). Dasar Agromakanan Negara 2021-2030 dan Pelan Tindakan Dasar Sekuriti Makanan Negara 2021-2025 menjadi elemen penting dalam pencapaian sektor agro makanan yang dijangkakan berkembang 4.5 peratus dalam tempoh RMK12. Ini akan meletakkan sektor tersebut sebagai penyumbang utama dalam Keluaran Dalam Negara Kasar (KDNK). Dasar Agromakanan Negara 2021-2030 adalah satu panduan strategik yang dirangka oleh kerajaan untuk menggariskan arah pembangunan sektor agro makanan di Malaysia dalam tempoh 10 tahun. Dasar ini bertujuan untuk meningkatkan pengeluaran, produktiviti, dan daya saing dalam sektor agromakanan, sambil memastikan kelestarian alam sekitar dan kesejahteraan petani.

Elemen-elemen kunci dalam Dasar Agromakanan Negara 2021-2030 dan Pelan Tindakan Dasar Sekuriti Makanan Negara 2021-2025 ialah penekanan kepada peningkatan produktiviti di sektor pertanian, kepentingan pengeluaran pelbagai jenis makanan termasuk tanaman makanan, ternakan, akuakultur, dan sektor makanan tambahan seperti herba dan

rempah. Ini membantu negara mengurangkan ketergantungan pada pengeluaran makanan tertentu dan meningkatkan kepelbagaian dalam bekalan makanan. Selain itu, pelan ini bertujuan untuk memastikan keselamatan makanan negara dengan menjamin bekalan makanan yang mencukupi, berkualiti, dan terjamin. Ia merangkumi strategi untuk menghadapi cabaran seperti perubahan iklim, bencana alam, dan ketidakstabilan pasaran global. Melalui pelaksanaan Dasar Agromakanan Negara 2021-2030 dan Pelan Tindakan Dasar Sekuriti Makanan Negara 2021-2025, Malaysia berharap dapat mencapai pertumbuhan sektor agro makanan sebanyak 4.5 peratus dalam tempoh Rancangan Malaysia Ke-12 (RMK12). Ini akan menjadikan sektor agro makanan sebagai penyumbang utama kepada Keluaran Dalam Negara Kasar (KDNK), serta memberikan impak yang positif kepada ekonomi negara dan kesejahteraan masyarakat.

Kepentingan merealisasikan waqaf untuk peningkatan keterjaminan makanan ini dapat dilihat dalam pembentangan belanjawan bagi tahun 2023 apabila pihak kerajaan mencadangkan agensi-agensi yang berkaitan menyuburkan tanah-tanah terbiar milik mereka untuk projek tanaman makanan. Bahkan setakat ini, tanah wakaf berdaftar yang berjaya dibangunkan hanya sekitar 3,500 hektar atau 12 peratus (Berita Harian, 2023). Usaha segera perlu digembleng dalam membangunkan tanah dan aset-aset wakaf secara lebih bersepadu.

Oleh itu, kertas kerja ini dilakukan untuk mengenal pasti peranan wakaf untuk meningkatkan keterjaminan makanan di Malaysia. Kedua, menganalisis faktor yang mempengaruhi keberkesanan wakaf dalam meningkatkan keterjaminan makanan di Malaysia.

## KAJIAN LEPAS

### Wakaf

Wakaf bukan sahaja menyumbang dalam sektor kesihatan, pendidikan, perumahan malahan juga wakaf menjadi penyumbang dalam sektor ekonomi sesebuah negara sejak awal kedatangan Islam lagi. Dalam kajian Suhaimi & Rahman (2021) menyatakan lima impak positif yang diperoleh daripada wakaf dalam aspek ekonomi iaitu memanfaatkan sumber wakaf (tanah dan bangunan) daripada disia-siakan atau terbiar, menjana atau mengeluarkan hasil baharu daripada aset wakaf,hasil dijana digunakan untuk pelbagai projek lain, menjana pendapatan kepada sumber manusia dan mewujudkan peluang pekerjaan. Selain itu, wakaf memainkan peranan yang sangat penting dalam memperkasakan umat Islam dan memberikan jalan keluar daripada kemiskinan dan ketidakamanan, tanpa bergantung sepenuhnya mengenai campur tangan Kerajaan (Mohamed & Shafiai, 2021). Wakaf merupakan satu alat ekonomi yang dapat membantu dalam peningkatan industri makanan dan kualiti hidup.

Bertepatan dengan itu, wakaf pertanian di Malaysia diperkembangkan bagi memenuhi keperluan semasa. Sebagai contoh di Terengganu, Ladang Sawit milik Perkaya Sdn Bhd dikembangkan dengan penanaman kelapa sawit dan projek integrasi ternakan lembu dan kambing (Rashid et al., 2023). Kaedah ini dilaksanakan antara usaha sama pewakaf dengan Pertubuhan Kebajikan Anak Yatim (PERKAYA) Terengganu di mana pewakaf membeli tanah dan pokok kelapa sawit dan kemudiannya mewakafkan pokok dan tanah tersebut untuk kegunaan hasilnya kepada anak-anak yatim yang diuruskan oleh PERKAYA (Idris et al., 2023). Melalui usaha sama ini PERKAYA memperoleh hasil sekitar RM1.3 juta setahun. Hasil tersebut digunakan untuk kebajikan anak-anak yatim serta dijadikan modal putaran pertanian (Rashid et al., 2023).

Baharom (2015) dalam kajiannya membincangkan berkenaan tanah wakaf yang digunakan dalam bidang pertanian. Konsep wakaf pertanian ini bertujuan untuk menjaga kelestarian sumber daya alam dan serta mempromosikan pembangunan sosioekonomi dalam komuniti setempat. Kajian yang dilakukan oleh Ahmad Firdaus (2020) membincangkan tentang pelaksanaan wakaf tanah pertanian di Indonesia. Kajian turut memberikan pandangan tentang potensi wakaf pertanian dalam pembangunan ekonomi masyarakat Islam di negara tersebut. Kajian berkenaan wakaf pertanian turut dilakukan oleh Noor Azmi Mohamad & Mohd Fauzi Mohd Harun (2012) membincangkan tentang potensi dan kepentingan wakaf tanah pertanian dalam pembangunan sosioekonomi di Malaysia. Ia turut membincangkan isu-isu seperti kekurangan tanah pertanian, isu pengurusan wakaf pertanian dan peranan pihak berkepentingan dalam pembangunan wakaf pertanian. Secara umumnya, konsep wakaf pertanian di Malaysia tidak hanya memberikan manfaat kepada masyarakat setempat dalam bentuk penghasilan hasil pertanian, tetapi juga memberikan manfaat sosial, ekonomi, dan persekitaran yang lebih luas.

Mustafa & Alhabshi (2014) menyatakan, faktor utama dalam berwakaf adalah keyakinan dan iman kepada nilai-nilai agama. Kepercayaan kepada ajaran agama yang menggalakkan amalan wakaf memainkan peranan penting dalam pengambilan keputusan berwakaf. Selain itu, keinginan untuk menyumbangkan harta untuk membantu mereka yang memerlukan dan menyumbang kepada kesejahteraan masyarakat adalah faktor penting dalam berwakaf. Motivasi untuk menyumbang kepada kebaikan umum dan membantu yang memerlukan adalah aspek yang kuat dalam amalan wakaf (Hasan & Harun, 2014). Menurut Alhabshi & Ghazali (2013), faktor ekonomi memainkan peranan penting dalam mempengaruhi manusia untuk berwakaf. Ini termasuk keadaan kewangan individu atau entiti, potensi manfaat ekonomi yang diperoleh daripada wakaf, dan keperluan kewangan mereka sendiri.

**Keterjaminan Makanan**

Kajian berkenaan kesan pandemik COVID-19 terhadap jaminan bekalan makanan di Malaysia telah dilakukan oleh Mohd Ali, Aiyub, Kuok-Choy, Kasavan, Siron & Sharif Ali (2022). Hasil kajian mendapati, pelaksanaan PKP semasa berlakunya Covid 19 telah menyebabkan petani tempatan yang menghadapi masalah lambakan hasil pertanian akibat penutupan beberapa sektor sokongan seperti peruncitan, pengangkutan dan perkhidmatan makanan. Selain itu, rantaian dalam sektor pertanian turut terjejas kerana kekurangan input pertanian dan tenaga buruh. Keadaan ini bertambah sukar apabila ketidakcukupan kemudahan penyimpanan bahan makanan mentah dan ia menyebabkan hasil pertanian menjadi rosak. Pada masa yang sama, permintaan bekalan makanan dalam kalangan masyarakat terus meningkat semasa pelaksanaan PKP kerana berlakunya pembelian panik terhadap barang keperluan asas. Kajian ini juga mengutarakan cadangan ke arah meningkatkan kestabilan jaminan bekalan makanan negara terutamanya dalam menghadapi sebarang krisis. Mohd Aris & Abd Rahman (2010) berpendapat ekonomi Islam sangat mementingkan pengeluaran makanan halal yang mencukupi terutamanya melalui aktiviti pertanian, ini adalah selaras dengan pencapaian Dasar Sekuriti Makanan di Malaysia yang menjadikan Malaysia sebagai Pusat Hub Halal Makanan Dunia. Usaha tersebut bukan sahaja dapat meningkatkan pengeluaran makanan halal tempatan bahkan untuk aktiviti perdagangan.

## METODOLOGI KAJIAN

Metodologi kajian kualitatif adalah pendekatan penyelidikan yang menumpukan kepada pemahaman mendalam tentang fenomena atau isu dengan mengeksplorasi perspektif, maklumat, dan pandangan dari peserta kajian. Kajian ini dianalisis menggunakan analisis kandungan. Analisis kandungan adalah kaedah penyelidikan yang digunakan untuk memahami dan menginterpretasi maklumat yang terkandung dalam teks, dokumen, atau bahan bertulis lain. Kaedah ini membantu mengenal pasti corak, tema, dan maklumat penting dalam kandungan untuk mendapatkan pemahaman mendalam tentang isu kajian.Menurut Cole (1988),analisis kandungan ialah kaedah menganalisis mesej komunikasi bertulis, lisan atau visual. Analisis kandungan juga ialah kajian tentang komunikasi manusia yang direkodkan seperti entri tenusu, buku, surat khabar, video, mesej teks, tweet, kemas kini Facebook dan lain-lain (Perveen & Showkat, 2017). Secara ringkasnya, analisis kandungan ialah analisis terhadap apa yang diperkatakan, ditulis atau direkodkan.

## DAPATAN DAN ANALISIS KAJIAN

Wakaf memainkan peranan dalam meningkatkan sekuriti makanan. Hal ini kerana wakaf berpotensi besar untuk memberi impak positif kepada masyarakat terutamanya dalam memastikan akses kepada makanan yang mencukupi dan berkualiti.

### Peranan Wakaf Terhadap Peningkatan Keterjaminan Makanan

Wakaf dapat digunakan untuk membina dan menguruskan fasiliti pertanian, seperti ladang tanaman dan kandang ternakan, yang bertujuan menghasilkan makanan secara berterusan. Ini akan meningkatkan akses kepada makanan segar dan berkualiti bagi komuniti yang memerlukan (Abduh & Omar, 2017). Melalui wakaf, potensi ini dapat diaktifkan untuk menjana manfaat yang besar kepada masyarakat yang memerlukan akses kepada makanan segar dan berkualiti. Wakaf boleh memberi sumbangan dalam melalui pembelian tanah dan aset pertanian. Melalui dana wakaf, tanah pertanian boleh dibeli atau disediakan kerana tanah merupakan satu aset penting untuk membina ladang tanaman dan kandang ternakan. Dengan tanah yang sesuai, komuniti juga boleh menghasilkan pelbagai jenis makanan di atas tanah tersebut. Selain itu, dana wakaf juga boleh digunakan untuk membina infrastruktur yang diperlukan seperti jalan, pengairan, dan bangunan penyimpanan. Ini akan membantu dalam menjalankan aktiviti pertanian dengan lebih efisien dan berkesan. Selain itu, sumbangan wakaf boleh digunakan untuk membeli benih berkualiti tinggi dan ternakan yang berkualiti. Hal ini penting bagi memastikan hasil pertanian yang baik dan berkualiti dapat diterjemahkan ke dalam amalan nyata yang memberikan manfaat kepada masyarakat melalui pengurusan fasiliti pertanian yang berterusan.

Dana wakaf juga dapat digunakan untuk membangunkan pendidikan pemakanan, meningkatkan kesedaran tentang kepentingan pemakanan seimbang, dan mendidik masyarakat tentang amalan pertanian yang cekap (Harun & Atan, 2017). Pendidikan pemakanan melibatkan menyediakan maklumat yang diperlukan bagi individu untuk membuat pilihan pemakanan yang bijak dan berkhasiat. Ini boleh merangkumi pengenalan kepada jenis-jenis makanan yang mengandungi nutrien penting, kesan diet pada kesihatan jangka panjang, dan cara memasak yang sihat. Program ini dapat dilaksanakan melalui kursus, seminar, atau kerjasama dengan profesional kesihatan (World Health Organization (WHO, 2015) Melalui pendidikan pertanian, komuniti boleh mempelajari amalan pertanian yang lebih efisien dan

lestari termasuk teknik penanaman yang optimal, pengurusan air yang bijak, dan penggunaan baja organik. Pendidikan pertanian efisien dapat membantu meningkatkan hasil tanaman dan menjaga kesuburan tanah (FAO, 2014).

Selain itu, wakaf juga berperanan untuk penyelidikan dan inovasi dalam teknologi pertanian yang membantu meningkatkan produktiviti serta kecekapan dalam pengeluaran makanan (Salman, & Mohd Saat, 2019). Dana wakaf boleh diperuntukkan untuk projek penyelidikan dalam teknologi pertanian termasuk mengkaji aspek-aspek seperti perubahan iklim, peningkatan hasil tanaman, dan perlindungan tanaman daripada penyakit. Penyelidikan ini membawa kepada penemuan baru yang boleh memajukan industri pertanian (FAO, 2018). Dana wakaf boleh digunakan untuk membeli dan mengimplementasikan teknologi pertanian canggih seperti sistem pengairan automatik, sensor tanah, dan pemantauan tumbuhan secara pintar. Teknologi ini membantu mengoptimumkan penggunaan sumber daya seperti air dan baja, meningkatkan kualiti dan kuantiti hasil pertanian (Shukla & Choudhury, 2017). Sebahagian daripada dana wakaf boleh digunakan untuk mengembangkan aplikasi atau platform teknologi yang membantu petani dalam menguruskan pertanian mereka dengan lebih efisien seperti platform yang memberikan maklumat cuaca terkini, panduan penjagaan tanaman, atau sistem perdagangan pertanian dalam talian (Al-Jabri, Hossain & Abdel-Magid, 2017). Dengan memfokuskan dana wakaf ke dalam penyelidikan dan inovasi teknologi pertanian, komuniti pertanian dapat memanfaatkan perkembangan terkini dalam sains dan teknologi untuk meningkatkan produktiviti dan kecekapan pengeluaran makanan. Ini tidak hanya memberikan manfaat dalam meningkatkan hasil pertanian tetapi juga membantu dalam menghadapi cabaran global seperti kekurangan sumber daya dan perubahan iklim.

Peranan wakaf juga dapat dikembangkan pada pembangunan pertanian lestari. Wakaf tidak hanya memainkan peranan untuk memenuhi keperluan makanan masa kini tetapi juga dapat menjaga kesuburan tanah dan alam sekitar yang akan memberi jaminan bekalan makanan di masa hadapan (Mahmud, & Wahid, 2019). Pendekatan ini bukan sahaja memenuhi keperluan makanan semasa, tetapi juga mengekalkan kesuburan tanah dan kelestarian alam sekitar untuk jangka masa panjang. Dengan memberi tumpuan kepada prinsip pertanian mampan seperti penggunaan sumber yang bijak dan perlindungan kepelbagaian biologi, wakaf dapat menjamin bekalan makanan yang stabil dan berkualiti dalam jangka masa yang panjang. Melalui pendekatan ini, wakaf tidak hanya memberikan manfaat segera kepada komuniti, tetapi juga menjana kesan positif yang berpanjangan ke atas kelestarian tanah dan alam sekitar. Wakaf lestari mengambil kira keperluan masa depan dan memberi keyakinan akan bekalan makanan yang stabil dan berkualiti dalam jangka masa panjang. Prinsip-prinsip ini telah diterapkan dan terbukti dalam banyak kajian dan projek pertanian lestari di seluruh dunia.

## Faktor Yang Mempengaruhi Keberkesanan Wakaf Dalam Meningkatkan Keterjaminan Makanan Di Malaysia

Keberkesanan wakaf sebagai instrumen dalam meningkatkan keterjaminan makanan di Malaysia dipengaruhi oleh tiga faktor utama iaitu faktor sosial, faktor ekonomi dan faktor budaya.

Dari aspek sosial, kesedaran dan kefahaman masyarakat mengenai peranan wakaf sebagai instrumen kepada peningkatan keterjaminan makanan menjadi asas sokongan masyarakat untuk terlibat. Pemahaman yang mendalam tentang konsep wakaf dan bagaimana

ia dapat membantu memenuhi keperluan makanan masyarakat merupakan langkah penting dalam membentuk pandangan yang positif dan responsif terhadap peranan wakaf. Dalam konteks ini, kempen pendidikan dan maklumat memainkan peranan yang sangat penting. Melalui seminar, bengkel, bahan pendidikan dan media sosial, orang ramai dapat diberikan maklumat yang tepat dan menyeluruh tentang wakaf dan kesannya terhadap keselamatan makanan. Perkara ini dapat membantu menghilangkan salah tanggapan dan merangsang minat masyarakat untuk terlibat dalam program wakaf (Salman, & Mohd Saat, 2020)

Faktor ekonomi turut memainkan peranan penting untuk mencapai peningkatan keterjaminan makanan melalui wakaf. Terdapat beberapa aspek yang perlu dipertimbangkan di dalamnya, termasuk pengurusan dana wakaf yang berkesan dan pemulihan ekonomi melalui program-program sokongan. Kecekapan dan ketelusan dalam penggunaan dana wakaf merupakan landasan penting untuk kejayaan program keterjaminan makanan. Dana wakaf yang telah dikumpulkan harus diperuntukkan dengan bijak dan efisien. Hal ini merangkumi pemilihan projek-projek pertanian yang strategik, pengembangan infrastruktur, pendidikan pemakanan, dan lain-lain. Pengurusan yang berkesan akan memastikan dana wakaf memberikan hasil yang maksimum dalam upaya mencapai tujuan keterjaminan makanan. Pemulihan ekonomi melalui program wakaf juga dapat membantu dalam mencipta peluang pekerjaan, pelatihan, dan peningkatan kemahiran. Hal ini dapat membantu mengurangkan kemiskinan dan meningkatkan taraf hidup masyarakat yang terlibat. Program ini juga dapat mendorong inovasi dalam pertanian dan sektor ekonomi lainnya yang akan memberikan manfaat jangka panjang bagi masyarakat (Saeed, & Abdul-Rahman, 2014; Ahmad, 2015; Mohamad, Zainol, & Othman, 2021).

Dari aspek budaya dan agama, kejayaan sesuatu program adalah berkaitan dengan sejauh mana ia mematuhi nilai budaya dan agama masyarakat. Faktor agama mempunyai peranan penting dalam keberkesanan pelaksanaan wakaf untuk meningkatkan keselamatan makanan. Agama sering menjadi penggerak utama dalam menggalakkan dan mengarahkan amalan wakaf, dan dalam konteks meningkatkan keselamatan makanan, faktor agama boleh mempengaruhi beberapa aspek penting. Agama boleh memberikan motivasi yang kuat kepada individu dan masyarakat untuk menyertai program wakaf yang bertujuan meningkatkan keterjaminan makanan. Kesedaran dan kefahaman orang ramai tentang prinsip wakaf dan kepentingan menyumbang kepada peningkatan keselamatan makanan (Abdul-Rahman & Goddard, 2013; Othman, 2018). Peranan wakaf dan kefahaman nilai-nilai agama dapat memberi pemahaman lebih dalam tentang tujuan dan manfaat program kepada masyarakat. Hal ini bagi memastikan program wakaf tidak bercanggah dengan ajaran agama setempat adalah langkah penting dalam memenangi sokongan komuniti kerana jayaan program wakaf sangat bergantung pada penerimaan masyarakat terhadap peranan wakaf. (El-Bdour, R, 2015; Nyang, & Nelson, 2016).

## KESIMPULAN

Wakaf memainkan peranan penting dalam meningkatkan keterjaminan dan kelestarian aset wakaf di Malaysia. Keterjaminan wakaf merujuk kepada langkah-langkah yang diambil untuk melindungi, mengurus, dan mengoptimumkan peranan wakaf manfaatnya dapat diperoleh secara berterusan. Wakaf berpotensi untuk membantu meningkatkan keterjaminan makanan di Malaysia merangkumi aspek pembiayaan, pengembangan pertanian, pendidikan, pengurusan

krisis, dan kerjasama. Wakaf memainkan peranan penting sebagai instrumen sosial dalam memastikan akses yang mampan kepada makanan yang mencukupi dan berkualiti untuk semua lapisan masyarakat. Selain itu, wakaf juga merupakan satu instrumen yang efektif dalam meningkatkan keterjaminan makanan di Malaysia melalui pembiayaan projek pertanian, penyediaan makanan kepada golongan miskin, mendidik masyarakat tentang pemakanan yang sihat, serta memberikan sokongan dalam keadaan darurat. Secara keseluruhannya, wakaf telah memberikan sumbangan yang berharga kepada usaha memastikan akses kepada makanan yang mencukupi dan berkualiti untuk semua lapisan masyarakat Malaysia.

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# POTENSI PEMBIAYAAN WAKAF MENERUSI KAEDAH STRATEGI LAUTAN BIRU SEBAGAI TRANSFORMASI PEMBANGUNAN HARTA WAKAF DI MALAYSIA

*The Potential of Waqaf Financing Through the Blue Ocean Strategic Method as A Transformation of Waqaf Property Development in Malaysia*

**Sakinatul Raadiyah Abdullah [1*]**
**Farahdina Fazial [2]**
**Rohayati Hussin [3]**
**Nurul Mazrah Manshor [4]**

[1,2] Akademi Pengajian Islam Kontemporari, Universiti Teknologi MARA, Cawangan Kedah, Kampus Sungai Petani
[3,4] Fakulti Undang-Undang, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani
*Corresponding Author (Email: sakinatulraadiyah@uitm.edu.my)

**Abstrak:** Wakaf satu instrumen penting pembangunan sosioekonomi. Strategi Lautan Biru merupakan suatu revolusi kaedah global bagi menggabungkan kreativiti dan inovasi. Inisiatif ini turut wujud dalam pelaksanaan pembangunan wakaf. Objektif kajian mengenalpasti pandangan pakar berkaitan potensi pembiayaan wakaf menerusi kaedah strategi lautan biru dalam pembangunan harta wakaf di Malaysia. Pengumpulan data diperolehi melalui temubual bersemuka bersama pakar yang dikenalpasti terlibat dalam pengurusan hal ehwal wakaf. Data dianalisis secara kualitatif menggunakan kaedah analisis kandungan. Hasil kajian mendapati transformasi pembangunan wakaf dan Strategi Lautan Biru boleh digabungkan untuk memaksimumkan manfaat kepada masyarakat dan negara. Integrasi kedua-dua strategi membantu pembangunan harta wakaf sekaligus memastikan harta wakaf memberi manfaat secara lebih holistik dengan kaedah-kaedah yang sesuai.

**Kata Kunci**: Pembangunan Wakaf, Strategi Lautan Biru, Harta Wakaf

***Abstract:*** *Waqf is an important instrument of socioeconomic development. The Blue Ocean Strategy is a revolutionary global method for combining creativity and innovation. This initiative also exists in the implementation of waqf development. The objective of the study is to identify expert views related to the potential of waqf financing through the blue ocean strategy method in the development of waqf property in Malaysia. Data collection was obtained through face-to-face interviews with experts identified as being involved in the management of waqf affairs. Data were analyzed qualitatively using content analysis methods. The results of the study found that the transformation of waqf development and the Blue Ocean Strategy can be combined to maximize the benefits to society and the country. The integration of the two strategies helps the development of waqf property while ensuring that waqf property benefits more holistically with appropriate methods.*

***Keywords****: Waqf Development, Blue Ocean Strategy, Waqf Property*

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## PENDAHULUAN

Wakaf merupakan antara salah satu instrumen kewangan dalam institusi ekonomi Islam yang menggabungkan elemen kerohanian dan kebendaan melalui pemberian manfaat kebajikan dan ekonomi kepada masyarakat serta golongan yang memerlukan (Ghazalia & Raffar, 2021). Menyedari kepentingan wakaf kepada pembangunan ekonomi ummah, usaha yang berterusan untuk meningkatkan kejayaan menerusi dana wakaf ini sentiasa dilakukan dengan usahasama kerajaan dengan para pengkaji wakaf kontemporari. Antaranya ialah dengan pelaksanaan kaedah strategi lautan biru dalam pembangunan harta wakaf.

Antara teras utama dan dasar kerajaan menerusi strategi lautan biru atau Blue Ocean Strategi adalah untuk meningkatkan produktiviti daya saing negara ke arah negara berpendapatan tinggi dan maju (Zaki & Sulong, 2019). Pendekatan strategi lautan biru ini membolehkan segala kepentingan dan keperluan rakyat dipenuhi, sesuai dengan hasrat kerajaan untuk memenuhi janji dan manifesto pilihan raya parti masing-masing. Selari dengan itu, dalam usaha untuk memartabatkan pembangunan harta wakaf, strategi lautan biru ini diaplikasikan agar harta wakaf di Malaysia benar-benar dapat memberi manfaat yang maksima kepada masyarakat. Secara hakikatnya, wakaf adalah amalan memberikan harta benda sebagai amalan kebajikan dalam Islam. Wakaf mempunyai potensi yang besar untuk memberikan manfaat sosial, ekonomi dan pembangunan negara. Di Malaysia, wakaf telah diperkenalkan sebagai satu strategi pembangunan yang memberikan pelbagai manfaat kepada masyarakat. Justeru, kajian ini dilaksanakan untuk mencapai objektif pertama iaitu mengenal pasti pandangan pakar dalam melihat potensi pelaksanaan kaedah strategi lautan biru dalam pembangunan harta wakaf di Malaysia.

## METODOLOGI KAJIAN

Metodologi kajian adalah secara kualitatif dengan menggunakan analisis kandungan sebagai kaedah penganalisisan. Kaedah kualitatif digunakan untuk menjawab persoalan kajian yang lebih bersifat penerokaan dan kompleks. Data diperolehi melalui temu bual secara bersemuka dalam kalangan pakar yang mempunyai autoriti dalam menguruskan hal ehwal berkaitan pengurusan harta wakaf. Informan terdiri daripada 3 orang yang telah dikodkan mengikut sistem penomboran sebagai P1, P2 dan P3. Sistem penamaan secara penomboran ini dilakukan dengan tiga tujuan. Pertama, untuk menjaga kerahsiaan maklumat selaras dengan catatan yang disebutkan dalam surat kebenaran temu bual. Kedua, digunakan sebagai strategi membina "rappo" antara penyelidik dan informan. Ketiga, untuk memudahkan proses pengesanan "kod" dan "memo" dalam keseluruhan data tersebut. Data dalam kajian ini dianalisis menggunakan perisian ATLAS.ti versi 8.0 (PAV8) bagi memahami data yang kompleks, besar dan tidak tersusun ini. Informan kajian ini hanya terdiri daripada kumpulan pakar yang diklasifikasikan kepada tiga kumpulan berdasarkan penglibatan dalam organisasi dengan memegang jawatan khusus yang berkaitan dengan fokus kajian, mempunyai pengetahuan dan pengalaman luas dalam bidang wakaf sama ada mereka terbabit secara langsung dengan pengurusan dan pentadbiran wakaf di negeri yang dikaji atau mereka pernah melakukan kajian dan penyelidikan mendalam dalam bidang yang dikaji serta bertanggungjawab dalam hal ehwal dengan fokus kajian yang dikaji. Pemilihan mengikut tiga klasifikasi ini sesuai dengan matlamat kajian yang ditetapkan.

Data yang telah disusun ini pula dianalisis dengan menggunakan aplikasi kaedah analisis kandungan (content analysis). Selain itu, data turut diperolehi melalui sumber data sekunder secara kaedah perpustakaan melalui penelitian kepada artikel dan penyelidikan terdahulu dilakukan secara menyeluruh seterusnya dianalisis secara deskriptif. Proses menganalisis dapatan kajian adalah berdasarkan data yang diperoleh secara analisis kajian-kajian terdahulu yang memenuhi tema-tema kajian dan diolah sesuai dengan objektif kajian yang ditetapkan. Data yang dikumpul dalam kajian kualitatif adalah bersifat deskriptif maka ia memerlukan analisis data yang berbeza dengan kaedah kuantitatif.

## KAJIAN-KAJIAN LEPAS

### Kaedah Pembiayaan Wakaf di Malaysia

Kecekapan dalam penggunaan harta wakaf mampu memberikan impak yang positif terhadap prestasi institusi wakaf. Majlis Agama Islam Malaysia (MAIN) merupakan pemegang amanah tunggal harta wakaf di Malaysia perlu lebih efektif, cekap dan sistematik dalam mengurus tadbir harta wakaf terutamanya berkaitan dengan kaedah pembiayaan harta wakaf. Pembiayaan harta wakaf ini merujuk kepada kaedah yang digunakan untuk mendapatkan modal bagi membiayai projek pembangunan harta wakaf. Kecekapan Kajian Romli et. al., (2019), menyatakan kaedah pembiayaan yang diamalkan oleh mutawalli wakaf di Malaysia dapat dikategorikan kepada dua iaitu tradisional dan moden. Kaedah tradisional melibatkan pelaksanaan konsep Ijarah seperti pajakan dan sewaan. Kaedah moden pula melibatkan pelaksanaan kaedah bina, kendali dan pindah atau juga lebih dikenali sebagai B.O.T (Build, Operate, Transfer) dan kaedah secara usahasama atau perkongsian ekuiti dan pendapatan (Join venture). Menurut mereka lagi pelaksanaan kaedah moden lebih sesuai dan sistematik dilaksanakan pada masa kini sesuai dengan perubahan teknologi dan keadaan semasa.

Pelaksanaan kaedah Ijarah dalam membangunkan harta wakaf telah mendapat perhatian kumpulan pengkaji Mohamad Akhir et. al., (2021). Kajian mereka mendapati pelaksanaan konsep Ijarah sangat sesuai dilaksanakan di Sekolah Tahfiz Swasta untuk menjamin kelestariannya. Hal ini kerana menurut mereka Ijarah merupakan kaedah yang sesuai untuk mengembangkan serta menginovasikan tanah wakaf. Tambah mereka lagi keperluan terhadap pembangunan tanah wakaf Sekolah tahfiz sangat mendesak ekoran permintaan terhadap sekolah semakin meningkat pada masa kini.

Kamal dan Seman (2017) pula mengkaji tentang potensi pelaksanaan kaedah pembiayaan oleh MAIN untuk dilaksanakan di Institusi pengajian tinggi (IPT). Kajian mereka mendapati terdapat lima mekanisme pembiayaan pembangunan harta wakaf yang telah dilaksanakan oleh MAIN iaitu 1) secara terus melalui sumbangan orang ramai bagi tujuan wakaf; 2). Kolaborasi dan kerjasama strategik dengan syarikat korporat, swasta atau syarikat berkaitan kerajaan (Government Linked Company); 3). Menggunakan dana zakat untuk membangunkan tanah wakaf; 4). Kerjasama antara kerajaan iaitu Yayasan Wakaf malaysia (YWM), Jabatan Wakaf, Zakat dan Haji (JAWHAR) dan MAIN; 5). Penggunaan semula hasil atau manfaat wakaf yang telah dibangunkan. Menurut mereka lagi kelima-lima mekanisme tersebut sangat berpotensi dan sesuai dilaksanakan di IPT.

Berdasarkan kajian Abdullah et. al., (2021) pula kaedah pembiayaan harta wakaf boleh dilakukan secara langsung melalui wakaf tunai, wakaf kaki dan wakaf Irsyad. Kaedah langsung ini dapat memberi peluang kepada lebih ramai masyarakat untuk berwakaf kerana jumlah wang

yang dikutip sangat rendah dan tidak membebankan semua lapisan masyarakat. Tambah mereka lagi dengan kaedah ini dana terkumpul dapat membantu membangunkan harta wakaf. Berdasarkan perbincangan di atas dapat dirumuskan terdapat pelbagai kaedah pembiayaan harta wakaf yang telah dilaksanakan di Malaysia. Terdapat dua kategori iaitu tradisonal dan moden. Kedua-dua kategori tersebut mempunyai kelebihan yang tersendiri. Pemilihan kaedah pembiayaan yang bersesuaian bergantung kepada keperluan dan keupayaan mutawalli mengendalikan pembangunan harta wakaf untuk menjamin kelestarian manfaat wakaf.

**Integrasi Pembangunan Wakaf**

Hasil kajian lepas mendapati kaedah mengintegrasikan wakaf dengan sesuatu yang lain dapat memangkin potensi mengembangkan wakaf dengan lebih efektif. Kajian yang dilakukan oleh Noor Syahidah (2019) mendapati wakaf yang diintegrasikan dengan *ijarah* (pajakan) untuk kelestarian sekolah tahfiz swasta mampu memberi manfaat dan keuntungan kepada pelbagai pihak. Kaedah integrasi ini turut diaplikasikan di Indonesia dan dilihat mampu meningkatkan pembangunan wakaf. Kebanyakkan pondok di sini memajukan institusi mereka dengan mengembangkan harta wakaf dengan kaedah ijarah. Antara contoh institusi di Indonesia yang menggunakan kaedah ijarah adalah Pesantren Walisongo Ngabar (Anita, 2015) dan Pesantren Miftahul Ulum al-Yasari (Hasan Asya'ari, 2016).

Berdasarkan kajian Muhamad Imam Syairozi (2017) mendapati integrasi merupakan dua gabungan sehingga menjadi satu pembaharuan yang lebih utuh dan dapat memberi manfaat yang lebih besar. Kajian yang dilakukan beliau adalah mengintegrasikan wakaf dan kaedah sukuk yang dilihat berpotensi untuk membangunkan aset-aset wakaf dengan kaedah pelaburan. Menerusi kajian yang dilakukan oleh Hussein 'Azeemi Abdullah Thaidi (2019), mengintegrasikan wakaf dengan pembiayaan mikro Islam mampu menjadi satu solusi khusus dalam membantu golongan miskin. Terdapat juga inisiaitif kajian terbaru oleh Siska Lis Sulistiani (2023) untuk mengintegrasikan wakaf dengan pelaburan haji. Berdasarkan kajian ini pelaburan boleh dilakukan dengan menjalinkan kerjasama untuk mencapai manfaat yang lebih besar bagi perkembangan wakaf di Indonesia.

Justeru, berdasarkan dapatan kajian lepas telah menjadi pemangkin penghasilan artikel ini untuk mengintegrasikan wakaf dan Strategi Lautan Biru. Integrasi kedua-dua strategi ini boleh membantu dalam membangunkan harta wakaf dengan memastikan harta wakaf dapat memberi manfaat kepada masyarakat serta membantu membangunkan pembangunan komuniti yang mampan di Malaysia.

**Pembangunan Wakaf melalui Kaedah Strategi Lautan Biru**

Pembangunan wakaf dan strategi Lautan Biru adalah dua bidang yang berbeza, namun mereka mempunyai beberapa persamaan dalam hal pembangunan ekonomi. Kajian-kajian lepas menunjukkan bahawa terdapat beberapa kaedah yang boleh digunakan untuk memanfaatkan potensi pembangunan wakaf menerusi kaedah strategi Lautan Biru. Hakikatnya, Wakaf dan Strategi Lautan Biru mempunyai potensi untuk digabungkan bagi memaksimumkan manfaat kepada masyarakat dan negara. Kajian-kajian lepas yang telah dijalankan menunjukkan bahawa wakaf dan Strategi Lautan Biru boleh diintegrasikan untuk memajukan pembangunan wakaf dalam sektor-sektor tertentu termasuklah sektor pertanian.

Kajian Noor, N. A. M., & Omar, N. (2020) melalui tajuk Pembangunan Wakaf Lautan Biru Malaysia: Isu dan Cabaran telah memfokuskan kepada isu dan cabaran yang wujud dalam membangunkan tanah tanah secara umumnya. Berbeza dengan kajian Samsudin, S. F., & Jusoh, M. R. (2020) yang menjelaskan peranan Strategi Lautan Biru dalam Memperkasakan Pengurusan Wakaf di Malaysia dan selari dengan kajian yang dilakukan oleh Ismail, S. S., Samsudin, S. F., & Yusoff, W. F. W. (2021) yang turut membincangkan berkaitan strategi ini dalam Pembangunan Wakaf di Malaysia. Hakikatnya, kajian-kajian lepas yang telah dilakukan telah mengeksplorasi konsep strategi Lautan Biru dalam konteks pembangunan wakaf di Malaysia, termasuk isu dan cabaran yang dihadapi serta peran strategi tersebut dalam memperkuat pengelolaan dan pengembangan wakaf. Berdasarkan olahan kajian-kajian lepas ini jelas membuktikan bahawa wakaf dan Strategi Lautan Biru boleh digabungkan untuk memaksimumkan manfaat kepada masyarakat dan negara. Integrasi kedua-dua strategi ini boleh membantu memajukan sektor pertanian negara dan membangunkan tanah wakaf dengan usaha dan tindakan yang berkualiti tinggi. Selain itu, gabungan kedua-dua strategi ini juga dapat membantu meningkatkan pendapatan dan taraf hidup masyarakat, serta membantu membangunkan pembangunan komuniti yang mampan di Malaysia. Oleh itu, penting untuk terus mengkaji dan mengaplikasikan strategi ini secara efektif bagi memaksimumkan manfaat kepada masyarakat dan negara.

## DAPATAN KAJIAN

Potensi penggunaan kaedah Strategi Lautan Biru dalam pembangunan harta wakaf adalah satu kajian yang memfokuskan kepada gabungan antara konsep wakaf. Hakikatnya, potensi kaedah ini telah diaplikasikan dalam pembangunan harta wakaf seterusnya terbukti telah membantu dalam keberkesanan pelaksanaan wakaf khususnya di Malaysia. Pelaksanaan ini selari dengan usaha yang holistik dalam memastikan kelangsungan manfaat hasil daripada wakaf yang telah dilakukan oleh pewakaf. Justeru itu, pemegang amanah wakaf perlu berusaha untuk memikirkan kaedah dan cara yang terbaik dalam memastikan harta wakaf di bawah seliaan mereka tidak terbiar begitu sahaja. Maklumat yang dianalisis melalui temu bual bersama informan telah mendapati bahawa terdapat dua kategori kaedah pembiayaan pembangunan yang sesuai diaplikasikan dalam pembangunan tanah wakaf. Temu bual dengan informan juga mendapati informan memilih kedua-dua kategori ini sebagai kaedah pembiayaan pembangunan yang boleh dilaksanakan serta diaplikasikan. Hal ini dapat dilihat menerusi maklum balas daripada informan P1 yang menjelaskan bahawa:

> *"...Jika lihat pada keadaan hari ini, kami bukan sahaja bangunkan tanah wakaf dengan kaedah tradisional, tetapi kita turut usaha untuk buat secara kaedah moden atau kontemporari. Tujuan hari ini, kalau buat cara moden, masyarakat lebih terbuka. Daripada situ kita dapat fikirkan kaedah untuk kumpul dana untuk sesuatu pembangunan..." (P1, 2023).*

Berdasarkan maklum balas daripada informan P1, menunjukkan bahawa kepelbagaian kaedah pembiayaan pembangunan harta wakaf meliputi dua kategori iaitu secara tradisional dan secara kontemporari. Hal ini dipersetujui oleh informan P2 yang turut mengakui bahawa:

> *"...Pihak kita cuba untuk pelbagaikan kaedah pembiayaan untuk bangunkan tanah wakaf yang ada. Ada kita bangunkan dengan kaedah tradisional.*

> *Biasanya tanah wakaf khas, kita ikut pada niat pewakaf. Tapi, jika tanah wakaf am, kita boleh guna kaedah moden. Kaedah moden bersifat lebih kontemporari. Ada pembiayaan yang kita buat secara kerjasama pihak lain seperti bank, juga syarikat korporat. Ini bersifat lebih moden dan banyak membantu dalam bangunkan harta wakaf..." (P2, 2023).*

Maklum balas PW002 jelas menunjukkan bahawa kepelbagaian kaedah dalam pembangunan harta wakaf telah dipraktikkan dalam pengurusan wakaf. Hal ini melibatkan kaedah secara kontemporari dan juga tradisional. Dalam konteks hari ini, banyak kaedah moden dalam proses pembiayaan pembangunan tanah wakaf telah diaplikasikan. Kepelbagaian kaedah ini mempunyai potensi yang selari dengan pelaksanaan kaedah strategi lautan biru dalam pembangunan harta wakaf di Malaysia.

**Jadual 1.1: Kaedah Pembangunan Harta Wakaf Secara Kontemporari**

| **KAEDAH PEMBIAYAAN SECARA KONTEMPORARI** | |
|---|---|
| 1. Secara Pajakan | Kaedah Bina, Kendali dan Pindah (B.O.T) |
| 2. Secara Perkongsian Bersama | Perkongsian Secara *Musyarakat* |
| 3. Secara Pelaburan Korporat | Penerbitan Ekuiti (Pegangan Saham) |
| 4. Secara Langsung | - Wakaf Tunai<br>- Wakaf Kaki<br>- Saham Wakaf<br>- Wakaf Saham<br>- *Crowdfunding* |

*Sumber: Temu bual Informan (2023) dan olahan PAV8*

Sebenarnya, strategi melalui pendekatan Strategi Lautan Biru ini telah wujud dalam pelaksanaan pembangunan harta wakaf di Malaysia di mana meliputi usaha pihak kerajaan bagi mengatasi masalah kekurangan dana untuk membangunkan tanah wakaf. Hal ini dapat dibuktikan melalui penyataan informan P2 yang menjelaskan bahawa:

> *"...Dalam usaha untuk membangunkan tanah wakaf, sebenarnya telah wujud pelbagai usaha. Kalau dalam melihat kepada strategi, kita telah ada usaha sama dengan pelbagai agensi. Pihak JAWHAR pun ada melaksanakan usaha lain untuk mencari dana alternatif bagi membiayai projek pembangunan hartanah wakaf, antaranya mengadakan kerjasama. Kerjasama ni banyak cara, ada melalui kaedah Strategi Lautan Biru Kebangsaan (NBOS) dengan syarikat berkaitan kerajaan (GLC), korporat, syarikat swasta dan institusi kewangan..." (P2, 2023).*

Penjelasan informan P2 di atas, membuktikan bahawa pendekatan melalui strategi ini telah dilaksanakan oleh JAWHAR sebagai satu langkah untuk memantapkan lagi pengurusan dan pentadbiran wakaf terutamanya melibatkan aspek pembangunan tanah wakaf. Oleh yang demikian, cadangan informan P3 agar strategi ini digunakan sebagai salah satu mekanisme

baru dalam membangunkan tanah wakaf adalah dilihat sebagai satu cadangan yang relevan. Pandangan informan P3 adalah seperti berikut:

> "...Jadi, saya rasa kita perlu ada satu mekanisme baru. Kita boleh menggunakan kaedah Blue Ocean Strategy seperti gotong royong. Contohnya, hari ini bila universiti perlu membuat wakaf dan mencari dana wakaf, maka akan timbul unsur selfish.. Jadi, pendekatan baru perlu dibuat. Kita buat kerja baik maka modus operandi juga perlu baik. Pada saya kaedah kerja yang terbaik adalah menggunakan kaedah jemaah..." (P3, 2023).

Berdasarkan maklum balas daripada informan P3, dinyatakan bahawa strategi ini boleh digunakan dan diaplikasikan terutama dalam mewujudkan kerjasama dalam memartabatkan lagi institusi wakaf. Peranan pemimpin dalam setiap organisasi yang berkaitan dengan pengurusan wakaf perlulah digembleng untuk memastikan usaha membangunkan wakaf dilaksanakan dengan cara yang betul bertepatan dengan syariat Islam bahawa berwakaf itu adalah suatu amalan kebajikan yang dituntut. Oleh yang demikian pendekatan dan strategi perlu disesuaikan, dalam konteks sedemikian, setiap organisasi dan institusi wakaf perlu mengubah suai corak amalan pengurusannya kerana sistem pengurusan tradisional yang berpusat dan birokratik tidak lagi sesuai dengan tuntutan pengurusan moden era globalisasi yang sarat dengan persaingan. Penciptaan inovasi baru perlu diketengahkan agar pembangunan harta wakaf dapat mencapai titik keseimbangan bersesuaian dengan zaman. Strategi Lautan Biru yang menetapkan mencari ruang yang tidak ada persaingan sangat sesuai diaplikasikan dalam kepimpinan institusi wakaf dan pengurusan.

Kajian ini menunjukkan bahawa kaedah Strategi Lautan Biru dapat digunakan untuk membangunkan harta wakaf di Malaysia melalui pelaksanaan projek-projek yang berorientasikan kepada industri perikanan dan pelancongan di kawasan pantai dan laut. Gabungan konsep wakaf dan kaedah Strategi Lautan Biru dalam pembangunan harta wakaf dapat membantu meningkatkan pendapatan dan taraf hidup masyarakat setempat, serta memberi manfaat kepada ekonomi negara melalui pembangunan sektor perikanan dan pelancongan yang berkualiti tinggi. Di samping itu, gabungan ini juga dapat membantu membangunkan pembangunan komuniti yang mampan dan bertanggungjawab terhadap alam sekitar. Secara tuntasnya, pelaksanaan kaedah strategi lautan biru dalam pembangunan harta wakaf di Malaysia telah dilaksanakan dengan pelbagai dimensi. Hasil dapatan kajian yang diperoleh mendapati kaedah ini telah dilaksanakan menerusi pembangunan hotel wakaf di mana pembangunan ini diaplikasi melalui model-model *self-financing* dan gabung jalin bersama dengan syarikat-syarikat korporat yang terpilih. Selain itu, strategi melalui pendekatan ini telah wujud dalam pelaksanaan pembangunan tanah wakaf sebagai salah satu usaha pihak kerajaan bagi mengatasi masalah kekurangan dana untuk membangunkan tanah wakaf. Jabatan Wakaf, Zakat dan Haji (JAWHAR) turut terlibat dalam usaha ini dalam memastikan strategi ini dapat dijadikan sebagai satu langkah untuk memantapkan lagi pengurusan dan pentadbiran wakaf terutamanya melibatkan aspek pembangunan tanah wakaf. Oleh yang demikian, pendekatan ini dilihat sebagai satu potensi besar sebagai salah satu mekanisme baru dalam membangunkan tanah wakaf. Hasilnya dapat dilihat bahawa potensi pelaksanaan strategi ini dilaksanakan menerusi pelbagai kaedah yang mana ada yang melibatkan integrasi pembiayaan

pembangunan wakaf yang sekaligus menguatkan lagi usaha dalam membangunkan harta wakaf. Transformasi penggunaan kaedah pembiayaan yang bersifat kontemporari seperti Pembiayaan Wakaf Melalui Dana Awam dan Swasta di mana wujudnya hubungan dua hala antara kerajaan dan syarikat-syarikat swasta sekaligus dapat memberi peluang untuk syarikat swasta memberikan sumbangan kewangan untuk membiayai projek-projek wakaf sebagai sebahagian daripada tanggungjawab sosial korporat mereka. Crowdfunding dan Platform Pembiayaan Alternatif juga dilihat sebagai kaedah rintis dalam usaha strategi lautan biru di mana kaedah pengumpulan dana dari pelbagai individu atau organisasi melalui platform dalam talian dan ini dapat menjadi cara yang efektif untuk mengumpulkan dana untuk projek-projek wakaf. Dalam konteks pembangunan wakaf, penerapan konsep melalui strategi ini dilihat bersesuaian kerana secara jelas konsep ini memberi kebaikan dalam usaha untuk mentransformasikan kepelbagaian pembangunan walaupun melibatkan harta wakaf sekaligus strategi ini merupakan satu pendekatan yang melihat kesan masa hadapan dengan langkah bergerak jauh daripada pendekatan tradisi.

## KESIMPULAN

Kesimpulannya, kajian ini menunjukkan bahawa kaedah Strategi Lautan Biru dapat digunakan untuk membangunkan harta wakaf di Malaysia sekaligus dapat memberikan satu potensi yang baik dalam pengurusan pembangunan harta wakaf. Gabungan konsep wakaf dan kaedah Strategi Lautan Biru dalam pembangunan harta wakaf juga dapat membantu meningkatkan pendapatan dan taraf hidup masyarakat setempat serta membangunkan pembangunan komuniti yang mampan dan bertanggungjawab terhadap alam sekitar. Oleh itu, penting untuk terus mengkaji dan mengaplikasikan gabungan ini secara efektif bagi memaksimumkan manfaat kepada masyarakat dan negara.

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# THE ANTECEDENTS OF CASH WAQF INTENTION IN INDONESIA AND MALAYSIA: A BIBLIOMETRIC AND SYSTEMATIC LITERATURE REVIEW (SLR)

**Hendriansyah [1*]**
**Hendri Tanjung [2]**

[1,2] University of Ibn Khaldun, Bogor
[*]Corresponding Author (Email: hcchan7@gmail.com)

**Abstract:** *Due to its impact on the social economy, cash waqf has been designated as one of the fastest-growing Islamic social finance topics. This study aims to synthesize all Elsevier-indexed research published over the past decade on the antecedents of cash waqf intention among Indonesian and Malaysian Muslims. Using systematic literature review, this article employs bibliometric methodology via the Biblioshiny platform and PRISMA framework where 87 articles were found to be knowledgeable about cash waqf between 2011 and 2023; after filtration with inclusion and exclusion criteria, 18 articles were found to be thoroughly reviewed. The results indicate that attitude, trust in the waqf institution, perceived behavioral control, perceived usefulness, perceived ease of use, and convenience are the most influential factors on the intention to make a cash waqf contribution. This study also identified research gap concerning the antecedents of cash waqf intention for future research.*

***Keywords:*** *Cash Waqf, Antecedents, Indonesia, Malaysia, SLR*

## INTRODUCTION

Indonesia is the country with the largest Muslim population (12.7%), followed by Pakistan (11.10%) and India (10.90%) (Population, 2023). Also, according to the 2018 CAF World Giving Index, Indonesians are the most generous donors (Charities Aid Foundation, 2022). This gives Indonesian Muslims enormous opportunities to participate in Islamic social finance, such as zakah, infaq, and waqf. According to the 2020 census, 61.3% of Malaysia's population, or 28.7 million people, are Muslims. Malaysia is now the fourth most populous country with a Muslim majority in the world. Malaysia is home to roughly 2.6% of the world's Muslim population as a percentage of the total population. Considering Malaysia's modest size, this is a substantial number (Malaysia, 2022). The prospective annual revenue of Indonesia's waqf industry, particularly cash waqf, is estimated to be 180 trillion rupiahs. According to the Indonesian Waqf Board, cash waqf acquisitions totaled 1,4 trillion rupiah as of March 2022. This quantity is greater than the 855 billion rupiah in cash waqf received from 2018 to 2021 (BWI, 2022). Meanwhile in Malaysia, after the introduction of the cash waqf concept, the waqf sector in Malaysia has witnessed explosive growth (Hasan et al., 2019). Since the establishment of Malaysia's Waqf Foundation and the introduction of new schemes for administering waqf assets through other associations, attitudes toward cash waqf have improved significantly, despite the inability to reach the desired level (Zakaria & Muda, 2017). According to Department of Awqaf, Zakat and Hajj (JAWHAR), Malaysia has many waqf lands totaling

11,091.82 hectares, including 4,836.5 hectares of general waqf and 6,255.32 hectares of special waqf.

**Cash Waqf**

Since the Ottoman Empire's era, monetary waqf has been a recognized notion. According to (Cizakca, 2004) the idea of cash waqf was crucial for the expansion of public revenues and significantly raised the socioeconomic standing of Muslims living throughout the Ottoman Empire. Imam Zufar, a member of the "Hanaf" School and an adherent of Abu Hanifah, authorized the dedication of all movable assets as waqf. In economic transactions based on mudarabah, he added the waqf of dirhams and dinars (monetary waqf), the return of which can be used for the waqf's charitable objectives (Al-Humam, 1988; Al-Tarabulsī, 1902; Ibn Ābidīn, 2003; Ibnu Qudamah, 1998). Additionally, Abu Yusuf (Ibn Ābidīn, 2003) and Imam Muhammad al-Shayban both agreed that any form of moveable property might be the subject of a waqf. Even though it is a cash waqf, Imam Malik bin Anas acknowledged that both immovable and moveable properties can be the subject of it. According to Maliki jurists, cash waqf, which is based on a loan without interest, is permitted (Al-Ābī, 1970). Imam Syafi'i and Ibn Hanbal, who represent the other two schools of Islamic law, concurred that both moveable and immovable property might be the subject of a waqf (Abū Zuhrah, 1959; Al-Zuhayli, 2002).

Muslim jurists have generally allowed the use of movable goods, such as cash and other financial assets, in the modern application of waqf. Cash endowment for waqf is acceptable, according to (Dewan Syariah Nasional MUI, 2014) one of the elements that has changed the focus on it is the belief of Imam Az-Zuhri (d. 124 H), who permitted the use of dinars and dirhams as waqf property for da'wa purposes and social objectives. Cash waqf is defined by the MUI as a waqf that can be performed by an individual, a group of individuals, an institution, or a legal organization in the form of cash (Dewan Syariah Nasional MUI, 2014).

Although there is an extensive amount of research on the antecedents or determinants of cash waqf intention behavior, there is no synthesis or systematic literature review (SLR) that summarises all the antecedents, including exploring all the variables on the same table, contrasting each hypothesis, and determining the extract or the best formula that motivates individuals to donate in cash waqf. The objective of this study is to synthesize the existing research on currency waqf in Indonesia and Malaysia. As evidenced by a scopus index literature review, Indonesia and Malaysia were the most prominent countries participating in cash waqf, followed by Turkey.

To accomplish this research objective, we conducted a systematic literature review and formulated the following research questions: (1) What are the antecedents or determining factors that may motivate individuals to make financial waqf gifts? (2) Who conducts the methodology and how? (3) What are the analyses of each antecedent that may have distinct correlations to the cash waqf intention? (4) What are the potential future research topics based on the gaps and novelties?

**RESEARCH METHOD**

The research was conducted on W1 July 2023, a Systematic Literature Review used in accordance with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. This method, according to (Liberati et al., 2009) comprises of the

following steps: (1) Defining eligibility criteria, (2) Defining information sources, (3) Study selection, (4) Data collection process, (5) Data item selection, (6) Eligibility criteria. The following inclusion criteria (IC) served as the guidelines for the systematic literature review. Study selection was conducted in three stages as follows: Using search keywords following the research objectives, namely, the determinants of sustainability reporting or other keywords of similar reports "Cash Waqf" OR "Wakaf Tunai" OR "Cash Islam* endowment" OR "Cash Islam* Social Finance" ) AND ( LIMIT-TO ( AFFILCOUNTRY , "Malaysia" ) OR LIMIT-TO ( AFFILCOUNTRY , "Indonesia" ) OR LIMIT-TO ( AFFILCOUNTRY , "Brunei Darussalam" ) OR LIMIT-TO ( AFFILCOUNTRY , "Singapore" ) ) AND ( LIMIT-TO ( DOCTYPE , "ar" ) ) AND ( LIMIT-TO ( LANGUAGE , "English" ) OR LIMIT-TO ( LANGUAGE , "Indonesian"), (2) Exploring and selecting the article titles, abstracts, and keywords based on the eligibility criteria. (3) Exploring and selecting all articles not eliminated in the previous selection by fully reading all articles while adhering to the eligibility criteria.

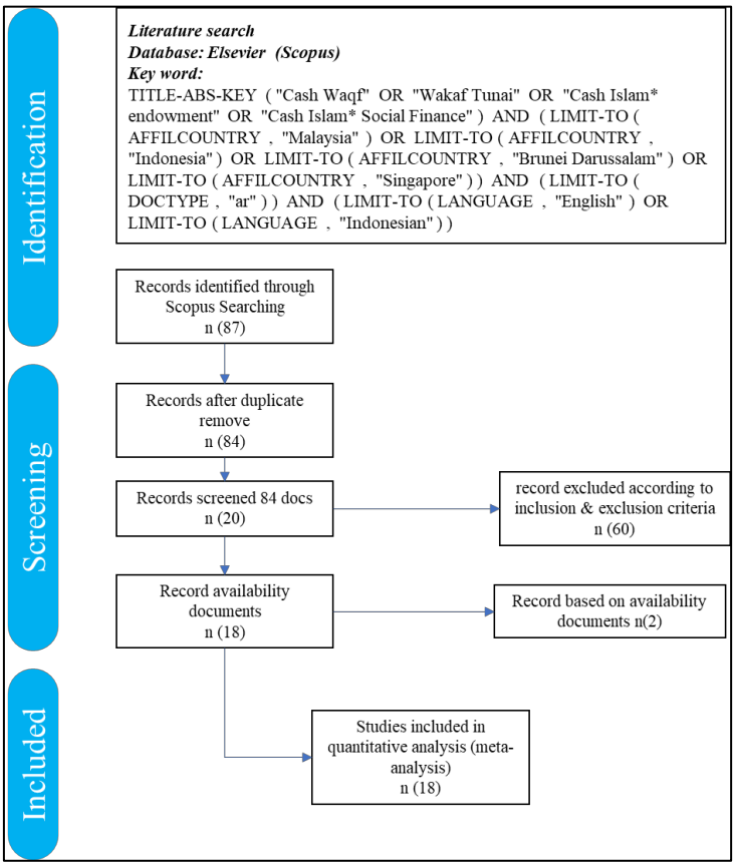


**Figure 1. PRISMA Selection Method**

## RESULT AND DISCUSSION

The search results in the Scopus database give output for 87 articles published in period of 2011 to H1'2023 written in English, Malaysian and Indonesian. On the premise of IC2 and IC3, the titles, abstracts, and keywords were used to examine and select 87 articles. The remaining 87 articles were subjected to a second screening based on IC2 and IC3 through a thorough perusal. Two articles could not be accessed, so it was added to the list of those we

eliminated or did not investigate. Following this procedure, 18 articles remained for further analysis.

**Table 1. Biblioshiny Report Main Information**

| Description | Results |
|---|---|
| Timespan | 2015:2023 |
| Documents | 18 |
| Annual Growth Rate % | 18.92 |
| Authors | 55 |
| Authors of single-authored docs | 2 |
| Co-Authors per Doc | 3.44 |
| International co-authorships % | 22.22 |

There are 18 documents pertinent to the objectives. This research has a high annual growth rate of 18.92% between 2015 and 2023, with an average citation per document of 7.6x and collaboration among 1,132 references involving 55 authors worldwide. The Journal of Islamic marketing was the first to publish on currency waqf determinants, followed by the Journal of Islamic monetary Economics and Finance and the International Journal of Islamic and Middle Eastern Finance and Management. In this study, Amin H was the most frequently cited local author, followed by Ajzen, who may have referred to the theory of planned behavior, and then Cizakca, who was born in Turkey and is a renowned researcher in the field of waqf field research. Universitas Sains Islam Malaysia, University of Indonesia, and University of Airlangga are the three institutions with the highest number of affiliations identified on cash waqf intentions. It is related to a biblioshiny report that Malaysia has become the most cited country in this study. By utilizing NVivo 12, words cloud analysis revealed a high frequency of research incorporating Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) variables into the framework.

**Table 2. Research Studies of Cash Waqf Intention**

| Authors | Title | Theory Used | Qty of Antecedent |
|---|---|---|---|
| (Allah Pitchay et al., 2023) | A study of cash waqf contribution between millennials of Malaysia and Indonesia | Self Determination Theory (SDT) | 4 |
| (Masrizal et al., 2022) | Determinant factor of crowdfunders' behavior in using crowdfunding waqf model in Indonesia: two competing models | Combination TAM3 & UTAUT2 | 2 |
| (Jatmiko et al., 2023) | Intergenerational analysis of cash waqf behavior: lessons learned from Indonesia | Theory of Planned Behavior (TPB) | 5 |
| (Masrizal et al., 2023) | Investigating The Determinants of Cash Waqf Intention: An Insight from Muslims in Indonesia | Theory Reasoned Action (TRA) | 3 |

| | | | |
|---|---|---|---|
| (Allah Pitchay, 2022) | Factors influence intention of management of Shariah-compliant companies to participate in Islamic voluntary charity | Theory of Planned Behaviour (TPB) | 4 |
| (Pitchay et al., 2015) | Factors Influencing the Success of Retail Cash Waqf Linked Ṣukūk (CWLS) Issuance: A Lesson from Indonesia | Previous Empirical Studies | 6 |
| (Berakon, Aji, et al., 2022) | Impact of digital Sharia banking systems on cash-waqf among Indonesian Muslim youth | Combination TPB & TAM | 4 |
| (Berakon, Mutmainah, et al., 2022) | Muslim Intention to Participate In Retail Cwls: The Test Of Mediation And Moderation Effects | Technology Acceptance Model (TAM) | 3 |
| (Justine & Abd Jalil, 2022) | Repeated Giving Of Cash Waqf: A Case Study Of Sabah, Malaysia | Previous Empirical Studies | 4 |
| (Kasri & Chaerunnisa, 2022) | The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials | Theory of Planned Behaviour (TPB) | 3 |
| (Ab Shatar et al., 2021) | Determinants of cash waqf fund collection in Malaysian Islamic banking institutions: empirical insights from employees' perspectives | Theory Reasoned Action (TRA) | 4 |
| (Qurrata et al., 2020) | Media promotion, Islamic religiosity and Muslim community perception towards charitable giving of cash waqf | Marketing Literature | 3 |
| (Faturohman et al., 2020) | User Acceptance Of Online Waqf Applications: Evidence From Indonesia | Technology Acceptance Model (TAM) | 4 |
| (Abdul Shukor et al., 2019) | Trust on awqaf institutions: evidence from Malaysia | Theory of Planned Behaviour (TPB) | 1 |
| (Zabri & Mohammed, 2018) | Examining the behavioural intention to participate in a Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah home financing model | Theory of Planned Behaviour (TPB) | 3 |
| (Shukor et al., 2017) | Muslim attitude towards participation in cash WAQF: Antecedents and consequences | Attitude | 5 |
| (Rizal & Amin, 2017) | Perceived ihsan, Islamic egalitarianism and Islamic religiosity towards charitable giving of cash waqf | Islamic Paradigm | 3 |
| (Pitchay et al., 2015) | Factors influencing the behavioral intentions of muslim employees to contribute to cash-waqf through salary deductions | Theory Reasoned Action (TRA) | 2 |

These quantitative studies employ the Structural Equation Model (SEM) with AMOS, Lisrel, and PLS as the primary measurement instruments. In total, 10 broad theories are used

in research about the antecedents of cash waqf, with Theory of Planned Behavior (TPB) and Theory of Reasoned Action (TRA) being the most prevalent. From 18 articles which being studied, there are 68 variables which analyzed, whereas 48 variables were giving positive significant, 11 variables unsignificant, 2 variables unsignificant for each segment of Baby Boomer (BB) and gen X, and 2 variables unsignificant for segment of Malaysian only. Attitude become the highest repetitive variables which commonly show as the positive significant antecedents to cash waqf intention, following by trust in waqf institution, perceived behavioral control (PBC), perceived usefulness (PU), perceived ease of use (PEOU), and convenience.

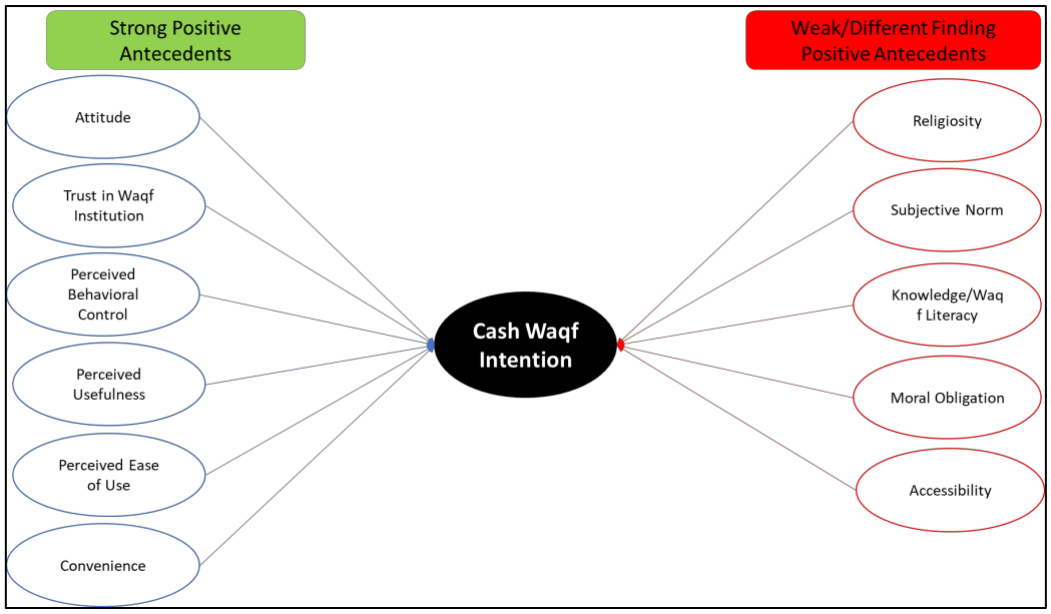


**Figure 2. Summarize Framework**

A systematic review of the literature leads us to the conclusion that six variables have a significant influence on cash waqf intentions among Indonesian and Malaysian Muslims: (1) Attitude; (2) Trust in the Waqf Institution; (3) Perceived Behavioral Control; (4) Perceived Usefulness; (5) Perceived Ease of Use; and (6) Convenience. Other variables with positive significance to cash waqf intention include Financial Excess, Perception of Cash Waqf, Word of Mouth (WOM), Media Information, Variables from Theory Acceptance Model (TAM), Perceived Cost Advantage, Trust in Government, and Islamic Egalitarianism; however, these variables are discussed less frequently than the top six variables.

Face concern, Perceived Donor Effectiveness, a variable from the Unified Theory of Acceptance and Use of Technology (UTAUT), Informative Influence, and Amount of Information were found to have statistically insignificant effects on cash waqf intentions. These provide a clear picture of how the cash waqf intention should be bolstered efficiently and effectively to place greater emphasis on the key objectives.

## CONCLUSION

In modern Islamic social finance, cash waqf is the most essential instrument. In the past decade, numerous studies have focused on cash waqf, particularly on what motivates individuals to donate to cash waqf. This study utilized bibliometrics and Systematic Literature Review (SLR)

to analyze cash waqf literature and synthesize all findings pertaining to the precursors of cash waqf intention among Indonesian and Malaysian Muslims. The most frequently significant antecedents of cash waqf intention are (1) Attitude, (2) Trust in Waqf Intention, (3) Perceived Behavioral Control, (4) Perceived Usefulness, (5) Perceived Ease of Use, and (6) Convenience. Focusing on these factors can help Cash Waqf practitioners empower beneficiaries of cash waqf more efficiently and effectively. This study also focuses on potential future research that could bridge a substantial research gap for variables that vary from author to author, such as religiosity, subjective norm, knowledge/waqf literacy, moral obligation, and accessibility. There are also some limitations to this investigation. Scopus is the sole source of the database utilized for this investigation. From databases like Web of Science and Google Scholar, future research can be derived. This study only covers cash waqf, which does not specify whether it involves money or money waqf; additional research can use broader keywords to elucidate cash waqf in greater detail.

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# UNVEILING VALUE: A VRIO ANALYSIS OF ZAKAT ENCYCLOPEDIA

**Marina Abu Bakar[1*]**
**Meryem Abous[2]**
**Nadia Murshida Abd Azzis[3]**
**Rejab Ibrahim Ahmad Awwadh[4]**
**Mat Rani Abdul Manaf[5]**

[1] Kulliyyah of Shariah & Law, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), 09300, Kuala Ketil, Kedah. marinaabubakar@unishams.edu.my
[2] Kulliyyah of Shariah & Law, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), 09300, Kuala Ketil, Kedah. meryemabous@unishams.edu.my
[3] Kulliyyah of Shariah & Law, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), 09300, Kuala Ketil, Kedah. nadiamurshida@unishams.edu.my
[4] Kulliyyah of Arabic Language, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), 09300, Kuala Ketil, Kedah. rejabibrahim@unishams.edu.my
[5] Kulliyyah of Usuluddin & Quranic Sciences, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS), 09300, Kuala Ketil, Kedah. matrani@unishams.edu.my
*Corresponding Author (Email: marinaabubakar@unishams.edu.my)

***Abstract*****:** *A zakat encyclopedia serves as a valuable resource for scholars, practitioners, policymakers and anyone interested in deepening their understanding of zakat within the context of Islamic finance and charitable giving. Meanwhile, Value, Rarity, Imitability, and Organization (VRIO) analysis is a strategic framework used to evaluate the internal resources and capabilities of an organization. With a focus on the Malaysian context and its diverse sect (mazhab), this study conducts a VRIO analysis to unveil the intrinsic value and strategic importance of zakat encyclopedia. This study is a qualitative study and involves the use of secondary data sources along with the content analysis method. The study reveals that zakat encyclopedia possesses inherent value in facilitating a deeper understanding of zakat principles and their application within varying sect (mazhab), thus fostering greater coherence and consistency within Malaysia's zakat system. Furthermore, this asset exhibits a degree of rarity as a specialized knowledge repository, creating a distinctive competitive advantage. Despite the formidable value and rarity, this analysis identifies certain challenges to the asset's imitability and sustainability. The intricate nature of zakat scholarship and the nuanced interpretations within different sect pose barriers to replication. The findings bring implications for policymakers, scholars and practitioners seeking to harmonize and optimize the zakat system. Apart from that, this study also underscores the need for continued investment in and preservation of this unique knowledge resource.*
***Keywords:*** *Zakat, Zakat encyclopedia, VRIO analysis*

## INTRODUCTION

An encyclopedia is a comprehensive reference work or compendium that contains information on a wide range of topics or subjects (Wikipedia, 2023). It typically provides detailed and organized information, often in alphabetical order, covering various fields of knowledge,

including history, science, literature, art, geography and more. Encyclopedias aim to provide readers with an overview and in-depth knowledge of a particular subject or a broad array of subjects. They can come in various formats, including print books, digital publications and online resources. Encyclopedias are valuable tools for research, education and general knowledge as they offer concise and reliable information on a wide variety of topics.

In linguistic terms, the term zakat is derived from the word *zaka–yazku-zakah*. The fundamental meaning of zakat encompasses concepts like blessing, growth, purity, goodness and increase. Hence, those who give zakat are expected to possess a clean and pure heart and soul, as emphasized by Allah SWT in the Quran. From an operational standpoint, zakat represents a portion of assets that Muslims are obligated to contribute to specified groups. Zakat is one of the five pillars of Islam, and it holds a crucial role in upholding Islamic law (al-Zuhayli, W., & al-Kattani, 2010). This obligation applies to every eligible Muslim who meets certain conditions. Zakat is on par with other fundamental acts of worship, such as prayer and fasting, and is extensively detailed in the Quran and the Hadith of Prophet Muhammad SAW In Malaysia, zakat regulations were governed by both federal and state laws. The primary authority responsible for zakat regulations in Malaysia is the respective State Islamic Religious Councils (SIRCs). Each state in Malaysia has its own zakat authority, which administers the collection, distribution and management of zakat funds within that state (Ahmad Razimi et al., 2016).

A zakat encyclopedia refers to a comprehensive reference source or educational resource dedicated to the topic of zakat, which is the Islamic practice of almsgiving or charity. Such an encyclopedia contains detailed information, explanations, and references related to zakat, its principles, rules and practices in Islam. Zakat encyclopedia plays a vital role in the context of different sect *(mazhab)* in Malaysia. It serves as a unifying and educational tool that bridges the gap between sect, provides a standardized reference, enhances zakat compliance, promotes education and awareness and strengthens community bonds. In a multicultural society like Malaysia, zakat encyclopedia is an invaluable resource that contributes to a more informed, united and compassionate Muslim community.

Meanwhile, the VRIO analysis is a strategic framework employed for evaluating the internal resources and capabilities within an organization. This tool assists in determining if a specific resource or capability has the potential to offer a long-lasting competitive edge. VRIO analysis helps the zakat institutions to identify their strengths and weaknesses in terms of their internal resources and capabilities. Resources or capabilities that score positively on all four dimensions (Value, Rarity, Imitability, and Organization) are considered potential sources of sustainable competitive advantage. This analysis is commonly used in strategic management to guide decision-making and prioritize resource allocation within zakat institutions. Conducting a VRIO analysis for zakat encyclopedia is essential for understanding its strategic importance, competitive advantage and potential impact. It informs decisions related to its development, maintenance and promotion, ultimately benefiting zakat education and practice within the Muslim community. Therefore, this study aims to analyze the intrinsic value and strategic importance of zakat encyclopedia by using VRIO tool.

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## LITERATURE REVIEW

The encyclopedia provides in-depth and structured examinations of Islamic beliefs, institutions, movements and populations on a global level, allowing for comprehensive comparisons. Earlier researchers such as Esposito (1997), Gibb et al. (2001), Esposito (2004), Esposito (2009), Cesari & Nguyen (2007), Campo (2009), Phillips et al. (2009) and Esposito (2022) have studied on encyclopedias in Islam. Although these studies have primarily focused on Islamic studies in general, they can serve as a foundation and reference for writing a comprehensive zakat encyclopedia.

Esposito (1997) revealed that The Oxford Encyclopedia of The Modern Islamic World provides extensive global insights into Islamic beliefs, institutions, practices and people. It includes articles of various lengths, from short 500-word essays to comprehensive discussions on topics like the Islamic state, pilgrimage, law, marriage, and foreign relations. Other entries cover general areas like social and political movements, women's roles, Muslim communities worldwide, human rights, Islam in Western countries and interreligious affairs. It also delves into notable figures who significantly influenced Islam, such as Muhammad, Aga Khan, Malcolm X, Muhammad Iqbal, 'Ali Shariati, Ayatollah Khomeini and Hasan al-Turabi. Gibb et al. (2001) discovered that the Encyclopedia of Islam act as a valuable reference book for students studying topics related to Islam, including religion and law. It comprises articles from the first edition and supplement of the encyclopedia of Islam that specifically pertain to Islam's religion and legal aspects. It covers a wide geographical and historical range, encompassing regions like the Arab-Islamic Empire, Iran, Central Asia, the Indian subcontinent, Indonesia, the Ottoman Empire, and various Muslim states across Africa, Europe and the former USSR (Soviet Union).

Besides, The Oxford Dictionary of Islam provides a rich resource for those interested in gaining insights into the increasingly significant world religion of Islam (Esposito, 2004). The Oxford Encyclopedia of the Islamic World mirrors the extensive breadth and depth found in modern Islamic studies scholarship (Esposito, 2009). This book delves into various aspects, including the life and contributions of Muhammad, the history of Islam, Islamic beliefs and doctrines, and religious practices and rituals (Phillips et al., 2009). The Encyclopedia of Islam serves as a convenient gateway to understanding the terminology, concepts, notable figures, historical events, and institutions that have played pivotal roles in shaping the history and contemporary practice of Islam (Campo, 2009). Widely regarded as essential, the encyclopedia and primary documents set is a must-have for libraries (Cesari & Nguyen, 2007). Currently, The Oxford Encyclopedias of the Islamic World: Digital Collection extends its comprehensive and systematic analysis of Islamic beliefs, institutions, movements, and global communities. This digital collection expands on the project, incorporating articles previously available on Oxford Islamic Studies Online, now exclusively accessible on Oxford Reference (Esposito, 2022).

Meanwhile, for zakat encyclopedia research, current researchers have collectively provided insights into the research trends and development of the zakat encyclopedia. Handoko (2022) and Anam (2021) both conducted bibliometric analyses and found an increasing number of articles on zakat in reputable journals. The top keywords in zakat research include terms such as 'zakat', 'Islam', 'poverty', and 'zakat institution'. Nuraini (2023) also conducted a bibliometric analysis and highlighted the development of zakat index research, with Malaysia

being a prominent contributor in terms of publications and citations. Supriani (2022) provided a comprehensive historical overview of zakat literature, identifying key institutions, journals, authors, and influential articles in the field. These findings collectively suggest a growing interest in zakat research and highlight potential areas for future exploration in the zakat encyclopedia.

Understanding zakat across various Islamic schools of thought or *mazhab* is crucial for several significant reasons. Firstly, different schools have developed unique interpretations of zakat based on their understanding of Islamic texts and principles, reflecting the rich diversity within Islamic jurisprudence. This diversity allows Muslims to align their zakat practices with their personal beliefs and convictions. Secondly, a comprehensive grasp of various zakat interpretations empowers individuals to make informed decisions about calculating, distributing and giving their zakat. This informed choice aligns with their personal understanding of Islam and unique circumstances. Additionally, gaining knowledge about how zakat is viewed by different Islamic sects fosters inter-sect understanding, promoting tolerance, respect and unity among Muslims by emphasizing shared principles while acknowledging differences. Understanding different zakat interpretations encourages Muslims to appreciate the multifaceted nature of Islamic jurisprudence, contributing to a more harmonious and cohesive Muslim community. Moreover, different schools consider various factors in zakat calculations, such as types of wealth, thresholds and eligible recipients, making understanding these nuances crucial for accurate zakat application within specific cultural, economic and social contexts.

Additionally, studying the methodologies and viewpoints of eminent scholars from various schools offer insights into the intellectual depth of Islamic jurisprudence, enriching its traditions over centuries. Learning about different zakat practices also allows individuals to deepen their spiritual connection to giving and philanthropy, fostering more meaningful acts of worship. Understanding diverse zakat approaches aids Muslims in navigating the global context of Islam, enabling engagement with a broader community and addressing the needs of Muslims from various backgrounds. Moreover, in countries where zakat is managed by the government or institutions, familiarity with different schools of thought can influence the formulation of policies accommodating diverse Muslim preferences. Furthermore, exploring various zakat interpretations provides scholars and researchers with avenues for academic inquiry, contributing to a deeper understanding of Islamic jurisprudence and the reasons behind differences. Last but not least, studying interpretations of different schools of thought helps preserve the historical and cultural heritage of Islamic societies, ensuring traditional practices remain relevant while adapting to contemporary circumstances.

Also, some previous researchers have shed light into the understanding and implementation of zakat across various Islamic schools of thought or *mazhab*. Isa (2021) explores the discussion on *al-Hawa'ij al-Asliyyah* (basic needs) in zakat calculation, finding that Hanafi jurists advocate for the inclusion of basic needs before paying zakat. Trigiyatno (2016) discusses the proponents and opponents of zakat profession, highlighting the support from organizations like MUI, NU, and Muhammadiyah, while some groups oriented toward Saudi clerics oppose it. Dhar (2013) emphasizes the role of zakat as an instrument of social justice and poverty eradication, where Muslims individually calculate and contribute zakat to share their prosperity with those in need. Mansyuroh (2020) critically analyzes the thinking of

Haji Muhammad Sarni Alabio on zakat, highlighting the mention of zakat for specific items and the unclear nisab of gold and silver in the principle of jurisprudence. Overall, these researches elucidated insights into the different perspectives and practices of zakat across Islamic schools of thought, addressing the research question on zakat across various *mazhab*.

On the other hand, there are also many scholars who have discussed VRIO analysis in Islamic studies areas, including zakat like Wardojo (2020), Ariwibowo et al. (2021), Ifansyah et al. (2021) and Musa (2023). Wardojo (2020) claimed in the past five years (2014-2018), Lembaga Amil Zakat Nasional (LAZNAS) Yayasan Yatim Mandiri faced challenges like a decrease in donation growth, declining market share, and low donation collection growth compared to the national zakat average. The study aims to develop a marketing strategy using the diamond strategy framework to improve market share. The research used a qualitative approach with case studies, including literature study and in-depth interviews. The recommended strategy formulation covers arenas, vehicles, differentiators, staging, and economic logic for effective marketing. Ariwibowo et al. (2021) applies the Resource-based View of the Firm approach to analyze data and identify internal factors that make one BMT/Shariah cooperative superior to others. The goal is to determine competitive advantages. These advantages are crucial in evaluating financial institutions' performance, ensuring compliance with regulations, and managing risks.

Ifansyah et al. (2021) discovered that mosques, like businesses, need a competitive advantage to attract worshippers. Managing imams effectively can be a source of uniqueness and excellence for a mosque. The study examines how Masjid Raya Hubbul Wathan Islamic Center in West Nusa Tenggara uses differentiation strategies to manage imams for sustainable excellence. Qualitative methods and a case study approach were employed. Key findings include a selective imam recruitment process, competent and diverse imam resources, international imam involvement, and a system for appreciating, improving, and empowering mosque imams. Musa (2023) explored the business changes and how structures adapt according to strategic management scholars like Chandler and Andrew. Chandler defined strategy as long-term goals and actions to achieve them. Andrew added 'distinctive competence' for uncertain environments, defining objectives and plans. The findings prove the importance of strategic management plans; for long-term positive impact, focusing on stable profits.

Although many studies have been conducted on Islamic encyclopedias, zakat research, zakat from the perspective of different *mazhab* and VRIO analysis, none of these studies have focused on analyzing zakat encyclopedias from different *mazhab* based on VRIO analysis. This demonstrates that further research is needed, especially regarding strategic management issues for zakat encyclopedias from different *mazhab* using tools like VRIO.

## METHODOLOGY

### Research Design

The research design consists of research inquiry strategies that assist researchers in finding answers to research questions so that researchers can achieve the set research objectives (David & Sutton, 2004; Denzin & Lincoln, 2011). In this study, a qualitative approach was used, involving a literature review method and data from secondary sources. A qualitative design

was chosen because this study aims to analyze and unveil the intrinsic value and strategic importance of the zakat encyclopedia. After various data were obtained from the conducted literature review, all of this data was analyzed in-depth for generalization. Subsequently, the analyzed data was included in the researcher's study as research findings.

**Data Collection**

The researcher collected secondary data in this study. Secondary data refers to existing data that has been collected through primary sources and processed by past researchers (David & Sutton, 2004). In this study, the researcher gathered data from library sources related to Islamic encyclopedias, zakat research, zakat from the perspective of different *mazhab* and VRIO analysis, which can be categorized into two main types of data. First, data obtained from published materials. Second, data obtained from internet sources through databases. For the first type, the data involved books, theses, dissertations, research reports, working papers, proceedings, and articles from workshops, seminars, conferences and others.

**Data Analysis**

Conducting a VRIO analysis for the zakat encyclopedia in the context of different *mazhab* involves assessing the value, rarity, imitability and organizational aspects of this resource. There are ten steps conducted by the researcher to perform the VRIO analysis, namely; identify key resources and capabilities, assess value (V), evaluate rarity (R), examine imitability (I), review organizational aspects (O), summarize analysis, make recommendations, consider the context of different *mazhab,* gather input from experts and continuous monitoring. The researcher uses content analysis to analyze the data. The content analysis method helps the researcher to systematically analyze the content of textual materials to extract meaningful insights and patterns. The process involves identifying specific themes, trends, or patterns within the content, which help in to draw conclusions, make inferences or understand the prevalence of certain ideas or concepts (Stemler, 2000). By conducting a VRIO analysis in this manner, the researcher gains valuable insights into the strategic importance and competitive advantage of the zakat encyclopedia in the context of different *mazhab*, helping in making informed decisions about its development and promotion.

**DISCUSSION AND FINDINGS**

The VRIO analysis is a strategic framework employed to evaluate the internal resources and capabilities of an organization or firm, assisting in the determination of whether a particular resource or capability can offer a lasting competitive edge (ClearPoint Strategy, 2023). Resources can take on tangible or intangible forms and typically fit within classifications as seen in Figure 1; financial resources, human resources, material resources and non-material resources. Financial resources include assets like money, shares, bonds and debentures. Human resources encompass the capabilities and expertise of your workforce. Material resources consist of physical assets such as raw materials, facilities, machinery and equipment. Non-material resources include intangible assets like patents, brand names and intellectual property.

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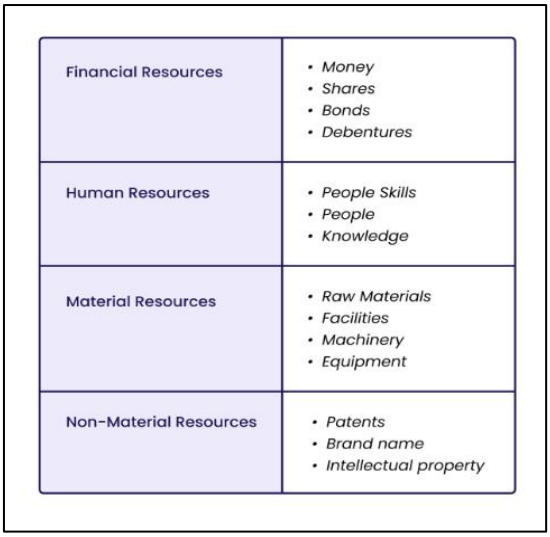


**Figure 1. Category of Resources in a VRIO Analysis**

The acronym 'VRIO' is the breaks down of four key dimensions; Value, Rarity, Imitability and Organization. The resources are categorized into one of the following groups; competitive parity, temporary competitive advantage, unused competitive advantage, or long-term competitive advantage. The dimension of value scrutinizes whether a resource or capability contributes value to the organization, enabling it to seize opportunities or defend against threats effectively. Essentially, it assesses if the resource in question can enhance the organization's competitiveness. Rarity assesses the uniqueness or scarcity of a resource or capability relative to competitors. If a resource is rare, it implies that not many others possess it. Such rare resources or capabilities often become a source of competitive advantage since they are challenging for others to replicate. Imitability investigates whether competitors can readily duplicate or mimic the resource or capability. Resources that are difficult to replicate provide a sustainable competitive advantage since they are not easily substituted or copied. Organization evaluates whether the organization is structured and managed effectively to exploit the identified resource or capability. Even if a resource meets the criteria of value, rarity, and imitability, it may not yield a competitive advantage if the organization is not equipped to leverage it optimally. Basically, the VRIO analysis serves as a valuable tool for organizations to identify their internal strengths and weaknesses concerning their resources and capabilities. Those resources or capabilities that receive favorable assessments across all four dimensions (Value, Rarity, Imitability, and Organization) are considered potential sources of sustainable competitive advantage. This analytical framework plays a central role in strategic management, guiding decision-making and the allocation of resources to enhance competitiveness and overall performance. The overall process of identifying competitive advantage with VRIO analysis is shown in Figure 2.

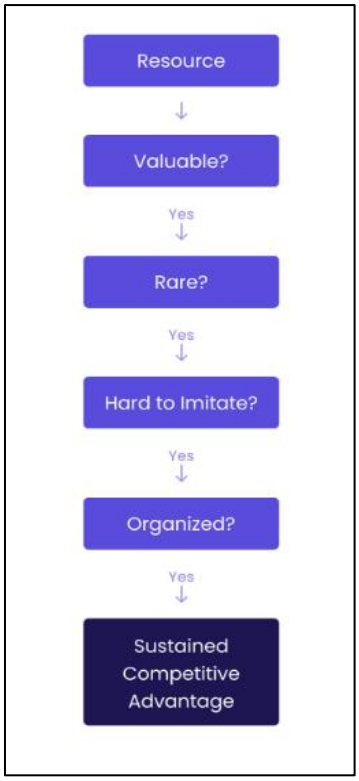


**Figure 2. Flow of Process to Identify Competitive Advantage with VRIO Analysis**

In the context of VRIO analysis, zakat encyclopedia carries substantial value as a comprehensive reference source for zakat, playing a vital role in educating individuals about the principles and practices of this fundamental Islamic obligation. It adds value by fostering a deep understanding of zakat guidelines, ensuring that it is fulfilled accurately. This educational aspect is crucial, as it promotes adherence to zakat principles, preventing misunderstandings or misinterpretations. Furthermore, the relative rarity of zakat encyclopedia amplifies its significance. Comprehensive references dedicated solely to zakat are scarce, underscoring its unique role in providing profound insights into this topic. While its imitability is not impossible, the extensive content and the specialized knowledge required in Islamic jurisprudence and zakat make replication challenging. Nonetheless, the resource's effectiveness depends on how well it is organized, updated and promoted. A well-structured, regularly updated, and accessible zakat encyclopedia can indeed be a highly valuable resource, but its long-term success hinges on maintaining these critical organizational aspects to ensure its continued impact and relevance.

## VRIO Analysis of Zakat Encyclopedia of Different *Mazhab*

### Value (V)

Zakat encyclopedia, as a comprehensive resource, holds immense educational value in the realm of Islamic finance and jurisprudence, particularly concerning zakat practices within different *mazhab*. It plays a pivotal role in ensuring that individuals grasp the principles and intricacies of zakat accurately. This is of profound significance as zakat represents a fundamental Islamic obligation, embodying values of charity, social justice and compassion. By serving as an educational beacon, zakat encyclopedia adds substantial value by facilitating

a profound understanding of zakat's principles and practices. This understanding is not merely academic; it is instrumental in enabling correct compliance with zakat guidelines, thus preventing potential misunderstandings or misinterpretations that could arise in the absence of such a resource.

**Rarity (R)**

Zakat encyclopedia distinguishes itself through its unique specialization in zakat, setting it apart as a rare and distinctive resource. Comprehensive references solely dedicated to zakat and its various interpretations within different *mazhab* are indeed a scarcity. In an era where information abounds, this resource stands as a beacon of depth and specificity. What sets zakat encyclopedia apart is its commitment to providing in-depth insights into zakat practices, encompassing not only contemporary applications but also delving into the historical context and jurisprudential variations. This level of depth and comprehensiveness is not readily available elsewhere, making its rarity a source of its substantial value.

**Imitability (I)**

Replicating zakat encyclopedia would pose a formidable challenge to potential competitors or organizations. Several factors contribute to this challenge. Firstly, the resource is likely to comprise an extensive repository of content, encompassing historical references, detailed jurisprudential discussions, and contemporary insights. Replicating such extensive content would necessitate significant resources, both in terms of time and effort. Furthermore, the specialized knowledge required to create a resource of this nature presents another hurdle. Developing zakat encyclopedia mandates not only a profound understanding of Islamic jurisprudence but also a nuanced grasp of zakat principles within different *mazhab*. This combination of extensive content and specialized knowledge makes it challenging for organizations lacking such expertise to reproduce a resource of similar caliber.

**Organization (O)**

The success and long-term impact of zakat encyclopedia hinge upon effective organization, maintenance, and utilization. Two critical factors play a pivotal role in ensuring its continued value and relevance. Firstly, regular updates are essential to keep the resource aligned with evolving zakat practices and jurisprudence within different *mazhab*. The dynamism of Islamic finance demands that zakat encyclopedia remains current and reflective of contemporary realities. Secondly, accessibility is of paramount importance. Making zakat encyclopedia easily accessible to a diverse audience interested in different *mazhab* is crucial for maximizing its impact. Effective organization and dissemination are vital to ensure that this unique resource reaches those who can benefit from its educational value and rarity.

In precis, zakat encyclopedia is a resource of significant value and rarity, characterized by its specialization in zakat within different *mazhab*. Its potential imitability is constrained by the extensive content it encompasses and the specialized knowledge required for its creation. For zakat encyclopedia to maintain its competitive advantage and long-term success, it is imperative to ensure effective organization, regular maintenance, and accessibility, particularly in the context of different *mazhab*. This will enable it to continue serving as a beacon of education and understanding in the realm of zakat practices and Islamic finance. Moreover,

zakat encyclopedia of different *mazhab* demonstrates the potential to serve as a sustainable competitive advantage in a VRIO analysis. Its educational value, rarity and the challenges associated with imitating it positions it as a valuable resource in the realm of Islamic finance and zakat practices, particularly when effectively organized and maintained. Figure 3 is the VRIO analysis of zakat encyclopedia of different *mazhab*.

| Is it valuable? | Is it rare? | Is it hard to imitate? | Is the organization organized to? | |
|---|---|---|---|---|
| Yes | No | | | Competitive Parity |
| Yes | Yes | No | | Temporary competitive advantage |
| Yes | Yes | Yes | No | Unused competitive advantage |
| Yes | Yes | Yes | Yes | Long term competitive advantage |

**Figure 3. VRIO Analysis of Zakat Encyclopedia of Different *Mazhab***

In the context of a VRIO analysis for zakat encyclopedia of different *mazhab*, the potential competitive status is based on four categories as in Figure 3; competitive parity, temporary competitive advantage, unused competitive advantage and long-term competitive advantage. For
competitive parity, this category suggests that zakat encyclopedia of different *mazhab* doesn't possess a unique advantage over competitors. If it were at a state of competitive parity, it would mean that other resources or references provide similar educational value and insights into zakat within different *mazhab*. In this case, zakat encyclopedia might not have a distinct edge in the market, and its value would be on par with existing alternatives.

If zakat encyclopedia exhibits a temporary competitive advantage, it implies that it has certain unique features or qualities that set it apart from competitors for a limited time. These features may include recent updates or innovative content. However, this advantage is not expected to be sustained indefinitely. Competitors may catch up, and the advantage may diminish over time. For unused competitive advantage, this category suggests that zakat encyclopedia possesses a unique advantage, but it has not been fully leveraged or capitalized upon. It may have untapped potential or undiscovered value that, if properly utilized and promoted, could lead to a competitive edge in the market. This status implies that there's room for improvement in terms of organization and promotion. Lastly, long-term competitive advantage. If zakat encyclopedia demonstrates a long-term competitive advantage, it signifies that it holds a unique and sustainable position in the market. This resource is not only valuable and rare but also challenging for competitors to imitate or replicate. Additionally, it is

effectively organized, maintained, and promoted, ensuring its continued relevance and impact over an extended period. Based on the entire analysis, it can be concluded that the ultimate goal for zakat encyclopedia is to achieve and maintain a long-term competitive advantage. This status indicates that it has established itself as the leading and enduring resource for understanding zakat within different *mazhab*, making it a go-to reference for individuals and organizations interested in this field. However, achieving and sustaining such a status may require ongoing efforts to ensure its organization, maintenance, and accessibility align with evolving needs and expectations.

In summary, the findings of the VRIO analysis reinforce the significance of zakat encyclopedia of different *mazhab* in Malaysia. In Malaysia, where zakat is a crucial aspect of Islamic finance and social welfare, the recognition of zakat encyclopedia's value highlights its importance in promoting understanding and compliance with zakat guidelines across diverse *mazhab*. The rarity dimension in the VRIO analysis suggests that zakat encyclopedia is relatively unique. In Malaysia, where there may be limited comprehensive references dedicated solely to zakat and its various interpretations within different *mazhab*, its rarity becomes more pronounced. This rarity underscores its significance as a distinctive resource that offers comprehensive insights into zakat practices, filling a gap in available resources. The imitability analysis considers whether competitors can easily replicate zakat encyclopedia. In the Malaysian context, where specialized knowledge in Islamic jurisprudence and zakat is required, replicating such a resource may indeed be difficult. This finding emphasizes that zakat encyclopedia's extensive content and specialized knowledge contribute to its uniqueness within the Malaysian landscape. The VRIO analysis emphasizes the importance of effective organization and utilization. In Malaysia, for zakat encyclopedia to fulfill its potential, it must be well-structured, regularly updated, and accessible to a diverse audience interested in different *mazhab*. This finding underscores the significance of maintaining the resource's relevance and accessibility in the Malaysian context.

## CONCLUSION

In short, the zakat encyclopedia is highly valuable and rare due to its specialization in zakat within various *mazhab*. It's not easily imitated because of its extensive content and specialized knowledge requirements. To maintain its competitive edge, it needs effective organization, regular updates, and accessibility, especially across different *mazhab*. This resource has the potential for long-term success and serves as a crucial educational tool in Malaysia, where zakat plays a significant role in Islamic finance and social welfare. Its rarity stands out in a landscape with limited comprehensive zakat references for different *mazhab*. The challenges of replication highlight its unique value within Malaysia, where specialized knowledge is essential. Effective organization and accessibility are key to its continued relevance and significance in the Malaysian context.

Practitioners involved in zakat management and education should actively utilize the zakat encyclopedia as a primary educational resource, integrating it into their curriculum and practices. Ensuring regular updates to reflect evolving zakat practices and interpretations is essential for maintaining its relevance. To widen its reach, efforts should focus on improving accessibility, potentially through translation into different languages. Additionally, active

promotion and collaboration with relevant institutions can help raise awareness of the resource's value. Policymakers should consider providing financial support to sustain and expand the zakat encyclopedia. Incorporating it into national zakat policies and educational initiatives can ensure its integration into zakat training programs and seminars. Encouraging collaborations between zakat authorities, religious scholars, and educational institutions can solidify its status as a standard reference.

Future research should assess the Zakat Encyclopedia's impact on zakat practices and education across different *mazhab* in Malaysia. User experience studies can provide insights into enhancing its accessibility and usability. Comparative studies can highlight its unique value in the Malaysian context and potential adaptations for other regions. Investigating strategies for long-term sustainability, including funding models and governance structures, is essential. Research on multi-language support can ensure broader accessibility in Malaysia's diverse cultural landscape.

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# WAQF ADOPTION: EXAMINING THE ROLES OF THEORY OF PLANNED BEHAVIOUR AMONG MILITARY PERSONNEL.

**Mohd Johari Bin Hussain[1]**
**Mohd Zawavi bin Zainal Abidin[1]**
**Sallehuddin bin Ishak[2]**
**Fahmi Zaidi bin Abdul Razak [1]**
**Wan Hashridz Rizal bin Wan Abu Bakar[1*]**

[1]Faculty of Islamic Studies, Sultan Ahmad Shah Pahang Islamic University College (UnIPSAS) KM 8 Jalan Gambang, 25150 Kuantan, Pahang.
[2]Pahang State Secretary's Office
*Corresponding Author (Email: hashridzrizal@gmail.com)

**Abstract:** *This quantitative study delves into the application of the Theory of Planned Behaviour to elucidate the motivations driving Waqf practices among military personnel. Utilizing a structured questionnaire as the primary data collection tool, a total of 160 responses were successfully gathered. The research instruments employed were adapted from prior scholarly works in the field. The empirical findings of this study substantiate the significant impact exerted by both behavioural control and environmental factors on the proclivity of military personnel to engage in endowment practices, thus shedding light on the dynamics of philanthropic contributions within this specific demographic. These findings offer valuable insights for policymakers, military organizations, and scholars, contributing to a more nuanced understanding of how behavioural and environmental factors shape endowment behaviours among military personnel.*

***Keywords:*** *Waqf, Theory of Planned Behaviour, Military Personnel.*

## INTRODUCTION

A waqf, as stipulated under Islamic law, embodies an irrevocable and untransferable charitable endowment. This commendable practice entails the act of voluntarily bestowing assets for the purpose of advancing Muslim religious or charitable causes, without any intention of seeking restitution of said assets. Consequently, a waqf represents a form of endowment established by a devoted Muslim, in accordance with Islamic Law, wherein a competent fund manager assumes the crucial responsibility of generating profits. These profits are subsequently employed to facilitate and foster socioeconomic development within the community. It is of utmost importance to highlight that a waqf, though somewhat comparable to an endowment fund, is intensely and deeply advocated in Islam as a means to contribute positively and significantly to society as a whole.(Sukmana, 2020)

According to Husin, (2020) the concept of waqf, which denotes ceasing, containing, or safeguarding something, finds its etymological roots in an Arabic verb. The Arabic term for waqf, al-Habsu 'an at-Tasarruf, literally signifies the act of holding, preserving, or detaining. In Iran, waqf is also known as Boniyat, whereas in North Africa, it is referred to as Habs. These two alternative expressions serve as regional variations of the overarching notion of waqf. Essentially, waqf encapsulates a distinctive form of endowment, wherein a waqif, that is, a donor or endower, relinquishes a portion of their personal assets, such as cash, with the

intention of perpetual or time-bound utilization in accordance with their specific interests. This extraordinary practice embodies a profound dedication to the preservation and sustenance of societal wealth and well-being. By establishing a waqf, humans contribute to the continuation of resources that can be utilized for the greater good, thereby ensuring the longevity of their philanthropic endeavours. This act of selfless giving maintains a significant historical and cultural resonance, exemplifying the altruistic spirit and communal solidarity that transcends time and space. The diverse nature of waqf includes not only the tangible aspects of material donation but also the intangible aspects of philanthropic intent and communal upliftment. It is through the establishment of waqf that individuals may create an enduring impact on society, nurturing positive transformation and bequeathing a lasting heritage for future generations.

The overall results of the study by Jalal et al., (2019) indicate that the level of knowledge and implementation of waqf practices among military personnel remains at a significantly low level. This research endeavour has the overarching objective of critically scrutinizing the theory of planned behaviour (TPB), all converging to elucidate the extent to which they are intrinsically connected to the adoption of waqf, a socio-cultural practice, within the context of Malaysian military personnel.

## LITERATURE REVIEW

This study aims to examine how theory of planned behaviour relate to waqf adoption among Malaysian military personnel. Based on Ajzen' 1985 viewpoint, attitude signifies the extent to which an individual possesses a positive or negative assessment of a particular object, such as a behaviours that is influenced by their past and present experiences. An attitude represents one's assessment of an object, ranging from highly negative to extremely positive, and is considered a psychological inclination that can impact intention.

According to the Theory of Planned Behaviours (TPB), attitude is influenced by beliefs about the anticipated outcomes of behaviours and the extent to which these consequences are perceived as favourable or unfavourable. Research conducted in the context of Waqf adoption suggests that attitude plays a significant and positive role in influencing adoption towards waqf. Nevertheless, certain experts have expressed scepticism about this association. As an example, Musa & Salleh in 2018 claim that having a completely negative attitude towards Waqf is significantly associated with intention, while Zain et al., (2019) stated having a positive attitude does not have a strong correlation with intention.

**Hypothesis 1: There is a positive relationship between attitude and waqf adoption.**

Perceived Behaviour Control, a construct originating from the Theory of Planned Behaviour, encompasses an individual's perception of their own capability to execute a specific behaviour. This perception corresponds to the level of ease or difficulty associated with engaging in said behaviours. Kashif et al., (2018) suggested the proposition that Perceived Behavioural Control is jointly determined by two factors: self-assurance and manipulability. According to the Theory of Planned Behaviours, the impact of Perceived Behavioural Control on intention is significant due to the inherent lack of natural inclination towards behaviours that result in failure. Expanding upon this, Mohamad et al., (2023) acknowledges the influential role that Perceived Behavioural Control plays in shaping intention. In light of this, it becomes evident

that recognizing and comprehending the impact of Perceived Behavioural Control is essential when seeking to understand and predict human behaviours.

**Hypothesis 2: There is a positive relationship between Perceived Behavioural control and waqf adoption.**

Subjective norm, as conceptualized by Ajzen & Madden, 1986, is predicated upon normative beliefs, which pertain to the perceived societal pressures individuals experience in relation to their anticipated engagement in a specific behaviours. In essence, it entails an individual's conviction that influential figures or reference groups hold expectations for their involvement in said behaviours. Notably, the aforementioned significant others and reference groups may encompass the executive board, top managers, supervisors, peer groups, and even organizational role models.

In the context of the implementation of the Theory of Planned Behaviours (TPB) within the realm of Waqf adoption, the construct of Subjective norm assumes a paramount role as it encapsulates individuals' perceptions regarding the acceptance, encouragement, and actual performance of waqf adoption by the aforementioned significant others. Waqf, a practice that materializes when individuals or corporate entities express the desire to contribute their assets to the Waqf wealth-sharing system, serves as a means to attain a comprehensive economic equilibrium within a nation. This objective is achieved through the provision of eligible amenities, such as educational facilities, healthcare services, places of worship, highways, and various other infrastructural elements. While it is true that some studies have raised inquiries pertaining to the association between Subjective norm and Waqf adoption, as exemplified by the work of Shukor et al., (2017), numerous researchers have reported a significant positive linkage between these two constructs, as demonstrated by the findings of Kasri & Chaerunnisa, (2022). Thus, it becomes evident that Subjective norm plays a pivotal role in shaping individuals' inclination towards engaging in the
act of Waqf adoption, as it encompasses their perceptions of the societal acceptance and support for such behaviours.

**Hypothesis 3: There is a positive relationship between Subjective norm and waqf adoption**

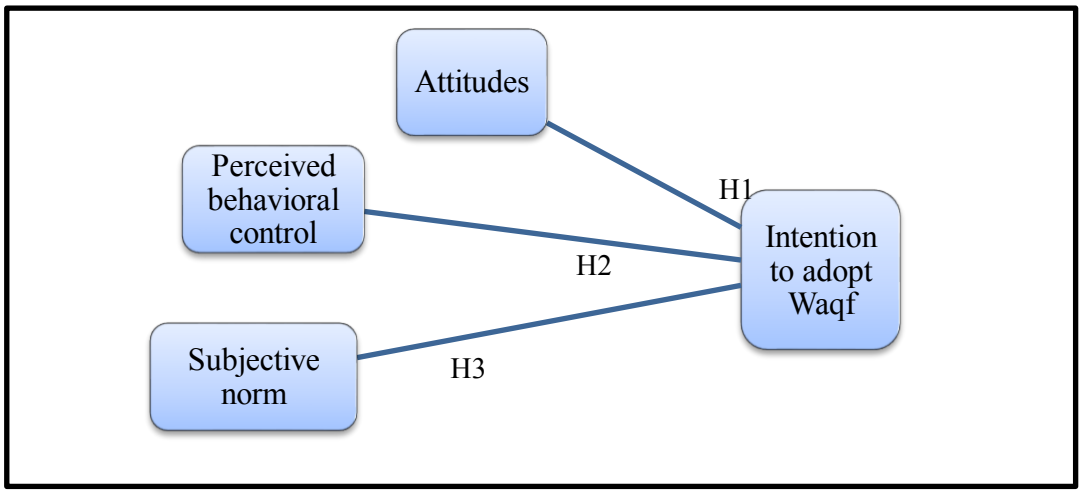


**Figure 3. Research Model**

## METHODOLOGY

The present study examines the role of theory of planned behaviour on Waqf adoption among military personnel in Malaysia. According to Wang et al., (2020) when the researcher wants the study objective to be accomplished within a certain time, they must utilise a cross-sectional survey design, which enables a cost-effective and simultaneous measurement of the study subjects' outcomes and exposures.

As stated by Chang et al., (2010) to reduce the common method bias, the participants were guaranteed confidentiality and anonymity to gather honest responses. Suggestion by Eichhorn,(2014) the respondents' natural inclination to respond may be influenced if they encounter uncertainty while answering the questionnaire, which is an undesirable circumstance.

The present investigation employed the utilization of a five-point Likert Scale as a means to collect data by assembling objects that hold significant importance together. In this particular research endeavour, the researcher made use of a five-point Likert Scale for the purpose of data collection, wherein the objects that held substantial significance were brought together. To elaborate, it is essential to mention that in this range, a rating of 1 signifies a strong disagreement, while a rating of 2 indicates disagreement, a rating of 3 suggests neutrality, a rating of 4 implies agreement, and lastly, a rating of 5 denotes strong agreement.

Proceeding to talk about the sampling technique utilized in this study, it is crucial to emphasize that the non-probability sampling technique was chosen primarily because of the lack of a sampling frame available to the researcher.

The technique of purposive sampling has been employed to carefully select individuals serving in the armed forces stationed at various camps across Malaysia to participate as respondents in this research endeavour.

Furthermore, taking into consideration the G*Power analysis, specifically pertaining to the F-Test in Linear Multiple Regression: Fixed model with R2 deviation from zero, it was determined that a minimum sample size of 138 was recommended for this particular study. However, it is remarkable that the researcher was successful in collecting a total of 161 participants for the study, thus exceeding the suggested minimum requirement.

In terms of the information gathering process, Google Forms was employed as the technique of disseminating the survey to the participants, which was subsequently finished by them in an excel spreadsheet. This method permitted the exclusion of any erroneous data, guaranteeing the correctness and trustworthiness of the collected data.

## DATA ANALYSIS

### Exploratory factor analysis

To ascertain the adequacy of the items in measuring the designated construct, it is essential to perform tests for construct validity. In this study, exploratory factor analysis was employed to assess the construct's validity, particularly focusing on convergent and discriminant validity. The testing procedure was iterated twice. This duplication arose as a result of an issue encountered during the initial undertaking.

**Table 1: Initial Factor Analysis Result**

| Items | Component | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| Pbc3 | **.921** | .151 | -.065 |
| Pbc4 | **.885** | .151 | .027 |
| Sn1 | .854 | .125 | .007 |
| Pbc2 | **.783** | .232 | -.060 |
| Pbc1 | **.738** | .166 | .092 |
| Att1 | .115 | **.891** | .058 |
| Att2 | .220 | **.861** | .053 |
| Att4 | -.005 | **.787** | -.043 |
| Att3 | .276 | **.738** | .016 |
| Att5 | .180 | **.678** | .065 |
| Sn2 | .292 | -.055 | **-.790** |
| Sn3 | .401 | .037 | **.661** |

A crucial prerequisite preceding the initiation of the exploratory factor analysis procedure, such as the KMO test, has affirmed the adequacy of the sample size. The initial round of factor analysis has yielded three factors. However, item Sn1 is loaded within the first component column, primarily comprising items that measure perceived behavioral control. Consequently, item Sn1 was excluded from the analysis because it does not measure the intended construct. Following the exclusion of item Sn1, there was a notable enhancement in the factor structure, wherein each item assessing the targeted construct was effectively positioned within its respective factor. Each item exhibited factor loading values ranging from a minimum of 0.3 to a maximum of 0.8. According to Fabrigar & Wegener, (2011), a minimum factor loading value of 0.3 sufficed. Moreover, Churchill (1979) posits that an item surpasses the threshold for convergent validity when its loading factor value exceeds 0.5. Additionally, cross-loading items, with loading values below 0.34, serve as evidence supporting discriminant validity. (See table 2) However, in the independent exploratory factor analysis of the dependent variable, it was revealed that the continuance intention variable exhibits two distinct dimensions. Nevertheless, in alignment with prior research, the researcher has chosen to retain all nine items within a unified dimension.

**Table 2: Revised Factor Analysis Result**

| Items | Component | | |
|---|---|---|---|
| | 1 | 2 | 3 |
| Att1 | **.892** | .111 | -.058 |
| Att2 | **.862** | .218 | -.052 |
| Att4 | **.787** | -.009 | .042 |
| Att3 | **.738** | .277 | -.015 |
| Att5 | **.675** | .185 | -.066 |
| Pbc3 | .156 | **.909** | .073 |

| | | | |
|---|---|---|---|
| Pbc4 | .162 | **.855** | -.019 |
| Pbc2 | .224 | **.812** | .065 |
| Pbc1 | .152 | **.784** | -.088 |
| Sn2 | -.060 | .303 | **.791** |
| Sn3 | .031 | .423 | **-.658** |

In conclusion, the empirical findings affirm that the research instrument aligns with the criteria of both convergent and discriminant validity.

**Reliability test**

To gauge instrument reliability, this study utilized the Cronbach's Alpha coefficient for internal consistency testing. The analysis has demonstrated that all study variables achieve the desired level of internal consistency, with Cronbach's coefficient values of 0.86 for attitude, and 0.89 for perceived behavioral control and 0.73 continuance intention. The observed internal consistency coefficient (Cronbach's alpha) of 0.13 for the subjective norm variable may be attributed to the constraints imposed by both the limited sample size and the insufficient number of items employed in the measurement instrument.

**Table 3: Goodness of Measure Result**

| Construct | Items | Factor loading | Cronbach alpha |
|---|---|---|---|
| **Attitude** | Att1 | .892 | 0.86 |
| | Att2 | .862 | |
| | Att4 | .787 | |
| | Att3 | .738 | |
| | Att5 | .675 | |
| **Subjective Norms** | Sn2 | .791 | 0.13 |
| | Sn3 | -.658 | |
| **Perceived Behavioral Control** | pbc3 | .909 | 0.89 |
| | pbc 4 | .855 | |
| | pbc 2 | .812 | |
| | pbc 1 | .784 | |
| **Continuance Intention** | Cont1 | 0.87 | 0.73 |
| | Cont2 | 0.86 | |
| | Cont3 | 0.85 | |
| | Cont4 | 0.84 | |
| | Cont5 | 0.73 | |
| | Cont6 | 0.87 | |
| | Cont7 | 0.81 | |
| | Cont8 | 0.81 | |
| | Cont9 | 0.76 | |

**Table 4: Multiple Linear Regression Result**

| Hypotheses | Standardized Beta Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|
| | | | | Tolerance | VIF |
| Attitude - intention | .054 | .709 | .479 | .847 | 1.180 |
| Perceived behavioural control - intention | .250 | 3.042 | .003 | .734 | 1.362 |
| Subjective norm - intention | .302 | 3.975 | .000 | .855 | 1.169 |

Upon conducting a thorough analysis of the research model, it was ascertained that the model exhibits promising characteristics. This determination is grounded in the examination of Variance Inflation Factor (VIF) values, each of which yielded a score below the conventional threshold of 10 (Field, 2013) Consequently, this empirical evidence substantiates the absence of multicollinearity issues within the context of the regression model. Further analysis utilizing the technique of multiple linear regression has demonstrated the existence of two substantiated hypotheses. These hypotheses specifically pertain to the relationship between perceived behavioural control and the inclination to persist in the practice of Waqf ($\beta = 0.25$, $p < 0.01$), as well as the relationship between social norms and the inclination to persist in the practice of Waqf ($\beta = 0.25$, $p < 0.01$).

## DISCUSSION

The study's outcomes have substantiated a significant influence stemming from behavioral control variables and perceived behavioral control variables on the intention to engage in waqaf. These findings provide robust corroboration of prior research, particularly those from a seminal study by Hasbullah et al. (2016). The present findings underscore the pivotal roles that behavioral control and environmental factors play in shaping individuals' inclination towards waqaf participation. Essentially, they suggest that individuals possessing a heightened sense of control and self-efficacy concerning waqaf are more inclined to participate, while the influence exerted by their familial and social environments, including family members and acquaintances, further augments this propensity to contribute to waqaf initiatives. Government authorities bear the responsibility of ensuring the sustained engagement of the community in waqf, taking into account factors encompassing behavioral control and environmental influences that significantly contribute to the community's inclination towards waqf contributions. Among the strategies that authorities may employ is the ongoing promotion and cultivation of these endowment activities, aimed at fostering a genuine affection within the community for such endeavors. This approach is rooted in the fundamental necessity of instilling early awareness and participation among community members in waqf, given that initial involvement is pivotal. Consequently, individuals who have actively participated in waqf endeavors are poised to exert a positive influence on their immediate social circles, thereby extending the reach of waqf activities to encompass their closest acquaintances and relatives.

## CONCLUSION

The primary objective of this study is to explore and understand the factors influencing military personnel's inclination to contribute to waqf, employing the Theory of Planned Behavior as a framework for analysis. We seek to ascertain how behavioral control and environmental factors impact the propensity of military individuals to engage in zakat, which is a vital financial practice for Muslims. Given the significant role that waqf plays in advancing the economic well-being of the Muslim community, it is imperative to underscore the importance of promoting and advocating for waqf initiatives.

The anticipated findings from this research endeavor hold the potential to make a meaningful contribution to the field, enhancing our comprehension of zakat management within military contexts. Moreover, these insights are expected to inform and improve waqf management practices, thereby benefiting both military personnel and the broader Muslim community.

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# ZON PEMBANGUNAN EKONOMI UMMAH : PEMBENTUKAN MODEL SINERGI AKTOR BERKEPENTINGAN

*Ummah Economic Development Zone: Formation Of Interested Actors Synergy Model*

**Ahmad Zubir Ibrahim[1]**
**Aznita Samsi [2]**
**Mohd Saifoul Zamzuri Noor [3]**

[1] Pusat Pengajian Kerajaan
[2] Pusat Pengajian Ekonomi, Kewangan dan Perbankan
[3] Universiti Utara Malaysia

***Abstrak:*** *Zon Pembangunan Ekonomi Ummah (ZPEU) adalah inisiatif Lembaga Zakat Negeri Kedah (LZNK) melalui projek Estet Padi yang mengetengahkan petani di kalangan asnaf dan orang miskin dalam aspek pertanian. Bagi memperkukuhkan pembangunan ZPEU, hubungan strategik dikalangan intitusi yang mempunyai autoriti di sepanjang rantai pengeluaran padi merupakan salah satu strategi bagi meningkatkan pengeluaran tanaman ini dan sekaligus meningkatkan taraf hidup golongan petani diluar bandar. Lantaran itu, kertas ini bertujuan untuk membentuk model sinergi/hubungan strategik di antara aktor berkepentingan dalam projek ZPEU. Model ini turut mewujudkan persekitaran di mana komuniti dan inovasi boleh berkembang maju dengan keterlibatan semua pihak sebagai cara untuk mencipta pekerjaan baharu di samping meningkatkan taraf hidup masyarakat setempat dengan produk dan perkhidmatan baharu.*

***Kata kunci:*** *Zon Pembangunan Ekonomi Ummah, Asnaf, Model Sinergi, Aktor Berkepentingan*

***Abstract:*** *The Ummah Economic Development Zone (ZPEU) is an initiative of the Kedah State Zakat Board (LZNK) through the Rice Estate project which highlights farmers among the asnaf and the poor in the agricultural aspect. In order to strengthen the development of ZPEU, strategic relationships among institutions that have authority along the rice production chain is one of the strategies to increase the production of this crop and at the same time improve the living standards of rural farmers. Therefore, this paper aims to form a synergy/strategic relationship model between stakeholders in the ZPEU project. This model also creates an environment where community and innovation can thrive with the involvement of all parties as a way to create new jobs while improving the standard of living of local communities with new products and services.*

***Keywords:*** *Ummah Economic Development Zone, Asnaf, Synergy Model, Stakeholder Actor*

## PENGENALAN

Pembangunan ekonomi ummah dipertanggungjawabkan di bahu pemerintah, khususnya bagi pemerintah komuniti Muslim di mana majoriti masyarakatnya terdiri dari golongan B40 termasuklah asnaf dan fakir miskin. Maka, wajarlah sekiranya pemerintah merancang dan menyediakan pelan pembangunan ekonomi bagi membantu golongan mudah terancam supaya dapat keluar dari kancah kemiskinan yang diwarisi, seterusnya dapat pula menjadi penyumbang kepada peningkatan kualiti hidup fakir miskin yang lain. Ini secara tidak langsung dapat mengurangkan jurang pendapatan di antara golongan kaya dan miskin serta bersama-

sama dapat mencapai kesejahteraan masyarakat membangun. Maka, Projek Zon Pembangunan Ekonomi Ummah (ZPEU) oleh Lembaga Zakat Negeri Kedah (LZNK) ini sememangnya suatu projek yang wajar dipuji lantaran agendanya menggariskan empat tujuan utama iaitu (i) mewujudkan peluang pekerjaan kepada asnaf, (ii) mewujudkan ekosistem ummah baharu, (iii) mewujudkan kitaran sosio-ekonomi "Dari Asnaf kepada Asnaf", dan (iv) mewujudkan inovasi dalam pembangunan asnaf. Namun begitu, ia memerlukan peranan pihak-pihak yang berkepentingan bagi menjayakan ZPEU sekaligus memastikan pembangunan ekonomi masyarakat setempat mengenai sasarannya.

**Projek Zon Pembangunan Ekonomi Ummah (ZPEU)**

Zon Pembangunan Ekonomi Ummah (ZPEU) adalah inisiatif Lembaga Zakat Negeri Kedah (LZNK) melalui projek Estet Padi yang melibatkan petani di kalangan asnaf dan miskin untuk mengusahakan tanaman padi secara besar-besaran seterusnya diyakini dapat membantu meningkatkan pendapatan golongan asnaf dan fakir miskin. Projek tersebut telah dijalankan bagi Fasa 1 (2021 – 2022) dengan penyertaan 10 orang asnaf, fakir dan miskin bagi mengusahakan 28 hektar sawah padi di Padang Lumat, Yan, Kedah. Projek ini akan dikembangkan dengan membangunkan 89.6 hektar tanah sawah lagi dengan penyertaan 30 – 40 orang asnaf yang lain (Nurul Hidayah Hamid, 2022). Pada masa akan datang, LZNK merancang untuk mengusahakan eco-pelancongan, restoran terapung dan banyak lagi projek-projek lain yang akan memberi lebih banyak nilai tambah dan limpahan ekonomi kepada masyarakat setempat (IPIZ, 2022).

Perlaksanaan ZPEU ini adalah bertepatan dan selari dengan kehendak serta matlamat Syariah, di mana ia berupaya diintegrasikan kepada 5 elemen prinsip Maqasid Syariah iaitu pemeliharaan agama, jiwa, akal, keturunan dan harta (Che Halim et. al., 2023). Perbincangan terperinci 5 elemen Maqasid Syariah adalah seperti dalam Jadual 1 di bawah:

**Jadual 1** ***Kerangka Projek ZPEU berdasarkan Elemen Maqasid Syariah***

| **Elemen Maqasid Syariah** | **Perlaksanaan Projek ZPEU** |
|---|---|
| **Agama** | Projek ini menyasarkan golongan asnaf secara khusus dalam kalangan B40 yang dipilih berdasarkan had kifayah yang ditetapkan untuk dibangunkan di mana matlamat projek ini ialah untuk mewujudkan kitaran ekonomi "dari asnaf kepada asnaf". Pendekatan yang dimainkan oleh LZNK dalam pemilihan asnaf sebagai peserta adalah bertepatan dengan kehendak Islam iaitu melalui pensyariatan zakat sebagai medium pengagihan sumber kepada golongan kurang bernasib baik berdasarkan perintah yang Allah jelaskan dalam al-Quran, surah at-Taubah, ayat 60.<br><br>Dengan perlaksanaan projek ini, ia memberi gambaran bahawa Islam menyediakan pelan pengurusan kewangan dan pendapatan yang lengkap melalui kaedah pengagihan zakat kepada asnaf terpilih berdasarkan kapasiti dan keutamaan masing-masing (contohnya fakir dan miskin) sebagai panduan kepada umat Islam, juga sesuai digunapakai oleh keseluruhan masyarakat lain.<br><br>Bagi golongan asnaf yang terlibat sebagai peserta, mereka secara langsung akan diberi perhatian dalam bentuk pantauan dan sokongan moral oleh pihak |

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|---|---|
| | LZNK melalui imam yang ditugaskan di setiap daerah. Ini memberi gambaran bahawa Islam secara totalnya juga turut memfokuskan pembangunan kerohanian dan modal insan, bukan sahaja bantuan material semata-mata demi memelihara akidah setiap ummatnya tidak kira dalam apa keadaan sekalipun. |
| **Jiwa/ Nyawa** | Perkembangan ekosistem yang dilaksanakan ini mampu memenuhi keperluan asasi asnaf dengan kos yang minima. Ini kerana keperluan asasi asnaf bagi asnaf negeri Kedah bergantung kepada keperluan beras yang dibekalkan oleh LZNK sebagai usaha kelestarian mereka.<br><br>Jumlah kilogram bekalan beras yang diperlukan oleh 578 Pusat Agihan Makanan Fakir dan Miskin (Food Bank) di negeri Kedah ialah sebanyak 2, 080, 800 kg setahun bagi 208, 080 keluarga. Dengan matlamat projek yang akan menubuhkan kilang padi milik LZNK sendiri, maka kos agihan zakat terhadap asnaf dapat dikurangkan.<br><br>Projek ini bermatlamat untuk menghasilkan beras berkualiti tinggi di mana beras sebagai sumber makanan utama rakyat khususnya di Kedah dan di Malaysia secara amnya. Langkah ini mencerminkan bahawa perhatian yang diberikan oleh LZNK terhadap kualiti beras mampu memberi jaminan nutrisi terbaik kepada masyarakat sebagai langkah pemeliharaan nyawa dari risiko kurangnya zat makanan. |
| **Akal** | Pelan projek yang lengkap meliputi modal dan latihan kepada peserta seperti modul pertanian pintar, kaedah tanaman hiliran, penternakan, dan penggunaan teknologi baru berupaya melahirkan "*Smart Farmer"* dan "*Empower Asnaf"*.<br><br>Inisiatif LZNK ini berupaya merubah pemikiran golongan asnaf untuk sentiasa berusaha mencari penyelesaian mencapai kejayaan diri keluar dari masalah kemiskinan yang dihadapi. |
| **Keturunan** | Peserta-peserta yang dipilih terdiri daripada ketua keluarga yang mempunyai tanggungan. Kriteria pemilihan peserta ditetapkan oleh LZNK ini memberi gambaran bahawa kebergantungan sesebuah keluarga asnaf yang ingin dibantu dan dikeluarkan daripada kepompong kemiskinan akan menghasilkan sebuah masyarakat Islam yang berjaya membangunkan modal insan mereka sendiri tanpa terus mengharapkan bantuan semata-mata.<br><br>Projek ini bukan sahaja menyasarkan ketua keluarga untuk dibantu, malahan seluruh ahli keluarga turut terlibat sama ada pasangan atau waris mereka. Matlamat jangka panjang projek ini adalah melahirkan dan membangunkan ekosistem ekonomi ummah baharu di mana komuniti dalam ZPEU ini yang terpilih terdiri daripada pelbagai peringkat umur akan berterusan mengusahakan sawah padi pintar, bekerja kilang, mengusahakan kedai makan/ restoran dan pelbagai lagi. |
| **Harta** | Para peserta diberikan pembiayaan Qard Hassan dalam Pembiayaan Mikro Bangkit oleh Bank Islam Malaysia Berhad. Pembiayaan ini berupaya menjamin sumber pendapatan yang bersih tanpa elemen-elemen yang tidak dibenarkan Islam. Selain itu, setiap pendapatan per musim yang diterima oleh peserta akan dibuat penolakan zakat secara terus oleh LZNK. Ini akan memastikan setiap peserta terjaga hartanya kerana matlamat pembayaran zakat itu sendiri sebagai kaedah menyucikan harta.<br>Antara matlamat utama projek ZPEU ini ialah mengeluarkan asnaf yang selama ini menerima zakat menjadi pembayar zakat. Perkara ini menjelaskan |

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| | usaha ke arah mencari kebaikan pada nilai harta kekayaan melalui pendapatan yang diperoleh untuk membantu seluruh masyarakat. |

*Sumber: Lembaga Zakat Negeri Kedah, 2022*

Oleh yang demikian, jelaslah bahawa projek ZPEU ini berupaya diimplementasikan dalam pengurusan organisasi zakat supaya nilai pembangunan tersebut mampu memperbaiki kehidupan manusia sebagai khalifah di muka bumi (Che Halim et. al., 2023).

**Pembentukan Model Sinergi Aktor Berkepentingan**

Pembangunan hubungan strategik dikalangan intitusi yang mempunyai autoriti di sepanjang rantai pengeluaran padi merupakan salah satu strategi bagi memastikan kelangsungan hidup golongan petani di luar bandar. Melalui hubungan strategik ini pengukuran didalam pertumbuhan ekonomi, pendapatan perkapita, kadar pengangguran dan kemiskinan, akan dapat ditentukan bagi menilai kesejahteraan golongan sasar. Pemindahan teknologi dan pengetahuan akan dapat dipindahkan dengan lebih berkesan berikutan kewujudan sinergi diantara pihak perlaksana dan institusi yang terlibat. Namun, hakikatnya sinergi dalam pembangunan hubungan strategik di dapati belum dicapai secara optimal dan terdapat lompang-lompang yang perlu dilakukan penambahbaikan bagi tujuan tersebut.

Pendekatan bagi membangunkan hubungan strategik diantara pelaksana dan agensi berautoriti merupakan langkah yang tepat, dimana penggabungan kepakaran, pengalaman dan peranan agensi serta syarikat berkaitan akan dapat mengoptimumkan usaha mencari penyelesaian yang lebih komprehensif bagi mempertingkat pengeluaran padi di negeri Kedah. Menerusi pendekatan itu, hubungan strategik ini bukan sahaja mampu menangani masalah bekalan makanan semasa tetapi juga memastikan jaminan makanan pada masa akan datang khususnya di negeri Kedah. Pembentukan sinergi di antara LZNK dan agensi berautoriti akan menjadi satu titik permulaan negara dalam memastikan bekalan makanan di negeri Kedah mencukupi sekaligus mengurangkan kebergantungan terhadap bekalan makanan import. Pembentukan sinergi ini diyakini dapat dapat melahirkan lebih ramai usahawan tani dikalangan asnaf selain meningkatkan pengeluaran hasil tani negara.

Koordinasi melalui hubungan strategik ini akan membentuk hubungan saling melengkapi dengan impak menang-menang yang akhirnya akan dapat mengeluarkan golongan asnaf dari kancah kemiskinan dan sekali gus isu sekuriti makanan negara dapat dikurangkan. Melalui integrasi maklumat dalam kalangan pihak berkepentingan secara tidak langsung dapat mengubah rantaian bekalan yang selama ini mungkin didominasi oleh pihak tertentu. Majoriti pemain industri makanan terdiri daripada syarikat bertaraf kecil dan sederhana seperti pekebun dan penternak mempunyai kemampuan sangat terhad termasuk dari segi kewangan. Oleh itu, kekuatan yang dimiliki oleh agensi berautoriti mampu untuk menaikkan taraf dan memperkasa golongan asnaf bagi memastikan pengeluaran sumber makanan ke tahap optimum.

Selain membuka lembaran baharu dalam industri makanan, hubungan strategik ini akan mewujudkan pengeluaran padi yang berteraskan kepada sekuriti makanan yang lebih proaktif dan mempunyai daya inovasi yang tinggi dan bukan berteraskan keuntungan semata-mata yang berkemungkinan menguntungkan sebelah pihak sahaja.

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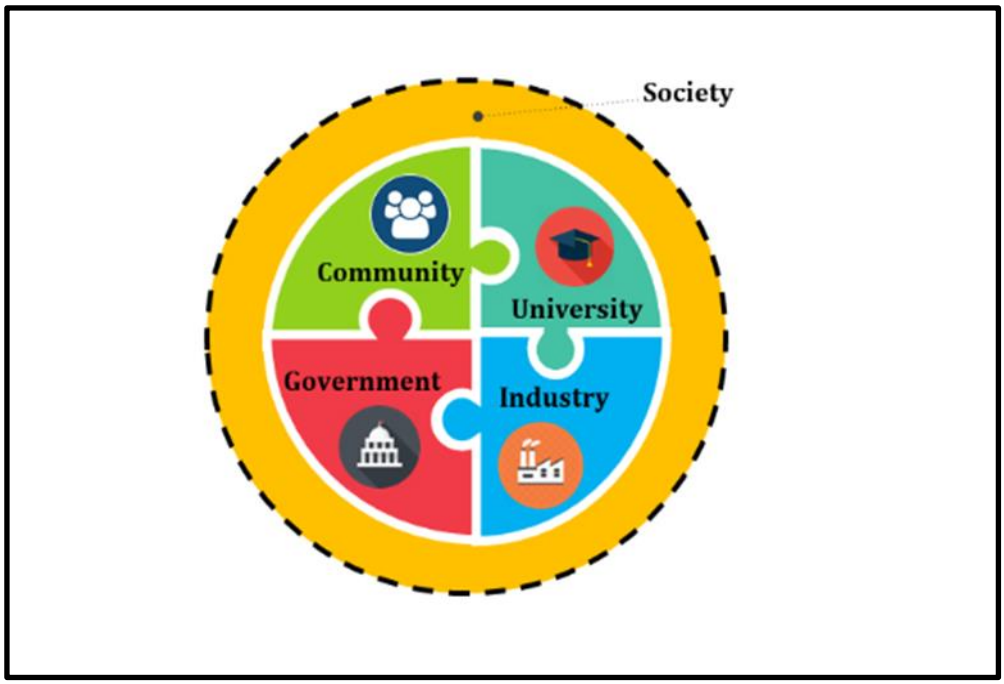
**Model Quadruple Helix**

Dalam mewujudkan model sinergi dan hubungan strategik di kalangan pihak berautoriti dalam tanaman padi di kalangan asnaf, Model Quadruple Helix (Rajah 2.2) boleh diaplikasikan bagi tujuan tersebut. Model Quadruple Helix boleh dilihat sebagai penambahbaikan perspektif Triple Helix yang bukan sahaja tertumpu kepada aktor dari kalangan akademia, kerajaan dan industri, tetapi juga mengiktiraf peningkatan peranan yang dimainkan oleh masyarakat awam (Leydesdorff, 2012).

Arnkil et al. (2010) berpendapat bahawa model Quadruple Helix sebagai pendekatan inovasi berorientasikan pengguna. Carayannis dan Campbell (2012) turut berpendapat bahawa model Quadruple Helix meletakkan fokus yang kuat pada kerjasama dalam inovasi dan, khususnya, proses yang saling berkait secara dinamik. Malah, Sopacua dan Primandaru (2020) juga menyatakan tujuan implementasi Quadruple Helix adalah untuk memberi fokus kepada mekanisme inovasi, pertumbuhan ekonomi dan produktiviti serta peningkatan teknologi. Berikutan daripada ini, Cunningham, Menter, dan O'Kane (2018) mengambil perspektif pengguna akhir dan melihat heliks keempat sebagai kumpulan pemegang kepentingan utama selanjutnya dalam sistem inovasi ini.




**Rajah 1 Model Quadruple Helix**

Model ini turut mewujudkan persekitaran di mana komuniti dan inovasi boleh berkembang maju dengan keterlibatan bersama institusi pendidikan, industri dan kerajaan. Pendekatan ini telah menjadi keutamaan bagi pembuat dasar dan ahli politik kerana sebahagian besarnya inovasi dalam komuniti dilihat sebagai cara untuk mencipta pekerjaan baharu dan juga meningkatkan taraf hidup dengan produk dan perkhidmatan baharu yang dipertingkatkan. Pada masa yang sama, model ini turut mewujudkan sistem inovasi serantau dan juga membentuk pemahaman tentang bagaimana sistem inovasi ini berfungsi telah ditekankan (Cooke, Uranga dan Etxebarria, 1997) melalui keterlibatan aktor dalam industri.

**Implementasi Model Quadruple Helix dalam Zon Pembangunan Ekonomi Ummah (ZPEU)**

Kebanyakan kajian berpendapat bahawa pendekatan antara aktor utama dalam sistem inovasi adalah penting untuk pemindahan pengetahuan kerana pengetahuan dalam proses inovasi sukar untuk dipindahkan ke tempat lain (Asheim dan Isaksen 2002; Li et al. 2016). Kajian ini memberi tumpuan kepada aktor, selalunya dari perspektif Triple Helix, yang membezakan antara aktor dari (1) akademik/universiti, (2) kerajaan, dan (3) industri (Etzkowitz dan Leydesdorff, 2000; Ranga dan Etzkowitz, 2013; Strand, Ivanova, dan Leydesdorff, 2016) atau dari perspektif Quadruple Helix yang turut merangkumi heliks keempat iaitu pengguna dan masyarakat sivil (Hoglund dan Linton, 2018). Model kerjasama Quadruple Helix adalah cara untuk mencapai kemampanan sosial, alam sekitar, ekonomi, budaya, dasar, serta ilmu pengetahuan bagi menghasilkan inovasi terbuka mikro dan makro-dinamik (Yun dan Liu, 2019).

Seperti yang telah dihuraikan di atas, empat aktor yang memainkan peranan penting dalam perlaksanaan model ini ialah (i) kerajaan (ii) industri (iii) universiti dan (iv) masyarakat sivil. Sehubungan dengan itu, dalam membangunkan ekonomi ummah terutamanya petani asnaf, eloklah sekiranya model Quadruple Helix ini dilaksanakan sebagai suatu pendekatan yang padu. Sebagai contoh, kajian dari Islam, Jerin, Hafiz, Nimfa dan Abdul Wahab (2021) mencadangkan perlaksanaan model Quadruple Helix sebagai pendekatan unik untuk syarikat-syarikat kecil dan sederhana (IKS) di Malaysia dalam mendepani cabaran pasca pandemik COVID-19. Malah, kajian kes di Institut Penyelidikan dan Pembangunan Pertanian Malaysia (MARDI) oleh Mohd Noor, Ng dan Abdul Hamid (2021) telah pun membuktikan bahawa terdapat tiga elemen yang mendorong keterjaminan makanan dan penyelidikan padi yang mampan iaitu (i) penyelidikan berkualiti oleh Institusi Penyelidikan Awam sebagai agensi penyebaran yang cekap dalam menyebarkan pengetahuan kepada petani, (ii) kerjasama syarikat swasta dalam menyokong agenda nasional, dan (iii) petani yang produktif dalam menghasilkan hasil pertanian. Ini selari dengan dapatan kajian di Semarang, Indonesia yang menunjukkan bahawa wujud sinergi antara kerajaan tempatan, ahli akademik, ahli perniagaan dan masyarakat sivil di mana ia membawa kepada peningkatan perkembangan ekonomi petani-petani di kawasan kajian (Soesilowati, Kariada dan Margunani, 2017). Jadual 2 di bawah pula menunjukkan perlaksanaan model Quadruple Helix di 9 buah bandar yang meliputi wilayah Eropah Tengah dalam pembangunan "*Smart City*" (Suzic, Ulmer dan Schumacher, 2020).

**Jadual 2** ***Gambaran Perlaksanaan Quadruple Helix dalam Pembangunan "Smart City"***

| Kawasan Geografi | Aktor Utama Inovasi | Perkara yang menjadi Fokus |
|---|---|---|
| **Burgenland, Austria** | Syarikat swasta, rakyat, pihak autoriti awam dan institusi penyelidikan dan pembangunan | Melibatkan semua pihak yang berkepentingan dalam pembangunan wilayah tenaga pintar |
| **Karlsruhe, Germany** | Pusat Inovasi, masyarakat sivil dan pihak berkepentingan yang lain | Pembinaan insfrastruktur eBike di Karlsruhe yang memfokuskan isu tenaga pintar |

| | | |
|---|---|---|
| **Kielce, Poland** | Pihak autoriti awam, persatuan-persatuan bersektor, pertubuhan bukan kerajaan, dan institusi penyelidikan & pembangunan | Membangunkan "*Smart city tool*" untuk mengurus rangkaian organisasi pintar yang boleh meningkatkan inovasi dan pembangunan |
| **Kosice, Slovakia** | Pihak autoriti awam, syarikat-syarikat swasta, masyarakat sivil dan universiti | "*Innovative Urban Food System"* - pasaran digital untuk produk pertanian dan proses inovasi anak-anak syarikat |
| **Maribor, Slovenia** | Universiti, majlis perbandaran, pertubuhan bukan kerajaan, masyarakat sivil dan industry | Mengintegrasikan insfrastruktur awam dan pengguna akhir melalui platform bersama |
| **Vorarlberg, Austria** | Industri, pihak autoriti awam, universiti, masyarakat sivil, pertubuhan bukan kerajaan, dan pihak berkepentingan yang lain | Solusi penyertaan yang inovatif dalam bidang mobiliti pintar (*e-mobility)* |
| **Rijeka, Croatia** | Majlis perbandaran, syarikat-syarikat swasta, sektor penyelidikan & pembangunan, dan masyarakat sivil | Melibatkan rakyat dalam penciptaan "*Citizen Collaboration Platform"* |
| | Pihak autoriti awam, pertubuhan bukan kerajaan, industri, perniagaan dan masyarakat sivil | Melibatkan rakyat dalam pembangunan proses/ perkhidmatan kerajaan yang inovatif di kawasan bandar |
| **Vas County, Hungary** | Majlis perbandaran, masyarakat sivil, universiti, institusi penyelidikan & pembangunan dan syarikat swasta | Membangunkan "*Multidiciplinary Science Center"* |

*Sumber: Suzic et. al. (2020)*

## Peranan Kerajaan

Dalam perlaksanaan model Quadruple Helix ini, peranan kerajaan adalah amat penting bagi menjayakan Projek ZPEU ini. Kerajaan melalui agensi-agensi yang berkaitan boleh memberikan khidmat sokongan dalam bentuk konsultansi, latihan, regulasi atau penyediaan kemudahan kredit serta insfrastruktur asas (Ibrahim dan Halim, 2009) kepada para pesawah. Yun dan Liu (2019) serta Hysa dan Kruja (2022) juga menekankan perkara yang sama di mana kerajaan boleh menyumbang dengan sokongan kewangan, penggubalan undang-undang serta kawalan dan pemantauan kualiti yang mematuhi piawaian.

Mohd Noor et. al. (2021) membuktikan peranan MARDI sebagai agensi kerajaan yang menawarkan khidmat konsultansi dan ejen penyebaran pengetahuan kepada pesawah bagi meningkatkan produktiviti pengeluaran padi seterusnya meningkatkan pendapatan mereka. Soesilowati et. al. (2017) juga meneliti peranan yang dimainkan oleh Kerajaan Tempatan Kota Semarang dengan menyediakan modal dalam bentuk tanah pertanian untuk diusahakan oleh para petani menemui kejayaan. Manakala, Muzaqi dan Hanum (2020) menyatakan dalam kajian kes membangunkan perekonomian masyarakat tempatan, kerajaan tempatan memainkan peranan dengan mengisytiharkan Desa Duren Sari di Daerah Trenggalek, Jawa Timur sebagai

kawasan pelancongan secara sah dan formal, serta segera mempromosi dan memberi latihan kepada penduduknya bagi mengusahakan desa mereka sebagai kawasan pelancongan. Seterusnya, kajian Dhewanto, Herliana, Yunita, Nur Rizqi dan Williamson (2020) membuktikan peranan yang dimainkan kerajaan dengan meregulasikan undang-undang berkaitan perdagangan makanan dalam mencapai hasil kualiti makanan yang memuaskan.

Justeru, melihat kepada bukti-bukti kajian yang menghuraikan peranan kerajaan dalam model Quadruple Helix ini, wajarlah agensi-agensi kerajaan yang berkaitan dengan penanaman padi di Negeri Kedah bersama-sama menggembleng tenaga bagi memastikan Projek ZPEU ini berjaya sekaligus dapat meningkatkan pendapatan asnaf.

**Peranan Industri**

Selain dari peranan kerajaan, heliks kedua juga mempunyai peranan yang sama penting dalam model Quadruple Helix ini. M. Noor et. al. (2021) membuktikan bahawa kerjasama dari syarikat swasta adalah kunci dalam memacu agenda pertanian nasional ke arah kemandirian sumber. Dalam perlaksanaan model Quadruple Helix, syarikat-syarikat swasta boleh mengambil inisiatif dengan bekerjasama, membangunkan model perniagaan yang baru, membuat pelaburan dalam projek-projek pembangunan ekonomi serta menyediakan sokongan daripada usahawan (Hysa dan Kruja, 2022). Ini selari dengan apa yang ditegaskan oleh Suryana (2000) di mana Schumpeter menyatakan bahawa usahawan adalah mereka yang mencetuskan pertumbuhan ekonomi sesebuah negara. Mereka juga ialah inovator dalam penciptaan (i) produk baharu, (ii) cara baharu, (iii) pasaran baharu, (iv) sumber bahan mentah yang baru, serta (v) sistem organisasi baru (Soesilowati et. al., 2017). Malah, peranan syarikat-syarikat swasta sebagai inovator ini boleh mempengaruhi persepsi pengguna (Dhewanto et. al., 2020). Selain itu, industri juga berperanan dalam dinamika pasaran dalaman serta keterbukaannya (Sulikah, Mindarti, Sentanu dan Hidayah, 2021).

**Peranan Universiti**

Peranan universiti telah berkembang sejak 20 tahun yang lalu. Menurut Gunasekaran (2004) yang dipetik di dalam Abd Razak dan Saad (2007), secara asasnya, universiti dikenali sebagai sebuah institusi menara gading yang hanya menumpukan amalan pengajaran dan penyelidikan secara tradisional sahaja serta hampir tiada peranan serius dalam menangani masalah-masalah yang timbul daripada persekitaran sosial ekonomi di sekelilingnya. Namun, pada hari ini universiti telah berkembang dengan progresif menjadi pemacu inovasi yang berkuasa dalam bidang sains dan teknologi disebabkan kemunculan ekonomi berasaskan pengetahuan (Abd Razak dan Saad, 2007). Selain itu, universiti memainkan peranan penting dalam menghasilkan komuniti berpendidikan tinggi yang diperlukan dalam ekonomi berasaskan pengetahuan ini (Mat Lazim dan Yusof, 2012). Malah, Gonzalez dan Montoya (2019) mengakui peranan universiti sebagai tunjang ekonomi serantau, di mana sumbangan universiti dalam pengembangan inovasi boleh dilihat di negara-negara maju seperti Amerika Syarikat, Kanada, negara-negara Eropah, Korea Selatan, dan Jepun (Asmara, Kusumawardhani, dan Hidayati, 2022). Goldstein, Maier, dan Luger (1995) pula telah mengenalpasti 8 fungsi berbeza bagi universiti penyelidikan moden yang membawa impak kepada pembangunan ekonomi iaitu (i) penciptaan pengetahuan, (ii) mewujudkan modal insan, (iii) pemindahan sedia ada (*know – how*), (iv) inovasi teknologi, (v) pelaburan modal, (vi) kepimpinan serantau, (vii) pengaruh ke

atas persekitaran serantau, dan (viii) penghasilan insfrastruktur pengetahuan (Mat Lazim dan Yusof, 2012). Oleh yang demikian, amatlah rugi sekiranya universiti tidak mengambil bahagian dalam perlaksanaan projek ZPEU ini.

Menurut Yun dan Liu (2019), universiti sebagai heliks ketiga berperanan sebagai pusat penyelidikan saintifik, ejen pemindahan pengetahuan, pusat penciptaan ilmu pengetahuan bersama-sama industri, ejen perantara yang boleh dipercayai serta sebagai universiti keusahawanan. Dhewanto et. al. (2020) juga menegaskan bahawa universiti adalah sebuah institusi pendidikan yang menyediakan sumber pengetahuan asas yang diperlukan oleh heliks lain. Dalam kajian Sulikah et. al. (2021) yang ingin memajukan ekonomi daerah Maluku Utara melalui Industi Kecil dan Sederhana (IKS), penyelidik mencadangkan supaya universiti mengelola pendidikan dan latihan kepada para usahawan sedia ada dan baru, menjadi pusat inkubator bisnes bagi usahawan baru terutama mahasiswa dan alumni untuk mencipta peluang perniagaan, serta melakukan penelitian dan pengembangan ilmu dan teknologi. Ini kerana, keterlibatan universiti akan menambah pemanfaatan dari aspek inovasi dan teknologi.

**Peranan Komuniti Setempat**

Menurut Tonnies (1887) yang dipetik dari Nordberg, Mariussen dan Virkkala (2020), komuniti sering dirujuk sebagai komuniti tempatan yang memegang nilai-nilai tertentu secara bersama, identiti dan perpaduan tempatan. Secara ringkasnya, Mayntz (2010) menyatakan bahawa komuniti terdiri daripada sekelompok individu yang berkongsi ciri-ciri tertentu seperti keturunan, lokaliti, nilai, kepercayaan, pengetahuan, kemahiran dan minat (Nordberg et. al., 2020). Oleh yang demikian, Kolehmainen, Irvine, Stewart, Karacsonyi, Szabo, Alarinta dan Norbergh, (2016) menamakan heliks keempat sebagai komuniti yang merujuk kepada masyarakat sivil tempatan. Manakala, Carayannis dan Campbell (2009, 2010) menamakan heliks keempat sebagai "masyarakat berasaskan media dan budaya" dan "masyarakat sivil". Ia sejajar dengan Suruhanjaya Eropah yang mendefinisikan heliks keempat sebagai "pengguna", "rakyat" atau "masyarakat sivil". Definisi ini secara tidak langsung menekankan nilai demokrasi sebagai sebahagian daripada proses inovasi, di mana ia tidak wujud dalam model Triple Helix (Kolehmainen et. al., 2016). Menurut Dhewanto et. al. (2020) pula, istilah "masyarakat" dalam konteks model Quadruple Helix meliputi pertubuhan bukan untung (non-profit organisation), pertubuhan bukan kerajaan, rakyat atau kesatuan pekerja, di mana ia mempunyai peranan dalam menentukan norma budaya dan sosial serta sebagai pelabur tidak formal. Oleh yang demikian, dapatlah disimpulkan bahawa heliks keempat adalah merujuk kepada masyarakat sivil atau komuniti setempat, di mana dalam kajian ini petani sawah padi di Yan merupakan heliks keempat bagi model Quadruple Helix ini.

**Sinergi Aktor Berkepentingan Zon Pembangunan Ekonomi Ummah (ZPEU)**

Pada masa kini, pelaksanaan Zon Pembangunan Ekonomi Ummah bergerak di atas kapasiti dan kekuatan LZNK dalam menguruskan perlaksanaan program ini. Namun demikian, keterlibatan agensi yang yang terlibat dalam pengurusan tanaman padi telah wujud, namun tidak diuruskan secara sistematik. Walaupun wujud hubungan aktor berkepentingan secara tidak langsung, keperluan untuk mensinergi aktor ini adalah diperlukan bagi membentuk jalinan dan kerjasama di antara LZNK dan agensi terbabit. Adalah menjadi keperluan sinergi ini adalah diperlukan bagi mewujudkan kesinambungan projek ini

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Jika diperhatikan LZNK sebelum ini lebih menumpukan kepada hubungan rakan strategik yang lebih tertumpu kepada rangkaian kerjasama kepada institusi kewangan dan penyelidikan. Keadaan dan keperluan kepada institusi kewangan pada ketika itu, mungkin disebabkan kepada pembiayaan dana pinjaman kepada pembangunan modal insan golongan asnaf. Namun dengan perlaksanaan ZPEU, pihak LZNK perlu menilai dan meneliti semula kepada hubungan kerjasama yang aktif bersama aktor berkepentingan. Perkara ini adalah penting untuk diperhalusi bagi menentukan hubungan kerjasama dengan aktor berkepentingan supaya lebih kondusif dan memberi impak secara menyeluruh kepada pembangunan ZPEU.

Rantaian hubungan secara langsung bersama-sama aktor di dalam sertor pertanian khususnya tanaman padi adalah diperlukan bagi mewujud dan memperkukuhkan sinergi dan rantaian pengeluaran makanan ini secara lebih berkondusif. Jika dilihat hubungan bersama aktor berkepentingan khusus dalam tanaman padi wujud secara tidak langsung dan tanpa disedari. Ini kerana ZPEU terletak di dalam kawasan jelapang padi telah mendapat kemudahan pengairan dan insfrastruktur sejak sekian lama mengakibat agensi yang terlibat di dalam menguruskan tanaman padi ini kurang di beri perhatian. Bagi memastikan kelangsungan ZPEU dalam tempoh jangka masa yang panjang, keterlibatan secara langsung agensi seperti Lembaga Kemajuan Pertanian Muda, Lembaga Pertubuhan Peladang Malaysia, Pertubuhan Peladang Kawasan, Beras dan Padi Negara (BERNAS), Jabatan Pertanian, MARDI, dan institusi pertanian yang lain adalah diperlukan bagi membentuk rangkaian kerjasama yang berterusan bersama LZNK. Dengan kepakaran yang dimiliki setiap aktor ini akan berupaya mempertingkatkan lagi kemampanan ZPEU. Pada masa yang sama hubungan dengan industri yang membekalkan baja tambahan, jentera pertanian, racun serangga perlu ditingkatkan bagi memastikan kelangsungan program ini.

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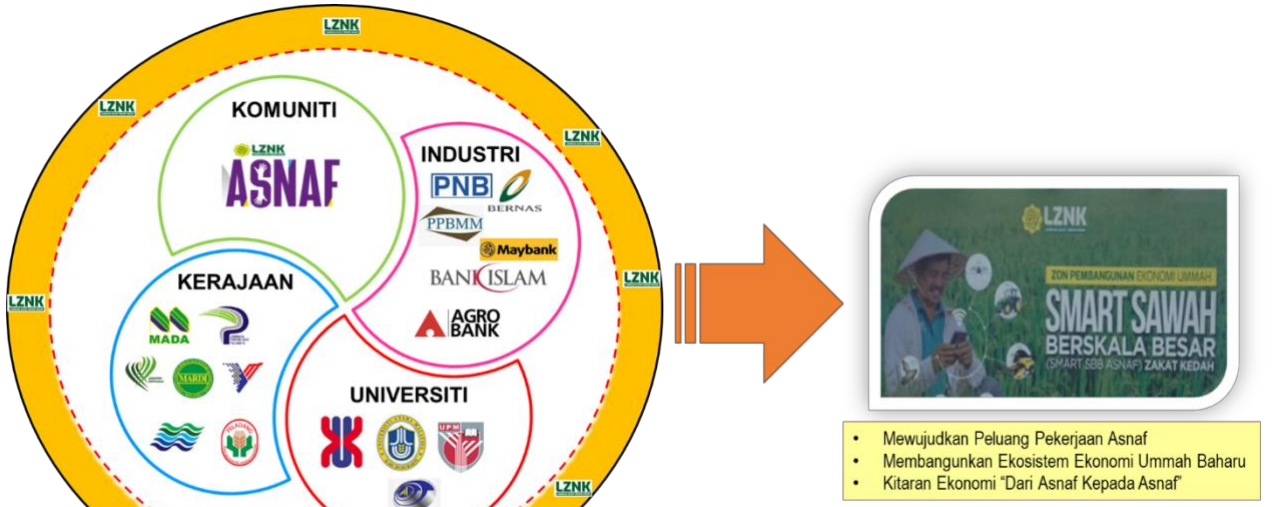
**Perlaksanaan semasa**




**Model Sinergi Aktor Berkepentingan**

**Rumusan dan Perbincangan**

Dalam tempoh jangka masa panjang, LZNK perlu membina sinergi yang berterusan dengan aktor berkepentingan melalui pembangunan konsortium. Di dalam konsortium ini hubungan dengan setiap aktor berkepentingan perlu diterjemahkan melalui ikatan memorandum persefahaman (Memorandum of Understanding- MOU). Melalui MOU, aktor berkepentingan dapat mengetahui dengan jelas peranan dan fungsi masing-masing dalam membangunkan ZPEU.

Sebagai pemain utama dalam pencetus ZPEU, LZNK perlu mengemblengkan peranan Pejabat Zakat di setiap daerah sebagai badan bertindak di peringkat umbi. Pada masa yang sama, pelaburan dalam penggunaan teknologi dalam ZPEU perlu di perluas bagi meningkatkan daya saing pengeluaran makanan ini.

Bagi memastikan daya saing ZPEU, *smartpartnership* atau perkongsian pintar melalui consortium harus dibangunkan oleh LZNK sebagai perantara dalam membangunkan ZPEU seterusnya membebaskan asnaf dari lingkaran kemiskinan. Perkara ini harus diberi perhatian bagi memastikan rangkaian dan hubungan yang dibentuk pada hari secara berterusan akan memberi impak dan pulangan kepada LZNK amnya dan pengeluaran makanan negara khususnya. Keterlibatan dan serta kerjasama melalui bidang tujahan yang termeteri akan memudahkan perlaksanaan pembangunan ZPEU.

Usaha yang berterusan bukan hanya dalam pengeluaran tanaman padi semata-mata malah merangkumi tanaman hiliran dan latihan perlu di perkemas dan dipertingkatkan. Perkara ini adalah penting bagi memastikan kelangsungan pengeluaran makanan dan seterusnya meningkatkan daya tahan golongan asnaf untuk keluar dari garis kemiskinan. Model ini bukan hanya dapat diaplikasikan di peringkat LZNK sahaja malah merentasi kepada pihak turut terlibat dalam membangunkan modal insan golongan miskin ataupun berpendapatan rendah.

**PENGHARGAAN**

Penulis merakamkan jutaan terima kasih kepada Lembaga Zakat Negeri Kedah (LZNK) dan Institut Penyelidikan dan Inovasi Zakat (IPIZ), Universiti Utara Malaysia kerana membiayai dan memberi sokongan ke atas penyelidikan ini di bawah KOD SO: 21327.

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# KAJIAN PERBANDINGAN PENGURUSAN ZAKAT DI WILAYAH FATANI, THAILAND DAN KEDAH, MALAYSIA

*A Comparative Study The Administration of Zakat In The Province of Fatani, Thailand and The State of Kedah, Malaysia*

**Mohd Farihal Osman [1*]**
**Tawat Noipom [2]**
**Muhammad Roflee Waehama [3]**

[1] Timbalan Pengarah, Institut Penyelidikan dan Inovasi Zakat, Islamic Business School Universiti Utara Malaysia )
[2] Pensyarah Kanan, Fakulti Sains Islam, Prince of Songkla University, Thailand
[3] Pensyarah Kanan, Fakulti Sains Islam, Prince of Songkla University, Thiland
*Corresponding Author (Email: farihal@edu.my)

***Abstrak:*** *Sempadan negara memisahkan antara kedah dan Fatani. Kedua tempat tersebut telah di perintah dan dinaugi oleh satu wilayah pemerintahan kerajaan Langkasuka. Namun perubahan sejarah mmperlihatkan Zakat Kedah di urustadbir oleh LZNK manakala Zakat di Wilayah Selatan Thailand di urus oleh majlis Agama Islam di bantu Imam Masjid di wilayah Fatani. Zakat merupakan rukun Islam yang ke tiga dan tidak kira tempat dan lokasi kedudukan setiap muslim wajib mengeluarkan zakat. Berdiri atas satu rukun Islam, Masyarakat Islam di kedua negara mengeluarkan harta untuk berzakat dengan pelbagai kaedah dan cara perlaksanaan. Oleh itu kajian ini, bertujuan mengenalpasti perbandingan amalan pengurusan zakat di Negeri kedah dan Wilayah selatan Thailand, Fatani. Kajian keperpustakaan dengan merujuk data primer dan data sekunder di samping menemu bual ke atas beberapa responden bagi melihat aspek pentadbiran pengurusan zakat. Dapatan kajian ini mendapati terdapat perbezaan dalam amalan pemusatan pengurusan pentabiran zakat pada penyatuan kutipan dan agihan zakat di lakukan di negeri kedah. Manakala selatan Thailand masih terdapat amalan kutipan dan agihan di kalangan umat Islam di Fatani melalui Amil yang di lantik di masjid di cawangan. Mahupun perbezaan kesedaran yang tinggi Umat Islam terhadap berzakat dikedua-dua wilayah masih di laksanakan sehingga kini. Di Thailand amalan kutipan dan agihan zakat di Wilayah Selatan Thailand menjadikan Imam di Masjid sebagai Amil yang tanggunjawab dalam hal tersebut. Manakala di Kedah Imam di Masjid turut berperanan dan pengurusan zakat berpusat di Lembaga Zakat negeri Kedah sebagai Amil kepada Sultan mengutip dan mengagih zakat kepada asnaf di seluruh negeri Kedah. Kedua-dua Wilayah ini mempunyai cara perlaksanaan tersendiri dalam pengurusan zakat yang di amalkan sehingga kini. Penemuan menunjukan pensejarahan, perkembangan pembangunan ekonomi serta perundangan yang termaktub dalam enakment negeri Kedah sebagai asas memacu Zakat Kedah memberi impak kepada prestasi pengurusan zakat serta membuka keyakinan masyarakat kepada institusi ini untuk membayar zakat.*

***Kata Kunci****: Pengurusan Zakat, Asnaf, Fatani, Thailand, Kedah Malaysia*

***Abstract****: The national border separates between Kedah and Fatani. The two places were commanded and enjoyed by a province of the Langkasuka kingdom. However, historical changes show that Kedah Zakat is managed by LZNK while Zakat in the Southern Province of Thailand is managed by the Islamic Religious Council assisted by the Imam of the Mosque in the Fatani*

*region. Zakat is the third pillar of Islam and regardless of place and location, every Muslim must pay zakat. Standing on one pillar of Islam, the Muslim community in both countries releases property for zakat with various methods and means of implementation. Therefore, this study aims to identify the comparison of zakat management practices in the State of Kedah and the Southern Province of Thailand, Fatani. Library research by referring to primary data and secondary data in addition to interviewing several respondents to see the administrative aspects of zakat management. The findings of this study found that there is a difference in the practice of centralizing the management of zakat distribution in the unification of zakat collection and distribution in the state of Kedah. While in the south of Thailand there is still a practice of collection and distribution among Muslims in Fatani through Amil appointed at the mosque in the branch. Even the difference in the high level of awareness of Muslims towards giving zakat in both regions is still carried out until now. In Thailand, the practice of collecting and distributing zakat in the Southern Region of Thailand makes the Imam in the Mosque as the responsible Amil in that regard. While in Kedah, the Imam in the Mosque also plays a role and the management of zakat is centralized in the Zakat Board of Kedah as Amil to the Sultan to collect and distribute zakat to asnaf throughout the state of Kedah. These two regions have their own way of implementing zakat management which is practiced until now. The findings show the history, development of economic development and legislation enshrined in the Kedah state enactment as the basis for driving the Kedah Zakat impacting the performance of zakat management as well as opening the community's confidence in this institution to pay zakat.*

***Keywords:*** *Zakat Management, Asnaf, Fatani, Thailand, Kedah Malaysia*

## PENDAHULUAN

Budaya berzakat bukan baru dalam kehidupan seorang Muslim. Apabila seseorang muslim itu mempunyai harta maka wajib ke atasnya mengeluarkan sedikit dari hartanya itu untuk di berikan kepada pihak yang memerlukan seperti asnaf fakir dan miskin. Manakala zakat pula merupakan salah satu instrument kewangan Islam yang berperanan menyediakan bantuan kepada asnaf bagi meningkatkan taraf hidup mereka seperti di sebut dalam Surah al-Baqarah 43:

*"...Dan dirikanlah kamu akan sembahyang dan keluarkanlah zakat..."*

Peranan zakat juga membantu negara dalam pembasmian kemiskinan di samping itu menerapkan sikap tolong menolong demi kesejahteraan ummah. Di Kedah peranan ini di ambil oleh Lembaga Zakat Negeri Kedah sebagai institusi zakat bertanggunjawab dalam kutipan dan agihan kepada asnaf kedah. Manakala di Wilayah Fatani amalan dan semangat berzakat masih segar di dalam sanubari masyarakat di Wilayah Fatani Thailand. Dengan amalan berzakat membersihkan harta yang di miliki di samping membantu fakir miskin yang memerlukan. Amalan tolong menolong yang telah wujud dalam Islam mengambarkan kemuliaan amalan berzakat sehingga di pandang tinggi. Tolong menolong dan bantu membantu bekerjasama dalam memperbaiki taraf hidup masyarakat Islam. Amalan berzakat masih di amalkan sehingga kini di Thailand dan Malaysia.

Jesteru itu, peranan kutipan zakat menentukan sejauhmana banyaknya bantuan dapat di salurkan kepada asnaf zakat. Peranan pelbagai pihak yang mengendalikan atau institusi zakat

bertindak lebih professional kehadapan bagi menyeimbangkan perkembangan dan perubahan dalam masyarakat. Peranan ini di yakini dapat mencapai hasrat dan membantu wujudnya budaya berzakat di kalangan masyarakat Islam dan kualiti kehidupan yang saksama. Bagi mancapai hasrat ini, aspek pentadbiran dan pengurusan hal-ehwal zakat dapat dilaksanakan dengan lebih tersusun oleh agensi dan badan yang di pertanggjawabkan. Bagi tujuan tersebut, perbandingkan pentadbiran pengurusan zakat di dua Wilayah iaitu, Wilayah Fatani, Thailand dan Negeri Kedah Malaysia. Ini adalah adalah berikutan Wilayah Fatani, Thailand dan Kedah mempunyai titik persamaan majoriti beragama Islam masa dahulu sehingga masa kini. Kedua-dua wilayah ini mempunyai penduduk Islam yang ramai dan peraturan pentadbiran pengurusan mengenai zakat telah wujud sejak sekian lama.

## LATAR BELAKANG

Padi adalah aktiviti pertanian utama penduduk di Asia Tenggara termasuk Thailand dan Malaysia. Negeri Kedah dikenali sebagai negeri Jelapang padi, Kedah juga sebuah negeri pembekal beras terbesar di Malaysia. Walaupun Negeri Kedah terkenal dengan Jelapang Padi yang merupakan negeri pertanian dengan keluasan kawasan sawah padi mencecah 82,968 hektar berbanding Negeri jiran iaitu Perlis keluasan 17,717 hektar. (http://www.mada.gov.my/orang-awam). Namun aktiviti utama penduduk Kedah sinomim dengan kegiatan utama penduduk di Fatani di Selatan Thailand. Pekerjaan penanaman padi merupakan penyumbang terbesar makanan negara Malaysia dan Thailand. Kebanyakkan penduduk kedah bekerja sebagai Petani dengan menghasilkan padi sebagai sumber pendapatan. Kedudukan Kedah yang strategik terletak sempadan Malaysia dan Thailand. Kedudukan Kedah di utara Semenanjung Malaysia, bersempadan dengan Wilayah Yala dan Songkhla di Thailand, negeri Perak, negeri Pulau Pinang dan Selat Melaka.

Organisasi Zakat Negeri Kedah adalah antara organisasi Zakat yang terawal ditubuhkan secara rasmi di Negeri Kedah. Penubuhan Zakat Kedah berdasarkan tarikh notis memberi Nasihat Ketentuan Yang Bersangkutan dengan perkara zakat adalah pada 19 Jamadil Akhir 1355 bersamaan dengan 5 September 1936. Selepas tarikh tersebut, organisasi pentadbiran dan pengurusan zakat terus wujud dan diperkukuh dari masa ke semasa. LZNK telah berlaku transformasi pentadbiran didalam organisasi Lembaga Zakat Negeri Kedah dari segi struktur organisasi, cara prosedur kerja, sistem penyampian maklumat, pengurusan strategic, pengurusan kewangan dan lain lain. Memandangkan objektif kajian ini adalah mengenalpasti perbandingan amalan pengurusan zakat di Negeri kedah Malaysia dan Wilayah Fattani, Thailand dengan membuat perbandingan struktur organisasi dan akhirnya melihat titik perkembangan pembangunan pengurusan Zakat.

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**Rajah 1. Peta Wilayah Pemerintahan Kerajaan Langkasuka**

Negeri Kedah dan Wilayah Patani yang terletak di utara Malaysia dan Selatan Thailand sebagai lokasi kajian kerana ianya mempunyai mempunyai kaitan sejarah kerajaan kedah tua dan Wilayah Patani merupakan kerajaan yang terawal di tanah Melayu yang di asaskan pada kurun ke 2 masihi yang di kenali kerajaan langkasuka (Ahmad Omar Chapakia,2000).

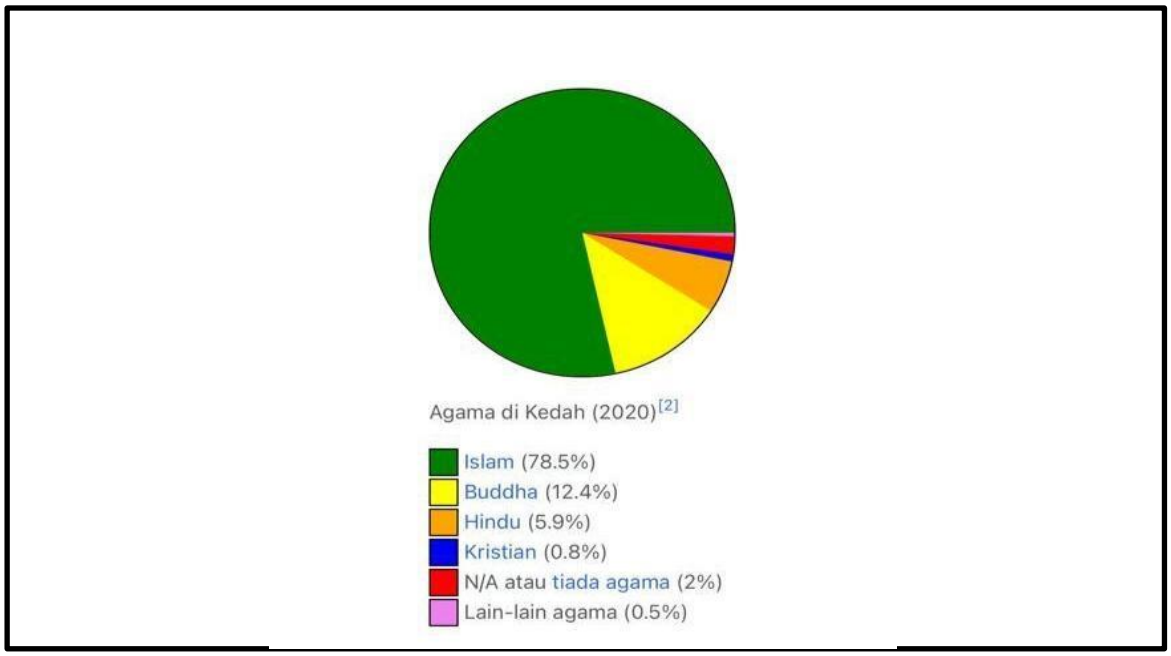
Populasi penduduk kedah yang terdiri dari keturunan Melayu, Cina, India, Siam, di samping terdapat juga bilangan kecil daripada singk yang berbeza agama. Jumlah penduduk kedah mengikut bancian tahun 2019 adalah seramai 223,6800 dan meningkat kepada 226,7500 orang pendudukan kedah. Pecahan penduduk kedah mengikut etnik adalah seperti Jadual berikut:

**Jadual: Pecahan penduduk mengikut etnik di Negeri kedah**

| **Kumpulan Etnik** | **2019** | **2020** |
|---|---|---|
| Melayu | 1692200 | 1717700 |
| Cina | 275200 | 277200 |
| India | 150100 | 151600 |
| Lain-lain | 22100 | 22600 |
| Bukan warganegara | 97100 | 98500 |
| Jumlah | 223,6800 | 226,7500 |

*Sumber: Data.gov.my*

*eISBN: 978629-98416-2-3*

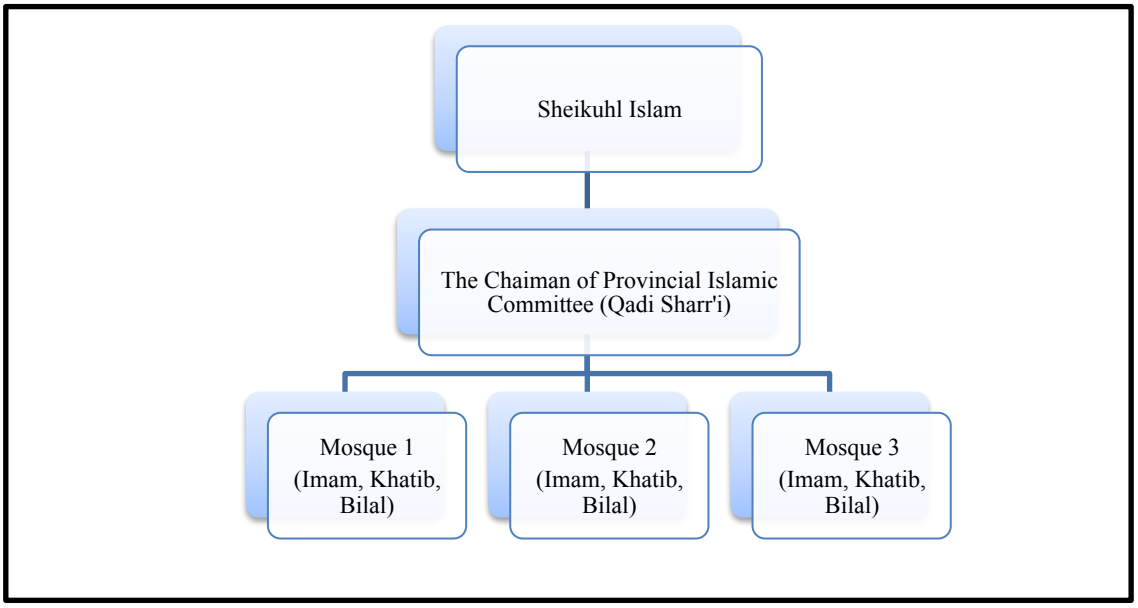



**Rajah 2. Carta Pai Kepelbagaian Agama Di Negeri Kedah**

Jadual di atas, mengikut data.gov.my yang di bekalkan oleh kerajaan negeri Kedah memaparkan jumlah penduduk negeri kedah mengikut etnik seramai 226,7500. Penduduk negeri kedah terdiri daripada kepelbagaian agama dan etnik iaitu menurut bancian penduduk Malaysia 2020 (https://ms.wikipedia.org/wiki/Kedah) majoriti penduduk di negeri.Kedah beragama Islam iaitu sebanyak 78.5 % daripada jumlah penduduk, diikuti Buddha sebanyak 12.4 %, Hindu sebanyak 5.9 %, Kristian sebanyak 0.8 %, sebanyak 2 % tidak diketahui atau tidak beragama dan lain-lain agama.

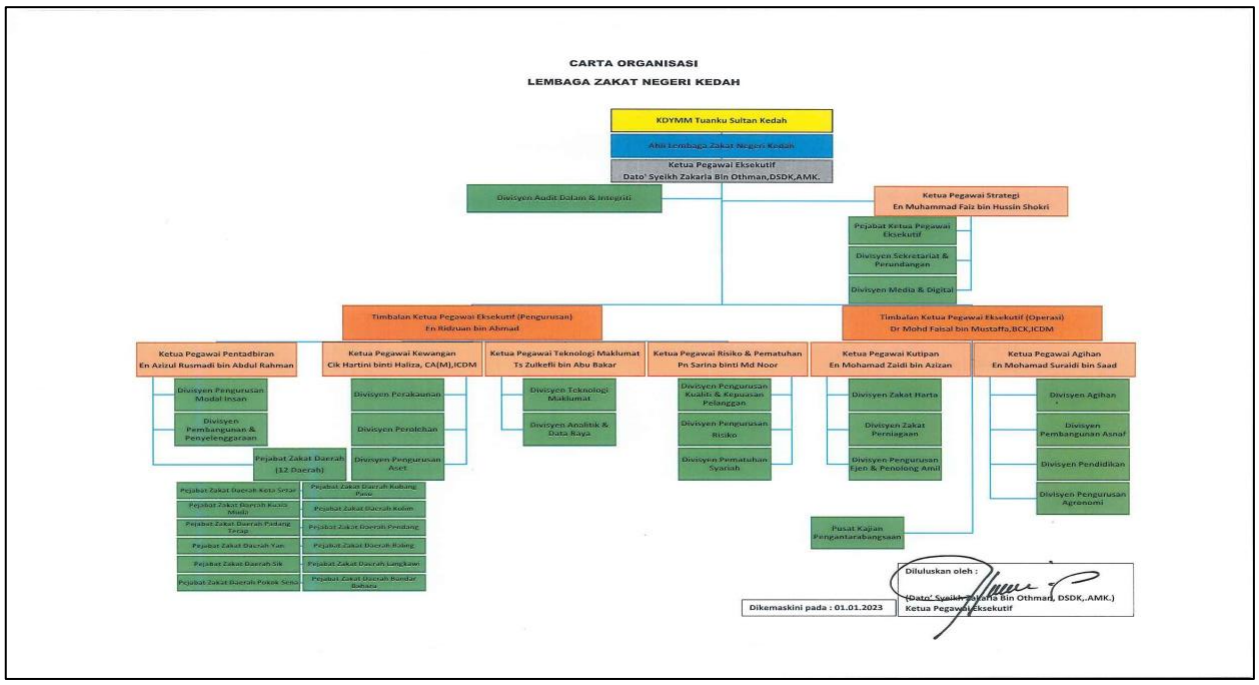
## PERBANDINGAN PENTADBIRAN ZAKAT DI WILAYAH FATANI DAN KEDAH

Perbincangan yang berkisar mengenai pengurusan pentadbiran zakat di dua negara Selatan Thailand dan Utara Malaysia. Walaupun negeri kedah mempunyai jumlah penduduknya tidak sebesar seperti di wilayah selatan Thailand, Namun perkembangan perubahan yang berlaku memperkasakan institusi zakat berkembang mengikut perubahan zaman. Memandangkan muka bumi kedah kaya dengan tanah pertanian. Begitu juga wilayah selatan Thailand mempunyai muka bumi kaya dengan hasil pertanian dan sebagai sumber keluaran pertanian utama. Jelas disini dalam banyak aspek negeri kedah hampir sama dengan wilayah selatan Thailand yang majoriti penduduknya adalah melayu Islam dan menjadikan pertanian sebagai salah satu sumber aktiviti ekonomi utama penduduk. Namun kajian mendapati bahawa antara perbezaan yang ketara adalah latar belakang sejarah perkembangan Islam dan faktor aktiviti ekonomi harian, pengurusan pentadbiran zakat.




**Rajah 3. Carta Organisasi Pentadbiran Pengurusan Zakat**

Daripada sudut pentadbiran pengurusan zakat pula, di wilayah selatan Thailand dan Kedah juga mempunyai perbezaan. Di Wilayah selatan Thailand mempunyai Sheikh Islam sebagai ketua agama berada di organisasi majlis Agama Islam. Melalui Majlis agama Islam wilayah atau daerah, terdapat (*Qadi Sharr'i*) yang mengetuai Imam-imam Masjid di daerah-daerah di wilayah selatan Thailand yang bertanggjawab kepada urusan zakat. Zakat di urus oleh Amil Imam Masjid yang mewakili Majlis Agama Islam Wilayah selatan Thailand. Sementara negeri Kedah terdapat organisasi yang lebih khusus iaitu Lembaga Zakat Negeri Kedah. Berdasarkan perbezaan pengenalan ini, Majlis Agama Islam di wilayah selatan Thailand tentu sekali mempunyai bidang kerja yang lebih luas dalam menguruskan harta-harta berkaitan dengan umat Islam iaitu bukan sahaja harta zakat malah meliputi harta wakaf dan derma. Manakala Lembaga Zakat Negeri Kedah hanya mengkhusus pada pentadbiran pengurusan harta zakat sahaja dan ia merupakan satu-satunya institusi yang unik di Malaysia. Justeru, keadaan ini memperlihatkan kepada pengurusan zakat di Kedah untuk lebih terfokus dalam mentadbirkan hal ehwal zakat. Di samping itu, pengurusan zakat dapat melaksanakan tugas mereka dalam medium kerja yang kecil sehingga kualiti kerja dapat disasar dengan lebih baik. Tumpuan ini menjadikan khidmat dan prasarana dapat disediakan dengan lebih baik dalam menarik para pembayar zakat.




**Rajah 4. Carta Organisasi Lembaga zakat Negeri Kedah**

Kewujudan carta organisasi yang menyeluruh dalam setiap aspek berbanding di Wilayah Fatani, Thailand dapat memberikan tumpuan kepada pengurusan dalaman yang melibatkan kakitangan LZNK dan tidak ketinggalan juga tumpuan pengurusan kepada pembangunan yang penyumbang kepada penerima zakat di Negeri Kedah. Walaupun di Selatan Thailand meletakkan Imam-imam masjid sebagai Amil dalam kutipan zakat, namun proses pengumpulan dana dalam kuantiti yang banyak memerlukan masa yang panjang dalam memastikan satu bentuk bantuan yang besar dapat tunaikan. Begitu juga pertindihan beban kerja Imam yang turut menguruskan hal ehwal lain seperti ibadah, pengurusan masjid dengan melibatkan anak Qaryah dalam sosial kehidupan masyarakat Islam. Berbanding negeri kedah LZNK lebih menumpu kepada pengurusan zakat dengan melibatkan asnaf dalam pengurusan. Dalam hal ini, kewujudan awal berdiri dengan adanya perundangan Islam negeri Kedah yang menyatakan kewajipan mengeluarkan zakat. Ketetapan mengeluarkan zakat padi telah lama di laksanakan di kedah. Menurut Zakaria, Mohd Faisal dan Hafizah, 2019 menerangkan terdapat di dalam fasa 3 Tembera Seri Paduka Tuan (1667 M) 1667 M di bawa undang-undang pentadbiran Negeri Kedah ketika pemerintahan Sultan Dhiauddin Mukarram Shah I, Sultan Negeri Kedah yang ke 15 telah menitahkan supaya mengeluarkan zakat daripada tanaman padi di Negeri kedah seperti Petikan teks asal fasal tiga Tembera Seri Paduka Tuan menyatakan:

> *"...Barang siapa berbuat bendang atau huma, maka hendaklah kerasi suroh keluarkan zakat; saperti benar hisab-nya yang diperoleh-nya itu, suroh keluarkan sa-puloh emas zakat-nya itu. Apa-bila tiada mahu mereka itu saperti hisab itu, menurut saperti hukum Allah Taala..."*

Berdasarkan teks asal ini, menurut Khilmy, Shahril, ashraf, (2020) menyatakan Sultan Negeri Kedah ketika itu telah menggunakan sepenuhnya kuasa yang ada pada *ulil amri* (pemerintah) untuk mengarahkan agar rakyat negeri Kedah supaya mengeluarkan zakat. Sekiranya mereka enggan, kuasa diberikan kepada penghulu (kweng) untuk mengambil tindakan tegas terhadap mereka bertujuan untuk memberi pengajaran kepada orang lain.

Di Kedah, pentadbiran zakat di bawah pemerintah kesultanan kedah. Merujuk catatan 350 tahun sejarah perundangan zakat di negeri kedah (2019) menyatakan pengurusan zakat di negeri kedah di perbadankan di bawah enakmen 13, Lembaga Zakat Negeri Kedah 2015, melalui pembaharuan undang-undang ini. Sultan Kedah memberi kuasa kepada lembaga zakat negeri kedah untuk mengutip dan mengagihkan zakat di dalam negeri kedah. Lembaga Zakat negeri kedah di tadbir oleh seorang ketua pegawai eksekutif yang di pantau oleh ahli lembaga yang melapur terus kepada kesultanan negeri kedah. Menurut buku catatan 350 tahun sejarah perundangan zakat di negeri kedah (2019) tranformasi pentadbiran zakat kedah di bawah enakmen lembaga zakat kedah 2015 iaitu ketua pegawai eksekutif yang di lantik mempunyai ciri-ciri yang dipilih dalam kalangan individu yang berlatar belakangkan ijazah pertama dalam bidang pengajian Islam. Selain itu, peranan Ketua pegawai eksekutif juga bertanggunjawab sebagai setiausaha lembaga zakat negeri kedah. Manakala pengerusi LZNK adalah setiusaha kerajaan negeri kedah. Dalam penyusunan pentadbiran zakat kedah menjadi lebih efisyen dan dinamik dengan perubahan semasa. Operasi LZNK yang di ketuai oleh ketua pegawai eksekutif di bantu oleh 3 sayap utama iaitu Timbalan ketua Pegawai eksekutif pentadbiran & kewangan, Timbalan ketuan pegawai eksekutif Operasi dakwah & kutipan dan Timbalan ketua pegai eksekutif operasi agihan dan pembangunan Asnaf.

Perundangan tersebut adalah penting untuk memberi impak dalam penguatkuasaan undang-undang zakat sebagai sebuah perundangan yang efektif. Hasilnya amalan dan pentadbiran pengurusan zakat kedah dapat di kembangkan mengikut peredaran masa. Berdasarkan laporan yang diterbitkan oleh LZNK, Kedah mensasarkan kutipan zakat sebanyak RM242 juta pada tahun 2021 meningkat 5.79 peratus ataupun RM13 juta kutipan RM242 juta pada tahun sebelumnya. Catatan kutipan zakat kedah mensasarkan sebanyak RM 256 juta tahun 2022 menunjukan peningkatan dari tahun ke tahun selepas COVID-19. Di samping itu juga dengan inisiatif kerajaan Malaysia memberi rebat atau pelepasan daripada bebanan cukai pendapatan sekiranya membayar zakat di institusi di iktiraf. Pelepasan 100% ini mula diberikan ke atas zakat individu. WalauBagaimanapun di Wilayah Fatani mahupun di Thailand, tiada langkah pelepasan atau rebat cukai diberikan kepada pembayar zakat.

Manakala sumber zakat harta pula berpunca daripada pelbagai jenis harta iaitu meliputi emas, wang, perdagangan, perusahaan, perindustrian, pertanian, perkebumian, perikanan, penternakan, pertambangan dan rikaz. Manfaat yang sama diutamakan antara Majlis Agama Islam di Wilayah Selatan Thailand dan Lembaga Zakat Negeri Kedah iaitu memanfaatkan wang zakat untuk mengubah taraf hidup khususnya golongan fakir dan miskin.

## KESIMPULAN

Undang-undang dan peraturan yang dilaksanakan dalam negara adalah sangat penting sebagai instrumen kawalan dan penguatkuasaan dalam memantau tindak-tanduk masyarakat. Perundangan hukum zakat di negeri Kedah yang lebih awal memberi kelebihan kepada umat Islam di negeri tersebut. Peruntukan undang-undang yang komprehensif dan penguatkuasaan undang-undang yang kemas dapat meningkatkan persepsi masyarakat terhadap institusi zakat dan seterusnya mempengaruhi gelagat kepatuhan dalam mengeluarkan zakat. Perbincangan menunjukkan bahawa aspek pengurusan adalah penting dengan sistem kutipan dan agihan yang tersusun, serta tenaga kerja yang mencukupi. Dalam hal ini, kesedaran menerusi dakwah dan program kemasyarakatan harus di teruskan di semua peringkat masyarakat dalam menjadikan harta zakat sebagai salah satu elemen dalam membentuk kehidupan masyarakat yang progresif dan produktif.

## PENGHARGAAN

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# WAQF INSTITUTION SUSTAINABILITY INDICATOR AND FROM SOCIOLOGICAL INSTITUTIONAL ECONOMIC PERSPECTIVES: THE PROPOSED MODEL FOR INDONESIA

**Vika Annisa Qurrata [1]**
**Muhammad Hakimi Mohd. Shafiai [2]**
**Hairunnizam Wahid [3]**
**Suhaili Almaamun [4]**
**Abdul Ghafar Ismail [5]**

[1,2,3,4,5] Centre for Islamic Economics and Finance, Faculty Economics and Management, Universiti Kebangsaan Malaysia

***Abstract:*** *Purpose – This paper uses the institutional economic theory to construct the Waqf Institution Sustainability Index (WISI).Design/methodology/approach – This paper uses the stepwise approach that permits us to measure the progress achieved against the purposes of waqf institution.Findings – we will show how institutional sustainability can be assessed in line with the methods described in above. The concept of institutional sustainability will be applied to assess, in general terms, the economic development of a particular nation in the context of sustainable development and the implications for the future economic structure of a nation/Indonesia.Research limitations/implications – the implications for the future economic structure of a nation/Indonesia. Originality/value – The value of this paper is its approach of using the institutional economic theory to address the waqf institution's sustainability by constructing indicators. The new indicators incorporate core elements of waqf adapted mainly from the legal text and previous studies that waqf can be considered as political or social institution. The indicators is an initiative used to measure waqf institutions' commitment to promoting SDGs. The efforts to measure the level of commitment supporting the SDG promote effective, accountable and transparent institutions at all levels.*
***Keywords:*** *Waqf, Institutional Sustainability, Sustainable Development Goal*

***Paper type****: Conceptual Paper*

## INTRODUCTION

Sustainability is described as the ability to maintain or support a process continuously over time. In economics, the concept of sustainability focuses on preserving the natural resources that provide physical inputs for economic production, including both renewable and exhaustible inputs. What is economic institution? As stated in Hodgson (2001), institutions are durable systems of established and embedded rules of the games and conventions that perform economic functions namely establishing and protecting property rights; facilitating transactions; and permitting economic co-operation and organisation. By combining both words, institutional sustainability is

achieved when institutions, structures and processes have the capacity to continue to perform their functions over the long term. The longevity is not only aimed to meet the needs of the current generation, but also able to provide the opportunities and capabilities of the next generation (Brundtland (1985) and Holden et al. (2014)).

Institutional sustainability is a complex matter at least from four aspects. First, the institution can be sustained from several perspectives, covering from cost structure and financial sustainability (Maamor at al (2017). Second, institutional sustainability which is often measured in terms of resilience, stability, and permanence (Cheney et al., 2004). This is also in line with the characteristics of waqf property. Third, institutional sustainability is a challenging subject for those studying sustainable development and working towards the development and implementation of sustainable policies. Fourth, in the context of sustainable development, the role of institutions is important as a tool for its implementation.

Waqf institutions, as mentioned by many scholars such as Arjmand (2018) and Mat Nor et al (2021), are responsible for managing waqf funds and properties (hereafter waqf assets). They depend on the waqf assets that are donated, bequeathed, or purchased from donors. While the waqf assets have the characteristics of permanence, irrevocability, and perpetuity. The usufructs of waqf assets, subsequently, are used to support for socio-economic development such as provided education, health services, water, travellers' lodges, clinics and hospitals, environmental protection, mosques, schools, universities, and other public utilities. In line with the characteristics and usufructs of waqf assets, the waqf institutional sustainability is a central to the development of a community and achievement of sustainable development goals.

There are very few studies that address the waqf institutional sustainability. The studies only address amongst others – performance measurement of waqf institution (Arshad, R., & Zain, N. M. (2017)), waqf education (Azha et al (2013)), waqf funds (Mat Nor et al (2021)) and accountability (Arshad, R., & Zain, N. M. (2017)), (Kamarubahrin et al (2019)). The studies that are purposely aimed to develop a National Waqf Index for Indonesia have been proposed by Lestari et al (2023), however, this study deviates in two areas: a proposed model which is derived from institutional economic theory and the institutional dimension of sustainable development which did not play a central role. The institutional aspects of sustainable development assign clear tasks to waqf institutions to promote sustainable development at the UN, intergovernmental, regional, national, and sub-national level. Therefore, the objective of the study is to construct the waqf institution sustainability index (WISI) using the institutional economic theory.

The organisation of the study is divided into five sections. Section Two discusses the three related subjects that lead toward understanding the title of this study. Section Three will show how institutional sustainability can be assessed in line with the methods described in Section three. In Section Four, the concept of institutional sustainability will be applied to assess, in general terms, the economic development of a particular nation in the context of sustainable development and the implications for the future economic structure of a nation/Indonesia. The conclusions will be presented in Section Five.

**Institutional Sustainability**

The practice of sustainability is becoming increasingly prominent in practice and theory. Sustainability (Watling and Zhou 2011) is divided into two levels, namely macro and micro-level sustainability. Micro-level sustainability is influenced by macro-level sustainability, which is related to the business cycle, employment, climate change, and social responsibility of companies and organisations that work with local communities to develop sustainability in society. Meanwhile, micro-level sustainability includes sustainable development, energy consumption, waste disposal management, transport, community development and management. Sustainability has several definitions from several institutions. According to the World Commission on Environment and Development in 1987, sustainability is defined as development that meets the needs of the present without compromising the ability of future generations to meet their needs, which is influenced by economic and social perspectives (Langhelle 1999). Sustainability is also defined as improving the quality of human life within the carrying capacity of ecosystems, which is influenced by social and environmental perspectives (UNEP 2011). The description of sustainability involves the phrase "Planet, people, profit" as the 3Ps, which is influenced by economic and financial perspectives (Sheth et al. 2011).

UNEP's has four dimensions regarding to the definition of the ecosystem in all capital assets (UNEP 2011). Capital assets describe types of resources, including manufactured, human, natural, and social capital. Each capital asset has been used to describe the resources utilised by the sustainability dimension. In the context of waqf, one of the instruments of Islamic social institutions, waqf has a perpetual nature, so it cannot be sold, bought, or given as a gift to others. Therefore, it is necessary to ensure that the property can be fully utilised and adequately managed by the Islamic council in each country that owns waqf assets (Daud 2019). As a fundamental instrument in Islam, Waqf potentially improves a country's sustainability. The ability of waqf to stimulate social and economic growth has attracted the industry's attention (Ibrahim 2022). Efficient development and management of waqf assets can lead to financially sustainable growth and reduce social inequality (Ibrahim et al., 2019). The nature of waqf and its role is in line with the Sustainable Development Goals (SDGs) initiated by the United Nations to be implemented worldwide, highlighting the 17 goals of the SDGs that access the sustainability of socio-economic well-being, poverty reduction, peaceful living, economic growth, environmental stewardship through effective, accountable and inclusive institution building at all levels.

Moreover, in order to achieve the SDGs, funding is needed to monitor sustainability performance (www.imf.org). Although funding is essential, when an institution wants to achieve sustainability, practices, and indications of adopting a sustainability-focused culture within the organisation are among the best ways to achieve these targets. Therefore, in this chapter, through the institutional theory and sustainability framework, it is necessary to have an appropriate measurement called "The Waqf Institution Sustainability Index" to see the sustainability of institutional waqf at the micro-scale and what indicators affect sustainable income increase.

The term "sustainability" can be described as the ability to preserve well-being over an extended, and possibly endless, length of time, and it mostly addresses the environmental aspect

of the three pillars of sustainability. Sustainabilit*y* is defined as a developing economy that can meet the needs of the current generation without compromising the opportunities and capabilities of the next generation (Brundtland, 1985 in Holden et al., 2014). Sustainability is complex and can be viewed from several angles, covering various topics from habitat conservation to energy consumption, from stakeholder satisfaction to financial results. In addition, sustainability is aligned with consistency and is often measured in terms of resilience, stability, and permanence (Cheney et al., 2004). Sustainability can be measured because parameters define sustainability and approach to measurement based on individual visions of sustainability. An overview of sustainability (Kidd 1992) suggests that the population can be stabilised provided that only half the world's population is poor, has access to productive employment and access to land, credit, and training, and agricultural production can be expanded to meet future demand. For this to happen, farming systems and agricultural technologies suitable to the capabilities of the land must be developed and socialised to farmers. If this is the case, economic growth can be sustained with much lower energy and inputs. This situation can be achieved if energy prices and policies can be shaped to realise the enormous potential for further energy conservation and increased efficiency in energy use. Thus, one agreed paradigm is that sustainability should not deplete energy and hurt the next generation.

Spangeberg (2002) mentioned that sustainability has four dimensions : social, economic, environmental and institutional, it can be described as the environmental dimension is interpreted as many bio-geological processes and embodied elements (intended as 'environmental capital' by economics), the social dimension ('human capital') consists of intra-personal qualities of people such as expertise, dedication and experience. The institutional (some call it 'social capital') results from the process of intrapersonal skills, such as communication and cooperation, generating information and leadership rule systems as a result of the interaction of members of the institution. Finally, the economic dimension ('human-created capital') includes the formal economy and informal activities that can improve living standards beyond monetised income (Spangenberg & Lorek, 2002).

These four dimensions do not stand alone but interact in connection with each other. Thus, they can be characterised by related sustainability indicators, such as socio-economic, economic-institutional, social-institutional, environmental-institutional, etc. The sustainability of an institution cannot be separated from the interaction of the system innovation model within it. Spangenberg (1998) created sustainability indicators refer to macro and micro-level indicators. At the macro level, driving forces in the environment, economy, social and institutional fields will be explained, suitable for policy making, transparent communication and specifically for internal harmonisation. On the other hand, at the micro level, the indicators offered are business sustainability indicators, so what is needed is information that is not only about finance. Hence, to distinguish sustainability indicators between macro and micro levels, the concept of four dimensions in sustainability promoted by Spangenberg is explained in Table 1.

**Table 1. Four Concepts of Sustainability**

| Dimension | Function | Macro Indicators | Micro Indicators |
|---|---|---|---|
| **Economy** | To investigate the problems and possibilities of managing man-made capital at a sustainable level (Foy 1990; Spangenberg 2002). | GDP growth/capita, economic structure and development, consumption and production patterns, trade (UN: CSD 2001) | Liquidity/solvency ratio (working capital, level of indebtedness, etc); Profitability ratios (Rate of Investment, capital and labour productivity, price-earnings ratio); Growth ratios (relative market share, returns, profits); returns per material input. |
| **Social** | To increase social and human capital so that human capital can better recognise the knowledge and experience of individuals while social capital looks at the institutional interactions between individuals in the firm (Spangenberg and Odile 1998). | Unemployment rate, education, housing, crime rate (UN: CSD, 2001) | Personnel rotation (fluctuation of the personnel, average duration of employment, average duration of a contract), amount of regular work; quantity of education, consideration of maintenance or improvement human capital; minimum income paid |
| **Environmental** | To investigate problems and possibilities in natural capital management to achieve sustainability (Spangeberg 2002) | Freshwater; agriculture; urban development; fisheries; biodiversity (UN: CSD 2001) | Indicators of material consumption, material intensity per company and per unit of turnover or profit; land use intensity per company and per unit of turnover or profit; transport intensity per company and per unit of turnover or profit; ratio returns per material input; material input savings in tons per investments (monetary units) |
| **Institutional** | To investigate the problems and possibilities in managing social capital to achieve sustainability (Spangenberg 2002). Social capital is described as interpersonal processes, such as communication and co-operation (Spangenberg 2004). | Integrated decision-making, science and technology, public awareness and information, disaster preparedness (UN: CSD 2001) | The ratio number of representatives (shareholders) in organisations, total support NGOs really receive, the funding for NGOs (total subsidies paid by government), the share of women in the top two levels of the most important organisations |

*Source: adopted from Spangenberg (2002), Spangeberg (2004), UN:CSD (2001); Spangenberg and Odile (1998)*

Policies towards sustainability require three things: 1) The integration of economic, social, environmental and institutional objectives in a coherent strategy that maintains the interests of

each dimension, 2) The reintroduction of normative orientations towards distributed justice within and between countries (at the macro level) in economic, trade, development, social, health and other policies. 3) The extension of the policy view to include the next generation and other regions. We will discuss the criteria and explanations for social, environmental, economic, and institutional sustainability according to their relationship to the growth paradigm in our society. The description starts with social sustainability. At the micro level, the essential elements of social sustainability are education, training, income, social relations, communication and participation, and social security (Metzner 2000; Spangenberg 2001). All of the conditions described above are related to labour: education and training are part of the working life, social security payments are based on worker participation and social relations in the workplace are crucial for individual well-being (Bierter and von Winterfeld 1994; Brandl and Hildebrandt 2002 in Spangenberg 2004). Therefore, the number of workers is one of the things suggested to be included as a critical indicator for social sustainability at the micro level.

Furthermore, environmental sustainability is defined in terms of current environmental problems, such as resource depletion that require a reduction in the total output of physical resources from the economy (Daly 1991). Energy consumption, material movement and land use are the three main relevant things in this condition (Spangenberg et al. 1999). While impact measurement requires an output basis, aggregate resource movements are usually measured on the input side, which is to control and enforce the input side; the easiest thing is regulation. Regulation is one of the components of institutional sustainability. More broadly, institutional sustainability is concerned with decision-making and its implementation. Institutions at this level relate to the orientation and mechanism for decision-making and the organisation for enforcing regulations. Organisations include actors in the decision-making process, regulatory systems, structures of political behaviour and facilitating community orientation (Spangenberg et al. 2002). According to Agenda 21, the primary objectives of institutions are accountability, community strengthening, gender equality and knowledge building. Further goals are based on the interrelationships between institutions and the other three dimensions.

Concerning the economic dimension of sustainability, a frequently mentioned criterion is the maintenance and growth of the total capital stock (Pearce and Atkinson 1993) and sustained and stable income growth is crucial to this goal. The three key indicators of economic growth, productive resources, and productive labour can be characterised by economic linkages to the social and environmental dimensions, defining how much improvement is required due to social criteria and how much is the maximum affordable cost from an environmental perspective. It is a simple truth that no matter how much the economic growth rate in the volume of products and services produced from a given amount of resources increases faster than the overall economic growth, the resource consumption decreases in absolute terms. Thus, as total resource consumption decreases over some time, resource productivity or eco-efficiency increases faster (or falls slower) than the growth rate.

The theory used in this research is the institutional theory, so to see the definition of sustainability, the root of sustainability used is the resource/environment root and the eco-

development root. In an institution, several functions are needed: clarity on property rights, facilitating transactions, cooperation and organisation. So that for the strength of an institution, these three components must be present in the concept and operation of institutional sustainability. The coverage area for sustainability in this reseacrh, the capabilities that can be measured are economic but also social, environmental and institutional, a combination of systems that have been guaranteed to form sustainability (Daly, 1996; Holden et al., 2014). However, institutional problems such as poor performance efficiency; weak legal protection; lack of information, communication and documentation systems; costly management; institutional corruption and non-fulfilment of institutional targets (Noordin et al. 2015) make it necessary to have precise measurements for an institution's sustainability performance. The existence of an institution's sustainability performance will produce a basis for sustainable policies (Spangenberg, 2001).

The definition of sustainability to see this is maintaining the yield of renewable resources and controlling the reduction of non-renewable resources so that they can benefit the community. Institutionally, this requires population involvement in decision-making (Kidd 1992). It brings the term "sustainability" into the operational plans of essential agencies. Both non-governmental and governmental agencies do decision-making. However, both have different roles in sustainability. Sustainability has two uses: (1) it provides an understanding of the way the institution has performed its duties despite the many problems it has had to face, and (2) it helps identify aspects of the institution that need to be improved or changed (Santoro 2018). This concept should apply to all institutions in the market and engaged in pursuing collective interests, such as non-profit organisations - and public institutions. However, Spangenberg (2002) explains that the institutional dimension and its respective indicators need to be introduced as another pillar of sustainability. Thus, sustainability is interpreted as standing with four dimensions: social, economic, environmental and institutional.

In the context of sustainability, non-governmental organisations are the source of ideas and concepts related to it. The development of the sustainability context elaborates on the definition that the basic idea of sustainability is that current decisions do not damage the prospects for maintaining or improving living standards for the future. As this idea evolved into sustainable development, there is widespread agreement that pursuing policies that undermine future generations' well-being is unjust (The Global Possible 1985 in Kidd 1992). The definition of sustainable development is also the permanent process of generating economic benefits while maintaining natural resources due to environmental degradation in the tropical third world, where the need for sustainable development is greatest (Norman Myers 1987 in Kidd 1992).

Furthermore, to achieve institutional sustainability, the most attention is paid to the financial capability of an institution by directing performance evaluation based on an economic framework (Vig & Kraft, 2006 in Santoro, 2018). Institutional sustainability relies on responsive output flows (high quality and valued goods and service); cost-effective goods and service delivery mechanisms (organisation and management); and resource flows (recurrent costs, capital investments, human resources) (Brikerhoff and Goldsmith 1992). Furthermore, implementing development policies that are increasingly complex due to the focus on formulating organisational

change strategies is also in the concept of institutional sustainability (Wang et al., 2012). When the institution continues, it will lead to sustainable development and factors affecting economic, environmental and social dimensions. Finally, institutional sustainability refers to the coordination and balancing of interests promoted by various stakeholders to pursue goals through forms of community participation with the management of public institutions.

Institutions are more than just organisations when they are described as something that helps individuals to facilitate decision-making. Through institutions, social activities become effective, normative, permanent and predictable (Gehlen, 1964 in Pfahl, 2005). Institutions do not only include the family as a social norm, but individuals also play a role in shaping these institutions. Based on the concept of institutions above, the organisational hierarchy of institutions based on institutionalisation is 1) Organisation; 2) Regime, the system of rules and mechanisms; 3) Social norms, traditional orientation. Institutions are said to be sustainable when they can describe the criteria and definition of institutional sustainability in their vision and mission (Pfahl, 2005). Institutional sustainability itself reflects the ability of the institution to deliver services on a sustained basis (a sustainable institution would have a decentralized system with a motivated staff who would ensure effective management succession), financial viability means the program can meet the cost of lending with its revenue. It is in line with Santoro (2018) whose argues that institutional sustainability focuses on the continued activities of institutions or the ability of organisations to overcome financial problems despite a lack of funding. They argue that the higher the institutional capacity, the more sustainable development will be achieved. Institutional sustainability focuses on the technical and managerial skills and capabilities required to achieve the objectives, criteria and principles of the new public management.

This research focuses on non-governmental agencies because most waqf institutions (especially in Indonesia, where this research occurs) are non-profit organisations (NPO) (Adnan et al. 2013). Furthermore, non-profit organisations are included in non-governmental agencies because the definition of the term "non-governmental organisation" is an agent that appoints itself to represent the public interest to interact and organise to promote a common goal (Berger 2003). In this context, waqf institutions can be defined as "religious", "spiritual", or "faith-based" NGOs because (Martens 2002) provides a definition of "religious NGOs" as formal organisations whose identity and mission are consciously derived from the teachings of one or more religious or spiritual traditions, and which operate on a non-profit, independent, and voluntary basis to collectively realise and promote ideas of benefit to society nationally and internationally.

Non-profit and public institutions can survive and pursue their long-term goals by integrating short- and medium-term organisational needs with intergenerational sustainability. In this way, strategic management can realise institutional sustainability (Moldavanova, 2014; Stazyk et al., 2016). This strategy can be applied to public and non-profit institutions to help them achieve their goals. Intergenerational sustainability and strategic management will achieve and maintain the institution's vision and mission by considering resources (economic, social, environmental) and institutional legitimacy. Thus, institutional sustainability will provide a broader understanding than

performance assessment. The concern is how the institution can regenerate and survive long term without losing its societal role.

In the last decade, public institutions in democracies have experienced a crisis that has compromised their functioning and ability to manage and mobilise resources to achieve goals. Among the problems that have emerged are efficiency, feasibility, effectiveness, appropriateness, professionalism, transparency, and responsiveness. In addition, some other countries have administrative malpractice, waste, and corruption issues that are increasingly rampant (Santoro, 2018). These circumstances make the relationship between institutions and society increasingly difficult. A view to keep the potential of institutions getting more robust is also tricky, given the widespread public distrust of public institutions.

This situation is dangerous for the sustainability of resource management, in an effort to public institutions need to improve their role in society. Institutional sustainability has two benefits: (1) it gives people an understanding of how public institutions continue to perform their duties despite the crisis, and (2) it helps identify aspects of the institution that need to be improved. For this reason, the concept of sustainability must have a universal purpose. Although each institution has a different vision and mission, the concept can be applied equally to public institutions such as non-profit organisations. These organisations depend on their resources, so if they do not maintain their sustainability, threats can quickly come to their existence.

The concept of institutional sustainability has many approaches. Agenda 21 explains institutional sustainability as ensuring stable conditions, democracy, participation, information, training and justice (UN, 1993). The absence of effective institutions, will lead to uneasy circumstances that people have to face in order to correct the social and economic problems. Institutions always has the substance in the sustainable development due to the donor agencies' consideration that institutional sustainability is suitable for the projects they design (Brikerhoff and Goldsmith, 1992). However, sustainability in the context of non-profit organisation, concern to the organisation capacity to fulfil its mission in the most effective way. In other meaning, sustainability of non-profit organisation will possibly operate eternally in the market (Svidroňová 2013). Sustainability is often immediately understood in financial terms and researchers time and again posit "financial" sustainability. However, the sustainability concept mostly connected with the environmental, economic, social and institutional. Moreover, for non-profit organisations, it is highlighting on the economic issue, mainly in the funding. It is due to their ability in constructing the long-term strategy in the short period. Morduch (2000) in his paper discusses the win-win proposition, which considers those institutions to be financially sustainable which are able to cover the cost of their operations, are able to serve more poor people without depending on government subsidies/donor support and are also able to alleviate maximum poverty.

Khandekar and Khaily (1996) discuss the perspective of Bangladesh Rural Advancement Committee's (BRAC) on three related aspects of sustainability, i.e. institutional sustainability, financial viability and the viability of program beneficiaries. While institutional sustainability reflects the ability of the institution to deliver services on a sustained basis (a sustainable institution would have a decentralized system with a motivated staff who would ensure effective management

succession), financial viability means the program can meet the cost of lending with its revenue. It is in line with Santoro (2018) whose argues that institutional sustainability focuses on the continued activities of institutions or the ability of organisations to overcome financial problems despite a lack of funding. They argue that the higher the institutional capacity, the more sustainable development will be achieved. Institutional sustainability focuses on the technical and managerial skills and capabilities required to achieve the objectives, criteria and principles of the new public management.

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Institutions are said to be sustainable when they can describe the criteria and definition of institutional sustainability in their vision and mission (Pfahl, 2005). An institution's ability to coordinate human relations (staff) to meet sustainability goals should be used to measure its sustainability. The purpose of sustainable development is to achieve a balance of economic, social, and environmental advantages. Thus, sustainable development aims to achieve social cohesiveness while considering the ecological, social, and economic factors that bind society together (Spangenberg, 2002). Institutions must be available to the public during the decision-making process, and institutional accountability is a critical component of the policy instrument.

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and institutional legitimacy. Thus, institutional sustainability will provide a broader understanding than performance assessment. The concern is how the institution can regenerate and survive long term without losing its societal role.

The sustainability of an institution cannot be separated from the interaction of the system innovation model within it. Through a qualitative approach, Siswantoro et al. (2018b) explained that the sustainability of waqf institutions in Indonesia requires an education system, economic system, media culture system, environment system and political system. People need to be educated to create awareness in doing waqf, so waqf education needs to be done in the education system. After people understand that waqf is necessary, the economic system needs to be improved so that Muslims can do waqf even from the smallest amount. For this reason, ease of payment must be made so that people do not struggle to endow their wealth at any time.

The role of the media is equally important to support people's desire to do waqf. A media system combined with an education system will encourage people to participate in the waqf programme. Waqf is a concept of resource management for the welfare of society so that not only the economy is the focus but also the environmental system. Finally, the political system is critical to the long-term viability of waqf institutions in Indonesia. The political system plays a role in not only the provision of regulations but also the financial support for waqf institutions.

Institutions are broadly characterized as either public or private (Umar & Haron, 2021). Public institutions are generally concerned with providing products and services to the general public or the entire community. In contrast, private institutions are primarily concerned with maximizing the profits of the fund owners. Thus, all institutions that are not profit-orientated for the fund owners can be called public institutions, as the primary purpose of their establishment is for society's welfare and socio-economic development. On the other hand, business partners, companies, and individual firms are private entities whose primary goal is to make profits.

Waqf is managed by waqf institutions, which do not connote legal entities but are viewed as legal institutions (Kahf, 2012). Waqf institutions are synonymous with charitable organisations, and within the Shariah framework, they are created for charitable, pious, and religious purposes (Yaacob et al., 2012). In general, there are four terms associated with non-profit organisations: charity, philanthropy, volunteering and giving (Anheier, 2005). The meaning of charity is generosity and caring for others, which are values and practices found in many cultures and religions worldwide. 'Charity' is one of the five pillars of Islam, one of which is zakat, sadaqah and waqf. The second term, 'philanthropy', is the practice of individuals reflecting a love of humanity and the voluntary dedication of personal wealth and skills to society's benefit. 'Volunteering', the third term, means donating time to the community and public interest. Finally, 'giving' means donating money and goods for community and public benefit (Anheier, 2005).

Based on the above arguments, waqf institutions, like philanthropic organisations, are also called non-profit organisations (Kamaruddin & Ramlia, 2015). Essential components of NPOs, according to the United Nations, include organisational structure, non-profit motive, institutionally separate from government, self-governing and voluntary (Yaacob et al., 2012). The above characteristics are almost inherent in waqf institutions (Umar & Haron, 2021). Waqf institutions

are considered as third sector organisations (TSO) (Noordin et al., 2017) and non-profit organisations (NPO) (Adnan et al., 2013; Siswantoro et al., 2018), which have been attracting extensive attention from society in recent years mainly due to increased awareness of initiating social contributions (Ebrahim et al., 2010). Waqf institutions are non-profit entities and could be social enterprises that are neither public nor private in the wide range of the TSO and NPO. A *Non-Profit organisation* is defined as a legal entity or group formed for a purpose other than profit-making and is not owned by any individuals or entities (Scot, 2010). By this definition, the organisation can be profitable but only used for operational costs or social activities. For example, in Bangladesh, waqf institutions are acted in legal regime of NPO type. These NPOs ca be listed as a society, a social welfare organisation, and a nonprofit corporation, the idea of a trust is nearest to the specific charitable institutions.

Waqf institutions manage waqf, which can be both money and productive assets, to generate income allocated to the needy and social activities. In western countries, such institutions are the non-profit sector, often defined as organisations, foundations, and associations (Anheier, 2005). In Indonesia, the law on foundations is regulated in Law No. 16 of 2001. A foundation is a legal entity with particular social, religious, and non-member objectives (https://peraturan.bpk.go.id/Home/Details/44893). Waqf institutions in Indonesia are all in the form of foundations (e.g. Yayasan Masjid Al-Falah Surabaya and Yayasan Dompet Dhuafa Republika). Based on the Minister of Home Affairs Regulation No. 44/2009, waqf institutions are non-governmental organisations and take the form of foundations. Waqf institutions are established not for profit orientation but to provide social facilities, therefore, it is appropriate to say that they are non-profit organisations in Indonesia.

Waqf institutions are authorised to exist perpetually under one of their main characteristics, perpetual. The perpetual nature of waqf allows endowed assets and money to continue to exist without any intention of being sold or lost. Furthermore, waqf is considered perpetual if it continues to give continuous assistance to recipients even after the owner of the waqf assets dies (Umar & Haron, 2021). This scenario is achievable if waqf assets generate profits or long-term revenue. As a result, the development of waqf institutions is projected to create continued income for future generations' welfare (Kahf, 2003).

Waqf institutions will face extinction if their assets do not yield consistent income (Umar, 2019). Furthermore, Waqf assets can only deliver long-term benefits to their intended beneficiaries if they are used to cover operating expenses (Salarzehi, Armesh, & Nikbin, 2010). As a result, performance measurement is required to evaluate the sustainability of waqf management (Noordin et al., 2017). However, there is room for improvement in the literature on waqf institution performance measurement. As a result, Noordin et al. (2017) draw parallels between waqf institutions and non-governmental organisations.

The main similarities are in the fundamentals through vision, founding principles, how resources are distributed, ultimate goals, growth and development and the challenges both face in determining performance measurement systems. Furthermore, because the nature and primary aim of waqf are similar to those of NPOs and TSOs for the benefit of society (Ihsan & Ayedh 2015;

Ramli & Muhamed 2014), waqf institutions can easily adapt and use the same principles and performance evaluation as TSOs and NPOs. As Waqf institutions know, NPOs and TSOs are responsible for administering endowment funds and properties in Muslim countries (Adnan et al., 2013).

They manage endowment funds and property, so a waqf institution is an institution that is given the power to execute public policy. With the power given to them, the behaviour and actions of the institution in the economic, social and environmental fields have been criticised by the public (Enticott & Walker 2008). However, increasing public participation in social contributions puts more pressure on non-profit organisations, mainly waqf institutions, to demonstrate their commitment to the public by implementing effective accountability systems (Gugerty 2009; Valentinov 2011). Therefore, to fulfil these obligations, organisations cannot avoid incurring various operating costs. In addition to the direct transformation costs incurred during production, transaction costs arise when carrying out contractual obligations and measuring what is being exchanged. These costs have many dimensions, but specific costs occur when making a contract between principal and agent within the framework of an organisation.

The relationship between principal and agent could see from the agency theory point of view to understand better the relationship between employers and employees, owners and managers, or customers and suppliers (Eisenhardt, 1989). The agency connection, which involves the principal and the agent, is the most significant idea on which this theory is based. The principal assigns work to the agent, who is responsible for carrying it out (Eisenhardt, 1989). According to Jensen and Meckling (1976), an agency relationship is a contract in which the principal hires the agent to undertake certain tasks. As a result, the principal gives the agent some decision-making authority (Jensen & Meckling, 1976). The agent is rewarded for their efforts if they are in the principal's best interests. On the other side, there is opportunism in the agency connection, which means that both parties in this partnership have different goals and risk preferences.

Suppose both the principle and the agent are utility maximisers. Due to two flaws in that theory, there is every reason to believe that the agent will not always operate in the principal's best interests (Jensen & Meckling, 1976). The first is the issue of agency. It arises when there is a conflict between the agent's goals and the principal's desires, and the principal finds it difficult or costly to verify the agent's style of operation. The key challenge for the principal is determining whether the agent is acting in the principal's best interests (Eisenhardt, 1989). These are the agency costs that result from Agency Theory's first difficulty. The principal's expenses, the agent's, and the alternative costs are the three types of agency costs. Monitoring the agent's performance is one of the principal's costs.

The second type of agency cost is the agent's expenses to acquire the principal's trust, such as insurance costs. This bonding assures the principal will be compensated if the agent fails to act on his or her behalf (Jensen & Meckling, 1976). Residual losses are the third type of agency cost. These are the costs of the principal's reduced welfare due to the agent's decisions and actions not being in the principal's best interests (Jensen & Meckling, 1976). In Agency Theory, there is moral

hazard, adverse selection, and information asymmetry. The agent knows more about their behaviour than the principal, illustrating the information asymmetry outlined in this theory.

The principal must shoulder the cost of monitoring and managing to ensure the agent acts on their behalf. "Moral hazard refers to a lack of effort on the part of the agent" (Eisenhardt, 1989). This issue arises when the agent slacks off. It signifies that one party to the relationship (the agent) violates the contract or agreement. Therefore the agent acts in their self-interest. For example, a moral hazard occurs when a research scientist works on a personal research project during work hours. However, the project is so intricate that the principal (who may be a manager) cannot discover what the researcher is doing (Eisenhardt, 1989).

Adverse selection refers to the agent's talents being misrepresented. In that instance, the principal's inability to verify the agent's assertions is the major issue. The agent can say they have the necessary skills or ability to carry out the contract or agreement. Adverse selection occurs when the principal cannot completely check it (Eisenhardt, 1989). In Islam, the composition of the representatives of the managed resources must be precise. This statement is in line with agency theory, where it is clear who is the principal and the agent. However, agency theory in waqf institutions still needs to be explored. Therefore, according to Al-Quran surah Al-Qasas verse 26, there needs to be a selection and recruitment process for staff selection.

Waqf organisations, or non-profit organisations (NPOs), are responsible for administering endowment funds and properties in Muslim countries. Waqf and zakat institutions are today known as non-profit organisations that manage waqf and zakat funds in Muslim nations (Adnan et al., 2013). Waqf shares the same characteristics with non-profit and charitable organisations. Indeed, waqf is considered a non-profit organisation as its establishment is aimed at the benefit of society (Ramli & Muhamed 2014). Looking at the nature of waqf institution, it can be either classified as a non-profit organization (NPO) and social enterprise (Ihsan & Ayedh, 2015).

At the organisational level, the second level of savings can be made by creating appropriate governance structures. Hence, that transaction costs can be minimised within an organisation. Compliance cost reduction can be fulfilled if society has widely reached an ideological agreement on compliance. In this case, people will abide by the contract as a code of conduct or habit. Specifically, good moral and ethical values (e.g. honesty and decency) will make the parties comply with the terms and conditions, thereby reducing compliance, enforcement and measurement costs. Without such compliance, there would be consequences for the aggrieved party, in this case, the institution, to enforce the contract. Reducing compliance costs will require efficient political and legal structures to complement the ideological element (Ahmed 2012).

Over the last decade, governance and, increasingly, good governance have infiltrated development discourse, particularly research agendas and other activities financed by public and private banks and bilateral donors. The increased focus on governance challenges must be viewed in the context of the neo-institutional revolution in social sciences, on the one hand, and the simultaneous profusion of empirical research claiming a positive relationship between institutions and development results, on the other. This condition increases the demand for non-profit organisations to implement strong governance practices, such as having independent executive

compensation committees (Lee, 2016). However, existing data demonstrate that both organisational and environmental elements influence an organisation's adoption of new policies when implementing new good governance.

Organisations make changes to fulfil stakeholders' explicit and implicit needs. In response to changing surroundings and rising demands for accountability and transparency, non-profit organisations have adopted and implemented good governance principles. However, their internal organisational structures and other features determine an organisation's adoption. According to institutional theory, organisations change their structures, operations, and routines in response to external forces such as government rules, professional demands, or societal collective standards (DiMaggio and Powell, 1983). The institutional and legal environments in which an organisation operates also limit its choice of accountability mechanisms, including those for good governance (Oliver, 1991). As a result, non-profits founded in states with stricter laws and regulations for registration and reporting may have higher board governance standards than organisations incorporated in other jurisdictions.

Another factor that affects good governance also government funding. According to institutional theory, organisations conform to prevailing social norms to gain legitimacy (DiMaggio and Powell, 1983), and the larger size of the non-profit sector in urban communities implies that non-profits in urban communities face greater institutional pressure to adhere to dominant accountability standards. Individual organisations in urban locations face higher hurdles in obtaining private donations, government contracts, government funding, service customers, and even volunteers due to the size of their non-profit sectors. This is because individual contributors, institutional donors, and volunteers have more options, and organisations must compete for financial and human resources with more competitors. According to existing literature, competition forces firms to be more attentive to stakeholders' demands and to pursue competitive strategies. Lee (2016) confirmed that firms in metropolitan areas are likelier to have written good governance policies than those in nonmetropolitan locations.

The board of directors of a non-profit organisation is charged with managing and controlling the organisation's affairs (Arvidson & Linde, 2021), and non-profit governance is often characterised as the operation of boards of directors (Stone and Ostrower, 2007). Members of non-profit governing boards are often chosen in a variety of ways. The self-perpetuating board is the most prevalent type of non-profit board, which means that the existing board members choose the new board members (Guo & Musso, 2007). In certain non-profit organisations, governing boards are elected by voting members. There are also organisations with boards whose members are appointed by a third party, such as a government agency or a parent organisation. Other non-profits have *"hybrid"* boards that use multiple methods to pick board members. According to Guo and Musso (2007), of all types of non-profit boards, an elected board creates the most uncertainty in governance because it is only sometimes clear who will rule the organisation from one year to the next.

Given the importance of board governance for non-profits, the form of a board may influence the adoption of effective governance rules. The uncertainty in governance, in particular,

among companies with elected boards, may drive them to adopt written policies for good governance to prevent fraud or malfeasance by future board members. Furthermore, organisational age has an impact on good governance. According to the liability of newness theory, young organisations fail rapidly, which decreases as they gain more experience and learning (Ranger-Moore, 1997). As a result, it may take some time for new non-profit organisations to learn what accountability policies they require and to implement them.

According to research, larger firms provide services more consistently than smaller organisations, even during difficult times (Ranger-Moore, 1997). The presence of a large company means that it has the time and resources to strengthen governance and management in addition to its day-to-day activities. This, in turn, may assist large businesses in adopting policies for good governance, which entail a major commitment of human and financial resources (Nezhina and Brudney, 2012). Larger organisations have a stronger motivation to implement sound governance policies. According to research, the size of a non-profit organisation predicts the adoption of particular accountability aspects, such as the use of online accountability measures and the voluntary disclosure of information to the public (Behn, DeVries, and Lin, 2010; Saxton and Guo, 2011). The size of an organisation can be determined in two ways: by its revenue and the number of employees.

**Institutional Sustainability Assessment**

Several studies mention that waqf has a significant contribution to socio-economic development and welfare, reduces inequality, has an important role to play in Muslim communities, facilitates education, spreads Islamic virtues among Muslims, and is sustainable in the long term for beneficiaries (Siraj 2012; Zuki 2012). The important role of waqf in socio-economic development makes it a fact that waqf needs to have management and administration which should be built as an institution within a legal framework (Mohsin 2013). Waqf institutions have fulfilled many crucial needs of various sectors financed by the government (Mohsin 2013). Financing has been allocated to education centres, health centres, commercial and business activities, transportation facilities, shelters, and food for the needy and poor, creating jobs for people, agriculture, and industry without imposing additional costs on the government. This financing model will certainly incorporate elements of good governance and sustainability (Adnan, Mutalib, and Aziz 2021).

The uniqueness of waqf institutions in this purpose is that they are not established to make profits but to support the interests and welfare of the entire community. The existence of this purpose makes waqf (Islamic endowment) institutions categorised as non-profit religious institutions (Laallam et al 2018). Waqf institutions are best categorised as Non-Profit Organisations (NPOs) responsible for managing endowment funds and property in Muslim countries (Adnan et al 2013). Ihsan and Ayedh (2015) suggest that waqf institutions have characteristics similar to non-profit organisations and can be considered in the same category, as the formation of these organisations is beneficial to society.

Non-profit refers to any organisation whose owners or partners are not bound to any profit sharing (Hansmann 1979; Steinberg and Gray 1993; Salamon and Anheier 1997). Although they

are called NPOs, they sometimes have an excess of revenue over expenditure, resulting in a profit (Weisbrod 2009). Therefore, the term 'profit' is clearly defined according to the technical meaning in accounting and not according to the meaning in general society (Haji-Mohiddin and Mas 2015). Based on the classification of NPOs (ICNPO), which is endorsed by the NPO handbook (Salamon and Anheier 1996), NPOs are divided into 11 main groups. These groups are further divided into 24 sub-groups, which include the following sectors: "culture and recreation", "education and research", "health", "social services", "environment", "religion", "business and professional associations", "unions", etc. Thus, with waqf institutions falling under the category of religiously principled Non-Profit Organisations (NPOs), where waqf has several traits that must be retained and must be sustainable, the underlying theory written in this section is based on institutional views, Islamic institutional views and sustainability.

In this study, the concept of sustainability used is limited to institutional sustainability. Institutional sustainability refers to the ability of organisations, institutions, and systems to conduct operations, fulfill their mission, and achieve their goals at any given time by effectively managing resources, adapting to changing circumstances, and minimising negative impacts on society, the environment, and future generations. This process involves integrating economic, social, and environmental considerations into decision-making to ensure the institution's activities are balanced, responsible, and viable under all circumstances. So for decision-making processes, ensuring their long-term viability and positive contribution to overall well-being is also a concern. Institutional sustainability includes responsible governance, ethical behaviour, and equitable distribution for current and future generations (Brown et al. 1987; Graymore 2014; Pfahl 2005).

The concept of institutional in this study is limited to waqf institutions due to the waqf is one of the instruments of Islamic social institutions and waqf has a perpetual nature, therefore, it cannot be sold, bought, or given as a gift to others. It is necessary to ensure that the property can be fully utilised and adequately managed by the Islamic council in each country that owns waqf assets (Daud 2019). As a fundamental instrument in Islam, Waqf potentially contributes to improving a country's sustainability. The ability of waqf to stimulate social, economic growth has attracted the industry's attention (Ibrahim 2022). Efficient development and management of waqf assets can lead to financially sustainable growth in the waqf institution, which is lead to the impact on reduce social inequality (Ibrahim et al., 2019).

Waqf institutions are best categorised as Non-Profit Organisations (NPOs) responsible for managing endowment funds and property in Muslim countries (Adnan et al 2013). Ihsan and Ayedh (2015) suggest that waqf institutions have characteristics similar to non-profit organisations and can be considered in the same category, as the formation of these organisations is beneficial to society. In the context of non-profit organisations, institutional sustainability refers to the ability of an organisation to effectively fulfil its mission, benefit recipients, and positively impact the environment over the long term. It requires the sagacious management of resources, the existence of multiple sources of income, the maintenance of strong relationships with stakeholders, and the continuity of adaptation in a changing environment. Non-profit institutional sustainability goes beyond financial stability, allowing the organisation to have the capacity to maintain its

programmes, engage stakeholders and uphold organisational values and contribute to the betterment of society (Anheier 2005).

Moreover, when an institution wants to achieve sustainability, practices, and indications of adopting a sustainability-focused culture within the organisation are among the best ways to achieve these targets. Therefore, in this chapter, through the institutional theory and sustainability framework, it is necessary to have an appropriate measurement called "The Waqf Institution Sustainability Index" to see the sustainability index of institutional waqf at the micro-scale and what indicators affect the institutional sustainability.

In the view of institutional theory, institutional sustainability involves the maintenance and perpetuation of established norms, practices, and structures that shape organisations and societies. Some strategies to perpetuate institutions are legitimacy maintenance (DiMaggio & Powell, 1983), mimetic processes (DiMaggio & Powell, 1983), coercive pressure (Meyer & Rowan, 1977), cultural embeddedness (Scott, 1995), institutional entrepreneurship (Hoffman, 1999), symbolic actions (Meyer & Rowan, 1977); long-term perspective (Scott, 2008); and continuous learning and adaptation (Hinings & Greenwood, 2002). Furthermore, a sustainability index is required for waqf institutions to measure the performance of institutional sustainability. It is due to the three main characteristics of waqf management, namely perpetuity, inalienable and irrevocable. Therefore, the ideal condition of waqf management is sustainable, equal waqf returns, and equitable wealth distribution.

However, there are several dilemmas in managing waqf institutions in Indonesia. The first dilemma is that there is a big difference between the potential and realisation of waqf (Ulya in Lestari et al., 2023; Noordin et al., 2016), uncertified waqf land (www.siwak.kemenag.go. id), disputes on waqf land that result in mediation, advocacy, and asset swap (Raditya et al., 2023), the misutilisation of waqf assets for economic activities that can add value to the welfare of the community, nazhir's capacity and sense of responsibility (Lestari et al., 2023), the costly of waqf management (Noordin et al., 2016), and the institutional corruption in waqf management both in government and non-government nazir (Noordin et al., 2016). Therefore, there is a need for standards and principles governing the management of waqf assets and new institutional arrangements from institutional theory and sustainability paradigm. Indonesia has an index to measure the waqf governance system at the national or regional level. This index has the name "National Waqf Index" (IWN). This index has six dimensions: regulatory, institution, process, system, outcome, and impact.

The National Waqf Index is one of the well-established indexes to measure waqf performance on a macro level. However, some researchers have also conceptualised measuring the waqf index from various perspectives. The first perspective used is to measure the performance of non-profit organisations through the Maqashid al Shariah perspective. Noordin et al. (2017) have seven dimensions: input, output, outcome, maqashid al-shariah, efficiency, social effectiveness, sustainability, and growth measured by financial health. Arshad et al. (2018) added the dimensions of impact items and network/collaboration items to the maqashid waqf performance measurement model in waqf institutions. Furthermore, Siswantoro et al. (2017) highlighted the performance index regarding Islamic accountability, specifically for public

institutions and non-profit organisations. Siswantoro et al. (2017) used five dimensions: finance, performance, public, engagement, and Islamic.

Masruki et al. (2019) highlighted the socio-economic impact of waqf institutions. The dimensions used by Masruki et al. (2019) are input, output, outcome, effectiveness, efficiency, and productivity. The governance perspective is built by Ramli et al. (2018a) in a concept note based on the Balanced Scorecard (BSC) framework and Islamic concepts. Performance measurement built by Ramli et al. (2018) has five dimensions: financial efficiency, internal business processes, learning and growth, waqf stakeholders, and sharia. In other research results, Ramli et al. (2018b) wrote about the primary support for sustainable performance in corporate waqf: the need for long-term programs, technological innovation in planned programs, and business units developed to cover operational costs. This culture focuses on providing knowledge and implementing Islamic values, internal control, and control for beneficiaries. The highlight on institutional sustainability was done by Spangenberg (2002), who contributed four indices, namely decentralization and accountability, public policies and civil society empowerment, education and research, and gender-related. The above studies have provided many perspectives on the measurement index of waqf institutions and institutional sustainability. However, an index that combines the two still needs to be combined, namely the Waqf institutional sustainability index.

The results of research by the Directorate of Zakat and Waqf Empowerment in 2021, the Ministry of Religious Affairs of Indonesia, together with the Indonesian Waqf Board and the Productive Waqf Forum, have initiated the development of the Indonesian National Work Competency Standards (SKKNI), which is a formulation of work capabilities that includes aspects of knowledge, skills, and expertise as well as work attitudes that are relevant to the implementation of the duties and requirements of the specified position. Certified Amil and Nazhir will have professional work standards and the competitiveness to work in institutions wherever they work. In addition to being a mechanism for standardising the ability of zakat managers and waqf managers, it is hoped that it will facilitate each institution's planning and development process. It needs to be done because, based on the policy in brief data issued by the National Committee for Sharia Economics and Finance (KNEKS), 303 cash waqf *nazhir* institutions have received BWI licenses as of October 2021. Meanwhile, according to the Directorate of Zakat and Waqf Empowerment of Indonesia, thousands of land *nazhirs* are composed of 66% individual *nazhirs*, 16% organisational *nazhirs*, and 18% legal entity *nazhirs*. The problem is, in Indonesia, there still needs to be an index to measure non-government waqf organisation's performance. At the same time, the professionalism of the nazir is the main thing in the management and empowerment of waqf assets. Therefore, an index that prioritises the sustainability paradigm and institutional theory in its approach is needed. The index developed in this research is called the "Waqf Institutional Sustainability Index." The table below explains the differences between the "National Waqf Index (IWN)" and the "Waqf Institutional Sustainability Index (WISI)".

**Table 2. The Difference Between "National Waqf Index" (IWN) and "Waqf Institutional Sustainability Index (WISI)"**

| Aspect | Index Waqf National (IWN) | Waqf Institutional Sustainability Index |
|---|---|---|
| Point of View | To measure the development of governance system of waqf at the national or regional level | To measure the non-government waqf organization's performance |
| Grounded Theory | Waqf Core Principle | Institutional and Sustainability Theory |
| Object | Macro Institutions (Badan Wakaf Indonesia – Indonesian Waqf Board (government nazhir organization)) | Micro Institutions (Non-government nazhir organization) |
| Dimension | 6 (regulatory, institution, process, system, outcome, and impact) | 7 (policy analysis and design, governance and decision-making, capacity building, monitoring and evaluation, collaboration and partnership, risk management and long-term impact) |

There are some fundamental framework differences between the national Waqf Index (IWN) developed by Lestari et al (2023) and the Waqf Institutional Sustainability Index (WISI) that will be developed, apart from the similarity of the fundamental issue in these two indexes, which is the potential of waqf that has not yet reached its maximum productivity. The cause of this issue is also the same: Nazhir's lack of competence and professionalism is a significant internal waqf problem that can be solved by mentoring and assistance (Abdullah, 2019). The National Waqf Index has the perspective that it was established to measure the strengthening of the waqf governance system at the national or regional level. It is based on the external problems faced by waqf in Indonesia, namely unsupportive regulations and lack of public understanding of waqf, which can be resolved by socialization and education about waqf and optimizing the role of the Indonesian Waqf Board through strengthening regulations. Thus, the National Waqf Index (IWN) uses five dimensions of the Waqf Core Principles: legal foundations, waqf supervision, good Nazir governance, risk management, and shariah governance. This index is used on macro institutional objects (Indonesian et al.). The five dimensions of the Waqf Core Principle are the guidelines of waqf management, especially in building the accountability of waqf institutions in Indonesia. However, the optimization of waqf management must be accompanied by the impact on the measurement. Measuring the optimization of waqf management in the IWN framework uses six factors: regulatory, institution, process, system, outcome, and impact. Meanwhile, the following section further explains the construction of dimensions in the Waqf Institutional Sustainability Index (WISI). However, we still use the indicator Lestari et al. (2023) developed if it suits our dimensions.

**The Determinants of Waqf Institution Sustainability Index (WISI)**

This study focuses on the performance of waqf institutions in East Java. The primary purpose of waqf is to fulfill non-profit goals. Its nature is similar to non-profit organizations (Ramli & Muhamed, 2013), so the definition and performance measurement for non-profit organizations will be applied to measure the performance of waqf institutions. Lee & Nowell (2015) defines performance as the effective and efficient use of resources to achieve results and goals. Non-profits, in here related to waqf institutions, would demonstrate their values, escalate their program and service quality, earn legitimacy, and impact the community (Mitchell & Berlan, 2016). Performance measurement must be conducted to maintain public trust and secure the sustainability of non-profit funding and resources (Lee & Nowell, 2015; LeRoux & Wright, 2010).

Arshad & Zain (2017) suggest that measurement should consider the nature of the organization to achieve social, cultural, welfare, or religious goals. In general, performance measurement is directly related to the purposes of an organization (Ebrahim & Rangan, 2010). Lee and Nowell (2015) measure the performance of non-profit organizations and identify various perspectives that can be adopted in measuring and conceptualizing the performance of non-profit organizations. The perspective is input, organizational capacity, output, result, achievement of public value, and institutional network/legitimacy. To examine the performance of non-profit organizations, prior research is used the performance information and the credibility of institutions.

As noted by Lee (2020), board management as the decision makers would be able to trust the performance information and utilize it for diverse purposes, thus promoting the effectiveness of measurement if the performance measurement system is more credible. These effectiveness determinants in waqf management consist of strengthening relevant policies and legislations, enhancing the capacity and capability of human capital, intensifying an entrepreneur financing program, strengthening enabling infrastructure, and effective governance will be addressed (Sapuan & Zeni, 2021). In enhancing the sustainability of waqf institutions in the long term, the performance of waqf institutions is not only measured from the financial ratios (Shafi, Iqbal & Tasdemir, 2016) but also non-financial such as regulation, capability of human capital, database information, management, and impact to the society (Noordin, Haron & Kassim, 2017; Arshad & Zain (2017); Arshad et al., (2018).

This perspective offers valuable insights for waqf institutions in measuring their performance based on non-financial measures. Therefore, it is relevant if the perspective of waqf measurement performance adopted in this research is input, output, result, and network/cooperation. Inputs refer to the operational resources used and required to produce goods and provide services to any organization. In this context, financial and non-financial resources are procured, used efficiently to ensure sustainability, and support operations in achieving organizational goals (Helmig et al., 2014). Outcomes refer to goods and services resulting from administrative activities (Cordery & Sinclair, 2013). This perspective measures effectiveness in managing inputs related to its achievement (Berman, 2015 in Arshad & Zain, 2017) and the organization's short-term goals (Mitchell, 2012). Cooperation shows how well the organization manages its relationships with other parties and forms a reputation for trust and excellence in the

network (Lee & Nowell, 2015). Finally, collaboration with other organizations aims to help reduce costs and efforts (Guo & Acar, 2005).

Despite the prominent role of waqf institutions in contributing to achieving the social objectives of Islamic wealth management, the concern of researchers and the public is growing to demand the effectiveness of waqf management by institutions. Since waqf institutions have the authority to regulate the collection and distribution of waqf assets, the policies and operations made by waqf institutions should comply with sharia principles (Ramli et al., 2018). It is a given that Islamic-based institutions must operate under sharia principles, so the social responsibility policies adopted should also be based on Islamic laws and regulations written in the Quran and Hadith (Darus et al., 2017). Therefore, it should also be complied with by waqf institutions as one of the forms of Islamic-based institutions.

In short, a performance measurement system that collaborates with sharia principles should be used to evaluate the performance of waqf institutions. Then, to produce a shariah-compliant performance measurement system based on institutional theory, the main concern is the institution's objective (Noordin et al., 2017). In the Islamic context, accountability measured through performance indicators based on institution objectives indicates that effective management of waqf institutions is connected to the strong relationship between the waqif (giver of waqf) and nazhir or mutawalli (manager of waqf funds) (Ramli et al., 2018).

Islamic financing institutional performance indicator has been established in Malaysia and Indonesia. Using the Malmquist Total Productivity (TFP) approach, Pyeman et al. (2016) obtained four factors: waqf collection, waqf funds from the government, waqf projects in value and the number of waqf staff. Siswantoro et al. (2018) have also compiled a performance management system in accounting. Using the basis of accountability theory, they compiled five factors: finance, performance, public, engagement, and Islamic. These results were refined by Widiastuti et al. (2020), who found five factors: funding, managing, donating, multipliers perform and productivity performance.

Ramli et al. (2018) built five factors for performance measurement systems in waqf institution governance. First, using the balanced scorecard (BCS) framework and Islamic concept, they found five factors: financial efficiency, internal business process, learning and growth, waqf stakeholders, and sharia. Then, Masruki et al. (2019) built a performance measurement to measure the impact of socio-economic waqf and found six factors: input, output, outcome, effectiveness, efficiency, and productivity. Finally, the results of Ramli et al. (2018) and Masruki et al. (2019) were refined by Aryani et al. (2021) to measure not only the impact of socio-economics but also governance, using the basis of agency theory. Again, they get five factors: corporate information, strategic, financial performance, non-financial performance, and financial statement disclosure.

Some researchers from Indonesia incorporated in the Centre for Strategic Studies - National Board of Zakat (2021) also found five dimensions to measure the World Zakat Performance Index. The five dimensions are legal framework, zakat supervision, zakat reporting, zakat collection, and zakat disbursement. Although zakat and waqf have slightly different regulations, both are Islamic social financing mentioned in the Al-Quran and Hadith. Many studies

on performance management systems are still conceptual notes and literature reviews. Zain and Hassan (2022) also found one factor to measure the performance management system in waqf institutions: the social impact factor. Using a bibliometric and critical review, social impact measurement methods are measured through Ongoing Assessment of Social Impacts (OASIS), Social Return on Investment (SROI), Social Costs-Benefit Analysis (SCBA), and Local Economic Multiplier (LEM).

To sum up the literature review findings, here is the summary of the determinants of The Waqf Institutional Sustainability (WISI):

**Table 3. The Determinants of The Waqf Institutional Sustainability Index (WISI)**

| Authors (Year) | Title | Dimensions | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | Policy Analysis and Design | Governance and Decision-Making | Capacity Building | Monitoring and Evaluation | Collaboration and Partnerships | Risk Management | Long-term Impact and Resilience |
| **Spangenberg (2002)** | Institutional sustainability indicators: an analysis of the institutions in Agenda 21 and a draft set of indicators for monitoring their effectivity. | x | x | x | x | x | | |
| **Robinson et al (2023)** | Odd couples: reconciling academic and operational cultures for whole-institution sustainability governance at universities. | x | x | x | x | x | | |
| **Brinkerhoff and Goldsmith (1992)** | Promoting The Sustainability of Development Institutions- A Framework for Strategy | x | x | x | | x | | x |
| **Markowitz and Tice (2002)** | Paradoxes of professionalization - Parallel dilemmas in women's organizations in the Americas | | x | x | | x | | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Santoro (2018)** | The sustainability of institutions: an unstable condition | | | x | | | | | |
| **Trasciani (2023)** | The institutional shaping of third sector organizations: Empirical evidence from Italian provinces | | | x | | | | | |
| **Spangenberg (2004)** | Reconciling Sustainability and Growth: Criteria, Indicators, Policies | x | x | | | | | | |
| **Pfahl (2005)** | Institutional sustainability | x | x | x | | x | | | |
| **Eschenfelder et.al (2019)** | A nine dimensional framework for digital cultural heritage organizational sustainability: A content analysis of the LIS literature (2000–2015) | x | x | x | | x | | | |
| **Kyereboah-Coleman and Osei (2008)** | Outreach and profitability of microfinance institutions: the role of governance | x | x | | | | x | x | |
| **Hussain and Ahmed (2023)** | Governance and the double-bottom-line performance of microfinance institutions: evidence from Bangladesh | | x | x | x | x | x | | |

Seven dimensions could be the determinants of The Waqf Institutional Sustainability Index (WISI). The seven dimensions are policy analysis and design, governance and decision-making, capacity building, monitoring and evaluation, collaboration and partnership, risk management, and long-term impact and resilience. The determination of sustainability boundaries in this study is clear, using institutional sustainability and limited to the management of waqf institutions because waqf has three characteristics: perpetual, irrevocable, and inalienability. The existence of these three characteristics makes waqf management, in the institutional view, must be sustainable to provide continuous income to the waqf organisation. With continuous income, the impact of waqf in all dimensions on the beneficiaries (*mauquf alaih*) is acceptable. Sustainability indicators must

be operational in each context with acceptable relevant scales and appropriate methods and designed for the long term (Heinen 1994). This requires clear definitions, an overall focus on sustainability, and the importance of time and spatial scales. Spangenberg (2002) developed institutional sustainability indicators based on wanting to measure the effectiveness of institutions by assessing the implementation of their objectives. Therefore, to create these indicators, several steps must be taken. Adapted from Bell and Morse (2008), 10 steps must be taken and are listed below.

1. What is meant by waqf institutional sustainability must be clearly defined.
2. Sustainability must be seen as a whole, including economic, social, institutional, and environmental components.
3. The sustainability perspective should include the idea of waqf character.
4. Time horizon and spatial scale should include local and long-distance impacts on waqf institutions.
5. Waqf institutional sustainability should be based on the measurement of a limited number of indicators based on standardised measurements.
6. The methods and data for assessing waqf institutional sustainability should be open and accessible to all.
7. Results should be effectively communicated to institutional managers and the public.
8. Open participation is required.
9. Allowance should be made for repeated measurements to determine trends and incorporate experience results.
10. The institution's capacity to monitor the progress of waqf management on an ongoing basis must be assured.

There are two approaches to determining measurement indicators: the 'top-down' and 'bottom-up' approaches. In the 'top-down approach, two methods need to be employed, namely

1. Looking for clear indicators through a literature review
2. Measuring the indicators that have been determined

Meanwhile, to measure with a 'bottom up' approach, the step that needs to be taken is to gather experts to define waqf institution sustainability. This study uses a 'top-down' approach, where the indicators for sustainability measurement have been determined through an Islamic institution perspective. From the Islamic institution perspective, the functions of institutions for economic performance are threefold: establishing and protecting property rights, facilitating transactions, and permitting economic cooperation and organisation.

To define 'institutional sustainability', one must be able to derive criteria from defining the normative expectations that institutions must achieve. This research addresses the context of governance performance for sustainable development, indicating the activities of an institution that relate to sustainable decision-making and policy implementation. That is, it is about more than maintaining the institution. Institutional sustainability must match the capacity of institutions to coordinate human interactions to achieve specific sustainability goals (Pfahl, 2005). Thus,

institutional sustainability performance relates to the political process: access to participation, transparency in decision-making, and institutional accountability are vital elements in sustainability-oriented policies and political instruments. This institutional performance does not only apply to for-profit organisations but also to non-profit organisations.

Waqf institutions, as non-profit organisations, must also be sustainability-oriented because the meaning of waqf is perpetual. Thus, in waqf institutions, sustainable performance relates to the ability of waqf institutions to conduct efficient management and distribute waqf sustainably to beneficiaries (*mauquf alaih*). The community can utilise the benefits gained from waqf in the long term (Ramli et al., 2018). Sustainability can occur if there is production, knowledge, and innovation (Carayannis & Campbell, 2011; 2012). Change creates and triggers the next innovation (Carayannis & Rahmatullin, 2014; Caraynni & Campbell, 2012).

The basis of sustainability measurement, generally, is to simplify performance tools that will help the government or stakeholders make political decisions to realise sustainable development. Thus, sustainability measurement must have several things, namely:

(i) General, i.e., not dependent on a particular situation, culture or society;

(ii) Factual, i.e., representative of the actual phenomenon intended to be assessed;

(iii) Sensitive, i.e., should immediately address changes in a sensible way in what they are monitoring;

(iv) Robust, i.e., there will be no significant change even if there is a slight change in methodology or improvement in the database.

To assess performance, it should be clear which indicators have more or less value than others to avoid ambiguous indications. Institutional sustainability performance is related to decentralization and accountability of decision-making because external stakeholders can assess institutions' decisions by looking at their performance scores. Buchanan et al. (2005) explained that sustainability is a working method, goal, achievement, and continuous development process. Thus, the sustainability of waqf institutions in Malaysia has been created because waqf institutions have a clear vision and long-term programs. With a long-term program, the way to achieve technological innovation in fundraising and distribution programs can be achieved. In addition, waqf institutions in Malaysia also have business units developed to help lower operational costs (Ramli, 2018). However, waqf institutions need a performance culture that focuses on providing knowledge and implementing Islamic values to measure sustainability. In addition, there needs to be internal control conducted by external parties and the need for control for beneficiaries.

## The Application of Institutional Sustainability on The Waqf Institutional Sustainability Index (WISI)

The practice of waqf in Indonesia shows that since October 2021, 303 cash waqf nazhir institutions have received BWI licenses. In addition, there are thousands of land nazhirs consisting of 66% individual nazirs, 16% organizational nazirs, and 18% legal entity nazhirs. Therefore, Nazhir's

professionalism is paramount in managing and strengthening waqf assets. The problem is that in waqf practice in Indonesia, no index measures the performance of non-government waqf organizations. Indonesia has the National Waqf Index (IWN), built to measure waqf management systems at the national or regional level. However, an index to measure the performance of non-government waqf organizations, mainly on the sustainability of waqf organizations, still needs to be included. For this reason, this study develops the Waqf Institutional Sustainability Index (WISI) framework, which includes seven factors: policy analysis and design; governance and decision-making, capacity building; monitoring and evaluation; collaboration and partnerships; risk management; and long-term impact and resilience.

**a. Policy Analysis and Design Factor**

The first factor is the policy analysis and design factor. It refers to how development institutions assess their interventions' long-term impact and sustainability, considering environmental, social, and economic resilience factors. To measure the policy analysis and design factor, this study uses seven subfactors: (1) the number of institutional employees, (2) the number of certified nazhir, (3) the recruitment standard, (4) the availability of public information management, (5) the public relations, (6) the availability of ecologically sustainable least-cost strategies, and (7) corporate population impact control. Policy analysis and design factors are important because, in institutions, policy and design are regulations that can improve sustainability (Spangenberg 2002). Therefore, in the policy and design factor, institutions must set long-term goals, define the steps and actions to be taken, and link the institution's activities with sustainable development goals. Policy prioritization thus becomes an endeavor to contribute to improved institutional performance (Brinkerhoff and Goldsmith 1992). Policy frameworks and indicators can also be developed to improve the goal of a growing and sustainable economy (Spangenberg 2004). Policies can also balance outcomes and benefits and provide financial stability and optimization within the institution (Kyereboah-Coleman and Osei 2008).

Therefore, seven subfactors are required to evaluate the policy analysis and design factor. The first subfactor is the number of institutional employees because efficiency requires two components: input and output. The input requires the amount of waqf funds from the government and the number of employees, while the output requires the amount of waqf funds collected and the value of waqf projects (Pyeman et al. 2016; Raditya et al 2023). Second, is the number of certified nazhir because as more professionalized personnel turn out to be in terms of educational certification and membership in professional and business associations, there is a greater degree to which the organization becomes like other organizations in the field (DiMaggio and Powell 1983; Raditya et al. 2023). Third is the recruitment standard, as selection criteria for the waqf manager should be established to increase the trust of the waqf and the institution's credibility. Such a set of requirements should consider the understanding of Shari'ah principles and the principles of professionalism (Waqf Core Principle Part IV No 47, Indonesia Board Waqf 2019). In addition, ethical commitment is reflected through the main business activities, policies, and processes, for example, employee recruitment (Rahmat et al 2022). In the standard recruitment

process, in addition to employee recruitment, there need to be key performance indicators (Pirasteh 2011; Atan et al 2013); planning, monitoring, and programme evaluation (Siswantoro 2018; Rahman et al. 2022).

The fourth subfactor, the availability of public information management, relates to which channels or media the waqf authority uses to inform the public about its activities, whether it is an internal website or external media (Raditya et al 2023). Public information management is important for monitoring roles because full communication and extensive disclosure of information can lead to public opinion (Jo and Kim 2008). The fifth subfactor, public relations, is one of the subfactors because firms with good ethical reputations can potentially restore stakeholders' trust and public confidence. For the waqf sector to continue, the government, business sector, and community must have a positive public image. Then, to maintain this, regular reporting and awareness must be done (Rahmat et al. 2022). The sixth subfactor is the availability of ecologically sustainable least-cost strategies because companies can consider budgeting to use environmentally friendly product designs to minimise environmental costs in the long run (Shrivastava 1995). The seventh subfactor is corporate population impact control; companies can adopt sustainable practices in their infrastructure services, such as using renewable energy sources, reducing energy consumption, and minimising waste (Shrivastava 1995).

**b. Governance and Decision-making factor**

The second factor is Governance and Decision Making. It defines institutional structures, decision-making processes, and stakeholder engagement in advancing sustainability goals. Robinson et al. (2023) describe six principles for overall sustainability governance, namely institutionally enabled action, inclusive narrative, integrated operational sustainability, prioritised transdisciplinary research, and embedded sustainability in the vision and mission of the organisation. In addition, in advancing institutional sustainability, organisations need to explore institutional structures, decision-making processes, and stakeholder engagement (Spangenberg 2002; Spangenberg 2004; Pfahl 2005). Governance also includes leadership commitment, structures in institutional development, boards of directors, management teams, decision-making processes, strategic choices of institutions, and governance structures to shape and maintain sustainability (Brinkerhoff and Goldsmith 1992; Markowitz and Tice 2002; Eschenfelder et al. 2019; Kyereboah-Coleman and Osei 2008; Hussain and Ahmed 2023; Aboagye and Otieku 2010).

The subfactors that comprise the governance and decision-making factor are 1) management of the waqf organisation; 2) auditing process, and 3) self-regulation. These three subfactors are important as organisations must communicate ethical values to stakeholders to achieve sustainability. This disclosure is partly due to the pressure exerted by stakeholders to improve accountability and transparency and the increasing influence of disclosure since the beginning of the 21st century (Gauthier, 2020). Justice should include caring behaviour and responsibility towards others (Joseph, 2002). Building a waqf index should include qualitative (sustainability, transparency, and effectiveness) and quantitative (financial) indicators. The reason

is that building a waqf index should include both qualitative (sustainability, transparency, and effectiveness) and quantitative (financial) indicators.

**c. Capacity Building factor**

The third factor is capacity building, with the definition of institutional capacity to promote sustainability, including the availability of resources, expertise, and training needed for effective implementation. Capacity building includes the availability of resources (financial, human, and physical), budget allocation considerations, utilisation of resources for long-term impact, expertise, and training required for effective implementation, supporting sustainability initiatives and infrastructure improvements (Spangenberg 2002; Robinson et.al 2023; Brinkerhoff and Goldsmith 1992; Markowitz and Tice 2002; Santoro 2018; Trasciani 2023; Pfahl 2005; Eschenfelder et.al 2019; Hussain and Ahmed 2023; Aboagye and Otieku 2010). Institutional development entails building the capacity of staff and their partners to understand and integrate sustainability concepts into their work. This can involve training, knowledge sharing, and skills development to improve institutional effectiveness. There are three subfactors to measure this factor: frequency of nazhir training, staff education, and type of nazhir training. The frequency of nazhir training is needed to see the competence of employees (Mutiara and Widigdo 2021).

**d. Monitoring and Evaluation factor**

The fourth factor is monitoring and evaluation. The definition of the monitoring and evaluation factor is a mechanism for tracking and evaluating the institution's progress towards sustainability goals, which reflects the institution's commitment to continuous monitoring and improvement. The subfactors of the monitoring and evaluation factor include five items: evaluation of training required, evaluation of certified and uncertified waqf land, number of certified sharia supervisory boards, amount of cash waqf collected, and media coverage. Evaluation within an institution can be conducted through performance metrics to assess the success of sustainable management (Robinson et al. 2023).

**e. Collaboration and Partnership factor**

The fifth factor is collaboration and partnership, meaning how institutions collaborate each other, civil society, and other stakeholders to enhance the effectiveness of sustainability initiatives. Effective collaboration will impact development and long-term success (Brinkerhoff and Goldsmith 1992). Collaboration and professionalism in non-profit organisations can contribute to the sustainability of the organisation (Markowitz and Tice 2002). There are three subfactors to measure the collaboration and partnership factor: the availability of government budget support, the number of collaborations, and the availability of coaching support by authorities (Lewis 2003; Kayaga et al 2013).

**Risk Management Factor**

The sixth factor is risk management, meaning how governance mechanisms influence risk management related to outreach efforts. Risk management measures strategies to reduce financial risks and risks related to social performance (Hussain and Ahmed 2023). There are seven subfactors to measure risk management, namely administrative costs, net profit ratio, operating profit ratio, revenue growth, availability of financial investment, availability of new business establishment and cash availability (Abraham 2006; Shafii et al 2014; Spangenberg 2002; Awqaf Properties Investment Fund (APIF) 2020; Waqf Indonesia Core Principles 2019).

**Long-term Impact and Resilience Factor**

The seventh factor is long-term impact and resilience, which is how development agencies assess the long-term impact and sustainability of their interventions, considering factors such as environmental, social, and economic resilience. Measuring this factor is necessary to know how the institution can adapt to various conditions and increase this resilience to ensure long-term sustainability (Santoro 2018; Hussain and Ahmed 2023). This factor has eight subfactors, namely programme efficiency, fundraising efficiency, percentage of programmes for environmental sustainability, TQM environmental management, number of beneficiaries (mauquf alaih), number of residences in the waqf institution's coverage area, programme duration, social impact on beneficiaries (Shafii et al., 2014; Siswantoro, 2018). Managers of non-profit organisations have a fiduciary responsibility to efficiently manage the resources provided by donors and members and act as stewards of those resources. However, they are also responsible for the overall performance of the non-profit organisation. To that end, they must also measure whether the non-profit organisation uses donated money effectively and ethically to achieve its mission. The table below summarizes the factors and subfactors of the Waqf Sustainability Index (WISI).

**Table 4. The Factors and Subfactor of The Waqf Institutional Sustainability Index (WISI)**

| The Factor | The subfactor |
|---|---|
| **Factor 1: Policy Analysis and Design** | The number institutional employee |
| | The number of certified nazhir |
| | The recruitment standard |
| | Public Information Management |
| | Public Relations |
| | Ecologically sustainable least-cost strategy |
| | Corporate Population Impact Control |
| **Factor 2: Governance and Decision-Making** | Waqf organisational management |
| | Auditing Process |
| | Self-Regulation |
| **Factor 3: Capacity Building** | Nazhir training frequencies |
| | Staff education |

| | |
|---|---|
| | Nazhir training type |
| **Factor 4: Monitoring and Evaluation** | The evaluation of trainings needed |
| | The evaluation of the certified and non-certified waqf land |
| | The number of certified syariah supervisory board |
| | The number of cash waqf collection |
| | Media coverage |
| **Factor 5: Collaboration and Partnerships** | The availability of government budget support |
| | The number of collaboration |
| | The availability of coaching support by authorities |
| **Factor 6: Risk Management** | Administrative cost |
| | Net Income Ratio |
| | Operating Income Ratio |
| | Income growth |
| | The availability of financial investment |
| | The availability of establishment new business |
| | Cash availability |
| **Factor 7: Long-term Impact and Resilience** | Program efficiency |
| | Fundraising efficiency |
| | The percentage program for environment sustainability |
| | TQM environmental managements |
| | Number of beneficiaries (*mauquf alaih*) |
| | Number of residence on waqf institution coverage area |
| | Program duration |
| | Social impact to recipients |

Currently, many performance measurement systems combine financial and non-financial aspects. By enhancing these systems, institutions can plan, measure and control performance per their objectives. In the context of waqf institutions, Noordin et al. (2017) explained that non-economic indicators that can assess the broad aspects of waqf practices are growth, effectiveness, transparency and sustainability. The three non-economic indicators, namely growth, effectiveness and transparency, have been studied by several researchers (Arshad et al., 2020; Lestari et al., 2021; Noordin et al., 2017; Zain & Hassan, 2023; Masruki et al., 2019). However, nowadays, no performance measurement system has looked at the sustainability of waqf management in an institution. Sustainability is not only seen in the collection process but also distribution. Therefore, the performance measurement system for the sustainability of waqf institutions needs to be researched further.

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## CONCLUSION

The paper proposes the Waqf Institution Sustainability Index (WISI) to use the institutional economic theory to assess the sustainability of waqf institutions in Indonesia. The concept of institutional sustainability is applied to assess the economic development of a nation, specifically Indonesia, in the context of sustainable development and its implications for the future economic structure. The indicators used in the WISI incorporate core elements of waqf, adapted from legal texts and previous studies, and aim to measure waqf institutions' commitment to promoting the Sustainable Development Goals (SDGs). The study takes a 'top-down' approach, using an Islamic institution perspective to determine the indicators for measuring sustainability. The functions of institutions for economic performance in this context include establishing and protecting property rights, facilitating transactions, and permitting economic cooperation and organization. The perpetual nature of waqf allows endowed assets and money to continue to exist without being sold or lost, contributing to the development of waqf institutions and creating continued income for future generations' welfare. The Waqf Institutional Sustainability Index (WISI) determinants include policy analysis and design, governance and decision-making, capacity building, monitoring and evaluation, collaboration and partnerships, risk management, and long-term impact and resilience.

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# PEMBANGUNAN EKONOMI UMMAH DAN ISU KEMISKINAN: PERANAN INSTITUSI WAKAF DARI PERSPEKTIF TAMADUN ISLAM

*Economic Development of The Ummah And Poverty Issues; The Role of Wakaf Institutions From The Perspective of Islamic Civilization*

**Ahmad Khilmy Bin Abdul Rahim[1]**
**Mohd Murshidi Bin Mohd Noor[2]**

[1]Institut Penyelidikan dan Inovasi Zakat (IPIZ), Pusat Pengajian Perniagaan Islam, UUM (khilmy@uum.edu.my)
[2]Institut Penyelidikan dan Inovasi Zakat (IPIZ), Pusat Pengajian Perniagaan Islam, UUM (murshidi@uum.edu.my)

**Abstrak:** Kajian ini menganalisis isu kemiskinan sebagai cabaran global sejak awal kemunculan tamadun manusiawi hingga zaman kontemporari. Pembahasan melibatkan parameter penentuan kemiskinan, identifikasi golongan miskin, dan perdebatan hangat dalam forum-forum pembuat dasar. Peningkatan pendapatan per kapita dan pengagihan kekayaan yang adil diakui sebagai kaedah untuk meningkatkan taraf hidup. Justeru itu, kajian ini menganalisis peranan institusi wakaf dari perspektif tamadun Islam. Pentingnya penanganan kemiskinan diperlihatkan melalui ketidakseimbangan pendapatan antara golongan miskin dan kaya, yang mempengaruhi wanita dan kanak-kanak secara ketara. Lebih menarik, Islam diakui sebagai agama yang memberikan panduan konkrit dalam mengatasi masalah ini. Islam mendorong umatnya untuk berusaha mencari rezeki, sementara untuk golongan miskin, terdapat sistem pemberian sukarela dan wajib seperti zakat, wakaf, dan sedekah. Ini tidak hanya memenuhi keperluan asas, tetapi juga membentuk peredaran kekayaan yang lebih adil dalam masyarakat Islam. Lebih dari 1400 tahun, sektor ijtimai'e Islam telah memainkan peranan penting dalam menyediakan akses kepada kemudahan asas tanpa bayaran, seperti tempat tinggal, makanan, pendidikan, dan rawatan kesihatan. Kesemua ini membuka peluang untuk mengurangkan jurang kemiskinan dalam kalangan komuniti Muslim dan memberi sumbangan positif kepada tanggungjawab sosial global.

**Kata Kunci**: Pembangunan Ekonomi Ummah, Kemiskinan, Wakaf, Tamadun Islam

***Abstract:*** *This study analyzes the issue of poverty as a global challenge from the emergence of human civilization to contemporary times. The discussion involves the determination of poverty parameters, identification of the impoverished, and heated debates in policy-making forums. The increase in per capita income and equitable wealth distribution is recognized as a method to enhance living standards. Therefore, this study examines the role of waqf institutions from the perspective of Islamic civilization. The importance of addressing poverty is highlighted through the income imbalance between the poor and the rich, significantly impacting women and children. Interestingly, Islam is acknowledged as a religion that provides concrete guidance in addressing this issue. Islam encourages its followers to strive for livelihood, and for the poor, there are*

*voluntary and obligatory giving systems such as zakat, waqf, and charity. These not only fulfill basic needs but also establish a more equitable wealth distribution in Islamic societies. For over 1400 years, the Islamic social sector has played a significant role in providing access to essential facilities without charge, such as housing, food, education, and healthcare. All of these open opportunities to reduce the poverty gap within the Muslim community and make a positive contribution to global social responsibilities.*

***Keywords:*** *Ummah Economic Development, Poverty, Waqf, Islamic Civilization*

## PENDAHULUAN

Sejak kemunculan tamadun manusiawi, kemiskinan merupakan cabaran dan isu utama hinggalah zaman sekarang. Kemiskinan adalah masalah dunia yang tersebar secara meluas yang menimpa negara-negara yang sedang membangun khususnya dan juga merupakan tempat tercetusnya konflik antara negara (Shirazi dan Khan (2009). Isu berkaitan kemiskinan seperti menentukan parameter kemiskinan, menentukan siapa yang miskin dan di mana dan lain-lain telah menjadi antara topik utama forum-forum pembuat dasar peringkat nasional dan antarabangsa dan juga menjadi topik perbahasan hangat antara ahli ekonomi dan pembuat dasar. Meningkatkan pendapatan per kapita yang seiring dengan pengagihan kekayaan yang sama rata akan membawa kepada peningkatan taraf hidup yang lebih baik (dengan kemudahan dan peluang yang lebih baik: makanan, kesihatan, pakaian, perumahan, air minum, pendapatan dan pekerjaan, tahap sosial dan budaya hidup) adalah kaedah yang sesuai untuk mengurangkan kemiskinan (Khan, 2015). Sementara itu, jurang pendapatan di antara penduduk miskin dan kaya terus menunjukkan peningkatan yang ketara. Contohnya, 85% daripada jumlah pendapatan dunia dimonopoli oleh 5% penduduk kaya dan hanya 1.4% sahaja dimiliki oleh penduduk miskin. Laporan yang dikeluarkan oleh The State of The World'd Children pula menunujukkan bahawa wanita dan kanak-kanak adalah golongan yang paling ramai menerima impak daripada masalah ini. Lebih menyedihkan lagi, 53% negara yang paling mundur, dan 46% negara yang paling kurang membangun adalah terdiri daripada negara-negara umat Islam.

Islam mendorong umatnya untuk bekerja dan berusaha dengan bersungguh-sungguh untuk mencari sumber rezeki. Bagi golongan miskin yang tidak mempunyai keperluan asas, tiada sumber untuk melabur dan tidak ada peluang sama sekali untuk memperolehi sumber kehidupan, Islam telah mencadangkan bentuk-bentuk pemberian secara sukarela dan wajib seperti zakat, wakaf, sedekah, hadiah dan sebagainya untuk memenuhi keperluan golongan miskin hingga kurang miskin. Hal ini menyebabkan berlakunya peredaran kekayaan secara adil yang boleh membantu mengurangkan jurang kemiskinan dalam kalangan komuniti muslim khususnya. Dalam tempoh lebih 1400 tahun, bahagian yang dikenali sebagai sektor *ijtimai'e* Islam (wakaf, zakat dan sedekah) ini telah memainkan peranan dan memberi sumbangan yang cukup besar dalam menyediakan serta memberi peluang kepada seseorang untuk mendapatkan kemudahan asas seperti tempat tinggal, makanan, minuman, modal, pendidikan dan rawatan kesihatan tanpa dikenakan sebarang bayaran. Sektor *ijtimai'e* Islam ini berperanan sebagai sumber pembiayaan dalam menangani masalah sosial

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selaras dengan anjuran al-Quran yang berteraskan prinsip *al-'adl wal ihsan* (keadilan dan muafakat). Prinsip yang berteraskan pembangunan dan penyusunan masyarakat ini dijelaskan oleh Allah SWT melalui firman Nya:

اِنَّ اللّٰهَ يَأْمُرُ بِالْعَدْلِ وَالْاِحْسَانِ وَاِيْتَآئِ ذِى الْقُرْبٰى وَيَنْهٰى عَنِ الْفَحْشَآءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُوْنَ

> *"...Sesungguhnya Allah SWT menyuruh kamu berlaku adil dan berbuat kebajikan, memberi kepada kaum kerabat, dan Allah SWT melarang dari perbuatan keji dan mungkar dan permusuhan. Dia memberi pengajaran agar kamu dapat mengambil pelajaran..."*
>
> (Al-Quran. An-Nahl 16:90)

Sektor ini juga berfungsi sebagai Institusi Jaminan Sosial dalam membantu masyarakat yang memerlukan bantuan, menyediakan skim kesejahteraan sosial dan menyediakan infrastruktur asas seperti tempat tinggal, pinjaman modal, kebajikan dan sebagainya tanpa mengira bangsa, kaum serta keturunan. Secara dasarnya sektor *ijtimai'e* Islam ini dibahagikan kepada tiga komponen utama iaitu :

1. Sedekah umum seperti pemberian sukarela untuk membantu mereka yang memerlukan bantuan seperti anak-anak yatim, ibu tunggal, pembinaan sekolah, pemberian biasiswa, masjid dan sebagainya.
2. Sedekah wajib merujuk kepada zakat iaitu sumbangan atau pemberian yang wajib diberikan oleh orang Islam yang mampu dan cukup syarat-syaratnya kepada lapan golongan atau asnaf yang berhak menerimanya.
3. Sedekah berkekalan merujuk kepada wakaf iaitu suatu kaedah penyerahan harta secara sukarela oleh pemilik dan manfaatnya digunakan bagi tujuan kebajikan seperti membantu golongan yang memerlukan bantuan termasuk golongan miskin, anak yatim, pembinaan prasarana asas seperti sekolah, jambatan, jalan, tempat tinggal dan sebagainya

Penulisan ini akan memfokuskan kepada sedekah yang berkekalan iaitu wakaf dan peranan yang telah dilaksanakan khususnya pada zaman-zaman awal Islam dan zaman-zaman selepasnya dalam membantu perkembangan ekonomi dan mengurangkan kadar kemiskinan khusunya kepada masyarakat Islam.

## KAJIAN LEPAS

Konsep kemiskinan dari aspek kepenggunaan merujuk kepada keperluan hak asasi manusia untuk hidup seperti ketiadaan pakaian serta tempat tinggal yang baik, buta huruf, kekurangan makanan, kesukaran memperoleh barangan atau perkhidmatan, infrastruktur yang tidak memuaskan, ketiadaan air bersih, kekurangan pendidikan dan juga komunikasi (Bank Dunia, 2010 dan UNDP, 2004). Kemiskinan dari sudut pendapatan pula, kedua-dua agensi ini (Bank Dunia dan UNDP) merujuk kepada pendapatan individu yang diperoleh dalam sehari sebagai indikator. Bank Dunia

(2010) telah menetapkan bahawa garis kemiskinan berlaku apabila seseorang itu hidup di bawah $1.25 atau $2 sehari. Miskin mutlak bagi pertubuhan ini adalah apabila seseorang itu berada di bawah paras pendapatan $1.25 sehari. Manakala individu yang memiliki paras pendapatan bawah $2 sehari, dikategorikan sebagai miskin relatif. Namun, kategori miskin mutlak berbeza ukurannya dengan UNDP (2004). Menurut UNDP (2004), golongan yang dikatakan miskin mutlak berlaku apabila seseorang itu memiliki pendapatan di bawah $1 setiap hari berdasarkan Matlamat Pembangunan Milenium (*The Millennium Development Goals*, MDGs). Bank Dunia (2010) menyifatkan definisi tersebut sebagai definisi yang diukur dari sudut kuantitatif. UNDP (2004) pula sebagaimana definisi sebelumnya tidak menyatakan sebarang kategori terhadap definisi yang diutarakan ini.

Islam membincangkan terlebih dahulu pihak yang terlibat secara langsung dalam kemiskinan sebelum membincangkan dengan lebih mendalam mengenai kemiskinan itu sendiri. Pihak yang dimaksudkan ialah golongan fakir dan miskin. Fakir dan miskin adalah dua kumpulan *dhuafa* (daif) yang berbeza tetapi statusnya hampir sama. Kedua-dua golongan *dhuafa* ini termasuk dalam kalangan lapan asnaf yang layak menerima zakat. Mereka juga tidak mampu menguruskan kehidupan harian dengan baik kerana tahap ekonomi mereka yang lemah. Fenomena miskin, fakir atau papa kedana kesemuanya mengambarkan kemiskinan. Perkara yang membezakan di antara golongan miskin dengan golongan fakir adalah tahapnya sahaja iaitu daripada individu yang memiliki sedikit harta sehingga tiada harta atau daripada individu yang memiliki sedikit pendapatan sehingga individu yang tidak memiliki pendapatan untuk memenuhi sedikit keperluan asas. Menurut Al-Rafi'i (t.t) perkataan 'miskin' dari sudut bahasa, kemiskinan atau perkataan Arabnya miskin menerangkan keadaan pergerakan haiwan yang telah disembelih. Menurut Al-Rafi'i (t.t) lagi, golongan miskin mempunyai keadaan yang lebih baik berbanding golongan fakir. Beliau menjelaskan lagi, golongan miskin memiliki sedikit harta manakala golongan fakir pula tidak memiliki sebarang harta.

Umat Islam adalah bersaudara dan digambarkan sebagai satu bangunan yang saling sokong-menyokong antara satu sama lain. Penzahiran unsur persaudaraan itu bukan semata-mata dalam bentuk pertolongan dari segi tenaga atau bantuan lain, malah Islam mengajar umatnya supaya tolong-menolong dan bantu membantu dalam bentuk wang dan harta benda. Bantuan dan pemberian wang dan harta benda ini bukan objektifnya sesuatu ganjaran dan pujian dari manusia tetapi kerana mahukan keredaan Allah semata-mata. Oleh itu selain zakat, hibah dan sebagainya, umat Islam akan berkongsi harta kekayaannya dengan orang lain melalui berwakaf (Asmak, 2009). Wakaf merupakan satu amalan sunat dan digalakkan serta menjadi wajib dilaksanakan apabila dibuat dengan wasiat. Oleh kerana umat Islam berwakaf kerana mahukan keredaan Allah, maka wakaf merupakan satu mekanisme perkongsian harta kekayaan seseorang dengan orang lain. Dalam ekonomi, wujudnya golongan yang mengagih semula harta kekayaan kepada orang lain sangat penting kerana ia boleh membantu mencapai pembangunan ekonomi sesebuah negara dan juga mengurangkan kadar kemiskinan.

Dari aspek bahasa, wakaf berasal dari perkataan arab *waqafa* yang bermaksud menahan (*al-habs*) dan menegah (*al-man'*) (Ibn Manzur, 1990). Ia juga bermaksud pengekalan bentuk asal

(*tahbis al-asl*) (Al-Sarakhsi, 1986). Menurut *Mu'jam al-Wasit*, wakaf mempunyai beberapa maksud antaranya ialah menahan, berdiri, berhenti dan menegar. Berdasarkan maksud dari segi bahasa, di kebanyakan negara Arab, Kementerian Hal Ehwal Wakaf dinamakan sebagai *Wizarah al-Auqaf*, manakala di negara Maghribi mereka menggunakan *Wizarah al-Ahbas*. Dari sudut istilah syarak, terdapat berbagai-bagai definisi yang dikemukakan oleh para fuqaha. Fuqaha mazhab Hanafi mendefinisikan wakaf sebagai menahan sesuatu harta (aset) yang sah dan menyedekahkan manfaat aset tersebut kepada jalan kebajikan (Al-Marghinani, t.t). Al-Dusuqi (1980) dari mazhab Maliki mendefinisikan wakaf sebagai pemberian manfaat sesuatu aset yang dimiliki oleh wakif dengan kewujudan aset tersebut dan pemilikan wakif terhadap aset tersebut berkekalan. Definisi ini menunjukkn bahawa hak pemilikan terhadap aset yang diwakafkan masih kekal di tangan *wakif*, manakala hak penggunaan terputus. Fuqaha mazhab Syafie pula mendefinisikan wakaf sebagai menahan harta atau aset yang boleh dimanfaatkan serta kekal aset tersebut dengan memutuskan penggunaan aset tersebut dari pihak wakif ke arah penggunaan yang diharuskan atau ke arah kebaikan dan kebajikan (Al-Ramli, 1984). Fuqaha mazhab Hanbali juga memberikan definisi yang hampir serupa dengan pentakrifan al-Syafiiyah iaitu pengekalan bentuk asal aset yang diwakafkan dan penyebaran manfaatnya dengan tujuan bertaqarrub kepada Allah s.w.t (Ibn Qudamah, 1972). Selain itu, terdapat juga pentakrifan yang diutarakan oleh penyelidikan kontemporari seperti pihak AAOIFI yang mendefinisikan wakaf sebagai "membuat sesuatu harta yang bebas daripada apa-apa pelupusan yang boleh membawa kepada pemindahan pemilikan dan pendermaan manfaat harta atau aset tersebut kepada penerima manfaat wakaf" (AAOIFI Standard, 2010, standard 33, item 2/1, h.571).

Wakaf merupakan antara institusi yang tertua dalam sejarah perkembangan Islam. Ia merupakan satu istilah yang tidak disebut secara langsung dalam al-Quran atau Hadis. Istilah wakaf mula wujud berdasarkan tafsiran para fuqaha ke atas amalan sedekah jariah yang bermaksud pemberian suatu harta semasa hidup seseorang dan penggunaannya kekal untuk selama-lamanya. Tujuan pelaksanannya adalah untuk manfaat waris-waris atau untuk tujuan kebajikan (Mohd Zain, 1982). Amalan berwakaf sudah bermula sejak zaman Rasulullah s.a.w, iaitu apabila baginda dikatakan seringkali menyumbangkan harta yang diperolehi melalui peperangan kepada pelbagai bentuk kebajikan dan manfaat umum. Selain itu, Rasulullah s.a.w juga mewakafkan Masjid Quba' sebagai institusi pendidikan semasa hijrah baginda ke Madinah pada tahun 622 Masihi. Enam bulan selepas itu, baginda mewakafkan pula Masjid Nabawi di Madinah. (Ahmad Zaki, 2008).

Apabila agama Islam berkembang luas ke serata pelusuk dunia seperti China, Constantinople, Sepanyol, Persia dan India, maka peranan dan fungsi institusi wakaf menjadi semakin penting. Hal ini adalah kerana aset dan dana wakaf digunakan untuk tujuan membangunkan dan membiayai aktiviti masyarakat Islam seperti dalam bidang pendidikan, kesihatan, institusi agama dan sebagainya ke peringkat yang lebih baik. Contoh yang terbaik dalam bidang pendidikan ialah penubuhan Universiti al-Azhar di Kaherah, Mesir sekitar tahun 970-972 AD oleh Kerajaan Fatimiyyah yang dibiayai oleh institusi wakaf (Amir, 2014). Di Malaysia, sistem wakaf dalam bidang pendidikan berkait rapat dengan penubuhan sekolah-sekolah pondok yang dibina atas tanah-tanah wakaf yang menawarkan pengajian secara percuma atau pun yuran

yang minima. Gaji para guru di sekolah-sekolah pondok pula diperolehi melalui medium wakaf, zakat, sadaqah dan sumbangan daripada masyarakat Muslim setempat atau luar (Amir, 2014).

Wakaf boleh dibahagikan kepada dua kategori umum, iaitu wakaf am dan wakaf khas. Wakaf am merupakan mana-mana bentuk harta wakaf yang dibuat untuk tujuan-tujuan kebajikan atau khairat umum tanpa menentukan mana-mana benefisiari khusus (sama ada terdiri daripada individu ataupun mana-mana organisasi/institusi) ataupun tujuan-tujuan khusus yang tertentu. Perwakafan daripada kategori ini boleh diaplikasikan kepada perkara-perkara atau tujuan-tujuan kebajikan umum yang dapat meningkatkan lagi imej Islam dan masyarakatnya, contohnya seorang yang berwakaf tanahnya untuk umat Islam secara umum dan untuk tujuan kebajikan. Pewakaf tidak mensyaratkan sebarang syarat kepada harta yang diwakafkan (Asmak, 2009). Wakaf khas pula bersifat khusus apabila pewakaf menentukan wakaf yang dibuat untuk tujuan-tujuan khusus ataupun benefisiari-benefisiari tertentu. Dalam perwakafan khas, seseorang pewakaf akan menetapkan daripada awal lagi kepada siapakah wakafnya dibuat atau untuk tujuan manakah wakafnya mesti diaplikasikan. Contohnya pewakaf mewakafkan tanah untuk perkuburan atau mewakafkan tanah untuk orang miskin (Amir, 2014, Asmak, 2009).

Antara bentuk wakaf kontemporari yang semakin popular dalam kalangan masyarakat Islam ialah wakaf tunai. Di Singapura, Majlis Ugama Islam Singapura telah melaksanakan wakaf tunai dan berjaya mengumpulkan dana wakaf sebanyak SG$6 juta setahun melalui potongan gaji bulanan masyarakat Islam Singapura (minima SG$2 hingga SG$11). Wakaf tunai di Singapura berjaya membiayai pembangunan serta penyelenggaraan tempat-tempat ibadah (Azri, 2009). Di Malaysia, dana dan harta wakaf yang ada adalah dalam bentuk masjid dan tanah perkuburan, surau, sekolah dan pondok, pendidikan, ladang pertanian, kebun, dusun dan bendang, hasil sewaan, tanah terbiar, bangunan (kedai, rumah kedai, kediaman), hasil sewaan bangunan, wakaf wang tunai, saham wakaf, wakaf saham, wakaf kaki, wakaf jemba, wakaf korporat, skim/pelan takaful wakaf dan lain-lain harta alih (mesin hemodialisis dll.) (Siti Mashitoh, 2007). Harta-harta wakaf kontemporari yang diperkenalkan seperti wakaf saham, saham wakaf, wakaf tunai dan takaful wakaf merupakan satu bentuk perwakafan yang di luar kebiasaan amalan masyarakat Muslim.

Saham wakaf bermaksud mewujudkan suatu wakaf *musytarak* (berkelompok) melalui sumbangan yang diterima daripada masyarakat ke dalam satu tabung amanah wakaf yang mana akan ditukarkan kepada harta kekal yang dinamakan badal atau ganti wang. Penukaran ini dibuat dalam bentuk pembangunan hartanah, pembangunan tanah wakaf sedia ada dan pelbagai aktiviti pembangunan sosioekonomi yang dirancang dari semasa ke semasa bagi kebajikan dan kepentingan agama Islam kerana Allah SWT, selama-lamanya. Perwakafan melalui skim saham wakaf ini menunjukkan satu kejayaan kepada umat Islam kerana wang yang dikumpul melalui skim saham wakaf ini membolehkan wang tersebut digunakan untuk pelbagai projek pembangunan ekonomi tanpa ada batasan atau kekangan sebagaimana wakaf dalam bentuk harta tak alih. Wang tersebut ditukarkan kepada harta-harta tak alih dan boleh diagihkan dengan lebih meluas dan tidak terhad kepada tempat tertentu dan sebagainya (Asmak, 2009).

Seiring dengan perkembangan ekonomi semasa, pengurusan dana dan harta wakaf perlu lebih agresif ke arah penjanaan ekonomi umat Islam dan membantu mengurangkan jurang

kemiskinan dalam kalangan masyarakat. Dana wakaf tidak seharusnya berkisar dalam lingkungan yang sempit dan beku tanpa dikembangkan manfaat harta tersebut agar dapat dinikmati secara berterusan oleh masyarakat umum.

## PERBINCANGAN

Telah terbukti dalam lipatan sejarah menyatakan bahawa wakaf memainkan peranan yang sangat menakjubkan dalam meningkatkan ekonomi sesebuah negara dan seterusnya membantu mengurangkan tahap kemiskinan dalam masyarakat Islam. Wakaf telah menjadi elemen penting dalam mengagihkan semula harta kekayaan bagi menggarap kemajuan ekonomi dalam erti kata yang menyeluruh. Kesemuanya adalah kerana pensyariatan wakaf telah memainkan peranan dalam menyediakan dan melengkapkan kemudahan prasarana pendidikan (sekolah, universiti. biasiswa), kesihatan (klinik), tempat ibadat (masjid, surau) serta menyediakan kemudahan jalan raya, jambatan dan sebagainya.

Di zaman moden ini, di mana wang merupakan medium pertukaran (*medium of exchange*), maka amatlah bersesuaian dan efektif sekali untuk berwakaf secara tunai. Wakaf tunai pada hakikatnya sudahpun biasa diamalkan di negara-negara umat Islam termasuk juga di Eropah seperti di Jerman pada abad ke 14 M. Pada zaman Kerajaan Uthmaniyyah Turki, wakaf tunai berperanan seumpama institusi kewangan yang memberikan pinjaman kepada masyarakat yang memerlukan (Cizakca, 2000). Wakaf tunai adalah mudah untuk dilaksanakan kerana ia tidak memerlukan kepada harta yang banyak untuk berwakaf. Wakaf tunai juga boleh dilakukan secara gabungan dengan membabitkan individu-individu tertentu yang secara sukarela memberikan sumbangan ikhlas mereka. Sumbangan yang dibuat secara kolektif ini dapat memberi peluang kepada golongan sederhana ataupun rendah untuk sama-sama membabitkan diri dalam ibadat wakaf ini (Mashitoh, 2007). Menurut Lahsasna (2010), wakaf tunai menambah kecairan dan modal dalam sektor industri dan membuka lebih banyak peluang perniagaan dalam bentuk pembiayaan kepada industri-industri kecil dan sederhana, penyediaan modal kepada pasaran dan seterusnya membuka ruang-ruang pekerjaan kepada masyarakat.

Harta wakaf dibangunkan dengan pelbagai projek yang boleh mendatangkan manfaat ekonomi kepada umat Islam secara langsung mahupun tidak langsung. Hasil sewaan bangunan wakaf dan lain-lain projek wakaf akan diagihkan untuk kebajikan dan kepentingan umat Islam. Contohnya, seperti memberi bantuan kepada orang yang berada dalam asnaf-asnaf zakat; bantuan kerana pembinaan, pengurusan dan mengimarahkan masjid, surau, madrasah, klinik, hospital dan lain-lain; bantuan kepada orang yang ditimpa bencana alam, kemalangan, rawatan perubatan, anak-anak yatim, orang yang dalam tahanan; bantuan pendidikan, meningkatkan syiar Islam dan bantuan untuk membangunkan negara dan lain-lain yang berkaitan dengan kepentingan dan kebajikan umat Islam.

Sejarah kegemilangan institusi wakaf di zaman-zaman kegemilangan Islam telah membuktikan wakaf memainkan peranan besar dalam pembangunan ekonomi umat Islam dan membantu untuk mengurangkan jurang kemiskinan dalam kalangan masyarakat Islam dalam berbagai-bagai bidang seperti berikut:

**Peranan Wakaf Dalam Pembangunan Pendidikan**

Sejarah perkembangan institusi pendidikan berteraskan dana wakaf berkait rapat dengan pembinaan masjid. Baginda Nabi Muhammad SAW mengasaskan pembinaan Masjid Quba dengan dana wakaf dan Masjid al-Nabawi di atas tanah wakaf dengan pelbagai fungsi termasuklah pusat penyebaran ilmu dan dakwah (Mohd Afandi & Mohd Takiyudin, 2011). Al-Shalaby (1976) menyebutkan antara faktor yang menjadikan hubungan antara masjid dan pendidikan begitu erat kerana subjeknya tertumpu pada mempelajari dasar-dasar dan hukum hakam agama. Menurut Maqdisi (1981) peranan ini telah dimainkan sejak zaman awal Islam lagi. Implikasi daripada perkembangan pendidikan yang begitu pesat dan masjid sedia ada tidak menampung bilangan pelajar yang ramai sebuah surau yang dikenali sebagai al-Suffah telah dijadikan pusat pendidikan (Ab. Aziz et.al.2006). Semasa pemerintahan Khalifah Umar al-Khattab (al-Shalaby, 1976), institusi pendidikan prasekolah berteraskan wakaf yang dikenali sebagai *kuttab* diperkenalkan. Menurut al-Shalaby (1976) kuttab diambil daripada perkataan *taktib* yang bermaksud mengajar menulis. Oleh itu *kuttab* ialah pusat pendidikan awal untuk belajar membaca dan menulis, samaada di masjid atau lainnya. Di sekolah ini, kanak-kanak miskin dikenali sebagai *kuttab sabil* belajar secara percuma (dana wakaf) manakala yang lain dikenakan yuran pengajian (Mahayudin, 2005).

Menurut sejarah, Khalifah al-Ma'mun (198-218H) merupakan individu pertama mengemukakan idea supaya menubuhkan badan-badan wakaf bagi menghasilkan dana atau pendapatan membiayai institusi pendidikan. Harta Wakaf merupakan sumber kewangan ulama dalam membiayai institusi pendidikan Islam ketika itu. Baitul Hikmah adalah antara institusi pendidikan tinggi yang pertama dibiayai oleh badan-hadan Wakaf yang dipelopori oleh khalifah alMa'mun di Baghdad (Ahmad Shalaby, 1976). Pada Zaman Abbassiyah (754-1258 M), Ayyubiah (1171-1249 M) dan Uthmaniah (1299-1924 M), institusi wakaf terus berkembang pesat dengan pembinaan ribuan buah sekolah, madrasah, perpustakaan dan universiti. Pada awal abad ke-12 contohnya, terdapat lebih daripada 70 buah sekolah yang dibiayai sepenuhnya melalui sumber wakaf di Jerussalem. Sementara itu, sebanyak 142 buah universiti di Turki, 87 buah sekolah dan universiti di Cyprus dan masing-masing 800 dan 786 buah universiti di Cecennestan dan Azerbaijan telah dibangunkan dan dibiayai sepenuhnya oleh dana wakaf. Antara universiti tersohor yang pernah dibiayai hasil danpada harta-harta wakaf termasuklah Universiti al-Qurawiyyin di Fez, Universiti al-Nizamiyyah di Baghdad dan Universiti al-Azhar di Mesir. Universiti al-Azhar yang telah dibina pada tahun 975M merupakan sebuah university tertua di dunia yang telah menyediakan dan memberikan pendidikan secara percuma daripada pendidikan rendah sehingga pendidikan universiti (Rohani Hashim, 1990).

Madrasah al-Nizamiyah atau juga dikenali sebagai Universiti Nizamiyah didirikan pada zaman pemerintahan Abbasiyah untuk menyebarluaskan ajaran Mazhab Ahli Sunah Wal Jamaah yang menjadi mazhab rasmi pemerintah Abbasiyah. Sekolah tersebut telah diasaskan pada tahun 459 Hijrah (1066-1067M) oleh Nizam al-Muluk, iaitu seorang menteri dari bangsa Saljuk dan dianggap sebagai institusi pendidikan tinggi dibina dalam Islam. Beliau turut menubuhkan institusi pendidikan lain dengan dibiayai segala kemudahannya termasuklah perpustakaan, emolumen para guru dan biasiswa kepada penuntut yang terpilih (Mahayudin, 2005). Ibnu Khaldun (2000)

menyebutkan Salahuddin al-Ayubi turut mewakafkan tanah pertanian, rumah-rumah dan bangunan untuk tujuan pendidikan di samping pemerintah Turki juga mewakafkan harta untuk tujuan pendidikan sehingga ramai pelajar mendapat faedah dengan pertambahan bilangan sarjana terkemuka. Khaf (1998) menambah tanah wakaf pernah digunakan untuk membangun universiti selain membiayai peralatan pengajaran, emolumen untuk para guru dan penginapan pelajar sama ada yang bujang mahupun sudah berumah tangga.

Kemuncak kehebatan amalan wakaf zaman silam adalah pada zaman Khilafah Uthmaniyyah yang disimpulkan seperti berikut : "Seseorang dilahirkan dalam rumah yang diwakafkan, tidur dalam buaian yang diwakafkan, membaca buku-buku yang diwakafkan, mengajar dalam sekolah yang diwakafkan, menerima gaji dari pentadbiran wakaf, dan akhirnya apabila ia mati kelak, urusan jenazahnya adalah atas pentadbiran wakaf dan ia dikuburkan dalam tanah perkuburan wakaf" (Razali, 2013).

**Peranan Wakaf Dalam Perumahan/ Tempat Tinggal**

Kerajaan perlu berperanan dan memainkan tiga fungsi utama sebagai pemerintah dengan memastikan keadilan sosial, menjamin keadilan ekonomi, dan memberi perlindungan dan keselamatan kepada rakyat. Bagi memastikan keadilan sosial dicapai, kerajaan perlu memastikan rakyat dapat menikmati keperluan asas hidup, termasuklah mereka yang berada bawah paras kemiskinan. Keperluan asas hidup seperti makanan, tempat tinggal, pendidikan serta kesihatan adalah perkara penting yang perlu diselesaikan bagi memastikan rakyat hidup secara harmoni. Dalam ekonomi Islam, selain cukai dan zakat, wakaf juga berpotensi menyumbang kepada pembiayaan awam. Ini dibuktikan dengan sejarah Islam, wakaf telah membantu kerajaan dalam membiayai kemudahan dalam pelbagai aspek seperti pendidikan, pembangunan ekonomi, perumahan dan kesihatan. Antara bentuk wakaf perumahan yang sedia ada adalah tanah, bangunan dan wang tunai yang diwakafkan dan kemudiannya dibangunkan untuk tujuan perumahan. Wakaf perumahan ini dikategorikan sebagai wakaf khas sekiranya pewakaf telah menetapkan syarat ke atas tujuan harta yang diwakafkan olehnya. Manakala, sekiranya pewakaf tidak meletakkan tujuan yang khas, maka wakaf jenis ini dikategorikan sebagai wakaf am atau umum, yang dibangunkan oleh pemegang amanah berdasarkan kemaslahatan ummah antaranya, dengan melihat kepada keperluan utama masyarakat.

Pembangunan tanah wakaf berkembang pesat pada zaman pemerintahan Harun al-Rasyid. Jumlah tanah wakaf semakin bertambah dan berkembang. Begitu juga dengan tujuan pewakafan juga semakin meluas selari dengan perkembangan agama Islam di seluruh dunia. Dalam masa yang sama, pentadbiran dan pengurusan harta wakaf tidak hanya terbatas kepada tanah wakaf yang sedia ada malah telah dikembangkan dengan mewujudkan pelbagai jenis tanah wakaf dan tujuan pewakafan termasuklah pewakafan dalam bentuk tanah-tanah pertanian, kebun dan sebagainya. Hasil (manfaat) yang diperoleh daripada kegiatan tersebut dimanfaatkan untuk tujuan beribadat dan keagamaan serta diagihkan kepada fakir miskin. Pada zaman Abbasiyyah pula terdapat lembaga wakaf yang disebut dengan "*Sadr al-Wuquf*" yang bertanggungjawab mengurus, mentadbir dan memilih pekerja dalam lembaga wakaf. Perkembangan wakaf pada zaman

Abbasiyyah di Mesir amat membanggakan terutamanya pada zaman pemerintahan Salahuddin al-Ayyubii kerana hampir kesemua tanah pertanian menjadi tanah wakaf yang dikendalikan oleh kerajaan dan menjadi milik bayt al-mal. Salāhuddin al-Ayyubi banyak mewakafkan tanah milik Negara untuk kegiatan pendidikan, seperti mewakafkan beberapa desa (*qaryah*) untuk pengembangan madrasah mazhab al-Syafi'iyyah, madrasah al- Malikiyyah, dan madrasah mazhab al-Hanafiyyah.

Begitu juga dengan perkembangan wakaf pada masa dinasti Mamluk sangat pesat dan terdapat pelbagai bentuk manfaat yang terhasil daripada pembangunan yang telah dilaksanakan. Pada zaman ini harta wakaf paling banyak ialah tanah pertanian dan bangunan, seperti gudang perniagaan, penginapan dan tempat belajar (Kementerian Agama Republik Indonesia, 2006). Kejayaan yang dicapai pada zaman pemerintahan kerajaan Uthmaniyyah menjadikan institusi-institusi wakaf pemacu dan penggerak kemajuan tamadun pada zaman tersebut. Institusi wakaf adalah penyumbang modal kepada kerajaan Uthmaniyyah untuk menyediakan kemudahan sosial kepada masyarakat seperti institusi pendidikan, tempat tinggal, hospital dan sebagainya merupakan bukti yang cukup dominan menggambarkan pentingnya harta wakaf dibangunkan untuk manfaat yang berterusan kepada masyarakat. Misalnya, Kompleks Sultan Bayezid II di Anatolia serta Edirne dan Kompleks Suleymaniye di Istanbul yang masih kekal utuh sehingga kini (Mandaville, 1979; Murat Cizacka, 2004; Razali Othman, 2013),

Al-Qalqashandi (meninggal 1418M) telah menulis bahawa pada abad ke-14 di Delhi dan kawasan sekitarnya di benua India, terdapat lebih daripada 1,000 buah sekolah dan maktab (madrasah) serta 700 buah hospital di samping 2,000 rumah rehat sufi dan tempat istirehat musafir yang semuanya dibina melalui biaya wakaf. Bilangan ini adalah amat mengagumkan ditambah lagi dengan pelbagai kemudahan yang mampu disediakan di tempat-tempat ini. Ruang-ruang dapur yang luas di rumah-rumah rehat dibuka kepada orang ramai dan selalunya berfungsi sebagai tempat penginapan fakir miskin.

**Peranan Wakaf Dalam Kesihatan**

Sejarah membuktikan bahawa wakaf memainkan peranan yang sangat signifikan dalam pembangunan kesihatan sesebuah negara. Institusi perubatan dalam tamadun Islam seperti klinik, hospital, klinik-klinik bergerak dan hospital-hospital universiti telah ditubuhkan kebanyakannya dengan biaya wakaf. Begitu juga perkhidmatan perubatan sepertimana rumah-rumah penginapan musafir (seperti asrama dan hotel) pusat-pusat sufi, masjid-masjid dan institusi pendidikan banyak bergantung kepada bantuan dari wakaf. Hospital bukan saja didirikan oleh pemerintah tetapi juga oleh individu perseorangan sebagai sumbangan dalam bentuk wakaf kepada orang ramai. Al-Walid Ibn Abdul Malik, Khalifah kerajaan Uthmaniyyah merupakan orang yang pertama menubuhkan hospital di Damsyik (88H/707M) dengan pembiayaan baitulmal. Hospital ini digunakan untuk para pesakit sama ada miskin atau kaya, muslim atau bukan muslim. Usaha pembinaan seperti ini semakin dipergiatkan pada zaman Abbasiyyah sehingga bilangan hospital yang didirikan di Baghdad, Iraq dan di Cordova, Sepanyol terdapat lima puluh buah hospital (Nurdeen, 20025). Pembinaan hospital yang sempurna telah dibina ketika pemerintahan Khalifah

Harun al-Rasyid (786-809M) di Baghdad. Hospital al-Audidi dibina oleh ‘Adud al-Dawla ibn Buwaih pada tahun 372H dan telah dibina dengan seliaan oleh al-Razi. Beliau memilih kawasan yang terbaik dalam membina hospital dengan cara menggantungkan daging di setiap penjuru kota dan melihat kepada kadar yang paling perlahan daging tersebut itu rosak, maka tempat tersebut dibina hospital (Hussain, 2003). Kompleks Suleymaniye (*kulliye)* yang dibina di Istanbul, Turki oleh arkitek yang bernama Mimar Sinan antara tahun 1550M hingga 1557M adalah pembinaan yang paling besar di zaman Uthmaniyyah. Selepas itu, diikuti dengan pembinaan kompleks Fatih yang terdapat sekolah perubatan yang dikenali sebagai Sulleymaniye Medical Madrasa (*Dār al-Tib*) telah dibina di dalam kompleks ini (Rosanna, 2008).

Terdapat banyak lagi hospital yang dibiayai oleh wakaf ketika kegemilangan Islam seperti Hospital Ibn Tulun di Kaherah Mesir yang telah dibina berhampiran dengan masjid. Selain itu, antara hospital terawal yang dibina menggunakan konsep wakaf adalah Hospital Badr Ghulam di Baghdad, Hospital Baghkami yang dibina oleh Amir ‘Abdul Hassan Baghkan (Yukham), Hospital Ikshidid di Mesir dibina oleh Turkish Kafur al-Ikhshid, hospital yang dibina oleh Muizzuddawala ibn Buwayh di Baghdad, Hospital Marakish di Afrika Utara, Hospital Adudi di Baghdad, Hospital Nuri yang diasaskan oleh Raja Nurudin Zangi dan Hospital Mansuri di Mesir (Nowsheravi, 1983). Hospital berkewajipan memberi rawatan kepada pelbagai bangsa. Peraturan Hospital Qalawun yang didirikan oleh Sultan Mansur ibn Qalawun (880H/1281M) di Kaherah, Mesir mengatakan bahawa ianya diwakafkan untuk para pesakit lelaki dan perempuan sehingga sembuh tanpa membezakan antara kaya dan miskin, rakyat dan pemerintah, yang kuat dan lemah, dan tidak dikenakan sebarang syarat pembayaran kecuali untuk mendapatkan kelebihan dari Allah SWT (Ahmad Taha, 1992).

**Peranan Wakaf Dalam Kebajikan Umum**

Pada zaman Rasulullah saw di Madinah sadaqah atau sumbangan sukarela menjadi sumber utama kepada perbendaharaan Negara. Selain sadaqah, zakat, *fay*, *khums* (1/5 daripada rampasan perang) dan *jizyah* (cukai kepala) menjadi sumber kedua negara. Pinjaman dan harta tebusan tawanan perang juga termasuk dalam hasil negara. Rasulullah saw juga mengenakan *usyur* kepada barang-barang import daripada pedagang bukan Islam sebagai balasan kerana mereka terlebih dahulu mengenakan cukai kepada pedagang-pedagang Islam (Zakariah Abdul Rasyid, 2003). Sumber-sumber inilah yang digunakan untuk membantu golongan fakir miskin dari aspek keperluan dan kebajikan mereka. Pada zaman pemerintahan kerajaan Umayyah harta baitulmal terkumpul sebanyak 221 juta dirham. Manakala pada zaman kerajaan Bani Abbasiyah, khalifah al-Mansur dan Harun al-Rasyid yang dianggap sebagai pemerintah terbaik pada zaman tersebut berjaya mengumpul harta baitulmal berjumlah 900 juta dirham sebagaimana yang dilaporkan oleh al-Tabari (Hailani, 2007).

Puteri Siti Zubaidah iaitu isteri kepada Khalifah Harun al-Rashid yang menyedari kesukaran dan kepayahan yang dilalui oleh para jemaah haji misalnya, telah membina jalan raya dari Baghdad ke Mekah yang diperolehi melalui harta-harta wakaf baginda. Malah selepas baginda melihat sendiri penderitaan serta kepayahan rakyatnya untuk mendapatkan bekalan air semasa

berkunjung ke Mekah dan Madinah, baginda telah membina terusan air yang dikenali dengan terusan atau *Ain Zubaidah*. Terusan air bawah tanah yang merentasi padang pasir dengan jarak ratusan batu dari Baghdad ke Bandar suci Mekah telah dibina pada tahun 808 M menggunakan teknologi yang tidak terfikir oleh manusia pada ketika itu. Semua kos pembiayaan dan penyelenggaraan pembinaan terusan ini menggunakan sepenuhnya sumber wakaf dan wang baginda sendiri (Mohd Afandi, Afiffuddin dan Razali, 2014). Ibn Battutah, salah seorang pelayar Islam yang agung semasa melawat Damascus pada tahun 726 M, telah menyebut kepelbagaian dalam perbelanjaan wakaf sangat menakjubkan dan sukar untuk diucapkan dengan kata-kata. Menurut catatannya, terdapat pelbagai jenis wakaf di Damascus pada waktu itu seperti wakaf untuk orang yang tidak mampu mengerjakan haji di Makkah, wakaf sumbangan perkahwinan untuk wanita yang keluarganya tidak berkemampuan, 5 wakaf untuk membebaskan pesalah, wakaf makanan, wakaf pakaian, meningkatkan kemudahan awam seperti jalan raya dan di kaki-kaki lima jalan untuk kemudahan orang ramai. Seterusnya, institusi wakaf yang diamalkan oleh masyarakat ketika itu tidak membezakan antara tuan dan hamba (Syed Nurul Akla dan Adi Setia, 2006).

Kehebatan peranan dan sumbangan institusi wakaf sebagai sumber pembiayaan dalam membangunkan ummah telah mencapai kemuncaknya pada zaman pemerintahan kerajaan Uthmaniah. Pada zaman ini, bangunan-bangunan terkenal yang dipanggil kompleks atau *kulliye* telah dibangunkan, diselia dan dibiayai sepenuhnya menerusi institusi wakaf. Keunikan *kulliye* yang berfungsi sebagai institusi sokongan rohani, sosial dan ekonomi ini dibina dalam tiga bahagian berlainan yang saling berhubung antara satu dengan yang lain. (Mustafa Cezar, 1983; Bahaeddin Yedyyildiz, 1996a & Rafee Hakky, 1992):

**Bahagian Pertama**: Terdiri daripada rumah-rumah ibadat, rumah penjagaan warga tua, hospital, kemudahan pendidikan (sekolah, kolej dan universiti), perpustakaan, rumah tetamu, pusat pengedaran makanan (*imaret*), perkhidmatan air awam (*public fountains*) dan tanah-tanah perkuburan. Unit-unit bangunan dibina secara kolektif yang dipanggil *hayrat* ini berperanan untuk menyediakan pelbagai bentuk perkhidmatan yang diperlukan oleh masyarakat. Perkhidmatan-perkhidmatan ini disediakan kepada pelbagai golongan masyarakat tanpa mengira bangsa, agama mahupun keturunan dan telah diberikan tanpa dikenakan sebarang bayaran.

**Bahagian Kedua**: Terdiri daripada bangunan-bangunan perniagaan seperti kedai, perkhidmatan mandian Turki (*Turkish Hammam*), bazaar, pasar tertutup (*bedesten*) dan rumah-rumah penginapan pedagang (*carravanseraei)*. Unit-unit bangunan dalam bahagian kedua yang juga dipanggil *akarat* ini berfungsi sebagai penjana sumber pendapatan untuk membiayai kos dan penyelenggaraan *hayrat* dalam bahagian pertama.

**Bahagian Ketiga**: Terdiri daripada bangunan-bangunan yang menempatkan kediaman penduduk di sekeliling bahagian pertama (*hayrat)*. Masjid pula telah dibina dan ditempatkan di tengah *kulliye* bagi membolehkan masyarakat melaksanakan tanggungjawab mereka kepada pencipta yang agung, iaitu Allah SWT (Bahaeddin Yediyildiz, 1996b).

Bentuk wakaf yang dibincangkan di atas ialah *wakaf Irsod* yang merujuk kepada pewakafan harta daripada pihak pemerintah atau daripada badan-badan atau organisasi-organisasi tertentu untuk manfaat dan kebajikan umum. Sejarah telah memaparkan bahawa ekonomi umat Islam pada zaman silam sangat bergantung kepada wakaf *Irsod* yang menjadi benteng utama kepada kekuatan mereka. Pemusatan aset amanah yang bersifat dominan di kalangan umat Islam juga menjadi agen kekuatan perpaduan yang mampu mengangkat martabat umat Islam pada zaman tersebut. Justeru, bagi melumpuhkan kuasa pemusatan ekonomi ini, maka senjata paling ampuh ialah membatalkan *wakaf Irsod* oleh para penjajah di seluruh dunia umat Islam. Akhirnya umat Islam tidak lagi mampu membina kekuatan ekonomi serta menyebabkan kemunduran dalam pelbagai bidang kehidupan.

## KESIMPULAN

Wakaf adalah satu bentuk ibadat yang digalakkan untuk mendekatkan diri kepada Allah. Dalam masa yang sama, wakaf juga berperanan dalam pembangunan ekonomi secara langsung. Wakaf berperanan dalam pembangunan ekonomi dengan kaedah menyediakan kemudahan-kemudahan kesihatan, pendidikan, perumahan, kebajikan umum dan pengibadatan. Sejarah kegemilangan tamadun Islam telah memaparkan bahawa ekonomi dan kebajikan umat Islam sangat bergantung kepada wakaf yang menjadi benteng utama kepada kekuatan mereka. Apabila masyarakat mendapat kemudahan-kemudahan seperti menerima rawatan kesihatan, pendidikan dan kemahiran, keperluan fizikal dan lain-lain, maka dari sudut insani ini bermakna mereka juga telah membangun. Ini kerana apabila mereka sihat dan terdidik serta mempunyai kemahiran, ia membuka peluang untuk meningkatkan juga taraf ekonomi keluarga mereka. Begitu juga dengan adanya tempat-tempat ibadat yang membolehkan mereka berjemaah, menunaikan ibadat, menuntut ilmu dan melakukan kegiatan-kegiatan yang menyuburkan rohani, akan turut membantu dang merangsang pembangunan kemanusiaan mereka.

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# KEBERKESANAN SKIM BANTUAN JAYA DIRI DALAM MEMENUHI KEPERLUAN ASAS *AL-DARURIYAT*

*Effectiveness of Jaya Diri Aid Scheme In Fulfilling Al-Daruriyyat Basic Needs*

**Aryati Juliana Sulaiman [1*]**
**Zainol Bidin [2]**
**Saliza Abd Aziz [3]**
**Idawati Ibrahim [4]**
**Saidatul Nurul Hidayah Jannatun Naim Nor Ahmad [5]**

[1,5] Pensyarah Kanan, Pusat Pengajian Perakaunan Tunku Puteri Intan Safinaz, Universiti Utara Malaysia, 06010 Sintok, Kedah (Emel: aryati@uum.edu.my ; saidatul@uum.edu.my )
[2] Profesor, Pusat Pengajian Perakaunan Tunku Puteri Intan Safinaz, Universiti Utara Malaysia, 06010 Sintok, Kedah (Emel: b.zainol@uum.edu.my )
[3,4] Profesor Madya, Pusat Pengajian Perakaunan Tunku Puteri Intan Safinaz, Universiti Utara Malaysia, 06010 Sintok, Kedah (Emel: saliza@uum.edu.my; idawati@uum.edu.my )

***Abstrak:*** *Bantuan modal perniagaan yang diberikan oleh institusi zakat adalah bertujuan untuk membantu asnaf menjana pendapatan jangka panjang, meningkatkan taraf hidup dan seterusnya mentransformasi mereka daripada penerima zakat kepada pembayar zakat. Namun begitu, hanya segelintir sahaja asnaf yang menerima bantuan modal perniagaan berjaya keluar dari kepompong kemiskinan dan menjadi usahawan. Permasalahan inilah yang memberi inspirasi kepada penyelidik untuk meneroka sejauhmana keberkesanan bantuan modal yang disalurkan oleh Lembaga Zakat Negeri Kedah (LZNK) dapat memenuhi keperluan asas Al-Daruriyyat. Sorotan karya sebelum ini menunjukkan kurangnya penyelidikan tentang keberkesanan agihan zakat dari perspektif Maqasid Syariah terutama yang melibatkan LZNK. Oleh yang demikian, kajian ini meneroka persepsi penerima-penerima bantuan modal perniagaan melalui Skim Bantuan Jaya Diri. Pendekatan kualitatif telah digunakan dengan menjadikan temubual sebagai metod pengumpulan data. Hasil kajian mendapati bantuan modal perniagaan yang diberikan dapat memenuhi keperluan asas Al-Daruriyyat yang terdiri daripada ad-din, al-nafs, al-aqal, al-nasb dan al-mal. Dapatan kajian ini merupakan satu nilai tambah kepada LZNK dalam mengenengahkan keberkesanan agihan zakat LZNK dari perspektif Maqasid Syariah.*

***Kata kunci****: Agihan Zakat, Bantuan Modal, Maqasid Syariah, Al-Daruriyat, Keperluan Asas*

***Abstract****: Business capital assistance provided by zakat institutions is intended to help asnaf generate long-term income, improve living standards and further transform them from zakat recipients to zakat payers. However, only a handful of asnaf who received business capital assistance managed to get out of the cocoon of poverty and become entrepreneurs. The problem that inspires researchers to explore is the extent to which the capital aid channeled by the Kedah State Zakat Board (LZNK) can meet the basic needs of Al-Daruriyyat. The highlights of previous works show the lack of research on the effectiveness of zakat distribution from the perspective of*

*Maqasid Syariah, especially those involving LZNK. Therefore, this study looks at the perception of the recipients of business capital assistance through the Self-Reliance Assistance Scheme. A qualitative approach was used by using interviews as a data collection method. The results of the study found that the business capital assistance given can meet the basic needs of Al-Daruriyyat which consists of ad-din, al-nafs, al-aqal, al-nasb and al-mal. The findings of this study are an added value to LZNK in evaluating the effectiveness of LZNK's zakat distribution from the perspective of Maqasid Syariah.*

***Keywords:*** *Zakat Distribution, Capital Assistance, Maqasid Shariah, Al-Daruriyat, Basic Needs*

## PENDAHULUAN

Pelbagai jenis dan skim bantuan telah diperuntukkan oleh LZNK terutamanya kepada golongan asnaf miskin bagi membantu mereka keluar daripada kepompong kemiskinan. Antaranya Skim Sara Diri, Skim Jaya Diri dan Skim Pendidikan. Kajian ini akan memberi fokus kepada Skim Jaya Diri kerana program ini merupakan satu program untuk menjana pendapatan jangka panjang dan mampu membantu dalam transformasi asnaf untuk menjadi usahawan dengan bantuan modal perniagaan yang diberikan. Selain daripada bantuan berbentuk modal pusingan dan peralatan, pihak LZNK juga telah mengambil inisiatif dalam memberikan latihan dan bimbingan bagi memastikan mereka dapat menjana pendapatan sendiri. Namun, hakikatnya tidak semua asnaf berjaya menjadi usahawan. Malah menurut Encik Azizul, Timbalan Ketua Eksekutif Operasi Agihan LZNK (2021), daripada 200 orang yang menerima zakat cuma 15 orang yang berjaya keluar dari kelompok penerima zakat dan menjadi pembayar zakat.

Masyarakat merasakan golongan miskin masih berada di tahap lama, tiada perubahan dari sudut ekonomi walaupun bantuan zakat telah diberikan, malah golongan ini masih kekal sebagai asnaf miskin. Di samping itu, asnaf miskin juga sering dilabelkan sebagai golongan yang tidak mahukan perubahan dan terus menerus mengharapkan bantuan zakat untuk kelangsungan hidup. Masyarakat terus membuat kesimpulan institusi zakat gagal dalam mengeluarkan golongan ini daripada penerima zakat kepada pembayar zakat. Tetapi penilaian sebegini adalah tidak adil untuk institusi zakat kerana penilaian hanya dilihat dari sudut ekonomi semata-mata iaitu perubahan tingkat/tahap pendapatan. Maka adalah tidak adil untuk melabelkan golongan miskin sebagai golongan yang menolak perubahan.

Keberkesanan agihan zakat memerlukan penilaian yang lebih komprehensif bagi memberikan gambaran yang lebih adil. *Maqasid Syariah* telah menggariskan tiga (3) tahap keperluan dan kepentingan manusia iaitu *Al-Darurriyat, Al-Hajjiyat* dan *Al-Tahsiniyat*. Islam menggalakkan usaha untuk mencapai ketiga-tiga tahap keperluan ini tetapi keutamaan harus diberikan kepada keperluan *Al-Darurriyat* kerana ia merupakan keperluan asas manusia sejagat (Mahamad, 2015). Persoalannya, bagaimana Skim Bantuan Jaya Diri ini berjaya memenuhi keperluan asas *Al-Darurriyat* penerima bantuan dan bagaimana skim ini dapat mengubah kualiti hidup mereka masih menjadi tanda tanya.

Berdasarkan isu yang dibincangkan di atas, penyelidik merasakan perlunya satu kajian bagi meneroka keberkesanan agihan zakat melalui bantuan modal perniagaan menurut perspektif *Maqasid Syariah.*

## PERNYATAAN MASALAH

Menurut *Maqasid Syariah*, keperluan manusia terdiri daripada lima (5) elemen atau dimensi iaitu agama, nyawa, akal, keturunan dan harta. Berdasarkan kepada keperluan asas tersebut, kejayaan atau kegagalan sesuatu program atau skim yang ditawarkan oleh LZNK perlu dibuat dengan merujuk kepada kejayaan atau kegagalan program tersebut dalam memenuhi keperluan asas dalam *Maqasid Syariah*. Oleh itu, kajian ini akan cuba untuk menyelami keperluan-keperluan asas penerima bantuan modal perniagaan berdasarkan *Maqasid Syariah.*

Sehingga kini, terdapat beberapa kajian empirikal yang telah mengkaji kecekapan agensi zakat dalam memenuhi keperluan asas (*Al-Daruriyat*) penerima dengan menggunakan pendekatan kuantitatif (Alam, Said & Hassan 2015; Rosbi & Sanep 2010; Zakaria & Abd Malek 2014; Zakaria 2014). Walau bagaimanapun, semua kajian yang dinyatakan di atas adalah bersifat kuantitatif. Salah satu kelemahan penyelidikan kuantitatif adalah hasilnya mungkin terlalu umum untuk diaplikasi kepada konteks tertentu. Untuk mengatasi isu metodologi ini, kajian kualitatif diperlukan di mana temubual dengan responden dijalankan untuk meneroka sejauhmana agihan zakat yang diterima dapat memenuhi keperluan *Al-Daruriyat.* Oleh yang demikian, objektif kajian ini adalah meneroka persepsi penerima bantuan zakat modal perniagaan terhadap keperluan asas *Al-Daruriyyat*.

## SOROTAN LITERATUR

### Agihan Zakat

Zakat merupakan satu daripada rukun Islam yang telah ditetapkan oleh Allah SWT dan menjadi kewajipan ke atas setiap Muslim. Selain itu, zakat juga menjadi mekanisme pengagihan harta dan keseimbangan sosial yang disyariatkan oleh Allah SWT. Firman Allah SWT dalam Al-Qur'an yang bermaksud;

> *"…Sesungguhnya sedekah-sedekah (zakat) itu hanyalah untuk orang-orang fakir, dan orang-orang miskin, dan amil-amil yang mengurusnya dan orang-orang yang dijinakkan hatinya dan untuk hamba-hamba yang hendak memerdekakan dirinya dan orang-orang yang berhutang dan untuk dibelanjakan pada jalan Allah SWT dan untuk orang-orang di dalam perjalanan (yang putus belanja). Ketetapan hukum yang demikian itu ialah sebagai satu ketetapan yang datangnya dari Allah SWT dan ingatlah Allah Maha Mengetahui, lagi Maha Bijaksana…"*
>
> (At-Taubah, 9: 60)

Berdasarkan ayat tersebut terdapat lapan (8) golongan manusia yang berhak menerima zakat. Mereka adalah al-fuqara' (orang fakir), al-masakin (orang yang miskin), amil, muallaf yang perlu dijinakkan hatinya, al-riqab (hamba), al-gharimin (orang yang memiliki hutang), fisabilillah

(orang yang berjuang di jalan Allah) dan ibn sabil (musafir yang sedang dalam perjalanan). Justeru, secara tidak langsung ayat ini menunjukkan dengan jelas tentang kepentingan pengagihan zakat berbanding dengan masalah menentukan sumber zakat kerana ia bersifat arahan. Selain itu, ayat di atas juga jelas menunjukkan golongan miskin adalah antara golongan yang awal dalam turutan asnaf yang layak menerima zakat. Ini memberikan gambaran bahawa agihan zakat seharusnya lebih mengutamakan golongan ini berbanding dengan asnaf yang lain.

Ayat ini menjelaskan tentang golongan-golongan yang berhak dan layak menerima bantuan zakat atau dikenali sebagai asnaf zakat. Secara ringkasnya, asnaf zakat terdiri daripada golongan fakir, miskin, amil, mualaf, al-riqab, al-gharimin, fisabilillah dan ibnusabil. Hanya Allah S.W.T yang maha mengetahui segala kebaikan dan bijak mentadbir sekelian alam.

**Konsep Maqasid Syariah**

Konsep Maqasid yang ditakrifkan sebagai sesuatu yang mewujudkan kebaikan serta menolak keburukan agar dapat menghindari dari kemudaratan. Konsep ini berasaskan kesejahteraan umat manusia (maslahah) pada setiap tempat dan zaman yang selari dengan garis panduan Syariah seperti mana ditekan di dalam Surah al-Anbiya' ayat 107 yang bermaksud:

> *"...Dan tidaklah Kami mengutuskan engkau (wahai Muhammad), melainkan untuk menjadi rahmat bagi sekalian alam..."*

Secara tidak langsung, konsep *Rahmatan Lil 'Alamin* iaitu berteraskan insaniah; nilai dan peradaban; keadilan; serta kepelbagaian yang diterapkan di dalam sistem pentadbiran dan pengurusan organisasi mahupun di peringkat negara diterjemahkan di dalam bentuk konsep *Maqasid Syariah*. Konsep *Maqasid Syariah* pula dibahagikan kepada beberapa asas iaitu *Dharuriyyah; Hajiyyah; Tahsiniyyah; Maslahah* dan *Mafsadah; Siyasah Shari'iyyah*; serta lima prinsip (*Kuliyyah al-Khams*). Kesemua konsep ini digarapkan di dalam model pembentukan sistem di Malaysia sama ada di bahagian tadbir urus; perundangan dan hukum; ekonomi dan kewangan Islam; sosial dan budaya; serta pendidikan (JAKIM, 2019).

*Maqasid Syariah* adalah matlamat-matlamat yang ingin dicapai oleh syariat Islam demi kepentingan umat manusia. Allah SWT menetapkan syariat-Nya untuk memberikan kebaikan (maslahah) kepada manusia dan mengelakkan kerosakan (mafsadah). Matlamat yang dibahagikan kepada tiga peringkat iaitu (1) asas (*daruriyyah*); (2) kehendak *(hajiyyah*); dan (3) kemewahan (*tahsiniyah*).

Menurut *Maqasid Syariah*, keperluan dan kepentingan manusia sejagat berdasarkan kepada tiga tahap kepentingan iaitu *Al-Daruriyyat, Al-Hajiyyat* dan *Al-Tahsiniyyat* (Al-Shatibi, 1997). *Al-Daruriyyat* merupakan keperluan sesuatu maslahah yang diperlukan dan dihajati. Sekiranya tidak diambil perhatian, ia akan menghancurkan sistem kehidupan manusia secara keseluruhan. *Al-Hajiyyat* merupakan sesuatu objektif atau tujuan yang diperlukan untuk mencapai kelapangan dalam kehidupan, sekali gus menghilangkan kesempitan yang pada kebiasaannya membawa kesusahan. *Al-Tahsiniyyat* merupakan usaha mencapai keperluan biasa dan kepentingan asas bersifat sebagai pelengkap kepada pencapaian hajiyyat dan daruriyyat. (Al-Ghazali, 1993).

**Al-Daruriyyat**

Keberkesanan agihan zakat kepada golongan asnaf ini seharusnya dilihat dalam konteks yang lebih luas iaitu sejauhmana ia dapat membantu mereka mencapai keperluan yang digariskan dalam *Maqasid Syariah*. Prinsip yang dinyatakan dalam *Maqasid Syariah* melihat kepada matlamat seseorang individu mestilah memenuhi lima (5) keperluan yang digariskan iaitu memelihara dan menjaga kesucian agama *(al-din*), menjamin keselamatan nyawa (*al-nafs*), menjamin kemuliaan akal dan fikiran (*al-aql*), menjamin kehormatan dan maruah diri (*al-nasb*) dan menjamin kekayaan harta (*al-mal*).

Prinsip pertama dalam *Maqasid Syariah* iaitu memelihara kesucian agama (*al-din*) akan dapat memastikan setiap muslim berpegang teguh kepada ajaran Islam dan tidak akan melakukan sesuatu yang bertentangan dengannya. Maka setiap tindakan dan usaha yang dilakukan termasuk dalam mencari rezeki dan memperbaiki taraf kehidupan akan mengikut lunas-lunas ajaran Islam. Prinsip kedua iaitu menjaga keselamatan nyawa (*al-nafs*) pula akan mendorong individu berusaha keras bagi memastikan mereka berupaya menjaga keselamatan diri dan keluarga. Maka sebarang tingkah laku mereka akan berteraskan kepada menjaga keharmonian dan tidak akan melakukan sesuatu tindakan yang akan mendatangkan bahaya atau membahayakan nyawa sendiri dan pihak lain. Oleh yang sedemikian, hukum Syarak mewajibkan manusia melakukan beberapa perkara penting seperti makan dan minum makanan berkhasiat, memakai pakaian dan memiliki tempat tinggal yang mampu menjaga nyawanya (JAKIM, 2019).

Prinsip ketiga iaitu memenuhi keperluan menjaga kewarasan akal dan fikiran (*al-aql*) akan mendorong setiap individu menggunakan kelebihan akal yang ada untuk menimba pelbagai ilmu pengetahuan, kemahiran untuk menjamin kesejahteraan diri, keluarga dan masyarakat. Ini penting untuk membolehkan manusia menyusun sistem kehidupan mereka dengan sempurna. Penjagaan kewarasan juga penting bagi mengelak dari menimbulkan masalah atau menjadi beban kepada masyarakat.

Seseorang individu juga mesti memenuhi prinsip keempat iaitu menjaga kehormatan diri dan maruah (*al-nasb*). Ini bermakna mereka yang mampu menjaga batas-batas kehormatan diri, maruah dan nama baik keturunan secara tidak langsung akan dapat membantu membina masyarakat yang bermaruah di samping diri mereka sendiri akan lebih diterima dan dihormati. Mereka juga akan sentiasa berpegang kepada ajaran Islam dan tidak terdorong untuk melakukan sesuatu yang akhirnya merosakkan maruah diri dan keturunan.

Prinsip kelima pula iaitu menjaga harta (*al-mal*) ini bermakna ajaran Islam tidak menghalang umatnya mengejar kekayaan asalkan harta yang diperolehi adalah dari kaedah dan sumber yang halal. Seseorang muslim mesti bijak menggunakan peluang yang ada untuk mencari rezeki dan seterusnya menjaga harta benda demi kesejahteraan diri dan keluarga. Ini bererti bahawa kehidupan tidak dapat bertahan tanpa harta.

Maka dapat dirumuskan kelima-lima prinsip dalam *Maqasid Syariah* ini adalah merupakan keperluan yang perlu dipenuhi oleh setiap individu bagi memastikan mereka menjadi ahli masyarakat yang berpandukan kepada prinsip syariat Islam. Maka disini terdapat kewajarannya bahawa dalam menilai keberkesanan sesuatu bantuan seperti bantuan modal zakat dari segi

keupayaannya mengubah taraf sosioekonomi hendaklah berdasarkan sejauh mana mereka berupaya memenuhi keperluan berdasarkan prinsip *Maqasid Syariah*.

## METODOLOGI

Peserta kajian ini terdiri dari kalangan penerima bantuan zakat modal perniagaan di Negeri Kedah di bawah Skim Bantuan Jaya Diri. Kajian ini memfokuskan kepada skim ini kerana ia merupakan satu program menggalakkan asnaf menceburi bidang perniagaan dan seterusnya menjana pendapatan untuk jangka masa panjang. Selain daripada bantuan modal pusingan dan peralatan yang diberikan, latihan dan bimbingan juga diberikan bagi merealisasikan hasrat LZNK untuk mentransformasikan asnaf kepada usahawan. Senarai nama penerima bantuan zakat modal perniagaan diperolehi daripada pihak LZNK. Daripada senarai penerima bantuan zakat modal perniagaan ini, penyelidik memilih beberapa penerima bantuan untuk ditemubual.

Sesi temubual bersama penerima bantuan zakat modal yang dihubungi berdasarkan data penerima yang diberikan oleh LZNK. Soalan-soalan yang ditanya adalah berkisar dengan lima keperluan tersebut. Sebelum bertanyakan soalan-soalan bagi menjawab soalan kajian, penyelidik memulakan dengan memperkenalkan penyelidik dan ahli penyelidik yang lain dan menerangkan tujuan sesi temubual dijalankan. Seterusnya, penyelidik bertanyakan latar belakang responden seperti umur, status perkahwinan, bilangan ahli keluarga atau tanggungan, jenis bantuan diterima, tahun bantuan diterima dan juga perniagaan yang dijalankan. Soalan pertama yang diajukan adalah "Mengapa memohon bantuan zakat modal?". Kesemua responden memberikan jawapan yang sama iaitu bagi mengembangkan lagi perniagaan yang sedia ada. Sesi seterusnya penyelidik bertanyakan tentang persepsi responden tentang bagaimana bantuan zakat modal ini dapat memelihara agama, memelihara jiwa, memelihara akal, memelihara keturunan dan memelihara harta. Sesi temubual secara terperinci dan mendalam dilakukan bagi mencapai objektif kajian iaitu mendapatkan pandangan penerima bantuan zakat modal terhadap keperluan asas *Al-Daruriyyat*.

## DAPATAN DAN PERBINCANGAN

### Profil Peserta Kajian

Daripada 13 orang peserta kajian, lima adalah lelaki dan selebihnya adalah perempuan. Tiga orang berumur di antara 30-39 tahun, empat orang berusia dalam lingkungan 40-49 tahun dan enam berumur 50 tahun ke atas. Tujuh orang daripada peserta kajian adalah dari daerah Kota Setar, selebihnya dari daerah Kubang Pasu (3 peserta), Pokok Sena (2 peserta) dan Padang Terap (1 peserta). Kebanyakan daripada peserta kajian menjalankan perniagaan berasaskan makanan di kediaman mereka sendiri. Ada juga mempunyai bengkel sendiri, berniaga di gerai dalam kawasan pasar dan ada yang mengambil upah mesin rumput. Maklumat mengenai peserta kajian yang terlibat adalah seperti dalam Jadual 2 di bawah:

### Persepsi penerima bantuan zakat modal terhadap elemen keperluan asas *Al-Daruriyyat*

Objektif kajian ini adalah untuk meneroka persepsi penerima bantuan zakat modal perniagaan terhadap elemen keperluan asas *Al-Daruriyyat* yakni keperluan yang perlu ada dalam kehidupan seseorang manusia.

Bantuan zakat modal yang diberikan dilihat tidak memberi kesan dari segi kualiti dan kuantiti ibadah khusus yang tidak melibatkan kewangan seperti solat. Walaubagaimanapun, terdapat peningkatan dari segi ibadah umum yang melibatkan harta dan masyarakat seperti sedekah dan zakat. Ini dapat dilihat terutamanya apabila terdapat sedikit peningkatan harta hasil daripada perniagaan yang dijalankan. Namun sebahagian peserta kajian tetap menunjukkan kesyukuran mereka apabila mendapat bantuan zakat tersebut dengan cara meningkatkan amalan sedekah dan berzakat walaupun mereka belum keluar sepenuhnya dari status asnaf zakat.

Sebagai contoh, selepas mendapat bantuan, peserta kajian merasakan ada keperluan untuk membantu golongan yang memerlukan dengan mengeluarkan zakat dan sedekah walau pun mereka bukan tergolong dalam kalangan mereka yang berharta. Seorang penerima zakat modal menyatakan niat baik beliau:

> *"...niat nak bantu lah kan. Walau sikit, kita katakan, tetap nak bantu juga. Nak bawa keluar juga zakat, macam mana pon…" [PK12]*

Selain itu, bantuan zakat modal yang diterima juga dilihat mampu mempengaruhi penerima dari segi niat dan persiapan ke arah ibadat yang lebih besar seperti haji dan umrah. Contohnya mereka kini menyimpan untuk ibadah tersebut daripada hasil perniagaan yang dijalankan. Ini telah dinyatakan oleh seorang penerima seperti berikut:

> *"…Saya nak pi umrah la tahun depan..."[PK3]*

Sebagai rumusan, dari segi agama, bantuan zakat modal ini dilihat mempunyai pengaruh positif terhadap penerima bantuan terutamanya dari segi hubungan dengan manusia yang dilihat daripada peningkatan amalan sedekah dan zakat.

Bantuan zakat perniagaan yang diberikan pejabat zakat dilihat mampu membantu asnaf menjaga kehormatan diri dan keturunan. Ia ditunjukkan dengan adanya sikap berdikari dan berusaha dalam menjalankan perniagaan. Bagi penerima bantuan zakat modal, perniagaan yang diusahakan bukan hanya mampu membantu ekonomi asnaf tersebut sahaja, tetapi juga membantu anak-anak asnaf supaya mendapat pendidikan yang lebih baik, kehidupan yang lebih selesa dan mandiri. Contohnya PK11 yang mengajak anak-anak dan menantu beliau sama-sama mengusahakan perniagaan kuih sehingga berjaya.

> *"…Pekerja…kami 3 beranak kami. Lepas tu, cucu saudara seorang. Kira ambik adik beradik…" (PK11)*

PK11 juga berhasrat menurunkan legasi perniagaannya kepada anak-anak di mana secara tidak langsung dapat menyediakan suatu sekuriti sosial untuk ahli keluarga daripada dihimpit kemiskinan. Tidak hanya menunggu peluang datang kepada mereka, keluarga PK11 sendiri yang mencipta peluang pekerjaan bagi ahli keluarga mereka, tanpa perlu meminta-minta kepada orang lain.

> *"...Nanti ni, mak tak larat, ambil lah. Lepas tu, duk tunggu menantu yang di Penang, balik bulan 12 ni. Ingat kata, nak bagi depa satu projek kan. Hat kerepek pisang tu, nak bagi dekat depa..." (PK11)*

Namun, dari segi menyediakan pendidikan yang sewajarnya kepada anak-anak asnaf, bantuan zakat modal ini belum betul-betul berkesan. Terdapat asnaf yang berjaya menghantar anak-anak mereka ke sekolah yang berbayar, namun ada juga yang tidak mampu menghantar anak-anak melanjutkan pengajian ke institusi pengajian tinggi. Ini dilihat sebagai kekangan yang menyukarkan usaha untuk asnaf dan anak-anak beliau untuk keluar dari kemiskinan apabila potensi anak-anak asnaf tidak dapat dikembangkan melalui pendidikan yang sewajarnya. Peluang memajukan diri, berbakti kepada masyarakat, dan menjadi orang yang lebih dihormati, juga terbantut atas keterbatasan pendidikan anak-anak asnaf ini.

> *"...Nak sambung belajar tu tak mampu. Dia dapat tawaran politeknik tapi mak cik takda duit nak biaya. SPM dia elok, tapi mak cik tak mampu. Kalau pak cik kerja takpa, tapi ni tak mampu..." (PK7)*

Secara tuntasnya, bantuan zakat modal mempunyai potensi untuk membantu penerima bantuan memelihara keturunan. Walaubagaimanapun, bantuan ini belum mencapai tahap keberkesanan dari segi mampu mengeluarkan asnaf dan keluarga daripada kancah kemiskinan apabila penerima bantuan masih belum mampu menyediakan pendidikan yang lebih baik kepada anak-anak mereka.

Seterusnya, bantuan zakat modal ini dilihat dapat memelihara aspek akal fikiran para penerima bantuan. Hasil dapatan daripada temubual memperincikan bahawa prinsip *Maqasid Syariah* ketiga ini (memelihara akal fikiran) dapat dicapai melalui bantuan zakat modal perniagaan. Peserta kajian menunjukkan minat mereka untuk mengembangkan ilmu dalam meningkatkan kualiti perniagaan mereka. Hal ini ditunjukkan oleh peserta kajian melalui petikan-petikan berikut:

> *"...Saya ni banyak pi kursus. Haa, bukan kata saya dapat sendiri-sendiri, dak. Saya pi rata, terutama sekali, saya pi dengan MARA....Kena bayar duit, hat MARA. Lepas tu saya ambil yang lain-lain, macam kuih basah pun. Saya tengok macam mana depa buat promosi..." (PK3)*

> *"...Buat marketing kat FB, dengan Whatsapp status" "Belajar di Kolej Komuniti..." (PK9)*

> *"...Ya, usaha banyak sangat juga. Dok tengok kut YouTube apa semua tu." "Haritu ada join kursus di Tabung Haji, bawah bantuan zakat..." (PK2)*

Secara keseluruhannya, walaupun agak sukar untuk melihat kesan bantuan modal zakat terhadap akal fikiran secara langsung, namun, dapatan dari temuduga menunjukkan asnaf dapat menjaga kewarasan akal fikiran mereka dan keturunan anak-anak mereka hasil daripada bantuan ini. Selain daripada itu, dapatan kajian mendapati kebanyakan penerima bantuan zakat modal mempunyai pandangan yang positif terhadap bantuan tersebut dalam membantu mereka menjaga (kemaslahatan) jiwa. Selepas mendapat bantuan zakat modal, penerima merasa lebih tenang, kurang tekanan, lebih berdaya saing untuk memajukan diri dan perniagaan demi masa depan diri dan keluarga. Dalam kata lain, bantuan zakat modal ini dilihat dapat membantu dalam memelihara nyawa asnaf dan keluarga. Ini telah diperkatakan oleh salah seorang penerima bantuan:

> *"...Rasa macam terbuka...minda kita tu kan. Kita rasa seronok ke depan pi. Tu yang duk bagi sokongan dekat anak-anak. Duk kata hampa buat lah, hat ni boleh dapat duit kan..." (PK11)*

Dari segi memelihara harta pula, bantuan zakat perniagaan yang diberikan oleh LZNK dilihat membantu mengembangkan perniagaan penerima zakat. Ia dapat dilihat apabila penerima bantuan mampu menambah harta, membeli aset dengan duit perniagaan dan mampu menggajikan pekerja. Keadaan ini dapat mewujudkan peluang pekerjaan kepada komuniti setempat serta membantu menambahkan pendapatan masyarakat.

> *"...Freezer tu depa bagi lah. Hat mesin putar tepung saya beli sendiri. Rumah ni pun, buat dengan duit niaga ni. Boleh la nak amik pekerja anak cucu.." (PK11)*

Bagi sesetengah penerima zakat modal perniagaan, bantuan yang diterima memberikan impak besar kepada keadaan kewangan penerima. Peserta kajian ada yang melaporkan peningkatan dalam pendapatan sehingga tiga kali ganda jika dibandingkan dengan sebelum mendapat bantuan tersebut.

> *"...Nampak macam pendapatan makin meningkat, dulu pendapatan dalam RM2,000. Lani jumlah kasar RM6,000. Kadang tu boleh RM7,000…" (PK9)*

Walaubagaimanapun, bukan semua penerima bantuan zakat perniagaan berjaya mengembangkan harta dengan bantuan zakat yang diterima. Bantuan zakat perniagaan tidak memberi kesan terhadap pendapatan secara signifikan tetapi hanya membantu meneruskan kelangsungan hidup peserta kajian yang ditemui.

> *"...Simpanan tu, minta maaf habaq naa. Kak memang takda simpan langsung. Macam tu saja lah. Kira dapat, kita belanja macam tu saja. Sebab semua kak yang kena bayar, dengan sekolah apa…" (PK12)*

Antara penyebab bantuan zakat modal perniagaan yang diterima tidak mampu meningkatkan pendapatan peserta kajian adalah disebabkan pandemik Covid-19 yang melanda negara. Perintah kawalan pergerakan (PKP) yang dijalankan telah memberi kesan negatif ke atas pendapatan dan perniagaan penerima bantuan. Justeru, walaupun peningkatan pendapatan dapat dilihat dengan bantuan diterima sebelum PKP, ia kemudiannya merosot apabila PKP dilaksanakan. Kesan PKP dilihat ke atas penerima bantuan sehingga ada yang terpaksa berhenti berniaga dan tidak menggunakan langsung aset yang diberikan.

Maka, secara kesimpulannya hanya sebahagian kecil sahaja daripada peserta kajian yang ditemui mendapat impak yang positif daripada bantuan zakat modal perniagaan. Bantuan yang diterima mampu meningkatkan pendapatan mereka jika dibandingkan dengan pendapatan mereka sebelum menerima bantuan zakat. Namun, majoriti peserta kajian melaporkan bahawa bantuan zakat modal tidak memberi kesan kepada pendapatan mereka.

## KESIMPULAN

Kajian ini mendapati kejayaan bantuan modal perniagaan bukan hanya dilihat dari sudut peningkatan pendapatan semata-mata, tetapi sejauh mana bantuan ini mampu mencapai atau memenuhi keperluan-keperluan yang lebih luas seperti mana yang digariskan dalam *Maqasid Syariah*. Bantuan modal perniagaan yang diberikan adalah berkesan sekiranya dapat memenuhi kesemua aspek keperluan *Al-Daruriyat* iaitu menjaga kesucian agama (*ad-din*), menjamin keselamatan nyawa (*al-nafs*), menjamin kemuliaan akal dan fikiran (*al-aqal*), menjamin kehormatan dan maruah diri(*al-nasb*) dan menjamin keselamatan harta (*al-mal*). Kajian ini berharap dapat memberikan kefahaman kepada LZNK agar tidak hanya memfokus kepada pemberian bantuan zakat modal tetapi menjadi lebih proaktif dalam merangka program-program yang meningkatkan iman dan taqwa asnaf kepada Allah S.W.T., meningkat taraf hidup mereka, memupuk hubungan sosial, melatih, memotivasi dan menerapkan keperluan kehidupan yang selesa. Keupayaan LZNK dalam memastikan keberkesanan agihan bantuan zakat modal perniagaan tercapai sekiranya program-program yang dianjurkan mampu mengubah dan membentuk asnaf menjadi insan yang holistik seperti mana yang digariskan oleh prinsip *Maqasid Syariah*. Diharapkan dengan bantuan modal, sokongan dan galakan daripada LZNK dan agensi-agensi lain dapat membantu meningkatkan taraf hidup mereka di masa hadapan dan seterusnya menjadikan mereka seorang pembayar zakat yang sebenarnya.

## PENGHARGAAN

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# POTENSI PENGGUNAAN SISTEM MAKLUMAT GEOGRAFI (GIS) DALAM PERTANIAN SMART SAWAH PADI BERSKALA BESAR ASNAF

*Potential Use Of Geographical Information Systems (GIS) In Large-Scale Intelligent Farming Asnaf*

**Nor Syahidah Ishak [1*]**
**Nor Suzylah Sohaimi [2]**
**Rozaimi Majid [3]**
**Siti Noor Zilawati Mingat@Minhad [4]**

[1*] Pusat Pengajian Perniagaan Islam, Universiti Utara Malaysia, norsyahidah@uum.edu.my
[2] Institut Penyelidikan Indonesia, Thailand dan Singapore, Pusat Pengajian Kerajaan Universiti Utara Malaysia, suzysuhaimi@uum.edu.my
[3] Politeknik Sultan Abdul Halim Mu'adzam Shah,rozaimi@polimas.edu.my
[4] Politeknik Sultan Abdul Halim Mu'adzam Shah, ctnoorzila@gmail.com

**Abstract:** Inovasi dalam mekanisasi pengeluaran padi dapat mengurangkan input dan meningkatkan hasil. Walaupun sistem GIS telah digunakan dalam penanaman padi sejak kebelakangan ini, kebanyakan pesawah masih kurang pendedahan berkaitan dengannya. Penggunaan teknologi untuk memantau sawah padi, terutamanya di kawasan SMART Sawah Berskala Besar Asnaf (SBBA) milik Lembaga Zakat Negeri Kedah (LZNK), boleh meningkatkan pengeluaran beras sambil mengurangkan perbelanjaan operasi. LZNK berhasrat untuk meningkatkan projek SMART SBBA dengan membina 89.6 hektar tanah di Yan. Ini akan memberi peluang pekerjaan kepada 30 hingga 40 asnaf, yang terdiri daripada golongan asnaf, fakir dan miskin atau golongan berpendapatan rendah (B40) yang mempunyai pengalaman dalam pertanian sawah padi. Oleh yang demikian, kajian ini bertujuan untuk mengenal pasti potensi dan pengaplikasian penggunaan teknologi seperti GIS dalam sektor pertanian. Bagi mencapai objektif tersebut, kajian ini akan menggunakan kaedah kualitatif iaitu melalui laporan dan sorotan karya terdahulu bagi melihat potensi penggunaan GIS dalam menguruskan bidang pertanian.

**Kata kunci:** Sistem Maklumat Geografi (GIS), Sawah Berskala Besar, Pertanian Pintar, Asnaf, Zon Pembangunan Ekonomi Ummah

***Abstract:*** *Innovation in the mechanization of rice production can reduce input and increase yield. Although GIS systems have been used in rice cultivation in recent times, most rice farmers still lack exposure related to it. The use of technology to monitor paddy fields, especially in the Asnaf Large-Scale Field SMART area (SBBA) owned by the Kedah State Zakat Board (LZNK), can increase rice production while reducing operating expenses. LZNK intends to increase the SMART SBBA project by developing 89.6 hectares of land in Yan. This will provide job opportunities to 30 to 40 asnaf, who are made up of the asnaf, poor and poor or low-income groups (B40) who have experience in rice paddy farming. Therefore, this study aims to identify the potential and*

*application of technology such as GIS in the agricultural sector. In order to achieve the objective, this study will use a qualitative method through reports and highlights of previous works to see the potential of using GIS in managing agriculture.*

***Keywords**: Geographic Information System (GIS), Large-Scale Fields, Smart Agriculture, Asnaf, Ummah Economic Development Zone*

## PENGENALAN

Globalisasi, perindustrian, peningkatan populasi, kesejahteraan pengguna, dan kemajuan teknologi dan ICT telah mengubah sektor pertanian menjadi lebih inovatif dan moden. Pertanian moden telah menjadi salah satu dasar utama di dalam Rancangan Malaysia Kedua belas (RMK-12 dan sepanjang tempoh pelaksanaan Rancangan Malaysia Ke-12 (RMK12), sektor agro makanan dijangka berkembang pada kadar 4.5 peratus setahun yang mana akan meletakkan sektor ini sebagai penyumbang utama kepada Keluaran Dalam Negara Kasar (KDNK) negara melalui pertanian moden.

Kementerian Pertanian dan Industri Makanan (MAFI) berusaha untuk memastikan sektor pertanian negara menggunakan teknologi pertanian yang lebih baik, terutamanya dalam tempoh pelaksanaan RMK-12. Teknologi Pintar memainkan peranan penting dalam meningkatkan produktiviti dan meningkatkan sekuriti makanan negara, terutamanya dalam sektor penanaman padi. Aplikasi telefon pintar dan rangkaian sensor tanpa wayar, analisis data raya (BDA), kecerdasan buatan (AI) dan internet benda (IoT), serta peralatan tepat seperti dron, robotik dan sensor adalah antara teknologi pertanian pintar dan teknologi maklumat (ICT) yang diutamakan dalam pengurusan ladang.

Inovasi mekanisasi pengeluaran padi berperanan penting dalam mengurangkan input dan meningkatkan hasil. Walau bagaimanapun, menurut kajian yang dijalankan oleh Rosnani et al. (2015), indeks tanda aras teknologi pengeluaran padi di Malaysia masih di tahap sederhana, dan terdapat perbezaan yang ketara antara petani yang mempunyai tahap pencapaian tinggi dan terendah dalam penggunaan teknologi. Oleh itu, untuk menjadikan sektor pertanian lebih berdaya saing dan lebih produktif, penekanan utama telah diberikan kepada pembangunan teknologi pertanian tepat untuk meningkatkan kecekapan industri padi di sepanjang rantaian nilai. Perancangan untuk meningkatkan pengeluaran padi bagi elemen keterjaminan makanan telah diberikan perhatian yang serius oleh kerajaan. Ini disebabkan oleh peningkatan penduduk sebanyak 1.6% setahun dalam penggunaan beras, yang dijangka meningkat daripada 2.30 juta tan metrik pada tahun 2010 kepada 2.69 juta tan metrik pada tahun 2020 (DAN 2011-2020).

Penggunaan teknologi pertanian tepat memainkan peranan penting dalam meningkatkan nilai tambah pengeluaran padi. Ini selaras dengan matlamat kerajaan untuk memastikan pengeluaran beras negara mencapai sekurang-kurangnya 90% tahap sara diri dan memastikan pengguna mempunyai bekalan beras yang mencukupi dan berkualiti. Petani khususnya, dijangkakan bahawa teknologi ini akan membantu mereka merangka dan merancang pengurusan ladang dari awal penanaman hingga penuaian hasil.

Walaupun sistem GIS telah digunakan dalam penanaman padi sejak kebelakangan ini, pesawah masih belum terbiasa dengannya. Oleh kerana teknologi berkembang seiring dengan masa, sesetengah negara maju kini mengenali penggunaan teknologi dalam industri pertanian. Apabila dasar pertanian maju dilaksanakan, para petani akan mempunyai peluang untuk memperoleh pengetahuan baharu dan menginovasi hasil pertanian mereka dengan cara yang lebih menyeluruh dan berkesan. Oleh itu, dasar ini amat sesuai untuk dilaksanakan. Hasil pelaburan yang tinggi boleh menjimatkan masa petani lebih daripada lima puluh peratus berbanding kaedah konvensional.

**Projek Estet Padi Zon Pembangunan Ekonomi Ummah (ZPEU)**

ZPEU melalui program SMART Sawah Berskala Besar Asnaf (SMART SBBA) oleh LZNK diyakini mampu membantu golongan asnaf meningkatkan pendapatan pada masa hadapan. ZPEU LZNK adalah projek rintis yang melibatkan asnaf dari tiga daerah di Kedah: Alor Setar, Yan dan Kubang Pasu. Di Batu 16, Padang Lumat, Yan, Kedah, terdapat sawah padi keluasan 28 hektar yang diusahakan oleh ZPEU untuk fasa pertama, dengan 10 peserta yang terdiri daripada usahawan asnaf sehingga kini terdapat 32 usahawan asnaf yang mengusahakan SMART SBBA. LZNK berhasrat untuk meningkatkan projek ZPEU dengan membina 89.6 hektar tanah di Yan. Ini akan memberi peluang pekerjaan kepada 30 hingga 40 asnaf, yang terdiri daripada asnaf, fakir miskin atau golongan berpendapatan rendah (B40) yang mempunyai pengalaman dalam pertanian sawah padi. LZNK akan menanggung semua kos dan modal awal seperti penyediaan benih padi, baja, racun, peralatan penanaman, jentera pembaja, jentera menuai dan sebagainya.

ZPEU memberikan beberapa manfaat kepada peserta yang menyertai projek ini termasuklah modal untuk mengusahakan sawah padi milik LZNK akan ditanggung 100 peratus oleh pihak LZNK tetapi perlu dibayar kembali modal tersebut apabila hasil dituai, lebihan daripada hasil jualan padi tersebut akan diperolehi peserta SMART SBBA dan dapat menyediakan peluang pekerjaan kepada asnaf fakir dan miskin sekaligus meningkatkan taraf hidup golongan asnaf tersebut. Anggaran lebih 200 hektar sawah milik LZNK akan diusahakan menerusi skim estet padi bagi membantu golongan asnaf meningkat pendapatan pada masa hadapan. Ini merupakan satu inovasi pengurusan di kawasan jelapang padi negara adalah perlaksanaan ZPEU untuk meningkatkan pengeluaran beras dengan kos operasi yang lebih rendah.

**Sistem Maklumat Geografi (GIS)**

Sistem Maklumat Geografi (GIS) merupakan satu sistem yang mampu memasukkan data, mengurus data, mengolah data dan menganalisis data yang terbabit serta memapar data ruangan dan data bukan ruangan (Star & Estes 1990; Burrough & McDonnell, 1998). GIS boleh dilihat sebagai satu set alat yang membolehkan pengguna untuk menganalisis data spatial, seperti peta. GIS adalah sebuah sistem automatik yang menangkap, menyimpan, memperoleh semula, menganalisis dan memaparkan data spatial. (Clarke, K. C, 1995).

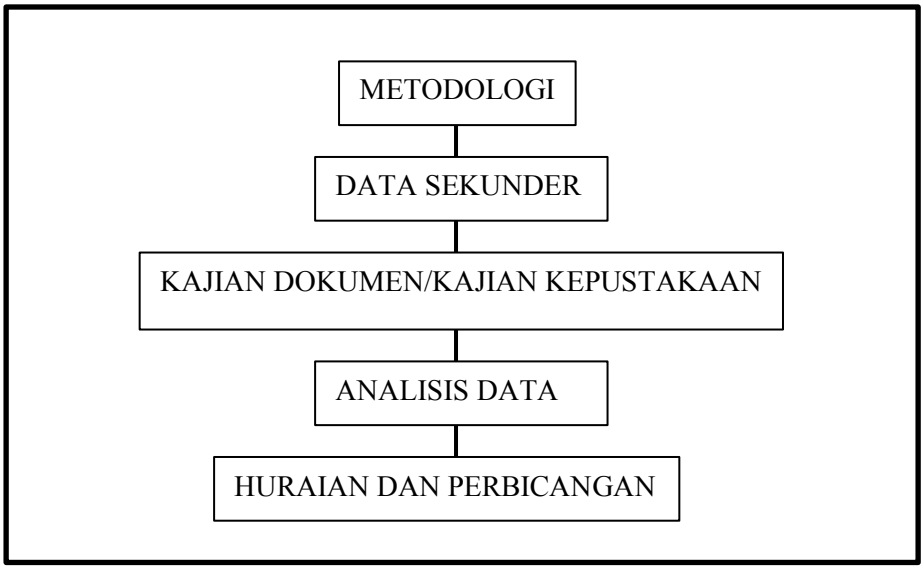
Kawasan projek estet padi LZNK belum mempunyai sistem maklumat geografi (GIS), dan pesawah-pesawah masih tidak menggunakannya. Zuriah Tahir (2017) menyatakan bahawa

penggunaan Sistem Maklumat Geografi boleh melakukan banyak perkara, seperti menguruskan pangkalan data, model analisis dan analisis ruang. Ia juga boleh membantu perancang dan pembuat keputusan mengambil tindakan dan membuat garis panduan untuk perancangan dan pemantauan pembangunan guna tanah di kawasan kajian supaya ia dapat dicapai secara mampan. Apabila permintaan untuk hasil tuaian meningkat di Malaysia, penggunaan teknologi terkini juga perlu dilaksanakan dan diperluaskan.

Selain itu, kekurangan dan ketiadaan imej dan gambaran sebenar kawasan sawah bagi projek SMART SBBA. Sehubungan dengan itu, kebanyakan pesawah/petani takut mengambil risiko untuk mengeluarkan peruntukan bagi penggunaan teknologi yang terkini dan baru bagi pandangan mereka. Selain daripada itu, wujud kelompangan yang perlu diisi melalui penggunaan teknologi dan kekurangan maklumat berkaitan teknologi yang akan digunakan. Oleh yang demikian, kajian ini diperlukan bagi meneroka apakah potensi dan pengaplikasian teknologi dalam pertanian Smart SBBA dengan melihat inovasi pengurusan pertanian melalui GIS yang telah dilaksanakan.

## METODOLOGI

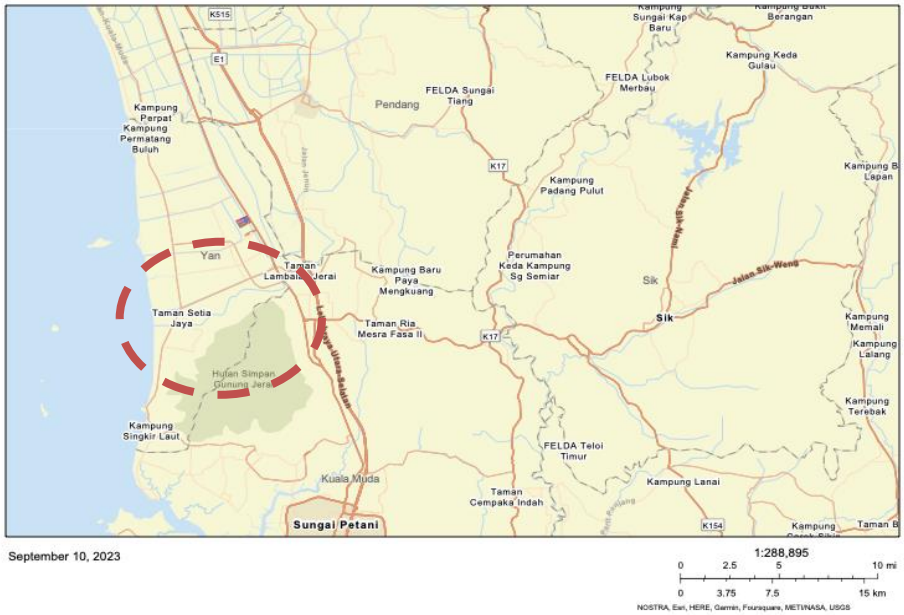
Kajian ini menggunakan kaedah kualitatif secara kajian kes yang menggunakan data sekunder yang merujuk kepada data yang berbentuk dokumen dan laporan yang dikumpulkan melalui pembacaan dalam mencapai objektif kajian. Tujuan penelitian data dokumen atau sumber sekunder ini adalah untuk menepati objektif kajian ini iaitu untuk memahami dengan lebih mendalam dan meneroka apakah potensi dan pengaplikasian teknologi GIS dalam pertanian. Bagi mendapatkan maklumat berkaitan, kajian dokumen dan kajian kepustakaan telah dilakukan melalui pembacaan buku, jurnal dan capaian internet terhadap beberapa pangkalan data yang dipercayai kesahannya termasuklah SCOPUS, Emerald, JSTOR dan sebagainya.




**Rajah 1. Metodologi Kajian**

**Kawasan Kajian Dan Informasi Plot Kajian**

Kajian ini meliputi Kawasan Smart SBBA di Kawasan Daerah Yan iaitu yang terletak di di Batu 17, Yan Kedah Darul Aman yang terletak di kawasan luar bandar (rujuk rajah 2) .




**Rajah 2: Kawasan Smart SSB Asnaf LZNK**

**DAPATAN KAJIAN DAN PERBINCANGAN**

**Potensi Sistem Maklumat Geografi (GIS) dalam pengurusan pertanian sawah padi**

GIS mempunyai potensi besar dalam pengurusan pertanian termasuk sawah padi. GIS membolehkan petani mengumpul dan menganalisis data geospatial untuk membuat keputusan yang tepat tentang penanaman, pengairan, pembajaan dan kawalan perosak. GIS mengumpul dan mengurus data geospatial daripada pelbagai sumber, termasuk satelit, dron, peranti GPS dan penderiaan berasaskan tanah. Data ini boleh termasuk maklumat tentang sifat tanah, topografi, keadaan cuaca dan kesihatan tanaman. GIS mencipta peta tanah terperinci, yang membolehkan petani memahami variasi jenis tanah, kandungan nutrien, tahap pH dan pengekalan lembapan di seluruh kawasan pertanian. Dengan GIS, petani boleh mencipta peta preskripsi untuk penggunaan tepat untuk tujuan baja, racun perosak dan input lain. Ini menghalang penggunaan berlebihan di kawasan yang mempunyai tahap nutrien yang tinggi dan penggunaan yang kurang di kawasan yang mempunyai kekurangan.

GIS berpotensi untuk menganalisis dan mengurus tanah pertanian dengan membina peta yang dilengkapi data tanah terperinci. Peta tanah yang dijana oleh GIS memberikan petani gambaran menyeluruh tentang ciri tanah pertanian, seperti memahami variasi jenis tanah, kandungan nutrien, tahap pH dan kelembapan tanah (Dargains & Cabral, 2021; Kazemi & Akinci, 2018; Tashayo et al., 2020). Justeru, applikasi GIS ini memaksimumkan produktiviti tanaman

disamping meminimumkan penggunaan sumber dan kesan alam sekitar. Peta ini adalah alat yang sangat diperlukan untuk pertanian bagi ketepatan dan pengurusan tanah yang mampan.

Selain daripada itu, GIS membantu mengoptimumkan pengairan dengan mencipta jadual pengairan berdasarkan data cuaca masa nyata, tahap kelembapan tanah dan keperluan air tanaman (Chikabvumbwa et al., 2021; Rowshon & Amin, 2010). Ini mengurangkan pembaziran air dan kos tenaga. Disamping itu, mengoptimumkan pengairan melalui GIS melibatkan analisis data yang kompresentif untuk menghasilkan keputusan yang baik. Sebagai contoh penggunaan GIS dalam menganalisis penyepaduan data cuaca. Sistem GIS akan mengumpulkan dan menyepadukan data cuaca masa nyata daripada pelbagai sumber, termasuk stesen cuaca, satelit dan model ramalan cuaca. Pengunaan GIS akan membantu para petani untuk mengenalpasti paras hujan semasa dan ramalan, membolehkan petani menjangkakan hujan dan melaraskan jadual pengairan dengan sewajarnya.

GIS menggabungkan pelbagai sumber data, termasuk pengimejan satelit, fotografi udara dan penderiaan di atas tanah, untuk memantau kesihatan tanaman secara berterusan(Zhao et al., 2023). Ia menggunakan analisis spektrum untuk mengesan perubahan dalam pertumbuhan tumbuhan dan mengenal pasti isu yang berpotensi seperti serangan perosak, penyakit atau kekurangan nutrien (Mani et al., 2020; Mat Halip et al., 2020). Dengan menyediakan maklumat tepat pada masanya, GIS membantu petani mengambil tindakan yang disasarkan untuk menangani masalah ini, seperti melaraskan pengairan, menggunakan racun perosak atau baja, atau menjalankan langkah kawalan perosak. Justeru, membantu petani mengesan tanda awal penyakit atau tekanan dengan mengambil tindakan pencegahan lebih awal sebelum penyakit tanaman merosakkan seluruh tanaman. Berikut adalah kajian kes yang menggunakan GIS dalam sektor pertanian.

**Jadual 1: Penggunaan GIS Dalam Pertanian**

| Projek | Penerangan | Hasil |
|---|---|---|
| **John Deere's Precision Agriculture (PA)** | John Deere, mengetuai di peringkat global dalam jentera pertanian, memperkenalkan sistem Pertanian Precision yang menyepadukan teknologi GIS. Petani boleh menggunakan sistem PA John Deere untuk mencipta peta digital ladang mereka, menggabungkan data tentang kualiti tanah, topografi dan sejarah hasil. Sistem ini kemudiannya membantu mengoptimumkan aktiviti penanaman, pembajaan dan penuaian berdasarkan peta ini | Petani yang menggunakan sistem telah melaporkan peningkatan ketara dalam hasil tanaman, mengurangkan kos input dan meningkatkan kecekapan sumber, menjadikan pertanian ketepatan lebih mudah diakses untuk pelbagai operasi pertanian. |
| **Woolworths Australia: Farming for the Future** | Woolworths, salah satu rangkaian pasar raya terbesar di Australia, melaksanakan teknologi GIS untuk menyokong sumber hasil segar mereka. Woolworths menggunakan GIS | Komitmen syarikat untuk menggunakan GIS sebagai pembekal telah membantu membina kepercayaan dengan pengguna yang |

| | | |
|---|---|---|
| | untuk memetakan dan memantau sumber dan pengedaran hasil segar dari pelbagai ladang di seluruh Australia. Ini membolehkan mereka mengesan asal usul produk, memastikan kawalan kualiti, dan menggalakkan amalan perladangan yang mampan di kalangan pembekal mereka. | mengambil berat tentang kualiti dan kemampanan makanan. Ia juga telah menggalakkan pembekal mereka untuk menggunakan kaedah pertanian yang lebih mesra alam. |
| **Sunkist Growers: Citrus Orchards Management** | Sunkist Growers, sebuah koperasi besar penanam sitrus di Amerika Syarikat, menggunakan GIS untuk meningkatkan pengurusan kebun. Teknologi GIS digunakan untuk mencipta peta kebun yang terperinci, yang merangkumi maklumat tentang kesihatan pokok, keadaan tanah dan pemantauan perosak. Data ini dimanfaatkan untuk mengoptimumkan pengairan, kawalan perosak dan operasi penuaian. | Dengan melaksanakan GIS, Sunkist Growers telah melaporkan peningkatan pengeluaran sitrus, kualiti buah yang lebih baik, dan mengurangkan penggunaan air dan racun perosak. Koperasi juga telah dapat membuat keputusan yang lebih termaklum mengenai penanaman semula dan pembesaran kebun. |
| **Nestlé's Cocoa Plan: Sustainable Cocoa Farming** | Rancangan Koko Nestlé bertujuan untuk meningkatkan taraf hidup petani koko sambil memastikan bekalan koko yang mampan untuk produknya. Teknologi GIS digunakan untuk memetakan ladang koko dan menilai kesesuaian mereka untuk amalan pertanian mampan. Ini termasuk mengenal pasti kawasan untuk penanaman pokok teduhan, yang meningkatkan hasil koko dan melindungi alam sekitar. | Pelan Koko, disokong oleh GIS, telah membantu Nestlé mencapai matlamat kemampanannya dengan meningkatkan hasil koko, meningkatkan pendapatan petani, dan mengurangkan kesan alam sekitar pengeluaran koko. |
| **The European Space Agency's (ESA) Sentinel Hub** | Hab Sentinel ESA ialah platform yang menyediakan akses terbuka kepada data satelit untuk aplikasi pertanian. Petani dan penyelidik di seluruh Eropah menggunakan keupayaan GIS Sentinel Hub untuk memantau kesihatan tanaman, meramalkan hasil dan mengurus sumber air. Platform ini menawarkan pelbagai data dan alatan untuk pertanian ketepatan. | Sentinel Hub telah memperkasakan petani dengan keupayaan untuk membuat keputusan berdasarkan data dalam masa nyata, menyumbang kepada hasil tanaman yang lebih baik, mengurangkan kesan alam sekitar dan kemampanan keseluruhan dalam pertanian Eropah. |

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| **MAKGEOPADI** | Sistem Maklumat Geospatial Tanaman Padi (MakGeoPadi) ialah sistem aplikasi ICT berteraskan teknologi angkasa (*remote sensing*), GIS dan ICT yang dibangunkan untuk menguruskan tanaman padi dengan lebih sistematik, dan lebih berkesan. Kerjasama strategik antara *Malaysia Space Agency* (MYSA) dan Jabatan Pertanian (DOA) digunakan untuk membina sistem ini dengan menggunakan kepakaran jabatan dan sumber yang sedia ada kedua-dua agensi.<br><br>MYSA membangunkan pangkalan data dan sistem aplikasi serta mengumpul, memproses dan menganalisis gambar satelit terkini. DOA juga bertanggungjawab untuk menyediakan profil petani terlibat dan lot bagi setiap sawah di bawah pengurusan DOA serta data asas kawasan padi seperti maklumat tentang hasil dan pendapatan pesawah terlibat. | MakGeoPadi membolehkan agensi pertanian merancang, mengawasi dan memantau aktiviti penanaman padi secara dalam talian. |

## KESIMPULAN

Dalam pengurusan pertanian sawah padi, pelbagai potensi daripada GIS dapat membantu untuk menunjukkan maklumat penting berkaitan individu yang mengusahakan sawah atau usahawan asnaf. Antaranya termasuklah maklumat terperinci setiap plot milikan sawah, jumlah keluasan plot, musim padi, kos tanaman pada sawah tahun berkaitan, analisa keuntungan plot sawah, pendapatan usahawan mengikut plot sawah dan perkembangan pertumbuhan padi di SMART SBBA. Seterusya maklumat tersebut boleh divisualkan di dalam peta atau gambar digital. Peta yang komprehensif dapat mengurangkan kos perancangan data dan memudahkan pihak SBBA dalam memantau hasil daripada SBBA setiap usahawan asnaf.




**Rajah 4. Maklumat Pesawah**

Dengan sistem GIS, rekod maklumat pesawah asnaf dapat dipantau termasuklah maklumat status tanaman padi, status untung rugi bagi mengenal pasti lot padi yang bermasalah agar bantuan dan khidmat nasihat dapat disalurkan segera kepada asnaf petani terbabit.




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# DIGITAL MONEY WAQF TRANSFORMATION

**Deni Nuryadin [1*]**

[1] Ibn Khaldun University
*Corresponding Author (Email: deninuryadin3@gmail.com)

***Abstract:*** *Waqf is a source of economic strength for Muslims. One form of waqf that is currently being developed globally is cash waqf. The realization of Digital Cash Waqf has not fully reached its projected potential. The use of digital technology in waqf management is the main step in optimizing the realization of waqf potential. This article aims to describe the development and transformation factors of digital money waqf. The method in this study is a qualitative method with a type of literature review (Library Research) to analyze data using a deductive method to obtain more specific conclusions. The results of the study show that the harmonization between financial technology, in this case through e-payments, and the collection of cash waqf funds, has moved massively. With e-pavement or digital transactions it is very helpful to optimize the collection of waqf funds. Accompanied by waqf institutions and all waqf policy makers must continue to collaborate to increase cash waqf knowledge and literacy*

***Keywords:*** *Cash Waqf, Digital, Transformation*

## INTRODUCTION

Most of Indonesia's population is Muslim, influencing the system that applies in the Unitary State of the Republic of Indonesia, one of which is the Indonesian economic system. The Indonesian economic system is inseparable from the Islamic economic system in which there are Islamic public financial instruments, one of which is cash waqf (Nurul Faizah Rahmah, 2022).

Great potential in waqf to help and develop the country's economy if it is accompanied by awareness of Muslims in Indonesia. Waqf is a source of economic strength for Muslims which is now receiving attention from various groups. And also waqf is an instrument of Islamic philanthropy that plays a role in empowering the economy for the benefit of the people.

One form of waqf that is currently being developed globally is cash waqf. In the Indonesian context, the Indonesian Ulema Council has issued a fatwa allowing cash waqf to be implemented (Ministry of Finance, 2020). Cash waqf is carried out by a person, group of people, institution or legal entity in the form of cash, including the meaning of cash as securities. In addition to getting rewards, other benefits derived from cash waqf are strengthening Islamic banking, increasing Islamic capital, driving the Islamic economy, financing productive waqf assets, and supporting the implementation of social programs.

The Indonesian Waqf Board recorded cash waqf acquisitions reaching 1.4 trillion rupiah as of March 2022. This figure has increased compared to the acquisition of cash waqf collected during 2018-2021 worth 855 billion rupiah. However, this realization figure is still less than the

potential for cash waqf in Indonesia according to the Indonesian Waqf Agency (BWI), which is 20 trillion rupiah.

The lack of realization is certainly due to the low level of public knowledge about cash waqf. BWI said that the Indonesian people's knowledge of waqf is still limited to immovable property waqf such as land and buildings. Even though at this time waqf has a very broad scope, starting from cash waqf, stocks, deposits, insurance, even property.(Revelation & Wardani, 2020). Digitalization that continues to enter and change people's lifestyles requires institutions to be sensitive in providing easy waqf fundraising schemes for 1.9 billion Muslims in the world. Indonesia itself has the largest number of Muslims in the world with a percentage of 87.2% of the total population, so it is estimated that there are 229 million Muslims in Indonesia.

In this digitalization era, the Indonesian Waqf Board can take advantage of information technology as a solution for ease of cash waqf collection transactions from waqf to online-based waqf banks using the internet network(Rahmawati et al., 2021). Technology-based waqf management provides various benefits for all parties involved. In the case of waqf, the use of technology can provide convenience in carrying out waqf, thereby providing wider and faster access. Management technology-based waqf will be able to reach a wider community and be able to provide benefits to more beneficiaries

Karna (2020) BWI continues to carry out digital transformation of waqf in Indonesia which is alert to these demands. On July 1 2021, the Indonesian Waqf Agency (BWI) launched e-services for nazhirs in Indonesia in the form of electronic services for nazhir registration in the framework of developing a national waqf digitalization.

The use of digital technology in waqf management is the main step in optimizing the realization of waqf potential. This step needs to be carried out in several stages, starting from BWI's internal digitization, Nazhir digitalization, and strengthening the ecosystem and innovation in digital waqf management. In the era of the industrial revolution 4.0, waqf also has a real contribution to micro and macro financing, where many people have digital access. 21 Thus, it can be seen that waqf has developed in its management practices, especially in optimizing the role of technology through various digital platforms. Several of these studies illustrate the urgency of digitizing waqf management for the contribution of waqf to the economy in Indonesia amidst increasingly advanced technological developments.

However, from these studies, the pattern of transformation of waqf management in Indonesia in the digital era has not been specifically described, especially in the aspect of waqf management. Several previous studies have not been specifically specific regarding the transformation of digital waqf.

This study aims to synthesize the results of several related studies digitalization of waqf management with a focus on the study of innovation waqf development, to digitalization aspects in the socialization of waqf and its collection. The pattern of socialization and collection of waqf in the digital era that has been implemented by various waqf nazhirs that will come later is described in the pattern of developing the digitalization transformation of waqf management.

## LITERATURE REVIEW

The currently trending philanthropic instrument is productive waqf. Contemporary innovations in waqf instruments are modified so that they do not only operate in the consumptive sector but become potential instruments for productive societies (Fuadi, 2018). This effort is also part of efforts to improve the welfare of the ummah through the ummah's own funds (Ascarya, 2022).

Productive waqf assets can be anything. The main essence of waqf assets is that they tend to be used for a very long time and benefit the community. Currently productive waqf assets that are often discussed are money and cash equivalents. Money is considered to provide more flexible utilization compared to assets that tend to be passive. The large potential of cash waqf is also accompanied by several things that need attention. Waqf that depends on its management requires nadzir to utilize waqf money in productive matters (Fuadi, 2018). Waqf management must be accompanied by professional management. However, the nature of cash waqf is to produce productive and productive things that can be distributed to those who have the right to use them. If Islamic financial institutions want them to run their operations well and serve their customers, collaboration with technology, especially fintech, is necessary (Alshater & Rabbani, 2022)

There have been several previous studies that discussed optimizing the collection of waqf funds in this digital era. Digitalization technology has also contributed to accelerating changes in cash waqf which can currently be applied anywhere and anytime. Not a few institutions have started competing to create digital-based cash waqf. The implementation of digital cash waqf on several platforms or waqf institutions takes advantage of advances in technology and the internet. Thus, they provide the convenience of waqf, such as through social media, websites, or even in the form of an application. In this study, the paradigm of waqf in the form of digitalization was agreed as a matter of accelerating the distribution of welfare as research (Victoria et al., 2019) Management innovation in waqf management also occurs in several other Islamic countries such as Egypt, Turkey, Saudi Arabia, Jordan, and Qatar.

Islamic social funds are mushrooming in this country with the largest Muslim population, especially during this pandemic. During early 2020, there was a sizeable growth in social media fundraising funds of almost 70% compared to last year's figure, which was mainly driven by the digitalization of social fund payments. This paper aims to elaborate on the determination of Islamic social funds to support the Sustainable Development Goals (SDGs). The involvement of technology in the collection of Islamic social funds has been empirically proven to be on target, he conveyed in his research on the digitization of social funds and their role during the recent pandemic (Tumewang et al., 2021).

(Suhaili, NA, & Palil, 2017) in his research tries to capture the operationalization of collaboration using technology-based fundraising platforms in general. The result is that technology-based crowdfunding has superior value for waqf entities in exploring the landscape provided in crowdfounding. Then, research conducted by (Shulthoni & Saad, 2018) revealed that there should be an update in the fundraising system that he studied on the basis of a comparison of traditional and modern waqf institutions. No less modern than research conducted by (Thakers, 2018) they offer a model of sustainable sources of financing to waqf institutions to meet their

liquidity constraints in developing waqf land which is known as the crowdfunding model. Then, CWM validates its acceptance in the field among crowdfounders by adopting a theoretical model of technology acceptance. Currently, various platforms are present in the process of raising waqf funds.

Study (Amaliyah et al., 2022) argues that the use of technology in waqf will make every community compete in doing good because it is safe, and can be done anytime and anywhere. Based on the Law on waqf to be precise in Article 16 Paragraph (1) of Law no. 41 of 2004, which reads "Properties that can be used in waqf are neither movable nor movable objects", thereby opening up opportunities for electronic waqf (E-Waqf) using a technological system to be implemented. As an accelerated step to realize general welfare, especially for the people of Indonesia.

## RESEARCH METHODS

The method used in this research is a qualitative method with a type of library research. The author to obtain the necessary data through some literature from books, journals, articles and other media that are relevant to the research theme. With this method it is intended to make it easier to describe the results of the observed research.

Library research (library research) is a method that is carried out by collecting data from various literature, from this literature is used to analyze and solve the problem being researched. When all the data has been arranged, the next step is to analyze the data using the descriptive method. Descriptive means an analytical technique by explaining the transformation of digital waqf. So that all the data obtained can be understood clearly, the authors use deductive and comparative analysis techniques. Deductive is collecting data, analyzing and researching data that is general in nature and then concluding on something more specific (Nawawi, 1993).

## DISCUSSION

The word waqf or waaf comes from Arabic from the root word wa-qa-fa which means to hold, stop, stay, or stand. The word waqafa - yaqifu-waafan corresponds to the word habasayahbisu-tahbisan which means to prevent its use. The word waaf in Arabic means withholding, withholding the property to be donated, not transferring its property. According to Al-Jurjani in research (Ridwan & Santi, 2016) Waqf in terms of Islamic Sharia is maintaining property rights over material objects (al-'ain) to provide benefits (al-manfa'ah).

According to (Hassan et al., 2022) Scholars have different views on the definition of waqf. Faisal Haq argues that the difference in the meaning of waqf by madzhab scholars is because waqf has more than 25 meanings, although what is commonly used is the meaning of withholding and preventing. These multiple meanings influence the mujtahids in determining the definition of waqf. Waqf comes from Arabic, namely: waqfa, yaqifu, waqfan which means to hold, stop or settle (Ma'lūf, t.th). In general, waqf can be interpreted as holding assets that can be used without losing the object by not taking legal action against the object, channeling it to something good (not haram) that exists.

(Azizuddin et al., 2021) argues that waqf is holding back the original object and utilizing its fruit (results) or withholding assets and channeling the benefits in the way of Allah. The understanding put forward by the scholars has a common thread that the purpose of waqf is as a means of social worship ordered by religion. Every Muslim who has property is encouraged to endow his wealth in accordance with the conditions set by the Shari'a. Provisions for the implementation of cash waqf in Indonesia are regulated in Law Number 4l of 2004 concerning Waqf. In addition to these laws, the implementation of cash waqf is also regulated in Government Regulation Number 42 of 2006 concerning the Implementation of Waqf, which states that: 1). The type of property handed over by the waqifin cash waqf is money denominated in rupiah. Therefore, the money to be donated must first be converted into rupiah if it is still in foreign currency; and 2). Cash waqf is carried out through Islamic Financial Institutions appointed by the Minister of Religion as LKS-Money Waqf Recipients (LKS-PWU).

According to (Musari, 2022) Waqf with money has many advantages including being more flexible, does not know the distribution area, is easier to collect, and can be used as soon as possible for the welfare of society. Waqf with money is also considered more productive, because so far waqf with land, for example, has caused many problems, such as limited land, infertile land, so it is far from the true purpose of waqf.

According to (Rahmalan et al., 2021) Waqf also has advantages in terms of charity, because waqf contains elements of muabbad (continuance) which imposes continuous rewards even though the wakif has died. Waqf fundraising through e-payment is part of fundraising by utilizing technology to indulge waqf. Fundraising is another term for raising waqf funds where this activity is a process of influencing waqf candidates to want to donate.

According to (Hassan et al., 2022) the emergence of LKS-PWU, especially Islamic banks in raising waqf funds, is a new breakthrough that brings major changes in waqf fund raising. Islamic banks registered with the LKS-PWU are generally currently using computerized technology such as e-payments in waqf money to make waqf easier. Candidates for waqf do not have to come to the LKS-PWU physical office, simply by opening their smart phone, they can donate money and be integrated with the existing system at BWI.

Rachmawati (2021) The development of waqf digitalization has also been carried out at the Indonesian Waqf Board. Starting with the launch of the e-services application which is an electronic service for nazhir registration. Among the steps to digitizing the collection of waqf funds carried out by BWI are the launching of the blessing.id platform and the social media platform Sahabatbwi.com.

In addition, waqf collection activities have also been developed in collaboration with several digital platforms to optimize waqf collection. The process of waqf collection through digital platforms needs to be carried out with good preparation so that it can run effectively. Several things that need to be prepared are explained by Rahmatullah & Putra in their research on the digital model of waqf fundraising. Some things that need attention are conducting digital analysis for strategies and opportunities, carrying out branding and positioning, preparing content to be delivered, building or creating digital channels, conducting digital campaigns, and reporting the

results of the campaigns carried out. (Rahmatullah & Ramdhan, 2020) These things need to be a concern considering that all of these things determine the effectiveness of the waqf fundraising activity

Cash waqf and waqf through money have been developed by nazhir waqf. This type of waqf gives flexibility to the waqif community or waqif candidates to fulfill their waqf grants by determining the various payment media options offered. The transfer method via mobile banking is the most widely used waqf payment method, which is 87.5 percent. In addition, there are several payment methods used by waqif, such as transfers via e-wallets (18.8 percent), transfers via internet banking (8.1 percent), or transfers via QR (2.5 percent). (Rahma et al., 2021). These results indicate that people tend to choose the transfer method via mobile banking in making transactions. This shows that nazhir wakif needs to increase cooperation with Islamic banking institutions to increase waqf collection. However, waqf transaction methods are not limited to mobile banking platforms, but also by optimizing several digital payment (e-payment) schemes.

Waqf payments through e-payment are currently growing rapidly. Several Islamic banks appointed as Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU) have also built applications or websites to facilitate electronic payments. Among the advantages of this e-payment scheme is the ease with which prospective wakifs can pay waqf in small amounts, starting from Rp. 10,000. Optimizing e-payment in Islamic banks is considered very effective in maximizing the collection and management of waqf funds. This is because Islamic banks are Islamic financial institutions that implement high professionalism and accountability in financial management, and have an extensive network spread across various regions. This advantage is the key in the development of e-payments, especially for waqf transactions (Bashari, 2021).

By using e-payment, it is hoped that it can provide more value to someone in their charity activities without disrupting their daily productivity. The results of this study show that cash waqf using technology assistance can increase the participation of the millennial generation because payments are made faster and can be done from anywhere. The online cash waqf program in Indonesia itself is still relatively new and is still in the early stages of technology adoption. This is possible because there is still a lack of public awareness and knowledge about cash waqf when compared to the more familiar zakat. Awareness and knowledge itself is very important for someone's willingness to donate (Choi, s., Choi, 2018).

Likewise with Influence influencing the intention of the Muslim millennial generation in cash waqf using e-payment. Interestingly, the social influence in this study did not come from religious leaders, community leaders or influencers, but from their closest friends and relatives. This finding indicates that individuals who have knowledge about cash waqf are more likely to do cash waqf than those who do not. This finding is an intuitive finding, because knowledge is very important in influencing attitudes and especially for religion-based voluntary giving behavior such as waqf.

A waqf institution that has a good and trusted image will increase public acceptance of cash waqf in Indonesia. Image is very influential in increasing and decreasing the tendency of people in cash waqf in Malaysia. In general, image does have a significant role in influencing

decisions and increasing trust. This is in accordance with the theory (Kotler & Keller, 2009)) that image is a hidden vision and belief in the minds of consumers as a reflection of controlled associations. A positive image will provide benefits to create trust. Meanwhile, the trust from the image of a superior institution can influence customer preferences for the products and services offered. From these findings, it is hoped that waqf institutions can increase their credibility in order to create a good image so that they can foster public trust, especially the millennial generation, for cash waqf digitally. (Musahidah & Sobari, 2021).

## CONCLUSION

Harmonization between financial technology, in this case through e-payment, and collecting cash waqf funds has been ongoing. With e-pavement or digital transactions it is very helpful to optimize the collection of waqf funds. This is because it is able to make it easier for waqf waqf candidates without having to come to the institution's physical office, transactions are safer, more convenient, anytime and anywhere and do not burden waqf candidates. With a nominal value of Rp. 10,000 or even Rp. 1,000, prospective waqf can donate, without having to wait for more funds to be collected. Digital technology in the form of an e-payment platform also realizes the transparency of data collection and distribution of waqf. fund. Where the data is connected online with the Indonesian Waqf Board system, so that these technological innovations can benefit humanity.

Therefore, waqf institutions and all waqf policy makers must continue to collaborate to improve cash waqf knowledge and literacy. With high knowledge of cash waqf, it is hoped that the millennial generation will not only be aware of cash waqf but also directly participate in issuing cash waqf. Without a high level of knowledge, awareness in paying cash waqf through e-payment may not increase in the future, because knowledge is found to be the most important factor influencing the interest of the millennial generation in cash waqf through electronic payments.

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# THE ADVANCEMENT OF SUSTAINABLE STRATEGIES IN ALLEVIATING POVERTY AMONG ASNAF BY ISLAMICS ENTITIES

**Norazita Marina Abdul Aziz [1*]**
**Norfaiezah Sawandi [2]**

[1,2] Tunku Intan Safinaz School of Accountancy, University Utara Malaysia, 06010, Sintok Kedah.
[*]Corresponding author: (Email: azita@uum.edu.my)

***Abstract:*** *Asnaf-related issues are being discussed and researched in order to reach a consensus on implementing and delivering effective strategies for assisting asnaf to exit its precarious financial predicament. Malaysian zakat institutions can use their investments to guarantee their financial sustainability. The zakat institutions must collaborate with collaborators to develop strategies as policymakers and implementers to ensure that the strategies are successfully deployed to the asnaf and the field. Through the grounded theory research design, the research method has been conducted on the basis of an interpretive stance. A series of interviews with implementers and executors were conducted to define the fundamental strategies for alleviating poverty among asnaf. Five interviews and document reviews have been conducted to obtain insight information and to seek any emergent knowledge that may result from data collection in the field. The data are then analysed using open coding to identify and label concepts and categories, followed by axial coding to organise, and develop categories from the codes. The emergent theory is refined and tested using theoretical sampling, and the central category or core concept is identified, and a theoretical framework is developed using selective coding. The empowerment of asnaf by Islamic entities can be an effective way to alleviate poverty in a sustainable fashion. This has been accomplished by Islamic entities using a variety of strategies. Among the strategies are zakat and public charity appeals, microfinance strategies, entrepreneurship programmes, job training and placement, education and scholarships, and health and wellness services. By implementing these empowerment programmes, Islamic institutions can help asnaf become more self-sufficient and sustainable over time. In addition, these programmes can help break the cycle of poverty and promote long-term economic independence.*

**Keywords:** *Advancement, Alleviate Poverty, Islamic Entities, Zakat*

## INTRODUCTION

The global issues concerning economic recovery has become an important debatable area in the global platform. In the world, the statistic shows that in 2023, 9.2% of the global population, or approximately 719 million people, are surviving on less than $2.15 per day (Walsh, Banerjee, & Murphy, 2022; World Bank, 2022). The percentage of people living in extreme poverty could decline below 2% by 2050, according to the Centre for Global Development's baseline projection (Walsh et al., 2022; World Bank, 2022).

The first objective of the UN 2030 Agenda for Sustainable Development is to eradicate extreme poverty for all by 2030. Therefore, the Sustainability Development Goals (SDG) concerning the zero poverty and hunger has become a new agenda and resourceful area for the government to loon in detail. The important of SDG can be focus into the area of SDG 1, No Poverty and SDG 2, Zero Hunger (Walsh et al., 2022; World Bank, 2022). Globally, ensuring that everyone has enough money to satisfy their basic needs, such as food, clothing, and shelter, is a key indicator of the health of our society and a top priority for politicians and policymakers. The activity of the World Economic Forum supports the United Nations Sustainable Development Goals, as outlined on its Strategic Intelligence platform.

The economic outlook has become darker and less certain due to a combination of factors, including the energy and cost of living crises, which have a disproportionately negative impact on the weakest members of society (Lakner, Mahler, Negre, & Prydz, 2022; Pradhan, 2023). While the Chief Economists Outlook of the World Economic Forum emphasised the intensifying human impact of the cost-of-living crisis, which is worsening poverty, it also predicted that the forces at work will reach their apex this year (World Bank, 2022). The majority of survey conducted by World Bank shows that respondents (68%) believed that the severity of the crisis would diminish by the end of 2023 (World Bank, 2022).

The objectives of the World Bank Group are to eliminate acute poverty and promote shared prosperity. This mission supports our analytical, operational, and convening efforts in approximately 140 client nations. The number of individuals living in extreme poverty, defined as less than USD2.15 per person per day in 2017 purchasing power parity, has been declining for three decades (World Bank, 2022). In 2020, however, the trend was reversed as a result of the disruption caused by the COVID-19 crisis. The number of persons living in extreme poverty increased by 70 million to exceed 700 million. The global rate of extreme poverty increased from 8.2 percent in 2018 to 9.3 percent in 2019 (World Bank, 2022).

The poorest people in the globe bore the heaviest costs of the pandemic. Their income losses were double those of the world's wealthiest, and for the first time in decades, global inequality increased. The impoverished also experienced significant setbacks in health and education, which, if unaddressed by policy action, will have long-term effects on their lifetime income prospects. Since then, the recovery has been inconsistent (Eckert et al., 2023). A swift recovery has been impeded by rising food and energy prices, which have been fuelled in part by the conflict in Ukraine and by climate shocks and conflict. 685 million people could still be living in acute poverty by the end of 2022 (Bruckner, Hubacek, Shan, Zhong, & Feng, 2022; Lakner et al., 2022; Walsh et al., 2022).

The occurrence of recent obstacles coincided with a period of stagnation in poverty reduction progress, which was occurring concurrently with weak global economic growth. The present global crises have exacerbated the divergence between the world and its goal of eradicating extreme poverty by 2030. Based on prevailing patterns, it is projected that approximately 7 percent of the global population, equivalent to 574 million individuals, will persist in living below the poverty line of USD2.15 per day by the year 2030 (Walsh et al., 2022). Extreme poverty is

primarily concentrated in specific geographical regions, namely Sub-Saharan Africa, places plagued by conflict, and rural regions. These regions provide significant challenges in terms of eradicating extreme poverty.

This section is further subdivided into various sub sections that concentrate on the sustainability of zakat, zakat in the historical context of the Islamic Caliphate, and zakat's role in reducing levels of poverty. Following this are the study methods, next the findings, succeeding the discussions, and finally the limitations.

## Literature Review

### Zakat for Sustainability Development

Zakat is one of the five pillars of Islam and is an obligatory act of worship for Muslims (Mas' ud, Awang, Ramli, & Shafi, 2021; Yassin, 2020). It is a form of charitable giving and purification of wealth that holds significant importance in Islamic teachings. Zakat is derived from the Arabic word "zaka" which means purification and growth.

As one might expect, zakat is an Islamic religious duty that entails the giving of a designated portion of one's wealth to individuals who are in need. The concept is perceived as a mechanism for promoting social cohesion and equitable distribution of resources. Muslim individuals who satisfy specific wealth criteria and possess the minimum required amount, known as “nisab”, are duty-bound to fulfil their zakat obligation (Maulana & Fanani, 2020; Sihombing, Purnama, Ginting, & Nasution, 2020). The concept of zakat in philosophical perspectives embodies the societal involvement of individuals with humanity, the contemplative one’s soul, and the oneness of Allah as the originator (Fidiana, 2020; Retsikas, 2020). It is imperative to distribute the sustenance bestowed by Allah to each individual in a manner that aligns with principles of economic and social welfare, while also promoting social equity between the rich and the poor. This can be achieved through the purification of wealth.

It is denoted the recipients of zakat are specified in the Quran (9:60)[1] and include:

- The poor and needy: Those who are unable to meet their basic needs.
- The destitute: Those who are completely without means or support.
- Zakat collectors: Those appointed to collect and distribute zakat.
- Those in debt: Individuals burdened by debt and unable to repay.
- For the cause of Allah: Expenses related to the promotion and preservation of Islam, such as mosques, Islamic schools, and charitable organizations.

Zakat is typically calculated as 2.5% of the individual's surplus wealth, after fulfilling their basic needs and personal expenses (Kasim & Abdullah, 2022). It is often given annually, although it can be given more frequently if desired. The act of giving zakat is considered a means of purifying one's wealth and seeking blessings from Allah. It's worth noting that zakat is distinct from voluntary acts of charity known as Sadaqah, which Muslims are encouraged to give beyond

[1] The translation from the al-Qur’an is “Alms are meant only for the poor, the needy, those who administer them, those whose hearts need winning over, to free slaves and help those in debt, for God’s cause, and for travellers in need. This is ordained by God; God is all knowing and wise.” (at-Tawbah, 9:60)

their obligatory zakat. It is important to consult with knowledgeable scholars or local Islamic authorities to determine the specific rulings and guidelines regarding zakat, as there may be variations depending on cultural practices and interpretations within different Muslim communities.

Zakat, in addition to its spiritual and social dimensions, can also contribute to sustainable development (Fadilah et al., 2021). In line with this, zakat can promote sustainability in terms of poverty alleviation. This can be seen that zakat is primarily aimed at helping the poor and needy. By providing financial assistance, it helps alleviate poverty and improves the living conditions of individuals and communities. Sustainable development requires addressing poverty as a fundamental challenge, and zakat plays a crucial role in this aspect. Additionally, zakat can be comprehended as economic empowerment to society. Zakat can be utilized to empower individuals economically. By providing financial resources to start or expand small businesses, vocational training, or educational opportunities, zakat recipients can become self-reliant and contribute to their communities' economic growth (Saripudin, Djamil, & Rodoni, 2020; Syukor, Omar, Atim, & Mustapha, 2020). Empowering individuals economically is an essential aspect of sustainable development.

On top of this zakat can delivered its niche through the social welfare programs (Fadilah et al., 2021). In this way zakat funds can be used to support various social welfare programs that address pressing social issues such as healthcare, education, housing, and clean water. Investing zakat in sustainable social development projects can lead to long-term benefits and positive social impact. Sustainability in zakat can be perceived through the lens of providing the environmental conservation (Sumai, Mutmainnah, Nurhamdah, & Arsyad, 2019). Initially for the better understanding, sustainable development also includes protecting and preserving the environment. Zakat can be used to support initiatives that promote environmental conservation, such as reforestation projects, clean energy initiatives, and sustainable farming practices. By allocating zakat to such causes, Muslims can contribute to a more sustainable and eco-friendlier world.

Through zakat and waqf management, the collection of the money can enhance the infrastructure development that zakat can be utilized to develop infrastructure in underprivileged areas, such as building schools, hospitals, and community centres (Haji Othman, Yusuff, & Moawad, 2021; Hapsari, Bin Mohd Thas Thaker, Mohammed, & Duasa, 2022; Osman, Suib, & Md Noor, 2020). Access to proper infrastructure is crucial for sustainable development, as it supports education, healthcare, and community development. Furthermore, zakat can be fundamentally rooted in principles of social justice and wealth redistribution. By addressing economic inequalities and ensuring a fair distribution of wealth, zakat contributes to a more equitable society (Fadilah et al., 2021; Ghofur & Utami, 2023). Promoting social justice is a key component of sustainable development, as it fosters stability and inclusivity.

It is important to note that the effective and efficient utilization of zakat for sustainable development requires proper planning, management, and monitoring. Islamic scholars, zakat institutions, and development organizations work together to ensure that zakat funds are disbursed appropriately and in accordance with Islamic principles to achieve sustainable outcomes.

**Zakat And Alleviating Poverty**

By implementing these strategies, zakat can be a powerful tool for poverty alleviation, providing immediate relief, empowering individuals, and fostering sustainable change in communities (Adiwijaya, Suprianto, & Rusdi, 2023; Ghofur & Utami, 2023; Syahbandir, Alqarni, Dahlawi, Hakim, & Muhiddin, 2022). From the review of literature, it is founded that the zakat may consider several strategies within the framework of zakat that can effectively alleviate poverty. One of the key strategies in zakat is identifying and targeting those who are most in need of assistance. Zakat institutions and scholars work to determine the eligibility of individuals and families for zakat distribution based on specific criteria. By focusing on the most vulnerable and impoverished segments of society, zakat ensures that assistance reaches those who need it the most.

In addition, zakat needs to be able to undertake comprehensive needs assessment by the *asnaf*. To address poverty effectively, zakat institutions often conduct comprehensive needs assessments to understand the specific needs and circumstances of recipients. This assessment helps in tailoring zakat assistance according to individual needs, whether it's providing food, shelter, healthcare, education, or livelihood support. This approach ensures that zakat funds are utilized optimally to alleviate poverty in a holistic manner. Furthermore, the empowerment of zakat and sustainability solutions are essential in alleviating poverty among the *asnaf*. Zakat aims not only to provide immediate relief but also to empower individuals and communities in the long term. Zakat institutions may invest in income-generating projects, vocational training, or educational scholarships to equip recipients with the skills and resources necessary for sustainable livelihoods. By enabling individuals to become self-sufficient, zakat helps break the cycle of poverty.

The other way to speed up the zakat distribution to *asnaf* and monitor their effort to exit from *asnaf* community is through zakat's collaboration and partnerships: Zakat institutions often collaborate with other organizations, NGOs, and governmental bodies to leverage resources and expertise. Partnering with organizations that specialize in poverty alleviation, such as microfinance institutions or vocational training centres, can enhance the impact of zakat and ensure a more coordinated and sustainable approach to poverty reduction.

Moreover, promoting awareness and understanding of zakat among the Muslim community is crucial for its effective implementation (Iswanto & Hadinatha, 2023). Encouraging Muslims to fulfil their zakat obligations and educating them about the importance of zakat as a means of poverty alleviation can lead to increased contributions. This, in turn, expands the pool of resources available for poverty alleviation efforts. In addition, zakat institutions have to be transparent and accountable in giving their accounts to the public. Transparency and accountability in the distribution of zakat are essential to build trust among donors and recipients (Adiwijaya et al., 2023; Ghofur & Utami, 2023; Syahbandir et al., 2022). Zakat institutions should have clear processes and mechanisms in place to ensure that zakat funds are distributed equitably and efficiently. Regular reporting and financial audits can help maintain transparency and assure donors that their zakat is being used effectively for poverty alleviation. With this concern, the paper addresses the role of zakat institutions to define the fundamental strategies for alleviating

poverty among *asnaf*. The following section involves the method to undertake the research and analyse the emergence in-depth insights from the data gathered from the interviews and documentary reviews.

**Research Methodology**

Grounded theory research design can be complex and time-consuming, but it can yield rich insights into poorly understood phenomena (Alammar, Intezari, Cardow, & Pauleen, 2019; Kirk & van Staden, 2019; Sosa-Díaz & Valverde-Berrocoso, 2022). It is important to remain open to new information and to allow the data to guide the research process. Grounded theory research involves several iterative steps, beginning with selecting a research topic and collecting data through methods such as in-depth interviews, focus groups, and observations (Alammar et al., 2019; Kirk & van Staden, 2019; Sosa-Díaz & Valverde-Berrocoso, 2022).

Undertaking a grounded theory research design involves several steps. The study initially needs to identify a topic or area of interest to be explored based on the research objectives. Grounded theory is useful for investigating new or ineffectually understood phenomena (Darby, Fugate, & Murray, 2019). The preliminary research requires to be conducted regarding the literature review through exploratory interviews to gain an initial understanding of the topic and identify potential research questions. The purposive sampling was employed to recruit participants who can provide rich and diverse information about the phenomenon of the study (Darby et al., 2019). Common methods of data collection in grounded theory include in-depth interviews and documentary reviews.

Data collection and analysis happen simultaneously in grounded theory, in or start analysing data as soon as you begin collecting it (Burck, 2005; Byrne, 2001; Resnik Mellion & Moran Tovin, 2002). The study employs interviews and documentary review to gain in-depth insights of the interpretive data that emerged from the post questions and reviewing data respectively. Prior to conducting the actual data gathering, a pilot study has been conducted to ensure that the questions are being understood by the informants, aligned with the research objectives and modification on the appropriateness and synthesised responses from the informants (Burck, 2005; Byrne, 2001; Resnik Mellion & Moran Tovin, 2002). Later in the real actual interview setting, the study has interviewed five informants to gain an understanding of the insightful responses that address the research questions.

In the study, the data is then analysed through open coding to identify and label concepts and categories, followed by axial coding to group the codes together and develop categories. Theoretical sampling is used to refine and test the emerging theory, and selective coding is used to identify the central category or core concept and develop a theoretical framework (Kirk & van Staden, 2019). Finally, the results are written up in a report or manuscript that reflects the logic of the developing theory and includes a clear statement of the research question, a description of the research process, a presentation of the findings, and a discussion of the theoretical implications and future research directions.

In the beginning of the data analysis process by open coding the data gathered from the interview and documentary review (Kirk & van Staden, 2019). This involves reading through each data source (such as an interview transcript) and assigning descriptive labels to chunks of data (e.g., a sentence, paragraph, or passage). These labels should be descriptive and inductively generated from the data, rather than being based on preconceived notions or theories (Kirk & van Staden, 2019). The axial coding then needs to be undertaken after conducting the open coding to generate a large number of codes through open coding, the study will move to axial coding (Kirk & van Staden, 2019). This involves grouping related codes together and identifying relationships between them. Axial coding is used to develop categories, which are broader and more abstract than individual codes. Categories should be grounded in the data and reflect the participants' experiences and perspectives (Alammar et al., 2019; Swanepoel, 2019).

Following this, the theoretical sampling need to be considered during the category's development. The requirement to collect more data to refine and test the emerging theory (Alammar et al., 2019; Swanepoel, 2019). Theoretical sampling involves purposefully selecting new participants or data sources that can provide further information to test in developing theory (Alammar et al., 2019; Swanepoel, 2019). In this final stage of analysis, the selection of coding needs to be made to integrate categories and develop a theoretical framework. This involves identifying the central category or core concept that ties everything together, and then linking the other categories to it. Theoretical frameworks should be grounded in the data and reflect the experiences and perspectives of the participants.

The final stage involves the write up your results in a report or manuscript, using a narrative style to describe the research process, present the findings, and discuss their implications. The report should be structured in a way that reflects the logic of your developing theory, starting with a clear statement of the research question and ending with a discussion of the theoretical implications and future research directions.

## FINDING

### Empowerment *Asnaf* through Zakat's Sustainable Strategies

The act of prioritising the empowerment of the *asnaf* community as a strategy for poverty reduction is crucial in enhancing their economic stability and facilitating their eventual transition out of the *asnaf* system. Zakat institutions serve as an appropriate platform for empowering the *asnaf* population, enabling them to improve their financial security. This has the potential to promote self-sufficiency and ultimately enable their transition away from the *asnaf* system. Several ways for empowering individuals categorised as *asnaf* have been identified from the themes that arose during the data analysis. The strategies for empowerment may be categorised into various key groups, namely economy, social, and governance themes, which are crucial for aligning with Sustainable Development Goal (SDG) number 1 and 2. These goals encompass the eradication of hunger and poverty in the global economy.

**Table 1: The Representation of Economy, Environment, Social and Governance Strategies (2ESGS)**

| Main categories related to Economy, Environment, Social and Governance Strategies (2ESGS) | Themes |
|---|---|
| Economy and Environment | Asset development program – house for *asnaf* |
| Economy | Access to capital to improve economy |
| Economy | Foodbank |
| Economy | Microfinance |
| Social | Collaborative partnership |
| Social | Social support |
| Social - Education | Financial education |
| Social – training | Training and employment |
| Social healthcare | Healthcare |
| Governance | Internal and external monitoring |

The table highlights the significance of economic categories in addressing the social welfare of the *asnaf* or underprivileged individuals, with the aim of achieving zero hunger and zero poverty within the nation. The strategies and prioritising are aligned with the creation and implementation of the Sustainable development Goals (SDGs) within the global framework.

However, in Islamic organisations that prioritise zakat institutions, it is crucial to examine how to strengthen the *asnaf* economy so that people are able to work and earn well enough to support domestic spending while also paying attention to their exit situation as *asnaf*. In this manner, instead of being recipients of zakat funds, individuals can assume the role of zakat payers as a result of their achievements. This, in turn, contributes to the redistribution of zakat and promotes socio-economic well-being among Muslims in Malaysia through the facilitation of zakat distributions.

## Economy and Environment

### Asset-Building Programs

Assist the *asnaf* community in establishing assets, such as properties or financial reserves, to facilitate the attainment of enhanced long-term financial stability. Asset-building programmes, such as the construction of housing initiatives for individuals in need, facilitated by zakat institutions, play a crucial role in mitigating poverty among receivers of zakat (Noviana, Arifudin, Indah, Tanjung, & Sofyan, 2020; Osman et al., 2020; Razak, 2020). This is substantiated by several compelling justifications. Zakat institutions have the potential to offer individuals a secure and enduring residential environment. A suitable dwelling can offer a secure and consistent environment for households to reside in, so potentially enhancing their physical and psychological well-being (Mohd Rom, Yaakob, & Hassan, 2016; Rasoo, Yusof, & Amran, 2016). Additionally,

it might offer a perception of assurance and constancy, which holds significance for individuals experiencing financial hardship.

Furthermore, the zakat institutions have the potential to contribute to the accumulation of wealth. A residential property is a valuable asset that has the potential to increase in value over the course of time. This can facilitate individuals in accumulating financial assets and fostering a more prosperous future for themselves and their families (Mohd Rom et al., 2016; Rasoo et al., 2016). They have the potential to enhance one's self-esteem.

> "...The act of possessing a residential property can instil individuals with a feeling of self-esteem and fulfilment. Additionally, it is worth noting that engaging in such activities can have a positive impact on an individual's self-esteem and confidence levels. This aspect holds particular significance for individuals who are actively striving to improve their socioeconomic status and overcome the challenges associated with poverty..."

(Informant 1)

By facilitating connections between individuals and their communities, zakat institutions can play a significant role in fostering social cohesion.

> "...A residence has the potential to foster a feeling of affiliation and communal connection. This can hold significant importance for individuals who experience isolation or marginalisation..."

(Informant 4)

Zakat institutions have the potential to serve as a platform for long-term poverty reduction. Asset building programmes have the potential to mitigate poverty in the long run by offering individuals a secure and stable living environment (Ahmed, Bin Aiffin, Yousif Alabdullah, & Zuqebah, 2016; Rasoo et al., 2016).

> "...This phenomenon can be attributed to the fact that individuals who possess a secure and permanent residence exhibit a higher propensity to secure employment, pursue educational opportunities, and fulfil familial responsibilities..."

(Informant 3)

Furthermore, the facilitation of home accessibility can play a role in ensuring the establishment of a safe and long-lasting residential setting for individuals. In summary, the implementation of asset building initiatives, such as the construction of housing units for individuals in need through zakat institutions, serves as a significant mechanism for mitigating poverty among receivers of zakat (Ahmed et al., 2016; Rasoo et al., 2016). Assets building programmes have the potential to enhance individuals' physical and emotional well-being, foster

wealth accumulation, bolster self-confidence, facilitate community engagement, and ultimately alleviate poverty by offering secure and stable housing opportunities. Assets building programmes have the potential to be a formidable instrument in the battle against poverty, as they equip individuals with the necessary resources to enhance their quality of life.

**Access To Capital**

Overall, from the data analysis, it can be observed that zakat institutions have not implemented any programmes that offer microfinance services to the *asnaf*. The zakat works in conjunction with Islamic banks to identify and provide aid to the *asnaf*, enabling them to access Islamic social funds such as *Qardul Hassan* or microfinance assistance (Retsikas, 2020; Saripudin et al., 2020; Tajudin, Omar, Smedlund, & Aziz, 2020; Tuan Ibrahim, Hashim, & Mohamad Ariff, 2020). Through collaborative efforts, the *asnaf* will be granted access to capital in the form of microfinance loans or grants, thereby enabling them to initiate or expand their business ventures. This can potentially facilitate the generation of revenue and enhance financial stability. Zakat institutions have established a platform to facilitate the initiation or expansion of businesses among the *asnaf* through the provision of initial capital for specified periods (Retsikas, 2020; Saripudin et al., 2020; Tajudin et al., 2020; Tuan Ibrahim et al., 2020). The provision of financial assistance has indirectly facilitated the ability of the *asnaf* to generate income for their sustenance, thereby ensuring their survival through diligent effort and perseverance in overcoming their disadvantaged circumstances.

> "...Access to capital is considered crucial in providing a solid foundation for the *asnaf* to progress and achieve a better quality of life through their own efforts and hard work..."
>
> (Informant 2)

Thus, it can be argued that zakat serves as a means of providing aid to the *asnaf* to progress and develop, rather than simply providing them with a regular stream of financial support that may potentially disrupt the social fabric of society. Instead of relying solely on monthly financial assistance, the *asnaf* community should endeavour to actively pursue opportunities for self-improvement and advancement. Through indirect means, individuals can enhance their moral values by becoming hardworking individuals instead of relying on zakat, which may lead to a lack of motivation to work independently and provide for themselves in life.

**Foodbank support through Asnafcare**

By providing the *asnaf* with these forms of empowerment, it is possible to enhance their financial stability and ultimately facilitate their transition out of the *asnaf* system (Sumai et al., 2019). Moreover, this type of approach has the potential to disrupt the perpetuation of poverty and foster sustainable economic autonomy in the long run.

The provision of foodbank assistance by *Asnaf*care plays a crucial role in the allocation of zakat funds in the state of Kedah, owing to several significant factors. It offers a viable and enduring means of sustenance for individuals experiencing poverty and food insecurity. Foodbanks have the capacity to procure food in large quantities at reduced rates, enabling them to offer sustenance to individuals experiencing poverty and deprivation at a significantly lower expense compared to purchasing food from conventional retail establishments (Sumai et al., 2019). This initiative enhances the accessibility of food for individuals experiencing poverty and deprivation, while concurrently establishing a reliable and enduring food supply for them.

> "...This approach offers a more respectable means of obtaining food aid. Foodbanks do not necessitate recipients to undergo a means test or furnish paperwork pertaining to their income or expenses. This resource can prove beneficial for anyone experiencing financial difficulties and feeling hesitant to seek assistance..."

(Informant 3)

> "...The act of building community is beneficial. Foodbanks frequently depend on the assistance of volunteers to engage in the tasks of categorising and packaging food items..."

(Informant 5)

Additionally, these organisations offer avenues for individuals to contribute by means of donating both food items and monetary resources. This phenomenon has the potential to foster a sense of communal belonging and promote a shared sense of togetherness among individuals hailing from diverse socio-cultural backgrounds (Sawandi, Aziz, & Saad, 2019; Syukor et al., 2020).

Distributing zakat in a cost-effective manner is a viable approach. Foodbanks have a higher level of efficiency in the distribution of food compared to zakat institutions that primarily depend on direct cash payments. This phenomenon can be attributed to the fact that foodbanks have the ability to procure food items in large quantities, thereby benefiting from economies of scale. Additionally, foodbanks are not burdened with the financial obligations associated with operating a zakat institution.

> "...Furthermore, the provision of foodbank assistance by *Asnaf*care has the potential to effectively mitigate the underlying factors contributing to poverty in the state of Kedah. Foodbanks have the potential to mitigate hunger and malnutrition by offering sustenance to individuals who are impoverished and in need..."

(Informant 2)

This intervention has the potential to enhance individuals' well-being and efficiency, hence facilitating their employment prospects and socioeconomic mobility. The provision of assistance to foodbanks by *Asnaf*care plays a crucial role in the distribution of zakat within the state of Kedah. The provision of food aid to individuals experiencing poverty and need can be achieved through a sustainable, dignified, and economically efficient approach. Additionally, it serves to foster a sense of community and tackle the underlying factors contributing to poverty.

**Microfinance**

The provision of microfinance loans to entrepreneurs can facilitate the establishment of independent enterprises, hence generating employment opportunities for both the entrepreneurs themselves and other individuals (Hamid, Muda, Alam, Omar, & Nadzri, 2019; Tahiri Jouti, 2019). The utilisation of microfinance tactics, in conjunction with the partnership between *Amanah Ikhtiar Malaysia* (AIM) and other commercial banks like Bank Islam, plays a crucial role in facilitating the distribution of zakat in the state of Kedah, Malaysia. This is substantiated by several key justifications. Microfinance has the potential to alleviate individuals from impoverished conditions. Microfinance plays a crucial role in facilitating the initiation or expansion of businesses for entrepreneurs who face difficulties in securing funding from conventional banking institutions (Hamid et al., 2019; Tahiri Jouti, 2019). This phenomenon has the potential to result in a rise in earnings and an improved quality of life.

> "...Additionally, it is seen that the microfinance has the potential to facilitate employment creation. When entrepreneurs commence or broaden their enterprises, they generate employment opportunities for themselves and additional individuals..."
>
> (Informant 1)

This measure has the potential to mitigate unemployment and alleviate poverty within the neighbourhood. In line with this, the implementation of emphasising microfinance strategy has the potential to contribute to the development of self-esteem. The ability of individuals to initiate or enhance their entrepreneurial endeavours can engender a profound sense of achievement and bolster their self-worth (Hamid & Hamid, 2020). This can enhance their self-assurance and competence in managing their own well-being and that of their family.

The execution of microfinance initiatives has the potential to mitigate dependency. Microfinance loans are commonly structured with repayment schedules, so contributing to the mitigation of reliance on charitable assistance. This has the potential to facilitate individuals in attaining greater self-reliance and realising financial autonomy. Indeed, microfinance has the potential to facilitate the advancement of financial inclusion (Pg Md Salleh, 2015; Zauro, Saad, & Sawandi, 2020). Microfinance plays a vital role in facilitating individuals' access to a range of financial services, including but not limited to loans, savings, and insurance. This can assist

individuals in effectively managing their financial resources and strategically preparing for future financial endeavours.

The potential synergy arising from the partnership between zakat institutions and microfinance institutions, shown by AIM and Bank Islam Malaysia Berhad, holds promise for mutual advantage. Zakat institutions possess the capacity to furnish the necessary money for microfinance institutions, enabling them to extend loans to aspiring entrepreneurs. In return, microfinance institutions can assist zakat institutions in expanding their outreach to a more diverse array of recipients. This collaborative effort has the potential to enhance the accessibility of microfinance services for individuals who are poor, hence facilitating a more efficient and effective distribution of zakat funds.

> "...The zakat institution in Kedah state, namely Majlis Agama Islam Negeri Kedah (MAIK), has established a partnership with AIM to offer microfinance loans to individuals who are poor. The collaborative alliance has demonstrated efficacy in facilitating entrepreneurial endeavours and fostering socioeconomic mobility, so enabling individuals to transcend impoverished circumstances..."

(Informant 5)

Additionally, MAIK has established collaborations with other commercial banks, including Bank Islam, in order to extend microfinance credit services to individuals who are poor. The partnership has facilitated enhanced accessibility of microfinance services to non-economically privileged individuals in the state of Kedah.

The utilisation of microfinance solutions in Kedah state plays a crucial role in the allocation of zakat funds, as it facilitates poverty alleviation, employment generation, enhancement of self-worth, reduction of dependency, and advancement of financial inclusivity. The connection between zakat institutions and microfinance institutions is crucial as it facilitates enhanced accessibility of microfinance services to individuals who are impoverished and in need. Additionally, this collaboration serves to optimise the distribution of zakat by promoting efficiency and effectiveness.

**Social**

**Collaborative Partnerships**

Create collaborative partnerships with organizations and institutions that can help the *asnaf* to access resources, such as job opportunities, training, or financial assistance (Retsikas, 2020; Sarif, 2019). Collaborative partnerships are important to alleviate poverty among zakat's recipients for a number of reasons. The collaboration between zakat institutions and *asnaf* will increase the pool resources and expertise. Zakat institutions often have limited resources and expertise. By partnering with other organizations, they can pool their resources and expertise to provide more comprehensive and effective poverty alleviation programs. With the collaboration with other agencies, zakat institutions can reach more people to provide the zakat distribution for the

*asnaf*. Zakat institutions often have limited reach (Retsikas, 2020; Sarif, 2019). The informants 3 states that:

> "...By partnering with other organizations, they can reach more people in need of assistance. Through collaboration with other agencies and strong-linked network with other respective parties, zakat institutions can build stronger communities..."

(Informant 3)

Thus, collaborative partnerships can help to build stronger communities by bringing together different organizations and individuals who are working to alleviate poverty. This can lead to more effective and sustainable poverty alleviation programs. The collaborative partnerships can help to share best practices among zakat institutions and other organizations. This can lead to more effective and efficient poverty alleviation programs. Through the advocacy for change, collaborative partnerships can help to advocate for change at the local, national, and international levels. This can help to create a more just and equitable society for everyone.

Therefore, collaborative partnerships are an essential tool for alleviating poverty among zakat's recipients. By pooling resources and expertise, reaching more people, building stronger communities, sharing best practices, and advocating for change, collaborative partnerships can make a real difference in the lives of the poor and needy.

**Social Support**

Provide social support to the *asnaf*, such as counselling or mentorship, to help them cope with any emotional or psychological challenges that may be affecting their financial stability (Mkuu & Yusoff, 2020; Saripudin et al., 2020). The social support from zakat institutions is important to alleviate poverty among zakat's recipients where the zakat institutions can help to meet basic needs. Zakat institutions can provide food, clothing, shelter, and other basic necessities to people who are struggling to make ends meet.

> "...This can help to alleviate the immediate suffering of poverty and make it easier for people to focus on long-term goals. Besides, the social support from the zakat institutions' staff and volunteering parties may assist in providing emotional support. Poverty can be a very isolating and stressful experience. Social support from zakat institutions can help to provide emotional support to people who are struggling, and it can help them to feel less alone..."

(Informant 4)

Additionally, the zakat institutions may help to boost the self-esteem of the *asnaf* or people in deprived state. Poverty can damage self-esteem. Social support from zakat institutions can help to build self-esteem by providing people with opportunities to contribute to their communities and to feel valued (Mkuu & Yusoff, 2020; Saripudin et al., 2020). Moreover, zakat institutions can

connect people with other resources that can help them to lift themselves out of poverty, such as job training programs, microfinance loans, and healthcare services. Zakat institutions can advocate for change at the local, national, and international levels to address the root causes of poverty. This can help to create a more just and equitable society for everyone.

Consequently, social support from zakat institutions is an essential tool for alleviating poverty among zakat's recipients. By meeting basic needs, providing emotional support, building self-esteem, connecting people with resources, and advocating for change, social support can make a real difference in the lives of the poor and needy.

**Financial and Scholarship for Education**

Assist the *asnaf* in understanding how to manage their finances, construct a budget, and make prudent financial decisions by providing them with financial education. This may take the form of workshops, training sessions, or individual counselling (Abdullah & Sapiei, 2018; Radzi & Kenayathulla, 2017). According to the interview, the absence of tertiary academic education among the *asnaf* is a significant barrier for the zakat staff to support them physically through skills, training, and knowledge. It is difficult for the *asnaf* to prioritise the importance of finances in order to secure their domestic budget. Typically, they satisfied the immediate requirements of life fulfilment.

As a matter of fact, the zakat institutions have taken enormous steps to provide *asnaf* with skilful training and management workshops so they can apply their knowledge and become successful Muslim entrepreneurs (Ibrahim et al., 2019; Nadzri, Omar, & Rahman, 2018; Rahman & Ahmad, 2011). The definition of *Muslimpreneur* refers to a Muslim who has undertaken entrepreneurial endeavours to support themselves and become a successful entrepreneur through a unique and passionate business approach. For an *asnaf* to successfully operate their own business, knowledge and aptitude are two of the most important factors. Business can be successful by accumulating business knowledge and applying it in the real world, which can indirectly create wealth and assist the *asnaf* in escaping their impoverished state (Ibrahim et al., 2019; Nadzri et al., 2018; Rahman & Ahmad, 2011). The zakat administration has provided alternatives for the *asnaf* so that they can operate on their own and leave the *asnaf*'s group.

> "...In this manner, they are not only the recipients of zakat, but also the zakat contributors to the public society. The zakat institutions can provide financial support through scholarships and tuition aid can facilitate individuals in acquiring the necessary education to secure gainful employment opportunities. In fact, the zakat institutions can offer training programmes can be beneficial in enabling individuals to acquire the necessary skills required for achieving success in the professional realm..."
>
> (Informant 3)

Education plays a crucial role in mitigating poverty among individuals who receive zakat that the education has a crucial role in facilitating individuals' access to more lucrative employment opportunities (Abdullah & Sapiei, 2018; Mohd Rom et al., 2016; Radzi & Kenayathulla, 2017). A quality education equips individuals with the necessary skills and information to secure lucrative employment opportunities. This can facilitate individuals in augmenting their income and transcending the constraints of poverty. Additionally, education plays a pivotal role in equipping individuals with the necessary skills and knowledge to embark on entrepreneurial endeavours. A quality education can also facilitate individuals in initiating their own entrepreneurial ventures. This can afford individuals the opportunity to assume the role of an entrepreneur and generate employment opportunities for themselves as well as others. It is well-noted that education plays a key role in enhancing individuals' productivity levels. A quality education has the potential to enhance individuals' productivity in their professional endeavours. This phenomenon has the potential to result in increased remuneration and enhanced employment prospects.

In summary, education possesses a multitude of social and psychological advantages that can effectively mitigate the issue of poverty. Education has the potential to enhance individuals' self-esteem, alleviate their stress levels, and augment their sense of hope and optimism. These advantages can aid individuals in managing the difficulties associated with poverty and striving towards a more promising future.

**Skills Training and Employment Opportunities**

Zakat institutions and the Mosque Committee assist the *asnaf* in acquiring new skills that can assist them in securing employment or launching their own enterprise. This can consist of vocational training, apprenticeships, and mentoring programmes (Abdullah & Sapiei, 2018; Mohd Rom et al., 2016; Radzi & Kenayathulla, 2017). According to the informants, the Mosque committee has provided space for the *asnaf* to conduct their business for a nominal fee. As a result of the *asnaf*'s inability to manage and operationalize business information, the enterprise is not sustainable over time. It was suggested that *asnaf* should undergo vocational training in order to work as a business service provider rather than in the food and beverage industry. As service providers continue to be in short supply, particularly in areas with a high population density, the *asnaf* must receive training in service delivery. Apprenticeship and mentoring programmes are suggested as a means of enhancing the management and social skills of the *asnaf* so that they can compete with rival service providers.

**Healthcare**

The provision of healthcare access can contribute to the maintenance of individuals' well-being and enhance their productivity (Mohd Rom et al., 2016; Said, Ahmad, & Yusuf, 2014). The allocation of financial resources towards social and community development initiatives has the potential to foster the formation of resilient communities and contribute to the establishment of a fairer society that benefits all individuals.

It is imperative to acknowledge that there is no singularly optimal approach for facilitating the empowerment of the *asnaf* through zakat (Mohd Rom et al., 2016; Said et al., 2014). The optimal strategy will be contingent upon the distinct requirements of the society and the *asnaf* individuals. Nevertheless, via the utilisation of zakat as a means to furnish monetary aid, education, training, and facilitate access to vital services, it becomes feasible to empower the *asnaf* population and facilitate their emancipation from the perpetual cycle of impoverishment.

**Governance**

Internal and external monitoring by the staff and the other Islamic entities collaborate with zakat institutions to ensure that the empowerment for the *asnaf* is being uphold. Internal and external governance structures are crucial for ensuring the proper management and distribution of zakat funds(Abdulai & Shamshiry, 2014; Binti Mohd Shazilli, Sa'adon, Ibrahim, Rahim, & Ambali, 2012; Wahab & Rahim Abdul Rahman, 2011). Here are some of the key aspects of internal and external governance structures in zakat institutions. From the interview of the informants, it is noted that the Internal Governance Structures involves:

1. Organizational structures and mechanisms that maintain proper and accountable management of zakat collection and distribution.
2. Attributes of the board members and organizational leaders of zakat institutions.
3. Transparency and disclosure practices.
4. Accountability, responsibility, and good corporate governance practices.
5. Financial transparency models that ensure openness in managing funds and presenting accountability.

In contrast, the informants provided the in-depth insights regarding the External Governance Structures that comprises of:

1. Core principles for effective zakat operations and supervision, which include collecting, recording, guarding, dividing, and distributing zakat (Abdulai & Shamshiry, 2014; Ishak, Nor, Shuib, Osman, & Saad, 2019).
2. Quality of governance, which is linked to the effectiveness of Islamic social finance and poverty reduction (Ahmad & Ma'in, 2014; Johari, Mohd Ali, Ab Aziz, & Ahmad, 2014).
3. Coordination and collaboration among stakeholders to avoid overlapping distribution and ensure efficient use of zakat funds (Ahmad & Ma'in, 2014; Johari et al., 2014).

Overall, internal, and external governance structures play a critical role in ensuring the proper management and distribution of zakat funds. By implementing good governance practices, zakat institutions can enhance compliance, increase transparency, and promote accountability, which can ultimately contribute to poverty reduction efforts in Malaysia and other countries.

## DISCUSSION

According to the findings of this study, in order to effectively empower the *asnaf* population through zakat-related initiatives, it is imperative to prioritise efforts aimed at enhancing their

financial stability and household resilience. Upon conducting a more in-depth examination of the results, it has been determined that fostering partnerships with other entities, enhancing the ethical principles and competencies of the *asnaf* population, and promoting the advancement of zakat management and distribution mechanisms are crucial components in effectively addressing poverty reduction among the *asnaf* (Hamid & Hamid, 2020; Laila, Quamilla, & Minhajuel, 2020; Mkuu & Yusoff, 2020).

The findings shows that zakat institutions need to provide access to financial education and training. The findings have shown that providing financial education and training can help empower the *asnaf* to better manage their finances, save money, and make wise financial decisions. This can include workshops, training sessions, or one-on-one counselling. Another important aspect is offering job training and employment opportunities. It is noted that by providing job training and employment opportunities can help the *asnaf* to acquire new skills, secure employment, and increase their income. This can include vocational training, apprenticeships, or mentorship programs.

Two of the informants' address on the strategies pertaining to increase access to microfinance and other financial services: Research has shown that providing access to microfinance loans and other financial services can help the *asnaf* to start or expand their businesses, generate income, and become more financially stable. The findings also reveals that the zakat managements need to foster collaborative partnerships. Creating collaborative partnerships with organizations and institutions that can help the *asnaf* to access resources, such as job opportunities, training, or financial assistance, can be an effective way to empower them and strengthen their financial household. Additionally, the zakat institutions need to provide social support, such as counselling or mentorship, can help the *asnaf* to cope with any emotional or psychological challenges that may be affecting their financial stability.

By implementing these strategies based on research findings, we can help to empower the *asnaf* and strengthen their financial household, thereby promoting long-term economic self-sufficiency and breaking the cycle of poverty. Islamic entities can collect and distribute zakat and other forms of charity to assist the *asnaf* in meeting their fundamental requirements and achieving greater financial stability.

Through the lens of microfinance and economic welfare, Islamic entities can provide microfinance services to the *asnaf* to assist them in launching or expanding enterprises, generating income, and achieving greater financial independence (Abdul Ghafar Ismail & Bayu Taufiq Possumah, 2013; Saripudin et al., 2020). Entrepreneurship programmes offered by Islamic organisations can offer entrepreneurship programmes that provide the *asnaf* with training, mentorship, and assistance in launching their own enterprises. In line with this, the importance of the job training and placement has to be considered. Islamic organisations can provide job training programmes and placement services to assist the *asnaf* in acquiring new skills and securing employment.

For the education and healthcare strategies, the zakat institutions entities can provide education programmes and scholarships to assist *asnaf* gain access to higher education and

increase their chances of securing higher-paying employment. In addition, Islamic entities can provide healthcare and wellness services to assist the *asnaf* in maintaining their health and well-being, thereby increasing their productivity and financial stability. These elements can be presented in the below diagram.

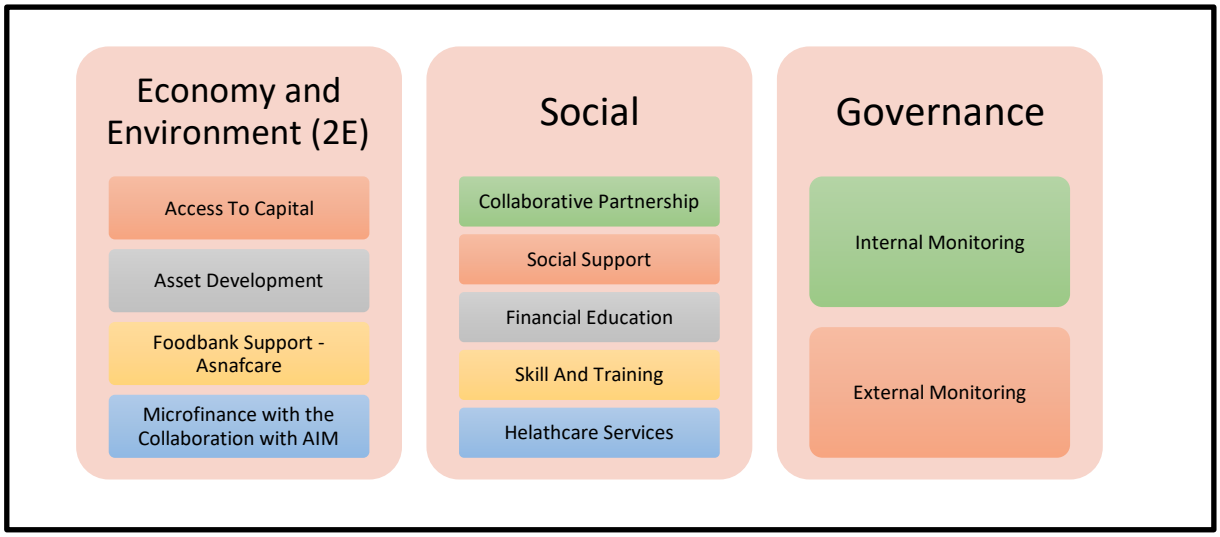


**Diagram 1: The Themes Pertaining to Economy, Social and Governance Strategies (2ESGS)**

## CONCLUSION

Islamic organisations, such as zakat institutions in Malaysia, had a substantial historical record of actively addressing the issue of poverty within the *asnaf* community. In recent times, there has been an increasing emphasis on the formulation and implementation of sustainable approaches aimed at mitigating poverty. The significance of this matter lies in the fact that the utilisation of unsustainable tactics frequently results in a state of reliance and poses challenges in terms of long-term sustainability. Various sustainable solutions can be employed by Islamic institutions to mitigate poverty among the *asnaf* population. One of the solutions encompassed within this category is microfinance, which involves the provision of modest loans to entrepreneurs who face difficulties in securing financing from conventional banking institutions. This initiative has the potential to facilitate the initiation or expansion of entrepreneurial endeavours, so enabling individuals to alleviate their economic hardships and transcend the constraints of poverty. Furthermore, education plays a crucial role in enabling individuals to break free from the cycle of poverty. Islamic institutions have the capacity to offer scholarships, financial aid for tuition, and various educational prospects to individuals classified as *asnaf*.

Additionally, the provision of quality healthcare is vital for individuals to maintain optimal health and enhance their overall productivity. Islamic institutions have the capacity to offer healthcare services to individuals classified as *asnaf*, encompassing the provision of complimentary clinics and pharmaceuticals. Further, the provision of skills training can facilitate the development of essential competencies among the *asnaf* community, thereby equipping them

with the necessary abilities to secure employment opportunities and achieve financial independence. Islamic institutions have the capacity to offer skills training initiatives to those classified as *asnaf*, encompassing vocational training opportunities as well as apprenticeship programmes.

In line with this, the provision of social support can assist those classified as *asnaf* in effectively managing the difficulties associated with poverty, so facilitating the development of a more promising trajectory for both individuals and their families. Islamic organisations have the capacity to offer social assistance to *asnaf* individuals by means of various initiatives, including counselling services, support group activities, and vocational training programmes. Finally, the implementation of community development initiatives has the potential to foster a conducive and nurturing atmosphere for those classified as *asnaf*. Islamic institutions have the ability to allocate their resources towards community development initiatives, including several sectors including infrastructure, education, and healthcare.

The implementation of sustainable methods by Islamic bodies has the potential to mitigate poverty among the *asnaf* population and foster the development of a society that is characterised by fairness and equality. In conjunction with the aforementioned strategies, Islamic institutions can assume a pivotal role in lobbying for legislation that uphold the welfare of impoverished and disadvantaged individuals. This encompasses advocating for legislation aimed at enhancing accessibility to education, healthcare, and microfinance. Islamic institutions have the capacity to promote consciousness on the matter of poverty, as well as emphasise the significance of implementing sustainable strategies for poverty alleviation. In conclusion, via collaborative efforts, Islamic organisations have the potential to significantly impact the well-being of impoverished individuals and contribute to the establishment of a more egalitarian and fair society that benefits all members.

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# CASH WAQF FOR MOSQUE BUILDING EXPANSION IN INDONESIA: A CONCEPTUAL STUDY

**Andini Rachmawati [1*]**
**Imam Kamaluddin [2]**
**Achmad Arif [3]**
**Mutiara Salsabillah [4]**

[1,2,3,4] University of Darussalam Gontor, Jl. Raya Siman, Demangan, Siman, Ponorogo, Easj Java, Indonesia
*Corresponding Author (Email: andini@unida.gontor.ac.id)

***Abstract:*** *the tradition of waqf has been going on since ancient times and continues to develop until the present day. Besides, the meaning of waqf also has grown, one of which is cash waqf. Cash waqf is waqf done by a person in the form of cash. One form of development of the cash waqf funds obtained is the mosque. This research aims to discover the expansion scheme of existing mosque buildings in Indonesia and the Al-Aqsa Permata Bintaro Mosque with a cash waqf system. The authors then analyze a conceptual study of cash waqf as an instrument for expanding mosque buildings and then the data collected will then be managed to find a truth to answer the problems in the study. Hence, it finds out that the cash waqf system carried out by mosques generally does not have an application of Responsibility Reporting to their Waqif. Some mosques in Indonesia still use traditional methods of raising funds for mosque expansion. However, Al-Aqsha Permata Bintaro Mosque has started to implement the Cash Waqf system as an instrument for the expansion of the mosque.*

***Keywords:*** *Cash Waqf, Mosque Building Expansion, Indonesia*

## INTRODUCTION

Waqf has shown various important roles in making development successful in various social, economic, educational, and cultural activities. So waqf is required to be able to play an effective role in building the welfare of the people in order to reduce dependence on funds obtained from the government. (Arif 2012)

In addition, the tradition of waqf has been going on since ancient times and continues to develop today. Waqf asset development activities also align with the surrounding community's conditions. Like mosques, mosques are one of the implementations of waqf proceeds. The waqf funds obtained are used to maintain or expand mosques. Mosques that stand in strategic places and are supported by adequate sources of funds can realize a series of activity programs that are not only related to *mahdah* worship but also have the dimension of empowerment.(Maghfiroh and Ananda 2022)

For almost a hundred years, Muslims in Indonesia had an understanding of identifying waqf in the form of land and objects that are movable and can last a long time. As the day goes by, regulations regarding waqf have developed, one of it is cash waqf. There have been many movements regarding cash waqf that have garnered much attention from scholars and experts in fiqh and Islamic economics. Lahsasna has defined cash waqf as the mobilization of funds from

donors that are perpetual and invested in productive assets that can provide benefits or results in the future, either for individual or group consumption, following the policies and directions of the donor. (Mokhtar, Sidin, and Abd Razak 2015)

Nowadays, most of the hundreds of mosques apply the cash waqf system as one of the strategies to fund the expansion of the mosque according to the needs that have been designed. One of the mosques that apply this system is Al Aqsha Permata Bintaro Mosque, located at Jl. Trulek block HG13 N0.10, Pondok Aren South Tangerang, Parigi, Tangerang, South Tangerang City, Banten, 15227. Al Aqsha Permata Bintaro Mosque is an empowerment mosque under the supervision of Al Aqsha Permata Bintaro Institute.(Soemantri 2023)

Al Aqsa Permata Bintaro Mosque was built in 2007 and completed or started to be used in 2008. The last renovation was carried out in 2019 until October 2020 by tripling the capacity from 500 to 1,500 people. This mosque has three floors; the first is the main prayer room. The second-floor functions as a mosque, secretarial offices, kindergartens, meeting rooms, TPQ rooms, I Love the Qur'an, or HCQ room. The third floor was designed as a playground for kindergartens and hall rooms. (Al-Aqsha Permata Bintaro 2023)

Furthermore, the management of Al-Aqsa Permata Bintaro Mosque has arranged a series of programs and activities to empower these waqf assets and activities related to the development of waqf knowledge and other activities related to community development and education.(Soemantri 2023) The waqf system is a system that has excellent power in educational, economic, and social development. This aligns with this research that the concept of cash waqf is necessary and important to know so that the community can improve their education and participate in the state's success through waqf. So, from the explanation above, the researchers will discuss how the scheme of procuring funds at the Al Aqsha Permata Bintaro Mosque through the waqf system is expected to contribute to the development of productive waqf.

**Literature Review and Research Method**

There are some works of literature that discuss the same topic with different cases. Among them are, written by Jefik Zulfikar about Cash Waqf Development through Mosque-Based Da'wah. In his research, he discussed about Cash waqf could be developed through socialization, which is routinely carried out in mosques, such as in the time leading up to Friday sermons, religious lectures, or various other occasions. Waqf development needs to be supported by multiple parties ranging from the government, especially the Ministry of Religious Affairs, Regional Governments, the Indonesian Waqf Agency, the Indonesian Mosque Council, the Coordinating Board of the Mosque *Taklim* Council, the Indonesian Mosque Youth Communication Agency, Islamic community organizations, and all levels of society.(Hafizd 2022) In addition, Ira Chandra also discussed the implementation of cash waqf in Darush Sholikhin Mosque, Malang, East Java, Indonesia, where she found that the waqf funds received were realized directly in the mosque's construction. The implementation of cash waqf in Darush Sholikhin is a traditional waqf implementation that is not accommodated by the Waqf Law and Government Regulation No. 42/2006, which regulates the performance of cash waqf as an investment that must be made

through Islamic Financial Institutions. Although the basis for its implementation is still guided by books on cash waqf issued by the Directorate of Waqf Empowerment, Ministry of Religion of the Republic of Indonesia.(Puspita 2012)

As a conceptual study, this research using qualitative method where its application considers the data obtained in the field in the form of numbers and facts related to the procurement scheme of funds in the mosque's expansion, which requires more in-depth analysis to determine the procurement method of funds through cash waqf. According to Sugiono, qualitative method is natural object conditions are studied using a research methodology based on the postpositivist philosophy, where the researcher serves as the main instrument, data collection methods are triangulated, data analysis is inductive/qualitative, and research findings emphasize meaning rather than generalization.(Sugiono 2017). In order to analyze the data, the researcher used the Miles and Huberman model of data analysis technique, which is as follows: data reduction, data display, and then drawing conclusion/verification.

**The Overview of Waqf and Cash Waqf**

In language, waqf has several meanings, including *al-habsu* (to hold), *al-man'u* (to prevent), *as-sukūn* (to stop or be stopped). (Sarwat 2018) It is called withholding because the waqf is withheld from damage, sale, and all actions that do not follow the purpose of the waqf. In addition, the benefits of the proceeds are also withheld and cannot be utilized for people other than those entitled to the waqf.(Qahaf 2005)

In the books of fiqh, scholars have different opinions regarding the definition of waqf, which carries other legal consequences. According to the fiqh experts, the definition of waqf is as follows:(Athoilah 2014)

a. Imam Abu Hanifah defines waqf as holding an object that, by law, remains the waqif's property to be used for benevolence. In this sense, the waqif still owns the waqf property and is even allowed to withdraw and sell it. If the waqif dies, the asset will become an inheritance for his heirs, and it can be identified that the thing arising from the waqf is solely to provide benefits from the waqf object.
b. Meanwhile, Maliki argues that waqf does not divest the waqf asset from the waqif's ownership. Instead, it prevents the waqif from taking any action that could relinquish his ownership of the property to another person, and the waqif is obliged to give away the benefits and may not withdraw his waqf.(Anon 2022) So, in this case, the waqf prevents the waqif from using his waqf property for a certain period in accordance with the wishes of the waqif at the time of the contract. Thus, this waqf is valid for a particular time and cannot be stipulated as a perpetual waqf or forever.
c. Shafi'i and Ahmad bin Hambal are of the opinion that waqf is the release of waqf property from the ownership of the waqif after the waqf procedure has been completed. So, in this case, waqf automatically terminates the management rights owned by the waqif to be handed over to the nazir, which is permitted by sharia, where the waqf property then belongs to Allah.(Direktorat Pemberdayaan Wakaf 2017)

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**Legal Basis of Waqf**

In the Qur'an, the word waqf itself is not explicitly mentioned. However, its existence is inspired by Qur'anic verses, examples from the Prophet Muhammad, and the traditions of the Companions. The following are some of the legal bases of waqf:

**a. Al-Qur'an**

لَن تَنَالُواْ ٱلۡبِرَّ حَتَّىٰ تُنفِقُواْ مِمَّا تُحِبُّونَۚ وَمَا تُنفِقُواْ مِن شَيۡءٖ فَإِنَّ ٱللَّهَ بِهِۦ عَلِيمٞ

*"You will never achieve righteousness until you donate some of what you cherish. And whatever you give is certainly well known to Allah." Q.S. Ali 'Imran: 92*(Anon n.d.-b)

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنۢبَتَتۡ سَبۡعَ سَنَابِلَ فِي كُلِّ سُنۢبُلَةٖ مِّاْئَةُ حَبَّةٖۗ وَٱللَّهُ يُضَٰعِفُ لِمَن يَشَآءُۗ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ

*The example of those who spend their wealth in the cause of Allah is that of a grain that sprouts into seven ears, each bearing one hundred grains. And Allah multiplies ˹the reward even more˺ to whoever He wills. For Allah is All-Bountiful, All-Knowing. Q.S. Al-Baqarah: 261*(Anon n.d.-a)

In some of the verses written above, it is explained and known that Allah SWT commands us to spend some of the treasures we love, and Allah has also promised multiple rewards for everything we have done. So waqf some of our sustenance that we get in a good way with His pleasure.

**b. Hadith**

Some of the hadiths on which the law of waqf is based are:

Umar bin-al-Khattab, when he acquired land in Khaibar. After he asked the Prophet for guidance about the land, the Prophet advised him to keep the origin of the land and donate the proceeds. The hadith narrated by Muslims from Ibn Umar R.A said, "that the Companion Umar R.A acquired a piece of land in Khaibar, then went to the Prophet to ask for guidance. Umar said: O Messenger of Allah, I got a piece of land in Khaibar; I have never gotten such good property, then what do you instruct me? The Messenger of Allah replied: If you are pleased with it, keep it and give it to charity. Then Umar made charity, did not sell it, did not inherit it or give it away. Umar said: I give this property in charity to people experiencing poverty, relatives, enslaved people, *sabilillah, ibnu sabil* and guests. Nothing is wrong, and it is not forbidden for the person who controls the waqf land (nazir) to eat from its produce in a good way (appropriate) or without the intention of accumulating wealth. H.R. al-Bukhari, Muslim, al-Tirmidzi, dan al-Nasa'i.(Anon 2022)

Another hadith reported by Abu Huraira r.a that When a man dies, his deeds come to an end except for three things: *Sadaqah Jariyah* (ceaseless charity), a beneficial knowledge, or a virtuous descendant who prays for him (for the deceased). (Anon 2022)

**c. Indonesian Laws** (Badan Wakaf Indonesia 2018)

Several regulations can be used in Indonesia as a basis for waqf, among others: Act of The Republic of Indonesia Number 41 of The Year 2004 Concerning Waqf; Government Regulation No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004; Government Regulation No. 25 of 2018 concerning Amendments to Government Regulation No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning Waqf; Regulation of the Minister of Religious Affairs No. 4 of 2009 concerning the Administration of Waqf Registration of Money; Regulation of the Minister of Religious Affairs of the Republic of Indonesia No. 73 of 2013 concerning Procedures for Representation of Immovable Objects and Movable Objects Other Than Money; Regulation of the Minister of Agrarian affairs and Spatial Planning / Head of the National Land Agency of the Republic of Indonesia N0. 2 Year 2017 concerning Procedures for Registration of Waqf Land; and Decree of the Director General of Islamic Community Guidance No. 1 DJ. II/420 of 2009 concerning the Model, Form and Specification of the Money Waqf Form and its Appendix.

**Waqf Framework**

Waqf is declared valid if it fulfils its pillars and conditions. The following is an explanation of the pillars and conditions of waqf. Waqf has pillars, they are:(Jahangir, Nagayev, and Saiti 2020)

a. Wāqif or Founder
b. Mawqūf or Subject Matter
c. Mawqūf ʿalayhi or Beneficiary
d. Ṣyīġaẗ or Expression of Offer

In Addition, waqf is divided into several types based on the purpose, time limit and use of the goods, the explanation is as follows:(Qahaf 2005)

a. Waqf based on its purpose:
   1) Social waqf for the good of society (*khayri*), which is a waqf intended for the public.
   2) Family waqf (*dzurri*), which is a waqf that is intended to provide benefits to the waqif, his family, his descendants, and certain people, regardless of whether they are rich or poor, sick or healthy, old or young
   3) Combined waqf (*mushtarak*), which is a waqf intended for the general public and families simultaneously
b. Waqf based on time limit(Widiyanti et al. 2022)
   1) Perpetual waqf: waqf of perpetual goods, such as land and buildings, along with the ground or movable goods designated by the waqif as perpetual and productive waqf.
   2) Temporary waqf: namely, goods that are donated in the form of goods that are easily damaged when used without providing conditions to replace damaged parts.
c. Waqf based on its use
   1) Direct waqf, waqf whose principal goods are used to achieve goals, such as mosques for praying, schools for teaching and learning activities, hospitals for treating sick people, etc.

2) Productive waqf, which is a waqf whose principal goods are used for production activities and the results are given according to the purpose of the waqf.

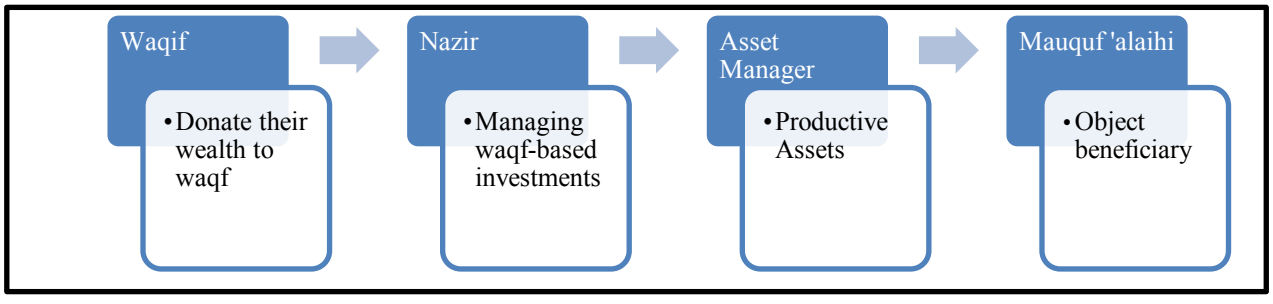
**Cash Waqf**

Many countries, including Indonesia, have accommodated positive laws regarding cash waqf in their legislation. The enactment of Law No. 41/2004 on Waqf became a milestone in implementing cash waqf in Indonesia. In addition, seeing the benefits contained in cash waqf, people will gradually be enlightened to support the implementation of cash waqf. Moreover, they will be more convinced when the cash waqf they give can be managed professionally, such as the phenomenon of cash waqf managed by Tabungan Wakaf Indonesia and other Nazir institutions.(Hasan 2010)

Cash waqf is a form of productive waqf with the mechanism of investing waqf funds and channeling the results of the principal capital invested. Compared to land waqf, for example, land waqf can only be enjoyed by people who live in various places, so a new source of funding is needed independent of location and time. Thus, the waqf object in cash is a solution that answers people's anxiety.(Djunaidi 2008) In the cash waqf management system, Nazhir has to invest according to sharia, with one condition: the little money invested is allocated for a maximum of 10% of Nazir's wages and a minimum of 90% for social welfare.(Hasan 2010)

**Cash Waqf for the Expansion of Mosque Buildings in Indonesia**

The Social Economy Observer is warmly discussing the current era. In this situation, waqf becomes a fresh wind driving the economy. In its development, waqf in Indonesia has undergone several stages. First, the traditional phase, in this phase waqf for the construction of mosques, prayer rooms and Islamic education. This means that waqf in this phase is very wasteful. Second, the transition phase for the rise of waqf is more developed on how to build a society that is empowered by the benefits of waqf. Third, in this phase's professional stage, the waqf has developed far. Waqf has become an economic instrument of Islamic finance. Because of that, waqf has given birth to a new product called Cash Waqf Linked Sukuk (CWLS). Then, there is also the Waqf Core Principle (WCP).(Khayun and Taufik 2020). Furthermore, the implementation of waqf fund management is one of the philanthropic instruments that have several components as an inseparable whole, including:




*Source: (Budiantoro et al. 2020)*

**Figure 1. Cash Waqf Fund Management Scheme**

When each institution implements the program, it will have a significant exponential effect on the socioeconomics. However, it is important to note in the implementation of waqf fund management that it is necessary to have a supervisory body to issue laws and regulations and supervise the waqf administration by Nazhir.

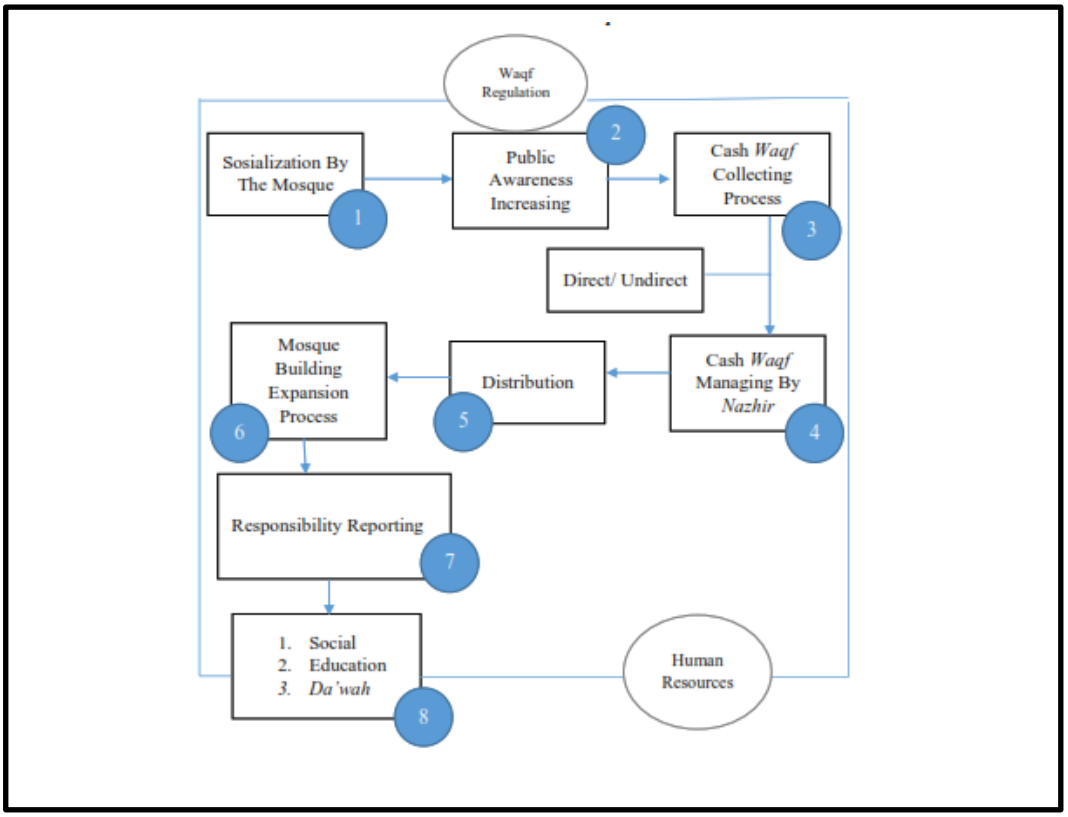
**Cash Waqf Procurement Scheme at Al-Aqsha Permata Bintaro Mosque**

The mosque is one of the central points of development and empowerment of the people, proselytizing and Islamic culture. In this case, the mosque's feasibility is necessary for the sustainability of the things.

Nowadays, the thing that is constrained for mosques is an expansion or repayment of the mosque building. Many efforts are pursued by mosque officials, the surrounding public, and congregations to make mosques proud. One of the systems echoed in the expansion of mosques is the existence of a cash waqf system.

Al-Aqsha Permata Bintaro Mosque is one of the mosques implementing this system in the mosque expansion program. The strategy adopted by the Al-Aqsha Permata Bintaro mosque has met the terms and conditions for using waqf. In this case, the mosque equipment has tried to fix and improve the cash waqf system that the Al-Aqsha Permata Bintaro mosque has implemented.
Cash waqf at Al-Aqsha Permata Bintaro Mosque can be done offline or online. That is by coming to the mosque, facing the administration and then giving a certain amount of money you want to waqf. Then it will be recorded by the officer and then given a receipt directly. As for what is carried out online, namely by transferring the amount of money desired to be represented after that, a confirmation of evidence will be sent through a soft pdf file or J-Peg, or even some are not only sent evidence through WhatsApp if the Waqif residence is close to the radius of the mosque the officer will go to the Waqif's house to confirm it to the Waqif directly. (Mosque Trustees and Developers 2023)

The Al-Aqsha Mosque officer also carried out responsibility for Reporting to the Waqif. This waqf has the advantage of being accountable or transparent. Every week, a report and the facts will be held so that the alleged work with the concept of *infaq* and *shadaqah* slowly becomes transparent after using the concept of waqf. That is where the role of Nazhir is needed in terms of daily accountability, and Nazhir is in the development committee, so the role of the DKM management, if he is not a Nazhir, will only receive reports. However, the actualization is in Nazhir and the development committee.(Soemantri 2023).




*Source: researcher and team*

**Figure 2. Scheme of Cash Waqf System Applied in Al-Aqsha Permata Bintaro Mosque**

*Explanation:*

1) Socialization carried out by the Al-Aqsha Permata Bintaro Mosque, South Tangerang, Banten, Indonesia;
2) Increasing public awareness about cash waqf creates a desire and willingness to endow;
3) The process of collecting cash waqf funds from the Waqif by Masjid Al-Aqsa Permata Bintaro through direct or indirect means or through transfers;
4) Management of cash waqf funds by nazhir waqf at Al-Aqsha Permata Bintaro Mosque;
5) Distribution of cash waqf funds that have been obtained from Waqif;
6) Utilization of cash waqf funds for the expansion of 3 buildings of the Al- Aqsha Permata Bintaro Mosque;
7) Accountability reporting conducted by the mosque to Waqif so that Waqif can find out the utilization of waqf funds in accordance with the targets and targets;
8) The results of the mosque's expansion can benefit social, educational and da'wah benefits;
9) Everything implemented is inseparable from regulations and Human Resources in this cash waqf system.

In addition, the expansion of mosque buildings using the waqf system is one way to raise the community's and Muslims' awareness that this system has an outstanding impact if carried out

sincerely. It is not only orientated towards worldly gains but is an investment for the afterlife. And, Al-Aqsha Permata Bintaro has successfully socialized the cash waqf system to the entire community so that people know the importance and benefits of this cash waqf. In its implementation, the Nazir and all its administrators have done so according to the provisions and obligations they must carry out.

## CONCLUSION

The cash waqf system carried out by mosques generally does not have an accountability reporting application to waqif. Some mosques in Indonesia still use traditional methods to raise funds for mosque expansion. The absence of socialization makes people still consider taboo and poorly understood things, thus causing obstacles to the smooth running of the system for expanding mosque construction through cash waqf.

Al-Aqsha Permata Bintaro has implemented the Cash Waqf system as an instrument for the expansion of the mosque correctly. This is evidenced by the scheme described in the previous discussion, starting from socialization, increasing awareness of waqf, raising funds, managing funds, distributing funds, and accountability reporting carried out by the Al-Aqsha Permata Bintaro Mosque.

## ACKNOWLEDGMENTS

Sharia Faculty, University of Darussalam Gontor

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# ABANDONED AGRICULTURAL LAND DEVELOPMENT MECHANISM: WAQF LEGISLATION, MANAGEMENT, AND FUNDING FRAMEWORKS

**Azima Abdul Manaf [1*]**
**Ahmad Dahlan Salleh [2]**
**Abdul Jalil Omar [3]**
**Zaimah Ramli [4]**
**Suraiya Ishak [5]**
**Nurul Amira Abdul Wahab [6]**

[1,4,5,6] Center for Research in Development, Social and Environment, Faculty of Social Sciences and Humanities, University Kebangsaan Malaysia, Bangi 43600, UKM, Selangor Malaysia
[2] Research Centre for Sharia, Faculty of Islamic Studies, University Kebangsaan Malaysia, Bangi 43600, UKM, Selangor Malaysia
[3] Department of Property Management, Faculty of Technology Management & Business, University Tun Hussein Onn Malaysia,86400 Parit Raja, Batu Pahat, Johor, Malaysia
*Corresponding Author: (Email: azima@ukm.edu.my)

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**Abstract:** Due to the adverse socioeconomic and environmental consequences, abandoned agricultural land is a significant issue in Malaysia. Land ownership legislation, multiple ownerships, and financial constraints are among the primary reasons that some agricultural land is unmanaged and abandoned. Waqf is an Islamic crowdfunding platform that allows for the transfer of abandoned agricultural lands. Waqf is a legal entity that holds certain property (including agricultural land) and preserves it for charitable purposes while prohibiting any unpermitted use or disposition of it. This study precisely identifies Islamic mechanisms for managing abandoned land for sustainable land development while minimising future adverse consequences. Relevant journal articles, papers, and other published sources were used as credible sources for the comprehensive analysis of the waqf framework. Waqf legislation, management, and funding are the three critical elements that make the waqf framework, ideal for managing abandoned agricultural land. We realise that waqf is one of the best options in Malaysia for developing abandoned agricultural land in order to optimise land use and sustain productivity.

**Keywords:** Waqf, Abandoned Agricultural Land, Legislation, Management, Funding

## INTRODUCTION

Food security is one of the most pressing issues on the global agenda (The World Bank, 2022). Malaysia's government emphasises agriculture-based food security to ensure the stability of food production. This emphasis is also placed on ensuring domestic food availability. Hence, the government has prioritised the agro-food sector in order to achieve this goal. The direction of the Ministry of Agriculture and Agro-Based Industry 2019-2020 emphasises the dimensions of the agro-food sector including rural economic development, food security, and the spurring of

domestic investment and international trade (Bernama, 2019). Through this strategy, the government has set five main directions including modernising and increasing agricultural production to guarantee the stability of the nation's food supply and food prices. Both stimulate the involvement of private investment in agriculture. The third direction is to make agriculture a solid, sustainable, and profitable revenue source for farmers. The fourth direction is to improve the agricultural industry ecosystem, and the fifth is to strengthen the organisational structure of both the ministry's departments and agencies (Bernama, 2019). In summary, four of the five directions emphasise the availability of sufficient and high-quality food in the context of agro-food.

The land is one of the most important resources that must be fully utilised in order to boost a country's economic activities, particularly agriculture, which requires a large amount of land. Land availability and accessibility are both critical for maximising agricultural productivity. Despite its significance, Malaysia is dealing with at least 103,563 hectares of abandoned land in 2019 (Department of Agriculture Malaysia, 2022). Meanwhile, agricultural land used for the agro-food sector accounts for less than 10% of the country's 8 million hectares of agricultural land, the majority of which is used for rubber and oil palm (Kiandee, 2020). In 2014 alone, 119,237 hectares of land suitable for agricultural use were abandoned across the country (Kamarudin, 2019) and this is a significant loss for the country. Numerous measures have been taken in the National Agricultural Policies to overcome the issue of abandoned agricultural land. However, the issue of abandoned land continues to afflict the agriculture sector. Many studies have been conducted on the reasons or factors that drive abandoned agricultural land (Anem, 2015; Hitam, 1986; Omar & Manaf, 2009; Buang, 2001; Sivalingam, 1993; Vincent & Ali, 2010; Sulong& Taha, 2016; Hussin, 2022) but the question of how to transform abandoned agricultural land remains unanswered (Manaf & Omar, 2017). Although Section 15 of the National Land Code 1965 (NLC) allows for the seizure and confiscation of owned land if the registered owner does not cultivate it, this action is not taken in order to keep the government and the community on good terms (Manaf & Omar, 2017).

As a result, there is a gap in the transformation of a more appropriate ownership method for these abandoned lands to be managed more effectively in a formal context such as the law. The main issue against the land being abandoned has to do with the ownership issues which is multiple land ownership (Hussin, 2022; Sulong & Taha, 2016). Abandoned agricultural land and multiple ownership are two interconnected issues (Sulong & Taha, 2016). Agricultural land with multiple ownership necessitates more than one approval of contest in dealing with the land, which can sometimes cause conflicts among them, which frequently has negative consequences (Sulong & Taha, 2016). More owners may result in a greater diversity of owners' goals, values, attitudes, and interests for the land (Snyder & Kilgore, 2017). As a result, there may be more conflict and difficulty reaching an agreement, and hence, less management, and use of the land (Snyder & Kilgore, 2017).

Therefore, an innovative approach is required to find a more effective solution by emphasising the incorporation of Islamic methods such as waqf in an effort to transform abandoned agricultural land. In Islam, waqf means keeping the property and allocating it to solidify

good goals (Salarzehi et al., 2010), and has long been used as a significant tool for delivering public goods in a decentralized manner (Kuran, 2001). In the Islamic ethical system, the institution of waqf is such a perpetual charity (Sadeq, 2002). According to Kuran (2001), waqf seems to have emerged as a credible commitment device to provide economic security to property or landowners in exchange for social services. Waqf is a vital institution in the Islamic socio-economic system, where it provides physical infrastructure and generates revenue for use in activities that improve social welfare at the family, community, and state levels (Md Zuki, 2012; Md Saad et al., 2017). Interestingly enough, waqf, as a component of Islam's poverty alleviation program, improves non-income aspects such as education and health, while also increasing access to physical facilities, employment, and resources (Sadeq, 2002). Furthermore, it also provides recurring charity, resulting in a continuous income flow to the needy (Masruki&Shafii, 2013). The institution of waqf, according to Shaikh et al. (2017), can fill the void as a social finance institution by offering intermediation services for effectively utilizing perpetual social savings. Waqf rules are flexible, allowing it to serve beneficiaries directly or via financial institutions, as well as provide a variety of social services.

Focusing on the incorporation of waqf can help fill the gap in the management of abandoned agricultural land. This is because waqf is one of the most important institutions in ensuring that social and economic roles are formed fairly and equitably(Chapra, 1992). The Musaqah contract, for instance, is an option for developing abandoned waqf land for agricultural projects in order to gain profit and improve Muslims' socio-economic status, particularly by creating new job opportunities for those who do not own land. Kahf (2015) extracted the information from General Authority of Islamic Affairs & Endowments (AWQAF) registers from various countries and discovered that a sizeable proportion of cultivated areas are waqf lands. In Turkey, for example, one-third of the cultivated lands are waqf lands, and the majority of waqf revenues are spent on education in mosques. These situations explain why waqf could be one of the best alternatives for transforming abandoned agricultural land (Muqorobin&Agustiyani, 2017). Furthermore, proper use and management of waqf assets based on strong Shari'ah principles can foster trust and avoid conflicts between the owner and the agency (Hasan et al., 2017). The main point of this paper is that waqf has tremendous potential to be used as one of the Islamic instruments in managing abandoned agricultural land in Malaysia. Therefore, the study aims to explore the elements of the waqf concept that benefit the management of abandoned agricultural land.

The rest of the paper will be structured as follows. The second section will review the waqf concept. The third section will discuss the key elements of waqf concepts that aid in the management of abandoned agricultural land. The fourth section is devoted to discussion, and it is followed by the conclusion of the study.

## METHODOLOGY

This study is qualitative, with document research serving as the primary source for analysing related journal articles, papers, and other published sources. This method seeks to analyse the data

derived from secondary resources such as published articles and books. The study includes Shari'ah perspectives on the waqf concept, intending to identify and explore the waqf concept elements that benefit the management of abandoned agricultural land.

## ELEMENTS IN THE WAQF CONCEPT

Waqf legislation, waqf management, and waqf funding are the three crucial elements of the waqf concept that benefit the management of abandoned agricultural land, as depicted in Figure 1.

### Legislation of Waqf in Malaysia

Legislation is one of three waqf elements that contribute to waqf being the best approach to managing abandoned agricultural land. In Malaysia, waqf is governed by Section 25 of the Civil Law Act 1956, which states that the administration of Muslim property must be in accordance with Islamic law (Kamaruddin et al., 2018). All waqf land, whether movable property or not, is governed and run by the State Islamic Religious Councils (SIRCs) or Majlis Agama Islam Negeri (MAIN) (Md Saad et al., 2017). Each of the 13 states has its SIRC (State Islamic Religious Councils), as does the Federal Territory. In terms of court's jurisdiction, waqf lies within the jurisdiction of the Syari'ah Court as provided in List II (1) of the Ninth Schedule of the Federal Constitution which provides that except for the Federal Territories of Kuala Lumpur and Labuan (Ali & Markom, 2020). Therefore, waqf is one of the subject matters which are under the state's jurisdiction. In Malacca, Negeri Sembilan, Selangor, Perak, Terengganu, and Sabah, the provisions of the law on waqf are provided under Wakaf (State of Malacca) Enactment 2005, Wakaf (State of Negeri Sembilan) Enactment 2005, Wakaf (State of Selangor) Enactment 2015, Wakaf (State of Perak) Enactment 2015, Wakaf (State of Terengganu) Enactment 2016, Wakaf (State of Sabah) Enactment 2018, respectively, meanwhile, the other states do not have such enactment and are governed by the states administration of Islamic law such as Kedah Islamic Law Administrative Enactment 2008 and Sarawak Islamic Council Ordinance 2001.

### Management of Waqf in Malaysia

The waqf property, according to Islamic law, must be managed and administered by the appropriate and responsible parties so that the benefits can be channelled to the rightful recipients. A trustee, also known as mutawalli (Rani & Aziz, 2010), is someone appointed to manage a waqf property. A trustee can be a person or organisation who has the trust, capacity, and ability to carry out the intentions of a waqf donor, also known as waqif. The trustee's primary responsibilities include looking after, preserving, and developing the denoted land, collecting waqf income, and distributing it to the suitable beneficiary. Furthermore, the trustee protects the land from loss and damage as intended by the waqif. According to the religious scholar, the waqif has a broad authority to appoint anyone to administer and manage the waqf property. Waqif may also appoint himself as trustee or delegate this responsibility to those who receive waqf or do neither. If the waqif imposes conditions on those appointed, the trustee must comply with the conditions and follow all the waqif's decisions. If the waqif does not name a party to deal with waqf property, the

judge of the Syari'ah or Muslim court must do so. Most fatwa state that the judge of the Syari'ah court has the authority to manage the waqf property.

SIRC, as the sole trustee of the waqf property, has the authority over registered waqf lands. However, the government has come to recognise the importance of waqf as assets and investments, and to improve the administrative machinery of the waqf property, the Federal Government established Jabatan Wakaf, Zakat, dan Haji (JAWHAR) on March 27, 2004. One of the primary goals of establishing the JAWHAR is to strengthen governance endowments throughout the country (Ab Hassan et al., 2015). JAWHAR, on the other hand, does not have the authority to administer and manage waqf properties, instead serves only as a planning coordinator. JAWHAR's responsibilities include recommending standard practises and initiatives to the SIRC, monitoring waqf projects in Malaysia, and establishing a relationship between the SIRC and Federal Government (Mokhtar et al., 2015). JAWHAR established Yayasan Wakaf Malaysia (YWM) in 2008 under the Trustees Incorporation Act 1952. The YWM's functions include collecting waqf funds, carrying out social and welfare programmes, developing existing and new waqf properties, and carrying out investment projects to support the disbursements of waqf beneficiaries (Ali &Markom, 2020).

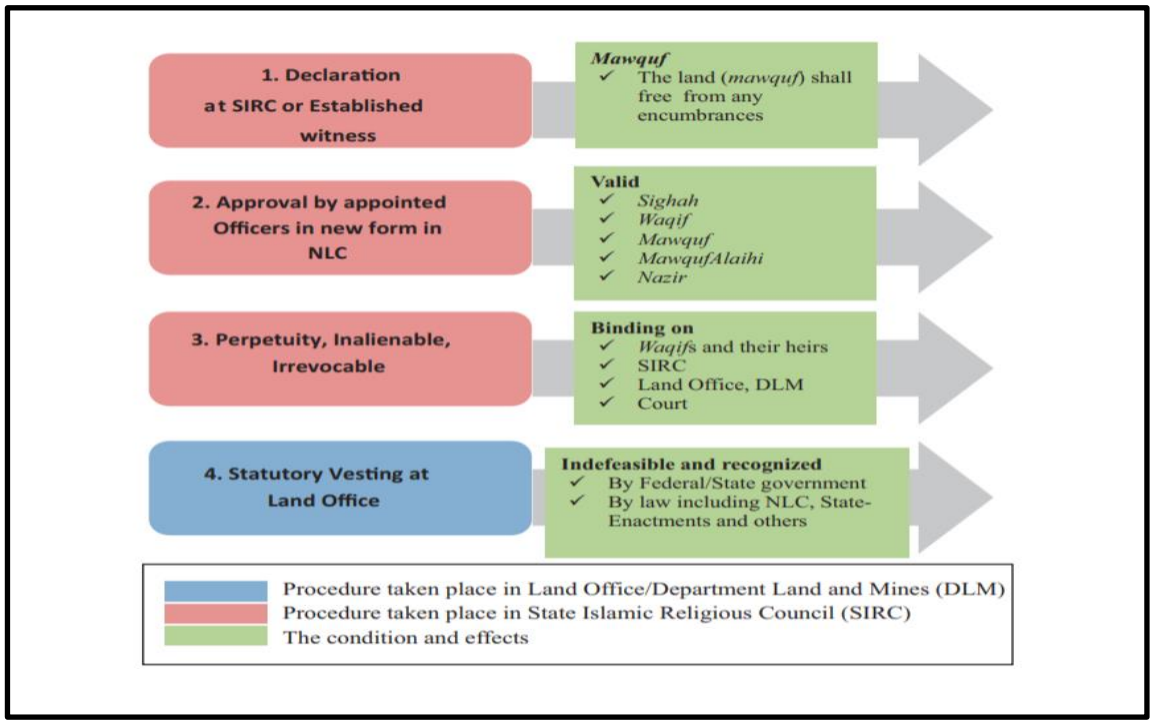
Although the task of estate administration of the waqf property is given to SIRC as the Sole Trustee, nonetheless, its administration is also managed by several other institutions who are authorised by the SIRC to act as trustees to administer waqf on behalf of SIRCs (Kamaruddin et al. 2018; Rani & Aziz, 2010). This includes the establishment of the subsidiary institution of SIRCs such as the Perbadanan Wakaf Selangor under the Islamic Religious Council of Selangor, Panel PenasihatPengurusan Wakaf under the Islamic Religious Council of Negeri Sembilan, and Jawatan Kuasa Pengurusan Wakaf under the Islamic Religious Council of Malacca. Besides, there are also other institutions that are authorised by SIRCs to administer waqf although they are not directly controlled by SIRCs. These include the waqf corporation such as Awqaf Holdings Berhad and Waqaf An-Nur Corporation Berhad and even selected Malaysian Islamic non-profit organisation (Kamaruddin et al., 2018).

SIRC is the sole trustee to all waqf properties, including both general and specific waqf, and is to ensure that the waqf properties are well administered, efficient, and can generate satisfactory results for the beneficiary or welfare purpose; whether predestined or unspecified by the waqif. From the legal aspect, SIRC deserves to make an agreement, buy, take, hold, and own property whether movable property or not transferable to transferable; shift and develop all properties that belong to SIRC, and follow any available rules according to Islamic law. This empowers SIRC to implement and develop the waqf property. Referring to the powers that are allocated to SIRC, it is entitled to carry out all development activities towards economic progress that are necessary and to which all the benefits from that waqf property can be distributed. SIRC can also be involved in developing any activity, whether undertaken by other bodies, or people, or either under the management or half management or by a private organisation by giving help to those spotted by SIRC eligible to carry out all the activities.

Recent study proposed a new framework for administering waqf land registration in Malaysia that will be compliant with both Islamic law and the Malaysian legal system as depicted in Figure 1. The proclamation of intention, either orally or in writing, is the initial stage in establishing a waqf. In the Malaysian context, the state governments authorised the SIRC to administer waqf property as the mutawalli. Hence, no further document is required to establish the status of the land because the title is clear and transparent. On that account, the status of the land in the land title must be checked first, and it must be free from any encumbrances before it can be transferred.

The approval of new form of NLC is acknowledged as a legally binding declaration. The approval of the nominated officer on the new NLC form shall bind the waqf land in perpetuity and as inheritable and irrevocable to donors and their heirs, the SIRC, Land Office, Department of Land and Mines (DLM) and the court.

Essentially, the method of changing the owner's name to the SIRC in the land title is taken into account. Because it is convenient, fast and Shariah-compliant for the SIRC to administer and develop the land, the process of registration shall be in line with Section 416 NLC, Statutory Vesting at the Land Office.




*Source: Ghazali et al., 2020*

**Figure 1. New framework for management of waqf land registration system in Malaysia**

## DISCUSSION

Proper land use, as a critical limited resource, is essential for human survival and evolution, as well as the foundation for national welfare and food security. Unfortunately, not all the agricultural

lands in Malaysia are fully utilised, with the majority of them being abandoned. One of the primary reasons for abandoned agricultural land is multiple land ownership (Sulong & Taha, 2016; Deaton, 2012). Multiple land ownership, as opposed to single land ownership, necessitates more approval in dealing with the land, and the attitude of co-owners has a significant impact on the land's development. For example, if co-owners do not share the same views on land development, the development process may be tricky. The multiple ownership makes it more difficult to reach an agreement, limits land used and management, and makes it difficult to engage in certain agricultural practises (Snyder & Kilgore, 2017; Deaton 2012; Schlueter, 2008; Gordon et al., 2013), essentially leaving land abandoned and unmanaged. Furthermore, because of the multiple land ownership, each owner's actual land size is smaller and less significant. This significantly decreases co-owners' motivation to develop small-scale agricultural land because earnings are sometimes in sufficient to cover agricultural input costs as well as unequal returns on investment (Deaton, 2012).In addition to conflicts among co-owners and small-scale agricultural land, multiple land ownership also has a financial assistance limitation. Usually, financial institutions are reluctant to offer loans for multiple ownership holders (Gordon et al., 2013). Obtaining bank loans is one of the difficulties associated with multiple land ownership and banks will often reject the application. Even if the financial institutions accepted it, consent of all multiple owners is required, which is difficult to obtain. As a result, the interest in developing such land waned. Therefore, the authors considered waqf as one of the best solutions to the problem of multiple land ownership.

Once the land was designated as waqf land, the ownership of the waqf land was legally transferred to Allah (SWT). The law grants the SIRC, the authority to become the sole trustee of all waqf established under Islamic law. Thus, SIRC has the legal duty to manage, maintain, protect, and develop waqf in the respective states, whether it is general or specific waqf. SIRCs will identify lands (Suhaimi et al., 2014) that have development potential, for example for agriculture purposes, and, subsequently, the source for funds to finance the development of these waqf lands. Frequently, the source of funds to finance the development of these lands falls short of the cost of maintenance, repair, and management, let alone the ability to cover the costs of development projects, which invariably necessitate large expenditures (Jaafar, 1999). However, for waqf land, waqf funding schemes such as Malaysian government funding, Islamic banking waqf fund, waqf crowdfunding, and corporate sectors waqffund can be sources of capital for developing and transforming abandoned agricultural lands in Malaysia. Other than that, investment in both Waqf-featured fund framework and Kenanga Waqf Al-Ihsan fund was also beneficial to develop and transform abandoned agricultural lands (as in Figure 2). The fund channeled half the returns to investors and accounted for the remaining for waqf purposes such as development of education, health care and also economic and environmental empowerment.

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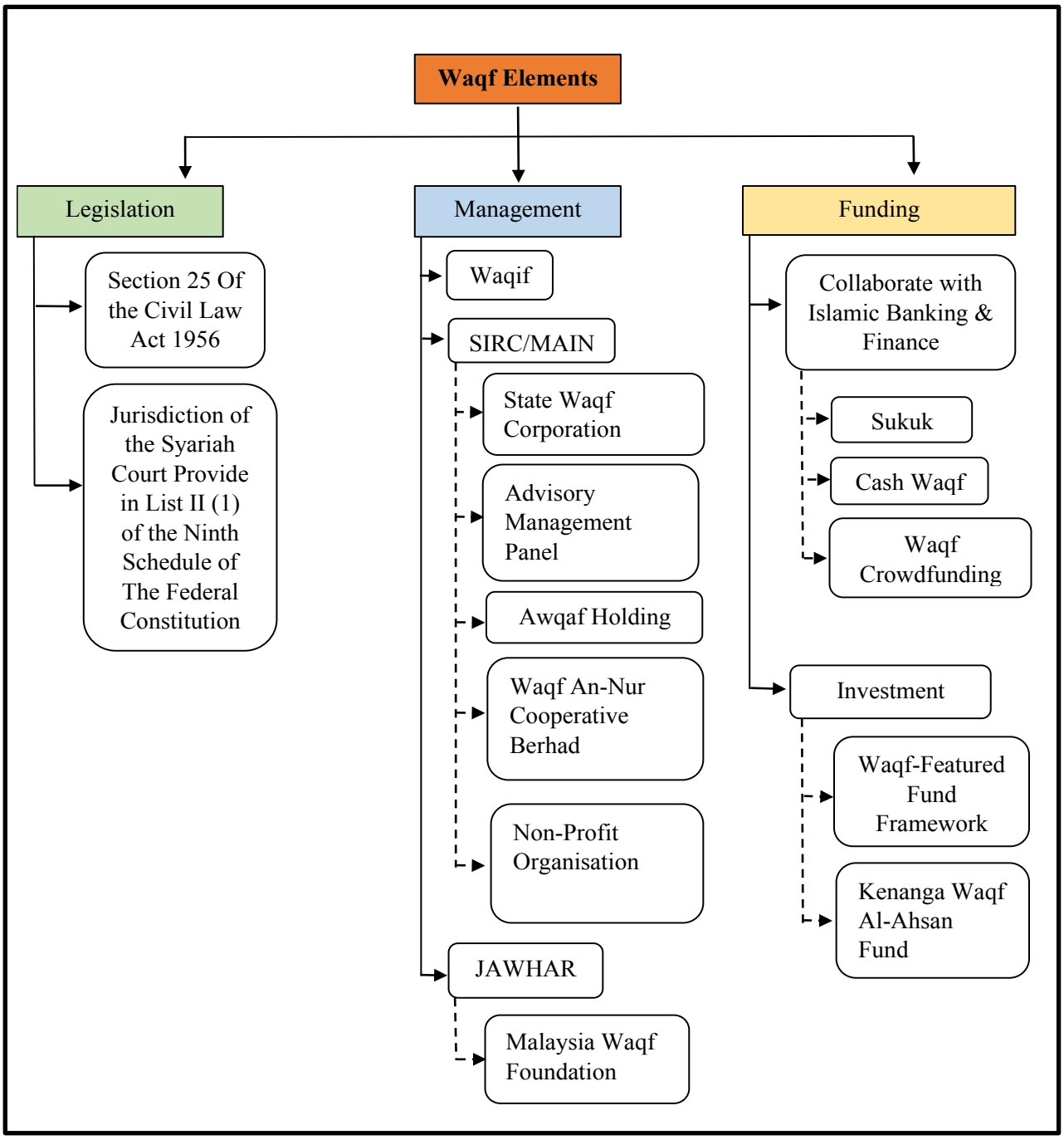


**Figure 2. Waqf Framework that benefit abandoned agricultural landMalaysia**

## CONCLUSION

Abandoned agricultural land is one of the critical issues in the agricultural sector in Malaysia. Despite the presence of laws and policies aimed at reducing and developing abandoned agricultural land in Malaysia, nevertheless this issue remains unresolved. The main reason for agricultural land being abandoned is land with multiple owners. Hence, for these abandoned agricultural lands to be managed more effectively in a formal context such as the law, a more appropriate ownership

method should be considered. This is critical to strengthen the agricultural sector especially agro-food to reduce food imports. Waqf is the best solution for developing and transforming abandoned agricultural land. Instead of just ignoring the abandoned agricultural land, why not the owner tries waqf concept, especially investment. Waqf legislation, management, and funding are critical elements in the waqf concept, that aid in the management of abandoned agricultural land. Forcing abandoned agricultural land's owner cannot be directly done. However, indirect action by Waqf Agencies especially by discussion on finding the way to develop and transform abandoned land can drive land owner to waqf the land. This study is significant in the management of abandoned agricultural land, which contributes to the country's long-term food security.

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# RESILIENCE INDICATORS FOR ENTREPRENEURS WITH DISABILITIES

**Faizahani Binti Ab Rahman [1*]**
**Marini Binti Kasim [2]**
**Nazahah Binti Abd Rahim [3]**
**Rosnia Binti Masruki [4]**
**Mohammad Aizat Bin Mohammad Akram [5]**

[1] School of Education (SOE), University Utara Malaysia
[2,4] Othman Yeop Abdullah Graduate School, University Utara Malaysia.
[3,5] Faculty of Economy, University Science Islam Malaysia.
[*]Corresponding Author (Email: faizahani@uum.edu.my)

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***Abstract:*** *The term Persons with Disabilities (PWD) refers to those who have a long-term disability that might minimise their full potential to perform a task. Often they could not fulfil the task like a normal person. However, with the involvement of psychological resilience, PWD could change the stereotypical community who viewed them as an unreliable community. They could change the stigma by proving their worth through their own unique method. Most of the PWD ventured themselves into the world of business. They become entrepreneurs because of the extremely limited job opportunities for the PWD. The objective of this research is to identify the resilience indicator among the resilience core. The resilience core consists of 5 dimensions, which are Contentment, Purpose, Perseverance, Self-Reliance and Independent. The findings of this study could be used as an indicator for the entrepreneurs with disabilities to be more resilience in facing the socioeconomic challenges. It also could help the entrepreneurs with disabilities to be more independent instead of only relying on zakat institution. Zakat institution contributes to the establishment of a more sustainable socioeconomic among entrepreneurs with disabilities by offering financial aids and entrepreneur training.*

***Keywords:*** *Persons With Disabilities, Entrepreneurs With Disabilities, Resilience, Zakat*

## INTRODUCTION

The Persons with Disabilities Act of 2008 (PWD) states that PWD encompasses those who have long-term physical, mental, intellectual, or sensory disabilities that hinder their full and effective involvement in their surrounding activities. According to Kazou (2017), "persons with disabilities" (PWD) are those who have a physical or mental impairment that limits their participation in normal activities and may require partial or full support from their surroundings to complete a task. Meanwhile, Uromi and Mazagwa (2014) mentioned that persons with disabilities (PWD) often face a lot of problems and obstacles in their daily lives, especially when it comes to completing the required task or job. Although most people viewed this community as a homogenous group where they need an equal help to pursue their lives, the disabilities that they experienced were totally different. Based on Apgar (2021), there are 4 common functional disabilities, which are walking, hearing,

cognitive, and vision disability. As each PWD has their own medical condition, these types of disabilities imply that different impairments will face different challenges and need different helps. PWD discrimination extends beyond the grave, where they are viewed as those who are unable to contribute and must rely on others (Narayanan 2018). The hardship may not be perilous at their young age, as most of them are fully supported by their family or relatives. However, once they have enter adulthood, they need to be independent and take care of themselves. According to Ling Ta and Suet Leng (2013), finding work is a critical challenge for PWD because the employment rate of them has been very low. Mohan (2022) stated that after the pandemic, the employment rate for PWD has decreased to 17.9% which has given a vital blow for the group that has long faced the job discrimination. Besides, both government and private sectors prefer healthy workers to accommodate their vacancies (Peronja, Dadic & Mihanovic 2019). Most of the companies conjectured the PWD workers based on their disabilities, not their abilities to do a job (Verulava & Bedianashvili 2021). So it would be so hard for the PWD to be independent and make their own money. Also, this act of bigotry has distorted the progress toward self-reliance among the PWD. Only those with high resiliency could survive the challenges that they faced.

According to Richardson (2002), if people do not encounter any problems, they will be in a state of biopsychospiritual balance. However, if they encounter a problem, the balance will be disrupted, causing them to fall into one of four conditions: resilient reintegration, reintegration back to homeostasis, reintegration with loss, or dysfunctional reintegration (Richardson 2002). The best of these four conditions is resilient reintegration, in which people use the problem or hardship to become better people. As mentioned by Windle (2010), resilience is an inner ability that enables individuals to bounce back and become better people after dealing with misfortune. This ability has a positive correlation with the hardiness and robustness of the individuals (Singh & Wani 2020). Kim, et al. (2019) added that the resilience level of PWD is lower than the normal person due to the fact that their capability to perform a task is limited. In spite of that, Srivastava, et al. (2015) mentioned that there are some positive interventions that could strengthen the resilience among PWD groups to adapt and tackle the problem in a positive manner. Hence, resilience is a pertinent life skill for everyone, especially the PWD (Stuntzer, et al. 2018).

## Persons with Disabilities (PWD) and Entrepreneurship

Diandra and Azmy (2020) defined entrepreneurship as a natural phenomenon of business that needs entrepreneurial and management skills to conduct a business with a clear vision and goal. It can be seen that some people prefer to be entrepreneurs because of their flexibility and sense of autonomy. On the surface, this profession appears to offer a high income, but most people overlook the fact that money for old rope carries a high risk. Those who try to enter the world of business without any prior business knowledge may not survive. According to Noor and Ayob (2021), starting a business may seem easy, but sustaining the business is very difficult. Thus, by being resilient, those who would like to try to do a business may survive.

One of the reasons it is difficult for PWDs to work in any company is that employers place the same requirements on them as they do on regular employees. They struggled with bias, prejudice, and maltreatment in their job employment (Omar, et al. 2021). Most of them were stigmatised as unpromising individuals who lacked in various aspects. Due to the lack of job

opportunities among PWD, some of them try to venture into the world of entrepreneurship to sustain their daily needs. The majority of PWD have no choice either to be unemployed or start a business. Hence, PWD need to be tough to face the obstacle of business with open hands.

The relationship between the entrepreneurs with disabilities and the concept of resilience is always intangible and comprehensible. It is because resilience is an essential factor for entrepreneurs with disabilities entrepreneurs to sustain their businesses. Without the ability to bounce back after dealing with a hardship, entrepreneurs with disabilities could not develop and sustain their businesses. Also, most PWD have hidden talents that need to be enhanced and developed in order to bring the best out of them. According to Omar, et al. (2022), PWD can perform job responsibilities if their talents are properly trained and evaluated. So, the involvement of the surrounding community is critical in assisting the PWD to excel in the world of business as well as developing a sense of realisation among ordinary people about the potential of the PWD community.

**The Role of Zakat Institutions in Empowering the Disabled Entrepreneurs**

Zakat institutions are a trusted organization that help Muslims who are in need through various methods like financial and training aids (Abdullah & Suhaib 2011). The zakat receivers are known as *asnaf*. *Asnaf* is a group of Muslims who are in need and eligible to receive zakat aids. So disabled people also can be considered as the *asnaf* because of their disability to complete a task in a normal manner. Dahaman@Dahalan, et al. (2018) added that most of the PWD live in hardship and poverty due to their inability to fully support themselves and their families. Therefore, they are not able to carry out daily activities like normal people to support their lives.

The objectives of zakat institutions are not only restricted to give financial aid to the *asnaf* only, instead zakat institutions are responsible to encourage the *asnaf* to be independent and pay zakat to help the other destitute people (Ibrahim 2015). PWD are encouraged to start a business to help them to be financially independent. The prophet (pbuh) mentioned that "nine out of ten (9/10) of sustenance are from business" (Al-San'ani 2011, as cited in Shaharuddin, et al. 2021). Based on the hadith, it can be seen that entrepreneurship is one of the vital solutions for the PWD to upgrade their lives. Thus zakat institution could be one of the additional pillars that strengthens the psychological state of people, particularly people with disabilities. It is because zakat institution is a trusted organization that was created solely to help the people who are in need to be a better person.

**Resilience Instrument Indicators among entrepreneurs with disabilities**

There are 5 resilience cores which are Contentment, Purpose, Perseverance, Self-Reliance and Independent. All of these cores are very important for individual especially PWD to be flexible and pliable when encountered the problem.

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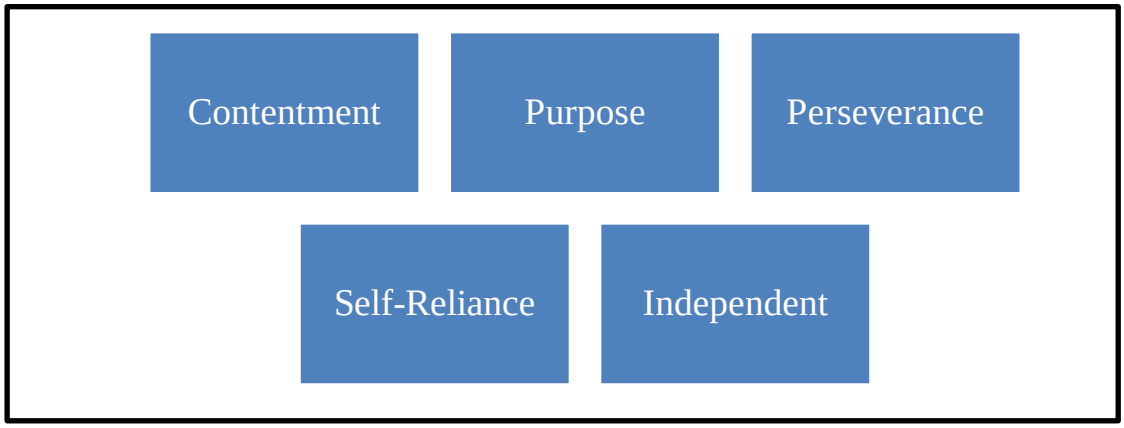


**Figure 1. 5 Resiliencies Cores**

**Contentment**

Individuals must always be grateful and content for what has been granted upon them. It is the ability to accept one's condition wholeheartedly without any unsatisfied feelings. According to Rojas and Veenhoven (2011), a contented individual is one who can accept both good and bad circumstances with an open heart and equanimity. When the individual is able to be in a state of contentment, the level of resiliency will slowly develop. Thus, contentment is a first step toward resilience for an individual, particularly for the entrepreneur with disabilities who has a limitation in conducting a business.

**Purpose**

In order to stay resilient, an individual must have a purpose in life. The purpose of life is closely related to the resilience concept, as the purpose will keep one on the right track even after a hardship makes an appearance. Research by Alex, et al. (2005) found that there is a significant correlation between purpose of life and resilience. When people have a purpose in life, they are always willing to overcome any obstacles in order to achieve and realise their desired outcome. Hence, entrepreneur with disabilities must discover their purpose in life to be able to be resilient in any situation, especially the worst one.

**Perseverance**

According to Griffiths (2017), a person with perseverance is someone who has a balanced state of mind and body to complete a task despite encountering a lot of obstacles. Those who persevere would work tirelessly even if numerous problems arose in the course of the process. Consistency in striving for the best is what makes people manage to endure pressure and stress (Salisu, et al. 2020). Thus, the act of perseverance is necessary for entrepreneur with disabilities to succeed in their independent business lives.

**Self-reliance**

Self-reliance is a fundamental aspect of resilience due to the fact that it influences a person's cognitive thinking ability (Lestari & Fajar 2020). According to Lenkens, et al. (2019), both

resilience and self-reliance are vital for positive outcomes. It is because people must believe in their own ability and skill first, before they can accomplish anything significant in their lives. One way to respect oneself is to be self-sufficient. So those who have self-respect would stay true to their values even if various problems arose. Hence, the concept of self-reliance is in line with the notion of resilience among entrepreneur with disabilities.

**Independent**

From the perspective of psychology, being an adult is always synonymous with being independent, as those who have reached adulthood are likely to be self-supporting and find their own basic human needs by themselves, including persons with disabilities (PWD). In addition, attitude plays an important role in assisting people in becoming self-sufficient. According to Ratzka (2007), the factors that determine how dependent or independent a person can become are attitudinal and material conditions. Thus, entrepreneur with disabilities need to have a positive attitude to be independent as well as resilience when facing challenges in their business lives. The tables below (Table 1, 2, 3, 4, 5) show the items of resilience indicator.

**Table 1: Resilience Indicators: Contentment**

| **Contentment** |
|---|
| Accept failures as part of the learning process in business |
| Able to accept sudden heavy workload in the last minute |
| Work efficiently by organizing my business activities according to priorities and timelines |
| Do not allow oneself to get stuck by keep looking to the future of the business |
| Can accept others' opinion regarding business |
| Can accept other people's views for my business |

**Table 2: Resilience Indicator: Purpose**

| **Purpose** |
|---|
| Have a strong sense of vision to succeed |
| Always studying the market trend of the product to adjust the strategy |
| Tolerate ambiguity of what should be done to achieve the business goal |
| Enjoy the feeling of autonomy to steer the business towards success |
| Willing to spend time and energy to help business partner or staff in need |

**Table 3: Resilience Indicator: Perseverance**

| **Perseverance** |
|---|
| Tolerate the pressure to grow the business further within the limited resources. |
| Always formulate a series of steps to close the gap between the current position of the business and the desired goal |
| Healthy and fit most of the time since running the business |
| Become more motivated if does not achieved success yet |
| Keep giving assistance or encouragement to deepen social support to the staff when resolving conflicts |
| Able to tell the feeling of doubts to the business partner or staff |

**Table 4: Resilience Indicator: Self-Reliance**

| **Self - Reliance** |
|---|
| Have a clear vision on what to do regardless of the business problems faced |
| Believe in working not more than eight hours a day regardless of how much work to do |
| Do not automatically accept on what was seen and heard about the business |
| Follow through the path of solution that has been set |
| Have the capability to sustain my business |
| Prefer to discuss with business partner on any decision even though its difficult |

**Table 5: Resilience Indicator: Independent**

| **Independent** |
|---|
| Know the right time to act when changes in strategy is inevitable |
| Manage to change the business organization by taking one step at a time |
| Feel happy when the problem is solved |
| Affected by the clients' dissatisfaction |
| Rely heavily on the staff to report on the sales performance |

## CONCLUSION

In conclusion, the hardships and struggles of PWD are very challenging. According to Kim, et al. (2019), PWD have low self-esteem and a high stress level due to their deficiencies in performing a task. However, there are few of them who would strive to be independent and gain their own money instead of being dependent on their surroundings. Despite the lack of job opportunities, they try to drift into the business world to support their daily needs. The only requirement for the PWD to be self-sufficient through business is to be resilience in any circumstances. The findings of this study could be used as an indicator for the entrepreneurs with disabilities to be more resilience in facing the socioeconomic challenges. It also could help the entrepreneurs with disabilities to be more independent instead of only relying on zakat institution. Zakat institution contributes to the establishment of a more sustainable socioeconomic among entrepreneurs with disabilities by offering financial aids and entrepreneur training.

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# YAYASAN INFAQ ANGKASA DALAM MENYUBURKAN AMALAN WAKAF DAN SUMBANGANNYA DI MALAYSIA

*The Role of Angkasa In Nourishing The Practice of Waqf and Its Contribution to Malaysia*

**Farhana Mohamad Suhaimi [1*]**
**Shuhaida Salleh [2]**

[1] Fakulti Syariah dan Undang-Undang, Universiti Sains Islam Malaysia, Nilai Negeri Sembilan (farhanams@usim.edu.my)
[2] Fakulti Syariah dan Undang-Undang, Universiti Sains Islam Malaysia, Nilai Negeri Sembilan (shuhaidasalleh@yahoo.com)
*Corresponding Author (Email: farhanams@usim.edu.my)

**Abstrak:** Artikel ini mengkaji peranan penting yang dimainkan oleh Yayasan Infaq ANGKASA (YIA) dalam mempromosi dan memupuk amalan wakaf dalam kalangan masyarakat Malaysia. Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA), sebagai badan puncak yang menyelia gerakan koperasi di Malaysia, telah terlibat secara aktif dalam pentadbiran wakaf sejak 2010. Artikel ini memfokuskan kepada "Skim Infaq Lil-Waqf ANGKASA" (SILWA) dan YIA. Menggunakan gabungan kajian literatur dan analisis laporan, penyelidikan ini bertujuan untuk menyiasat kesan inisiatif YIA terhadap penyertaan wakaf dan jumlah sumbangan wakaf. Di samping itu, kajian ini meneroka bagaimana dana wakaf terkumpul telah digunakan melalui pelaksanaan empat program penting, iaitu pembangunan ekonomi, pendidikan, penjagaan kesihatan dan kebajikan. Artikel ini diakhiri dengan menawarkan cadangan untuk mempertingkat dan memperkukuh Yayasan Infaq ANGKASA (YIA) untuk manfaat yang lebih ketara kepada masyarakat dan negara.

**Kata kunci**: wakaf, ANGKASA, YIA, Wakaf Tunai

***Abstract:*** *This article examines the pivotal role played by Yayasan Infaq ANGKASA (YIA) in promoting and fostering the practice of waqf among the Malaysian community. Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA), as the apex body overseeing the cooperative movement in Malaysia, has been actively involved in the waqf administration since 2010. The article focuses on the "Skim Infaq Lil-Waqf ANGKASA" (SILWA) and YIA. Employing a combination of literature review and reports analysis, this research aims to investigate the impact of YIA's initiatives on waqf participation and the number of waqf contributions. Additionally, this study explores how the accumulated waqf funds have been utilized through the implementation of four essential programs, namely economic development, education, healthcare, and welfare. This article concludes by offering suggestions to enhance and strengthen Yayasan Infaq ANGKASA (YIA) for the more significant benefit of society and the nation.*

***Keywords:*** *waqf, ANGKASA, YIA, Cash Waqf*

## PENDAHULUAN

Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) merupakan badan yang mewakili gerakan koperasi Malaysia di peringkat kebangsaan dan antarabangsa dan telah didaftarkan pada 12 Mei 1971 di bawah Ordinan Koperatif 33/1948. Selari dengan visi ANGKASA sebagai pemacu unggul kelestarian sosioekonomi gerakan koperasi, ANGKASA telah membangunkan Skim Infaq Lil-Waqf ANGKASA (SILWA) bagi memperkasakan kebajikan gerakan koperasi.

Rentetan perkembangan positif SILWA semenjak tahun 2010, ANGKASA telah mengorak langkah dengan menubuhkan Yayasan Infaq ANGKASA (YIA). Penubuhan YIA telah diluluskan di Persidangan Kebangsaan Tahunan ANGKASA (PKTA) Kali ke-34 pada tahun 2019 dan telah diluluskan oleh Bahagian Hal Ehwal Undang-Undang (BHEUU), Jabatan Perdana Menteri pada 9 Julai 2021 di bawah Akta Pemegang Amanah (Pemerbadanan) 1952 [Akta 258]. Yayasan Infaq ANGKASA bertujuan bagi menggalakkan individu, anggota koperasi dan masyarakat umum untuk melaksanakan amalan menderma atau menyumbang bagi tujuan berwakaf.

Dengan kekuatan anggota ANGKASA seramai lebih 7 juta orang daripada 15,306 buah koperasi, YIA memainkan peranan menggalakkan lebih ramai orang menyertai dan menyumbang untuk tujuan wakaf. Menerusi amalan ini, agihan semula kekayaan bagi tujuan pembangunan ekonomi dapat dilaksanakan sekali gus memberi impak besar kepada masyarakat dan negara. Oleh itu, artikel ini melihat sumbangan SILWA menerusi YIA dalam hal ini.

### Sumbangan Wakaf di Malaysia

Sumbangan wakaf memiliki potensi yang besar dalam pelbagai aspek, antaranya ekonomi, kesihatan, pendidikan, dan kebajikan sosial. Dalam aspek pembangunan ekonomi, wakaf dimanfaatkan bagi menyokong perkembangan perniagaan industri kecil dan sederhana, sama ada dengan memberikan bantuan modal permulaan, menyediakan latihan keusahawanan, atau infrastruktur, yang pada akhirnya dapat mencipta peluang pekerjaan dan pertumbuhan ekonomi setempat (Suhaimi, F. M. (2020), Cantika, S. B. (2015) & Lahsasna, A. (2010)). Dana wakaf juga boleh dilaburkan dalam projek-projek produktif yang menghasilkan pendapatan. Hasil dari pelaburan ini boleh digunakan untuk menyokong program-program pembangunan ekonomi yang lain (Suhaimi, F. M., & Ab Rahman, A. (2021) & Mohamad Suhaimi, F., Ab Rahman, A., & Marican, S. (2014)).

Dalam aspek kesihatan pula, dana wakaf dimanfaatkan untuk membina, membangunkan, atau memperbaiki fasiliti kesihatan seperti hospital, klinik, atau pusat rawatan dialisis. Wakaf juga menyediakan kemudahan rawatan yang berkualiti dengan caj yang rendah kepada golongan yang kurang berkemampuan (Mohamed@Haji Daud, Norizah & Mohd Aris, Noorfazreen, 2021). Selain itu, sumbangan wakaf juga boleh diperuntukkan untuk menyokong penyelidikan perubatan, pembangunan ubat-ubatan, atau peningkatan infrastruktur penyelidikan yang pada akhirnya memberi impak positif kepada mengurangkan masalah kesihatan masyarakat dan peningkatan kesihatan masyarakat (Baqutayan, S. M. S., & Mahdzir, A. M., 2018).

Dalam aspek pembangunan pendidikan, wakaf dimanfaatkan untuk memberikan biasiswa atau sokongan pendidikan kepada pelajar yang memerlukan dalam bentuk kelengkapan

pembelajaran seperti buku, komputer riba atau tab. Ini dapat membantu meningkatkan akses kepada pendidikan berkualiti bagi golongan yang kurang berkemampuan mahupun masyarakat umumnya. Wakaf juga sering dimanfaatkan bagi pembinaan dan menyokong pembangunan institusi pendidikan, termasuk sekolah, institusi pengajian tinggi, atau pusat latihan, yang pada akhirnya memberi kesan kepada peningkatan kualiti sumber manusia (Suhaimi, F. M. (2021) & Kasdi, A. (2015)).

Selain itu, dana wakaf digunakan untuk menyokong program-program kebajikan sosial seperti bantuan sosial, pembangunan masyarakat, atau perlindungan kanak-kanak, golongan kurang berkemampuan, golongan kurang upaya dan warga emas. Sumbangan wakaf turut dimanfaatkan dalam membantu mangsa bencana alam, krisis kemanusiaan, atau situasi kecemasan lain yang memerlukan sokongan segera dan berterusan.

Justeru, peranan wakaf yang besar dalam membantu pembangunan sosioekonomi masyarakat dan memastikan kehidupan masyarakat yang lestari menjadikan agenda wakaf adalah penting. Perancangan program wakaf yang teliti dan telus serta melibatkan pelbagai pihak berkepentingan, termasuk Majlis Agama Islam Negeri-Negeri dan agensi, pertubuhan dan komuniti dapat memastikan bantuan dan sokongan wakaf adalah holistik dan lestari. Sumbangan wakaf boleh menjadi alat yang efektif dalam mendorong pembangunan positif dalam pelbagai bidang tersebut.

**Skim Infaq Lil-Waqf ANGKASA (SILWA)**

Skim Infaq Lil-Waqf ANGKASA (SILWA) mula diperkenalkan secara rasmi pada 15 Ogos 2011 bertujuan bagi mengumpul dana dan mengagihkannya menerusi projek dan program kebajikan sosial yang memberi manfaat berterusan dan berupaya membangunkan sosioekonomi masyarakat bagi tujuan dan manfaat wakaf. Bermula 9 Julai 2021, ANGKASA menjenamakan fungsi SILWA dengan penubuhan Yayasan Infaq ANGKASA (YIA) bagi memperkasakan kutipan sumbangan dan agihan dengan lebih efektif.

**Jadual 1: Maklumat Asas Yayasan Infaq Angkasa (YIA)**

| **Nama Entiti** | **Yayasan Infaq ANGKASA (YIA)** |
|---|---|
| **Nama Pengasas** | Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) |
| **Visi** | Menggerakkan platform wakaf dalam memperkukuhkan sosioekonomi masyarakat di Malaysia mahupun luar negara. |

| | |
|---|---|
| **Misi** | 1. Menjadi sebuah yayasan yang lengkap dan bersepadu untuk menerajui program pembangunan ummah yang menyeluruh di Malaysia.<br>2. Menyediakan kemudahan wadah kebajikan kepada masyarakat tanpa mengira agama, bangsa dan negara.<br>3. Meningkatkan prestasi sumbangan melalui program kesedaran dan promosi besar-besaran dan mengoptimumkan sumbangan dan mempelbagaikan aktiviti sumbangan.<br>4. Memastikan kelestarian dana yang berterusan mengikut konsep wakaf yang hakiki |
| **Objektif** | 1. Membantu meningkatkan taraf sosioekonomi dan kesihatan masyarakat di Malaysia melalui pengagihan sumbangan secara teratur dan sistematik<br>2. Meningkatkan taraf pendidikan akademik pelajar-pelajar di semua peringkat pendidikan di dalam mahupun luar negara melalui bantuan pendidikan bagi meringankan beban dari segi kewangan, peralatan dan kemudahan pembelajaran |
| **Moto** | Nikmat berkat rezeki berganda |

*Rujukan: Maklumat daripada Surat Ikatan Amanah Yayasan Infaq ANGKASA dibuat pada 28 Jun 2021*

YIA telah mengadakan seminar, rundingan, memberi taklimat secara langsung dan juga membuka kaunter bergerak dengan tujuan untuk memberi kesedaran mengenai kepentingan wakaf selain, memudahkan lagi urusan sumbangan dilaksanakan. Kaedah sumbangan untuk wakaf dilaksanakan menerusi serahan tunai, pemindahan secara atas talian, pembayaran menerusi aplikasi *Jompay* dan perkhidmatan terminal kad tanpa jumlah minimum yang dihadkan. Selain itu, sumbangan menerusi potongan gaji setiap bulan turut dilaksanakan dengan had jumlah minimum sumbangan adalah RM1. Penyumbang sumbangan untuk wakaf terdiri daripada kakitangan ANGKASA, pelanggan Biro Potongan ANGKASA (BPA) terdiri daripada agensi kerajaan dan swasta, koperasi dan anggota koperasi, badan korporat dan orang perseorangan.

Sehingga Jun 2023, sebanyak 3,296 orang daripada pelanggan BPA yang menjadi penyumbang tetap dana melalui sistem potongan gaji (lihat Rajah 1). Daripada jumlah tersebut, penyumbang perempuan (2385 orang) adalah lebih daripada satu kali ganda berbanding penyumbang lelaki (911 orang).




*Rujukan: Data penyumbang dana Pelanggan BPA Yayasan Infaq ANGKASA terkini bagi tahun 2023*

**Rajah 1: Jumlah Penyertaan Penyumbang Tetap Dana Melalui Sistem Potongan Gaji (Pelanggan BPA), tahun 2010 hingga 2023**

Selain pelanggan BPA, penyumbang tetap dana melalui sistem potongan gaji turut terdiri daripada kakitangan ANGKASA dan YIA, ahli Lembaga ANGKASA dan ahli Lembaga Pemegang Amanah YIA. Kakitangan ANGKASA yang menyumbang secara bulanan melalui potongan gaji diuruskan oleh Bahagian Pembangunan Sumber Manusia ANGKASA iaitu sebanyak 575 orang manakala kakitangan YIA sebanyak 5 orang. Bagi kakitangan anak syarikat ANGKASA pula, mereka mengambil inisiatif menyumbang secara bulanan setiap bulan melalui potongan Bahagian Sumber Manusia masing-masing dan dikreditkan secara berkelompok kepada YIA setiap bulan. Dengan komitmen padu semua pihak telah menjadikan jumlah keseluruhan sumbangan tetap dana melalui sistem potongan gaji bulanan adalah sebanyak RM76,278.10.

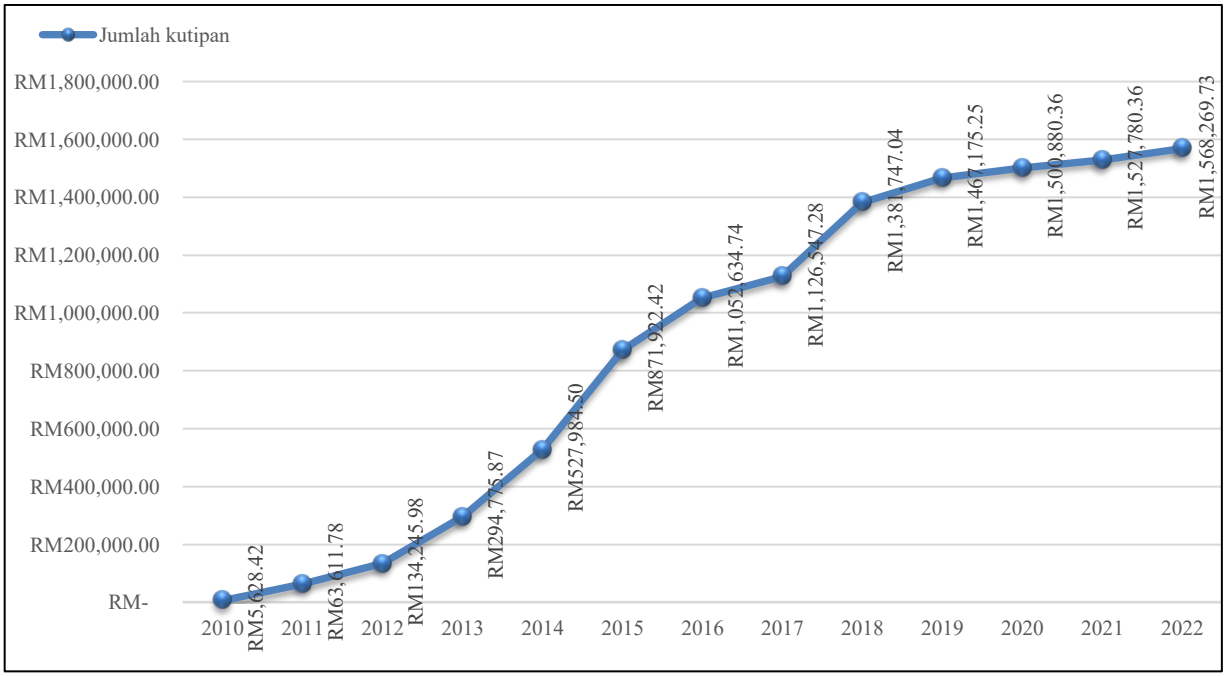
**Jadual 2: Jumlah Penyertaan Penyumbang Tetap Dana Melalui Sistem Potongan Gaji (Selain Pelanggan BPA), tahun 2010 hingga 2023**

| Kategori Penyumbang | Penyumbang |
|---|---|
| Kakitangan ANGKASA | 575 |
| Ahli Lembaga Pemegang Amanah YIA | 10 |
| Anggota Lembaga ANGKASA | 6 |
| Kakitangan YIA | 5 |
| Jumlah | 596 |

Rujukan: Data penyumbang dana Yayasan Infaq ANGKASA terkini bagi tahun 2023

Jumlah kutipan sumbangan dana YIA didapati meningkat setiap tahun daripada tahun 2010 sehingga tahun 2022. Tahun 2011 mencatatkan peningkatan lebih sepuluh kali ganda (10.3) daripada tahun sebelumnya (2010) kerana merupakan tahun SILWA diperkenalkan secara rasmi. Kemudian diikuti tahun 2013 (1.11) dan 2012 (1.20) dengan peningkatan satu kali ganda daripada

tahun sebelumnya. Manakala jumlah peningkatan sumbangan tertinggi adalah pada tahun 2015 (RM343,937.92), diikuti tahun 2018 (RM255,199.76) dan 2014 (RM233,208.63).




*Rujukan: Laporan kutipan dana Yayasan Infaq ANGKASA, tahun 2010 sehingga 2022*

**Rajah 2. Laporan Kutipan Dana Yayasan Infaq ANGKASA, tahun 2010 hingga 2022**

Berdasarkan peningkatan ini, didapati kategori penyumbang pelanggan BPA memainkan peranan penting dalam setiap aktiviti promosi setiap tahun. Agensi kerajaan yang terdiri daripada guru-guru sekolah memberi sokongan berdasarkan jumlah potongan gaji yang tinggi sehingga mencecah RM1000 sebulan berbanding agensi kerajaan seperti kementerian dan lain-lain. Bagi penglibatan koperasi pula, kajian mendapati koperasi yang mempunyai perkhidmatan potongan gaji akan mengambil bahagian dalam melaksanakan sumbangan berkala melalui potongan gaji yang diuruskan oleh Bahagian Sumber Manusia mereka seperti Koperasi KOSPETA Malaysia, Koperasi Serbaguna Iman Malaysia Berhad (KOIMAN) dan Koperasi Pegawai-Pegawai Kemas Negeri Kedah Berhad. Selain program taklimat di Mesyuarat Agung Tahunan Koperasi, strategi promosi YIA dalam mengenal pasti sasaran penyumbang seperti pelanggan BPA yang terdiri daripada pihak sekolah, agensi kerajaan, agensi swasta, koperasi dan masyarakat umum telah menjadi faktor utama yang mempengaruhi jumlah peningkatan sumbangan setiap tahun.

Selain itu kutipan dana YIA, berdasarkan Laporan Kutipan Dana YIA, tambahan jumlah pemberian daripada ANGKASA untuk YIA adalah berjumlah RM 12 juta menjadikan jumlah keseluruhan dana YIA adalah sebanyak RM 21,954,934.00. ANGKASA juga telah memutuskan untuk mewakafkan sebanyak RM1.5 juta setiap tahun kepada dana YIA bagi manfaat gerakan koperasi di Malaysia.

**Agihan Dana YIA**

Agihan dana YIA menggunakan dana pokok dan dana manfaat. Dana pokok adalah dana asal yang disumbangkan daripada penyumbang dan diagihkan terus dalam bentuk pembelian aset dan pembangunannya dan berdasarkan keputusan Lembaga Pemegang Amanah YIA. Manakala dana manfaat adalah dana yang diperoleh hasil daripada sumbangan asal yang diterima. Dana manfaat ini diagihkan bagi pelbagai tujuan seperti dalam jadual di bawah. Jumlah agihan dana YIA daripada tahun 2014 sehingga 2022 adalah sebanyak RM13,197,236.78.

**Jadual 3: Jumlah Agihan Sumbangan Dana Pokok dan Hasil Manfaat YIA**

| Kategori Agihan | Dana Pokok | Dana Hasil Manfaat |
|---|---|---|
| Pusat Jagaan Darul Sakinah (PJDS) | 1,666,547.34 | 270,000.00 |
| Luar Negara (Kemboja) | - | 68,350.73 |
| Majlis Agama Islam Negeri Johor (MAINJ) | 1,560,000.00 | 47,595.86 |
| Majlis Agama Islam Negeri Wilayah Persekutuan (MAIWP) | 4,600,000.00 | 25,948.57 |
| Majlis Agama Islam Negeri Pulau Pinang (MAINPP) | 1,170,100.00 | 9,037.80 |
| Bangunan Yayasan Infaq Angkasa (Pahang Zon 3) | 1,593,109.90 | - |
| Mesin Hemodialisis | 508,800.00 | 593,200.00 |
| Pesakit Buah Pinggang/Pesakit Kronik | - | 132,651.00 |
| Pendidikan | - | 300,420.00 |
| Koperasi Kariah Masjid | 450,000.00 | 28,300.00 |
| Maahad Tahfiz/Pusat Jagaan | 244,000.00 | 20,840.00 |
| **Jumlah Keseluruhan** | **10,292,557.20** | **1,496,343.96** |

Rujukan: Laporan keseluruhan agihan dana Yayasan Infaq ANGKASA, tahun 2014 sehingga 2022

**Sumbangan YIA di Malaysia**

Sumbangan YIA telah dimanfaatkan melalui pelaksanaan wakaf dengan empat program utama iaitu pembangunan ekonomi, pendidikan, kesihatan dan kebajikan sosial. Dalam aspek pembangunan ekonomi, YIA telah menjalankan kerjasama dengan Majlis Agama Islam Negeri-negeri bagi mewakafkan bangunan perniagaan. Majlis Agama Islam Negeri (MAIN) selaku pemegang amanah tunggal wakaf di negeri-negeri masing-masing telah melantik YIA selaku nazir khas wakaf, pentadbir aset wakaf atau pengurus bagi aset diwakafkan YIA. Aset yang diwakafkan dimanfaatkan sebagai ruang perniagaan yang memberikan hasil manfaat daripada sewaan premis perniagaan ini. Ini juga bagi merangsang persekitaran perniagaan dan memberikan akses yang lebih baik kepada usahawan kecil dan sederhana.

**Jadual 4: Kerjasama YIA dengan MAIN dalam aspek pembangunan ekonomi, 2014-2023**

| Majlis Agama Islam Negeri | Sumbangan wakaf | Kegunaan |
|---|---|---|
| Majlis Agama Islam Negeri Johor (MAINJ) | Bangunan komersial | Sewaan premis perniagaan |
| Majlis Agama Islam Wilayah Persekutuan (MAIWP) | Kompleks kemudahan taska | Sewaan premis perniagaan |

| | | |
|---|---|---|
| Majlis Agama Islam Negeri Pulau Pinang (MAINPP) | Bangunan komersial | Sewaan premis perniagaan |
| Majlis Agama Islam Negeri Sembilan (MAINS) | Bangunan komersial | Sewaan premis perniagaan |
| Majlis Ugama Islam Negeri Sabah (MUIS) | Bangunan komersial | Sewaan premis perniagaan |

*Rujukan: http://angkasa.coop/bm/images/ProgramKemasyarakatanANGKASA/YAYASAN-INFAQ-2-1.pdf*

Selain itu, YIA juga turut menyumbang kepada koperasi kariah masjid dengan jumlah sumbangan RM450 ribu antaranya, sumbangan kepada projek Kolam Udang di Koperasi Kariah Masjid Nurul Haq kampung Tanjung Labian Lahad Datu Berhad, Lahad Datu, Sabah. Ini bertujuan membantu meningkatkan produktiviti sektor pertanian dan penternakan yang merupakan komponen penting dalam ekonomi setempat.

Dalam aspek pendidikan, YIA telah mengagihkan dana manfaat lebih daripada RM300 ribu bagi pelbagai tujuan. Antaranya, sebagai bantuan baik pulih Maahad Tahfiz Muhammadi Bukit Rangin yang terbakar serta mewakafkan bangunan di Maahad Tahfiz Al-Quran Dar al-Abrar, Bentong, Pahang. Penyediaan infrastruktur ini membantu menyediakan perkhidmatan pendidikan yang berkualiti dan memastikan para pelajar dan guru dapat menjalankan sesi pembelajaran dan pengajaran dalam persekitaran yang lebih baik dan selesa. Selain itu, dana turut disalurkan kepada Yayasan ANGKASA sebagai biasiswa kepada pelajar Institut Pengajian Tinggi Awam (IPTA) dan Swasta (IPTS) terpilih seluruh Malaysia.

Manakala dalam aspek kesihatan, sumbangan wakaf telah diagihkan untuk perkhidmatan kesihatan dengan mewakafkan mesin hemodialisis di hospital kerajaan terpilih, Yayasan Buah Pinggang, klinik swasta, serta pusat dialisis milik anak syarikat ANGKASA dan koperasi seperti Koperasi Lestari USM, Pusat Kelestarian Dialisis, Pasir Tumboh, Kota Bharu Kelantan, Koperasi Memajukan Iktisad Pekerja-Pekerja dan Ahli Keluarga Sinar Haemodialysis Melaka Berhad dan lain-lain. Ini bagi membantu meningkatkan kemampuan fasiliti kesihatan dalam menawarkan perkhidmatan kesihatan dan rawatan yang terbaik kepada pesakit yang memerlukan. Selain itu, sumbangan daripada dana manfaat bagi tujuan pembiayaan kos rawatan kepada pesakit buah pinggang dan pesakit kronik turut diagihkan. Ini bagi membantu meningkatkan kualiti hidup mereka dan memberikan sokongan kepada pesakit dan keluarga mereka.

Dalam aspek kebajikan sosial, sumbangan wakaf telah diagihkan kepada pelbagai saluran kebajikan sosial seperti pusat perlindungan dan penjagaan asnaf milik ANGKASA:

1. Pusat Jagaan Darul Sakinah (PJDS) ANGKASA telah ditubuhkan oleh ANGKASA dan terletak di Kota Damansara. Rumah ini menempatkan anak-anak yatim dan anak-anak asnaf fakir dan miskin yang berumur 9 hingga 11 tahun dan berdaftar dengan Jabatan Kebajikan Masyarakat.
2. Bangunan dewan makan di Kompleks Anak Yatim dan Warga Emas Darul Widad, Linggi, Negeri Sembilan.
3. Pembinaan prasarana dan infrastruktur Pusat Jagaan Warga Emas Mahmudah, Semenyih, Selangor.

Di peringkat antarabangsa, YIA juga telah mewakafkan telaga untuk perkampungan mualaf di Kampung Spue, Kemboja berjumlah RM68,350 berserta 300 buah al-Quran terjemahan Bahasa Kemboja dan telekung dengan kerjasama Menteri Kemboja. Sumbangan turut diberikan bagi tujuan dana pembangunan koperasi kariah masjid KHPOB Kemboja.

## KESIMPULAN

Yayasan Infaq ANGKASA (YIA) memainkan peranan penting dalam menggalakkan ahli koperasi yang bernaung bawah ANGKASA untuk menyertai dan menyumbang untuk wakaf. Sasaran penyumbang, taklimat berkala, aktiviti tahunan serta hebahan projek yang telah dilaksanakan turut mempengaruhi kepada peningkatan jumlah penyumbang dan sumbangan untuk wakaf pada setiap tahun. Penyertaan daripada masyarakat dalam amalan menyumbang untuk wakaf ini menjadikan masyarakat lebih bersifat prihatin dan rasa bertanggungjawab untuk saling membantu. Ini juga menunjukkan keyakinan para penyumbang kepada tadbir urus kutipan dan agihan dana YIA. Sokongan daripada pelanggan BPA dan ahli koperasi merupakan kekuatan YIA dalam menyebarkan amalan berwakaf dalam masyarakat di seluruh Malaysia.

Agihan dana YIA turut merangkumi pelbagai negeri sehingga ke Sabah dan Sarawak. Ini juga merupakan usaha YIA dalam memberi kesedaran dan kefahaman kepada masyarakat berkaitan kepentingan wakaf dalam membangunkan kesejahteraan masyarakat. Justeru, kerjasama dengan MAIN perlu diperkukuhkan dan diperluaskan memandangkan MAIN adalah pemegang amanah tunggal wakaf di setiap negeri dan YIA mempunyai kekuatan dana bagi membangunkan lebih banyak projek ke seluruh negara. Selain itu, kerjasama dengan agensi wakaf, badan korporat, institusi kewangan, institusi pengajian tinggi juga boleh dipertingkatkan bagi memastikan agihan sumbangan untuk wakaf dapat dilaksanakan dengan baik. Usaha ini perlu disambut baik oleh semua pihak agar lebih banyak projek dapat dimanfaatkan sebagai aset wakaf samada bagi tujuan pembangunan ekonomi, pendidikan, kesihatan dan kebajikan sosial masyarakat secara menyeluruh.

Aset wakaf yang bersifat tahan lama dapat dimanfaatkan secara berterusan dan dinikmati oleh generasi mendatang. Malah wakaf juga adalah inklusif dan boleh dinikmati oleh keseluruhan masyarakat selagi mana tujuan asal wakaf terpelihara. Maqasid wakaf yang menggalakkan kebajikan berterusan boleh memupuk nilai prihatin dan rahmah dalam masyarakat.

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# EXPLORING WAQF ACCOUNTABILITY AND GOVERNANCE IN MALAYSIAN PUBLIC UNIVERSITIES: INSIGHTS INTO CONTEMPORARY PRACTICES AND MANAGEMENT CHALLENGES

**Hisham Yaacob [1*]**
**Hairul Suhaimi Nahar [2]**
**Maslinawati Mohamad [3]**

[1*] Department of Accounting, College of Business & Economics, United Arab Emirates University, Al Ain, United Arab Emirates, hisham.yaacob@uaue.ac.ae, / Accounting Research Institute, University Teknologi Mara, Shah Alam, 40450 Malaysia https://orcid.org/https://orcid.org/0000 0002-4991-7114.
[2]Department of Accounting, Sultan Qaboos University, Muscat, Oman, (Email: hasuna3337@gmail.com), https://orcid.org/0000-0001-7153-1835.
[3]Accounting Research Institute, University Teknologi Mara, Shah Alam, 40450 Malaysia, (Email: masli856@uitm.edu.my), https://orcid.org/0000-0001-8050-1515.
*Corresponding Author (Email:hisham.yaacob@uaue.ac.ae)

***Abstract:*** *This paper examines the use of waqf (Islamic endowment) as an alternative resource for Malaysian public universities facing reduced government funding for education. The study investigates contemporary waqf governance and management practices, identifies issues and challenges faced by waqf managers, and recommends best practices. The study employs the qualitative method of grounded theory, using interviews and document analysis to collect data and purposive sampling to choose the respondents. The study finds that the Malaysian Ministry of Education prescribes three governance models, and all three universities adopted the joint governance model (Model 3). Internal committees manage the education waqf at each university. The study finds that the joint governance model gives more power to the state religious council, except for one university that manages its funds independently. A few respondents stress the need to improve the governance models or structures to enhance the waqf accountability to their stakeholders. Nevertheless, the study commends the universities' waqf management, which has competent and qualified managers who prioritize accountability to God and stakeholders. This research demonstrates a positive shift in waqf management compared to twenty years ago. The study concurs with some of the respondents' suggestions to implement the corporatized governance model to enhance accountability.*

**Keywords:** *Education waqf; Waqf Governance; Public Universities; State Religious Council; Governance Model*

## INTRODUCTION

The importance of endowments and charities in providing public goods such as social welfare, education, healthcare facilities, overseas aid, and medical research for more than a thousand years is well-documented (Alshater *et al*., 2021; Nahar & Yaacob, 2023; Shatzmiller, 1991, 2001;

Yaacob, 2006). In the Malaysian context, reduced government funding for public higher education institutions has prompted public universities to seek alternative resources (Yaacob *et al*., 2021).

One possible solution is waqf, an Islamic endowment, which has been used to decrease the pressure on the government to find more income for fiscal expenditure (MOHE Malaysia, 2016; Yaacob, 2006). However, despite the increasing awareness and collection of waqf funds (Ali, 2016), many of the waqf managers are still having problems in distributing the funds to the beneficiaries as clearly stated in the waqf deeds (David, 2016; Kuwait Times 2014; Malaysian Insiders, 2015;). The lack of accountability by the waqf managers in its governance, such as improper rental management, illegal settlements on waqf lands, and the unaccounted awqaf land and properties, has led to serious problems (Sinar Harian, 2015; Utusan Malaysia, 2015; Yaacob & Nahar, 2017).

As a result, the management, accounting, governance, and accountability in nonprofit organizations have gained considerable research interest from contemporary accounting scholars (Abdul Rahman & Goddard, 1998; Bigoni *et al*., 2013; Connoly & Dhanani, 2013; Ebrahim, 2005; Nahar & Yaacob, 2023; Quattrone, 2004; Reuters, 2015). This paper aims to explore the management and governance and accountability practices in the waqf sector at public universities in Malaysia and propose solutions to improve the current situation.

## Governance

Governance is defined as the process of controlling, directing, and regulating an organization, especially business organizations where shareholders have some monetary interest in the corporation (Yaacob & Basiuni, 2014). However, governance is equally important for charities, as it determines the successful performance of their mission and vision, which rely on resources from donors, contributors, and even governments (Cao & Zhang, 2012; Yasmin *et al*., 2014; Vamstad & von Essen, 2012). The literature on endowment governance is scarce compared to corporate governance, but scandals related to mismanagement and fraud can have significant impacts on charities. Good governance is required to ensure charities meet the legitimate aspirations of their key stakeholders, especially the donors, fulfill their objectives and be accountable to their stakeholders especially the beneficiaries (Wellens & Jegers, 2014).

## Waqf Governance and Accountability

Waqf governance plays a crucial role in ensuring the proper management and sustainability of waqf institutions. The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has published waqf governance principles that emphasize accountability, fairness, transparency, and responsibilities (AAOIFI SS13, 2008). However, the adoption of these principles by waqf institutions worldwide is problematic. Studies have shown that there is a lack of governance in education waqf (Hussin et al., 2021; Nor & Yaakub, 2017). To address this, Hassan et al. (2018) propose a governance framework for waqf institutions based on accountability, hisbah (sharia audit institution), god consciousness (*Taqwa*), and mutual consultation (*syura*). Strong governance practices are essential for building public confidence and

trust, which are crucial for the sustainability of waqf (Siti-Rokyah, 2004). Therefore, Malaysia urgently needs a comprehensive waqf governance framework (Yusoff et al., 2021). Several studies propose governance frameworks based on accountability, transparency, fairness, fair distribution, and mutual decision-making (*syura*) (Ali et al., 2020; Awalludin et al., 2018; Haneef, 2018; Hanif & Zafar, 2020; Hassan et al., 2017; Islam, 2018; Mohammad, 2018; Nor & Yaakub, 2017; Saad et al., 2019; Sani et al., 2022; Suhaili et al., 2019; Yaakob et al., 2016; Zain et al., 2018; Zulkifli et al., 2022)). However, these studies have limitations, such as small sample sizes or outdated models. Accountability is one of the most important governance characteristics (prescribed by AAOIFI) and is argued to be a critical component of governance (AAOIFI, 2008; Coule, 2015; Hyndman & McKillop, 2018; Tacon *et al*., 2017). The study draws on existing business literature to argue that accountability can be used to hold specific authorities accountable for one's actions (Alam, 2022; Awaluddin *et al*., 2018; Nahar & Yaacob, 2011,2023; Yaacob *et al*., 2021). Hamdan *et al*. (2019) posit that it is an 'indispensable necessity' for the waqf institutions to achieve their accountability to the various stakeholders. According to Yaacob *et al*. (2015), a robust regulatory regime may help awqaf managers discharge their accountability appropriately. Waqf managers face multiple accountability dimensions because they are an Islamic institution with a charitable motive (Osman & Agyemang, 2020; Yaacob *et al*., 2022).

## Research Method

This study adopts the qualitative approach using the grounded theory method. The study opts for the Straussian Grounded Theory (SGT) version, which is a suitable method for answering the research questions and achieving the research objectives (Corbin & Strauss, 2015). SGT allows the study to have some preliminary literature review to guide the research questions and objectives, however, they are revisited throughout the entire research process. Primary data are collected by semi-structured and in-depth interviews. A judgmental sampling technique is applied to the chosen samples. Interviews are recorded, transcribed verbatim, and analyzed iteratively. The five interviews are conducted on-site.

## Data collection and analysis

The study applies the qualitative approach which involved collecting data in the field or setting (Ahrens and Chapman, 2006 Fink, 1998). Accordingly, this study collects data using interviews (semi-structured and in-depth) and document analysis (Chen, 2012). Respondents are chosen using the purposive sampling technique as the study is still at the preliminary stage. The interviews were conducted in stages from March 2019 until July 2020. Interview time ranges from 45 minutes to 1 hour and 30 minutes. The study follows the ethical guidelines of qualitative research and ensures the informed consent (oral) of each participant is secured.

The interviews were conducted in a safe and secure environment, and the participants were informed that they could withdraw from the study at any time. Each interview was recorded on tape, and written notes were taken during the interview for future reference and reflections (Qu and Dumay, 2011). The interviews were later transcribed and coded using NVIVO software.

Coding is a process of several stages of data analysis (Corbin and Strauss, 2015) conducted after each interview to transform them into themes, which can be theoretical or interpretive (Boeije, 2010). The data collection and analysis are done in an iterative mode.

**Results and Discussions**

This study conducted five interviews with key informants from three universities and one state religious council in Malaysia. The first and second interviews were conducted with the Uni. An Islamic Center Director and Deputy Bursar, respectively. The third interview was conducted with the Waqf and Zakat Center Director at Uni. B, while the fourth interview was conducted with the Uni. C Director of Mygift Uni. C, who is in charge of the waqf funds. The fifth interview was conducted with the Religious Officer at the State Religious Council of Terengganu, SIRC A. The informants were two Ph.D. holders, two Master's degree holders, and one Bachelor's degree holder, with ages ranging from thirty to fifty years old. All three universities are located on the east coast of Peninsular Malaysia. Table 1 shows the informants' demographic information.

**Table 1: Interview respondents' demographic information**

| Demographic | Age | Gender | Location | Occupation | Qualification |
|---|---|---|---|---|---|
| Cases\\PhDUMT_INT_01_UMT_PIM_3103201919092019 (2) | 30-40 | Male | Terengganu | Director | Phd |
| Cases\\PhDUMT_INT_02_UMT_BND_01042019_21092019 | 40-50 | Female | Terengganu | Deputy Bursar | Bachelor |
| Cases\\PhDUMT_INT_03_UNZ_WZN_3103202019 | 40-50 | Male | Terengganu | Director | Phd |
| Cases\\PhDUMT_INT_04_TGN_MDM_14072019_01102019 | 30-40 | Male | Terengganu | Religious Officer | Master |
| Cases\\PhDUMT_INT05_UMP_MYG_18072019_14102019 | 30-40 | Male | Pahang | Director | Master |

**Preliminary Interview Questions**

1. Sejarah Waqf di Universiti Tan Sri/ Dato' Seri/ Dato'/ Datuk/ Dr./Ts.? (The waqf history at the university)
2. Peranan Pusat Islam universiti? (The role of the University Islamic Center)
3. Struktur organisasi Waqf/Pusat Islam universiti? (University waqf / Islamic Center organizational structure)
4. Apakah misi dan visi Waqf universiti ini? (What are the Waqf Center's mission and vision?)
5. Adakah Waqf di universiti ini sebuah badan bebas dan persendirian? (Is the Waqf Center an independent body?)

6. Kepada siapakah Waqf universiti ini bertanggungjawab? (Whom is the Waqf Center responsible to?
7. Hubungan dengan Majlis Agama Islam Negeri (MAIN)? (Relationship with the State Islamic Religious Council)
8. Apakah pandangan Dr. tentang akauntabiliti Waqf? (Your opinion on the waqf accountability)
9. Bagaimanakah tadbir urus waqf di Universiti ini? (How is the waqf governed?)
10. Keperluan untuk mendapatkan pentadbir dan pengurus yang mempunyai Kemahiran dan competensi yang tinggi untuk mendapatkan tadbir urus yang baik? (Comment on the need to have skilled and competent managers to achieve good governance?)
11. Adakah wajar kompetensi diwakili oleh kelulusan/kelayakan dan pengalaman bekerja (Can competency be represented by qualifications and experiences?)
12. Siapakah yang bertanggungjawab terhadap dana Waqf universiti ini? (Who is responsible for the Waqf funds?)
13. Siapkah yang menjaga aset dan pelaburan (sekiranya ada)? (Who is handling the waqf assets and investments, if any)
14. Adakah akaun waqf diaudit? (Does the waqf accounts audited regularly?)
15. Siapakah 'stakeholder' waqf universiti ini? (Who are the Waqf Center stakeholders?)
16. Adakah anda ingin memberi apa2 cadangan, komen dan kritik berkenaan waqf di universiti awam Malaysia? (Do you want to add any suggestions, comments, or criticism on the education waqf at Malaysian public universities?)

All answers are kept private and confidential. Data is used in aggregation and if there is any quote, it will not be identified directly to the person rather a code will be used. The initial coding of the interviews resulted in 44 nodes, with governance structure, waqf management, fund management, tax rebate, relationship with state religious councils, and red tape among the main nodes. Three interesting findings emerged from the analysis: the tax rebate, the relationship with the state religious council, and red tape in the administration of waqf at the university level and the state religious councils. However, the tax rebate issue was fully resolved in 2021 when the Inland Revenue Board granted tax exemptions for waqf contributions.

**Table 3: First Coding Nodes Extracted From The Interview Data**

| Item | Alternative To Waqf | Challenges And Target |
|---|---|---|
| Collective Efforts on Waqf | Competency And Good Governance | Diplomacy Strategy |
| The Early History of Waqf In Terengganu | Experiences | Formation |
| Fund Management | Future Aspiration | Governance Status |
| Governance Structure | Government Policy | History Ump |
| Inculcate Benevolent Culture | Internal Control | Investment Procedures |
| Issues In Waqf Education | Issues With the Tax Authority | Land Issues |

| | | |
|---|---|---|
| Legislation and Acts | Mission and Vision | Misunderstanding On Waqf Concepts |
| Networking | Perseverance | Proactive Leadership |
| Public Trust | Public Waqf Awareness | Responsibility |
| Source Of Waqf Fund | State Religious Council | Tax Rebate |
| Teamwork In Managing Waqf | Venturing Into Waqf | Waqf Accountability |
| Waqf Development and Financing | Waqf Expenses | Waqf Fund Distribution |
| Waqf Investments | Waqf Management | Waqf Marketing |
| Waqf Reporting | Waqf Stakeholder | Waqf *Zuriyyat* |

**Governance structure**

The Malaysian Ministry of Higher Education has prescribed the governance structure of the education waqf in the Purple Book framework for waqf and endowment initiatives. Three governance models were identified: the first model includes the waqf under the management of the university board without any direct relationship to the state religious council. Under the second model, a university sets up a waqf office under the University Board of Trustees, while in the third model, the university establishes a University Waqf Board as a separate and independent entity. Collaboration and coordination, as well as roles and responsibilities of the University Waqf Board, are spelled out in a written agreement or Waqf Deeds. Based on the respondents' interviews, the study finds that the recommended models should be leaner than the corporate governance model, however, the difficulties are that it involved a few actors who are competing for authority and funds. Figure 1 illustrates the governance structure of Model 1, Figure 2 shows Model 2, and Figure 3 shows Model 3.

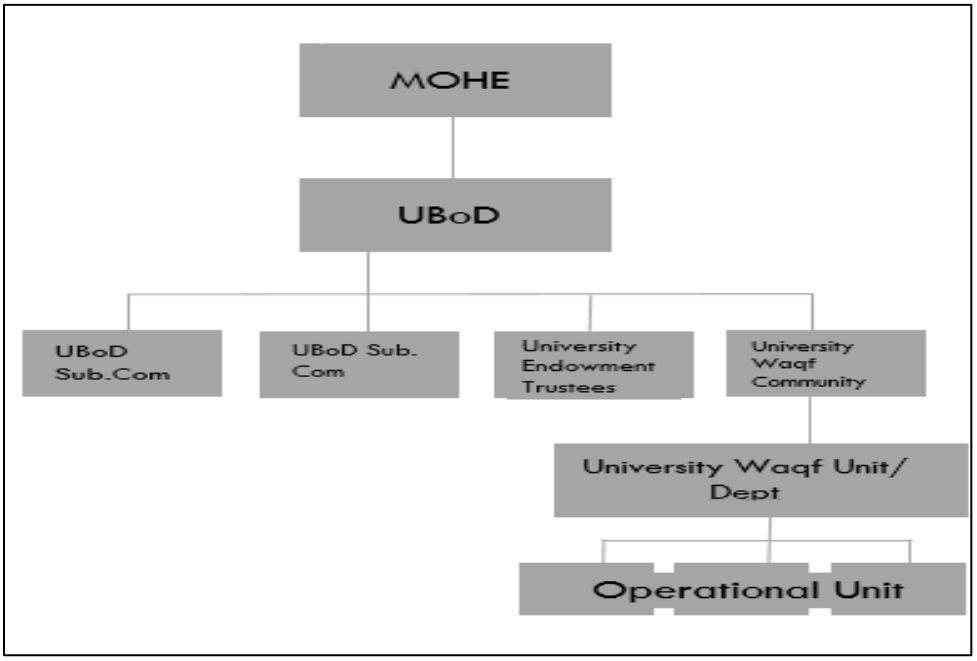


**Figure 1: Governance structure Model 1**

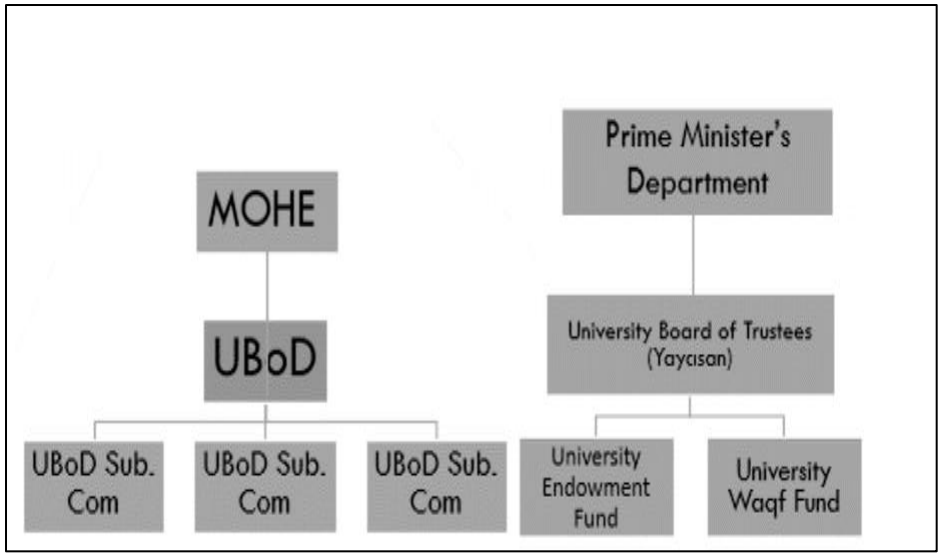


**Figure 2: Governance structure Model 2**

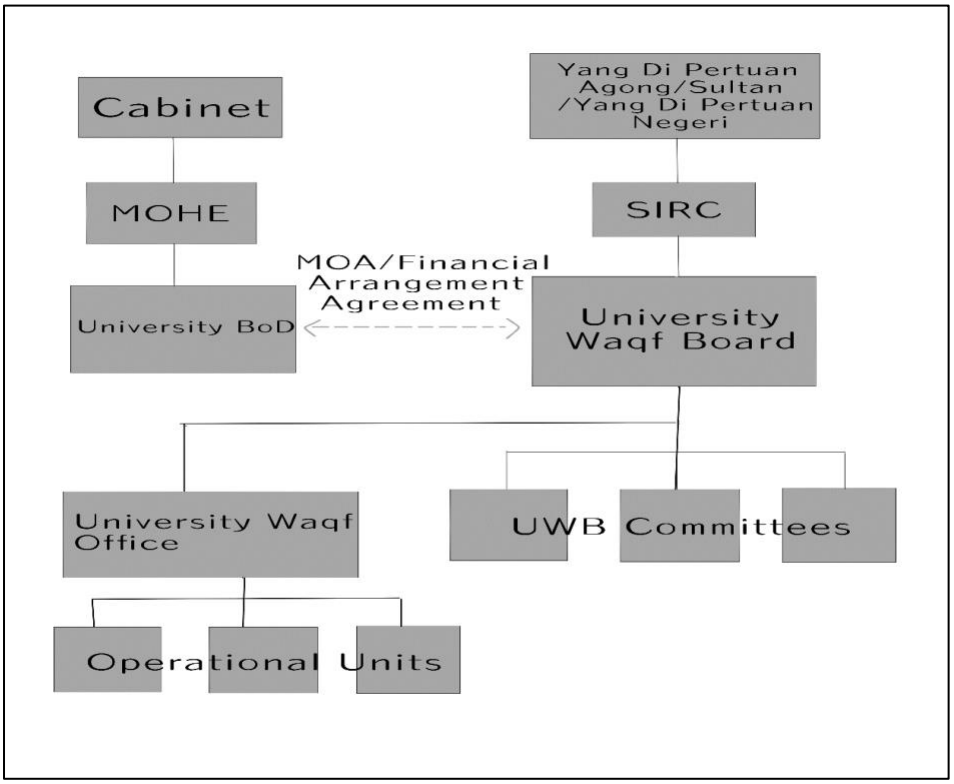


**Figure 3: Governance Structure Model 3**

Overall, the study's findings suggest that the implementation of waqf initiatives in universities in Malaysia requires collaboration and coordination among the university administration, state religious councils, and the Inland Revenue Board to ensure a smooth and efficient administration of waqf. The following is the quotation from the waqf director:

> *"…In the enactment, only the state religious council is allowed to manage waqf, we finally got the approval on 28 March 2018 to officially open the Uni A Education Waqf Fund (Dalam enakmen dia tulih hanya dia saja yang buleh, so selepas tu kita pada akhirnya pada 28 March 2018, tahun lepas baru kita dapat mou dengan pihak Maidam dan kelulusan untuk pembukaan Tabung Waqaf Ilmu Uni A..."*

The management of waqf is conducted by two committees at Uni. A and Uni. B, namely the Waqf Management Committee and the waqf technical committee. At Uni. A, the Islamic Center under Dr. R's leadership manages the waqf, while at Uni. B, the waqf is managed as a division within the department for zakat, waqf, and infaq under the direction of Dr. HA. He said:

> "…*We prepare the waqf paper and called MAIDAM for consultation, and we invite them to give us input and the venue is at the hotel, then MAIDAM will tell us what to include and what to exclude in the proposal paper… (kita buat paper kita panggillah dulu MAIDAM untuk beri input, buat di tempat2, kita buat di hotel, hahaha ya berilah input, dia kata ooo yang ni kita buang, ha yang ni kita tambah*…"

Both universities manage the waqf alongside Zakat and infaq committees. Committee members include representatives from the Bursar's Office and the Vice Chancellor's office. The secretariat for waqf management at Uni. C is MyGift, which employs administrative assistants and coordinates with various divisions throughout the university.

The Bursar's Office at each university oversees the financial aspect of waqf management. Overall, the waqf managers and staff members at all three universities demonstrate excellent teamwork and a keen sense of accountability to stakeholders. Uni. B stands out as a shining example, having achieved its target of collecting one million ringgits waqf fund within three months and raising more than three million ringgits collectively. Mr. J, the waqf manager at Uni. C, reports that even the Vice Chancellor attends briefings and fundraising activities. However, there is room for improvement at Uni. A, where the level of cooperation among committee members could be enhanced.

**Waqf fund management**

Uni. A and Uni. B collect waqf funds and account for them in the university trust account. The accumulated funds are then remitted to the state religious council (SIRC A) every quarter. SIRC A keeps this money in an account specifically opened for each Uni. A and B, as confirmed by the state religious council officer in charge of waqf. The Bursar Office handles this process. Upon receiving the cash, SIRC A deposits it into the respective accounts for investment at one of the Islamic banks. The principal amount remains intact, and no withdrawal is made. However, the universities are allowed to use the *hibah* or profit from the investments which are around 5% per year.

Uni. C has managed to get the authority to manage the waqf funds internally, although they did not get the full mutawalli status. The funds are in an account at one of the banks, and Uni. C is required to report the activities of the accounts every month. The current waqf fund for the hostel

construction is managed by Uni. C, but reports are submitted to the SIRC B (the State Islamic Religious Institution for the Uni. C state) for monitoring and control. Uni. C is doing the collection, and the Bursar office is doing the accounting and reporting on behalf of MyGift Uni. C.

## CONCLUSION

In conclusion, the public universities in Malaysia have been facing a reduction in government grants and have turned to endowment and waqf as plausible alternatives to acquire funding. The MOE has prescribed three governance models for the universities to choose from, and all three universities (Uni. A, Uni. B, and Uni. C) have adopted the third model, which has a joint board from the university and the state religious council and is managed by the university's waqf management committees. While this model has proven advantageous to the state religious council, as Uni. A and Uni. B has tedious processes to obtain approval to use the waqf funds, the study recommends shortening and simplifying the processes to achieve the waqf objectives faster. The study also noted the difficulty in the relationship between the waqf actors namely, the public university, which is under the federal government, and the State Religious Islamic Council which is under the state. The public university should be vigilant in its actions that involved Islamic law as it is not under the federal government's authority.

Compared to waqf management twenty years ago (Yaacob, 2006, 2013; Awaluddin *et al*. 2018), the management of waqf at these universities is very systematic and managed by competent and qualified individuals. The universities' waqf management has done a good job of following proper rules and procedures. The university's waqf management is managed by competent and qualified managers, and some recommended governance models have created disadvantages for the university's waqf governance and administration. The study argued that the corporate waqf model is a lean and effective alternative to increase effectiveness that will contribute to increasing accountability for the waqf managers. This should address some of the respondents' concerns about the effectiveness of the three governance models recommended by the Malaysian Ministry of Higher Education which is done with less consultation from all the public universities' waqf units.

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# MODIFICATION OF THE MODEL FOR MEASURING ZAKAT FUNDS ON POVERTY LEVELS IN SOUTH SUMATRA

**Khairul Rijal [1*]**
**Didik Susetyo [2]**
**Suhel [3]**
**Anna Yulianita [4]**

[1,2,3,4] Sriwijaya University, Indonesia
*Corresponding Author (Email**:** khairulrijabphd@gmail.com)

***Abstract:*** *Poverty in South Sumatra is very large so there must be a special program to reduce this urgent problem, however, this is inversely proportional to the relatively high potential for zakat in the South Sumatra region, only a small portion of which is realized, around 10% of the total potential for zakat in South Sumatra. Zakat regulations with a payroll system from the salary of each government employee have been implemented but are not yet effective and optimal. This regulation has had a positive impact on the collection of zakat funds in South Sumatra, but the position of zakat in helping the government reduce poverty in this province needs to be updated and further studied in scientific work, the case study in this research is of 120 zakat recipients managed by the national council. zakat (BAZNAS) in four districts and cities by analyzing the impact of distribution of zakat, infaq and shadaqah in alleviating poverty based on the CIBEST method. This shows that the distribution of zakat, infaq and shadaqah carried out by BAZNAS has been able to significantly alleviate material poverty and spiritual poverty, the provision of zakat funds in the form of business capital is right on target, able to increase the welfare index by 57.84% then the spiritual index increased to 4,276 which previously it was only 3,970 and mustahik income as well as a decrease in the poverty index both materially decreased by 24.77% and the absolute poverty index decreased by 100% or was no longer categorized as having no wealth and being spiritually poor.*

***Keywords:*** *Poverty, CIBEST, Zakat, Infaq And Shadaqah*

## INTRODUCTION

Economic development that has been implemented to date has n t been able to bringIndonesia out of the cycle of poverty. Poverty data recorded at the Central Bureau of Statistics (BPS) in 2022 shows that the number of poor people in Indonesia has decreased. The poor population in March 2022 of 25.14,000 people decreased to 24,079,000 in September 2022. BPS noted that in September 2022 the number of poor people in Indonesiaexperienced a pretty good decline of 9.22 percent of the total population of 269 million people.

The percentage of poor population in South Sumatra in March 2021 was 12.18%, then in September 2021 it increased to 12.82%. In March 2022 it fell again to 12.71% and then decreased in September 2022 by 12.56% (1,067,740 people) of the total population in South Sumatra.

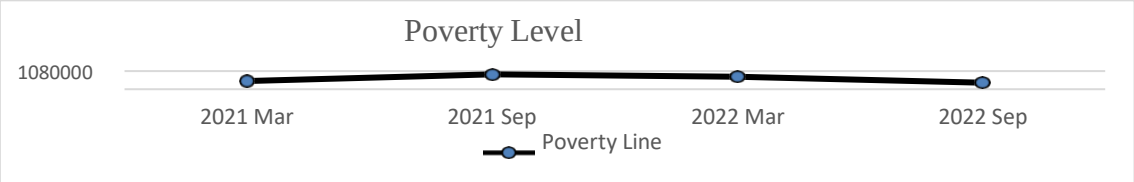


**Figure 1: Summary of Poverty in South Sumatra 2018-2022**

Based on data on the amount of poverty in Figure 1, the amount of poverty in Indonesia is still quite high, especially in South Sumatra and is decreasing every year. The number of poor people in South Sumatra in September 2022 reached 1,067.16 thousand people. It decreased by 6.58 thousand people compared to the condition in March 2022 which amounted to 1,073.74 thousand people and decreased 9.24 thousand people compared to September 2021 which amounted to 1,076.40 thousand people. Poverty is a complex and multidimensional problem. It cannot be overcome only bya partial approach, but it is comprehensive and comprehensive. So the need for alternative development that involves the wider community. Economic development that can create trickle down effects is development that involves the people directly through the instrumentof zakat treasure (*zakat maal*).

This zakat requires every Muslim who is able to pay zakat and giveit to the group who is entitled to receive it, so that with the concept of zakat, wealth is not only circulating among the rich but can touch the lower classes to help others. In the Quran,looking at zakat is one of the pillars forming the Islamic religion. The command to set asidewealth for tithe is clearly written in the Quran. This is according to the word of God: "And to their property is the right of the poor who ask, and the poor who do not ask (Qardhawi, 2005).

The main target of the application of zakat is to alleviate overall poverty. However, zakat is not only limited to alleviating poverty economically, but it does overcome the problems of welfare such as spiritual poverty, education. Through the ability to reduce poverty, there are several fulfillment needs in a family can be categorized into four possiblesituations.

First, they are able to meet their material, spiritual and educational needs well.This is an essential form of welfare and is very desirable. Second, they are able to meet spiritual needs well, but lacking in terms of fulfillment of material and educational needs. This situation is called material poverty. Spiritually rich, but materially and educationally poor. Third, a person or a family is able to meet their material needs and education well, butdoes not pay attention and is not concerned with meeting their spiritual needs. They are lazyto do the obligatory prayers and it is difficult to pay zakat and other worship. This situationis called the situation of spiritual poverty. Materially rich, but spiritually poor. Whereas thefourth is when they are unable to meet their material, spiritual and educational needs properly. This is what is called absolute poverty. Materially poor and spiritually poor. Losingin the world and losing in the afterlife. This type of absolute poverty is the worst condition compared to other types of poverty (Meylani, 2009).

Based on the four household situations above, at least it can be overcome by using an analysis tool, namely the Islamic poverty index or called the CIBEST Model (Center of Islamic

Business and Ecomonic Studies). The CIBEST model is a measure of poverty that not only measures materially poverty, but measures spiritual poverty and educationalpoverty. The functions of amil institutions such as the National Zakat Board of Indonesia (BAZNAS), as the coordinator and at the same time managing zakat, infaq and shadaqah funds to help reduce poverty. South Sumatra is a province with a fairly high level of poverty, with the presence of a BAZNAS representative office in the South Sumatra region to at leastmake strategic efforts to alleviate poverty. Coupled with the enactment of regulations on compulsory zakat using the payroll system (a direct reduction of the salaries of every government employee has been implemented in the province. Along with advances in the electronic payment model, it is easier to pay zakat. Electronic payments are believed to be able to overcome some of the main obstacles in zakat payment effectively and efficiently (Rijal, 2018).

After the collection of zakat funds is applied, the pattern and approach of poverty reduction carried out by BAZNAS South Sumatra to find out the economic and spiritual conditions of mustahik have gone through various steps to raise the economic conditions andspirituality of mustahik.

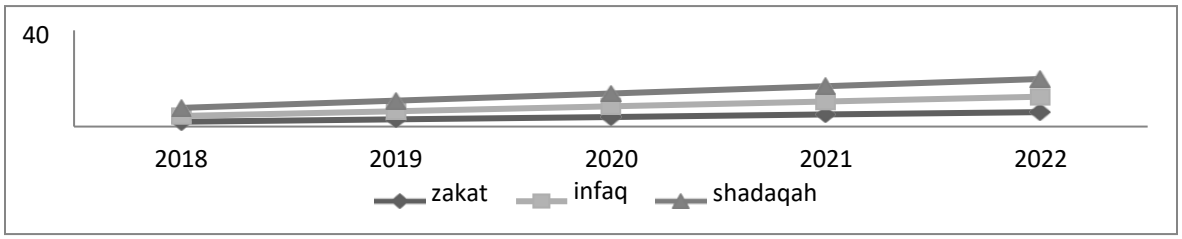


**Figure 2: Collection of ZIS in South Sumatra for 5 years, 2018-2022**

In the picture shows that each year South Sumatra receives ZIS funds in the amount of billions of rupiah. This is expected to help the government in reducing poverty. But unfortunately the amount of zakat potential is not proportional to the decrease in the number of poor people. This shows the problem between zakat potential and the rate of growth of the poor population. In addition, data on the impact of the distribution of zakat funds are not yet available so an analysis is needed on this matter.

## THEORY, LITERATURE REVIEW AND HYPOTHESIS

There are several research results relating to the impact of zakat on poverty reductionusing the CIBEST method, among others conducted by Budi Prayitno (2008), Beik (2009),Yunita Fitricia (2010), Rinol Sumantri (2010), Salman Ahmed Shaikh (2016), Muslihah (2016), Qurroh Ayuniyyah (2017), Muhammad Arif (2017), Isro'iyatul Mubarokah (2018), Uswatun Hasanah (2018), Salahuddin El Ayyubi (2018) explained that zakat can improve the welfare of household mustahik and can reduce poverty.

From the literature review above, basically the results of the study explore the comparison between zakat institutions, performance, management and distribution, while the research that the

author has done is not only limited to managing zakat funds, but rather focus on productive zakat then its effect on mustahik spirituality and its impact towards income household mustahik.

The main theory adopted by researchers is Theory H. Theory H was introduced by an Indonesian scholar named Roikhan Muhammad Aziz, this theory is used for the theory of the basic concepts of creation patterns with certain relationships then this theory is also interpreted as a three dominant archetype with certain contexts in five dimensions invariant arrangement.

Researchers also use the concept of Sharia Enterprise Theory (SET). SET is the basic foundation of the development of several theories namely proprietary theory, entity theory and enterprise theory. Triyuwono (2012). In this theory humans always make God is the only source of life. God is the source of the return of humans and the universe. So in this case, humans as servants have consequences that obey all of God's rules. It takes a fairly longprocess to unite humanity and nature together with God's laws so that the whole will form apeaceful and prosperous life. In harmony with the word of Allah, it is explained that the mandate from Allah makes his servant to always hold firm responsibility with the means andgoals set by Allah.

When combined in the theory of poverty specifically in measuring spiritual and material poverty, it is still very limited, until now many studies only discuss the material conditions. Not many researchers calculate poverty and spiritual material together, specifically in the province of South Sumatra. Therefore, this study complements completeness in calculating zakat as a poverty reduction in relation to material and spiritual aspects. The author examines how the spiritual changes in household beneficiaries (mustahik) before and after getting productive zakat funds using the CIBEST method and the authors examine how changes in household income beneficiaries (mustahik) before and aftergetting productive zakat funds using the CIBEST method.

**RESEARCH METHODS**

This type of research uses field research (descriptive exploratory) and applies a combined research design (mixed methodology). The research approach that is using a quantitative and empirical approach. Then the data source is the subject from which data canbe obtained. Arikunto (2002) The data sources used are primary data and secondary data. This research was conducted from Oktober 2022-Desember 2022 by taking locations in BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City,BAZNAS Prabumulih City. Data collection techniques applied were by interview, questionnaire and observation with population amounted to 180 people with a sample of 120 people who are mustahik who received the distribution of zakat from BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City,BAZNAS Prabumulih City.

Data analysis technique used the poverty index used in determining mustahikhousehold conditions is to use the CIBEST (Center of Islamic Business and Ecomonic Studies) method. The basic calculation in this study is the Material Value (MV) of householdincome per month and the household poverty line, MV serves to determine the material standards that must be met by households. MV is obtained by multiplying the price of goodsand services consumed (Pi) with the minimum amount of goods and services needed (Mi). Beik and Arsyianti (2015).

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Due to a various limitations and the absence of a survey in previous studies, the MV value used is the value of the Poverty Line in South Sumatra Province which will be converted into households per capita poverty line per month. The calculation of the household poverty line is obtained from the multiplication between the poverty line per capita per month and the average size of the household.

The average household size is obtained from the ratio of the total population to the number of households in the study area. The household poverty line for conditions prior to obtaining zakat fund assistance is based on the poverty line of the South Sumatra Province in March 2022 of Rp.410,532 (BPS). The total number of poor people and the number of households respectively were 1,073,740 and 397,681 households before receiving government assistance and zakat.

Average size of household = =1.258.673/410.354= 3,05

So that the household poverty line (MV) before getting government assistance and zakat funds are:

MV = Rp 410.532 x 3,05

MV = Rp 1.252.122 per household per month.

Furthermore, the household poverty line after receiving government funding and zakat funds was obtained using the September poverty line in 2022, amounting to Rp 419,731. The total number of poor people and households are 1,052,124 and 243,427 households, respectively. So that the household poverty line (MV) after getting government assistance and zakat funds is equal to:

Average size of household = 1.052,124/323.427=3,25

then the household poverty line (MV) after receiving zakat funds is:

MV = Rp 419,731x 3,25

MV = Rp 1.364.125 per household per month.

The spiritual poverty line is determined through the calculation of spiritual value (SV), which is a measurement taken to detect whether a household has met its spiritual needs. This measurement is based on the ability of a person or family to meet their spiritual needs. If what happens is inability then it will result in being spiritually poor. The calculation of fulfilling spiritual needs uses six standard variables of fulfillment, namely the implementation of prayer, fasting, zakat, household environment and government policy. To give an assessment of the scores on each of these variables using a likert scale between 1-5.

**Table 1 Indicator of Spiritual Needs**

| Variable | Likert Scale | | | | | Standard |
|---|---|---|---|---|---|---|
| | **1** | **2** | **3** | **4** | **5** | **Poverty** |
| **Salat** | Prohibit other people from praying | Reject the concept of prayer | carrying out the obligatory prayer is not routine | performing the obligatory prayers routinely but not always in congregation | Performing the obligatory prayer regularly in congregation and carrying out the sunnah prayer | The average score for a spiritually poor family is 3 (SV= 3) |
| **Fasting** | Fasting Forbid others from fasting | Reject the concept of fasting | Carrying out compulsory fasting is not full | Only carry out compulsory fasting in full | Carry out compulsory fasting and fasting sunnah | |
| **Zakat & Infaq** | Prohibiting other people from tithing and giving shadaqah | Refuse zakat and infaq | Never give an infection even once a month | Paying zakat fitrah and zakat property | Paying zakat fitrah, shadaqah property and donations / shadaqah | |
| **Family environment** | Prohibit family members of worship | Refuse the implementation of worship | Regarding family members' personal affairs worship | Supports worship of family members | Build a family atmosphere that supports worship together | |
| **government policy** | Prohibit worship for each family | Refuse the implementation of worship | Regarding public private worship | Support worship | Creating an environment conducive to worship | |

*Source: Beik and Arsiyanti (2015)*

Due to the limitations of the situation, time and conditions, regarding the score of spiritual needs, this study uses the perception approach of the head of the family. The head of the family as a representative of the condition of each spiritual indicator variable. Calculation of spiritual scores based on the following formula:

$$Hi = \frac{Vpi+Vfi+Vzi+Vhi+Vfi+Vgi}{6}$$

Information:

Hi = actual score of i-family member, Vp = prayer score of the i family member,Vz = zakat score of the i family member, Vh = family member family environment score i Vg = government policy score of the i family member

**CIBEST Quadrant Classification**

Based on the MV and SV calculation results, each household can be classified into quadrants.When the family income is greater than the MV value and the actual spiritual score of the household is greater than the SV value it can be interpreted that it is included in the quadrantI category which is materially rich and spiritually rich. Then when income is less than the MV value and the actual spiritual score of the household is greater than the SV value it meansthat the household falls into the quadrant II category, which is spiritually rich but materiallypoor.

If the household income is greater than the MV value and the actual spiritual score issmaller than the SV value then it is included in the quadrant III category, which is spirituallypoor but materially rich. Finally, if a household that has income is less than MV and the actual spiritual score is smaller than the SV value, then that household falls into the quadrantIV category, which is spiritually poor and materially poor.

**Table 2 Classification of the CIBEST Quadrant**

| **Current Score** | **≤ MV Value** | **> MV Value** |
|---|---|---|
| **> SV value** | Rich in spiritual,<br>Poor Material<br>(Quadrant II) | Spiritually rich,<br>materially rich<br>(Quadrant I) |
| **≤ SV value** | Poor, materially poor<br>(Quadrant IV) | Poor spiritual, materially rich<br>(Quadrant III) |

*Source: Beik and Arsiyanti (2015)*

**CIBEST Quadrant**

This quadrant is a quadrant used to find families in four quadrants. The distribution of quadrants is obtained by knowing the ability of households to meet spiritual and materialneeds. This quadrant makes positive (+) and negative (-) symbols a sign to share the ability of households to meet spiritual and material needs. The function of the positive sign (+) indicates that the household can meet its needs well then the negative sign (-) illustrates thatthe household is not able to meet its household needs properly. Based on the picture below the spiritual poverty line is symbolized by the vertical axis and the material poverty line is represented by the horizontal axis.

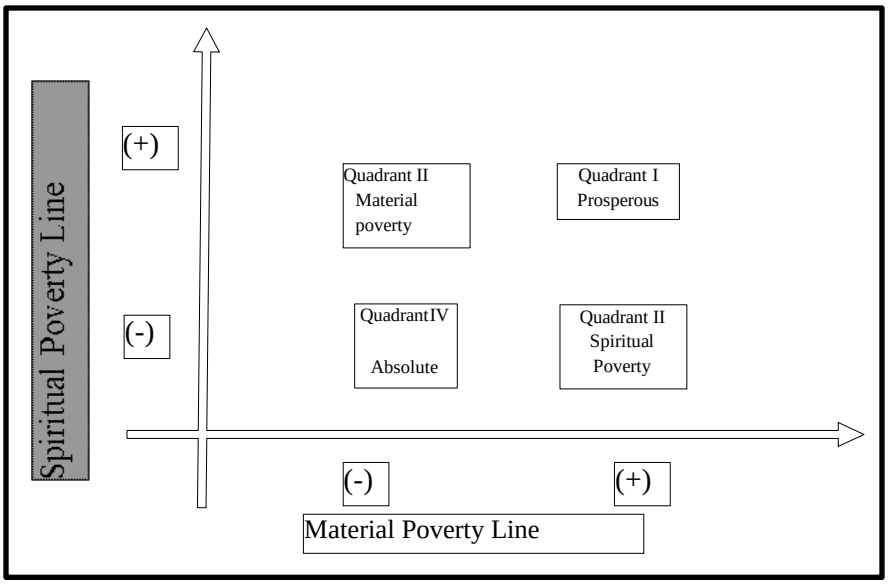



**Figure 3 CIBEST Quadrant**

In the four quadrants above have their respective functions, namely in the first quadrant, households can meet spiritual and material needs. So that the second sign is positive(+) then it is included in the prosperous quadrant category. The purpose of prosperity is whenthe family is considered capable both materially and spiritually that is as stated in Quran:"Whoever works in virtue, men and women in a state of faith, then surely we will rewardwhich is better than what they have done ". In this verse implies that Allah SWT provideswelfare to his servants until all their needs are met if everything is done on the basis of faith.

*The second quadrant*, households can meet spiritual needs but cannot meet their material needs, well, so they can be categorized as material poor conditions. Material povertyis based on the inability to meet the full material needs such as food, clothing and shelter.Factors that cause economic inability are usually financial inability to meet basic needs ofself and family, In accordance with the word of God in Quran "And We will surely test you with a little fear, hunger, lack of wealth, soul and fruit. And deliver good tidings to those whoare patient ". In this verse Allah SWT explains that people who have difficulty in both hunger.

*Third Quadrant*, households can meet material needs but cannot meet their spiritual needs, well, meaning that households experience a spiritual poor condition. Spiritual povertyis based on the inability to fulfill minimum spiritual needs through the implementation of worship that is required and recommended in Islam. Such conditions are according to the word of God: "So when they forget the warnings we have given them. We also opened all the doors of pleasure for them. So that when they rejoice with what has been given to them,we torture them suddenly, then when they are silent and despair.

*Fourth Quadrant*, households are not able to meet their material and spiritual needs together, so the sign of both is (-). This is the worst condition that is in the category of absolute poverty, that is, materially and spiritually poor, as explained in the word of God: "And whoever

turns away from my warning then truly he will lead a narrow life, and We will gather on the day of judgment in a blind. The verse illustrates that the breaking up of spiritual needs will lead to a narrow life and also the fulfillment of physical needs. People who are in this condition will suffer both in this world and the hereafter.

## RESULTS AND DISCUSSION

The total respondents in this study were 120 mustahik households. Mustahik households that become respondents are beneficiaries of productive zakat funds provided by BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City,BAZNAS Prabumulih City. Characteristics of respondents seen by gender, age, marital status, education, number of dependents and employment. The characteristics of the respondent's data can be seen in the table below.

**Table 3 Characteristics of Respondents' Householder**

| Demographic Characteristics | Classification | Amount |
|---|---|---|
| Gender | Male | - |
| | Girl | 120 |
| Age | 15-40 | 72 |
| | 41-59 | 48 |
| Marital status | Married | 89 |
| | Single | 31 |
| | No school | 10 |
| | > High school | 4 |
| Education | High school | 71 |
| | Middle School | 30 |
| | Elementary school | 5 |
| | > 5 | 40 |
| Total dependents | 3-5 | 67 |
| | 1-2 | 13 |
| | Labor | 41 |
| | Trader | 51 |
| Profession | College student | 6 |
| | Others | 22 |
| Total | | 120 |

*Source: Primary Data (2022)*

Based on the table above, the percentage of respondents' heads of families receiving productive zakat funds is male at 37%. But the opposite is the head of the family of female respondents as much as 63%. Based on age, it was found that most family heads were in the productive age of 15-40 years with the largest percentage of 52% then at the age of 41-59 years at 45% while those who were not productive but still working were> 60 years at 3%.

The total dependents of the majority family are in the size of 3-5 people at 57%. In terms of education, the most recent education is the majority of family heads with an elementary education rate of 5%, then followed by heads of households with 20% junior highschool education, 71% of high school graduates, then above the high school or university level of 4%. Most of the work of family heads is as a trader with a percentage of 41%, labor profession as much as 31%. Workers here are casual workers and construction workers building families with 6% status and 22% unemployed, the work is categorized as another job.

## FINDINGS AND CONCLUSION

Based on the results of the paired t test that was processed using SPSS 16.0 software produced a comparison of the average income of household mustahik before and after getting the zakat funds.

**Table 4 Statistics Analysis**

**Paired Samples Statistics**

| | The mean | | N | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|---|
| Pair 1 | Before | 1108436.0000 | 120 | 97634.00790 | 9763,40079 |
| | After | 1161860.0000 | 120 | 99810.36868 | 9981.03687 |

**Paired Samples Correlations**

| | | N | Correlation | Sig. |
|---|---|---|---|---|
| Pair 1 | Before & After | 120 | 996 | .000 |

**Paired Samples Test**

| | | Paired Differences | | | | | t | Df | Sig. (2-tailed) |
|---|---|---|---|---|---|---|---|---|---|
| | | The mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | Before - After | -534240 | 9304,76276 | 930.488 | -55270.270 | -51577.730 | -57,416 | 99 | .000 |

The paired sample statistics above show that the average income before receiving zakat assistance is Rp 1.252.122 and the average income after receiving zakat assistance is Rp 1.364.125, the standard deviation refers to variations in data for each variable, the standard deviation income before getting zakat assistance amounted to 97634,007 and after getting zakat assistance amounted to 99810,368.

Then in (Paired Samples Correlation) shows the results of the correlation between thetwo variables that produce the number 0.996 with a significance value of 0.000 this shows that the correlation between income before and after getting the help of zakat is closely and truly related significantly. Based on these results states mustahik income is increasing after getting the help of zakat.

**Table 5 Average Changes in Income**

| Information | Average income before getting Donations | Average income after getting the zakat funds |
|---|---|---|
| Household income Mustahik BAZNAS | IDR 1,252,122 | IDR 1,364,125 |
| Increase in Average Income of All Mustahik After Getting Zakat | - | Rp. 112,003 |
| Test probability t 0,000 *** | | |

*Source: primary data (2022)*

Based on the table above the average household income mustahik increased by Rp. 112,003. Household income mustahik BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City, BAZNAS Prabumulih City after receiving productive zakat funds, the average income of mustahik household income rises respectively above the South Sumatra poverty line.

**Table 6 Validity Test Analysis**

| Variable | r count | r table 5% (100) | Information |
|---|---|---|---|
| Shalat | 0.432 | .195 | Valid |
| Fasting | 0.542 | .195 | Valid |
| Shadaqah | 0.477 | .195 | Valid |
| Family Environment | 0.432 | .195 | Valid |
| Government policy | 0.573 | .195 | Valid |

The results of the calculation of Validity Test as the table above shows that all r counts> r table at a significance value (5%), then the results show valid.

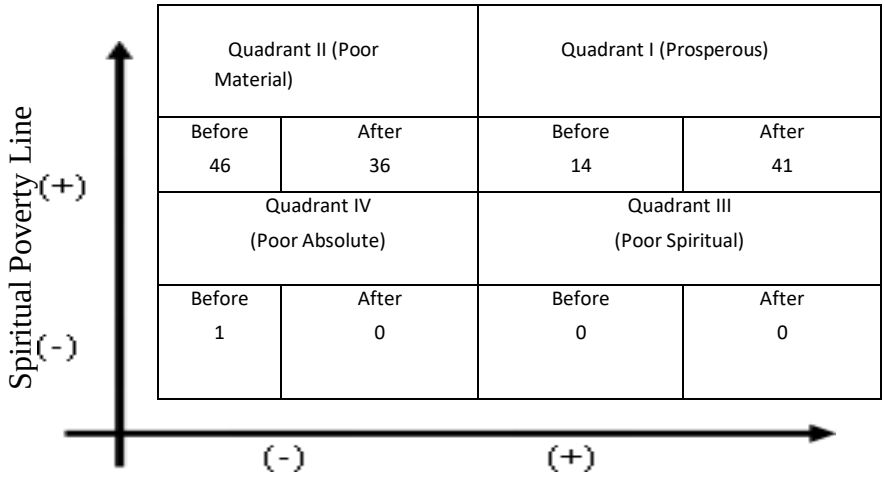
**Table 7 Analysis of Reliability Tests**

| Variable | Alpha | r table 5% (100) | Information |
|---|---|---|---|
| Salat | 0.255 | .195 | Valid |
| Fasting | 0.255 | .195 | Valid |
| Shadaqah | 0.255 | .195 | Valid |
| Family Environment | 0.255 | .195 | Valid |
| Government policy | 0.255 | .195 | Valid |

Furthermore, for the reliability test obtained an alpha value of 0.255. This value is also greater than the value of rTable which is 0.195. This means that all variables used to determine the poverty level of family mustahik in this study are reliable.

The productive zakat fund channeled through BAZNAS is in the form of business capital in the hope that it can improve the welfare of household mustahik, then it can reducethe level of material, spiritual and absolute poverty. Mustahik households are classified in the quadrant and CIBEST index with approaches before and after getting productive zakat funds. The quadrant analysis can be seen in the image below. Based on the CIBEST quadrant,there are at least 14 mustahik households that have been in the prosperous quadrant before receiving productive zakat funds. Then after getting productive zakat funds, prosperous mustahik households increased to 41 families. The number of mustahik households in quadrant II before receiving productive zakatfund assistance was 46 families, after receiving assistance it has decreased to 36 families. Inquadrant III there are no mustahik households in this quadrant. Furthermore, in quadrant IVthe mustahik households that experienced absolute poverty decreased from 1 family to 0 families. Households that were previously in this quadrant have increased to be in quadrant II meaning that the household has experienced a spiritual increase.

**Table 8 Islamic Poverty Index of BAZNAS Mustahik Households**



| Poverty Index | Formula | Before thehelp of zakat | After the help of zakat | Percentage Before Change | Percentage After Change (100% -% Before Change) | Information |
|---|---|---|---|---|---|---|
| Well-being | W = w / N | 0.14 | 0.41 | 65.83 | 88.33% | Increase |
| Material poverty | Pm = Mp / N | 0.46 | 0.36 | 61.66 | -38.33% | Decrease |
| Spiritual Poverty | Ps = Sp / N | 0 | 0 | 0 | 0.00% | Stable |
| Absolute poverty | Pa = Ap / N | 0.01 | 0 | 100 | -100.00% | Decrease |
| Household Spiritual Average Score of Mustahik | | 3.87 | 4.026 | | 7.90 | Increase |

*Source: Primary Data (2022)*

After knowing each quadrant of mustahik households, the results of the Islamic poverty index analysts of mustahik households were obtained. Based on the above table, the value of the mustahik household welfare index before getting productive zakat funds is 0.14 then increasingto 0.41. It states that household welfare mustahik increased by 88.33%. This indicates that productive zakat assistance provided by BAZNAS can improve the welfare of mustahik households. This research is in line with the theory that if incorporating Islamic values into life, basic needs will be fulfilled, it can also make life more blessing. In accordance with research conducted by Beik (2015) Improvement of welfare index in this study shows that the zakat utilization program can improve the welfare of mustahik households.

The value of the material poverty index before getting the help of zakat funds was 0.46 then after getting the help of zakat funds the index value dropped to 0.36. This indicates that material poverty experienced by households must be reduced by 38.33%. The decline in the value of the material poverty index is influenced by the assistance of zakat funds provided by BAZNAS. The decrease in the material poverty index in this study is consistent with research conducted by previous researchers namely Beik (2009) and Widyaningsih (2016) that the provision of zakat funds in the form of venture capital can increase mustahik income or be ableto reduce the material poverty index. BAZNAS in this study channeled zakat funds to be productive, namely to increase the business capital of small traders and traders, so that the traders acknowledged that before getting the help of zakat funds they lacked capital. Then, after getting productive zakat funds, they find it easier to get business capital. Besides providing material assistance. BAZNAS also provides guidance for these mustahik households in running their businesses.

Furthermore, in quadrant III there were no households that experienced spiritual poverty. This means that the household must have enough or can fulfill their spiritual needs before and after the provision of productive zakat. In addition to the four indices, it can be seen in table 7 that the overall average spiritual score of household mustahik shows a value of 3.87 before the earning of productive zakat and 4,026 after the existence of productive zakat assistance where the score is above SV (spiritual value). Mustahik households in quadrant IV (absolute poor) have

decreased from 1 to 0 families, so it can be said absolute poverty can go down by 100% after receiving productive zakat funds. Mustahik households that were previously in this quadrant have experienced an increase in quadrant II, meaning that the household has increased spiritually.In general, BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City,BAZNAS Prabumulih City have succeeded inreducing the poverty level of household mustahik material by 10 families or equivalent to38.33%, able to reduce the absolute poverty rate by 100% and can improve welfare mustahik households by 88.33%.

Based on this, the decline in the four poverty indices in this study is in accordance with research conducted by previous researchers namely by Muslihah (2016), Uswatun Hasanah (2018), Salahuddin El Ayyubi (2018) and Qurroh Ayuniyyah (2018) stated that the provision ofzakat funds in the form of venture capital has been right on target, able to increase the spiritual index and mustahik income and reduce the poverty index both materially and absolutely. Based on the results of this study the authors concluded that the productive zakat provided by BAZNAS was able to improve the welfare and spiritual well-being of mustahik households as well as beingable to reduce material poverty and the absolute poverty level of mustahik households.

## CONCLUSION

The program of empowering productive zakat funds with the help of venture capital in the form of cash or the supply of goods or carts provided by BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City,BAZNAS Prabumulih City have positive impacts. Impact on household income mustahik. This can be seenfrom the increase in income after receiving productive zakat funds with an average increase of Rp. 112,003 per person. The decrease in the material poverty index in this study is consistent with research conducted by previous researchers namely Beik (2009) and Widyaningsih (2016) that giving zakat funds in the form of venture capital can increase income or can reduce the materialpoverty index.

Based on the classification of the CIBEST Model, the number of mustahik households that receive productive zakat funds provided by BAZNAS Ogan Komering Ulu Regency, BAZNAS Ogan Ilir Regency, BAZNAS Lubuk Linggau City,BAZNAS Prabumulih City can reduce the level of material poverty by 12.13%. Assistance from productive zakat funds can reduce absolute poverty by up to 100%. Then there are no mustahik households in quadrant III both before and after receiving productive zakat funds, but based on spiritual scoresthe average mustahik household overall score is 3.87 before the existence of productive zakat assistance and 4.026 after the existence of productive zakat assistance, the score shows more than the SV standard (spiritual value) or a score above 3. In addition to reducing the level of poverty index, it can also improve the welfare of mustahik households, each by 21.5%.

BAZNAS should better optimize the collection of zakat funds so that the distribution of zakat given can benefit more broadly. It is hoped that the poverty reduction can increase from year to year and the ongoing spiritual development must be maintained and improved. The next research is expected to be able to add more research objects from institutions and even more

samples.

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# ROLE OF GOVERNMENT IN ZAKAH ADMINISTRATION: A SHARIAH PERSPECTIVE

**Mohammad Amir Wan Harun [1*]**
**Nafisa Suleiman Rahama [2]**

[1] Senior Lecturer, Islamic Studies Section, School of Humanities Universiti Sains Malaysia
[2] Islamic Studies Section, School of Humanities Universiti Sains Malaysia
*Corresponding Author (amirwan@usm.my)

***Abstract****: Zakah is the third tenet of Islam that is as significant as prayer since it entails the distribution of income from the wealthy to the needy, as mentioned in many chapters of the Book of Allah (SWT), and Tradition of the Messenger (A.S). As a result, the government is responsible for ensuring that zakah is collected on time and disbursed fairly among the various categories of beneficiaries. This paper strives to examine the government's role in zakah administration from the Shariah perspective. This study employs library research methods; its resources are drawn from secondary sources such as books, journals, and articles on the government's administration of Zakah. It is found that the major task of government in zakah administration is collection and distribution of zakah through the various zakah institutions established by the government. Therefore, the government should appoint zakah officers, and guide and supervise them in the discharge of their duties and responsibilities.*

***Keywords:*** *Government's Role, Zakah Administration, 'Ameleen 'alaiha.*

## INTRODUCTION

The Islamic economic system is founded on *zakat* (Afzal and Akram 2014). It is the third tenet of Islam and is concerned with the well-being of other people. *Zakah* is the tenet that tries to improve the conditions of the poor people within the *ummah* (society) (Bremer, 2014), through the distribution of a particular proportion of a person's income which is greater than *nisab* and exceeds a complete Islamic year towards distinct beneficiaries, just as specified by the Book of Allah. The act is a manner of thanking the Almighty for all the blessings He has bestowed upon a person. It helps the person who gives comprehend that certain amount of his income are set aside for the poor, indicating that he further fulfills his obligations through disbursing *zakah*. *Zakah* relieves people of materialism, which causes many societal issues (Akrar, 2011). *Zakah* cleanses the poor's hearts of envy toward the wealthy. If the impoverished receive *zakah*, it instills empathy in their hearts and causes them to adore those who gave it to them. The prophet (SAW) said: "Offer gifts/presents because it removes rancor from the soul" (Bukhari: 3). *Zakah* is used to cleanse oneself and one's property. It also aspires to create social justice, which entails ensuring a basic source of subsistence to all members of the *ummah* (society) (Hassan, 1989). Furthermore, *zakah* stabilizes society by bridging the disparity between the wealthy and the pauper (Beik et al,

2012). *Zakah* widely is understood as a mechanism for supporting the poor people of society in meeting their fundamental necessities (Hassan and Mohd 2012).

*Zakah* administration is essential in making sure all areas of *zakah* collecting and distributing operate as smoothly as possible (Azizuddin et.al, 2021). As a compulsion in Islam, the efficiency of the *zakah* administration is critical not only in ensuring that the funds entrusted to it are effectively used, but any inconsistencies (perceived or actual) in its handling will also tarnish Islam's good image (Ahmad and Ma'in 2014). Also, if all Muslims are free to manage their own *zakah* without involving the authorities or the government, then what is the purpose of the *zakah* institution ordained by Allah Almighty in the word "al-'ameleen ‘alaiha (Al-Qardawy 1999).

Therefore, the government should be given the power to determine whether *zakah* should be paid directly to the recipients (mustahiq) or channeled to government agencies responsible for managing *zakah* affairs for the benefit of Muslim societies. If *zakah* is collected by a government agency, the government should also have the power to determine which groups will be given the lion’s share and which group will get less share from the fund based on needs and conditions at those particular times (Kasim 2018). This is probably the best way to benefit the *zakah* fund for the recipients according to their needs as the government has data and information about the socio-economic of the people. For example, While the total sum of *zakah* funds received in 2013 (RM2.2 billion) exceeded the sum collected the year before i.e., 2012 (RM1.9 billion), Datuk Seri Jamil Khir Baharom, a minister in the Prime Minister's Department, stated; more was that needed to be performed to ensure qualified zakat payers fulfilled their obligations. He stated that instead of simply waiting for volunteers, *zakah* institutions should go to those qualified to pay *zakah* and educate them on the matter. According to his comments, if federal legislation gave *zakah* institutions the legal right to seize zakah forcefully, the *zakah* received could greatly surpass existing rates (Ibrahim and Gapur 2018).

Consequently, this paper will examine the role of government in the administration of *zakah* from the *Shari’ah* perspective by detailing explicitly what “‘ameleen ‘alaihaa” means.

**Zakah in Shariah**

Besides attestation of faith and praying, the subsequent tenet of the religion of Islam is zakah. The requirement of zakah appears in several verses in the Qur'an as one religious’ responsibility, and is frequently cited alongside the injunction to establish regular prayers, Allah (SWT) said: "As well establish regular prayers, offer the *zakah,* and bow alongside those who bow [in devotion and submission]." (Al-Qur'an 2:43)

The obligation to give *zakah* depends on the Qur'anic commands and the *Ahaadith* of the messenger. The messenger was commanded by Allah to take *zakah*: "Take sadaqah from their wealth (possession), in order to purify and sanctify them, and pray for them. Verily, your prayer is soothing to them. Allah is all Hearing, all Knowing” (Qur’an 9:103). The messenger of Allah (SAW) in a hadith narrated by Ibn 'Umar said: "Islam is built on five (5) (pillars); Affirming that there is no deity worthy of worship but Allah and that Muhammad (S.A.W) is Allah’s Messenger, establishing the prayer, paying the *zakah*, performing the *hajj*, and fasting the *ramadan*." (Nawawi: 3).

**The Role and the Responsibility of Government in *Zakah* Administration**

As a cornerstone of Islam, *zakah* deserves its high standing in the religion. Being a pillar implies that it must be safeguarded or the Islamic religion will be incomplete. As such, it is the government's obligation to ensure the appropriate *zakah* collection and distribution. This used to be the situation during Messenger's (SAW) time, as he routinely sent *zakah* workers to receive the required *zakah* from the rich people (Ibrahim and Gapur 2018). Giving *zakah* is never an optional deed that Muslims can choose whether or not to perform (Ibrahim and Gapur 2018). It is the government's responsibility to make sure that the persons in question are provided their due rights freely. Instead of expecting the rich to come to him and pay him their *zakah*, the Prophet (SAW) used to assign people (Sai) to take the *zakah* from them anywhere they are. According to Abu-Umaid al-Saidi, "The Prophet (SAW) assigned someone called Ibn Lutbiyah of the Al-Asd clan to obtain *zakah* from the Banu Sulaim. Upon his return, (to Madinah with the zakah) the messenger of Allah (SAW) confirmed his story…" (Al-Bukhari, 2000). So, if the rich freely paid the *zakah*, it means they are righteous, not because he was waiting for them to do so. In circumstances where the *zakah* is not given freely, authorities must collect it forcefully. It is suggested in the hadith below, in which the messenger of Allah (SAW) stated that: "A bint labun (a young female camel that has completed year two and is about to begin year three of her life) ought to be taken as *zakah* out of every forty camels. No camel should be segregated from the rest of the herd. However, if someone does not pay the *zakah* that is due on them, it shall be seized from them (forcefully) along with a share of their belongings (which was a penalty), because it's Allah's right. Nothing from it is permissible to Muhammad's (SAW) household" (Abu Dawud:1997, Ahmad 1999). This tradition plainly reveals that it is the government's duty to make sure the *zakah* is given out. Consequently, Califah Abu Bakar (R.A), declared war on anyone that fails to give *zakah* during his reign (Ibrahim and Gapur 2018).

As a result, good zakah administration would achieve the zakah goals of contributing to socioeconomic equity and fairness. *Zakah* will reduce financial misery by attempting new solutions that will enhance people's lives, so progressively closing the income and economic opportunity disparity among the wealthy and needy. *Zakah* enables Muslims to acquire a feeling of spiritual and ethical obligation to fellow Muslims (Ibrahim and Gapur 2018). In his book, the scholar Al-Mawardi expresses the view that government agencies must track and take the obvious wealth forcefully, (if they refuse to give willingly), while the concealed wealth is the prerogative of its rightful owner to distribute and it's not subjected to government's control (Al-Mawardi, 1989).

**Role and Responsibility of 'Amileen 'Alaiha**

In the Quran, Allah (SWT), while stipulating those entitled to receive *zakah*, mentioned 'ameleen 'alaiha (Qur'an 9:60) among the recipients of *zakah*, why? Because their job is not an easy task, and it involves a lot of sacrifices. For example, 'Amil plays a decisive part in managing the *zakah* because he is the person who collects and seeks *zakah*, and distributes it to the right targets. That is why they should be paid in order to avert their gazes from mishandling and sometimes stealing from the *zakah* fund. Also, the Prophet Muhammad SAW said: "The mandatory *sadaqah* (zakah)

is not allowed for any wealthy individual, except for five people: The fighter in Allah's cause, or the 'amil of *zakah*…" (Abu Dawud:1635 and Ibn Majah: 1841). 'Amil is defined as a person who collects and seeks *zakah* and distributes it (Zaenal et.al, 2016). According to Al-Suyuti, people who carry out *zakah*-related activities are 'ameleen 'alaiha, comprising from helping others up to accountants and security personnel, also documenting till the calculation of *zakah*, to distributing it away to the recipients (mustahiq) (As-Suyuti 1990).

According to Al-Ghazali, *'Amil* is the zakah collector, guard, editor, documenter, accountant, and even a conveyer.' (Al-Gazali 2004). 'Amil was defined by Muhammad Rashid Rida by interpreting verse 60 of Surah At-Tawbah, which indicated that he is the one designated by the government or their agents to collect zakah (Rashid Rida 1363). According to Yusuf al-Qaradawi, 'Ameleen 'Alaiha' are people that serve in *zakah* institutions, including the person collecting the *zakah*, the accountant, the receptionist, and the one responsible for distributing the *zakah* as well as the management' (Al-Qardawy 1973).

Concerning the different phrases proposed by the previous jurists, the phrase 'Ameleen 'alaiha means those who carry out every aspect of *zakah* operations, from collecting, preserving, maintaining, and capturing the way the *zakah* comes in and goes out to transmitting the *zakah* resources to *zakah* recipients (mustahiq) (Zaenal et.al, 2016). Thus, these perspectives imply that 'Amil is crucial in carrying out the *zakah* duty. Similarly, governments have established it so that they take *zakah* from wealthy people through collection, storage, transfer, and administration. (Zaenal et.al, 2016). 'Amil *zakah* duties and responsibilities include collecting and registering *zakah* givers, assessing the incurred *zakah*, and distributing, securing, and monitoring the kept *zakah* assets (Ab Rahman et.al, 2016).

In general, 'Ameleen 'Alaiha is responsible for two key tasks: collecting and distributing zakah (Al-Qardawy 1973). Monitoring and encouraging the *zakah* givers, analyzing the types of properties required for *zakah* and the sum that must be paid, and collecting and keeping *zakah* funds for the pay-out section are the collecting tasks. In order to complete these activities, 'Amil must have knowledge of Islamic regulations as well as *zakah* management abilities (Zaenal et al, 2016). To achieve improved *zakah* management, 'ameleen 'alaiha must meet numerous conditions, including strength (Quwwah) and trustworthiness (Amanah). They should be strong in terms of individual capability, understanding, and expertise to assist effective *zakah* administration. Whereas trustworthiness implies a decent disposition, morals, and values, which can be seen in 'Amil's conduct and traits. Such characteristics serve as a deterrent to fraud and anomalies in *zakah* fund management (Zaenal et.al, 2016).

An 'Amil should be a competent laborer who is devoted, truthful, and reliable, capable of controlling *zakah*-related issues such as muzakki, nisab, haul, and mustahiq. *'Amil* has a variety of *zakah*-related activities and jobs. Some of them are the muzakki census and information about the recipients of *zakah*, like the amount of *zakah* fund permitted to be distributed and could be provided to the recipients (Al-Qardawy, 1973). In order to separate themselves from non-Muslims (dhimmah experts) who pay *jizyah* and obey Allah's orders, *'Amil zakah* is also required to pray for *muzakki* whenever they offer their *zakah*. Allah (SWT) said:

*"(…Take sadaqah from their wealth (possession), in order to purify and sanctify them, and pray for them. Verily, your prayer is soothing to them. Allah is All-Hearing, All-Knowing…)" (Al-Quran, 9:103)*

**Wisdom Behind the Administration of *Zakah* by the Government**

The administration of *zakah* in Islam is part of the responsibility of the ruler or the government. However, misunderstanding still exists among Muslims. Some of them still think that the *zakah* implementation is personal. It can be done independently without the need for government intervention.

Yusuf al-Qaradawi, in his book "Mushkilatal faqri wa kayfa ‘alajahal Islam", stated unequivocally that Muslims, if they want to hold fast to Allah Almighty, then let them hand over payment to the employee (the zakah officer) who was appointed or sent by the government, although personality (shakhsiah) government is still in doubt (Al-Qardawy 1999).

In this case, he took some scholars' views on the statement. For example, al-Jassas views that if a person has sufficient conditions for regular charity, then giving their *zakah* directly to an eligible person is not permissible. When people are still doing it, then the charity is deemed not to miss the delivery of rights by the government, though the collection of *zakah* in terms of legislation is valid (Al-Qardawy 1999). Similar views were also expressed by al-Kasaniy. He stated that if all Muslims are free to manage their own *zakah* without involving the authorities or the government, then what is the purpose of the *zakah* institution ordained by Allah Almighty in the word "al-'ameleen' alaiha"? (Al-Qardawy 1999).

Yusuf al-Qaradawy later stated in his famous "Fiqh al-Zakah", that the Administration of *zakah* obligations is in fact not used as personal affairs of Muslims, but it is part of the duties and responsibilities of the government. The government shall appoint *zakah* officers to collect and distribute *zakah* to eligible people for some consideration as follows:

1. Nowadays, some people may not have strong consciences that compel them to fulfill the obligation of *zakah*. In such instances, the poor rights would be lost if *zakah* payments were left to individuals.
2. When needy people are given their rights by the government and not directly from the wealthy, their dignity is preserved and they are not humiliated in front of the payer.
3. If *zakah* distribution is left to individuals, it is certain to come out uneven, because each individual has his personal understanding of the norms of distribution.
4. Public interests such as softening hearts, fighting for God's sake, or calling to Islam are examples of beneficiaries that can only be determined by the government, which has a broad image of the entire society and its major demands.
5. Islam is both a religion and a state, and the state requires funds to function. *Zakah* is one of the Islamic State’s financial resources (Al-Qardawy 2003).

**CONCLUSION**

Every government has a duty and responsibility to the people who are under its power, whether in connection with the rights of the people or in connection with Allah (S.W.T). Therefore, any

government can use its position to be either persuasive or imperative for its people to create well-being and prosperity for them. The government must be involved and responsible for managing the Administration of *zakah* either directly or indirectly. In addition, the government should enact national laws that organize the obligatory Administration in their respective countries. The goal is that Muslims can comply with this obligation as well as Administration of *zakah* collection and distribution achieves maximum effectiveness.

Therefore, the government should appoint *zakah* officers, and guide and supervise them in the discharge of their duties and responsibilities, especially during *zakah* collection and distribution processes. The goal is that the officers appointed to *zakah* will be able to carry out their duties with professionalism and trust, as was shown by the Holy Prophet and the leaders that succeed him.

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# PEMBINAAN INDIKATOR INDEKS KESEJAHTERAAN PSIKOLOGI ASNAF FAKIR MISKIN

*Construction of A Psychological Well-Being Index For Asnaf Poor and Needy*

**Mohd Suhadi Mohamed Sidik [1*]**
**Noor Azniza Ishak [2]**
**Wan Nazjmi Mohamed Fisol [3]**
**Siti Rozaina Kamsani [4]**
**Zaidi Fadzil [5]**
**Zainudin Omar [6]**
**Hafizah Zainal [7]**

[1,3,5] Pusat Pengajian & Perkhidmatan Kaunseling & Psikologi, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah
[2,4,6] Pusat Pengajian Psikologi Gunaan, Dasar dan Kerja Sosial, Universiti Utara Malaysia
[7] Lembaga Zakat Negeri Kedah
*Corresponding Author (Email: suhadisidik@unishams.edu.my)

***Abstrak:*** *Pembangunan Indeks Kesejahteraan Psikologi Asnaf Fakir Miskin perlu dilakukan untuk menggambarkan tahap kesejahteraan psikologi keluarga asnaf fakir miskin dan seterusnya memantau keadaan keluarga tersebut dari semasa ke semasa. Berdasarkan kepada ulasan karya sebelum ini, tidak ada satu pengukuran yang mengaitkan dengan perkara itu. Sehubungan dengan itu, artikel ini cuba menjelaskan proses pembangunan Indeks Kesejahteraan Psikologi Asnaf Fakir Miskin berpandukan kepada Indeks Maqasid Syariah, Matlamat Pembangunan Mampan (SDG) United Nation 2020, Pelan Strategik Lembaga Zakat Negeri Kedah 2021-2025 dan Indeks Kesejahteraan Psikologi. Dalam membangunkan Indeks ini, penyelidik terlebih dahulu membina item-item yang sesuai dengan setiap pembolehubah kajian. Tujuannya adalah untuk mengenalpasti kesahan dan kebolehpercayaan item-item yang dibina sebelum membentuk indeks yang sebenar. Pembangunan Indikator-indikator indeks kesejahteraan psikologi asnaf fakir miskin dianggap penting kerana secara tidak langsung dapat mengukur program pembangunan ummah mampu bergerak seiring dengan pembangunan ekonomi dan bidang-bidang lain dalam negara. Kajian ini juga boleh dijadikan sebagai sebahagian kajian penanda aras tentang kesejahteraan keluarga iaitu perbandingan boleh dilaksanakan dari semasa ke semasa. Secara tidak langsung, maklumat yang didapati daripada kajian ini boleh juga digunakan untuk membina satu pangkalan data mengenai kesejahteraan yang akan diperkemas dari semasa ke semasa.*

***Keywords:*** *Indeks, Kesejahteraan Psikologi, Indeks Maqasid Syariah, Pembangunan Mampan (SDG) United Nation 2020, Pelan Strategik Lembaga Zakat Negeri Kedah 2021-2025 dan Indeks Kesejahteraan Psikologi*

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## PENGENALAN

Kesejahteraan psikologi sentiasa menjadi isu sejagat yang diperbincangkan dalam pelbagai peringkat dan medium. Isu ini semakin menjadi perhatian apabila pandemik Covid 19 yang mula tersebar ke seluruh dunia termasuk negara Malaysia sejak awal 2020. Pandemik ini telah memberi kesan yang besar terhadap kesejahteraan psikologi dan kesejahteraan keluarga. Berita Harian bertarikh Julai 1, 2021 melaporkan bahawa Polis Diraja Malaysia (PDRM) telah merekodkan sejumlah 631 kes bunuh diri sepanjang tahun 2020 dan 468 kes dalam tempoh Januari hingga Mei 2021. Bagi tempoh sepanjang tahun 2019, sebanyak 609 kes bunuh diri telah dicatatkan. Mulai dari tahun 2019 hingga Mei 2021, secara puratanya terdapat dua kes bunuh diri berlaku pada setiap hari. Kejadian bunuh diri ini membabitkan seramai seramai 281 lelaki dan 1,427 dan 57% adalah dalam kalangan mereka yang berumur antara 15 hingga 18 tahun dan 43% mereka berumur antara 19 hingga 40 tahun 10% adalah dalam kalangan mereka yang berumur 41 tahun ke atas (Noor Atiqah, 2021).

Pandemik ini juga telah menjejaskan ekonomi negara dan pendapatan rakyat dan menyebabkan lebih banyak isi rumah terdedah kepada kemiskinan, terutama dalam kalangan B40. Dalam situasi ini, tiga golongan yang mudah menjadi miskin ialah ibu tunggal yang kebanyakannya berniaga kecil-kecilan, ahli keluarga yang hidup dalam keluarga yang tidak mempunyai pendapatan tetap dan orang kurang upaya (OKU). Mereka juga adalah kebanyakan dari golongan orang yang beragama Islam yang dikategorikan sebagai Asnaf Fakir Miskin.

Berdasarkan isu dan cabaran semasa kini, dijangkakan taraf kesejahteraan psikologi golongan asnaf fakir miskin akan terus dipengaruhi oleh keadaan ekonomi, tahap ketahanan psikologi dan polisi pihak berkepentingan. Hal ini juga akan terus berubah sejajar dengan proses modenisasi, urbanisasi dan Revolusi Industri (IR 4.0). Walaupun golongan ini merupakan asnaf zakat iaitu golongan yang menerima bantuan bulan daripada pusat zakat negeri, namun senario yang berlaku masa kini sedikit sebanyak telah membantutkan usaha lembaga zakat negeri ke arah mentransformasi asnaf fakir miskin. Malah sikap asnaf yang menganggap bahawa sumbangan itu telah menjadi hak mutlak mereka dan menjadikan status kefakiran dan kemiskinan itu sebagai tiket untuk meraih simpati sesama manusia bagi mendapatkan sumber pendapatan dengan mudah tanpa perlu bekerja dan berusaha berusaha keluar dari kepompong kefakiran dan kemiskinan menjadikan masalah ini bertambah buruk. Justeru sikap para asnaf ini perlu perlu berubah sentiasa meningkatkan tahap pendapatan agar kesejahteraan psikologi dapat dicapai. Kajian dari Hairunnizam et al. (2017) telah mendapati bahawa bantuan zakat memberi kesan yang signifikan kepada kualiti hidup asnaf namun ia adalah dalam kadar yang sangat kecil terhadap kualiti hidup asnaf terutamanya dalam aspek pendidikan dan penglibatan dalam aktiviti sosial. Kajian tersebut juga menunjukkan bahawa bantuan zakat atau sumbangan orang perseorangan yang diterima secara langsung dalam bentuk wang tunai semata-mata tidak memberi kesan yang signifikan terhadap kualiti kesejahteraan hidup asnaf fakir dan miskin. Begitu juga menurut Teh Suhaila, Aza dan Noraini (2016) kualiti hidup dalam kalangan asnaf bandar dilihat masih ditahap yang sama dan hanya memberi kesan yang sedikit kepada kualiti hidup walaupun diberikan bantuan dalam pelbagai bentuk. Secara keseluruhannya tahap kualiti hidup asnaf semakin baik berbanding dengan

sebelumnya. Kajian juga menunjukkan semakin panjang tempoh penerimaan bantuan zakat maka, tahap kualiti hidup juga meningkat Hal ini menunjukkan bahawa asnaf fakir miskin menjadi tempat bergantung pada bantuan zakat.

Kajian oleh LPPKN (2019) tentang Indeks kesejahteraan keluarga berjaya mengenalpasti tujuh domain utama dalam menentukan kesejahteraan sesebuah keluarga iaitu hubungan kekeluargaan, ekonomi keluarga, kesihatan keluarga, keselamatan keluarga, keluarga dan komuniti, keluarga dan agama/kerohanian dan perumahan dan persekitaran. Semua domain ini diukur berpandukan 24 indikator yang telah dikenalpasti.

Oleh itu, pengukuran kesejahteraan psikologi dianggap penting kerana secara tidak langsung ia dapat mengukur kesan pelaksanaan dasar-dasar atau pelan strategi daripada Lembaga Zakat terutamanya di Kedah ke atas keluarga serta keberhasilannya. Berdasarkan kepada ulasan karya sebelum ini, tidak ada satu pengukuran yang boleh menggambarkan keadaan kesejahteraan psikologi keluarga asnaf fakir miskin dan seterusnya memantau keadaan keluarga dari semasa ke semasa. Indikator-indikator terpilih yang dapat menentukan kesejahteraan psikologi boleh digunakan sebagai asas atau input bagi merangka dan melaksanakan program pembangunan ummah melalui institusi zakat. Justeru itu, pembangunan indeks kesejahteraan psikologi asnaf miskin perlu dilakukan bagi membantu keadaan kualiti hidup asnaf fakir miskin. Ini bertujuan agar Lembaga Zakat dapat mengetahui sejauhmana tahap pengukuran pelan strategik yang dirangka sebelum ini. Melalui dapatan kajian indeks tersebut, ianya akan menjadi satu input benchmark kepada Malaysia dan Lembaga Zakat di negeri-negeri lain.

## KONSEP INDEKS

Laily, Syuhaily dan Sharifah Azizah (2018) mendefinisikan indeks adalah satu alat atau instrumen yang ringkas dan komposit dari segi statistik yang digunakan untuk menyusun atur sesuatu program. Ciri indeks yang paling penting ialah ia boleh digunakan untuk menilai keputusan yang telah dilaksanakan sebelum ini dan boleh digunakan secara berulang-ulang untuk tujuan penambahbaikan. Dengan kata lain, indeks ialah satu indikator pada sesuatu skala yang dirujuk untuk menunjukkan nilai kuantiti sesuatu yang mengarah kepada suatu fakta atau kesimpulan. Ada kalanya indeks disamakan dengan senarai item atau aktiviti yang perlu ada untuk menentukan sesuatu tahap.

Indeks adalah alat yang penting dan berguna dalam penyelidikan sains sosial. Indeks adalah cara menyusun satu skor dari pelbagai pertanyaan atau pernyataan yang mewakili kepercayaan, perasaan, atau sikap seperti seberapa besar seseorang setuju atau tidak setuju dengan pernyataan tertentu berdasarkan kepada indikator yang terbentuk dalam item (Ashley, 2019). Ashley (2019), indeks sangat berguna dalam penyelidikan sains sosial kuantitatif kerana dapat menyediakan penyelidik cara untuk membuat ukuran komposit yang merangkum respons untuk pelbagai soalan atau pernyataan berkaitan susunan peringkat atau program yang telah dijalankan oleh sesebuah instutisi pada masa lalu. Dengan melakukannya, ukuran komposit ini memberikan data penyelidik mengenai pandangan peserta kajian mengenai kepercayaan, sikap, atau pengalaman tertentu. Sebagai contoh, katakan seorang penyelidik berminat untuk mengukur kepuasan kerja dan salah

satu pemboleh ubah utama adalah kemurungan yang berkaitan dengan pekerjaan. Ini mungkin sukar untuk diukur dengan hanya satu soalan. Sebaliknya, penyelidik dapat membuat beberapa soalan berbeza yang menangani kemurungan yang berkaitan dengan pekerjaan dan membuat indeks pemboleh ubah yang disertakan. Untuk melakukan ini, seseorang dapat menggunakan empat soalan untuk mengukur kemurungan yang berkaitan dengan pekerjaan, masing-masing dengan pilihan jawapan "ya" atau "tidak":

## PEMILIHAN INDIKATOR INDEKS KESEJAHTERAAN PSIKOLOGI ASNAF FAKIR MISKIN

### *Maqasid Syariah*

Pelaksanaan pengurusan zakat sama ada dalam aspek pungutan dan agihan zakat juga menjadi satu tuntutan agama. Untuk memahami tuntutan tersebut maka para ulama telah membincangkan tujuan atau objektif (maqasid) sesuatu syariat yang perlu dicapai. Al-Zuhaily (1986) menyatakan *maqasid al-syariah* (objektif) ialah maksud-maksud, tujuan-tujuan dan matlamat yang terkandung dalam sesuatu pensyariatan bagi keseluruhan mahupun sebahagian besar hukum-hukum Islam. Ia juga merupakan rahsia-rahsia yang terdapat dalam setiap pensyaritan yang menjadi suatu perkara penting yang mesti diketahui oleh sekalian manusia. Pentingnya untuk mengetahui objektif syariat ini adalah kerana setiap perintah agama adalah bertujuan menjaga kemaslahatan (*al-masalih*) dan kebajikan hidup manusia sama ada dalam jangka masa pendek atau jangka masa panjang. Setiap syariat agama adalah bertujuan memberi manfaat serta menjauhkan keburukan (*mudharat*) kepada manusia sebagaimana yang terkandung di dalam maksud sebenar sesuatu perintah agama yang dinamakan sebagai tujuan-tujuan syariat (*maqasid al-syariah*) (Al-Zuhaily, 1986). Oleh yang demikian semua syariat yang terdapat dalam agama Islam adalah untuk menjaga kemaslahatan ummah.

Dalam menyatakan maksud menjaga kemaslahatan ummah Al-Syatibi (1991) dan Al-Ghazali (t.t.) telah meletakkan tiga tahap maslahah (*Al-Masalih)* iaitu:

1) *Al-Daruriyyat*
2) *Al-Hajiyyat*
3) *Al-Tahsiniyyat*

*Al-Daruriyyat* adalah perkara-perkara yang berada pada tahap amat perlu dalam menegakkan kepentingan untuk memelihara lima aspek dalam kehidupan seeorang. Perkara-perkara tersebut amat penting kerana ketiadaannya akan menyebabkan kerosakan amat besar kepada kehidupan manusia di dunia dan akhirat (Mohd Suhadi, 2020).

Perkara-perkara tersebut adalah;

1) Menjaga agama (Hifz al-Din)
2) Menjaga jiwa/nyawa *(Hifz al-Nafs)*
3) Menjaga akal *(Hifz al-aql)*
4) Menjaga keturunan *(Hifz al-Nasab)*
5) Menjaga harta *(Hifz al-Mal)*

Perkara-perkara ini dianggap penting kerana setiap ketetapan hukum agama (syariat) adalah berdasarkan sebab kepada pentingnya menjaga dan memelihara kelima-lima perkara tersebut. Sebagai contoh nyawa adalah hak manusia yang Allah S.W.T. kurniakan. Justeru setiap manusia berhak untuk hidup dan hak hidup itu tidak boleh diceroboh oleh orang lain tanpa sebab yang munasabah. Justeru untuk menjaga nyawa manusia Allah S.W.T. melarang perbuatan membunuh orang lain tanpa sebab yang munasabah bertujuan untuk menjaga nyawa manusia daripada dicabul (Mohd Suhadi, 2020).

Begitu juga agama. Kehidupan manusia mesti dipandu oleh agama sebagai pegangan hidup. Justeru Islam adalah agama Allah Allah S.W.T. yang bertujuan untuk memastikan hidup manusia mengikut landasan yang betul mengikut kehendakNya. Oleh itu perbuatan mengkhianati agama Islam amat dilarang kerana mencemarkan kesucian agama. Perbuatan menghina agama seperti murtad akan dikenakan hukuman yang berat kerana dianggap telah mencemarkan kesucian agama Islam. Keturunan amat penting kepada kesinambungan zuriat manusia. Dalam konteks menjaga keturunan pula Islam menetapkan perkahwinan yang sah sebagai kaedah untuk mendapatkan zuriat. Perkahwinan amat penting kerana keturunan yang lahir akan terpelihara kesahan susur galur keturunannya (Al-Zuhaily, 2005; Asmadi, 2003). Melalui perkahwinan juga, nafsu manusia dapat disalurkan melalui cara yang diiktiraf oleh Islam.

Dalam konteks menjaga harta pula ia bertitik tolak daripada keperluan manusia kepada harta dan sumber untuk menyara hidup. Justeru harta menjadi perkara yang penting dalam kehidupan manusia. Sehubungan dengan itu mencari harta dengan cara yang betul dibenarkan oleh agama. Oleh itu Islam menegah perbuatan mengambil harta seperti mencuri dan sebagainya. Hukuman dikenakan kepada individu yang mengambil harta orang lain dengan cara yang salah.
Menjaga akal juga menjadi salah satu *maqasid al-Syariah* kerana akal adalah kurniaan Allah S.W.T. yang amat besar nilainya. Akal akan memandu manusia menjalani kehidupan berdasrkan panduan agama. Untuk memelihara akal manusia digalakkan menajamkan akal dengan menuntut ilmu. Dalam hal itu syariat melarang perbuatan yang boleh merosakkan fungsi akal seperti meminum minuman yang memabukkan dan seumpamanya (Mohd Suhadi, 2020).

*Al-Hajiyyat* pula adalah perkara-perkara yang diperlukan untuk menghilangkan kesulitan dan kesukaran dalam hidup. Ia merupakan kelonggaran dan kemudahan yang diberikan oleh syariat untuk menghilangkan kesukaran dan kerumitan. Namun demikian perkara-perkara tersebut bukanlah keperluan asas yang amat perlu tetapi tiadanya perkara ini akan merumitkan kehidupan manusia. Konsep ini terangkum dalam aspek-aspek kehidupan seperti ibadah, adat kebiasaaan, muamalat dan jenayah. Sebagai contoh dibolehkan solat jamak dan qasar ketika dalam musafir atau sakit. Begitu dibolehkan kita memiliki kenderaan, memiliki rumah, makan minum, bekerja, memiliki pakaian dalam menjalani kehidupan. Begitu juga dibenarkan melakukan kontrak muamalat yang bertentangan dengan Qias seperti Jual Beli Salam, al Istisna' dan lain-lain.
*Al Tahsiniyyat* pula berada pada hirarki ketiga dalam *maqasid syariah*. Ianya merujuk kepada pelengkap kehidupan berdasarkan yang dilalui berdasrkan kedua-dua maqasid sebelumnya. Dalam hal ini al-Syatibi (1991) menjelaskan *al tahsiniyyat* merujuk kepada mengamalkan kebiasaan yang baik (*mahasin al-adat)* dan menjauhkan perkara-perkara yang keji (*al-ahwal al-mudannisat*).

Sebagai contoh ibadah yang baik ialah melaksanakan amalan sunnah, menyucikan diri daripada najis, menutup aurat dan seumpamanya. Manakala contoh kebiasaan yang baik ialah adab makan minum, tidur dan lain-lain.

Sehubungan (Al-Syatibi, 1991) menyatakan untuk menjaga perkara-perkara *Dharuriyyat* khususnya perkara berkaitan agama hendaklah melaksanakan 5 rukun Islam samada berkaitan urusan ibadat dan aqidah. Oleh kerana setiap syariat yang diturunkan Allah S.W.T. terangkum di dalamnya terkandung maksud Allah S.W.T. dan maksud *mukallaf.* Dalam konteks maksud *mukallaf* al-Syatibi (1991) menyatakan bahawa setiap orang yang mukallaf dibebankan dengan tanggungjawab untuk melaksanakan syariat agama Islam.

Oleh kerana syariat Allah S.W.T. bertujuan untuk mengatur hidup manusia maka Imam Al-Syatibi telah menyatakan ruang lingkup aplikasi matlamat akhir syariat Islam mestilah dihubungkan dengan kehidupan manusia. Sehubungan dengan itu setiap amalan manusia mestilah meletakkan matlamat yang selari dengan matlamat Allah S.W.T. Amalan mahupun tindakan yang tidak selari dengan matlamat syariat dianggap bertentangan dengan kehendak agama itu sendiri dan ia tidak sah di sisi Allah S.W.T. Justeru untuk memastikan amalan tersebut mendapat keredhaan Allah S.W.T. maka syarat serta peraturan-peraturan dalam setiap syariat mestilah dipatuhi agar pelaksanaannya menepati kehendak syariat itu sendiri (Al-Syatibi, 1991).

**Matlamat Pembangunan Mampan (SDG) United Nation 2020**

Matlamat Pembangunan Mampan mula dibincangkan sejak 1972 dalam Persidangan Stockholm bagi membincangkan isu alam sekitar kesan dari pembangunan yang dilakukan oleh manusia. Konsep pembangunan mampan ini berkembang untuk menerangkan falsafah pembangunan manusia yang sihat dan produktif serta berharmoni dengan alam sekitar menerusi penerbitan laporan Suruhanjaya Dunia Mengenai Alam Sekitar dan Pembangunan (World Comission on Environment and Development - WCED) pada tahun 1987. Pelan tindakan pembangunan mampan terus mendapat perhatian dunia melalui Persidangan Dunia di Rio Di Jeneiro yang membincangkan mengenai alam sekitar sebagai agenda utama. Matlamat Pembangunan Mampan (SDGs) seterusnya dibangunkan oleh PBB pada tahun 2016 hingga 2030 (Rajah 1). Matlamat ini yang dilancarkan dalam persidangan di New York mempunyai 17 matlamat atau sasaran utama seperti mana diterangkan di Jadual di bawah;

**Jadual 1. Matlamat Pembangunan Mampan (SDGs)**

| No. | Matlamat | Huraian Ringkas |
|---|---|---|
| 1 | Tiada Kemiskinan | "Menamatkan kemiskinan dalam semua bentuk di mana-mana." |
| 2 | Kelaparan Sifar | "Menamatkan kelaparan, mencapai jaminan makanan dan nutrisi yang lebih baik serta menggalakkan pertanian mampan." |
| 3 | Kesihatan Baik dan Kesejahteraan | "Memastikan kehidupan sihat dan menggalakkan kesejahteraan kepada semua dalam segenap lapisan umur." |

| | | |
|---|---|---|
| 4 | Pendidikan Berkualiti | "Menjamin pendidikan menyeluruh dan ekuiti serta menggalakkan peluang pembelajaran sepanjanghayat kepada semua." |
| 5 | Kesaksamaan Gender | "Mencapai kesamarataan gender." |
| 6 | Air Bersih dan Sanitasi | "Memastikan kecapaian dan pengurusan mampan air dansanitasi kepada semua." |
| 7 | Tenaga Berpatutan dan Bersih | "Menjamin capaian kepada tenaga berpatutan,dipercayai, mampan dan moden kepada semua." |
| 8 | Pekerjaan Yang Sesuai dan Pembangunan Ekonomi | "Mempromosikan perkembangan ekonomi mampan dan menyeluruh, pekerjaan produktif, dan pekerjaan layakkepada semua." |
| 9 | Industri, Inovasi dan Infrastruktur | "Membina infrastruktur kukuh, mempromosikan industriyang menyeluruh dan mampan serta merangsang inovasi." |
| 10 | Mengurangkan Ketidaksamaan | "Mengurangkan ketidaksamaan pendapatan dalam dansesama negara." |
| 11 | Bandar dan Masyarakat Mampan | "Menjadikan bandar dan penempatan manusia menyeluruh,selamat, kukuh dan mampan." |
| 12 | Penggunaan dan Pengeluaran Bertanggungjawab | "Memastikan corak penggunaan dan pengeluaran mampan." |
| 13 | Tindakan Terhadap Iklim | "Mengambil tindakan segera untuk menangani perubahaniklim serta kesannya dengan mengawal pengeluaran gasrumah hijau dan menggalakkan pembangunan tenaga boleh diperbaharui." |
| 14 | Kehidupan dalam Air | "Memulihara dan menggunakan lautan, laut dan sumbermarin dengan mampan demi pembangunan mampan." |
| 15 | Kehidupan di Darat | "Memelihara, memulihara dan menggalakkan penggunaan mampan ekosistem darat, menguruskan hutan secara mampan, mengekang penebangan hutan, menghentikan dan mengundurkan degradasi tanah dan menghentikankehilangan biokepelbagaian." |
| 16 | Keamanan, Keadilan dan Pertubuhan Kukuh | "Mempromosikan masyarakat aman dan menyeluruh demi pembangunan mampan, memberikan capaian keadilan kepada semua, dan membina institusi yang berkesan, dipercayai dan menyeluruh pada semua tahap." |
| 17 | Kerjasama demi Matlamat | "Menguatkan cara pengamalan dan menggiatkan kerjasama antarabangsa demi pembangunan mampan." |

*Sumber: Heleen L. van Soest et.al (2019)*

Oleh itu, dalam pembinaan indikator kesejahteraan psikologi asnaf, daripada 17 SDG itu, 7 SDG yang bersesuaian dengan pembinaan ini iaitu;

1) Tiada Kemisikinan (SDG 1)
2) Sifar Kelaparan (SDG 2)
3) Kesihatan Dan Kesejahteraan Yang Baik (SDG 3)
4) Pendidikan Yang Berkualiti (SDG 4)
5) Kelestarian Bandar Dan Komuniti (SDG 6)
6) Pengembangan Kerjaya Dan Pembangunan Ekonomi (SDG 8)
7) Rakan Strategik (SDG 17)

**Kerangka Pelan Strategik Lembaga Zakat Negeri Kedah (LZNK) 2021-2025**

Proses pembinaan indeks ini melibatkan pengukuran melalui indikator dan domain. Justeru penyelidik telah membuat analisis terhadap kerangka pelan strategik LZNK 2021 hingga 2025. Hasil daripada analisis yang dilakukan mendapati terdapat lima teras indikator dan domain boleh digunakan sebagai pengukuran dalam kajian indeks. Antaranya adalah;

**Jadual 2. Kerangka Pelan Strategik Lembaga Zakat Negeri Kedah (LZNK) 2021-2025**

| | Teras | Strategi |
|---|---|---|
| 1 | Memperkasakan sistem tadibir urus yang cekap, berkualiti dan bertaraf dunia | Memperkasakan tadbir urus |
| | | Menambahbaik proses kerja |
| | | Memantapkan perancangan pembangunan dan penyelenggaraan yang berkesan dan sistematik |
| | | Meningkatkan kecekapan pengurusan kewangan |
| | | Meningkatkan kompentensi modal insan |
| 2 | Meningkatkan kutipan zakat dan lain-lain hasil selain zakat untuk kelestarian operasi | Meningkatkan kesedaran dan keyakinan masyarakat dan majikan terhadap kewajipan berzakat dan agihan zakat |
| | | Memperkasakan pengurusan kutipan zakat |
| | | Meningkatkan hasil kutipan |
| 3 | Memperkasakan pengurusan azihan zakat dan program pembangunan untuk keselestarian hidup asnaf | Meningkatkan kecekapan agihan |
| | | Meningkatkan keyakinan masyarakat terhadap agihan |
| | | Memperkasakan tadbir urus program berkaitan agihan |
| 4 | | Memperkasakan infrastruktur dan keselamatan rangkaian ICT |

| | | |
|---|---|---|
| | Meningkatkan perkhidmatan teknologi maklumat dan komunikasi (ICT) bertaraf dunia | Memantapkan pembangunan sistem dan aplikasi digital |
| 5 | Memperkasakan penyelidikan dan komunikasi strategik bagi menjadikan LZNK sebagai pusat rujukan global | Meningkatkan penyelidikan dan kualiti penerbitan<br>Memperkasakan komunikasi strategik |

## KAEDAH PEMBANGUNAN DOMAIN DAN INDIKATOR

Kaedah pembangunan indikator ini berpandukan penandaras daripada daripada Indeks Maqasid Syariah, Matlamat Pembangunan Mampan (SDG) United Nation 2020, Pelan Strategik Lembaga Zakat Negeri Kedah 2021-2025 dan Indeks Kesejahteraan Psikologi. Penerangan terperinci seperti di Jadual di bawah;

**Jadual 3. Kaedah Pembangunan Domain Dan Indikator**

| No | Elemen Maqasid Syariah | Domain/ Dimensi | Pelan Strategik LZNK 2021-2023) | Indikator | OD |
|---|---|---|---|---|---|
| 1 | Agama | Penghayatan Agama | Pendidikan Yang Berkualiti (Sdg 4) | Penglibatan aktiviti keagamaan | - Mematuhi perintah agama dan meninggalkan larangan<br>- Meningkatan rasa syukur setiap penerimaan zakat<br>- Melaksanakan tanggungjawab sebagai seorang Muslim yang baik<br>- Berusaha mendekatkan diri kepada Allah<br>- Meningkatkan keihklasan dalam beramal |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Daya tahan kepada dugaan hidup | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Hubungan dengan Allah dan manusia | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Imbangan dunia dan akhirat | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Keperibadian Muslim yang baik | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Amal konsep syukur | |
| 2 | Nyawa/ Kehidupan | Kelangsungan Hidup | Tiada Kemisikinan (Sdg 1) | Memenuhi keperluan asas dalam kehidupan | - Memastikan kefungsian sebagai individu<br>- Meningkatkan jaminan keselamatan dan kesejahteraan hidup |
| | | | Sifar Kelaparan (Sdg 2) | | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Memenuhi keperluan keselamatan diri dan keluarga | |
| | | | Kelestarian Bandar Dan Komuniti (Sdg 6) | | |

| | | | | | |
|---|---|---|---|---|---|
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Boleh bertindakbalas terhadap persekitaran | |
| | | | | Pengurusan kesihatan diri dan keluarga | |
| 3 | Aqal | Kesejahteraan Daya Fikir | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Mampu membezakan kebaikan dan keburukan/haram dan halal | - Membina pengetahuan<br>- Menguasai kemahiran |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Berupaya berfikir secara rasional untuk mencapai kesejahteraan emosi, psikologi, dan sosial | - Meningkatkan kompetensi |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Mempunyai daya tahan diri dan keluarga dari sebarang tekanan | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Mampu melaksanakan tanggungjawab dengan sempurna | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Kesediaan melakukan perubahan pada diri dan keluarga | |
| | | | Pendidikan Yang Berkualiti (Sdg 4) | Kesedaran kepentingan Pendidikan kepada diri dan keluarga | |
| 4 | Keturunan | Keluarga Sejahtera | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Mewujudkan tanggungjawab dan Kerjasama dalam keluarga dan komuniti | - Berfungsi memelihara hubungan kekeluargaan<br>- Memelihara hubungan dalam komuniti |
| | | | Kelestarian Bandar Dan Komuniti (Sdg 6) | Memelihara keharmonian dan batasan dalam keluarga dan komuniti | |
| 5 | Harta | Kelestarian Ekonomi | Kelestarian Bandar Dan Komuniti (Sdg 6) | Memelihara kemudahan asas/prasarana | - Memperolehi, menjana dan meningkatkan taraf hidup |
| | | | Pengembangan Kerjaya Dan Pembangunan Ekonomi (Sdg 8) | Berupaya menjana pendapatan sendiri | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Kebergantungan diri | |
| | | | Pengembangan Kerjaya Dan Pembangunan Ekonomi (Sdg 8) | | |
| | | | Kesihatan Dan Kesejahteraan Yang Baik (Sdg 3) | Akses kepada sumber (contoh: kedai runcit, sekolah, internet dll) | |
| | | | Pendidikan Yang Berkualiti (Sdg 4) | | |
| | | | Pengembangan Kerjaya Dan Pembangunan Ekonomi (Sdg 8) | Menjana pendapatan melalui aset yang sedia ada | |

## PERBINCANGAN DAN KESIMPULAN

Secara keseluruhannya, kajian ini telah berjaya mengenalpasti lima indikator utama iaitu;

1) Penghayatan Agama
2) Kelangsungan Hidup
3) Kesejahteraan Daya Fikir
4) Keluarga Sejahtera
5) Kelestarian Ekonomi

Semua set indikator ini dibina berpandukan kepada pembandingan di antara Indeks *Maqasid Syariah*, Matlamat Pembangunan Mampan (SDG) United Nation 2020, Pelan Strategik Lembaga Zakat Negeri Kedah 2021-2025 dan Indeks Kesejahteraan Psikologi. Oleh itu dalam memastikan set indikator indeks ini dapat digunakan pada masa akan datang, kajian ini akan menggunakan tiga pendekatan utama iaitu tinjauan literatur, perbincangan kumpulan berfokus (PKF) dan kajian rintis. Domain yang dikenalpasti akan dibincangkan dalam dua siri PKF yang terdiri daripada ahli akademik dan Lembaga Zakat Negeri Kedah. Maklumbalas daripada PKF yang ditranskripsi, ditafsir dan disahkan dengan sorotan literatur untuk dijadikan asas untuk penetapan domain dan indikator kajian ini. Seterusnya, indikator tersebut diuji dalam ujian kesahan. Setelah kesahan dilakukan dan menambahbaik indikator tersebut, langkah seterusnya ujian kebolehpercayaan. Tujuannya adalah untuk mengenalpasti kebolehpercayaan item-item yang dibina sebelum membentuk indeks yang sebenar.

Dengan adanya pembinaan indikator sebenari ini, bahagian penyelidikan dan pembangunan di bawah LZNK dapat menilai dan seterusnya dapatan ini dapat boleh dijadikan satu penanda aras kepada semua lembaga zakat di semua negeri dan seterusnya dijadikan sebagai garis panduan kepada Malaysia dalam mengukur kesejahteraan psikologi asnaf fakir miskin pada masa akan datang.

## PENGHARGAAN

Pihak penyelidik mengucapkan terima kasih kepada yang terlibat di dalam kajian ini, pembantu penyelidik, dan paling penting penghargaan kepada Lembaga Zakat Negeri Kedah dan Pusat Kajian Fiqh dan Agihan Zakat (PUKAZ) di atas pembiayaan geran PUKAZ-LZNK ini.

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# PUBLIC VIEW ON THE TENDENCIES OF WAQF PROJECT SECTOR IN THE FEDERAL TERRITORY OF MALAYSIA

**Muhsin Nor Paizin [1*]**
**Nurul Shuhada Mamat [2]**
**Muhammad Hazrin Sayuti [3]**

[1,2,3] Akademi Zakat (AZKA), Pusat Pungutan Zakat (PPZ-MAIWP), Malaysia.
*Corresponding Author (Email: muhsin.paizin@zakat.com.my)

***Abstract:*** *PPZ-MAIWP has outlined seven sectors of waqf projects that have been undertaken, as well as the search for funds to develop them. The waqf project sector involves the collection of funds to support charitable and religious projects in the long term and is divided into seven sectors as Economy, Emergency, Healthcare, Education, Property, Science & Technology, and Social. Nonetheless, because PPZ-MAIWP has just recently been entrusted with managing cash waqf matters in the Federal Territory of Malaysia, there is a need to investigate which waqf project sectors should be prioritized. The purpose of the research is to find out public view on the tendencies of the waqf project sector in the Federal Territory of Malaysia. The target populations are among zakat and cash waqf payer in the Federal Territory of Malaysia totalling 19,154 populations. The study applied a quantitative method in a survey by distributing questionnaires as a research instrument. Thus, the populations who answered and were taken into account as findings are totalling to 700 respondents. The findings from question above clearly show that the community (respondents) prefer healthcare-related sectors that need to be prioritized through waqf development funds. It's followed by other sectors that have been selected by the respondents of this study. Nevertheless, this finding can be used as a guidance to the promotion of cash waqf donations by the implementing party such as PPZ-MAIWP.*

***Keywords:*** *Cash Waqf, Waqf Development, Waqf Project, Federal Territory of Malaysia,*

## INTRODUCTION

The practice of waqf is indeed encouraged by Islam. It plays the role of educating the soul of individual Muslims to make material sacrifices to others on a permanent basis. Even though the Qur'an does not directly mention waqf, the demands of doing waqf and charity are clearly provided for. However, the demand to sacrifice wealth is indeed mentioned by the Messenger of Allah (SAW) as a charity. Therefore, the practice of waqf is considered as charity where the reward will continue even if the person giving waqf dies.

In Malaysia, waqf plays an important role in developing the Muslim economy. In fact, property waqf has been accepted by the Muslim community in this country since the advent of Islam. It's just that their understanding of the need for waqf may not be as clear as required by

Islamic teachings. This is clearly happening among the Muslim community when the tendency is to waqf property that has limited benefits and is difficult to administer by certain parties.

Specific to this study which is the case in the Federal Territory of Malaysia; cash waqf management (General Waqf and Specific Waqf) was recently been handed over to Pusat Pungutan Zakat (PPZ) starting December 2022 by Islamic religious council of Federal Territory (MAIWP). PPZ is one of the subsidiaries of MAIWP which is always competent in ensuring that the trust it carries can be carried out in the best possible way. PPZ is a zakat collection and cash waqf institution in the Federal Territory of Kuala Lumpur, Putrajaya and Labuan. The task and role of PPZ is not only focused on collection figures, but the level of awareness, understanding and acceptance of the Muslim community regarding zakat is also emphasized.

**Problem Statement**

Waqf development confronts several hurdles, including a lack of public knowledge of waqf's potential for public benefits. Because some public perceives waqf to be restricted to religious problems, it is critical to raise societal awareness in order to construct the proper sort of waqf in the correct area. To dispel misunderstandings about waqf, it is necessary to focus more on its macro-dimension and key its elements (The World Bank Group, INCEIF & ISRA, 2019). According to Shaikh et al. (2017), Muslims confront a scarcity of primary medical care and education. As a result, the waqf usufruct should be focused on supporting requirements relating to citizen welfare, such as development spending and subsidies.

PPZ-MAIWP has outlined seven sectors of waqf projects that have been undertaken, as well as the search for funds to develop them. The waqf project sector involves the collection of funds to support charitable and religious projects in the long term and is divided into seven sectors as Economy, Emergency, Healthcare, Education, Property, Science & Technology, and Social. Nonetheless, because PPZ-MAIWP has just recently been entrusted with managing cash waqf matters in the Federal Territory of Malaysia, there is a need to investigate which waqf project sectors should be prioritized.

**Purpose of study**

The purpose of the research is to find out public view on the tendencies of the waqf project sector in the Federal Territory of Malaysia. This research contributes to the existing literature in shed light on the public’s view towards which project should be prioritize by the executive body. There are very few studies on the tendencies of the waqf project sector specifically in Malaysia. Thus, this study aims to fill the gap and offer the idea for further research. The target respondents are among zakat and cash waqf payer in the Federal Territory of Malaysia. However, this study will not cover any aspect of the legal or regulatory framework and the governance of religious authority.

## LITERATURE REVIEW

The name 'Waqf' is derived from the prophet's injunctions in the Qur'an and Hadith to spend on meritorious initiatives and projects (Mohsin, 2013). According to Mohsin (2008), Waqf (singular form of Awqaf) literarily refers to bringing anything to a halt or a standstill. Technically, it refers to the legal appropriation of privately owned assets or physical property (i.e., Mawquf) by the original owner (i.e., Waqif) and the commitment of such physical property to charity activities that benefit the well-being of disadvantaged members of society (Cizakca, 1997). In Islamic terminology, waqf is the act of retaining a property and conserving it such that its fruits, revenues, or usufructs be utilised only for the benefit of a virtuous goal while banning any other use or disposition (Kahf, 2012).

Waqf is also a type of ongoing philanthropy (i.e., *Sadaqatul Jaariah*). It refers to a donation of money, property, or other charitable objects that has been retained and conserved for the sole benefit of a certain philanthropy. Waqf is permanently distributing an asset with the feature of perpetuity (Ismail, 2013). The benefits of this sort of endowment remain even after the donor's death, for as long as the society benefits from the Waqf. Waqf property may not be used or disposed of for purposes other than those for which it was acquired. This indicates that the concept of Waqf implies a permanent character; this act pertains to non-perishable properties, the benefits of which can be obtained without the item itself being consumed (Assi, 2008). Real estate, stocks, cash, and books are examples of property in this category.

According to Abdulhameed et al. (2016), the institution of waqf serves important socioeconomic roles:

i. Reducing government spending, so reducing the budget deficit and lessening the government's need to borrow in order to address the requirements of the society's poor.
ii. Making it feasible for privately obtained riches to be willingly bestowed to support various societal activities.
iii. To address the issue of undersupply of goods and services, any wealth distributed as Waqf, whether in the form of a building or cash, serves to supply the targeted recipients with commodities and services that they would not have been able to obtain otherwise.
iv. Waqf can be utilised to create and operate educational, medical, and physical infrastructure facilities.

## METHODOLOGY

### Research Framework

The study is research that used quantitative techniques to draw out the findings. A survey with a structured questionnaire is a chosen research strategy to achieve the research objective. A structured question survey is less expensive and commonly used to collect data more effectively than interviews or open-ended questionnaires. The result and analysis of the survey will be compared with the other similar previous studies conducted before.

**Sampling and Sampling Procedures**

The target populations are among zakat and cash waqf payer in the Federal Territory of Malaysia totalling 19,154 populations. The study applied a quantitative method in a survey by distributing questionnaires as a research instrument. Thus, the populations who answered and were taken into account as findings are totalling to 700 respondents.

The survey instrument is adopted and adapted from previous studies (Ahmad, 2020). A survey with structured and straightforward questions is a chosen research strategy to achieve the research objective. Nine questions were asked to respondents, where question seven is most prioritized, namely:

i. Are you aware that cash waqf payments can be made at PPZ-MAIWP?
ii. Are you interested in making a cash waqf donation at PPZ-MAIWP in the future?
iii. Which payment channel do you prefer to contribute cash waqf?
iv. Do you prefer paying General Cash Waqf or Specific Cash Waqf?
v. Do you know the existence of a cash waqf *tabung* in every mosque in the Federal Territory?
vi. Have you ever made a waqf through a "Tabung Waqf" at a mosque in the Federal Territory?
vii. According to your opinion, which waqf sector should be given priority?
viii. What other waqf sector should be prioritized?
ix. Any other suggestions for improving Waqf at PPZ-MAIWP?

**RESULTS**

The findings of the study are explained in this section according to the questions asked to the respondents

**i) First question**: Are you aware that cash waqf payments can be made at PPZ-MAIWP?

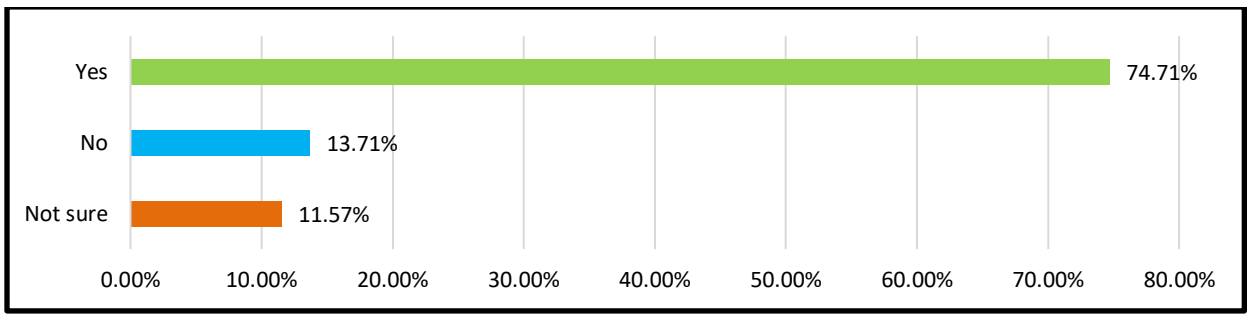


**Figure 1 Research Findings for Question no. 1**

Figure 1 shows that among the respondents only 74.71% are aware that cash waqf can be made at PPZ-MAIWP. This percentage is basically acceptable because the responsibility of collecting cash waqf in PPZ-MAIWP is still new and has not been reach for a full one year, therefore more activities to increase community awareness need to be carried out.

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**ii) Second question**: Are you interested in making a cash waqf donation at PPZ-MAIWP in the future?

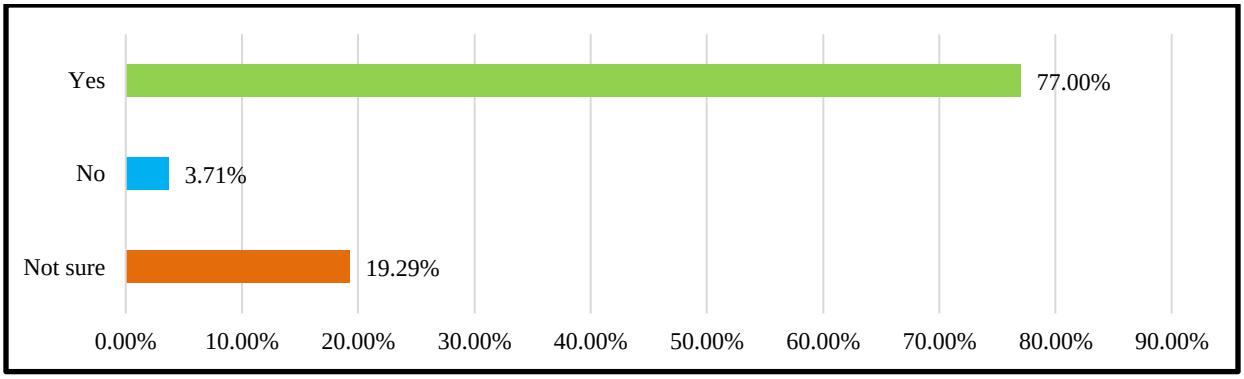


**Figure 2 Research Findings for Question No. 2**

Figure 2 shows that among the respondents, 77% were interested in making a cash waqf donation at PPZ-MAIWP in the future. This finding shows that there is still great potential to increase cash waqf collection, and PPZ-MAIWP needs to take advantage of this group by distributing information related to waqf to them if it is done (waqf donation) continuously. While 19.29% of respondents who answered "not sure" have the potential to be drawn into waqf donators in the future if the advantages of waqf are promoted comprehensively.

**iii) Third question**: Which payment channel do you prefer to contribute cash waqf?

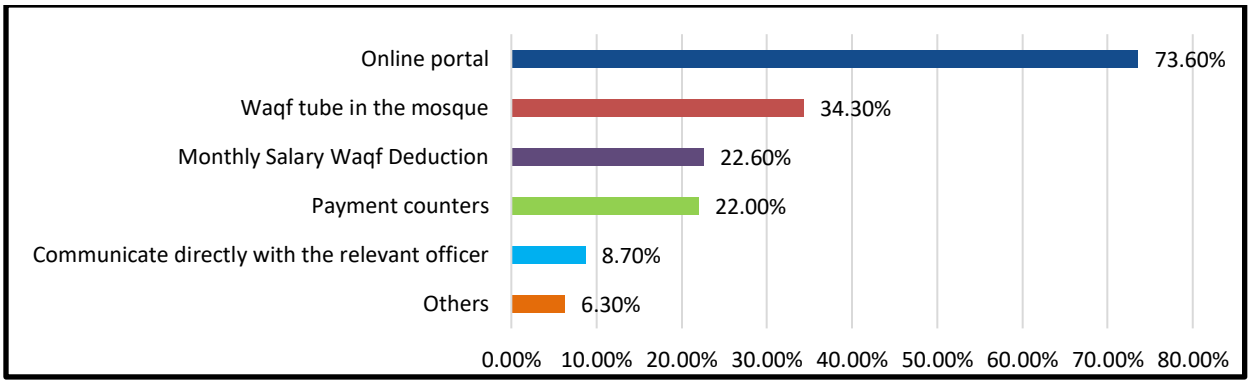


**Figure 3 Research Findings for Question no. 3**

Figure 3 shows that among the respondents, 73.6% prefer donate using online portal, 34.3% prefer donate waqf in the mosque, 22.6% prefer donate with monthly salary deduction, 22% prefer donate at payment counters, 8.7% prefers donate with communicating directly with the relevant officer, and the rest 6.3% is within other payment channels. This finding can also be used as a guidance to the promotion of cash waqf donations by the implementing party. PPZ-MAIWP should to take advantage accordingly by distributing information related to what individual preferences.

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**iv) Fourth question**: Do you prefer paying General Cash Waqf or Specific Cash Waqf?

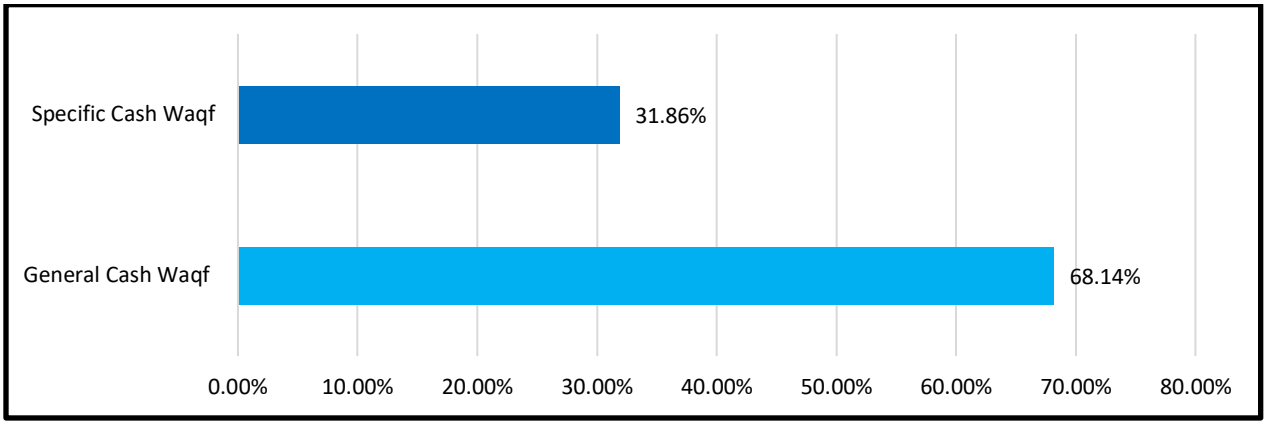


**Figure 4 Research Findings for Question no. 4**

Figure 4 shows that only 31.86% of respondents prefer to pay specific cash waqf compared to 68.14% who like to pay general cash waqf. More elements of awareness need to be given to the community about the difference between these two types of cash waqf.

**v) Fifth question**: Do you know the existence of a cash waqf *tabung* in every mosque in the Federal Territory?

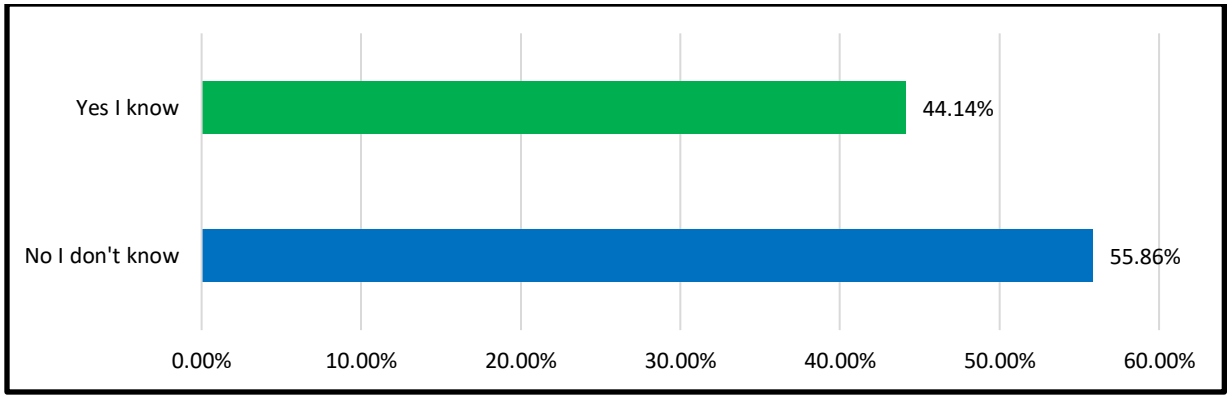


**Figure 5 Research Findings for Question no. 5**

The fifth question is a straight forward question, figure 5 shows only 44.14% know about the existence of a cash waqf *tabung* in every mosque in the Federal Territory. Vice versa, 55.86% of respondents said they didn't know the existence of a cash waqf *tabung* in every mosque in the Federal Territory.

**vi) Sixth question**: Have you ever made a waqf through a "Tabung Waqf" at a mosque in the Federal Territory?

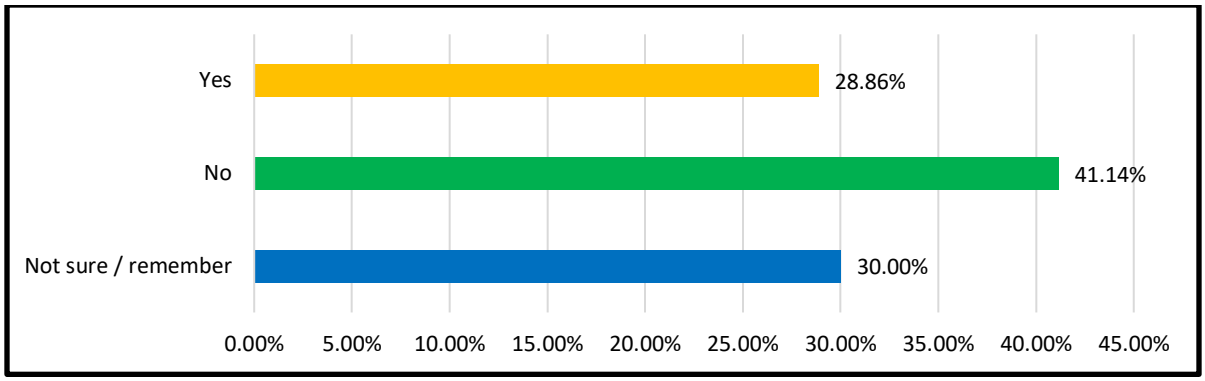


**Figure 6 Research Findings for Question no. 6**

The sixth question is also a straight forward question, figure 6 shows only 28.86% respondents have made a waqf through a "Tabung Waqf" at a mosque in the Federal Territory. While most of the respondents which is 41.14%, never made a cash waqf through a "Tabung Waqf" at a mosque in the Federal Territory. The rest, equal to 30.0% not sure or remember whether that their have made it or not. The lesson learned from the findings of this question is the need for the visibility of waqf tube (*tabung*) compared to other tubes in mosques around the Federal Territory of Malaysia. PPZ-MAIWP needs to think about to getting more people to donate even a small amount of money into the waqf tube provided.

**vii) Seventh question**: According to your opinion, which waqf sector should be given priority?

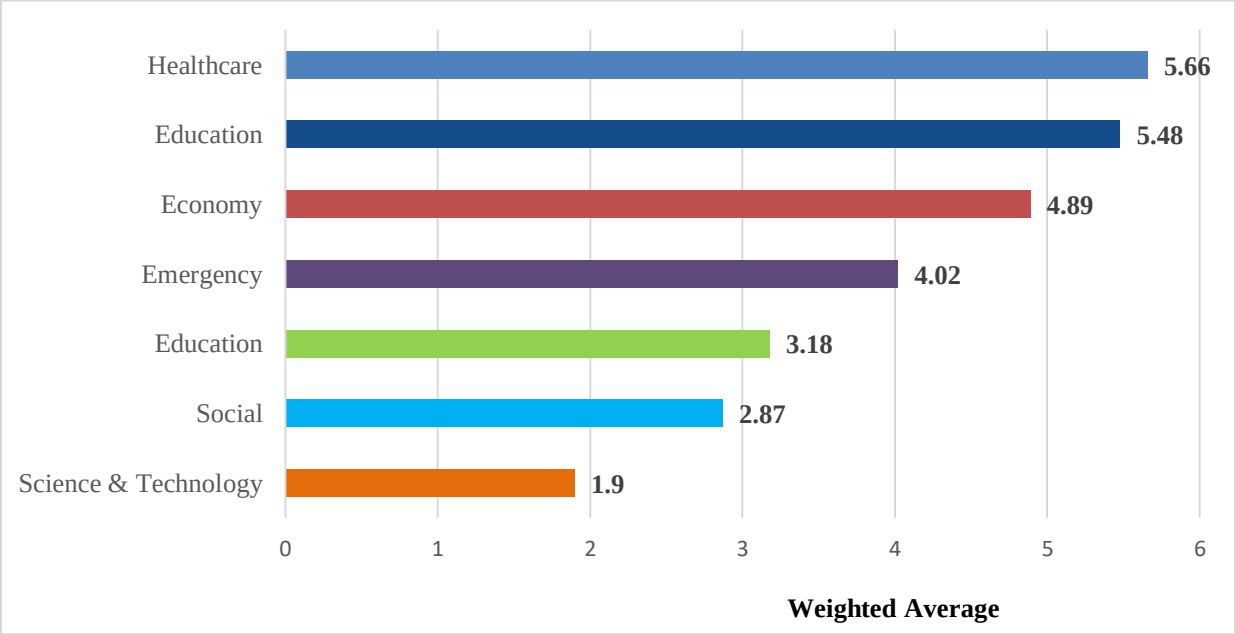


**Figure 7 Research Findings for Question no. 7**

The seven existing waqf sectors that are currently running have been measured in order of its priority through this study. Based on Figure 7, the majority of respondents chose the Healthcare sector (5.66 weighted average score) as the sector that needs to be prioritized the most. It is followed by Education sector (5.48 weighted average score), Economy sector (4.89 weighted average score), Emergency sector (4.02 weighted average score), Education (3.18 weighted average score), Social sector (2.87 weighted average score), and lastly is Science and Technology sector (1.9 weighted average score).

The findings from question above clearly show that the community (respondents) prefer healthcare-related sectors that need to be prioritized through waqf development funds. It's followed by other sectors that have been selected by the respondents of this study.

**viii) Eighth question**: What other waqf sector should be prioritized?




**Figure 8 Research Findings for Question no. 8**

Based on figure 8, overall, from the suggestions given by the respondents, it can be concluded that nine new sectors can be evaluated to be included in the existing seven sectors, namely; 1) farming, agriculture and fishing (food), 2) tourism and recreation, 3) security and defense, 4) banking and investment, 5) human capital development, 6) sport, 7) arts and culture, 8) manufacturing, and 9) energy.

**ix) Ninth question**: Any other suggestions for improving Waqf at PPZ-MAIWP?

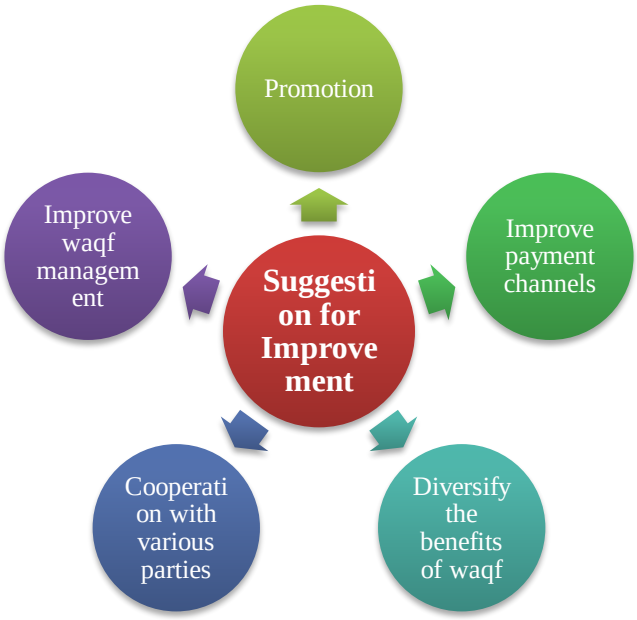


**Figure 9 Research Findings for Question no. 9**

Overall, the respondents suggested five elements that mean to improve cash waqf management in the Federal Territories of Malaysia, namely in the aspect of promotion, improvement of payment channels, diversify the benefits of waqf donations, cooperation with various parties, and improvement on overall waqf management.

## CONCLUSION

This study has provided new observations on the public view on the tendencies of the waqf project sector in the Federal Territory of Malaysia. This research contributes to the existing literature in shed light on the public's view towards which project should be prioritize by the executive body. There are very few studies on the tendencies of the waqf project sector specifically in Malaysia. Thus, this study aims to fill the gap and offer the idea for further research. The target respondents are among zakat and cash waqf payer in the Federal Territory of Malaysia. However, this study will not cover any aspect of the legal or regulatory framework and the governance of religious authority.

With the awareness and willingness of the public, it is hoping the government could consider cash waqf for healthcare purposes as a priority sector. Cash waqf has its potential for socio-economic development, and from a macroeconomic perspective, it could reduce borrowing and narrow the fiscal deficit. Besides, PPZ-MAIWP and other waqf institusions could enhance the possibility of cash waqf and explore innovative approaches in utilising cash waqf for the benefits of society and ummah.

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## EXPLORING THE POTENTIAL:

*eISBN: 978-629-98416-2-3*

# THE GREEN REVOLUTION OF GIVING - HOW ZAKAT AND WAQF CAN FEED THE WORLD AND PRESERVE THE PLANET

**Noormaizatul Akmar Ishak [1*]**
**Evawaynie Valquis Md Isa [2]**

[1,2] Faculty of Business and Communication, d/a Pusat Mel Jabatan Pendaftar Universiti Malaysia Perlis, Aras 1, Canselori Tuanku Syed Sirajuddin, Kampus Alam UniMAP Pauh Putra, 02600 Arau, Perlis, Malaysia.
*Corresponding Author (Email: maizatul@unimap.edu.my)

***Abstract*:** *In an era defined by the pressing need to simultaneously address global food security challenges and environmental sustainability, this research embarks on an illuminative exploration of the untapped potential lying at the intersection of philanthropy, social responsibility, and sustainable development. At its heart, this comprehensive review delves deep into the transformative power embedded within the Green Revolution of Giving, with a central focus on the instrumental roles of Zakat and Waqf. Grounded firmly within the Sustainable Development Goals (SDGs), particularly SDG 2 (Zero Hunger) and SDG 15 (Life on Land), the study endeavours to unravel the multifaceted opportunities that these age-old Islamic financial mechanisms offer in addressing the dual imperatives of 'feeding the world' and 'preserving the planet.' The inquiry goes beyond traditional paradigms, embracing the holistic 'people, planet, and profit' framework that underscores the interdependence of social equity, environmental stewardship, and economic sustainability. Through a meticulous analysis of historical antecedents and contemporary case studies, this research strives to demonstrate how Zakat and Waqf can spark a modern agricultural revolution underpinned by ethical, responsible, and sustainable practices. By fostering social well-being (people), ecological balance (planet), and economic viability (profit), these philanthropic instruments possess the potential to act as catalysts in achieving the SDGs, ushering in a future where no one goes hungry, ecosystems flourish in harmony, and communities thrive economically. In doing so, this concept paper not only sheds light on these intricate connections but also presents a compelling roadmap for policymakers, scholars, and philanthropists to harness the extraordinary potential of Zakat and Waqf in our shared pursuit of a more equitable, sustainable, and prosperous global future management. Finally, they identify critical areas for future research on this important topic.*

***Keywords:*** *People, Planet and Profit, Zakat & Waqf, Agriculture Revolution, Food Security*

## INTRODUCTION

In an era defined by the urgent imperatives of global food security and environmental sustainability, philanthropy emerges as a potent force for positive change. At the heart of this transformative potential lies the Green Revolution of Giving (Morvaridi, 2012), a concept that champions the instrumental roles of Zakat and Waqf, age-old Islamic financial mechanisms deeply rooted in social responsibility. As the world grapples with the dual challenges of

nourishing a burgeoning population and preserving the fragile equilibrium of our shared planet, the need for innovative solutions has never been more pressing. This research embarks on an illuminative exploration into the uncharted terrain of philanthropy, sustainability, and social justice, delving deep into the untapped potential of Zakat and Waqf contributions. Grounded firmly within the Sustainable Development Goals (SDGs), particularly SDG 2 (Zero Hunger) and SDG 15 (Life on Land), this inquiry seeks to illuminate the multifaceted opportunities that these Islamic financial mechanisms offer (WCED, 1987).

Amidst a global landscape marked by the interconnected paradigms of "people, planet, and profit," Zakat and Waqf stand as beacons of hope, embodying the potential to transcend traditional philanthropy. They represent not only the means to alleviate hunger and promote ecological harmony but also a pathway toward economic sustainability and social equity. In the following pages, we delve into the intricate tapestry of Zakat and Waqf, exploring their historical relevance and contemporary significance (Ganiyev & Umaraliev, 2020). Through a meticulous analysis of successful case studies, emerging trends, and innovative practices, we aim to decipher the mechanisms by which these ageless practices can catalyse a modern agricultural revolution with a conscience.

As we navigate this journey of exploration, we envision not just a vision of abundance but a sustainable future where no one goes hungry, ecosystems flourish in harmony, and communities thrive economically. This paper does not merely shine a light on the potential of Zakat and Waqf; it offers a roadmap for policymakers, scholars, and philanthropists to harness these financial mechanisms in our collective pursuit of a more equitable, sustainable, and prosperous global future.

## LITERATURE REVIEW

Sustainability, a multidimensional concept, is often framed within the framework of the triple bottom line (3P), encompassing "people, profit, and planet" as shown in Figure 1. In the context of sustainability, the "people" dimension underscores social equity and inclusivity. It embodies the principle of ensuring that every individual, especially vulnerable populations, has access to fundamental necessities, including food, clean water, and healthcare. Furthermore, it emphasizes the promotion of health and well-being within communities, emphasizing access to nutritious food and the critical mission of addressing hunger and malnutrition (Dyllick & Hockerts, 2002).

The "profit" dimension of sustainability centres on economic prosperity, benefiting not only businesses but also entire communities. Sustainable practices advocate for economic activities that serve the interests of all stakeholders, ensuring economic viability (Aliaga & Chaves-Dos-Santos, 2014). In the realm of agriculture, this dimension implies fostering practices that enable farmers to secure their livelihoods, invest in their farms, and contribute to the economic sustainability of rural communities.

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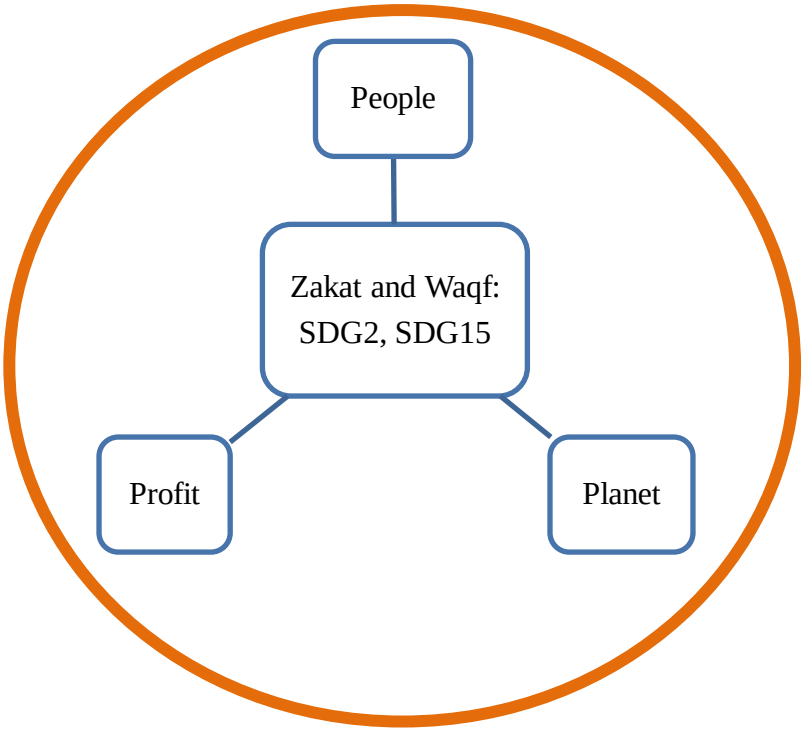


**Figure 1. Sustainability and the Triple Bottom Line (3P): The Green Revolution of Giving - How Zakat and Waqf Can Feed the World and Preserve the Planet**

In the context of environmental sustainability, the "planet" dimension emphasizes responsible stewardship of Earth's resources. This entails minimizing harm to ecosystems, reducing resource consumption, and actively mitigating the impacts of climate change (WCED, 1987). Sustainable agricultural practices align with these goals, seeking to preserve the health of the soil, minimize water usage, reduce chemical inputs, and promote biodiversity. Remarkably, these practices aim to achieve these objectives while simultaneously maintaining or even increasing food production (Green, et al., (2020).

As such, the 3P framework offers a holistic approach to sustainability, integrating the well-being of individuals, economic vitality, and environmental health. This comprehensive view informs the strategies and practices that can effectively address global challenges such as food security and environmental sustainability. Consequently, exploring the potential of philanthropic mechanisms like Zakat and Waqf within this framework becomes not only significant but also essential in fostering a sustainable future that prioritizes the welfare of all, economic stability, and ecological balance.

Linking sustainability, food security, and the philanthropic potential of Zakat and Waqf presents a strategic pathway towards addressing critical global challenges. Food security, a cornerstone of sustainability, is particularly vital in the "people" dimension. It revolves around the

assurance of reliable access to sufficient, safe, and nutritious food for all individuals (Shaw, 2007). Achieving food security requires the adoption of sustainable agriculture practices that not only maintain but also increase food production while preserving natural resources (Fanzo et al., 2017).

Within this overarching sustainability framework, Zakat and Waqf emerge as potent tools embedded with deep-rooted principles of social responsibility and ethical giving. These Islamic financial mechanisms offer innovative avenues to enhance sustainability across multiple dimensions:

In the "people" dimension, Zakat, an obligatory almsgiving enshrined in the Quran (Alim, 2023), addresses social equity by providing critical financial support to those in need (Zulkifli et al., (2021). Beyond addressing hunger, Zakat can be strategically channelled into initiatives such as food aid, nutrition programs, and targeted interventions that uplift marginalized communities, thereby advancing the cause of social justice and human well-being.

Moving to the "profit" dimension, Zakat and Waqf play a transformative role in bolstering economic sustainability, not only for individuals but also for entire communities. By investing in agricultural initiatives that enhance the profitability of farming communities, these philanthropic mechanisms facilitate economic empowerment. This includes funding for sustainable farming practices, enabling access to credit, and fostering market development efforts that contribute to economic prosperity in the agricultural sector (Onyele & Nwokoacha, 2016).

In the "planet" dimension, Zakat and Waqf become advocates for eco-friendly agriculture, aligning with environmental sustainability objectives. These mechanisms provide financial support for initiatives that endorse organic farming, reforestation, soil conservation, and the widespread adoption of sustainable agricultural technologies (Ali & Erenstein, 2017;). By promoting such practices, Zakat and Waqf contribute to the preservation of natural ecosystems and the mitigation of environmental degradation, thus safeguarding the planet's ecological balance (Muhammad, 2019).

The synergy between sustainability, food security, and the philanthropic potential of Zakat and Waqf highlights a dynamic and multifaceted approach to addressing the world's most pressing challenges. These mechanisms not only address immediate needs but also serve as catalysts for long-term sustainability, fostering social equity, economic viability, and ecological harmony. They embody the ethos of responsible giving and responsible stewardship, aligning with the broader goals of a sustainable and equitable global future.

The concept of the Green Revolution of Giving represents a notable departure in philanthropic practices, emphasizing not just the immediate relief of pressing issues but the cultivation of long-term sustainability (Falcon et al., 2012). Within this transformative context, Zakat and Waqf emerge as exemplars of responsible and impactful giving. When these Islamic financial mechanisms are channelled towards initiatives aligned with sustainable agriculture and food security, they hold the potential to effect profound change.

First and foremost, Zakat and Waqf can markedly improve the well-being of communities by addressing the scourges of hunger and malnutrition. Through strategic allocations, these

mechanisms can provide vital support, enabling vulnerable populations to access nutritious food, thus advancing the cause of social equity and human dignity (Bakar & Abdghani, 2011).

Furthermore, Zakat and Waqf have the capacity to enhance the economic sustainability of farming communities. By investing in agriculture, these mechanisms facilitate the adoption of sustainable practices, create opportunities for income generation, and empower farmers to invest in their agricultural endeavours (Suhaib, 2009). This not only contributes to economic prosperity at the local level but also strengthens the overall economic fabric of societies.

In a world increasingly concerned about ecological balance, Zakat and Waqf can spearhead the promotion of eco-friendly farming practices. Initiatives supported by these mechanisms can advocate for organic farming, reforestation, soil conservation, and the adoption of sustainable agricultural technologies. By doing so, they help reduce the environmental footprint of agriculture, mitigating the adverse effects on the planet's delicate ecological equilibrium (King et al., 2017).

Collectively, the literature underscores the transformative potential of Zakat and Waqf within the Green Revolution of Giving. These mechanisms hold the promise of fostering sustainability across the triple bottom line—embracing the welfare of individuals, economic vitality, and environmental harmony. However, while the principles are compelling, further research is warranted to delve into the specific mechanisms, best practices, and impactful case studies that can optimize their impact in the context of global food security and environmental preservation.

## THE PROBLEMS BEING ACKNOWLEDGED BY THIS PAPER

This paper aims to address several important problems and challenges related to the role of Zakat and Waqf in global food security and environmental sustainability. One of the critical challenges addressed in this paper is the optimal allocation of Zakat and Waqf funds to maximize their impact on global food security and environmental sustainability. Achieving this requires a thorough exploration of best practices and strategies for directing these funds towards initiatives that align with sustainable development goals. By examining successful models and case studies, we can gain insights into how these philanthropic resources can be strategically deployed to address pressing global challenges, ultimately ensuring that contributions fulfil their potential in nourishing the hungry and preserving our planet's ecological balance.

Another central problem addressed is the effective integration of Zakat and Waqf initiatives into environmental conservation efforts while ensuring alignment with international sustainability targets. This challenge necessitates a comprehensive examination of how these Islamic financial mechanisms can be harmonized with environmental preservation goals. Through the exploration of case studies and models demonstrating successful integration and environmental stewardship, we can derive valuable lessons on fostering a sustainable coexistence between philanthropy and ecological well-being.

The paper also delves into the complex issue of balancing the triple bottom line within Zakat and Waqf practices, ensuring equitable social well-being, ecological balance, and economic sustainability. Addressing this challenge requires a thorough investigation into how philanthropic

practices can be structured to simultaneously achieve these three crucial dimensions. By adhering to ethical and responsible principles, we can explore ways to strike this delicate balance and contribute positively to society, the environment, and the economy.

A significant challenge addressed is the assessment of the historical efficacy of Zakat and Waqf in nurturing sustainable agricultural practices and their relevance in contemporary agricultural sustainability (Ab Rahman et al., 2019). To tackle this problem, we conduct a comparative analysis that juxtaposes historical practices with modern approaches to agricultural sustainability. By identifying the lessons learned from the past, we can inform current practices and strategies, harnessing the wisdom of traditional philanthropy to address the challenges of the present.

The paper also seeks to address the challenge of maximizing the impact of Zakat and Waqf in the context of global food security, particularly in regions with high rates of hunger. This challenge necessitates an exploration of innovative programs and initiatives that have effectively utilized these financial mechanisms to combat hunger and food insecurity. By identifying successful approaches, we can provide insights into how Zakat and Waqf can be leveraged as potent tools in the fight against hunger, ensuring that their contributions reach those most in need.

The paper tackles the challenge of using Zakat and Waqf resources to reduce the environmental footprint of agriculture and promote eco-friendly farming practices (Aliaga & Chaves-Dos-Santos, 2014). This requires a thorough investigation into initiatives that have successfully integrated environmental sustainability principles into agricultural practices through philanthropic support. By highlighting these initiatives, we can illuminate the path toward sustainable agriculture that minimizes ecological impact and fosters long-term environmental resilience.

Lastly, the paper addresses the issue of social inequality and the empowerment of marginalized communities, particularly in the context of Zakat and Waqf. The challenge lies in ensuring that these resources reach those who need them most, thus promoting social justice and equity (Suhaib, 2009). By exploring programs that have effectively empowered marginalized communities through Zakat and Waqf contributions, we can offer insights into how these philanthropic mechanisms can act as catalysts for social change and economic empowerment, fostering inclusive and sustainable agricultural practices

## THE OBJECTIVES OF THIS PAPER

The first objective seeks to explore how Zakat and Waqf contributions can be strategically optimized to achieve the maximum impact on global food security and environmental sustainability. We aim to answer the question how can Zakat and Waqf contributions be optimized to achieve maximum impact on global food security and environmental sustainability. To test this, we propose the hypothesis that strategically optimized Zakat and Waqf contributions significantly enhance their impact on global food security and environmental sustainability. Under this hypothesis, we propose to examine whether strategic optimization leads to a significant enhancement of the impact.

The second objective delves into the practical integration of Zakat and Waqf principles into agricultural practices to promote sustainability and environmental preservation. The question guiding this objective is in what ways can Zakat and Waqf principles be integrated into agricultural practices to promote sustainability and environmental preservation. We hypothesize that integration of Zakat and Waqf principles into agricultural practices effectively promotes sustainable farming and environmental preservation. This hypothesis will be tested to assess the effectiveness of integrating these principles into sustainable agricultural practices.

The third objective addresses the critical issue of inclusivity in philanthropic efforts, particularly ensuring that Zakat and Waqf contributions reach marginalized communities. The associated research question is how can the inclusivity of Zakat and Waqf be improved to ensure that marginalized community's benefit from these philanthropic resources. We hypothesize that improved inclusivity of Zakat and Waqf leads to more equitable distribution of philanthropic resources among marginalized communities. We suggest this hypothesis to determine whether improved inclusivity indeed results in more equitable resource distribution.

The final objective focuses on aligning Zakat and Waqf practices with specific SDGs, such as SDG 2 (Zero Hunger) and SDG 15 (Life on Land), to enhance their contribution to global sustainability goals. The question guiding this objective is what approaches can align Zakat and Waqf practices with specific Sustainable Development Goals, such as SDG 2 (Zero Hunger) and SDG 15 (Life on Land). We hypothesize that alignment of Zakat and Waqf practices with specific SDGs enhances their contribution to global sustainability goals. This hypothesis will be examined to determine whether alignment with SDGs leads to an enhanced contribution to these global sustainability objectives.

## THE ROLES OF ZAKAT AND WAQF IN THE ISLAMIC COUNTRIES THAT FACE FOOD SECURITY ISSUES

Zakat and Waqf are foundational principles in Islamic finance and philanthropy, playing pivotal roles in supporting various aspects of society. Zakat, the obligatory almsgiving, serves as a social safety net in many Islamic countries. It requires Muslims to contribute a portion of their wealth, typically 2.5%, to assist those in need. These funds are often collected and disbursed by the government or religious authorities. Zakat's primary role is poverty alleviation, ensuring that marginalized communities receive financial support to meet their basic needs. In countries with a strong agricultural sector, Zakat can be instrumental in supporting farmers and addressing rural poverty. It can fund community development projects that directly impact agriculture, such as the construction of irrigation systems, distribution of seeds, and training for farmers.

Waqf, on the other hand, involves the endowment of assets, such as land or property, for religious or charitable purposes. The income generated from these endowed assets is used for various social and economic initiatives. Waqf properties often support educational institutions and healthcare facilities, contributing to human capital development and well-being. In some Islamic countries, the concept of agricultural Waqf has emerged, where land is endowed specifically for

agricultural use. The income generated from these lands can be directed towards supporting farming communities and enhancing agricultural sustainability.

To promote sustainability in agriculture while leveraging Zakat and Waqf principles, strategic allocation of these funds is crucial. One key area of focus is investing in sustainable farming practices. Zakat and Waqf contributions can be directed towards encouraging and facilitating eco-friendly agricultural methods, such as organic farming, crop rotation, and reduced pesticide use. Supporting farmers in adopting these practices can lead to more environmentally sustainable and profitable farming. Rural development and infrastructure improvement are essential for enhancing agricultural sustainability. Zakat and Waqf funds can be allocated to construct and maintain rural infrastructure, including roads, irrigation systems, and storage facilities. Such investments not only improve the productivity of farming communities but also enhance their economic well-being.

Education and training programs are vital for equipping farmers with the knowledge and skills needed for sustainable agriculture. Through Zakat and Waqf, workshops and training sessions can be organized to educate farmers about modern farming techniques, sustainable practices, and crop diversification. Access to financial services is often a challenge for small-scale farmers. Establishing microfinance initiatives tailored to their needs using Zakat and Waqf contributions can help farmers invest in their farms, purchase necessary inputs, and improve their overall profitability.

Moreover, social safety nets can be strengthened using Zakat distributions to provide financial support to farming communities during challenging agricultural seasons, ensuring their well-being and food security. Additionally, these contributions can be channelled toward environmental conservation efforts, such as reforestation projects, soil erosion control, and the protection of natural habitats, contributing to ecological sustainability. Furthermore, investments in agricultural research and innovation using Waqf endowments can lead to advancements in farming technologies that are environmentally friendly and economically viable. Lastly, supporting initiatives that improve farmers' access to markets and strengthen agricultural value chains can enhance their profitability while ensuring fair pricing for their produce.

By strategically implementing Zakat and Waqf contributions in these ways, Islamic countries heavily involved in crop and agriculture production can make substantial contributions to the sustainability of people's well-being, economic profit, and the ecological balance of the planet. These practices align with the broader principles of Islamic finance, which emphasize social justice, ethical investment, and responsible stewardship of resources.

## THE SUGGESTIONS TO BE CONSIDERED

In conclusion, the exploration of the potential of Zakat and Waqf as philanthropic tools holds significant promise in addressing two critical global challenges: food security and environmental sustainability.

Firstly, they underscore the untapped potential of Islamic financial mechanisms, Zakat and Waqf, in contributing to a sustainable future. These mechanisms, deeply rooted in principles

of social responsibility and ethical giving, can play pivotal roles in fostering global food security and preserving the planet's environment. Secondly, the recommendations align with the concept of a "Green Revolution of Giving," emphasizing the promotion of sustainable agricultural practices and environmental conservation. They highlight how Zakat and Waqf can be strategically directed towards supporting eco-friendly farming methods and initiatives aimed at mitigating environmental degradation.

Moreover, the suggestions address the core objective of how Zakat and Waqf can play a transformative role in feeding the world sustainably. By proposing the utilization of these funds to enhance agricultural productivity, ensure food security, and empower farming communities, they directly address the critical issue of nourishing a growing global population. Lastly, the recommendations emphasize the importance of responsible stewardship of the planet's resources. By supporting environmental conservation, sustainable farming practices, and infrastructure development, Zakat and Waqf can actively contribute to the preservation of the planet's ecological balance.

Considering these insights, it is evident that the suggestions provided align seamlessly with the objectives outlined in the title. They offer practical and impactful strategies for leveraging Zakat and Waqf to play a pivotal role in achieving global sustainability goals—feeding the world while preserving the planet's environment. To harness this potential fully, further research, specific mechanisms, and case studies are essential to inform and guide the effective implementation of these philanthropic mechanisms in the pursuit of a more sustainable future.

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# KEBERKESANAN PROGRAM ZON PEMBANGUNAN EKONOMI UMMAH LZNK: DAPATAN AWAL

## *The Effectiveness of LZNK's Ummah Economic Development Zone Program: A Preliminary Overview*

**Selamah Maamor [1*]**
**Rabiatul Adawiyah Che Halim [2]**
**Hafizah Zainal [3]**
**Abdul Halim Abdul Majid [4]**
**Mohd Fitri Yusoff [5]**
**Nik Fauziliana Mohd Tamizi [6]**

[1,2,4] Institut Penyelidikan dan Inovasi Zakat Universiti Utara Malaysia dan Pusat Pengajian Perniagaan Islam, Universti Utara Malaysia, 06010 Sintok, Kedah DA
[3] Lembaga Zakat Negeri Kedah, Menara Zakat, Jalan Teluk Wan Jah, 05200, Alor Setar, Kedah
[5] Pusat Pengajian Pengurusan Industri Kreatif dan Seni Persembahan, Universti Utara Malaysia, 06010 Sintok, Kedah DA
[6] Pusat Pengajian Antarabangsa, Universti Utara Malaysia, 06010 Sintok, Kedah DA
*Corresponding Author (Email: selamahm@uum.edu.my)

***Abstrak:*** *Program Zon Pembangunan Ekonomi Ummah (ZPEU) adalah inisiatif Lembaga Zakat Negeri Kedah (LZNK) melalui projek Smart Sawah Berskala Besar Asnaf (SSBBA) yang mengetengahkan petani dalam kalangan asnaf dari sudut pertanian. Ia juga merupakan projek perintis berkonsepkan "daripada asnaf kepada asnaf" yang melibatkan aspek pembangunan insan. Program ZPEU dilaksanakan dengan penggunaan teknologi moden yang berskala besar dengan memperkenalkan sistem pertanian secara campuran di mana para peserta juga akan memperoleh hasil sampingan daripada aktiviti pertanian yang lain seperti penternakan ikan, itik dan lain-lain sumber pendapatan. Program ZPEU telah berjalan selama 3 fasa dan kini memasuki fasa yang keempat. Terdapat pelbagai isu dan cabaran yang dihadapi pihak LZNK dalam menjayakan projek ini dan kertas kerja ini akan membincangkan keberkesanan program ZPEU di peringkat awal berdasarkan 3 fasa yang telah dilalui. Hasil kajian ini adalah berdasarkan maklumat sekunder yang diperolehi daripada pihak LZNK dan juga hasil temubual bersemuka dengan para usahawantani asnaf yang mengikuti program ini. Hasil tinjauan awal ini mendapati program ZPEU amat berkesan dan berjaya meningkatkan pendapatan asnaf disamping membuka peluang serta dapat meningkatkan kemahiran pengurusan, keusahawanan dan keyakinan diri para usahawantani yang menyertai program ini. Semua asnaf yang ditemui mengharapkan mereka dikekalkan dalam program ini namun ia bukanlah perancangan struktur program ZPEU. Hakikatnya, LZNK mahu para usahawantani ini boleh berdikari sendiri dan boleh menguruskan sawah seluas lebih 6 relung seorang seterusnya tempat mereka yang ditinggalkan itu boleh diisi oleh usahawantani asnaf yang lain pula untuk mengikuti Program ZPEU bagi mengubah nasib mereka daripada asnaf menjadi Muzakki seperti mana matlamat program ZPEU ini.*

***Kata kunci:*** *Zon Pembangunan Ekonomi Ummah, Keberkesanan Program, Usahawantani Asnaf, Kemahiran Pengurusan, Temubual Bersemuka.*

**Abstract:** *The Ummah Economic Development Zone Program (ZPEU) is an initiative of the Kedah Zakat Board (LZNK) through the Asnaf Large-Scale Smart Paddy Project (SSBBA) which highlights farmers among asnaf in agricultural area. It is also a pioneer project with the concept of "from asnaf to asnaf" which involves human development aspects. The ZPEU program is implemented with the modern technology on a large scale by introducing a mixed farming system where the participants will also obtain products from other agricultural activities such as fish farming, duck farming and other sources of income. The ZPEU program has been running for 3 seasons and now entering its fourth season. There are various issues and challenges faced by the LZNK in making this project successful and this paper will discuss the effectiveness of the ZPEU program at the initial stage based on the 3 seasons that have passed. The results of this study are based on secondary data obtained from the LZNK and also based on the face-to-face interviews session with asnaf entrepreneurs who are participating in this program. The results of this preliminary finding found that the ZPEU program was very effective and successfully increased the income of asnaf, in addition to opening up opportunities and being able to improve the management skills, entrepreneurship and self-confidence of the entrepreneurs who participated in this program. All of the asnafs found that they are expected to be retained in this program but it is not the structural planning of the ZPEU program. The fact is, LZNK wants these participants to be self-sufficient and able to manage paddy field of more than 6 niches per person, then the place left by them can be filled by other asnaf to continue the ZPEU Program and to change their fate from asnaf to Muzakki as it is the goal of the ZPEU program.*

**Keywords:** *Ummah Economic Development Zone, Program Effectiveness, Asnaf Entrepreneurship, Management Skills, Face-To-Face Interviews.*

## PENDAHULUAN

Rancangan membangunkan ekonomi masyarakat adalah merupakan matlamat setiap negara dan turut didorong oleh pelbagai agenda di peringkat global. Agenda pembangunan ekonomi pada hari ini lebih tertumpu ke arah mencapai Matlamat Pembangunan Mampan (SDG) sebagaimana yang diuar-uarkan oleh Pertubuhan Bangsa-Bangsa Bersatu (PBB) dimana ia merangkumi 17 matlamat. Matlamat ini juga dilihat sebagai seruan universal untuk bertindak menamatkan kemiskinan, melindungi planet ini dan memastikan bahawa menjelang 2030 semua orang menikmati keamanan dan kemakmuran (United Nations Development Programme, 2023).

Selain daripada memberi perhatian terhadap agenda global dalam melaksanakan pembangunan ekonomi masyarakat di sesebuah negara, negara tersebut juga perlu merancang, mengurus serta melaksanakan pelan pembangunan ekonomi tersendiri berdasarkan keperluan dan keupayaan yang ada. Bagi Malaysia, setiap usaha ke arah menjalankan pembangunan mestilah diambil kira berdasarkan beberapa falsafah atau faktor utama iaitu pengamalan dasar ekonomi

terbuka, kepelbagaian etnik, sistem ekonomi campuran dan Malaysia sebagai sebuah negara persekutuan yang memiliki 13 negeri serta 3 wilayah persekutuan (Kementerian Ekonomi , 2020).

Justeru, perancangan pembangunan bagi negara ini telah dilaksanakan dalam tiga bentuk perancangan terdiri daripada perancangan jangka panjang pada setiap 10 ke 20 tahun seperti dasar-dasar, seterusnya perancangan jangka sederhana melibatkan tempoh selama 5 tahun bagi setiap rancangan seperti Rancangan Malaysia dan perancangan jangka pendek seperti Bajet Tahunan yang dibentangkan pada setiap tahun. Kini, terdapat satu badan yang dipertanggungjawabkan dalam portfolio pembangunan ekonomi iaitu Kementerian Ekonomi di mana ia bukan hanya merancang bahkan turut melaksanakan pemantauan agar matlamat ke arah pembangunan yang mampan dapat dicapai (Kementerian Ekonomi , 2020). Kementerian ini turut mendapat kerjasama daripada pelbagai pihak dalam agenda pembangunan ekonomi negara seperti ahli akademik, badan bukan kerajaan, pihak swasta, kerajaan negeri dan beberapa pihak berkepentingan yang lain.

Islam melihat bahawa usaha pembangunan ekonomi merupakan tanggungjawab bersama. Peranan sebagai pemimpin yang dilantik dalam komuniti Islam perlu kepada penyediaan pelan pembangunan ekonomi terutama bagi golongan yang mudah terancam seperti golongan miskin tegar, asnaf fakir dan miskin serta mereka yang berpendapatan rendah (B40). Menurut (Halim et al., 2023) inisitif ini dianggap sebagai salah satu tanggungjawab pemerintah menjalankan amanah kepada pemeliharaan kebajikan masyarakatnya.

Allah SWT mensyariatkan zakat sebagai salah satu mekanisme yang berkesan untuk mencapai pembangunan mampan melalui pengurangan masalah sosial dan meningkatkan aktiviti ekonomi. Ia juga merupakan antara ciri utama ekonomi Islam di mana ia adalah alat fiskal agama (Jedidia & Guerbouj, 2021). Namun begitu, menurut (Jedidia & Guerbouj, 2021) lagi, magnitud potensi zakat sebagai salah satu faktor bagi pertumbuhan tambahan dalam ekonomi umat Islam perlu dilihat melalui keberkesanan kutipan dan pengagihan dana zakat tersebut.

Kedah juga tidak mahu ketinggalan dalam menginovasi agihan zakat sebagai usaha berterusan bagi membantu membangun dan memberdayakan asnaf. Program Zon Pembangunan Ekonomi Ummah (ZPEU) adalah inisiatif Lembaga Zakat Negeri Kedah (LZNK) melalui projek Smart Sawah Berskala Besar Asnaf (SSBBA) yang mengetengahkan petani dalam kalangan asnaf dari sudut pertanian dan ia merupakan projek perintis yang berkonsepkan “daripada asnaf kepada asnaf” yang turut melibatkan aspek pembangunan insan. ZPEU dilaksanakan dengan penggunaan teknologi moden yang berskala besar dengan memperkenalkan sistem pertanian secara campuran di mana para peserta juga akan memperoleh hasil sampingan daripada aktiviti pertanian yang lain seperti penternakan ikan, itik dan lain-lain sumber pendapatan.

Usaha projek ZPEU ini bermula pada tahun 2018 dengan usaha pengambilalihan tanah, pengurusan serta pengkordinasian pelbagai agensi berkaitan sehinggalah kepada pemilihan peserta. Projek ini telah mula dilaksanakan di Yan kemudian Alor Setar, Kubang Pasu dan kini berkembang ke Sik dan telah memasuki fasa ke-4 penanaman padi. Kini, jumlah peserta telah mencecah seramai 69 orang dan mereka dikenali sebagai usahawantani yang mengendalikan 6-10 relung tanah sawah dengan pendapatan asnaf mampu mencecah RM2500-2800 sebulan. Namun, matlamat LZNK melalui perlaksanaan ZPEU ini adalah dapat melaksanakan pembangunan

usahawantani dalam kalangan asnaf, menghasilkan beras sendiri untuk kelestarian saraan asnaf sehingga akhirnya memartabatkan semula Kedah sebagai negeri Jelapang Padi Negara.

Oleh yang demikian, kertas kerja ini akan membincangkan isu dan cabaran serta keberkesanan inisiatif program ZPEU yang dilaksanakan LZNK ini. Projek ini bermatlamat untuk menyediakan peluang pekerjaan kepada asnaf, membangunkan ekosistem ekonomi ummah baharu dan mewujudkan kitaran ekonomi "daripada asnaf kepada asnaf" juga mentransformasikan asnaf kepada muzakki.

## PEMBANGUNAN EKONOMI DARI PERSPEKTIF ISLAM

Perbincangan serta kajian-kajian mengenai pembangunan ekonomi bukanlah hanya dilakukan pada masa kini sahaja bahkan telah dijalankan sejak dahulu lagi. Ia turut dibincangkan dalam pelbagai bentuk termasuklah perspektif barat serta perspektif Islam. Oleh itu kajian ini lebih memfokuskan kepada pemahaman pembangunan ekonomi pada pandangan Islam di mana ekonomi itu difahami sebagai salah satu ilmu sains sosial yang mengkaji masalah ekonomi manusia, menilai penyelesaiannya dari perspektif pandangan dan nilai dunia Islam, serta penaakulannya berdasarkan pengalaman manusia (Abdullah, et al., 2018). Ia juga menjelaskan tentang asas-asas pengeluaran, pengagihan, penggunaan dan sebagainya seperti barangan atau perkhidmatan dengan peruntukan yang tertentu untuk memenuhi keperluan dan kehendak seseorang atau sesuatu pihak (Dewan Bahasa dan Pustaka , 2017). Oleh itu, penyelidik akan menggunakan definisi pembangunan ekonomi dalam kajian ini sebagai proses mencapai kemajuan serta perkembangan dalam ilmu sains sosial di pelbagai peringkat berdasarkan garis panduan yang ditetapkan oleh agama Islam.

Terdapat model pembangunan ekonomi yang diketengahkan oleh sarjana Islam seperti Ibnu Khaldun yang sering dijadikan rujukan dalam kalangan pengkaji bidang ini. Model tersebut dikenali dengan pelbagai istilah seperti Model Pembangunan (Fatoni et al., 2019); Model Pembangunan Ekonomi (Mohammad, 2010); Model Pembangunan Multidisiplin dan Dinamik (Chapra, 2008); Model Dinamik (Affandi & Astuti, 2014); serta Model Sosioekonomi dan Politik Dinamik (Chapra, 1999). Model ini mengandungi elemen atau faktor seperti kerajaan (pihak berkuasa atau politik), Syariah (nilai, kepercayaan atau peraturan tingkah laku), kekayaan (sumber-sumber), keadilan, manusia (individu, keluarga, kumpulan, dan masyarakat) dan pembangunan (bukan sahaja ekonomi tetapi keseluruhan) (Chapra, 1999;Chapra, 2008; Mohammad, 2010; Affandi & Astuti, 2014;Fatoni et al., 2019).

Pemikiran Ibnu Khaldun diakui meninggalkan kesan yang tidak dapat dipertikaikan dan mengagumkan pada ekonomi moden serta pembangunan ekonomi (Mohammad, 2010). Hal ini kerana peranannya memberikan idea dalam ekonomi dan pembangunan tidak dilihat melanggar undang-undang agama atau dogma saintifik malahan karyanya boleh diterima pakai dalam epistemologi Islam kerana bersifat saintifik (Mohammad, 2010). Ini membuktikan bahawa Islam mempunyai panduan berkaitan pembangunan ekonomi yang tersendiri dan masih relevan dijadikan rujukan sehingga hari ini walaupun pemikiran Ibnu Khaldun ini telah diguna pakai sejak

650 tahun dahulu (Affandi & Astuti, 2014) dan ia juga telah muncul 400 tahun sebelum Adam Smith pada 1776 (Weiss, 1995).

Setiap pembangunan ekonomi yang ingin dicapai dalam sesebuah negara didukungi oleh faktor dan penentunya yang tersendiri. Sebagaimana yang disebutkan pada perbincangan sebelum ini iaitu menurut pandangan Ibnu Khaldun bahawa pembangunan ekonomi yang ingin dicapai haruslah berlandaskan kepada integrasi faktor-faktor seperti kerajaan, syariah, manusia, kekayaan, keadilan dan pembangunan. Oleh itu, di Malaysia, kajian terhadap pembangunan ekonomi dan faktor-faktor mempengaruhinya mula dijalankan sejak dahulu.

Pada tahun 1997, kajian (Salleh & Yusoff, 1997) untuk meninjau persepsi penduduk negeri Kelantan terhadap kemiskinan dan implikasinya bagi merealisasikan pembangunan Islam telah dijalankan. Hasil daripada kajian ini mendapati bahawa penduduk di Kelantan pada ketika kajian tersebut dilaksanakan menganggap masalah kemiskinan yang dihadapi oleh mereka perlu ditangani dan dibantu oleh usaha daripada pihak berkuasa seperti kerajaan negeri dan kerajaan pusat. Selain itu, responden di dalam kajian tersebut turut mengakui bahawa pihak berkuasa negeri gagal mengeksploitasi atau menggunakan sepenuhnya zakat sebagai instrumen Islam untuk mencapai matlamat pembangunan seimbang. Tambahan lagi, persepsi masyarakat miskin di Kelantan terhadap orang kaya di negeri tersebut menunjukkan golongan miskin melihat atau menganggap orang kaya sebagai individu yang kedekut, sombong dan mementingkan diri sendiri (Salleh & Yusoff, 1997). Daripada hasil kajian ini, menunjukkan bahawa peranan pihak berkuasa khususnya di peringkat negeri sangat penting untuk merangka, menyusun, dan mengusahakan program pembangunan masyarakat di negeri masing-masing agar kehidupan yang lebih baik tanpa belenggu kemiskinan dirasai oleh setiap masyarakat di negeri tersebut.

Selain itu, peranan kerajaan melalui dasarnya yang melaksanakan peraturan ke atas institusi sosial Islam mampu memberi impak kepada terciptanya sinergi antara institusi tersebut dengan masyarakat agar dapat membuat pengagihan yang penuh dengan nilai-nilai keadilan dan akhlak (Santoso et al., 2022). Antara instrumen pengagihan yang disenaraikan (Santoso et al., 2022) dalam kajiannya di Indonesia ialah seperti institusi zakat, wakaf dan baitulmal yang mana institusi ini berupaya melaksanakan agihan sumber ekonomi Islam yang akan disasarkan secara langsung untuk meningkatkan kebajikan penerima dana agihan. Tambahan lagi menurut (Jedidia & Guerbouj, 2021) campur tangan kerajaan dalam kedua-dua pengurusan kutipan dan pengagihan zakat sangat diperlukan supaya sumbangan zakat kepada pertumbuhan ekonomi akan lebih meningkat. Ini memberikan gambaran bahawa perkhidmatan institusi zakat yang lebih berkualiti perlu disediakan kerana zakat merupakan antara ciri utama ekonomi Islam dan ia menjadi mekanisme yang berkesan untuk mencapai pembangunan mampan melalui pengurangan masalah sosial serta mampu meningkatkan aktiviti ekonomi (Muliadi, 2020 ; Santoso et al., 2022).

Dalam satu kajian kes oleh (Hatta & Ali, 2013) pula, mereka mengakui bahawa peranan zakat sebagai mekanisme pembasmian kemiskinan mampu dilaksanakan di mana-mana negara khususnya negara Islam sebagaimana yang berlaku di Malaysia apabila kadar kemiskinan secara relatifnya jauh lebih rendah berbanding Indonesia dan Bangladesh berikutan dana zakat di

Malaysia dikendalikan oleh badan yang bertanggungjawab dan hal-hal pentadbirannya diuruskan dengan baik tanpa isu seperti rasuah seperti mana yang terjadi di Indonesia dan Bangladesh.

Selain itu, program pembangunan ekonomi yang bermatlamat melahirkan masyarakat yang produktif akan berjaya dilaksanakan sekiranya mengikut objektif yang ditetapkan. Hal ini telah dibuktikan dengan kejayaan program pembangunan ekonomi bagi usahawan asnaf di negeri Selangor dan Kedah yang mana usahawan asnaf di negeri tersebut mengakui inisiatif Lembaga Zakat Selangor(LZS) dan Lembaga Zakat Negeri Kedah(LZNK) telah berjaya mengubah nasib mereka dan keluarga dengan menambah pendapatan bulanan sehingga akhirnya tersingkir daripada senarai penerima bantuan asnaf serta mereka kini konsisten menunaikan zakat untuk berkongsi rezeki yang diberikan Allah SWT kepada mereka dengan orang lain (Hardi et al., 2022; Meerangani et al., 2023). Namun, setiap pembangunan ekonomi yang ingin dilaksanakan tersebut mempunyai pelbagai elemen dan penentu yang mendasarinya termasuklah faktor luaran dan dalaman serta perlu diteliti sebaiknya.

Segala perkara yang berkaitan dengan pembangunan ekonomi perlu diperhalusi supaya matlamat ke arah pembangunan ekonomi yang mampan dapat dicapai dan mengelakkan peserta gagal dalam usaha ke arah memajukan mereka. Risiko kegagalan peserta adalah disebabkan faktor seperti komitmen, sokongan keluarga dan persepsi masyarakat (Meerangani et al., 2023). Berikutan hal ini, nilai-nilai Islam yang berkonsepkan keadilan, kesaksamaan, usaha bersungguh-sungguh, tolong-menolong dan saling bekerjasama mampu dibentuk jika masyarakat di negara ini memiliki kesedaran serta panduan yang terbaik selaras dengan apa yang diperkatakan oleh (Sadeq, 1987) iaitu tiga prinsip yang menjadi penentu dalam pembangunan ekonomi Islam ialah pertumbuhan, kesaksamaan dan nilai-nilai Islam.

Mekanisme zakat yang telah disyariatkan Allah mempunyai hikmahnya tersendiri. Salah satunya ialah melalui usaha mengagihkan zakat dengan cara terbaik supaya dapat terus mendekati masyarakat orang asli agar mereka mudah tertarik kepada agama Islam di samping dapat mencegah gejala murtad dalam kalangan orang yang telah memeluk Islam sebagaimana yang dilakukan oleh Majlis Agama Islam Pahang (MUIP) (Jusoh et al., 2022). Kajian ini mendapati bahawa aspek yang saling berkaitan iaitu pendidikan, kerohanian dan ekonomi diberi keutamaan oleh MUIP dalam mengagihkan bantuan zakat sekali gus aspek-aspek ini berupaya membina serta mengeratkan perpaduan dalam kalangan masyarakat orang asli di negeri tersebut. Akan tetapi, MUIP masih memerlukan pengurusan organisasi yang berteknologi dan maksimum selain daripada memantapkan aspek sosial dan infrastruktur bagi melicinkan serta melancarkan pengurusan agihan zakat pada masa kini (Jusoh et al., 2022).

Sebagai tambahan, menurut (Adnan et al., 2021; Ismail et al., 2021; Suhaimi et al., 2021; Meerangani et al., 2021) segala usaha untuk membantu membangunkan asnaf melalui pelbagai strategi mampu dilaksanakan di negara ini dengan penglibatan semua pihak agar kehidupan asnaf ini lebih baik sehingga membolehkan mereka menjadi pembayar zakat pula di masa akan datang.

## METODOLOGI KAJIAN

Kertas kerja ini menggunakan pendekatan kaedah campuran iaitu kualitatif dan kuantitatif. Penyelidik mengumpulkan data melalui kaedah temu bual bersemuka dengan pegawai LZNK yang menguruskan projek SSBBA dan usahawantani asnaf iaitu peserta dalam projek ZPEU ini untuk mendapatkan maklumat dan maklumbalas berkaitan perlaksanaannya. Selain itu, kaedah pengumpulan data sekunder turut digunakan dalam kajian tinjauan awal ini. Maklumat berbentuk data hasil pendapatan dan keluasan kawasan yang diusahakan oleh setiap peserta sejak fasa pertama 2021 hingga fasa terkini dikumpulkan. Data-data ini kemudiannya dianalisis menggunakan teknik analisis kandungan dan deskriptif yang dipersembahkan dalam jadual dan rajah mengikut kesesuaian perbincangan.

## DAPATAN DAN PERBINCANGAN KAJIAN

Bahagian ini akan membincangkan hasil dapatan awal kajian keberkesanan program ZPEU. Perbincangan ini merangkumi latar belakang projek SSBBA dalam program ZPEU, usahawantani asnaf (peserta), hasil program dan pendapatan peserta serta program ZPEU dari perspektif usahawantani.

### Latar Belakang SBBA Program ZPEU

LZNK menawarkan tiga bentuk pakej pengurusan tanah sawah dalam projek SSBBA. Antaranya ialah projek SSBBA yang dilaksanakan di atas tanah milik LZNK sendiri. Pada masa ini, LZNK memiliki tanah sawah seluas kira-kira 700 Relung (201.7 Hektar) tanah di 4 buah daerah iaitu Dearah Kota Setar, Kuala Muda, Kubang Pasu dan Yan. Rajah 1. menunjukkan perincian keluasan tanah milik LZNK di setiap 4 daerah yang disebutkan. Berdasarkan keempat-empat kawasan ini Daerah Yan adalah yang paling luas tanah bendang dimiliki oleh LZNK iaitu seluas 305 Relung (89.6 Hektar) . Oleh itu, kawasan Sala di Dearah Yan dipilih sebagai perintis bagi projek SSBBA. Antara faktor lain yang diambil kira untuk memulakan projek di kawasan ini ialah kesesuaian gred tanah yang paling sesuai dan terbaik untuk penanaman padi.

Selain itu, projek SSBBA turut ditawarkan untuk dilaksanakan di atas tanah milik persendirian di mana pemilik tanah yang mempunyai keluasan 2 Hektar ke atas serta tergolong dalam kategori B40. Melalui pakej ini, LZNK akan memberi bantuan melalui kos modal pusingan dan mereka juga akan dilantik oleh LZNK sebagai peserta projek.

Seterusnya, pakej ketiga pula ditawarkan kepada mana-mana tanah milik persendirian yang mahu dipajakkan atau disewakan kepada LZNK. Pakej ini memberi ruang kepada LZNK untuk mengambil alih semua kerja-kerja pertanian di tanah sawah tersebut seterusnya LZNK akan melantik sendiri peserta dalam kalangan asnaf B40. Pada pertengahan tahun 2023, LZNK berjaya memperolehi tanah di kawasan Chepir, Sik seluas 42 Relung untuk disewa dan dijangka dapat memulakan projek SSBBA di dikawasan ini pada tahun 2024 melibatkan 6 orang asnaf yang terpilih.

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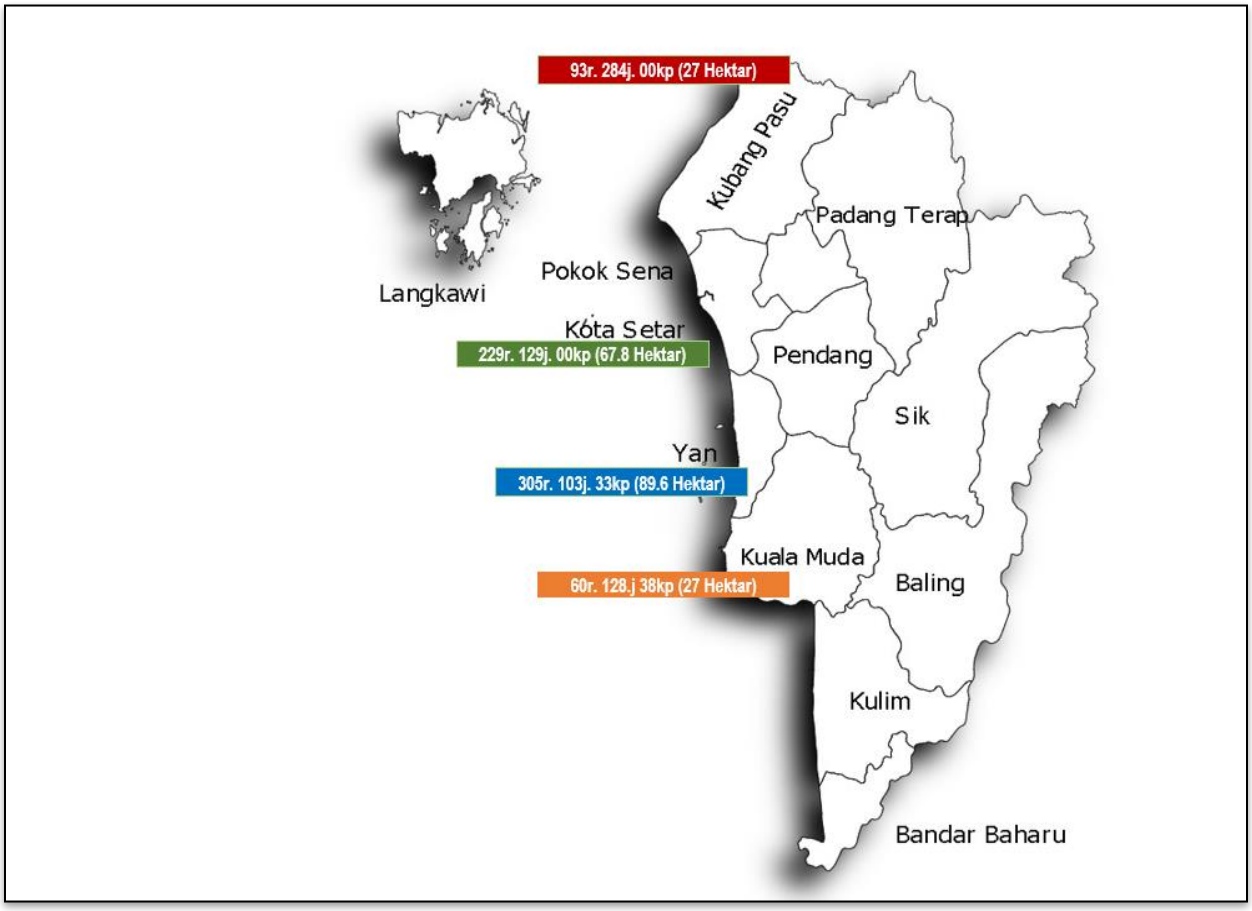


**Rajah 1. Keluasan Tanah Sawah Milik LZNK mengikut Daerah**

**Usahawantani Asnaf (Peserta)**

Jadual 1 menunjukkan jumlah peserta SSBBA sejak fasa 1 tahun 2021 sehingga fasa 4 tahun 2023. Berdasarkan jadual ini, peserta di daerah Yan adalah yang paling ramai iaitu 9 orang pada fasa 1, kemudian meningkat kepada 31 orang pada fasa 2 dan fasa 3 seterusnya meningkat juga kepada 33 orang pada fasa 4. Selanjutnya, bagi daerah Kota Setar yang melibatkan kawasan Gunong dan Hutan Putus mencatatkan bilangan peserta kedua tertinggi iaitu 23 orang yang mana mereka terdiri daripada 11 orang di kawasan Gunong dan 12 orang di kawasan Hutan Putus. Bagi daerah Kubang Pasu pula, para peserta mula menyertai projek SSBBA pada fasa ke 3 tahun 2022 dengan jumlah peserta seramai 8 orang di kawasan Jeram dan 5 orang di kawasan Naga. Bilangan peserta di daerah ini kekal sehingga fasa 4.

**Jadual 1 Bilangan Peserta Smart Sawah Berskala Besar Asnaf**

| **Fasa** | | **1** | **2** | **3** | **4** |
|---|---|---|---|---|---|
| Musim | | 2/2021 | 1/2022 | 2/2022 | 1/2023 |
| Daerah & Kawasan | | | | | |
| Yan | Sala | 9 | 31 | 31 | 33 |

| | | | | | |
|---|---|---|---|---|---|
| Kota Setar | Gunong | 1 | 1 | 11 | 11 |
| | Hutan Putus | 0 | 13 | 13 | 12 |
| Kubang pasu | Jeram | 0 | 0 | 8 | 8 |
| | Naga | 0 | 0 | 5 | 5 |
| Jumlah | | 10 | 45 | 68 | 69 |

*Nota: Sumber daripada Lembaga Zakat Negeri Kedah (LZNK) 2023*

Berdasarkan data deskriptif ini menunjukkan bahawa setiap musim akan terdapat pertambahan jumlah peserta. Hal ini kerana, asnaf-asnaf di kawasan yang terlibat berminat untuk turut sama menyertai dalam projek yang ditawarkan oleh LZNK ini. Namun, mereka yang berminat harus melepasi beberapa kriteria dan had kifayah pemilihan yang ditetapkan. Antara elemen dalam had kifayah yang ditetapkan ialah peserta mestilah dalam kalangan asnaf(fakir dan miskin) di kawasan setempat dan pihak LZNK juga akan menilai daripada jumlah tanggungan peserta tersebut. Kriteria tambahan pula bagi peserta yang ingin menyertai projek SSBBA ialah mereka harus berkemahiran dan berpengalaman menguruskan sawah padi di samping memiliki tahap kesihatan yang baik.

Proses pemilihan dan pengambilan peserta dilakukan sebelum bermulanya musim penaman padi. Dalam proses tersebut, pihak LZNK akan membuat proses siasatan, kemudian proses tapisan permohonan kali pertama, proses tapisan permohonan kali kedua(terakhir) dan diakhiri dengan sesi taklimat serta penyerahan surat tawaran kepada peserta yang layak. Dianggarkan setiap peserta akan mengusakan tanah sawah seluas kira-kira 6 hingga 10 relung dalam setiap pemetaan lot-lot yang telah ditetapkan oleh LZNK. Sebagai tambahan, dalam proses pemilihan dan pengambilan peserta ini imam di setiap kawasan yang terlibat turut bersama-sama pegawai LZNK bagi membantu melancarkan proses seterusnya mereka juga akan dijadikan sebagai pemantau bagi peserta-peserta yang terpilih.

**Hasil Program dan Pendapatan Peserta**

Keberkesanan program ZPEU ini juga dapat dilihat dalam hasil program yang dilaksanakan dan juga pendapatan peserta seperti yang ditunjukkan dalam Jadual 2. Berdasarkan Jadual tersebut, semua item menunjukkan pertambahan dan peningkatan yang berterusan. Peningkatan ini termasuklah dari segi bilangan peserta, jumlah keluasan tanah sawah yang diusahakan oleh peserta dan berat padi yang dapat dihasilkan.

Jika dilihat kesan dari segi nilai wang ringgit juga, kesemua item menunjukkan semakin bertambah dari Fasa 1 sehingga Fasa 3 yang mana merangkumi item untung kasar, kos modal, untung bersih dan pendapatan bulanan terkumpul. Sehingga dilaporkan maksimum pendapatan usahawantani yang pernah dicapai oleh mereka bagi seorang adalah sebanyak RM2600 sehingga RM2800 sebulan. Ini merupakan satu kejayaan besar bagi LZNK atas inisiatif mereka ini disamping pelbagai faktor dorongan dari luar dan dalam.

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**Jadual 2 Hasil dan Pendapatan Peserta**

| **Fasa** | **1** | **2** | **3** |
|---|---|---|---|
| Musim | 2/2021 | 1/2022 | 2/2022 |
| Peserta | 10 Orang | 45 Orang | 68 Orang |
| Relung (R) / Hektar (H) | 88.00 R (25.36 H) | 388.99 R (111.94 H) | 557.88 R (160.54 H) |
| Berat Kasar(Tan) | 143.75 | 458.39 | 669.24 |
| Untung Kasar (RM) | 180,170.64 | 596,282.04 | 886,360.20 |
| Kos Modal (RM) | 39,427.37 | 197,538.42 | 241,761.59 |
| Untung Bersih (RM) | 140,743.27 | 398,743.65 | 644,598.61 |
| Pendapatan Sebulan(RM) | 23,457.21 | 66,457.31 | 107,433.10 |
| Zakat Padi (RM) | - | 29,814.09 | 43,629.99 |

*Nota: Sumber daripada Lembaga Zakat Negeri Kedah (LZNK), 2023*

Bagi hasil padi yang diterima oleh setiap peserta projek SSBBA pula, mereka akan turut mengeluarkan zakat padi. Kadar zakat padi yang dikenakan adalah 1/10 daripada hasil tuaian padi yang mencapai nisab yang telah ditetapkan bagi negeri Kedah iaitu 1300.49 kilogram. Oleh itu, zakat padi telah mula dikutip daripada peserta projek ini pada fasa 2 dengan jumlah sebanyak RM 29,814.09 manakala fasa 3 sebanyak RM43,629.99.

**Program ZPEU dari Perspektif Usahawantani**

Penyelidik telah menjalankan temubual secara bersemuka dengan peserta bagi mendapatkan pandangan dan maklumbalas berkaitan projek SSBBA. Seramai 5 orang dipilih dalam kalangan peserta tersebut yang mana mereka merupakan peserta SSBBA di kawasan Sala, Yan. Hasil dapatan temubual dibincangkan berdasarkan empat aspek iaitu faktor penyertaan dalam projek SSBBA, isu dan cabaran yang dihadapi, pandangan tentang projek SSBBA serta harapan para peserta.

Berdasarkan aspek pertama iaitu faktor para peserta menyertai projek ini ialah kerana masing-masing kebanyakannya mempunyai minat dan kemahiran dalam menguruskan sawah secara tradisi daripada keluarga masing-masing. Namun, ada dalam kalangan mereka yang tidak mempunyai peruntukan yang mencukupi bagi menampung kos-kos pengendalian dan pengurusan sawah padi serta ada juga yang hanya sekadar mengambil upah mengusahakan tanah sawah milik orang lain. Rata-rata dalam kalangan mereka juga berpandangan bahawa tanggungan yang semakin bertambah, ingin menjana sumber pendapatan keluarga, membaiki taraf hidup keluarga dan mencuba menambah pendapatan dari sumber yang lain adalah faktor utama mereka menyertai projek SSBBA.

Setelah berjaya terpilih sebagai peserta, mereka mendapati beberapa perkara yang menjadi cabaran dan isu kepada meraka. Antara cabaran utama ialah masalah penyakit pada padi yang pelbagai dan kehadiran ulat serta serangga perosak. Oleh itu, pengawasan yang lebih diperlukan semasa padi membesar sehingga masa menuai. Selain itu, masalah kualiti tanah juga dihadapi oleh

peserta di mana *level* tanah tidak sama bagi setiap kawasan dan memerlukan peruntukan kos yang tinggi untuk menilai kualiti tanah tersebut.

Secara keseluruhannya, para peserta sangat bersyukur dan berterima kasih apabila diberikan peluang oleh pihak LZNK bagi menyertai projek ini. Ada dalam kalangan peserta berpendapat projek ini sangat bagus kerana mereka dapat bekerja menguruskan sawah padi dengan teratur dan lebih terurus berdasarkan jadual yang disediakan oleh LZNK walaupun tidak dapat mengikutinya secara 100%. Ada juga yang menyatakan bahawa tunjuk ajar yang diberikan oleh LZNK dan rakan-rakan peserta yang lain dari sudut pengurusan dan penggunaan alat-alat berteknologi sangat membantu. Seterusnya, dengan adanya projek ini mereka merasakan bahawa pendapatan semakin bertambah.

Akhir sekali ialah aspek harapan para peserta yang mana masing-masing mahukan projek ini dipanjangkan tempoh penglibatan mereka. Mereka juga mengharapkan agar lebih banyak pendedahan dan latihan berkaitan pengurusan penanaman padi yang efisyen diberikan kepada mereka. Contohnya ceramah daripada usahawantani yang berjaya agar mereka dapat mengambil panduan dan mengetahui pengalaman daripada perkongsian tersebut. Selain itu, ada juga yang berhasrat untuk mencuba dalam aktiviti ekonomi sampingan yang lain seperti penanaman tanaman hiliran, berniaga dan lain-lain yang bersesuaian sementara menanti musim menuai.

## KESIMPULAN

Hasil daripada dapatan awal kajian ini didapati bahawa program ZPEU ini telah berjaya dilaksanakan sehingga ke fasa yang ketiga walau dengan pelbagai cabaran yang dihadapi oleh pihak LZNK mahupun usahawantani sendiri. Namun, berdasarkan analisis deskriptif yang dibentangkan dengan pertambahan dari semusim ke semusim daripada segi bilangan peserta, keluasan tanah sawah yang diusahakan serta hasil yang diperolehi jelas menunjukkan pertambahan yang konsisten dan ini suatu kejayaan awal yang harus dipuji dan dibanggakan. Statistik nilai ringgit pula menunjukkan peningkatan dari fasa ke fasa sehingga ada usahawantani yang berjaya memperolehi pendapatan RM2600 sehingga RM2800 sebulan. Ini suatu kejayaan besar dan hampir mencapai sasaran asal program ini iaitu dengan pendapatan setiap usahawantani sebanyak RM3000 sebulan.

Tambahan pula, usahawantani-usahawantani adalah merupakan insan yang paling merasai akan limpahan rahmat Allah SWT ini apabila rata-rata mereka sangat gembira dengan program ZPEU ini sehinggakan mereka mahu program ini diteruskan dan mereka ingin terus menjadi peserta bagi program ini selamanya. Mereka sangat bersedia untuk melakukan apa sahaja untuk memastikan program ini berjalan dengan baik, namun cabaran yang di luar kawalan manusia seperti serangan serangga perosak, kesuburan tanah dan juga masalah cuaca tetap mereka hadapi dengan tabah dan tidak sedikit pun mengurangkan semangat mereka untuk meneruskan perjuangan di fasa seterusnya. Malah mereka mahu belajar dan berinovasi bagi memastikan ia akan dapat dihadapi dengan baik dalam fasa seterusnya. Tidak pernah lekang dibibir mereka mengucapkan syukur berkali-kali dengan bantuan pihak LZNK menginisiatifkan program ZPEU ini sehingga membolehkan mereka merasai nikmat peluang pekerjaan dan meningkatkan pendapatan. Apa yang

paling mereka hargai adalah kepercayaan yang diberikan untuk menguruskan 6-10 relung tanah sehingga membolehkan impian dan matlamat program ini "daripada asnaf kepada asnaf" turut menjadi sebahagian prinsip hidup mereka.

## PENGHARGAAN

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# CROWDFUNDING WAQF AS A LONG-TERM FINANCING STRATEGY FOR SUSTAINABILITY MICROTAKAFUL PRODUCTS IN MALAYSIA

**Siti Aisyah Mazlan [1*]**
**Fauzilah Salleh [2]**
**Muhammad Shahrul Ifwat Ishak [3]**
**Wan Jemizan Wan Deraman [4]**

[1,2] Universiti Sultan Zainal Abidin, Kampus Gong Badak, Gong Badak, 21300 Kuala Nerus, Terengganu
[3,4] Takaful Ikhlas General Berhad, 5th Floor, Bangunan Malaysian Re No.17, Lorong Dungun, Damansara Heights 50490 Kuala Lumpur
[*]Corresponding Author: (Email: fauzilah@unisza.edu.my)

***Abstract:*** *Malaysia has emerged as the leader in Southeast Asia's Takaful industry, demonstrating significant progress in establishing the necessary infrastructure to sustain Islamic finance. Microtakaful is a type of takaful product developed to address the financial needs of low-income households to assist them in managing significant expenses or as a temporary or partial relief for unforeseen financial troubles. Nonetheless, despite the potential benefits, the sustainability of microtakaful products in Malaysia faces challenges, especially regarding funding and financial resources. The purpose of this study is to explore crowdfunding waqf as a long-term financing strategy for sustainability microtakaful products in Malaysia. The study also aims to provide insights into the understanding of stakeholders, including Islamic scholars, government institution and Takaful industry. This study serves as an initial stage to propose the above Takaful model and discusses the theoretical background of the model, which includes exploring the waqf as an Islamic principle and roles of parties involved in the model framework. Sustainability microtakaful products have the potential to provide a substantial contribution to both financial inclusion and sustainable development. These products meet the triple bottom line of economic, social, and environmental issues by embracing crowdfunding waqf.*

***Keywords****: Crowdfunding, Waqf, Micro Takaful, financial inclusion, Malaysia*

## INTRODUCTION

Financial well-being is a relatively recent concept in consumer finance. The concept is based on the literature on subjective well-being, which has been the focus of extensive research in psychology and economics over the previous few decades, including pathbreaking work (Michael Collins & Urban, 2020). In Malaysia, the competitive job market and high living expenses have led to a significant impact on households and consumers (Mahdzan, Zainudin, Abd Sukor, Zainir, & Wan Ahmad, 2020). Households with financial issues and lower socioeconomic status may face difficulties in accessing essential financial services, such as insurance or takaful (Munisamy, Sahid, & Hussin, 2022). The lack of formal insurance programs for individuals living in poverty increases the problem, as traditional models often fail to address the unique situations and financial

constraints faced by those with little means. To improve the living conditions of the poor, the Malaysian government has created programs and policies aimed at increasing income-earning opportunities (Zakaria, Salleh, Hasbullah, Ismail, & Ab Jalil, 2019).

According to Sulaiman, Na'im Kamarudin, and Shahimi (2022), the Malaysian economy gains from the assistance provided by the insurance and takaful industries for the distribution of investments, economic expansion, and increase in national revenue. The establishment of microtakaful operators and providers is one of the key initiatives offered by the government. These entities specialize in providing microtakaful products and services to low-income people and communities. The government helps these businesses expand and thrive by providing regulatory frameworks, financial incentives, and capacity-building programs. Zahr (2022) also support that the insurance industry is a requirement within the current economic system, as it primarily impacts the protection of other financial industries and the economy.

Several takaful companies in Malaysia have introduced microtakaful products to the general public, including AIA PUBLIC Takaful Berhad, Prudential BSN Takaful Berhad, Takaful Ikhlas Family Berhad, Etiqa Family Takaful Berhad, and others (Nadzli & Yahaya, 2023). Bank Negara Malaysia recommended that micro-takaful be commercialized and used to protect low-income populations from specific perils (Ali et al., 2023). The Malaysian government offers a free health protection takaful scheme for eligible individuals through the MySalam scheme, which aims to provide social health protection to the underprivileged who are facing financial issues due to critical illnesses.

Hong and Ryu (2019) stated that there may be opportunities for the government to provide funding or enable crowdfunding platforms specifically built for microtakaful products, given the potential benefits of crowdfunding in fostering financial inclusion and supporting community-based initiatives. Consumers could use such platforms to donate small amounts of money to the development and operation of microtakaful products, increasing the availability of Islamic insurance options. Salleh, Ishak, Bakar, and Wardayati (2021) stated that, financial well-being and microtakaful are crucial for reducing poverty and promoting economic growth. Therefore, this study aims to develop a long-term financing strategy for sustainability microtakaful product in Malaysia. Government-supported crowdfunding platforms with waqf principles as funding mechanism for microtakaful products could be a valuable tool for sustainability financial protection of low-income people and supporting community-based initiatives.

## LITERATURE REVIEW

### Micro Takaful: An Overview

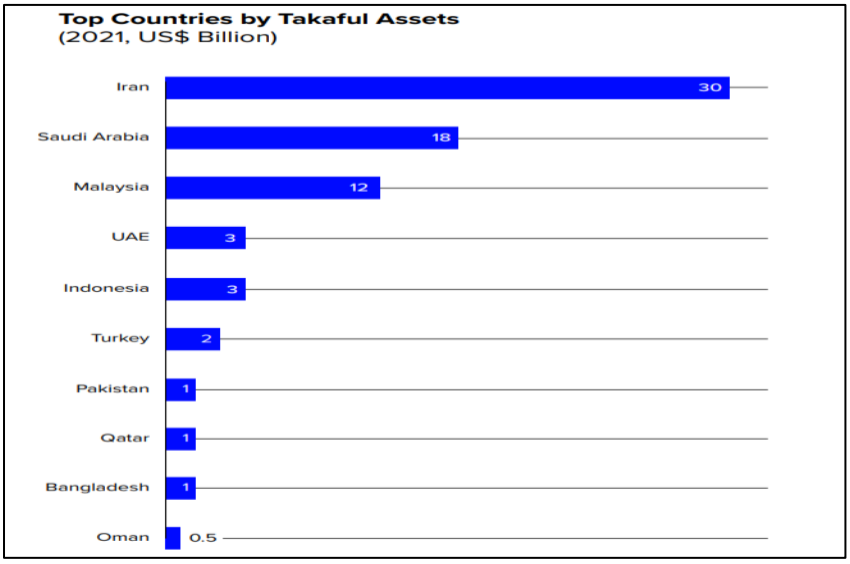
The Arabic word takaful, which means "guarantee," was derived from kafalah. Takaful, or Islamic insurance, is a mutual aid framework that aims to provide financial help to policyholders based on mutual benefit against disaster or tragedy (Iqbal, Ayaz, & Saeed, 2021). The concept was first developed in Sudan in 1979 and later in Saudi Arabia. The global market for family and general takaful is currently growing, particularly in the Gulf region and Malaysia (Saeed, 2019). Takaful functions according to Ta'awun (cooperation) and tabarru (gift) principles, aiming to retain

customers' adherence to Islamic values while satisfying market expectations (Nugraheni & Muhammad, 2020).

Microtakaful products are an important answer for attaining sustainable development as well as alternative options for small enterprises and low-income households (Ahmad, Jaiyeoba, & Abdullah, 2022). The sustained growth of the Islamic financial industry has resulted in increased demand for Takaful in many countries (COMCEC, 2019). Malaysia is relatively new to microtakaful, having been founded in 2007 through cooperation among Takaful Ikhlas, Takaful Malaysia, Selangor Zakat Centre, Farmers Malaysian Union, and other organizations. Monthly deposit payments are deducted from zakat payments for the poor to pay policy premiums and cover benefits in case of death, disability, chronic diseases, burial fees, and hospital bills (Ahmad et al., 2022). The personal accident, death, and disability scheme provides capital protection of RM10,000 (Abdullah, 2021).

Islamic insurance (takaful) business development is being aided by Muslim understanding of the necessity of conducting economic activities in accordance with Islamic principles. As of December 2018, there were 49 takaful business units and 13 takaful firms operating in Indonesia, compared to the first takaful enterprises founded in 1994. The progressive increase of the middle class, rising income levels, and the introduction of more readily available insurance products, such as micro-insurance, have contributed to Indonesia's position as one of the Asian Pacific nations with the greatest growth in insurance uptake (Nugraheni & Muhammad, 2020).

Takaful regulation has improved, with the sector accounting for about US$73 billion, or 2% of total global Islamic finance assets (IFDI, 2022). In 2021, the sector increased by 17%, a single percentage point greater than the previous year. The GCC and Southeast Asia have the greatest takaful asset pools, with the majority of global takaful assets in Iran, Saudi Arabia, and Malaysia as illustrated in Figure 1.




*Source: Islamic Market Development Report (2022)*

**Figure 1: Top Countries by Takaful Assets**

Malaysia is constantly striving to boost the market growth of microtakaful by establishing a regulatory framework and introducing innovations in distribution arrangements to ensure balanced and sustainable economic growth. Through microtakaful products, the poor people and small enterprises can access basic protection against income loss, enhancing their standard of living and company sustainability (Ahmad et al., 2022).

**The Concept Crowdfunding**

Crowdfunding is commonly defined as "the efforts by entrepreneurial individuals and groups—cultural, social, and for-profit—to fund their ventures by soliciting relatively small contributions from a relatively large number of individuals using the internet, without the use of standard financial intermediaries (Böckel, Hörisch, & Tenner, 2021). Crowdfunding has been around since the 1800s, with ArtistShare being formed in the United States in 2000 (Zhao, Harris, & Lam, 2019). Scholars are becoming increasingly concerned about Islamic crowdfunding, which provides a more accessible platform for project initiators, non-bankable clients, and start-ups. Islamic finance is value-driven and follows Maqashid aims, allowing clients to invest as investors and potentially earning larger returns (Mustafida, Fauziah, & Kurnia, 2021)

Crowdfunding involves three types of participants: entrepreneurs, backers, and funders. Entrepreneurs solicit funds for projects, while backers provide funds (Allon & Babich, 2020). Islamic crowdfunding can be categorized into four types: donation-based, reward-based, debt-based, and equity-based (Sulaeman, 2020). A successful crowdfunding campaign is a valuable marketing tool for new products or services, providing essential information to potential customers and investors about the quality of the underlying business (Kaminski, Hopp, & Tykvova, 2019). Crowdfunding also promotes community-based experiences and validates original ideas and their business potential with specific target groups. Overall, crowdfunding is an excellent way to assess a business idea and confirm its viability (De Luca, Margherita, & Passiante, 2019).

**Waqf Practices**

Waqf, a perpetual voluntary charitable deed, is a widely used Islamic endowment tool in Muslim communities. It is derived from the Arabic root verb "waqafa," meaning "to hold, confine, or prohibit." The term "waqf" is derived from the Arabic root verb "al-habs," which means "holding on to a property that can be benefitted and maintained." (Khalid, Yaakob, Bhari, & Mohamed Yusof, 2019). Waqf has been a pillar of Islamic civilization's glory throughout its history (Nugraha, Susilo, Huda, Athoillah, & Rochman, 2022), and its historical evolution can be divided into three periods: early, colonial, and post-independence. The application of waqf is not limited to poverty reduction; it can contribute to economic growth, improved social wellbeing, and increased holistic financial inclusion. When administered professionally, productive waqf involving more parties can sustain the financial system's stability (Ascarya, Hosen, & Rahmawati, 2022).

In Malaysia, laws governing the administration of waqf are now promulgated in each state, with the State Islamic Religious Council (SIRC) being the authority. The waqf properties now substantially benefit from the collaboration, competence, and professional management that institutional mutawalli can provide (Abu Talib, Abdul Latiff, & Aman, 2020). The development

of institutions such as SIRC as mutawallis in each state has offered Muslims with several choices for the creation and dedication of their waqf properties. The new waqf paradigm has unified the pros and cons of many schools of thought, but it is still limited in that it only regulates immovable waqf objects, most of which are designated for religious purposes (Hafandi & Handayati, 2021).

## METHODOLOGY

The research was carried out using a qualitative approach, and it was broken down into four parts based on duration of the process. The research focuses on the sustainability of microtakaful products in Malaysia through crowdfunding waqf. The open-ended question allows for in-depth exploration and a more comprehensive understanding of the factors contributing to the sustainability of microtakaful products.

The research involves two key activities: analyzing microtakaful product in Malaysia and conducting a literature review on the subject. The first phase analyzes existing policies to identify gaps or limitations in microtakaful offerings that could be addressed through crowdfunding or the waqf concept. The second phase reviews existing literature on crowdfunding and the waqf concept, which are new online platforms for raising funds for specific projects or causes. This helps the project team understand how these concepts have been used in disaster risk financing and how they might be applied in the Malaysian context.

## FINDING

### Mufti's Perspectives

For designing a sustainable financial mechanism for microtakaful product, it is crucial to gain some important information related to Islamic legislation and procedures from the rightful sources to implement the framework. Most religious legal officials have shown positive response to most micro takaful projects or products related to assisting the underprivileged societies such as the B40. They give full support by looking at the rational of introducing micro takaful products that is to ensure that every level of society in Malaysia is being protected, especially those with low incomes in the B40 group. Besides, they opined that this micro takaful development effort is a noble effort demanded by Islam in the welfare of mankind in general.

From their perspectives, many takaful operators introduce affordable microtakaful products among the B40 to increase the ownership rate among them. Among them are Perlindungan Tenang, SSPN-I-Plus, Koperasi Tabarru' Scheme, Fisherman's Takaful, and Takaful Hayati. In this regard, the development of micro takaful products in other priority for poor people is highly encouraged as this effort does not only help those in distress but also ensure the sustainability of their lives in accordance with the Maqasid Shariah islam which is to safeguard life and property. Therefore, essentially, microtakaful is an effort to be celebrated as the concept of takaful itself which is based on the concept of working together that is permissible in the Islamic Shari'ah.

This is in accordance with the evidence of the Quran in the surah of Yusuf: 72.

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> *"…The caller said: We lost the king's trophy, and whoever can return it will have the food of the camel, and I will guarantee the gift…"*
>
> (Surah Yusuf:72)

In addition, it is vital to gain views and opinions from the religious scholars (mufti) who are experts and their ability to scrutinize and compare opinions and views about investing cash waqf from different Shari'ah sources. As a result, the divergent views expressed by these scholars are reconciled to help the policymakers and other interested parties clearly understand the concept of sufficient sustenance or need and conditions that deem to appropriately align with the concept. This is expected to provide the basis for the policymakers to formulate policies and strategies for the intended beneficiaries (takaful operators), such as, low-income individuals and groups who constitute the vulnerable groups in a society.

**Table 1: Views of Scholars**

| State | Juridical Consensus | Reference |
|---|---|---|
| Selangor | recommended | the 4th muzakarah of the fatwa committee of the national council for islamic religious affairs malaysia which convened on 13-14 April 1982 |
| Terengganu | | the 46th muzakarah of the fatwa committee of the national council for islamic religious affairs malaysia which convened on 22 April 1999 |
| Perak | | the 65th muzakarah of the fatwa committee of the national council for islamic religious affairs malaysia which convened on 13 October 2004 |
| Melaka | | the 77th muzakarah of the fatwa committee of the national council for islamic religious affairs Malaysia which convened on 10-12 April 2007 |
| Negeri Sembilan | | the 80th muzakarah of the fatwa committee of the national council for islamic religious affairs malaysia which convened on 1-3 February 2008 |
| Sabah | | |
| Sarawak | | |

All religious scholars (mufti) stated their agreement and recommendation in the idea of investing cash waqf. This is based on the basic principle that any kind of Islamic Sharīʾah compliant investment which is geared towards making profit and is guided by the principle of "Gaining profits is with the undertaking of risk" and legal maxim "Return must be justified by guaranty or risk".

## CONCLUSION

In conclusion, the contribution crowdfunding waqf increases the social impact of microtakaful by allocating a part of contributions to community development activities. Microtakaful may make a substantial contribution to Malaysia's inclusive and sustainable growth plan by embracing the concepts of social responsibility, ethical investments, and environmental stewardship. The recommendation was pushforward to the policymakers that it is essential to better understanding the possibilities of crowdfunding waqf as a sustainable financial medium for microtakaful products in Malaysia.

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# FINANCIAL LITERACY AND PRACTICE AMONG PARTICIPANT OF SMART SAWAH BERSKALA BESAR ASNAF (SSBBA): AN EARLY ASSESSMENT

**Zuaini Ishak [1*]**
**Nor Aziah Abd Manaf [2]**
**Shamharir Abidin [3]**

[1,2,3] Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia (Email: zuaini@uum.edu.my)
*Corresponding Author (Email: zuaini@uum.edu.my)

***Abstract*:** *The purpose of this study is to analyze the financial literacy and practices among the participants of Smart Sawah Berskala Besar Asnaf (SBBA). The study involved 31 interviewees identified as asnaf (individuals with no material possession or means of livelihood) by Lembaga Zakat Negeri Kedah (LZNK). The interviews were conducted in two sessions, held in locations closer to the participants' homes. The findings reveal that most of the interviewees possess basic formal education. Over 80 percent (25) of the interviewees had undergone at least the UPSR examination, while 13 percent (4) had taken the STPM examination. Consequently, the asnaf demonstrated the ability to read, write, and perform basic mathematical computations. However, only five (5) participants have additional skill certifications. The primary sources of income for the majority of the participants were SBBA and government aid. Regrettably, six of them had been declared bankrupt. Financial planning and record-keeping knowledge were limited, with only one-third of the participants claiming to understand the concept and practice it. Additionally, the majority of the participants did not use any banking apps or arrange direct debit facilities for bills payment, leading to 81 percent (25) of the asnaf facing difficulty in paying bills on time. Furthermore, almost half of the participants spent more money than they earned, necessitating second jobs and borrowing from relatives or friends. In summary, the participants of SBBA displayed a lack of awareness in financial literacy aspects, which, combined with their limited financial income, hindered their ability to practice sound financial habits.*

***Keywords:*** *Financial Literacy, Smart Sawah Berskala Besar Asnaf, Lembaga Zakat Negeri Kedah, Awareness, Asnaf*

## INTRODUCTION

Zakat institutions across the country including the Kedah State Zakat Board have taken the initiative to help asnaf (i.e. individuals with no material possession or means of livelihood). The Kedah State Zakat Board (LZNK) has created the Ummah Economic Development Zone Project (ZPEU), as one of the initiatives to elevate Kedah as the State of the National Rice Tank and to foster entrepreneurship among the asnaf.

However, there are several issues that need to be looked at in more depth regarding aspects of zakat contributions. First, the amount of zakat received by the asnaf is only sufficient to continue

living. Therefore, the recipient should have the skills to manage this relatively limited finance so that they can take full advantage of the zakat assistance. Although it is the duty of Muslims who are able to help the poor, but to bring this asnaf out of poverty is not an easy matter. A paradigm shift in the way of thinking and acting needs to be applied to them. The asnaf themselves need to realize and take the initiative to change their position for the better. Efforts to bring out the asnaf from poverty can be done if they understand that poverty is not something permanent or unchangeable. But they need to have a clear awareness and desire to advance themselves and their families. Undoubtedly, the background and socioeconomic status of the asnaf group is also a driving factor for them to accept change. Among them, some are more ready to change than others and this group will try to take advantage of the opportunities provided.

Efforts to transform asnaf as entrepreneurs are undoubtedly loaded with difficulties, particularly in terms of identity, attitude, and economic management. In fact, LZNK's admirable efforts to lift asnaf entrepreneurs out of poverty would be hampered by a lack of education and financial management skills. In reality, their lack of awareness locks them in an even deeper debt trap. As such, asnaf entrepreneurs and other zakat recipients must develop financial resource management abilities to reap the greatest benefit from the financial resources. Asnaf enterprises who receive aid and zakat must be aware of the importance of smart financial management. Sustainable financial management is critical for them to quickly shift from zakat users to zakat donors. However, little is known about the level of financial management skills of this group of entrepreneurs, as well as the forms and methods that are acceptable for applying financial management expertise to them. To help them effectively, we must first understand how the asnaf entrepreneurs deal with the issue of poverty, what their dedication is to get out of poverty, and how financial management may maximize the benefits of aid and zakat.

Thus, it is the purpose of this study to provide answers to the following questions “What is the level of knowledge of sustainable financial management among ZPEU asnaf? It is hope that the answers to this research question will help us to develop the content of the training module and finding an effective approach to apply financial management knowledge among ZPEU asnaf entrepreneurs. The structure of the paper is as follows. The discussion of earlier studies is presented in the next part, which is then followed by a description of the research design, the findings, and the discussion. The summary is in the last section.

## BACKGROUND AND PRIOR STUDIES

The inability to meet fundamental necessities, which is what is meant by poverty, is not a permanent state. To effectively combat poverty, a clear strategy is required (Nor Ayuni et al., 2018). Helping the poor escape poverty is challenging, though, when they are happy with their present circumstances. A comfortable everyday living is not guaranteed by the sheer existence of revenue sources and assistance.

Analyzing poverty requires taking into account diverse viewpoints. One's sense of poverty determines whether or not they are actually poor. In essence, getting out of poverty is correlated with the attitudes and traits of the poor themselves. According to Miller (1958), poverty is a

cultural feature rooted in a person's character and temperament rather than just a lack of means. Data from the LZNK website analysis shows that allocations to the muallaf, ar-riqab, al-gharim, fisabilillah, and ibni salbil categories are significantly outnumbered by aid to the poor. Despite government efforts, eradicating poverty is still difficult for a number of reasons. Consideration of the poor as beneficiaries rather than change-agents is one important factor (Prawoto, 2009). Beneficiaries who have been given authority express awareness and thanks, strive for personal development, and support the economy of their country.

In order to reduce the poverty gap, financial literacy is a crucial aspect (Lopus et al., 2019). Financial literacy, according to Cohen and Nelson (2011) and Askar et al. (2020), enables the poor to understand their financial difficulties and their solutions. This skill is directly related to money management. One in three Malaysians lack confidence in financial management, according to a survey by the Credit Counseling and Management Agency (AKPK) (AKPK, 2018). Despite the Islamic duty to help the poor, eradicating persistent poverty does not exclusively depend on the volume of gifts. To solve this problem, recipients must actively look for improvement in addition to the giver's efforts. Misperceptions about poverty hamper efforts to rescue people from poverty. According to Ayuni et al. (2018), poverty is not insurmountable and can be reduced via the use of sensible measures.

The satisfaction or bad resource management thwart efforts to bring them out of poverty. Due to a lack of financial literacy, existing income streams and aid frequently prove insufficient for a decent lifestyle. Zakat recipients frequently struggle to efficiently handle the assistance, which keeps them in poverty. Financial ignorance, which results in unsustainable financial management, is one of the main causes of household poverty. Making a distinction between necessities and wants while prudently allocating limited resources is necessary for effective financial management. Recognizing growing requirements and adjusting resource management accordingly are steps on the road to sustainable financial practices.

## RESEARCH DESIGN

### Questionnaire Development

The data collection process for the current study was conducted using a semi-structured interview style. The construction of the questionnaire items involved consulting relevant and comparable investigations, primarily similar to the study conducted by OECD INFE (2011). The utilization of this method ensured that the questions presented to the participants in the study were both pertinent and reliable.

### Study Population and Sample

The study sample consisted of 31 people who were recognized as asnaf and were actively involved in the ZPEU. The participants in this study were selected from the asnaf category as recognized by LZNK, with representation from several districts in Kedah, notably the Yan districts.

**Data Collection Method**

Data collection was conducted through scheduled sessions specifically designed to involve the participants belonging to the asnaf group. In order to address the potential difficulty arising from the participants' limited ability to grasp the complexities of the topic, a structured interview methodology was implemented. All participants were provided with support in accessing and completing the questionnaire using this approach. The comprehensive characterization of the asnaf group was made possible through the combination of insights obtained from the questionnaire and supplemental information acquired through LZNK. The construction of a relevant financial management training package was based on a shared understanding, which took into account the specific contextual requirements of the participants.

**RESULTS**

Table 1 provides a representation of the demographic characteristics observed among the participants included in the study. Significantly, the analysis of age distribution reveals that 45.2% of the sample population belongs to the age bracket of 41-50, indicating a substantial representation of middle-aged adults. Moreover, the high incidence of married individuals (87.1%) highlights the importance of family-oriented viewpoints in the context of this study. It is noteworthy that a significant proportion (61.3%) of the participants express support for having 2-4 dependents, suggesting that there may be financial factors related to family obligations influencing their perspective. From an educational standpoint, it is evident that there is a significant range in backgrounds among the individuals, as indicated by the fact that 35.5% of them possess SPM or similar qualifications. This statistic suggests the presence of an educated subgroup within the population. Meanwhile, the study also finds that only five (5) participants have additional skill certifications. In aggregate, these observations provide a thorough comprehension of the characteristics of the participants, facilitating a more knowledgeable analysis of the outcomes of the study.

Table 2 delineates the diverse challenges encountered by the participants. The data provides significant insights into the difficulties that were faced. Significantly, a substantial majority of participants, up to 93.4%, said that they encountered a significant challenge known as the "Financial constraints problem" prior to their involvement in the research. The subject of "high debt problem" was particularly notable, as 25.7% of participants identified it as a prevailing concern. An additional noteworthy aspect arises from the data, indicating that 16.1% of participants encountered a challenge related to "Land ownership". Furthermore, it is worth noting that 6.4% of the participants encountered difficulties as a result of a scenario characterized by a lack of consistent income.

**Table 1. Demographic details**

| Items | Details | Frequency | Percent |
|---|---|---|---|
| Age | 31 - 40 years | 4 | 12.9 |
| | 41 - 50 years | 14 | 45.2 |
| | 51 and above | 13 | 41.9 |
| Marital Status | Balu | 2 | 6.5 |
| | Married | 27 | 87.1 |
| | Single | 1 | 3.2 |
| | Window | 1 | 3.2 |
| Dependants | 2-4 dependants | 19 | 61.3 |
| | 5 -7 dependants | 5 | 16.1 |
| | 8 or more dependants | 2 | 6.5 |
| Education | Bawah UPSR | 2 | 6.5 |
| | UPSR or equivalent | 3 | 9.7 |
| | PT3/SRP/Setara | 10 | 32.3 |
| | SPM or equivalent | 11 | 35.5 |
| | STPM/STAM/Certificate | 4 | 12.9 |
| | Religious school/informal | 1 | 3.2 |

**Table 2. Financial difficulties**

| Difficulties faced | Frequency | Percent |
|---|---|---|
| High debt problem | 8 | 25.7 |
| Financial constraints problem | 29 | 93.4 |
| No steady income | 2 | 6.4 |
| Land ownership problem | 5 | 16.1 |
| Children's school expenses | 1 | 3.2 |
| Family issues | 1 | 3.2 |

The data additionally demonstrates that a small proportion, specifically 3.2% for each category, encountered difficulties pertaining to "Children's school expenses" and "Family issues." The extensive compilation of data presented in this study offers valuable insights into the wide range of difficulties that participants faced previous to their inclusion in the research investigation. The prevalence of financial limits and challenges related to debt underscores their importance as primary concerns among the documented obstacles.

Table 3 describes challenges that asnaf need to face. A significant proportion of respondents (48.4%) reported having trouble paying their debt installments, indicating potential financial strain. While 35.5% of respondents indicated that they have no difficulty paying these installments, 12.9% were unsure and 3.2% did not respond. 51.6% of respondents indicating they have done so, it appears that borrowing money from family or acquaintances is a common strategy

for addressing debt-related issues. However, 41.9% of respondents stated that they have not done so, and a minor percentage (3.2%) remained unsure or did not respond.

**Table 3. Borrowing pattern**

| **Inability to pay debt instalments** | **Frequency** | **Percent** |
|---|---|---|
| No | 11 | 35.5 |
| Not sure | 4 | 12.9 |
| Yes | 15 | 48.4 |
| Not answering | 1 | 3.2 |
| Total | 31 | 100 |

| **Borrowing money from family or friends to pay off debt** | **Frequency** | **Percent** |
|---|---|---|
| No | 13 | 41.9 |
| Not sure | 1 | 3.2 |
| Yes | 16 | 51.6 |
| Not answering | 1 | 3.2 |
| Total | 31 | 100 |

| **Borrow money to buy household necessities** | **Frequency** | **Percent** |
|---|---|---|
| No | 16 | 51.6 |
| Not sure | 1 | 3.2 |
| Yes | 14 | 45.2 |
| Total | 31 | 100 |

A majority (51.6%) of respondents indicated that they do not borrow money to buy household necessities, implying a certain level of financial stability. However, 45.2% acknowledged borrowing for these needs, indicating potential financial constraints. The majority of respondents (51.6%) stated that they do not borrow money to purchase household basics, showing a certain level of financial security. However, 45.2% admitted to borrowing for these purposes, indicating possible financial difficulties.

Overall, the data reveals a wide range of financial situations among respondents, with a sizable proportion struggling to manage debt and turning to borrowing. This emphasizes the need of financial knowledge, budgeting, and making sound financial decisions. Addressing financial literacy gaps could enable people to better manage their finances, reduce their reliance on borrowing, and improve their overall financial well-being.

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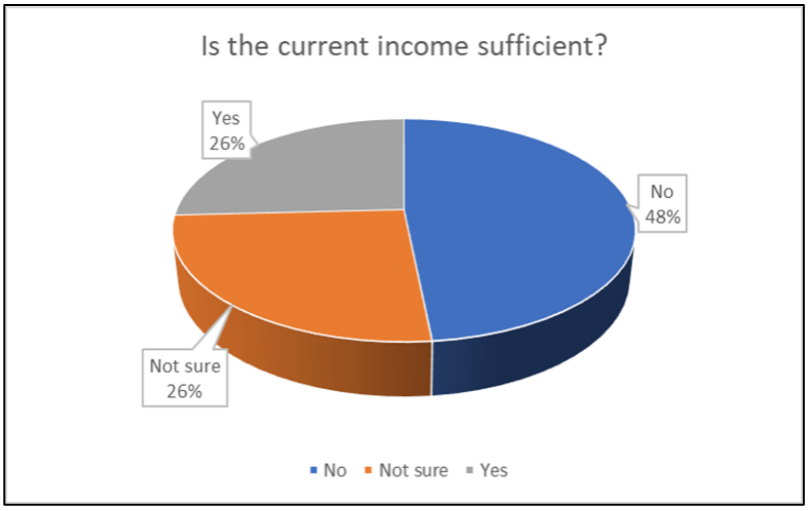


**Figure 1. Income Sufficiency**

Figure 1 reports the response regarding income sufficiency. This question seeks to ascertain respondents' views on the sufficiency of their present income. It's worth noting that over half of respondents believe their present income is insufficient. A quarter of those polled are undecided, while the other quarter say their salary is adequate. According to the data, a considerable portion of the respondents may have financial difficulties. The fact that nearly half of them feel their income insufficient shows that financial management and preparation may be required.

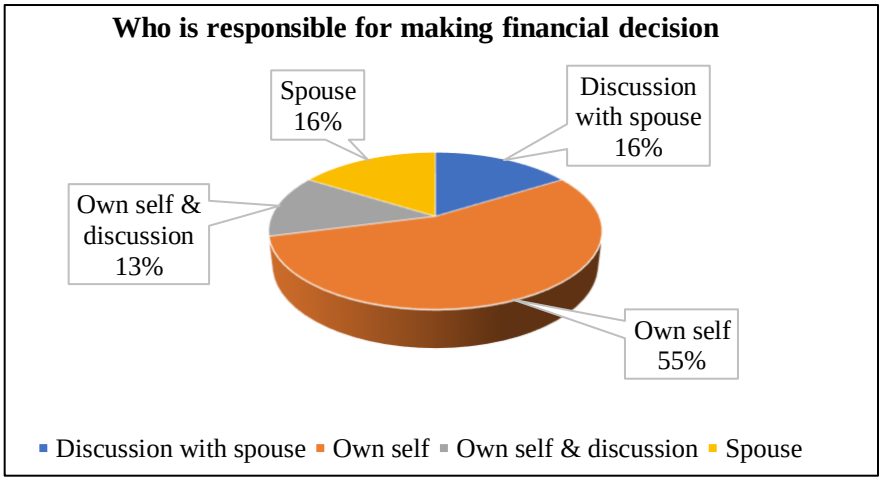


**Figure 1.Financial Decision's Responsibility**

Figure 2 presents the dynamics of household financial decision-making. The majority of respondents (54.8%) make their own financial decisions. Intriguingly, some individuals prefer a collaborative approach, with a notable portion (29.1%) engaging in the discussions with their companion. The majority of respondents appear to play a substantial role in determining their own

financial decisions. It is important to consider the implications of collaborative decision-making, particularly within households, as this may reflect financial independence.

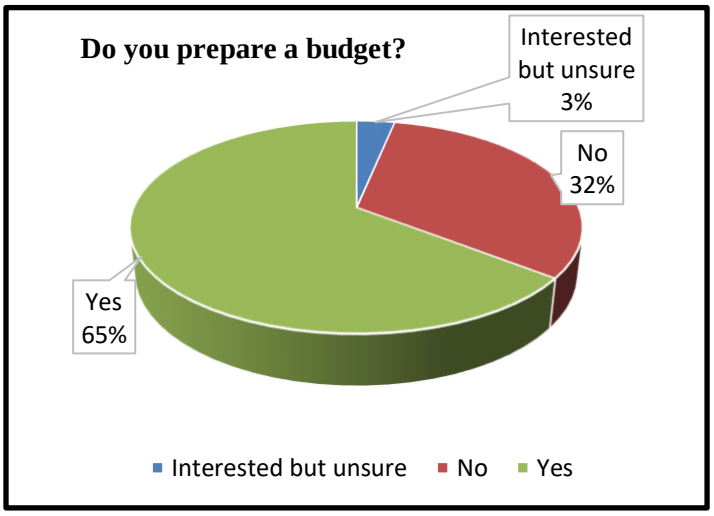


**Figure 2. Budget Preparation**

Figure 3 outlines the responses on the query about budgeting practices. A substantial majority of respondents (64.5%), indicating a proactive approach to managing their finances, prepare a budget. However, approximately one-third of respondents do not budget, while a minor percentage expresses interest but uncertainty. The positive response to budgeting is encouraging, as it suggests that a sizeable proportion of respondents are proactive with their financial management. Budgeting can be utilized to optimize expenditure and savings.

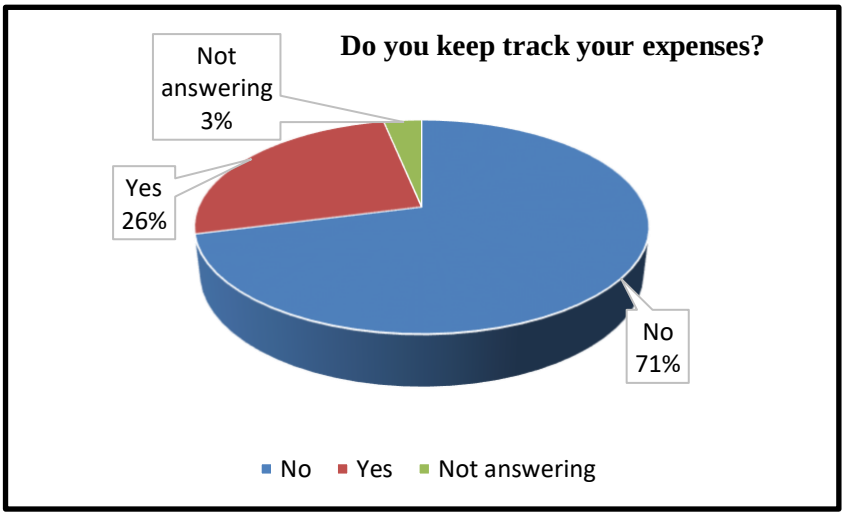


**Figure 4. Expenses Tracking**

The response to inquiry pertains to the activity of monitoring and recording expense is presented in Figure 4. According to the findings, a significant proportion (71%) of participants indicated that they do not maintain a record of their expenditures. A small minority, including

25.8% of individuals, engage in active monitoring of their spending habits. A minority of respondents abstained from providing a response. The data suggests that a significant proportion of the participants did not engage in spending tracking. This may result in challenges when attempting to discern spending trends and identifying potential areas for enhancement. The practice of monitoring expenses is crucial for making well-informed financial decisions.

Table 4 shows how the people who took part in the study answered a question about how well they understood the idea of financial management. Based on the data, 29% of respondents said they don't understand the idea, and 32.3% said they didn't know. On the other hand, 35.5% of the people who took the survey said they did understand what financial management is. Also, a small number of people (3.2%) did not answer the question. The results show that the respondents have different levels of knowledge about how to handle money.

**Table 4. Financial Management Concept**

| Do you understand the concept of financial management | Frequency | Percent |
|---|---|---|
| No | 9 | 29 |
| Not sure | 10 | 32.3 |
| Yes | 11 | 35.5 |
| Not answering | 1 | 3.2 |
| Total | 31 | 100 |

In addition, the analysis of the participants' financial behavior reveals a worrying trend. In addition to the previously discussed factors, another noteworthy observation arises. It appears that a significant proportion of participants did not utilize modern bill-paying tools such as mobile banking applications or direct debit options. In fact, the data indicates that the majority did not employ these technologies.

This reluctance to adopt digital financial solutions has repercussions, especially in terms of timely bill payment. Approximately 81 percent (25) of those classified as "asnaf" reported having difficulties paying their expenses on time. This difficulty may be exacerbated by the absence of digital tools for managing payments, as manual bill payments are often time-consuming and prone to error.

In addition to paying bills, another noteworthy aspect of the participants' financial behavior emerges. Nearly half of the respondents admitted to spending more than they earned. This financially precarious practice inevitably results in imbalances and financial duress. As a result of this difficulty, a significant number of participants were compelled to take on supplementary employment or borrow from family members.

This pattern illuminates a cycle of financial instability in which these individuals are trapped. Not only does the inability to balance expenses and income strain their immediate financial situations, but it can also impede their long-term financial growth and stability.

## SUMMARY AND CONCLUSION

In conclusion, this study's findings provide a thorough comprehension of the financial landscape and the obstacles faced by the participants. Through examination of demographic characteristics, it is evident that the study cohort contains a significant proportion of middle-aged individuals and married respondents. The prevalence of individuals with two to four dependents highlights the potential impact of familial responsibilities on financial perspectives. Diverse educational backgrounds of participants, spanning from no formal education to STPM or equivalent, suggest the existence of a fairly educated subpopulation.

The study's analysis of financial obstacles provides valuable insight into the experiences of the participants. The ubiquity of the "Financial constraints problem" among 93.4% of respondents indicates its importance as a significant obstacle. Notably, the issue of excessive debt, faced by 25.7% of participants, demonstrates the precarious nature of debt management. The difficulties associated with "land ownership" and inconsistent income contribute to the participants' multifaceted financial struggles.

In addition, the ensuing analysis of specific financial behaviors and practices highlights the intricate relationship between financial decisions and obstacles. The data reveals that a sizeable proportion of respondents have difficulty paying debt installments, borrow to alleviate financial constraints, and, in some instances, struggle to meet fundamental household needs. These results highlight the complexity of financial situations and the significance of financial literacy, budgeting, and well-informed decision-making.

In light of these insights, it is evident that a holistic approach is required to address the financial obstacles confronted by the participants. Enhancing financial literacy and promoting prudent financial practices can contribute to improved financial well-being. Moreover, interventions that take into account the unique characteristics of the participants, such as their familial responsibilities and educational contexts, are essential for mitigating financial difficulties. Ultimately, this research casts light on the complex relationship between demographic factors, financial challenges, and behaviors, laying the groundwork for targeted strategies to improve financial resilience and stability among this population.

This pattern illuminates a cycle of financial instability in which these individuals are trapped. Not only does the inability to balance expenses and income strain their immediate financial situations, but it can also impede their long-term financial growth and stability.

In conclusion, the observations regarding the use of modern financial instruments, coupled with the prevalence of overspending and the subsequent reliance on additional sources of income or borrowing, paint a complex picture of the financial circumstances of the participants. Addressing these issues may necessitate a multifaceted strategy that includes financial education, the development of budgeting skills, and the promotion of the adoption of convenient digital solutions for improved financial management.

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# EMPOWERING SUSTAINABLE POVERTY ALLEVIATION THROUGH INNOVATIVE WAQF SOLUTIONS (A CASE STUDY OF FINTERRA' WAQFCHAIN® AT SOZECOM)

**Ibrahim Abdul Mugis[1*]**
**Muhammad Lawal Maidoki[2]**
**Hamid Rashid[3]**

[1]Awqaf Africa, Kuala Lumpur, Malaysia.
[2] Executive Chairman, Sokoto State Zakat and Waqf (Endowment) Commission (SOZECOM), Nigeria.
[3] Finterra Technologies, Kuala Lumpur, Malaysia.
*Corresponding Author (Email:

***Abstract:*** *In a world where innovation and technology play an increasingly vital role in shaping the future, it is crucial to harness these forces for the betterment of society, especially in the context of addressing poverty and promoting sustainable development. This paper embarks on a compelling journey at the intersection of Islamic social finance and modern technology, unveiling new avenues that hold the promise of transformative change with a focus on the transformative potential of Finterra's Waqf Blockchain (WaqfChain®). Positioned at the nexus of tradition and innovation, WaqfChain reimagines the concept of waqf, an Islamic endowment, by integrating blockchain technology. The study addresses contemporary challenges facing waqf, such as opaque management and corruption, and highlights the groundbreaking initiative's ability to tackle these issues through blockchain's transparency, accountability, and accessibility features. The case study at the SOZECOM Foundation in Nigeria serves as a tangible illustration of improvements achieved through WaqfChain, including enhanced transparency, operational efficiency, and the Foundation's increased capacity for sustainable relief efforts. The paper distills key lessons learned from this implementation into practical best practices, providing a guide for organizations worldwide seeking innovative waqf solutions inspired by WaqfChain. In conclusion, the research envisions a path forward where the synergy of Islamic philanthropy and blockchain innovation, exemplified by Finterra's WaqfChain at SOZECOM, has the potential to reshape the landscape of poverty alleviation and sustainable development. It serves as a call to action for the global Zakat and Waqf community to unite in embracing this fusion of tradition and technology for a brighter, more equitable future.*

***Keywords:*** *Islamic Social Finance, Finterra's Waqf Blockchain, SOZECOM Foundation, WaqfChain, Zakat.*

## INTRODUCTION

### Background and Significance

The concept of Waqf, deeply ingrained in the rich tapestry of Islamic tradition, has stood as a beacon of social justice, compassion, and community welfare for centuries. Waqf, often referred to as Islamic endowment, embodies the fundamental Islamic principle of caring for those in need, seeking to alleviate poverty, and nurturing the well-being of society's most vulnerable members.

Historically, it has been a cornerstone of Islamic philanthropy, and its impact on shaping societies cannot be overstated.

Waqf's essence lies in the act of dedicating assets or property, including land, buildings, or financial resources, for the perpetual benefit of specific charitable causes or community needs. These endowed assets generate income or resources that are channelled toward various social, educational, and humanitarian endeavours, such as funding schools, hospitals, and orphanages. It is this noble principle of perpetual giving that has empowered countless communities and transformed lives across the Islamic world.

Yet, as the world has evolved, so too have the challenges that confront the institution of waqf. In recent times, the management of waqf assets has encountered a labyrinth of complexities, casting shadows on its potential to deliver maximum societal impact. These challenges encompass multifaceted issues:

i. **Transparency and Accountability:** The traditional processes governing waqf management often lack transparency, making it difficult for stakeholders to track the allocation and utilization of endowed assets. This opacity raises questions about accountability and trust, eroding confidence in waqf institutions.
ii. **Survey:** lack of survey and documentation of the various Waqf assets in the country.
iii. **Fundraising:** because of lack of financial literacy, structuring and raising Cash Waqf funds has been poor.
iv. **Digitization and Automation:** There has been not much digitization of historic and current Waqf documentation, thus leading to lack to accessibility, searchability, conducting any analysis, and efficient storage of data.
v. **Cumbersome Administrative Processes:** Bureaucratic inefficiencies and outdated administrative practices have stifled the nimbleness required to adapt to changing social needs swiftly. The cumbersome nature of traditional waqf management has, at times, hindered the timely deployment of resources where they are most needed.
vi. **Dwindling Impact:** Despite the immense potential, some waqf initiatives have struggled to achieve the far-reaching, sustainable impact that their founders envisioned. This has led to a growing realization that waqf, as an institution, needs to evolve to meet the challenges of the modern era effectively.

It is in this dynamic landscape that Finterra' WaqfChain initiative emerges as a transformative force, shining as a ray of hope in the realm of waqf management. WaqfChain represents a visionary approach to address these longstanding challenges, harnessing the power of blockchain technology and innovative governance models to unlock the true potential of waqf in the 21st century. In the sections that follow, this paper embarks on a comprehensive exploration of Finterra' WaqfChain initiative, particularly its implementation and impact at the esteemed SOZECOM Foundation. Through meticulous analysis, it uncovers the remarkable potential of blockchain technology to revolutionize the way we conceive and practice waqf, ultimately reinvigorating its mission to uplift the less fortunate and create lasting positive change in society.

## OBJECTIVES

The objectives of this paper are meticulously crafted to illuminate the transformative potential of Fniterra's WaqfChain initiative within the context of the SOZECOM Foundation, while also offering guidance for its broader adoption within the global zakat and waqf community.

### Comprehensive Impact Analysis

Our first and foremost objective is to conduct a comprehensive analysis of the impact of WaqfChain on poverty alleviation efforts within the SOZECOM Foundation operational activities. This entails a rigorous examination of the tangible outcomes and qualitative changes brought about by the implementation of WaqfChain. Through data-driven insights and anecdotal evidence, we aim to unveil the extent to which blockchain technology, in synergy with waqf principles, has amplified the Foundation's capacity to alleviate poverty sustainably.

This objective is rooted in the belief that a deep understanding of the actual impact of WaqfChain will provide valuable lessons and inspirations for not only SOZECOM but also other similar organizations worldwide. By scrutinizing the successes and challenges experienced by SOZECOM, we seek to foster a culture of transparency, accountability, and innovation within the broader waqf and zakat ecosystem.

### Practical Recommendations for Wider Adoption

Our second objective revolves around providing actionable and pragmatic recommendations for the broader adoption of innovative solutions like WaqfChain within the global zakat and waqf community. We recognize that while our case study centres on the SOZECOM Foundation, its insights hold universal value, transcending geographical boundaries.

To achieve this objective, we dissect the intricacies of WaqfChain's implementation, governance structures, and asset management at SOZECOM. By identifying the best practices and lessons learned during this transformative journey, we aim to furnish organizations, policymakers, and philanthropic leaders with a blueprint for embracing and adapting innovative waqf solutions. We firmly believe that the fusion of Islamic philanthropy with cutting-edge blockchain technology is a potent combination that can pave the way for a new era of efficient, transparent, and impactful waqf management. As such, our objective is not merely to observe and analyse but to actively contribute to the collective efforts toward achieving sustainable development goals.

By aligning our objectives with the aspiration to drive positive change, this paper strives to inspire and empower organizations to embark on a similar path of innovation, ultimately catalysing a global transformation in the practice of waqf and zakat, where every act of charity is a step closer to a more equitable and prosperous world.

## LITERATURE REVIEW

### Historical Perspective of Waqf

To comprehend the true essence and significance of the WaqfChain initiative, we embark on a journey through the annals of history, tracing the development and evolution of waqf—an

institution deeply embedded in the Islamic tradition. The historical perspective offers a profound understanding of how waqf emerged as a dynamic tool for community support and evolved into a potent mechanism for social good.

Waqf, derived from the Arabic term "*waqafa*", which means "to stop" or "to hold," found its origins during the early years of Islam. Its genesis can be attributed to the teachings of the Prophet Muhammad (peace be upon him) and the early caliphs, who emphasized the importance of charitable giving and community welfare. In these nascent stages, waqf primarily took the form of endowing land or assets for the provision of basic amenities such as water wells, public baths, and schools.

As the Islamic civilization flourished and expanded, so too did the scope and scale of waqf. The medieval Islamic world witnessed a surge in charitable endowments, with illustrious patrons like Caliph Harun al-Rashid establishing vast waqf institutions that funded hospitals, libraries, and educational centres. This proliferation of waqf assets played a pivotal role in advancing scholarship, healthcare, and social services across the Islamic empire.

The significance of waqf transcended geographical boundaries, influencing neighbouring regions and civilizations. The endowment concept found resonance in diverse cultures, from the Ottoman Empire's "vakıf" system to Europe's development of similar charitable institutions. Waqf's enduring appeal lies in its core principles:

i. **Perpetuity:** Waqf assets are dedicated in perpetuity, ensuring their continuous contribution to the betterment of society. This enduring commitment aligns with the Islamic ethos of ongoing charity (sadaqah jariyah).

ii. **Community Empowerment:** Waqf assets are managed by trustees who administer them for the benefit of the community. This grassroots approach embodies the Islamic principles of communal responsibility and collective welfare.

iii. **Social Justice:** Waqf's primary objective is to address societal needs, with a particular emphasis on aiding the disadvantaged, the destitute, and the marginalized. It serves as a powerful instrument for promoting social justice and economic equity.

However, as times changed, so did the challenges facing the institution of waqf. The historical legacy of waqf, while illustrious, encountered obstacles related to management inefficiencies, opaque practices, and an inability to adapt to contemporary demands. These challenges prompted the need for innovation, leading us to the groundbreaking WaqfChain initiative a beacon of hope that we explore in the subsequent sections of this paper. By examining the historical trajectory of waqf, we gain a profound appreciation for the enduring spirit of philanthropy and community welfare that has shaped this institution. It is within this historical context that we approach WaqfChain, poised to revitalize and invigorate waqf for the challenges and opportunities of the modern era.

**Modern Challenges in Waqf Management**

While the historical legacy of waqf is rich and illustrious, the modern era has ushered in a new set of challenges for waqf institutions. It is imperative to recognize these challenges as they underscore the pressing need for innovative solutions to ensure that waqf continues to fulfil its noble mission of serving society effectively.

**Asset Management Complexity:** One of the foremost challenges facing contemporary waqf institutions is the increasing complexity of asset management. Over the centuries, waqf portfolios have grown in diversity and scale. These portfolios may encompass real estate, financial assets, businesses, and more. Managing such a multifaceted array of assets requires advanced financial and administrative expertise, which many traditional waqf institutions may lack.

**Transparency and Accountability Deficits:** In an era marked by heightened transparency standards and heightened accountability expectations, some waqf institutions have struggled to maintain public trust. The lack of transparency in the allocation and utilization of waqf resources has raised concerns among stakeholders, including donors, beneficiaries, and regulatory authorities. This opacity can hinder philanthropic contributions and hinder the institution's ability to fulfil its mission effectively.

**Bureaucratic Inefficiencies:** Traditional waqf management systems often involve bureaucratic processes and administrative red tape. These inefficiencies can slow down decision-making and resource allocation, preventing timely responses to pressing community needs. The bureaucratic hurdles may also deter potential donors from endowing their assets, as the perception of a slow and cumbersome system discourages charitable contributions.

**Dwindling Impact:** Despite its enduring legacy, some waqf initiatives have faced challenges in achieving their intended impact. Inefficiencies in asset management, coupled with opaque practices, can result in underutilized resources. This, in turn, limits the ability of waqf institutions to contribute significantly to poverty alleviation and community development, ultimately falling short of the societal benefits they aim to provide.

**Legal and Regulatory Complexities**: The legal and regulatory landscape governing waqf institutions varies widely across countries and regions. Navigating these complexities can pose significant challenges, especially for organizations operating in multiple jurisdictions. The absence of standardized legal frameworks can hinder cross-border collaboration and limit the potential for global philanthropic initiatives.

As we delve into the modern challenges confronting waqf management, it becomes evident that these obstacles are not insurmountable but demand innovative solutions. The intersection of Islamic philanthropy with cutting-edge blockchain technology, as exemplified by Finterra' WaqfChain, holds great promise in addressing these challenges head-on. By leveraging the advantages of blockchain, such as transparency, security, and efficiency, waqf institutions can overcome these hurdles and amplify their impact on poverty alleviation and sustainable

development. In the subsequent sections of this paper, we explore how WaqfChain has emerged as a pioneering solution to the challenges outlined here. Through a comprehensive case study of its implementation at the SOZECOM Foundation, we aim to demonstrate how this innovative approach has the potential to reshape the landscape of waqf management, reinvigorating its mission for the modern era and beyond.

**Blockchain Technology in Waqf**

In recent years, blockchain technology has emerged as a disruptive force across various industries, revolutionizing the way transactions are recorded, verified, and secured. Its application in the realm of waqf management has drawn considerable attention, offering a promising solution to address the inefficiencies and shortcomings that have plagued traditional waqf management systems.

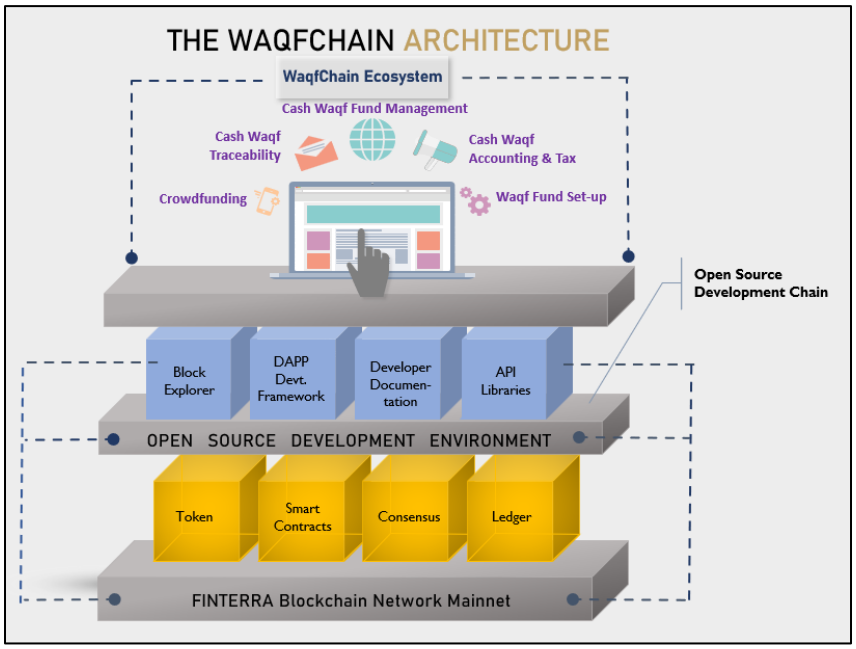


**Figure 1: WaqfChain System Architecture**

**The Immutable Ledger:** At the heart of blockchain technology lies its most distinctive feature—an immutable ledger. In the context of waqf management, this ledger serves as a transparent and tamper-proof repository of all transactions and asset movements. Every endowment, donation, disbursement, or administrative action is recorded as a permanent and verifiable entry. This transparency addresses one of the critical challenges in waqf management by providing stakeholders with real-time visibility into the flow of assets and resources.

**Enhanced Transparency:** Blockchain's transparency feature goes beyond merely recording transactions. It enables all authorized parties, including donors, beneficiaries, and regulatory authorities, to access and audit the waqf's financial records and asset allocation in real-time. This

transparency fosters trust and accountability, mitigating concerns about mismanagement or misuse of resources.

**Smart Contracts for Governance:** Smart contracts, self-executing agreements with predefined rules and conditions, have the potential to revolutionize waqf governance. These contracts can automate the disbursement of waqf resources based on predefined criteria, ensuring that funds are allocated precisely as intended by the waqf's founders. This automation reduces bureaucratic delays and minimizes the risk of human error in decision-making processes.

**Security and Fraud Prevention**: Blockchain's robust security mechanisms make it highly resistant to tampering and fraud. The use of cryptographic hashing ensures the integrity of data, making it nearly impossible for unauthorized parties to manipulate records or divert funds illicitly. This security feature safeguards the waqf's assets and preserves their intended purpose.

**Efficiency and Cost Reduction:** Traditional waqf management systems are often burdened with administrative overhead and operational inefficiencies. Blockchain streamlines these processes by automating many routine tasks, reducing the need for intermediaries, and cutting down on administrative costs. These efficiency gains translate into a more effective allocation of resources for poverty alleviation.

**Cross-Border Collaboration:** Blockchain's decentralized nature facilitates cross-border collaboration among waqf institutions, philanthropic organizations, and stakeholders. It offers a standardized platform for waqf management that can be adopted and adapted globally, enabling a seamless exchange of resources and expertise.

As we explore the potential of blockchain technology in waqf management, it becomes evident that this innovative approach aligns perfectly with the fundamental principles of transparency, accountability, and social justice that underpin waqf. The emergence of Finterra' WaqfChain initiative, which we will delve into further in this paper, exemplifies how blockchain can be harnessed to modernize and optimize waqf management, ultimately empowering waqf institutions to fulfil their mission of sustainable poverty alleviation more effectively. In the subsequent sections of this paper, we will examine the practical implementation of WaqfChain at the SOZECOM Foundation, shedding light on its transformative potential and the lessons it offers for waqf institutions worldwide.

## METHODOLOGY

### Case Study Design

In our pursuit of understanding the real-world impact of Finterra' WaqfChain initiative, we have adopted a meticulously crafted case study methodology. This methodology centres on the comprehensive examination of the SOZECOM Foundation, an organization that stands as a beacon of hope and innovation in the realm of poverty alleviation. The case study approach is deliberately chosen for its inherent suitability in assessing the tangible outcomes and transformative potential

of WaqfChain in a live operational environment. The choice of a case study design is grounded in several compelling reasons:

**Contextual Richness:** The SOZECOM Foundation, with its longstanding commitment to poverty alleviation and social welfare, provides a rich and complex context in which the implementation of WaqfChain can be observed. It allows us to explore the intricate dynamics of real-world waqf management, reflecting the challenges and opportunities faced by contemporary waqf institutions.

**In-Depth Exploration:** A case study approach permits an in-depth exploration of the specificities of WaqfChain's deployment at SOZECOM. It facilitates a detailed examination of the technology integration, governance structures, asset management, and the resulting impact on the Foundation's poverty alleviation initiatives.

**Real-Time Evaluation:** By examining an ongoing project, we have the advantage of conducting a real-time evaluation of WaqfChain's performance and its evolving role in waqf management. This enables us to capture dynamic changes and adaptability in response to emerging challenges.

**Practical Insights:** The case study methodology is well-suited to extract practical insights and lessons from the lived experiences of SOZECOM and its stakeholders. These insights go beyond theoretical frameworks, offering actionable recommendations for waqf institutions seeking to embrace innovative solutions.

**Multi-Faceted Data Collection Methods**

Our data collection process encompasses a multifaceted approach to ensure comprehensive coverage of the WaqfChain implementation at SOZECOM:

**Interviews:** We engage in structured interviews with key stakeholders within SOZECOM, including management, trustees, beneficiaries, and technology implementers. These interviews provide firsthand accounts of their experiences, challenges, and perceptions regarding WaqfChain.

**Surveys:** To gather quantitative data on the impact of WaqfChain, we administer surveys to a sample of beneficiaries and donors associated with SOZECOM. These surveys assess their satisfaction levels, perceptions of transparency, and the perceived effectiveness of WaqfChain in achieving poverty alleviation objectives.

**Document Analysis:** We conduct a meticulous analysis of relevant documents, including financial records, project reports, and governance documents. This analysis aids in triangulating data, verifying claims, and providing a historical context for the implementation.

**Data Analysis:** The data collected through interviews, surveys, and document analysis undergo rigorous qualitative and quantitative analysis. Qualitative data, including interview transcripts, are analyzed thematically to identify recurring patterns, challenges, and success factors. Quantitative

data from surveys are subjected to statistical analysis to derive meaningful insights into the impact of WaqfChain.

**Ethical Considerations:** Throughout the case study, we uphold the highest ethical standards, ensuring the confidentiality of sensitive information and obtaining informed consent from participants. Ethical considerations guide our interactions with stakeholders, protecting their rights and privacy.

In adopting this case study methodology, we aim to offer a holistic, data-driven, and contextually rich exploration of the implementation of WaqfChain at the SOZECOM Foundation back-office operations. Through this approach, we seek to provide a comprehensive understanding of the initiative's impact, challenges, and best practices, ultimately contributing to the advancement of innovative waqf solutions in the global zakat and waqaf community.

**Data Collection**

The success of our case study hinges on the comprehensive and systematic collection of data, drawing from a diverse range of sources. To ensure a holistic view of the implementation and outcomes of the WaqfChain project at the SOZECOM Foundation, we employ a combination of data collection methods, encompassing interviews, surveys, and document analysis.

**a. Interviews**

Structured interviews play a pivotal role in our data collection process. We engage in interviews with key stakeholders within the SOZECOM Foundation, including:

i. Management: Senior executives and decision-makers who have been directly involved in the planning, implementation, and oversight of the WaqfChain project. These interviews provide insights into the strategic vision and objectives of the initiative.
ii. Trustees: The trustees responsible for the governance and management of waqf assets at SOZECOM. These interviews shed light on the decision-making processes, asset allocation strategies, and governance structures associated with WaqfChain.
iii. Beneficiaries: Individuals and communities who have directly benefited from SOZECOM's poverty alleviation initiatives funded through WaqfChain. These interviews capture the real-world impact of the initiative from the perspective of those it aims to serve.
iv. Technology Implementers: Experts and professionals responsible for the technical implementation of the WaqfChain platform. These interviews delve into the technical aspects of blockchain integration, security measures, and operational considerations.

Interviews are conducted in a structured format, with predefined questions and topics to ensure consistency across responses. They provide a qualitative understanding of the experiences, challenges, and perceptions of stakeholders regarding WaqfChain.

**b. Surveys**

To complement qualitative data with quantitative insights, we administer surveys to specific groups associated with the SOZECOM Foundation:

i. Beneficiaries: Surveys are distributed to beneficiaries of SOZECOM's poverty alleviation programs funded through WaqfChain. These surveys aim to assess beneficiary satisfaction levels, perceived improvements in services, and the overall impact of WaqfChain on their well-being.
ii. Donors: A subset of donors who have contributed to SOZECOM's waqf funds via WaqfChain are surveyed to gauge their motivations for donating, perceptions of transparency, and satisfaction levels with the platform's functionality.

Surveys are designed to provide quantitative data that can be statistically analysed, offering a quantitative dimension to our assessment of WaqfChain's impact.

**c. Document Analysis**

A critical component of our data collection methodology is the analysis of relevant documents. This includes a wide range of documents such as:

i. **Financial Records:** Audit reports, financial statements, and transaction records related to waqf assets managed through WaqfChain.
ii. **Project Reports:** Reports detailing the outcomes and progress of specific poverty alleviation projects funded through WaqfChain.
iii. **Governance Documents:** Documents outlining the governance structure, rules, and regulations governing waqf assets at SOZECOM.

Document analysis aids in triangulating data, verifying claims, and providing historical context for the implementation of WaqfChain. It offers a factual basis for assessing the initiative's performance and outcomes.

**Ethical Considerations**

Throughout the data collection process, we adhere to strict ethical guidelines, ensuring the confidentiality and privacy of sensitive information. Informed consent is obtained from all participants, and data is anonymized and de-identified when necessary to protect the rights and privacy of individuals.

By employing this multifaceted approach to data collection, we strive to gather a comprehensive and well-rounded dataset that enables a thorough examination of WaqfChain's impact and effectiveness at the SOZECOM Foundation. This robust methodology ensures that our findings are grounded in empirical evidence and reflect the diverse perspectives of stakeholders involved in this transformative initiative.

**Data Analysis**

The data collected through interviews, surveys, and document analysis serve as the foundation for a comprehensive and rigorous analysis of the impact of WaqfChain on various aspects of waqf management and poverty alleviation within the SOZECOM Foundation. Our data analysis approach is designed to provide both qualitative insights, drawn from interviews and document analysis, as well as quantitative insights, derived from survey responses.

## QUALITATIVE DATA ANALYSIS

**Thematic Analysis:** Qualitative data, particularly from interviews, undergoes thematic analysis. This process involves the identification and categorization of recurring themes, patterns, and narratives within the interview transcripts. Themes may include challenges faced, success stories, stakeholder perspectives, and the impact of WaqfChain on operational processes.

**Content Analysis:** Documents, such as financial records, project reports, and governance documents, are subjected to content analysis. This involves the systematic examination of textual data to extract relevant information and insights. Content analysis helps verify claims made during interviews and provides context for the quantitative analysis.

**Coding and Categorization:** Data is coded and categorized using qualitative analysis software when applicable. Coding involves assigning labels or codes to specific portions of the data that represent concepts or themes. This structured approach aids in organizing and synthesizing qualitative findings.

## QUANTITATIVE DATA ANALYSIS

**Descriptive Statistics:** Survey responses are subjected to descriptive statistical analysis. This includes calculating means, medians, standard deviations, and frequency distributions to provide a quantitative overview of responses. Descriptive statistics help summarize and present key findings from the surveys.

**Inferential Statistics:** Inferential statistical techniques, such as regression analysis or hypothesis testing, may be applied to survey data to explore relationships between variables. For example, we may examine the relationship between donor satisfaction and perceptions of transparency within WaqfChain.

**Cross-Tabulation:** Cross-tabulation is used to explore relationships between variables in survey data. For instance, we may cross-tabulate survey responses by beneficiary demographics to identify patterns or disparities in satisfaction levels.

**Triangulation:** To enhance the validity and reliability of our findings, we employ triangulation—a methodological approach that involves comparing and contrasting data from multiple sources. Triangulation ensures that findings are corroborated by different data types, reducing the potential for bias or misinterpretation.

**Ethical Considerations:** Throughout the data analysis process, ethical considerations remain paramount. Any data that can potentially identify individuals or organizations is anonymized and de-identified to protect privacy and confidentiality. The principles of informed consent and ethical conduct are upheld rigorously.

**Reporting Findings:** The findings from our data analysis will be reported in a clear and structured manner within the paper. We will use narrative descriptions, tables, charts, and graphs to present both qualitative and quantitative results. Findings will be linked back to the research objectives, demonstrating how they address the primary objectives of the study, such as assessing the impact of WaqfChain and providing practical recommendations.

In summary, our data analysis process is characterized by its rigor, transparency, and adherence to ethical standards. It aims to provide a holistic evaluation of the WaqfChain initiative's impact on waqf management and poverty alleviation within the SOZECOM Foundation, contributing to the body of knowledge on innovative waqf solutions in the global zakat and waqaf community.

## FINTERRA' WAQFCHAIN® AT SOZECOM

### Overview of SOZECOM Foundation

In our journey to understand the impact and significance of Fniterra's WaqfChain initiative, it is essential to begin by immersing ourselves in the world of the SOZECOM Foundation—a cornerstone in the landscape of poverty alleviation and social welfare.

### Mission and Vision

The SOZECOM Foundation, with its roots deeply embedded in the principles of social justice and community welfare, stands as a beacon of hope for the marginalized and underserved. At its core, SOZECOM is driven by a singular mission: to alleviate poverty, empower disadvantaged communities, and nurture sustainable development. Its vision paints a picture of a world where every individual enjoys access to basic necessities, opportunities for growth, and a life of dignity.

### Strategies for Poverty Alleviation

SOZECOM's strategies for poverty alleviation are grounded in a holistic and multifaceted approach. It recognizes that addressing poverty requires not only immediate relief but also long-term empowerment. To this end, SOZECOM employs a range of strategies, including:

i. **Education:** SOZECOM invests in educational initiatives, providing access to quality schooling and vocational training for marginalized youth. Education is viewed as a potent tool for breaking the cycle of poverty.
ii. **Healthcare:** Access to healthcare services is a fundamental right, and SOZECOM extends its reach to ensure that underserved communities receive essential medical care and support.
iii. **Economic Empowerment:** SOZECOM fosters economic independence through skills development, microfinance, and entrepreneurship programs. It seeks to empower individuals and communities to generate sustainable income.
iv. **Community Development:** A strong sense of community is at the heart of SOZECOM's approach. It promotes community-led initiatives, infrastructure development, and social cohesion to uplift neighbourhoods.

**Waqf in the Service of Humanity**

Central to SOZECOM's mission is the application of waqf, or Islamic endowment, as a vehicle for social change. The Foundation recognizes the enduring power of waqf to channel resources toward alleviating poverty and promoting social welfare. Through its waqf initiatives, SOZECOM leverages the principles of perpetual giving to create a lasting impact.

**Partnerships and Collaborations**

SOZECOM's impact extends beyond its individual efforts. It actively seeks partnerships and collaborations with like-minded organizations, governmental bodies, and philanthropic institutions. These partnerships amplify the Foundation's reach and enable a collective response to the complex challenges of poverty.

**Transparency and Accountability**

Integral to SOZECOM's ethos is transparency and accountability. The Foundation is committed to the responsible stewardship of resources, and it upholds the highest standards of governance. Donors, beneficiaries, and stakeholders can expect full transparency in the allocation and utilization of funds.

**Local and Global Reach**

While SOZECOM's headquarters are firmly rooted in its local community, the Foundation's impact extends globally. It recognizes that poverty knows no borders, and it actively engages in initiatives beyond its immediate surroundings, contributing to global efforts to combat poverty and inequality. The SOZECOM Foundation serves as a testament to the enduring spirit of compassion and social responsibility. Its unwavering commitment to poverty alleviation, its innovative use of waqf, and its dedication to transparency and accountability set the stage for our exploration of how Fniterra's WaqfChain initiative has empowered SOZECOM to further its mission and impact. In the following sections, we delve into the implementation and outcomes of WaqfChain at this

remarkable organization, providing a detailed account of the transformative journey it has embarked upon.

**Implementation of WaqfChain®**

The implementation of Fniterra's WaqfChain at the SOZECOM Foundation represents a pivotal moment in the organization's journey to leverage innovative solutions for poverty alleviation. This section delves into the intricate process of integrating blockchain technology, establishing governance structures, and optimizing asset management through the WaqfChain initiative.

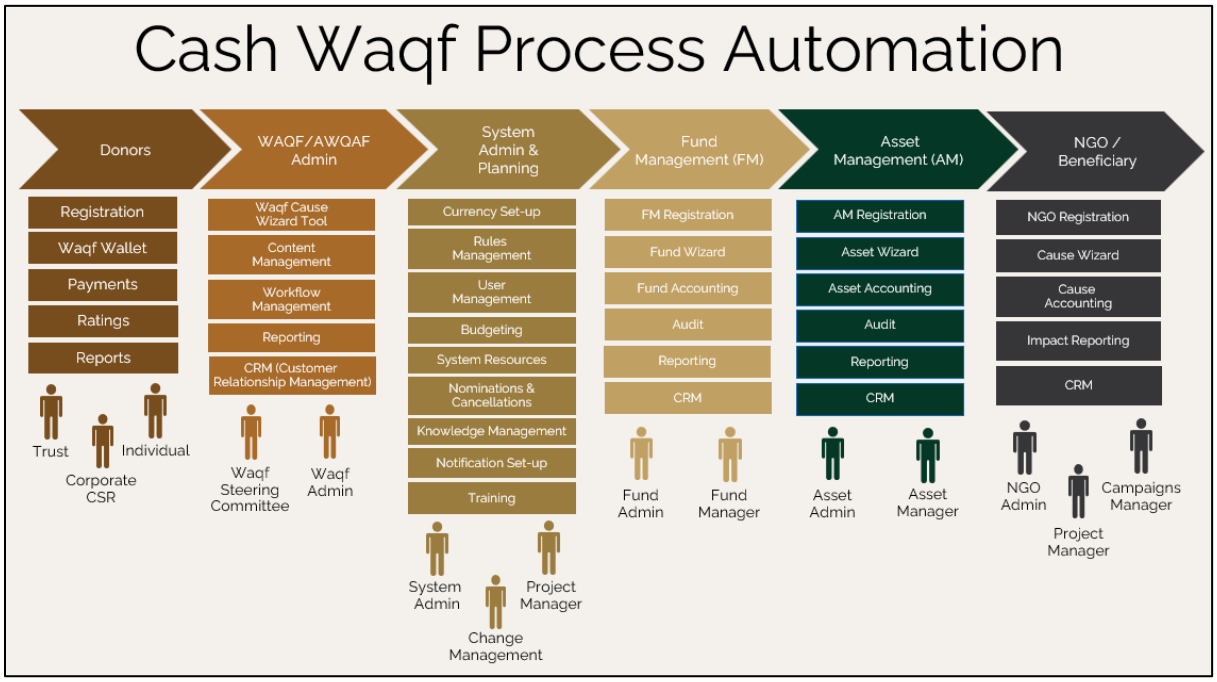


**Figure 2. WaqfChain System Modules**

**Integration of Blockchain Technology**

At the heart of the WaqfChain implementation is the integration of blockchain technology—an endeavor that required careful planning and technical expertise. The process can be divided into key phases:

i. **Needs Assessment:** SOZECOM began by conducting a comprehensive needs assessment to identify the specific challenges in waqf management that could be addressed through blockchain. This stage involved consultations with experts in both waqf management and blockchain technology.
ii. **Technology Selection:** After assessing various blockchain platforms, SOZECOM, in collaboration with Fniterra, selected a blockchain solution that aligned with its goals and operational requirements. Considerations included scalability, security, transparency, and ease of use.

iii. **Customization:** The selected blockchain solution was customized to meet SOZECOM's unique needs. This involved developing smart contracts for automated governance and creating user-friendly interfaces for trustees and beneficiaries to interact with the platform.
iv. **Training and Change Management:** SOZECOM conducted training programs for its staff, trustees, and beneficiaries to ensure that they were proficient in using the WaqfChain platform. This phase was crucial in ensuring a smooth transition to the new system.

**Establishment of Governance Structures**

To ensure the responsible and transparent management of waqf assets through WaqfChain, SOZECOM established governance structures aligned with best practices. These structures include:

## CONCLUSION

In culmination, this paper represents a substantial contribution to the discourse surrounding innovative solutions for waqf management and sustainable poverty alleviation. The case study of Finterra' WaqfChain initiative at the SOZECOM Foundation has yielded critical insights and significant contributions to the field. This paper not only celebrates the achievements of Finterra' WaqfChain at the SOZECOM Foundation but also provides a blueprint for the wider adoption of innovative waqf solutions. It highlights the potential of technology to transform the landscape of Islamic philanthropy, ensuring that waqf assets fulfil their intended purpose of alleviating poverty and promoting social welfare. As we conclude this exploration, we look to the future with optimism, envisioning a world where innovative initiatives like WaqfChain continue to drive positive change and inspire meaningful contributions to society.

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# SOROTAN PENGAMALAN KIRAAN ZAKAT PADI DI NEGERI KEDAH: SATU TINJAUAN

*Overview of Calculating Paddy Zakat Implementation In The State of Kedah*

**Hazwan Syah Niezam[1*]**
**Firdaus Sudin[2]**
**Zikri Zakaria[3]**

[1,2,3] Divisyen Pengurusan Syariah, Lembaga Zakat Negeri Kedah.
*Corresponding Author (Email: syariah@zakatkedah.com.my)

**Abstrak:** Zakat padi merupakan salah satu zakat yang penting dalam negeri Kedah. Kepentingan zakat padi dapat dilihat melalui luasnya pengusahaan padi di dalam negeri Kedah yang pada ketika ini menghasilkan sekitar 43% keperluan beras dalam negara. Justeru, bagi memastikan pelaksanaan zakat padi ini dapat berjalan lancar, pihak autoriti agama telah memainkan peranan agar sudut pandang hukum berkaitan zakat padi sentiasa dipantau. Antara aspek hukum yang menjadi keutaaman di dalam zakat padi adalah kaedah kiraan zakat padi itu sendiri. Melihat kepada sejarah kita mendapati beberapa perubahan telah berlaku dalam kaedah kiraan zakat padi di negeri Kedah. Campur tangan pihak autoriti agama dalam menentukan kaedah kiraan ini adalah bertunjangkan konsep siyasah syariyyah di mana pihak Kerajaan Kesultanan Kerajaan Kedah sejak berabad dahulu telah memikul tanggungjawab mengutip dan mengagihkan zakat di negeri Kedah. Usaha dan tangunggjawab tersebut masih kekal sehingga kini, bahkan struktur pentadbiran dan pengurusan zakat telah berkembang sesuai dengan keperluan masa dan waktu. Maka, kajian ringkas ini adalah untuk menyorot perubahan-perubahan yang berlaku dalam kaedah kiraan zakat padi dengan melihat kepada asas keputusan tersebut dibuat. Kajian ini menggunakan kaedah kualitatif dengan meneliti teks-teks yang membincangkan hal tersebut di samping maklumat dari beberapa pihak yang terlibat dalam pengurusan zakat di negeri Kedah.

**Kata kunci:** Zakat Padi, Kaedah kiraan, Perubahan, Negeri Kedah

*Abstract: Paddy tithe is one of the significant tithes in the state of Kedah, Malaysia. The importance of the paddy tithe can be observed through the extensive cultivation of rice within the state, contributing approximately 43% of the country's rice needs. To ensure the smooth implementation of the paddy tithe, religious authorities play a crucial role in monitoring the legal aspects related to the paddy tithe. One of the legal aspects prioritized in the paddy tithe is the method of calculating the tithe itself. Examining our history reveals several changes in the calculation methods of the paddy tithe in the state of Kedah. The involvement of religious authorities in determining these calculation methods is based on the concept of siyasah syariyyah, where the Sultanate Government of Kedah has long been responsible for collecting and distributing tithes in the state. These efforts and responsibilities persist to this day, and the administrative and managerial structure of tithes has evolved in accordance with the needs of the*

*time. Therefore, this brief study aims to highlight the changes that have occurred in the calculation methods of the paddy tithe by examining the foundational decisions that have been made. This study utilizes a qualitative approach by examining texts discussing these matters, along with information from various parties involved in managing tithes in the state of Kedah.*

***Keywords:*** *Paddy Tithe, Calculation Method, Changes, State of Kedah*

## PENDAHULUAN

Pertanian adalah salah satu sumber pendapatan dan ekonomi bagi manusia, dengan mempunyai tanah dan tanaman yang subur boleh menjadikan seseorang itu kaya dan mempunyai hasil pendapatan. Oleh itu, hasil yang dikeluarkan daripada bumi perlu dizakatkan. Zakat tanaman merupakan salah satu daripada jenis-jenis harta yang diwajibkan zakat apabila memenuhi syarat-syarat yang telah ditentukan syara'. Khusus di negeri Kedah, tanaman padi adalah tergolong dalam jenis tanaman yang wajib dikeluarkan zakat apabila hasil yang diperoleh itu mencapai nisab yang telah ditetapkan syara'. Proses evolusi serta perkembangan kemajuan teknologi moden dalam sektor pertanian pada era ini berjaya mempertingkatkan hasil tanaman padi. Oleh demikian, kos modal yang digunakan oleh para petani juga turut meningkat. Realiti zakat pertanian khasnya dalam tanaman padi di Malaysia pada ketika ini adalah mempunyai cara kiraan yang berbeza mengikut negeri. Ada negeri yang mengenakan zakat ke atas hasil kasar tanpa menolak kos tanaman dan juga kos sara hidup. Ada pula negeri yang mengenakan zakat ke atas hasil bersih setelah ditolak kos tanaman sahaja atau ditolak kedua-dua kos iaitu kos tanaman serta kos sara hidup daripada hasil kasar pendapatan padi yang diperolehi. Melalui ketetapan kadar yang diwajibkan zakat tanaman adalah juga berbeza mengikut negeri berdasarkan pandangan fiqh yang telah dikemukakan oleh setiap badan berautoriti dalam pelaksanaan kutipan zakat di setiap negeri. Oleh demikian, bagi meneliti isu berkenaan, mestilah melalui perbahasan fuqaha' yang jelas dan tuntas supaya dapat memberikan suatu keputusan yang terbaik dalam memantapkan operasi kutipan zakat di Lembaga Zakat Negeri Kedah (LZNK) disamping menjaga maslahah para petani di negeri Kedah.

### Pengenalan Zakat Padi

Kegiatan bidang pertanian tidak asing lagi dalam kalangan manusia dari zaman dahulu sehingga sekarang. Sektor pertanian merupakan salah satu sumber pendapatan dan ekonomi bagi manusia, dan diantara hasil pertanian yang menjadi sektor utama di Malaysia yang berbentuk makanan asasi dan mengeyangkan bagi sesebuah negeri adalah padi.

Ahli fiqh telah membahaskan mengenai zakat tanaman ini dibahagikan kepada dua, iaitu zakat buah-buahan dan zakat tanam-tanaman. Walaupun ia dipisahkan perbahasannya, namun keduanya meliputi dibawah satu zakat tanaman. Pada pandangan Mazhab Syafi'e pula memberi takrifan berkenaan tanaman yang dikenakan zakat ialah semua tanaman yang dikeluarkan daripada bumi yang mengenyangkan, tahan lama, disimpan, kering dan merupakan makanan asasi serta ditanam oleh manusia seperti gandum, padi dan lain-lain. Maka diwajibkan zakat tanaman keatasnya sepertimana firman Allah Ta'ala yang bermaksud: "Wahai orang-orang yang beriman!

Belanjakanlah (pada jalan Allah) sebahagian dari hasil usaha kamu yang baik-baik, dan sebahagian dari apa yang Kami keluarkan dari bumi untuk kamu. Dan janganlah kamu sengaja memilih yang buruk daripadanya (lalu kamu dermakan atau kamu jadikan pemberian zakat), padahal kamu sendiri tidak sekali-kali akan mengambil yang buruk itu (kalau diberikan kepada kamu), kecuali dengan memejamkan mata padanya. Dan ketahuilah, sesungguhnya Allah Maha Kaya, lagi sentiasa Terpuji." (QS. Al-Baqarah 2: Ayat 267)

Begitu juga dengan firman Allah yang menjelaskan secara khusus kewajipan menunaikan zakat daripada hasil tanaman, sepertimana Firman Allah Taala;

> *"...Dan Dia lah (Allah) yang menjadikan (untuk kamu) kebun-kebun yang menjalar tanamannya dan yang tidak menjalar; dan pohon-pohon tamar (kurma) dan tanaman-tanaman yang berlainan (bentuk, rupa dan) rasanya; dan buah zaiton dan delima, yang bersamaan (warnanya atau daunnya) dan tidak bersamaan (rasanya). Makanlah dari buahnya ketika ia berbuah, dan keluarkanlah haknya (zakatnya) pada hari memetik atau menuainya; dan janganlah kamu melampau (pada apa-apa jua yang kamu makan atau belanjakan); sesungguhnya Allah tidak suka kepada orang-orang yang melampau..."*
>
> (QS. Al-An'am 6: Ayat 141)

Menurut pegangan Mazhab al-Syafi'e, zakat tanaman hanya diwajibkan terhadap hasil pertanian yang dikategorikan sebagai makanan asasi yang mengenyangkan setelah cukup nisab. Makanan asasi yang mengenyangkan itu pula terdiri daripada biji-bijirin yang tahan lama jika disimpan seperti padi atau beras padi, kurma, jagung, gandum, dan sebagainya. Oleh yang demikian, zakat tanaman adalah diwajibkan ke atas padi apabila telah sempurna syarat-syaratnya bagi merealisasikan tuntutan syariat.

Antara syarat-syarat umum diwajibkan zakat adalah;

i. Islam
ii. Merdeka
iii. Pemilikan yang sempurna
iv. Harta yang diperkembang
v. Cukup Haul
vi. Cukup Nisab

Secara dasarnya, syarat-syarat umum ini dikenakan ke atas semua jenis zakat **melainkan syarat cukup haul** pada zakat tanaman. Ia berdasarkan firman Allah bagi zakat hasil pertanian tadi; "…dan keluarkanlah haknya (zakatnya) pada hari memetik atau menuainya" (al-An'am; 141). Oleh yang demikian, zakat tanaman wajib dibayar sebaik sahaja hasilnya dituai.

Al-Qardhawi di dalam Fiqh Zakat berpendapat bahawa syarat haul tidak diperlukan di dalam zakat padi kerana sifat semula jadi hasil tanaman telahpun matang untuk dimanfaatkan pada ketika ia dituai. Kekayaan telah sempurna kepada pemilik seusai penuaian berlaku dengan

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cukupnya nisab. Sifat tanaman juga tidak dapat dikembangkan lagi dalam satu tempoh yang ditentukan, bahkan ia akan mula berkurangan secara *istihlak* atau penggunaan. Adapun harta lain yang memerlukan haul adalah disebabkan kesempurnaan kekayaan hanya dapat dinilai setelah kadar nisab dapat bertahan selama sekurang-kurangnya tempoh satu tahun.

Adapun nisab zakat tanaman pula terdapat jumlah tertentu yang mesti dicapai bagi mewajibkan seseorang mengeluarkan zakat. Nisab zakat tanaman ialah 5 Ausuq (الأوسق) berdasarkan hadis Nabi S.A.W.;

*"...Tidak wajib zakat bagi hasil pertanian yang kurang lima Ausuq..."*

(Riwayat Imam al-Bukhari dan Muslim dari Abi Sa'id al-Khudri r.a.)

Kalimah al-Ausuq adalah jamak kepada al-Wisq atau al-Wasq. Satu al-Wisq menyamai 60 Sha' (gantang). Maka 5 Wisq ialah 300 gantang. Kadar 5 Ausuq tersebut adalah bagi ukuran gandum mengikut ukuran semasa (dalam kilogram) menyamai 653 kg. Adapun bagi padi, kadar 5 Ausuq menyamai sekitar 400 Gantang Malaysia (mengikut ukuran beras), menyamai 1300 kilogram.

## KADAR ZAKAT TANAMAN PADI

Para fuqaha' membahagikan usaha tanaman itu kepada dua kategori berasaskan kepada metode pengairan yang digunakan iaitu;

i. Sekiranya tanaman berkenaan diairi dengan menggunakan sumber alam semula jadi seperti sungai, parit dan sebagainya, maka kadar zakatnya ialah 1/10 atau 10%.
ii. Sekiranya tanaman tersebut diairi dengan menggunakan tenaga manusia, binatang atau peralatan, maka kadar zakatnya ialah 1/20 atau 5%.

Para fuqaha' sependapat tentang pengkategorian dan penentuan kadar kewajipan zakat tanaman ini. Berdasarkan daripada nas yang menjadi asas kepada penentuan ini adalah hadis Rasulullah ﷺ bersabda;

*"…Pada apa yang dijurus oleh langit atau air mata air atau takungan ialah 1/10, dan apa yang yang dijurus dengan tenaga ialah 1/20…"*

(Hadis Riwayat al-Bukhari)

Namun, timbul persoalan bagaimanakah apabila tanaman berkenaan dijurus secara bercampur-campur iaitu sebahgain masa menggunakan sumber semula jadi, manakala sebahagian lain pula menggunakan kekuatan tenaga?
Berdasarkan kajian mendapati bahawa fuqaha' merumuskan seperti berikut;

1) Sekirannya nisbah kedua-duanya sama banyak iaitu penggunaan sumber air semula jadi serta wujudnya eleman usaha dan tenaga dalam pengaiaran, zakat yang akan dikenakan sebanyak 7.5% (al-Mughni wa al-Syarh al-Kabir/558, Fiqh az-Zakah/406). Walaupun begitu, Imam an-Nawawi menyebut bahawa mazhab Syafie berpendapat keputusan seperti ini tertakluk kepada perancangan petani berkenaan pada waktu menanam sama ada bercadang untuk menggunakan jenis pengairan yang mana. Tetapi, jika dia sebenarnya bercadang untuk menggunakan jenis pengairan tertentu sahaja seperti pengairan yang menggunakan tenaga, maka zakat perlu mengikut kadar yang sesuai dengan jenis pengairan berkenaan iaitu lima peratus, walaupun pada realitinya dia juga menggunakan jenis pengairan lain seperti air hujan dalam keadaan tertentu. (al-Majmu' Syarh al-Muhazzab/445)
2) Sekiranya salah satu metode berkenaan lebih banyak digunakan berbanding yang satu lagi, pada pandangan kebanyakan fuqaha' bayaran zakat hendaklah berdasarkan metode penjirusan yang lebih banyak. (al-Mughni wa al-Syarh al-Kabir/557, Fiqah az-Zakah/407)
3) Sekiranya tidak diketahui nisbah penggunaan antara kedua-duanya, sebahagian fuqaha' berpendapat zakat perlu dikenakan sebanyak 10%. Pada pendapat mereka, 10% adalah kadar asal yang perlu dikeluarkan, sementara 5% adalah kadar yang diringankan atau dirukhsahkan kerana ada penggunaan tenaga yang berat. (al-Mughni wa al-Syarh al-Kabir/557). Manakala mazhab Syafie berpandangan zakat diwajibkan adalah sebanyak 7.5%. (al-Majmu' Syarh al-Muhazzab/446-447). Ia dikira kadar pertengahan di antara kadar yang asal dan kadar rukhsah.
4) Sekirannya terdapat dua kebun atau lebih secara berasingan, di mana satu atau lebih daripada kebun itu mendapat jirusan secara semula jadi, sementara bakinya dijurus dengan menggunakan tenaga dan tidak cukup nisab bagi satu kebun, Para ulama' memutuskan hasil bagi semua kebun itu hendaklah disatukan untuk mencukupkan nisab. Namun, kadar zakat perlu mengikut kepada jenis jirusan yang digunakan bagi setiap kebun, iaitu 10% jika dijurus menggunakan sumber semula jadi dan 5% jika menggunakan tenaga. (al-Mughni wa al-Syarh al-Kabir/558)

Oleh demikian, berdasarkan perbahasan fuqaha' tersebut telah mendapati bahawa bagi kadar wajib zakat tanaman terdiri daripada tiga kadar iaitu **10%, 5%** dan **7.5%** mengikut situasi bagi setiap tanaman yang diusahakan oleh petani atau pesawah.

**Penolakan Kos Tanaman**

Dalam pertanian moden sekarang ini, petani terpaksa menanggung kos tambahan yang tinggi dari segi penyediaan tapak, pembajaan, proses pengairan, pembersihan dan sebagainya. Pandangan jumhur fuqaha' seperti Imam Abu Hanifah, Imam Malik, Imam Syafie, Imam Ibn Hazm berpendapat bahawa kos tanaman seperti demikian yang ditanggung oleh petani tidak akan ditolak dalam kiraan zakat. Para petani hanya diberi pilihan menunaikan zakat samada secara penuh iaitu 10%, atau boleh memilih kadar rukhsah iaitu 5% atau mengambil pandangan pertengan iaitu 7.5% sahaja.

Namun terdapat pandangan daripada ulama kotemporari seperti Syeikh Dr Yusuf al-Qaradhawi dan Syeikh Dr Muhammad Kamal 'Atiyyah yang mengatakan bahawa penolakan kos

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tanaman dibolehkan dalam kiraan zakat tanaman. Syeikh Dr Yusuf al-Qaradhawi menyatakan terdapat riwayat dari zaman salaf iaitu daripada 'Atha' Bin Abi Rabah yang berpandangan bahawa zakat dikenakan setelah ditolak kos yang dibelanjakan untuk pertanian. Beliau melihat isu ini dari **sudut perspektif maqasid syariah.** Pandangan beliau adalah lebih cendurung membenarkan penolakan kos tanaman dalam kiraan zakat. Kenyataan beliau ini adalah bertitik tolak daripada dua falsafah zakat berikut;

a) Kos dan tanggungan adalah sentiasa diambil kira oleh syara' yang boleh mengurangkan kadar zakat. Ia boleh dilihat seperti dalam kes kaedah pengairan tanah pertanian yang boleh mengurangkan kadar zakat daripada 10% kepada 5% sebgaimana yang disebut di dalam Hadith. Bahkan lebih dari itu, syara' tidak mengenakan zakat sama sekali kepada binatang ternakan yang diternak secara diberi makan oleh tuannya atau ternakan secara *ma'lufah*. Sehubungan itu, beliau berpandangan bahawa adalah boleh diterima jika kos penanaman yang ditanggung oleh petani dapat ditolak dalam kiraan zakat pertanian.
b) Hakikat subur (an-Nama') menjadi salah satu syarat kewajipan zakat, ia adalah bermaksud pertambahan (ziyadah). Tentunya konsep pertambahan ini tidak berjaya direalisasikan jika petani terpaksa menanggung kos yang lebih atau sama untuk mendapatkan hasil daripada tanamannya. (Fiqh az-Zakah/396)

Menurut Syeikh Dr Muhammad Kamal 'Atiyyah dalam mengira hasil zakat tanaman, semua perbelanjaan termasuk cukai adalah dianggap kos pengeluaran bagi petani yang memiliki tanah sendiri. Sekiranya tanah itu disewa, bayaran sewa itu juga dikira sebagai kos pengeluaran hasil pertanian tersebut. Justeru itu beliau menyatakan bahawa segala kos pengeluaran pertanian hendaklah ditolak daripada hasil pertanian sama ada secara tunai atau hutang. Tetapi hutang tersebut bukan seperti perbelanjaan peribadi sepanjang tempoh penanaman. Perbelanjaan peribadi tersebut tidak diambil kira sebagai kos pengeluaran keseluruhan hasil pertanian.

Beliau juga menyatakan bahawa perbelanjaan berbetuk nafkah seharian juga tidak boleh dijadikan kos pengeluaran pertanian sebagaimana firman Allah yang bermaksud: "Dan Dia lah (Allah) yang menjadikan (untuk kamu) kebun-kebun yang menjalar tanamannya dan yang tidak menjalar; dan pohon-pohon tamar (kurma) dan tanaman-tanaman yang berlainan (bentuk, rupa dan) rasanya; dan buah zaitun dan delima, yang bersamaan (warnanya atau daunnya) dan tidak bersamaan (rasanya). Makanlah dari buahnya ketika ia berbuah, dan keluarkanlah haknya (zakatnya) pada hari memetik atau menuainya; dan janganlah kamu melampau (pada apa-apa jua yang kamu makan atau belanjakan); sesungguhnya Allah tidak suka kepada orang-orang yang melampau". (al-An'am; 141). Berdasarkan umum ayat, jelas dapat difahami bahawa zakat pertanian wajib ditunaikan sebaik sahaja mendapatkan hasil tuaian. Sebarang perbelanjaan yang tiada kaitan dengan proses penanaman dan pengeluaran padi adalah tidak boleh dikecualikan dari zakat. (Perakaunan Zakat: Teori dan Praktikal)

Berpandukan pandangan-pandangan di atas, sebahagian sarjana berpendapat bahawa membenarkan petani menolak kos tanaman sebelum menaksir zakat pertanian adalah wajar. Ia sebagai suatu kelonggaran kepada petani agar tidak terbeban dengan pengurangan hasil akibat dari bebanan kos yang ditanggung.

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**Jadual 1. Kaedah Kiraan Zakat Padi Mengikut Agensi Zakat Di Malaysia**

| Bil | Negeri | Kadar Zakat Padi | Penolakan Kos |
|---|---|---|---|
| 1. | Kedah (sebelum 2022) | 10 % | Ada tolakan kos tanaman (bagi pembayar menggunakan kaedah B) |
| 2. | Perlis | 5 % | Setelah tolakan kos tanaman dan kos sara hidup |
| 3. | Wilayah Persekutuan | 5% (tenaga manusia atau lainnya seperti binatang dan jentera atau dengan perbelanjaan yang banyak)<br>•10% (tanaman yang hanya bergantung kepada jirusan air hujan atau hidup dengan aliran sungai atau parit)<br>•7.5% (tanam-tanaman yang mengunakan kedua-dua cara di atas) | Tiada sebarang tolakan kos |
| 4. | Selangor | 5 % | Setelah tolakan kos penghasilan padi |
| 5. | Johor | 5% atau 1/20 bagi tanaman yang diusahakan menggunakan keperluan dan kos seperti jentera dan saliran.<br>10% atau 1/10 bagi tanaman yang diusahakan dengan bergantung kepada jirusan air hujan atau yang hidup dengan aliran air sungai semata-mata. | Tiada sebarang tolakan kos |
| 6. | Pahang | Tanaman yang menggunakan tenaga manusia atau selainnya seperti binatang dan jentera atau dengan perbelanjaan yang banyak, maka zakatnya ialah 5% atau 1/20<br>Bagi tanaman yang menggunakan aliran hujan atau aliran air secara semula jadi, maka zakatnya ialah 10% atau 1/10 | Tiada sebarang tolakan kos |
| 7. | Melaka | 10% (Bijian atau buah-buahan yang hanya bergantung pada air hujan)<br>5% (Biji bijian dan buah-buahan yang diusahakan dengan menggunakan tenaga manusia, binatang dan jentera atau perbelanjaan)<br>7.5% (Bijian atau buah-buahan yang bergantung pada kedua-dua kaedah di atas) | Tiada sebarang tolakan kos |
| 8. | Terengganu | Siraman menggunakan Air hujan (10%) 1/10 x Hasil Tuaian<br>Siraman Menggunakan Teknologi Moden (5%) 1/20 x Hasil Tuaian | Tiada sebarang tolakan kos |
| 9. | Kelantan | •Biji-bijian dan Buah-buahan yang sampai nisab yang diairi dengan menggunakan tenaga manusia atau | Tiada sebarang tolakan kos |

| | | | |
|---|---|---|---|
| | | lainnya seperti binatang dan jentera dengan perbelanjaan yang banyak, maka kadar zakatnya ialah 5% arau 1/20.<br>Biji-bijian dan buah-buahan yang sampai nisab yang hanya bergantung kepada jirusan air hujan atau yang hidup dengan aliran air sungai atau parit (tali air) maka kadar zakatnya ialah 10% atau 1/10. | |
| | Negeri Sembilan | 5% jika menggunakan jentera dan saliran.<br>10% jika menggunakan air hujan semata-mata. | Tiada sebarang tolakan kos |
| 10. | Pulau Pinang | 10 % | Setelah tolakan kos tanaman |
| 11. | Sabah | •% (hasil pertanian atau perusahaan yang perlu menangung kos atau bersusah payah sendiri pada setiap musim)<br>10% (pertanian atau perusahaan yang hanya menggunakan air hujan, sungai, parit yang tersedia tanpa perlu dusahakan untuk mengairi tapak pertanian pada setiap masa atau musim)<br>7.5% (pertanian atau perusahaan yng menggunakan kedua-dua kaedah iaitu mengusaha tapak dengan air yang mengalir tanpa bersusah payah tetapi terpaksa menanggung kos lain seperti baja, racun dan sebagainya) | Setelah tolakan kos tanaman |
| 12. | Sarawak | 5% (tenaga manusia atau lain-lain seperti binatang atau jentera atau perbelanjaan)<br>10 % (jirusan air hujan atau hidup dengan aliran air sungai atau parit)<br>7.5% (menggunakan kedua-dua kaedah di atas) | Setelah tolakan kos tanaman |

**taksiran zakat padi ini adalah rujukan melalui laman sesawang bagi agensi pengurusan kutipan zakat di Malaysia terkini.*

Berdasarkan laporan di atas dapat disimpulkan bahawa terdapat beberapa buah negeri yang menggunaan kaedah taksiran zakat padi dengan tanpa sebarang penolakan kos yang dibenarkan. Kadar zakat yang dikenakan adalah sebanyak 5%, 10% dan 7.5% bagi Wilayah Persekutuan dan Melaka. Manakala zakat sebanyak 5% dan 10% bagi negeri Johor, Pahang, Terengganu, Kelantan dan Negeri Sembilan.

Adapun di negeri-negeri lain, kaedah taksiran zakat padi adalah dengan turut membenarkan tolakan kos tanaman dan penghasilan padi. Cuma terdapat perbezaan pada peratus kewajipan zakat iaitu Kedah dan Pulau Pinang sebanyak 10% sahaja. Sabah dan Sarawak membenarkan tiga kadar iaitu 10%, 5% dan 7.5%. Selangor dan Perlis pula hanya mewajibkan satu kadar kiraan sahaja iaitu 5 %. Bahkan Perlis menambah satu lagi kelonggaran di mana kos sara hidup juga dapat ditolak dari kiraan zakat.

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**Sorotan Pengamalan Kiraan Zakat Padi Di Negeri Kedah**

Kajian mendapati bahawa zakat pertanian khususnya berkaitan zakat padi telah lama wujud dalam sistem pemerintahan Islam di Negeri Kedah. Antara catatan awal berkaitan sistem tersebut adalah sebagaimana yang tercatat di dalam undang-undang Kedah versi Ku Din Ku Meh ditulis antara tahun 1625-1651 Masehi iaitu ketika pemerintahan Sultan Rijaluddin Muhammad Shah yang memerintah Negeri Kedah pada waktu tersebut. Catatan tersebut adalah pada Fasal Undang-undang Kedah versi Ku Din Ku Meh:30/101/14-6:

> "*…dan memberi fitrah sekaliannya suruh hantar ke masjid dan apakala selesai kerja bendang sudah ambillah padi suruh keluarkan zakatnya hantar ke masjid serahkan pada pegawai masjid, hendaklah pegawai masjid buat tempat terima ambil taruh beras padi itu jangan beri rosak binasa…*"
>
> (Fasal Undang-undang Kedah versi Ku Din Ku Meh:30/101/14-6)

Fasal ini menyebutkan secara umum berkaitan arahan menunaikan zakat padi setelah selesai proses tuaian padi. Manakala di dalam catatan Tembera Dato' Seri Paduka Tuan yang ditulis pada tahun 1667 Masihi ketika zaman pemerintahan Sultan Dhiauddin Mukarram Shah I menyatakan agar zakat padi ditunaikan berdasarkan taksiran yang betul. Catatan tersebut menyebut:

> *"…Fasal yang ketiga pada menyatakan hukum undang-undang. Barang siapa berbuat bendang atau huma, maka hendak-lah kerasi suroh keluarkan zakat; saperti benar hisab-nya yang di-peroleh-nya itu itu, suroh keluarkan sa-puloh emas zakat-nya itu. Apa-bila tiada mahu mereka itu saperti hisab itu, maka hendaklah Kweng kerasi keluar zakat itu, menurut saperti hukum Allah taala…."*

Fasal ini mengukuhkan bahawa perundangan zakat secara agak terperinci telah mula wujud di Negeri Kedah sejak dari masa tersebut. Pernyataan berkaitan kewajipan menunaikan zakat mengikut hisab dan taksiran yang betul juga jelas disentuh bagi memastikan pelaksanaan taksiran zakat adalah benar-benar menurut kehendak syarak. Namun, setakat ini tiada perincian berkaitan kaedah kiraan zakat padi pada ketika itu samada dalam bentuk fatwa atau pengamalan yang khusus yang diamalkan pada ketika itu. Akan tetapi, berdasarkan realiti pengamalan Islam di Nusantara boleh dikatakan kaedah taksiran yang diamalkan adalah di dalam kerangka Mazhab Syafie.

Berdasarkan penelitian mendapati bahawa pengurusan zakat di negeri Kedah pada era yang lebih moden terdapat beberapa perincian berkaitan kaedah kiraan yang dipakai dalam konteks zakat padi. Hasil kajian mendapati sekurang-kurangnya kaedah kiraan zakat padi di Negeri Kedah telah melalui tiga perubahan dalam tempoh sekitar 50 tahun kebelakangan ini. Ketetapan tersebut adalah berdasarkan panduan fatwa yang dikemukakan oleh Jawatankuasa Fatwa semasa pada setiap waktu perubahan itu dilakukan.

## FATWA KAEDAH KIRAAN ZAKAT PADI DI NEGERI KEDAH

Kajian mendapati kaedah kiraan zakat padi di Negeri Kedah telah melalui tiga perubahan dalam tempoh sekitar 50 tahun kebelakangan ini. Perubahan yang berlaku adalah merujuk kepada fatwa yang dikeluarkan oleh pihak autoriti fatwa Negeri Kedah. Kaedah kiraan tersebut adalah seperti berikut;

1) Tiga kaedah kiraan, iaitu 10%, 5% dan 7.5% dan tiada sebarang tolakan kos pengusahaan padi.

Kaedah ini diambil melalui buku himpunan Fatwa Negeri Kedah yang diterbitkan dalam format soal jawab untuk rujukan masyarakat umum. Di bahagian persoalan berkenaan zakat padi tercatat seperti berikut;

| | |
|---|---|
| SOALAN | Bolehkah mengeluarkan zakat separuh oleh kerana air persawahan itu kena beli seperti angkat air, membuat pam dan sebagainya? |
| JAWAPAN | 1. Hukum mengeluarkan zakat padi yang subur hidup dengan air hujan semata-mata adalah zakatnya satu persepuluh (العشر) .<br><br>2. Jika pokok padi itu hidup dengan diairi (dijurus) seperti menggunakan pam dan perbelanjaan yang banyak, maka adalah zakatnya setengah pada sepersepuluh (نصف العشر) .<br><br>3. Jika tanaman itu hidup dengan kedua-duanya maka diiktibarkan masa hidup itu dan suburnya, sekirannya adalah masa bertanam padi itu hingga mendapat perolehan selama lapan bulan, empat bulan daripadanya menggunakan air hujan dan empat bulan pula dipermasukkan air dua kali dengan menggunakan pam dan sebagainya, maka wajiblah dikeluarkan **zakatnya 3/4 daripada 1/10** (tiga perempat daripada satu pada sepuluh). |

*Sumber: Irsyad Fatwa Negeri Kedah (20 Oktober 1967)*

Pandangan ini terdapat di dalam sebuah buku dengan catatan Irsyad Fatwa Negeri Kedah yang diterbitkan pada 20 Oktober 1967. Berdasarkan soal jawab tersebut dapat dilihat pada ketika itu jawapan rasmi melalui fatwa kiraan zakat padi adalah berdasarkan pandangan Mazhab Syafie seperti yang dinakalkan oleh Imam An-Nawawi di dalam *Minhaj At-Thalibin* iaitu 10% jika penggunan jirusan air secara semulajadi, 5% jika menggunakan pam atau menanggung kos yang banyak dan 7.5% jika penggunaannya merangkumi dua-dua kaedah.

2) Satu kaedah kiraan sahaja iaitu 10% dan diberi kelonggaran penolakan kos pengusahaan padi.

Kaedah kedua adalah sebagaimana tercatat di dalam edaran awam berkaitan kaedah kiraan zakat padi yang dikeluarkan oleh Lembaga Zakat Negeri Kedah. Iaitu kiraan zakat padi di Kedah hanya menggunakan satu kiraan sahaja iaitu 10%. Ini bermakna setiap petani yang telah mencapai nisab dari hasil tuaian diwajibkan menunaikan zakat hanya 10% sahaja. Namun, pada masa yang sama, petani boleh menolak kos berkaitan penanaman dan pengusahaan padi. Berdasarkan kaedah ini, petani dapat menyerap bebanan kos melalui tolakan tersebut. Di dalam sebaran tersebut juga menyatakan beberapa item sebagai contoh bagi kos-kos yang boleh menerima tolakan iaitu kos sewa bendang, membajak, sewa lori dan mesin padi, meracun dan menabur benih. Kaedah ini adalah berdasarkan perbincangan Jawatankuasa Fatwa Majlis Agama Islam Negeri Kedah: Fatwa No. 86). Fatwa tersebut menyatakan zakat padi hanya dikenakan atas perolehan bersih setelah ditolak segala kos pengurusan oleh petani. Fatwa ini adalah hasil pertimbangan jawatankuasa fatwa setelah melihat bebanan kos tinggi yang terpaksa ditanggung oleh petani. Di samping itu, ia berdasarkan pertimbangan keadaan sebenar kebanyakan petani adalah dalam golongan berpendapatan rendah (Alias & Azam, 2017).

3) Tiga kaedah kiraan, iaitu 10%, 5% dan 7.5% dan tiada sebarang tolakan kos pengusahaan padi kecuali kos sewa bendang.

Hasil kajian mendapati bahawa Jawatankuasa Fatwa Negeri Kedah memberikan pandangan tersebut setelah menerima maklumat kajian lapangan yang dilakukan oleh pihak Lembaga Zakat Negeri Kedah. Pandangan fatwa tersebut dikemukakan pada 29 September 2022. Dalam maklumat kajian yang dilakukan oleh LZNK menyatakan bahawa pelaksanaan kaedah sedia ada iaitu kiraan zakat padi hanya 10% di samping membenarkan tolakan kos adalah menyukarkan pihak-pihak yang terlibat samada di pihak petani mahupun pihak pengurusan operasi zakat. Antara masalah yang timbul adalah pihak petani sering keliru berkenaan jumlah tolakan sebenar yang dibenarkan kerana kos yang berbeza antara seorang dengan yang lain. Dalam siasatan juga mendapati terdapat segelinitr pihak yang sengaja meletakkan kos yang tinggi bagi tujuan mendapatkan tolakan yang lebih banyak. Di samping itu, terdapat juga pihak yang mengambil sikap terlalu berhati-hati dengan meletakkan tolakan kos yang terlalu rendah sehingga membebankan mereka sendiri. Adapun di pihak pengurusan operasi, mereka mengalami kesukaran untuk menyelaraskan nilai tolakan kerana setiap petani mempunyai kos yang berbeza. Bagi pihak yang sengaja menaikkan nilai tolakan kos, ia akan mengakibatkan kekurangan hasil kutipan zakat padi. Manakala bagi pihak yang terlalu merendahkan nilai tolakan sehingga membebankan mereka, ia menjadi tanggungjawab pihak pengurusan agar bebanan tersebut tidak terus melingkari petani tersebut.

Justeru, hasil dari simulasi yang dibuat dengan membandingkan kaedah membenarkan tolakan kos tetapi zakat dikira pada kadar 10% sahaja dan menggunakan kaedah tiada tolakan kos tetapi zakat dikira dengan diberi pilihan pada kadar 10%, 7.5% dan 5% mendapati bahawa kaedah kedua (tiada tolakan kos tetapi zakat dikira dengan diberi pilihan pada kadar 10%, 7.5% dan 5%) adalah lebih mendatangkan maslahah kepada semua pihak. Ia kerana kaedah kiraannya adalah tetap pada kadar samada 10% atau 7.5% atau 5% tanpa sebarang kekeliruan. Pada masa yang sama pihak petani boleh memilih mana-mana kiraan yang dikira paling selesa bagi mereka berdasarkan

kelonggaran yang dinyatakan di dalam hadith dan fiqh Syafi'e. Bagi pihak yang terbeban dengan kos pengusahaan padi, kos tersebut telah diserap dengan bayaran zakat yang lebih rendah samada pada pada kadar 5% ataupun 7.5%. Hasil simulasi juga mendapati bahawa perbezaan antara membenarkan tolakan kos sebenar dengan mengurangkan bayaran zakat padi hanya pada 5% adalah tidak terlalu jauh bezaannya. Ini bermakna kaedah ini lebih efisien dan menguntungkan semua pihak. Di samping itu kaedah ini lebih tepat berdasarkan hadith Nabi dan apa yang dinyatakan di dalam kitab fiqh mazhab Syafie. Pada masa yang sama pandangan fatwa juga mengekalkan kaedah kiraan zakat 10% dengan tanpa tolakan kos bagi sesiapa yang ingin mengambil kaedah *'azimah* atau tidak menggunakan *rukhsah*.

Kaedah Pengiraan Zakat Hasil Padi yang diputuskan pada tahun 2022 adalah;

1. Mengekalkan KAEDAH A (tanpa tolakan) dengan kadar 10%

2. Memperkenalkan KAEDAH B (tanpa tolakan) dengan kadar 1/20 = 5%

3. Memperkenalkan KAEDAH C (tanpa tolakan) dengan kadar ¾ daripada 1/10 = 7.5%

Berdasarkan maklumat di atas jelas menunjukkan bahawa kaedah kiraan zakat padi yang diperkenalkan di peringkat negeri Kedah telah mengalami beberapa perubahan. Perubahan yang berlaku adalah disebabkan keperluan semasa bagi memastikan keadilan dan kemaslahatan semua pihak terjaga. Kewujudan khilaf dalam kalangan ulama' berkaitan dengan kaedah kiraan zakat padi ini memberi ruang kepada pihak autoriti agama negeri untuk berijtihad sesuai dengan keperluan semasa.

## KESIMPULAN DAN PENUTUP

Pensyariatan zakat bukan sekadar satu pengamalan bagi menyucikan dan memperkembangkan harta yang dimiliki, namun ia juga membantu dari segi ekonomi asnaf agar lebih terbela. Zakat padi merupakan salah satu kewajipan yang ditetapkan oleh syarak bagi membersihkan harta dan jiwa petani atau pemilik padi, serta membantu golongan asnaf yang memerlukan. Melihat kepada persoalan kaedah kiraan zakat padi yang dikategorikan sebagai *zhannniyyat*, maka pihak pengurusan zakat dan fatwa negeri Kedah sering memperhalusi sudut perlaksanaannya bagi memastikan pensyariatan zakat padi dapat berjalan dengan baik. Maslahah semua pihak diambil kira agar ruh syariat dapat di rasai dengan adil dan saksama. Bertunjangkan konsep *Siyasah Syariyyah*, pihak autoriti agama negeri berijtihad sesuai dengan kaedah fiqh *'Sebarang Tindakan Pemerintah Adalah Berdasarkan Kemaslahatan'*. Ini bermakna sebarang perubahan yang berlaku adalah demi kebaikan semua pihak berdasarkan keperluan semasa. Justeru, kaedah kiraan terkini dapat memperkasakan lagi kutipan zakat padi yang lebih adil dan saksama serta meraikan keupayaan pihak petani. Oleh itu, diharapkan zakat padi dapat menyokong bagi meningkatkan

kesejahteraan sosial dan ekonomi masyarakat Islam, serta menghapuskan kemiskinan dan ketidakadilan.

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# THE PRACTICE OF GREEN HUMAN RESOURCE MANAGEMENT: AN EXPLORATORY STUDY FROM MALAYSIAN ZAKAT ORGANIZATION

**Mohamad Salleh bin Abdullah [1*]**

[1] Mohamad Salleh Abdullah is the General Manager of Management Services Department of Zakat Pulau Pinang and a PhD holder from The Centre for Islamic Development Management Studies (ISDEV), School of Social Science, Universiti Sains Malaysia (USM)
*Corresponding Author (Email: salleh@zakatpenang.com)

**Abstract:** The seriousness of today's environmental challenges has led many businesses to include "green" ideas into their overall operations. This study explores the integration of Green Human Resource Management (Green HRM) in zakat organizations, investigating its impact on HR policies and employee behavior in the context of environmental challenges faced by businesses. The exploration delves into whether Green HRM practices in zakat organizations yield similar results as in other business entities and whether they exert a significant influence on HR policies and employee behavior. Due to a scarcity of prior research in this area, the study has three objectives. Firstly, it seeks to define and explain the concept of Green HRM. Secondly, it aims to review existing literature on Green HRM, particularly its application in Islamic institutions such as zakat organizations. Thirdly, it examines the practical implementation of Green HRM in XYZ Zakat Organization (XYZZO), a selected zakat organization in Malaysia. To achieve the first two objectives, the study relies on examining information, documents, and secondary data, including writings, journals, books, and articles related to Green HRM. For the third objective, face-to-face interviews were conducted with two staff members from XYZZO using unstructured questions and purposive sampling. The findings reveal two key points. Firstly, there is a lack of research on Green HRM in Islamic institutions, particularly zakat organizations. Secondly, despite the absence of a specific policy, XYZZO has initiated environmentally conscious activities and values among its staff and managers. This study underscores the need for further research in this area and highlights the potential for zakat organizations to adopt environmentally friendly practices within their operations.

***Keywords:*** *Green HRM, zakat organization, XYZ Zakat Organization (XYZZO).*

## INTRODUCTION

Human Resource Management (HRM) encompasses a wide range of approaches, each of which is designed to help a specific type of organization to achieve its objectives. In order to foster proper employee behavior and a culture that can support the organization's goal achievement, it is crucial to implement effective HRM practices. Different organization implements different HRM practices to achieve its organizational goals. Implementing effective HRM practices is important to develop appropriate employee behavior and a culture that can support the organization’s goal

achievement. Among other of HRM practice concepts are; first, high performance work practices; second, ethical HRM; third, socially responsible HRM, and, fourth, Green HRM.

This paper will analyze this issue by focusing on the practice of Green HRM in one of the 14 states organization in Malaysia. To achieve the above objectives, this paper is divided into nine (9) sections. The first part is the introduction; second, the background of study; third, the previous research; fourth, the literature review; fifth, the research methodology; sixth, discussion of preliminary findings; seventh, analysis of the practice of Green HRM in the zakat organization; eighth, recommendation to improve the Green HRM practices; and, finally, nineth, the conclusion.

## LITERATURE REVIEW

Discussions on the topic of Green HRM are numerous and extensive. Due to time and space constraints, only three (3) selected discussion are presented here.

### *The Definition of Green HRM*

The authors conducted a thorough review of the existing literature in order to identify definitions provided by relevant researchers. The revelation came as a surprise. The quantity of unique interpretations of HRM provided by pertinent researchers was found to be fewer than the total count number of research papers that have been published. The primary focus of most studies has been on the examination, depiction, and elucidation of the components of Green HRM, as well as the associations and empirical effects of different green HRM functions on certain organisational outcomes. Another possible explanation could be that they prioritised other components of Green HRM over the definition of Green HRM. The author of this article were motivated to identify clear and concise definitions of Green HRM from the available literature. However, they discovered a limited number of definitions that met the criteria of being clear and concise. Renwick, Redman & Maguire (2013) provided a definition of Green HRM as the incorporation of Corporate Environmental Management within HRM. Wehrmeyer (1996) provides a definition of environmental management as the systematic and structured approach to addressing matters pertaining to the natural environment, specifically from a business standpoint, with the objective of mitigating adverse impacts on the natural environment. This encompasses the process of identifying, documenting, and eliminating these detrimental environmental effects. Environmental management focuses on the mitigation and prevention of detrimental impacts caused by the operational activities of businesses within an organisation on the natural environment.

### *The Concept of Green HRM*

HRM that takes into account the environment and social and environmental concerns of its employees is called green HRM. Researchers use a variety of terms to characterize Green HRM, but their goals of ensuring the long-term health of human resources and the planet are consistent. The scholars find that green marketing (Peattie, 1992), green accounting (Bebbington, 2001; Owen, 1992), green retailing (Kee-hung, Cheng, & Tang, 2010), and green management (McDonough & Prothero, 1997) are only a few examples of the literature that has helped to enrich

the field of management with the green concept. Green management is defined by Daily & Huang (2001), Sarkis *et.al.* (2010) and Lee (2009) as "the process by which businesses develop an environmental management strategy to address environmental issues." Consequently, effective environmental management is essential (Gonzalez-Benito & Gonzalez-Benito, 2006).

***Green HRM Practices***

The author concentrated on three key areas of Green HRM practices; Recruitment and Selection, Human Resource Development (HRD) and Compensation and Benefits (C&B) for this article.

***Green Recruitment and Selection***

In order to effectively address the difficulties arising from the natural environment, it is imperative for organisations to strategically attract, recruit, and choose individuals who possess intrinsic motivation to engage in pro-environmental behaviours. This is particularly crucial when considering the recruitment of individuals with exceptional qualifications and capabilities (Jabbour & Santos, 2008). Organisations can enhance their environmental performance by fostering a better level of environmental awareness among their employees. This can be achieved by encouraging employees to apply their environmental knowledge in the operational process. Previous research conducted by del Brío *et.al.* (2007) supports the notion that employees who possess a higher level of environmental awareness are more likely to actively contribute to enhancing the environmental performance of their organisations.

Furthermore, it is vital to possess individuals who have a willingness to actively engage and voluntarily participate in environmental management endeavours. The process of employee selection plays a critical role in identifying individuals who possess environmental knowledge and subsequently training them to align with the organization's specific environment and culture (Vlachos, 2009). During the candidate selection process, it is imperative to conduct interviews and evaluations that aim to assess candidates' environmental knowledge, values, and beliefs. This is done to ascertain the suitability of the candidates for the job. The literature suggests that incorporating environmental factors into job descriptions and candidate criteria can be beneficial for attracting personnel who possess environmental knowledge and values (Renwick *et.al,* 2013).

**Green Human Resource Development**

A green HR training and development programme is one that aims to educate workers on how they may play a role in preserving the natural world around them. It improves the eco-awareness, expertise, and outlook of the workforce. Once hired, workers should take pride in the company's commitment to environmental sustainability (Mehta & Chugan, 2015). The following are examples of environmentally friendly training and development practises that many companies use; first, the induction process includes talks about environmental concerns. Second, the company's environmental goals should be communicated to new hires. Third, employees should be educated on green topics like carpooling, recycling, and more, and; fourth, there is a wealth of resources available to help them do so.

The implementation of comprehensive employee training programmes focused on environmental concerns has been found to have a substantial impact on the overall achievement of environmental sustainability (Ramus, 2002). According to Bansal & Roth (2000), the implementation of green education and training programmes can effectively increase employees' understanding and consciousness of the environmental consequences associated with their organisations' operations. Training encompasses the intellectual and emotional engagement of employees in matters pertaining to the environment, while also providing them with information regarding potential resolutions to existing challenges. According to the study conducted by Fernández *et.al.* in 2003, employees that possess a heightened level of environmental consciousness are inclined to propose concepts and endeavours aimed at conserving the environment. These suggestions may encompass strategies for recycling and repurposing waste materials, resolutions for environmental predicaments, or the identification of sources of pollution (Sammalisto & Brorson, 2008). The promotion of employee environmental awareness also enables a widespread evaluation of employees' acceptance of top-management strategies and objectives related to environmental sustainability, while reducing resistance to change in relation to environmental matters.

**Green Compensation & Benefits (Green C&B)**

The purpose of the green reward system is to incentivize staff to meet environmental goals and to come up with resource-saving technologies by providing monetary and non-monetary benefits for doing so. Awards were given based on public recognition for those who have made extraordinary progress towards environmental objectives. Productivity, loyalty, satisfaction, and motivation will all rise as a result (Berber & Aleksic, 2016). Simply defined, Green C&B honours workers' contributions to the development of a more environmentally friendly business. It serves as evidence that a company's strategic sustainability goals are being attained and are the outcome of employees' success in their performance management (PM) at least up to some degree. Three distinct categories of rewards exist: (1). monetary incentives, such as pay raises, bonuses, and other financial incentives; (2). sabbaticals, special leaves, discounts, or presents to employees are examples of non-cash incentives; and, (3). rewards that are focused on recognition – emphasising the environmental contributions of employees through widespread publicity, public acclaim, and top management acknowledgement of sustainability activities.

The concept of green compensation and rewards refers to a comprehensive incentive programme, encompassing both monetary and non-monetary elements, designed to incentivize individuals to actively contribute to the promotion and preservation of environmentally sustainable practises (Mandago, 2018). The subsequent measurements pertain to the concepts of green compensation and rewards. According to Ahmad (2015), there are four key areas that have been identified as important factors in the context of incentives: (1) skill-based rewards; (2) rewards that are related to cognitive and interpersonal abilities; (3) the application of sustainable technology through appreciative inquiry; and (4) rewards that promote green and sustainable behaviour acceptability.

## RESEARCH METHODOLOGY

*Research Design*: Since there has never been a systematic look into Green HRM practices in all zakat organisations in Malaysia, this research is primarily exploratory. *Approach*: This study used a qualitative approach. *Population*: The total number of state zakat staff throughout Malaysia is estimated to be approximately 1,200 staff with 10% of them being the management group.

*Selected Zakat Organization in Malaysia:* The author select one of the zakat organization in Malaysia as a case study; that is XYZZO. Why is XYZZO zakat organization were chosen? The selection of XYZZO were based on six reasons. First, the history of XYZZO; second, XYZZO organizational set-up; third, other state zakat organizational set-up; fourth, XYZZO strategic direction; fifth, XYZZO good common vales; and sixth, permission given for research interview.

*Respondent*: For the purpose of this study, the total number of respondents interviewed was two (2) people; one (1) person representing the management category (Division Manager) and one (1) person representing subordinate staff. *Sampling*: Purposive sampling. *Data Collection Method:* Interview mode using an unstructured question.

### Research Questions

***List of Question for the Interview are as below:***

**(1). Staffing Practice**

(i). How did the organization publish their vacancies/recruitment?
(ii). How did the interview conducted?
(iii). What is your opinion about Green HRM influencing job seekers to pursue job application?
(iv). Does the organization recruits employee that has environmental awareness?
(v). Can working experience be a factor for employees practicing more on the Green HRM?

**(2). Human Resource Development (HRD)**

(i). Does the organization provide employees with green training to promote green values?
(ii). Does the organization provide employees with green training to develop employees' knowledge and skills required for green management?
(iii). Does the organization sets green targets, goals and responsibilities for both managers and employees?
(iv). Are there any formal or informal communication channels to spread green culture in the organization?
(v). How can Green HRM change your organization perspective from Traditional to Sustainable Environmental Performance?

**(3). Compensation & Benefit**

(i). Does the company set green goals for its employees?
(ii). Does the company consider employees' workplace green behavior in performance appraisals?

(iii). Does the company relate employees' workplace green behaviors to rewards and compensation?
(iv). Does the company consider employees' workplace green behaviors in promotion?

*Findings:* There are two sets of answers obtained as a result of interview conducted with two XYZZO employees; the Manager of the Human Resources Division (referred to as Mr. W); and, staff with the position of Senior Clerk of the Distribution Department (referred to as Mr. X). *Data Analysis Method*: A brief and simple content analysis. This study can be considered as one of the early investigation of the practices of green HRM in the zakat organization in Malaysia.

## DISCUSSION OF PRELIMINARY FINDINGS

As elucidated in the introductory section, the objective of this study is to examine the implementation and practices of Green HRM inside zakat organisations. The following responses are provided in relation to the inquiries[1] made regarding specific subjects.

### *Green Goal, Target and Responsibilities for Employees*

Both respondent were asked did the company sets green targets, goals and responsibilities for both managers and employees? Here are the answers:

## ANALYSIS OF THE PRACTICE OF GREEN HRM IN ZAKAT ORGANIZATION

Based on the examination of the study's findings, the position of green HRM practises in zakat organisations may be established from three angles.

### First, from the employee viewpoints

Based on the interview from an employee at XYZZO, who he had served for 20 years shows that the organization has not directly implementing Green HRM ever since his service in XYZZO. During his recruitment into the company around year of 2003, XYZZO implementing traditional method of recruitment and selection where as the advertisement were posted in the newspaper. Plus, there were no specific requirement for the candidates to have knowledge on green policy. The interviews were done physically and no question on Green HRM was thrown to the candidates. However, starts from year 2022 interview started making differences when environmental issues are starting to show up in candidate interviews which touch base on water or electricity conservation and car-pooling. Although Green HRM was coined by Wehrmeyer in 1996, XYZZO is yet to fully practiced the concept.

From the interview, the employee understands on Green HRM implementation in XYZZO shows it is indirectly implemented and focuses on the conservation of utilities and also the stationeries. This is reflected with organization's goal where their primary concern is profit rather than environmental protection which is relatively contributed a small impact to the organization

[1] The interview was performed in the Malay language; however, for the purpose of this article, all the findings obtained from the interview were translated into the English language version.

so far. This concludes on XYZZO's decision on not prioritizing any specific training or specific targets on green practices in the organization. Plus, the organization also does not take into account the role of green culture in matters of remuneration and employee benefits. Even though practicing green management was not XYZZO priority, but there were efforts in green management awareness and adding employees skill such as on utilizing both sides of papers, using used papers for writing notes, share written files with other people at work to cut down on the number of copies that need to be made and promoting paperless document in sharing to other. To conclude, although XYZZO has yet to practice the Green HRM, but XYZZO employees are aware on few practices which may represent the green management. It is not hard to ask the employees to implement it since they were practicing the 5S (Sort, Straighten, Shine, Standardize, and Sustain) previously.

**Second, From The Employer Viewpoints**

Based on review from finding employer interview at XYZZO, had found that they are not fully change their organization from high performance work practices to Green HRM. However, they are planning to intend to sets green targets, goals and responsibilities for both managers and employees. Their top management of company is still planning and review the proposal related to the company's Human Resources Policy (HRP). The major goals of HRP proposal are to give employer and employees a fundamental grasp of Green HRM, elaborate on numerous green workplace-building practices and giving HR from the organization to take initiative to change their green culture. XYZZO has start their step by changing their style of recruitment and selection where the HRD open the job vacancy via online, and candidates need to send their resumes and application forms through email or the WhatsApp apps. However, interviews are not conducted using telephone or video conferencing methods. Interviews are still conducted in the traditional way, which is face-to-face. It deals with the procedure of selecting employees for a company who are aware of their duties towards environmental sustainability. From this, it can conclude that, XYZZO try to save paper and become more enthusiastic about working for an eco-friendly company.

Besides that, XYZZO have incorporated Green HRM into their interview questions to make sure that prospective employees are aware of how crucial the idea is. Each person has their own unique characteristics and opinions. As a result, when these individuals join an organization, they become a diverse group of workers with varying attitudes, traits, and perspectives. As a result, they naturally adopt and adhere to a variety of practices and behaviors in their daily lives, which has a variety of effects on the environment, culture, and workings of the organization. Some people might engage in behaviors that harm the environment or promote environmental friendliness. Employees that are motivated, strategic, moral, and invested in learning the foundations of environmental management can create a more attractive, enjoyable, and productive environment in an organization. Active involvement in green management is required for its development, which leads to improvements in environmental management systems or in the design of policies at the workplace. In addition, to implement Green HRM in working environment, XYZZO`s employees take an approach to do some activities such as car-pooling to the office, cycling

activities or motorcycle convoys. It shows they have an awareness to reduce air pollution, although their discussion about Green HRM is informal, however the company have initiative to create consciousness through billboard. XYZZO should improve their green training and development to add employee's knowledge. Furthermore, social and environmental concerns should be covered in employee training and development programmes at all levels, from technical health and safety concerns of low rank employees to strategic sustainability issues at the executive management level and broad sustainability issues at the executive management and Board level. In the future, to appreciate the employees, XYZZO can encourage their staff to develop eco-initiatives by recognizing green behavior with various rewards and financial incentives. However, the process of rewarding should be fair and the evaluation of workers' job performance according to green-related criteria.

**Third, From the Company Viewpoints**

XYZZO does not directly implement green HRM; nevertheless, certain of the company's functions do. These functions includes:

*Implement new hire recruitment and selection process.* The plan is to revamp how candidates are recruited and chosen such that the HRD posts job openings online and applicants submit their applications via email or WhatsApp. It has to do with the process of choosing staff for businesses that understand their responsibility to environmental sustainability. This suggests that XYZZO is attempting to conserve paper and is more enthused about working for an ecologically conscious organization.

*Green HRM is mentioned in the interview questions by XYZZO.* They do, however, intend to assign both managers and employees with green aims, goals, and duties. The major objectives of the HRP proposal are to outline various green workplace construction practices, give employers and employees a basic grasp of Green HRM, and enable HR organizations to take measures to improve their green culture. To make sure prospective employees are aware of the significance of the concept, XYZZO has incorporated green HRM into their interview questions. Everyone has unique qualities and viewpoints. As a result, when these people join the company, they form a varied group of workers with a range of attitudes, characteristics, and viewpoints. To make sure prospective employees are aware of the significance of the concept, XYZZO has incorporated green HRM into their interview questions. Because of this, people unconsciously embrace and uphold a variety of practices and behaviors in their daily lives, which have a variety of consequences on the setting, culture, and method of operation of the organization. Some people might act in ways that are harmful to the environment or that support environmental conservation. An organization's workplace can be made more exciting, engaging, and productive by employees who are driven, strategic, moral, and interested in learning the fundamentals of environmental management.

*Active participation in green management.* It results in improvements to workplace policies or environmental management systems. The XYZZO personnel adopt a strategy to participate in some activities, such as car-pooling to work, cycling events or motorbike convoys. Although their discussion of Green HRM is casual, it demonstrates that they are aware of the need to minimize air pollution. However, the company has taken the initiative to raise awareness through billboards.

*Employing Green Human Resources Management.* To expand employee awareness, XYZZO should enhance their green training and development programs. Additionally, social, and environmental issues ought to be covered in training and development programs for employees at all levels, from technical health and safety issues on the shop floor to broad sustainability issues at the executive management and Board of Directors level. In the future, XYZZO can motivate workers to create eco-initiatives by rewarding eco-friendly behavior with a variety of awards and cash incentives. However, the procedure for awarding rewards should be fair, and the employee's work performance should be assessed using green-related standards.

## RECOMMENDATION TO IMPROVE THE GREEN HRM PRACTICES

Based on three key areas of concept green resources practices[2], XYZZO has not applied the Green HRM concept comprehensively. Based on HR practices, this organization can implement improvement measures so that this concept is accepted at every level of employees.

*Green Recruitment and Selection.* Company websites can be used to invite applicants to apply for vacant positions. Resumes can be submitted online to reduce wastage of printed materials. Companies can also use web portals for onboarding documentation like offer letter, credentials, and testimonials regarding qualifications and experiences and acceptance letter of selected applicants. Environment-friendly firms receive better qualified and motivated job applicants. Some applicants are preferred to sacrifice salary potential to work for environmentally responsible organizations. Some job descriptions of an announced position and other information about the company can post on its website, which helps in the orientation of the new employees. Other than that, the employee induction program should be planned in such way-as to enable the induction of new employees into a culture of green consciousness. Employers should highlight the concern for green issues of employees like their health, safety, and green working conditions in the orientation program.

*Green HRD.* Learning, training, and development policies can include programs, workshops, and sessions to facilitate employees for improving and acquiring knowledge in environment management, green skills, and attitudes. For future talented green managers, job rotation in the green assignment should become an important part of their career development plan. Training contents should be arranged to increase employee competencies and knowledge in green

[2] Management Staffing (HR Policy, Recruitment, Selection), Human Resource Development (HRD) and Compensation & Benefit (B&B).

management. Extensive use of online and web-based training modules and interactive media can be used as a training tool for environmental management training. Environment-related aspects of safety, energy efficiency, waste management, and recycling can become the central points of green training. Training managers should depend more on the online course material and case studies rather than on printed handouts, thus further reducing the use of paper.

*Green Compensation and Reward Management.* The compensation package should be adapted to reward green skills acquisition and achievement by employees. Monetary, non-monetary, and recognition based environmental reward systems and monthly managerial bonuses can be provided based on performance outcomes in environmental balance. Carbon emission standard and regeneration sources of energy are the key considerations for executive payment as an appreciation of green efforts. Employees meeting green goals can be rewarded. Green HRM assists in accomplishing more noteworthy usefulness with negligible use. It dispenses with environmental waste and utilizes restored HR products, hardware, and methods. It plans to expand laborers' commitment in a workplace that permits the organization to work in a harmless to the ecosystem way. Green HR practices at the XYZZO can accomplish higher proficiency through electronic documenting, vehicle sharing, position sharing, video chatting, and virtual meetings, reusing, online enrolment and preparing, energy-proficient office spaces and etc. The presence of Industrial Relation (IR) 4.0 cannot be delayed or prevented. To succeed, XYZZO need to be prepared physically, mentally, spiritually, and emotionally. Human resource managers and human resources themselves must change to meet IR 4.0 requirements. This is to ensure they remain relevant even as the world moves into the modern era. Changes from conventional human resource management to green human resource management are very significant as an initial step in an organization's paradigm shift. It is very important for this organization to take a paradigm shift because it will produce green human resources. This green human resource will be the measuring stick of the organization's success in the face of challenges and IR resistance, 4.0.

## CONCLUSION

Human resources are now integral to the management of employees from recruitment to termination. It is the responsibility of businesses to train their staff and persuade them to adopt green HRM. While it's true that there are certain obstacles to enacting green HRM, it shouldn't stop companies from focusing on creative ways to adopt Green HR and picking up pointers from the pioneers in the field. They need to invest in their staff's growth if they want to see them make a difference. Green HRM has the potential to increase employees' motivation, enthusiasm, and dedication to the greening of their company. Therefore, it is the duty of Green HRM to educate both new hires and long-term employees about the importance of protecting the environment, and to motivate workers to lessen their impact on the planet by supporting the green movement and adopting environmentally friendly policies and procedures.

*Practical Implications*: First, companies should understand the significance of green HRM practises in enhancing both individual environmental performance and the efficiency of the

organisation as a whole. At the managerial level, companies should establish relevant rules and regulations based on green HRM practises, make it easier for employees to accept the environmental values advocated by the organisation, and decrease employees' negative emotions in the workplace, all of which contribute to the generation of green behaviours. Companies can pick employees who care about the environment by using tests of green mindfulness and green self-efficacy administered during the interview process. Second, leadership attitudes towards environmental preservation are a significant influence in supporting employees' green ideas and behaviours, therefore leaders play a pivotal part in this process. Leaders with a strong environmental consciousness and a commitment to green transformation place a premium on sustainable growth. Green HRM practises and the green behaviour of employees can be improved by consistent promotion and advocacy for the company's environmental protection policy. Third, companies should consider both aspects (hard and soft) to the greatest extent possible when promoting employees' green behaviour and the sustainable development of the organisation. This is in addition to training green transformational leaders or implementing green HRM policies. To be more specific, businesses should provide green leadership training to help managers increase their environmental literacy, inspire and encourage staff members to adopt green policies, and provide necessary resources for doing so. Finally, the research institution and zakat institution in Malaysia, benefits directly from this study's practical consequences. For the zakat institution in Malaysia, findings from an investigation into implementation of Green HRM have helped them to identify strengths and shortcomings of their HRM Policy or Green HRM Policy, if any. This study can serve as a guide for zakat institutions who want to improve their current Green HRM policy or create a new one.

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# PEMERKASAAN GOLONGAN MISKIN BANDAR BERDASARKAN PELUANG SEKITAR LOKALITI: PERSPEKTIF PROJEK MASA@SUNGAI NIBONG

**Shereeza Mohamed Saniff [1*]**
**Amran Hazali [2]**
**Ahmad Shaifful Anuar Ahmad Shukor [3]**
**Wafdi Auni Mohamed [4]**

[1] PhD, Pusat Kajian Pengurusan Pembangunan Islam (ISDEV), Universiti Sains Malaysia, E-mel: shereeza@usm.my
[2] Zakat Pulau Pinang (ZPP), E-mel: amran@zakatpenang.com
[3] PhD, Pusat Kajian Pengurusan Pembangunan Islam (ISDEV), Universiti Sains Malaysia, E-mel: shaifful_87@yahoo.com
[4] PhD, Zakat Pulau Pinang (ZPP), E-mel: wafdiauni@zakatpenang.com
*Corresponding Author (Email: shereeza@usm.my)

***Abstrak:*** *Makalah ini bertujuan mengenalpasti dan menganalisis peluang sekitar lokaliti di Pulau Pinang berdasarkan perspektif Projek Makmal Sosio-Akademik Sungai Nibong (MASA@Sungai Nibong). MASA@Sungai Nibong merupakan satu projek perintis yang melibatkan usahasama di antara Pusat Kajian Pengurusan Pembangunan Islam (ISDEV), Universiti Sains Malaysia (USM), Zakat Pulau Pinang (ZPP), Majlis Agama Islami Negeri Pulau Pinang (MAINPP) dan Wakaf Pulau Pinang (WPP) dalam usaha kerangka pembangunan insaniah asnaf fakir dan miskin di bandar yang terpilih di salah satu mukim di Pulau Pinang. Peluang sekitar lokaliti di sini pula merujuk kepada pemanfaatan peluang penjanaan pendapatan yang dimanfaatkan di sekeliling lokaliti mereka. Pengenalpastian pengupayaan persekitaran ini boleh dijadikan asas kepada formulasi pelan tindakan mengatasi masalah kemiskinan masa depan mereka, sehingga mereka mempunyai pendapatan yang mencukupi untuk keluar daripada garis kemiskinan atau had al-kifayah. Untuk ini, makalah ini melakukan kajian melalui pengumpulan data primer dan analisis kandungan tentang pengupayaan peluang sekitar lokaliti 23 orang Ketua Isi Rumah (KIR) dan Pasangan Ketua Isi Rumah (PKIR) di Mukim 12 Daerah Barat Daya, Pulau Pinang tersebut. Dapatan menunjukkan KIR dan/atau PKIR secara aktif memanfaatkan peluang sekitar lokaliti untuk penjanaan pendapatan. Namun, masih terdapat ruang yang boleh diterokai untuk meningkatkan pendapatan. Terdapat tiga faktor utama yang mendorong kepada kurangnya penerokaan tersebut. Implikasi daripada dapatan, memperkuatkan pandangan akan betapa perlunya pembinaan strategi dan program intervensi atau pemerkasaan yang bersifat flexible (anjal) dan tidak bersifat rigid (keras) supaya anjakan terhadap perubahan sikap, minda dan sifat diri dapat dibentuk dalam usaha membantu KIR dan/atau PKIR melepaskan diri daripada kitaran dan perangkap kemiskinan.*

***Kata Kunci:*** *Miskin Bandar, Ketua Isi Rumah, Program Intervensi, Program Pemerkasaan, Pembangunan Insaniah, Pulau Pinang*

## PENGENALAN

Kemiskinan merupakan suatu isu yang kekal sukar untuk dibasmi. Kemiskinan lazimnya dijelaskan melalui perspektif kewangan atau pendapatan. Kemiskinan juga merujuk kepada suatu

keadaan kekurangan yang dihadapi oleh manusia yang mana ia menyekat peluang untuk kehidupan yang lebih selesa (Ahmad & Amartya, 1997; Crowther, 2000). Keadaan kemiskinan ini menunjukkan bahawa kekurangan yang dihadapi oleh seseorang individu khususnya dari aspek pendapatan dan harta benda menjadi punca kepada keadaan sukar mereka untuk terus melangsungkan kehidupan seharian dengan lebih selesa. Kemiskinan ini juga didefinisikan sebagai kegagalan dalam perolehan pendapatan yang stabil mengikut spesifikasi piawaian yang telah digariskan dalam indeks kemiskinan negara (Hatta & Ali, 2013; Wang, 2004). Selain itu, kemiskinan juga merangkumi beberapa faktor yang menghalang untuk mendapatkan peluang yang lebih baik kepada status sosio-ekonomi seperti tempat tinggal, keperluan asas, pendidikan, makanan yang berkhasiat dan sebagainya (Hatta & Ali, 2013; Siwar & Mohd Yusof Kasim, 1997).. Keadaan kemiskinan di Malaysia menjadi semakin meruncing apabila berlakunya perpindahan penduduk daripada luar bandar ke bandar bagi mencari peluang pekerjaan dan kehidupan yang lebih selesa berbanding di kawasan luar bandar (Mukhtar, 2021). Jumlah penduduk miskin bandar semakin meningkat, malah peratus penduduk miskin bandar adalah melebihi penduduk miskin di luar bandar (Berma & Azmizam, 2021). Hal ini dilihat sebagai suatu keadaan yang kurang sihat apabila lambakan penduduk yang berlaku di dalam kawasan bandar menyebabkan berlakunya proses pembandaran yang kurang sihat antaranya; peningkatan kos sara hidup yang tinggi dan pengurangan keupayaan penduduk bagi memperoleh keperluan asas dan perkhidmatan dengan baik (Wratten, 1995; Mohd Fadzil & Ishak, 2007).

Kemiskinan di bandar dikatakan berbeza, malah lebih rumit, daripada kemiskinan di luar bandar (Mathur, 2013, Mafruhat, et.al., 2019, Baldwin & Crane, 2020). Di samping itu, kesukaran bagi golongan imigran ini bagi meneruskan kelangsungan kehidupan juga adalah kerana kesukaran mendapatkan pekerjaan akibat daripada kekurangan daripada aspek kemahiran yang dimiliki oleh mereka bagi memenuhi kehendak pasaran pekerjaan (Wan Nor Azriyati et al., 2011). Ini menjadikan mereka tergolong dalam kumpulan miskin bandar daripada aspek kekurangan kepada tahap pendidikan yang dimiliki oleh individu bagi mendepani pasaran pekerjaan di kawasan bandar.

Ditambah pula golongan ini selalu dikaitkan dengan mempunyai tahap pendidikan yang rendah, tiada kemahiran dan modal kewangan dan datang dari kawasan luar bandar (Xuejun, 2000) yang kebanyakan dari golongan miskin. Ini memberi satu cabaran yang besar terhadap sektor-sektor bandar untuk menyediakan peluang-peluang pekerjaan dan gaji yang sesuai berserta kemudahan asas yang diperlukan.

Oleh itu, makalah ini bertujuan untuk mengenal pasti dan menganalisis peluang sekitar lokaliti di Pulau Pinang dan pemanfaatan peluang penjanaan pendapatan yang dimanfaatkan oleh Ketua Isi Rumah (KIR) dan Pasangan Ketua Isi Rumah (PKIR) (secara bersama KIR dan PKIR akan dirujuk sebagai "Ahli") miskin bandar di sekeliling lokaliti mereka. Secara lebih khusus, penganalisisan dilakukan terhadap Ahli miskin bandar di Mukim 12 Daerah Barat Daya, Pulau Pinang yang kesemuanya beragama Islam. Hasil kajian turut mengemukakan cadangan kepada formulasi pelan tindakan yang berupaya memperkasakan golongan miskin bandar sebagai usaha mengatasi masalah kemiskinan bandar yang sedang berlaku.

## METODOLOGI

Kajian ini merupakan kajian kualitatif yang menggunakan data primer dan sekunder. Data sekunder diperolehi daripada kajian kepustakaan. Manakala, data primer pula daripada temubual mendalam responden yang diperkukuhkan dengan dapatan yang diperoleh menerusi pemerhatian turut serta dan juga tidak turut serta daripada Jun 2021 sehingga September 2023. Keseluruhan populasi golongan miskin bandar untuk projek ini berjumlah 85 orang yang tinggal di Mukim 12, Daerah Barat Daya, Pulau Pinang. Namun, data untuk tujuan makalah hanya melibatkan 23 orang Ahli yang diperolehi menerusi temu bual mendalam secara bersemuka yang dibuat secara berasingan. Temu bual ini dijalankan di kediaman masing-masing dan setiap temu bual mengambil masa 30 minit secara purata.

Menurut Harrington (1962), Lewis (1966), Miller (1958) dan Banfield (1970) menekankan bahawa kemiskinan bukan sahaja melibatkan kekurangan sumber tetapi merupakan budaya yang berakar dalam diri menerusi sifat dan sikap. Oleh yang demikian dua daripada tiga aspek yang dinilai menerusi data yang dikumpul tentang pemanfaatan peluang penjanaan pendapatan di sekeliling lokaliti Ahli adalah berdasarkan sifat dan sikap manakala aspek ketiga yang dinilai adalah berdasarkan pengetahuan. Data ketiga-tiga aspek tersebut dikumpul melalui kaedah temubual mendalam, pemerhatian dan dokumentasi. Akhirnya, data primer dan data sekunder ini dianalisis dengan menggunakan analisis kandungan secara diskriptif.

## PROJEK MASA@SUNGAI NIBONG

Projek Makmal Sosio-Akademik di Sungai Nibong (MASA@Sungai Nibong) merupakan projek perintis gabungan empat agensi pentadbiran Islam di negeri Pulau Pinang iaitu pihak Zakat Pulau Pinang (ZPP), Majlis Agama Islam Negeri Pulau Pinang (MAINP), Wakaf Pulau Pinang (WPP) dan Pusat Kajian Pengurusan Pembangunan Islam (ISDEV) Universiti Sains Malaysia (USM). Keseluruhan Projek MASA@Sungai Nibong ini mendapat peruntukan daripada ZPP. ZPP menyedari bahawa isu kemiskinan bandar merupakan satu realiti yang dihadapi di Pulau Pinang.

Cabaran terhadap pemilikan rumah atau tanah di Pulau Pinang sangat tinggi dalam kalangan masyarakat Islam terutama asnaf miskin. Projek MASA@Sungai Nibong ini menjadi salah satu daripada projek zakat produktif dalam membangunkan asnaf yang terdiri daripada fakir dan miskin. Iltizam terhadap memperkasakan asnaf menerusi agihan zakat yang bukan sahaja mampu memberikan kehidupan malah mengubah mereka menjadi pembayar zakat masa hadapan menjadi indikator penting pelaksanaan projek MASA@Sungai Nibong ini.

Projek ini telah bermula pada September 2020 dan akan berakhir pada Disember 2025. Projek ini menumpukan secara asas kepada pembangunan insaniah semua Ahli dan isi rumah yang terlibat. Satu modul pembangunan insaniah berteraskan "Rasa Bertuhan dan Rasa Kehambaan" telah berjaya dirangka dan dijadikan panduan asas sepanjang pelaksanaan projek ini. Terdapat tiga fasa pelaksanaan projek ini dengan setiap fasa mempunyai matlamat khusus yang perlu dicapai. Teras "Rasa Bertuhan dan Rasa Kehambaan" ini menjadi tunjang dalam proses mengubah sifat dan sikap Ahli serta sebagai usaha mempertingkatkan pengetahuan Ahli kepada asas-asas agama dan penghayatan terhadap nilai-nilai agama Islam untuk "pengsosialisasian" semula (*resocialisation*) kepada suatu bentuk baru.

Terdapat tujuh keistimewaan projek MASA@Sungai Nibong ini. Pertama, penggunaan tanah wakaf yang telah dibangunkan secara produktif. Kedua, gabungan penglibatan pelbagai agensi Islam yang terdapat di Pulau Pinang. Ketiga, penempatan kondusif dan selesa untuk setiap KIR yang berjaya dipilih mengikuti projek ini. Keempat, gabungan pelbagai skim agihan zakat yang diberikan kepada KIR. Kelima, Ahli mendapat bimbingan pakar sepenuh masa. Keenam, Ahli juga mendapat bimbingan terhadap asas-asas ilmu Islam sebagai usaha meningkatkan pengetahuan dan penghayatan mereka terhadap agama Islam dalam usaha memperkayakan jiwa Ahli. Ketujuh, keupayaan mencipta sistem baharu dalam usaha pembangunan asnaf (fakir dan miskin).

## PERBINCANGAN

Projek MASA@Sungai Nibong adalah projek perintis yang melibatkan 16 buah keluarga asnaf fakir dan miskin di mana tujuh orang KIR adalah lelaki manakala baki sembilan orang KIR merupakan ibu tunggal. Wanita merupakan sebahagian besar ahli projek MASA@Sungai Nibong ini. Sebanyak 70% Ahli adalah wanita. Majoriti wanita (atau 12 orang) berumur antara 41 - 55 tahun. Lingkungan umur tersebut merupakan umur produktif dan secara ideal golongan ini boleh menyumbang kepada pasaran buruh di Pulau Pinang. Dapatan ini selari dengan kajian Putri dan Setiawina (2013) dan Cahyono (1998) yang menyatakan umur produktif bekerja adalah di antara 15 - 64 tahun.

**Jadual 1: Profil Responden KIR & PKIR**

| ITEM | KEKERAPAN | PERATUSAN |
|---|---|---|
| Jantina | | |
| Lelaki | 7 | 30% |
| Wanita | 16 | 70% |
| Umur | | |
| 31-40 tahun | 4 | 17% |
| 41-50 tahun | 14 | 61% |
| 51-60 tahun | 5 | 22% |
| Tahap Pendidikan | | |
| Sekolah Rendah | 5 | 22% |
| Sekolah Menengah | 16 | 70% |
| STPM | 2 | 8% |
| Status Perkahwinan | | |
| Berkeluarga | 14 | 61% |
| Ibu Tunggal | 9 | 39% |

Berdasarkan Jadual 1, tahap pendidikan tertinggi Ahli menunjukkan hanya 8% mempunyai Sijil Tinggi Peperiksaan Malaysia (STPM) manakala daripada 16 orang yang mempunyai tahap pendidikan di Sekolah Menengah, 52% (atau 12 orang) berjaya mendapat sekurang-kurangnya Sijil Peperiksaan Malaysia (SPM). Selanjutnya, Jadual 1 juga jelas menunjukkan hanya 8% Ahli yang menyambung pelajaran selepas SPM. Perkara ini menunjukkan terdapat impak kepada isu

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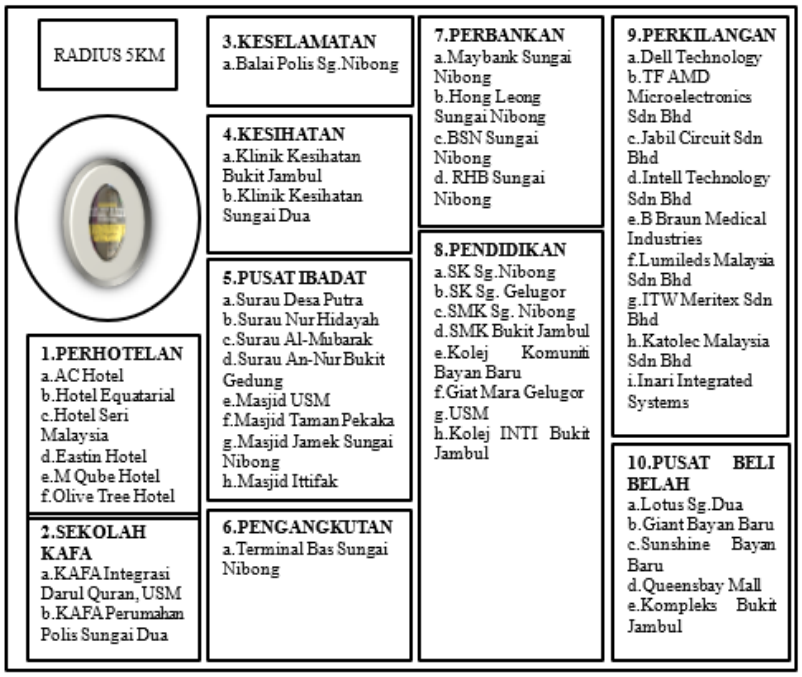
penyertaan sosial masyarakat yang membawa kepada satu kitaran sub-budaya yang perlu diubah ke arah yang lebih positif.

Sub-budaya yang dimaksudkan merujuk kepada kewujudan stigma dan pengasingan masyarakat yang seterusnya melahirkan masyarakat yang berpendidikan rendah dan dengan itu kesukaran mendapat peluang pekerjaan yang lebih baik serta pengekalan kepada status kemiskinan bandar yang berpanjangan (Vinson, 2009). Data daripada projek MASA@Sungai Nibong konsisten dengan penemuan bahawa pendidikan masyarakat miskin bandar di Malaysia masih berada di tahap yang rendah akibat daripada faktor sub-budaya yang telah menyebabkan mereka terpaksa mengorbankan hasrat untuk menyambung pelajaran ke peringkat yang lebih tinggi. Desakan kos sara hidup yang semakin meninggi menjadikan pendidikan bukan lagi keutamaan dalam kehidupan selain daripada keperluan makanan dan tempat tinggal. Oleh kerana itu, keutamaan terhadap pendidikan terpaksa dikorbankan demi mencari pekerjaan sebagai penyelesaian yang terbaik bagi menjamin kelangsungan kehidupan mereka walaupun hanya dengan memiliki sijil SPM atau setaraf.

Di Malaysia, kualiti hidup individu boleh dilihat dalam pelbagai aspek termasuklah kemajuan diri, gaya hidup yang sihat, kecapaian dan kebebasan untuk memperoleh pengetahuan dan menikmati taraf hidup yang melebihi keperluan asas dan psikologi individu untuk mencapai tahap kesejahteraan sosial seiring dengan hasrat Negara (Unit Perancang Ekonomi, 2002). Jadual 1 menunjukkan majoriti Ahli berada dalam linkungan mereka yang belum dapat mencapai kualiti hidup yang sepatutnya.




**Rajah 1: Ringkasan Peluang Lokaliti (Sekitar Radius 5 KM) daripada tapak Projek MASA@Sungai Nibong**

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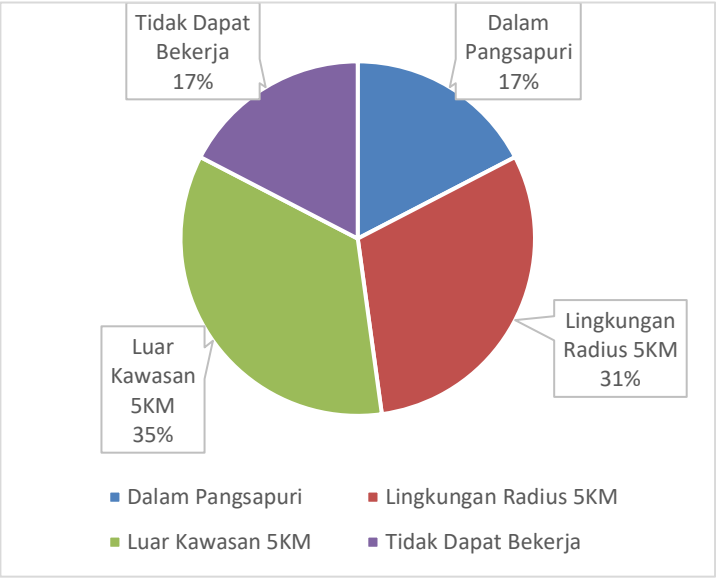
Rajah 1 menunjukkan peluang sekitar lokaliti yang terdapat berhampiran projek MASA@Sungai Nibong. Kawasan sekitar kediaman Ahli merupakan tapak lokasi projek MASA@Sungai Nibong di Mukim 12 Daerah Barat Daya Pulau Pinang. Berdasarkan Rajah 1, terdapat sekurang-kurangnya 10 sektor pekerjaan yang berpotensi untuk penawaran pekerjaan seperti sektor perhotelan, pendidikan Islam, keselamatan, kesihatan, pusat peribadatan untuk orang Islam, pengangkutan, perbankan, pendidikan, perkilangan dan pusat beli belah serta perniagaan runcit antara yang terdapat di sekitar 5KM radius tapak lokasi projek MASA@Sungai Nibong. Kehadiran sektor-sektor ini menunjukkan terdapat pelbagai peluang dari segi pekerjaan atau pasaran produk perniagaan yang boleh dimanfaatkan oleh Ahli. Menurut Scanlion (2013) oleh kerana golongan miskin mempunyai keupayaan ilmu pengetahuan yang terhad mereka berhadapan dengan kurang kesedaran dan keyakinan diri terhadap keupayaan diri sendiri untuk bergerak maju kerana faktor sekeliling yang serba kekurangan. Namun berdasarkan Rajah 1 memperlihatkan bahawa Ahli tidak berhadapan dengan persekitaran yang serba kekurangan malah sebaliknya Ahli ditawarkan dengan persekitaran yang sarat dengan peluang. Ini merupakan salah satu keunikan yang tersendiri yang terdapat pada projek MASA@Sungai Nibong.

Oleh kerana Ahli terdedah dengan persekitaran yang sarat dengan peluang, Rajah 2 menunjukkan Ahli dapat mengambil peluang untuk bergerak maju dalam memperkasa diri mereka menerusi kemahiran/penjanaan pendapatan yang dapat dimanfaatkan oleh Ahli. Majoriti Ahli (48%) bekerja dalam lingkungan radius 5KM daripada kediaman mereka berbanding 35% yang memilih untuk bekerja di luar kawasan radius 5KM.




**Rajah 2: Peluang Penjanaan Pendapatan yang dimanfaatkan Ahli**

Walaupun Ahli berjaya mengambil peluang yang terdapat disekeliling lokaliti mereka, namun yang menarik dapatan daripada hasil penelitian ini yang diterjemahkan menerusi Rajah 2 menunjukkan hanya dua orang Ahli yang bekerja di sektor perkilangan walaupun lebih daripada

10 buah sektor perkilangan terdapat dalam lingkungan Radius 5KM seperti contoh Dell Technology, Jabil Circuit Sdn Bhd dan B-Braun Medical Industries yang boleh dimanfaatkan. Begitu juga dalam pekerjaan dalam sektor perniagaan runcit yang terdapat di pusat beli belah, tidak ada seorang pun Ahli yang terlibat dalam pekerjaan ini walaupun terdapat lima pusat beli belah seperti Kompleks Bukit Jambul, Lotus's di Sungai Dua, Giant Bayan Baru, Sunshine Bayan Baru dan Queensbay Mall yang boleh dimanfaatkan. Perkara ini menunjukkan sebenarnya masih terdapat peluang pekerjaan yang belum dimanfaatkan dengan sebaiknya atau secara optimum oleh Ahli.

Berdasarkan kepada hasil temubual Ahli menunjukkan kepada tiga dapatan mengapa KIR mahupun PKIR tidak begitu minat untuk terlibat dalam sektor perkilangan ini. Pertama ialah motivasi. Kurangnya keyakinan dan pendedahan peluang pekerjaan yang lebih luas dalam sektor perkilangan sebagai salah satu platform pekerjaan yang boleh diterokai. Namun perkara ini didapati dipengaruhi oleh dua faktor utama iaitu pertama mereka tidak bersedia untuk beri komitmen "terikat dengan masa bekerja yang panjang" dan kedua oleh kerana sudah agak berusia, didapati mereka lebih selesa mencari punca pendapatan sendiri daripada makan gaji. Kedua, ialah pengangkutan. Kurangnya akses pengangkutan ke tempat kerja dan balik menjadi penyebab kurang tarikan untuk mohon pekerjaan dalam sektor perkilangan. Ketiga, ialah kemahiran menyelesaikan masalah. Terdapat kecenderungan melihat hasil sesuatu keputusan perlu dicapai dalam tempoh jangka pendek dan singkat tanpa memikirkan kesan tersebut untuk tempoh jangka masa panjang. Keputusan dibuat lebih berdasarkan faktor perasaan (emosi) berbanding rasional (akal). Maka memohon pekerjaan di sektor perkilangan bukan menjadi tarikan atau satu pilihan buat Ahli.

**Jadual 2: Profil Sumber Pendapatan Bulanan dan Purata Pendapatan KIR & PKIR**

| Sumber Pendapatan Bulanan | Butiran | Skala Masa Pekerjaan | Peringkat Awal Menyertai Projek | Tahun 2023 |
|---|---|---|---|---|
| Makan Gaji | Bilangan Ahli | Sepenuh Masa | 4 orang | 8 orang |
| | | Separuh Masa | 2 orang | 4 orang |
| | Purata Pendapatan | - | RM 1,060 | RM 1, 250 |
| Berniaga/ | Bilangan Ahli | Sepenuh Masa | 5 orang | 7 orang |
| Pendapatan Sendiri | Purata Pendapatan | - | RM 372 | RM 838 |

Jadual 2 memaparkan dapatan berkenaan profil sumber pendapatan dan purata pendapatan bulanan Ahli di peringkat awal menyertai projek MASA@Sungai Nibong dan sumber pendapatan mereka pada tahun 2023. Pada peringkat permulaan projek MASA@Sungai Nibong, didapati 26% Ahli (atau enam orang Ahli) berada dalam kategori "Makan Gaji" dengan pendapatan purata bulanan sebanyak RM1,060 sahaja dengan 22% Ahli yang bekerja sendiri dengan pendapatan purata bulanan sebanyak RM372 sahaja. Jadual 2 menunjukkan terdapat peningkatan jumlah Ahli

yang berjaya mendapatkan sumber pendapatan bulanan daripada hanya 11 orang (atau 48%) kepada 19 orang (atau 83%). Daripada angka ini sebenarnya 17% (atau empat orang) merupakan Ahli yang kurang berupaya produktif (KBP) di atas permasalahan kesihatan yang sedang dialami. Jadual 2 juga menunjukkan terdapat peningkatan dari segi bilangan Ahli yang berjaya menjana pendapatan bulanan secara berkala (konsisten) dan juga purata pendapatan bulanan Ahli secara purata setelah mengikuti pelbagai program yang telah disusun dan dilaksanakan secara harian, mingguan, bulanan, berkala dan secara khas oleh projek MASA@Sungai Nibong. Untuk Ahli di mana sumber pendapatan bulanan adalah menerusi majikan ("Makan Gaji") terdapat peningkatan sebanyak 100%. Daripada hanya enam orang yang mempunyai sumber pendapatan menerusi "Makan Gaji" sebelum menyertai projek MASA@Sungai Nibong, jumlah ini telah meningkat secara ketara kepada 12 orang di mana untuk mereka yang bekerja secara sepenuh masa daripada hanya empat orang kepada lapan orang. dan juga pada mereka yang bekerja secara separuh masa daripada hanya dua orang kepada empat orang. Untuk yang bekerja secara "Makan Gaji", dua orang berkhidmat dalam sektor kesihatan, tiga orang dalam sektor pendidikan, dua orang dalam sektor perkhidmatan, dua orang dalam sektor perkilangan manakala baki tiga orang dalam sektor perniagaan runcit (makanan). Peningkatan ini turut berlaku terhadap purata pendapatan sebanyak 17.9% atau secara purata sebanyak RM1,250 sebulan pada tahun 2023.

Dapatan menunjukkan hampir kesemua Ahli (11 orang daripada 12 orang) yang mempunyai pendidikan pada tahap sekurang-kurangnya SPM berjaya mendapatkan sumber pendapatan samada menerusi "Makan Gaji" (iaitu sebanyak tujuh orang atau Berniaga/Berusaha Sendiri sebanyak empat orang). Seorang Ahli yang mempunyai sekurang-kurangnya Sijil SPM berada dalam kategori KBP kerana masalah kesihatan yang dialami. Dapatan ini menunjukkan bahawa mereka yang tidak mempunyai sekurang-kurangnya tahap pendidikan pada tahap SPM lebih cenderung untuk berniaga atau berusaha sendiri untuk mencari sumber pendapatan bulanan mereka. Dari segi Ahli yang berniaga atau mempunyai sumber pendapatan sendiri majoriti bekerja di sektor perkhidmatan dan penyediaan makanan dan mempunyai tahap pendidikan setakat di Sekolah Menengah (tanpa Sijil SPM) atau Sekolah Rendah sahaja. Jadual 2 juga menunjukkan bilangan Ahli yang berusaha untuk mendapatkan sumber pendapatan menerusi perniagaan atau usaha sendiri telah meningkat daripada lima orang ke tujuh orang dan mereka juga telah berjaya mempertingkatkan sumber pendapatan bulanan mereka secara purata daripada RM372 sebulan kepada RM838 sebulan iaitu bersamaan peningkatan sebanyak 125%.

Tambahan, Jadual 2 juga menunjukkan bahawa lapan orang ahli daripada 12 orang Ahli yang tidak mempunyai sumber pendapatan di peringkat awal penyertaan projek MASA@Sungai Nibong telah berusaha dan berjaya untuk memperoleh sumber pendapatan setelah terlibat dengan projek MASA@Sungai Nibong. Daripada lapan orang ini, tujuh daripada mereka berjaya mendapat pekerjaan dalam kategori "Makan Gaji" samada secara sepenuh masa (lima orang) atau separuh masa (dua orang) manakala seorang Ahli lagi telah mula mengorak langkah menceburi bidang perniagaan menerusi perkhidmatan ("urut") yang ditawarkan.

Peluang pekerjaan lebih luas di bandar berbanding di luar bandar (Ravallion, 2007). Dapatan kajian ini menunjukkan Ahli berusaha mengambil peluang yang terdapat di sekitar lokaliti

mereka untuk meningkatkan taraf sumber pendapatan bulanan mereka berdasarkan kepelbagaian peluang pekerjaan dan pelanggan yang terdapat di sana. Namun begitu, Ahli menghadapi masalah sukar mendapatkan pekerjaan yang menawarkan gaji yang lebih tinggi disebabkan taraf pendidikan mereka yang rendah dan juga disebabkan kekurangan kemahiran kerja yang dimiliki oleh mereka. Faktor kemahiran dan pendidikan memainkan peranan. Ahli didapati tidak memiliki kemahiran atau pendidikan yang diperlukan untuk bekerja dalam sektor perkilangan. Sebahagian besar pekerjaan dalam sektor ini memerlukan latihan khusus atau pendidikan dalam bidang teknikal. Apabila mereka tidak memiliki akses dari segi pengetahuan dan kemahiran seperti yang diperlukan Ahli tidak dapat bersaing untuk mendapatkan pekerjaan dalam sektor perkilangan ataupun sektor lain. Perkara ini bertepatan dengan kajian Wan Nor Azriyati et al. (2011) yang menyatakan kesukaran golongan miskin bandar ini meneruskan kelangsungan kehidupan juga adalah kerana kesukaran mendapatkan pekerjaan akibat daripada kekurangan daripada aspek kemahiran yang dimiliki oleh mereka bagi memenuhi kehendak pasaran pekerjaan. Ini menjadikan mereka tergolong dalam kumpulan miskin bandar daripada aspek kekurangan kepada tahap pendidikan yang dimiliki oleh individu bagi mendepani pasaran pekerjaan di kawasan bandar.

Dapatan juga menunjukkan kesan utama pemanfaatan peluang penjanaan pendapatan yang dimanfaatkan di sekeliling lokaliti Ahli iaitu pendapatan isi rumah memberi kesan kepada peluang pendidikan terhadap anak-anak. Pendapatan seisi rumah merupakan faktor utama yang menyumbang kepada kesan ini. Menurut kajian yang telah dijalankan oleh Dunn et al. (2004), status sosioekonomi keluarga miskin menjadikan anak-anak tidak mendapat pendidikan yang sempurna serta menjadikan mereka kurang berminat kepada pendidikan. Perkara ini ditunjukkan berdasarkan kepada lepasan SPM anak-anak Ahli untuk tahun 2020, 2021 dan 2022 kerana yang melanjutkan pendidikan mereka ke tahap yang lebih tinggi hanyalah 40% iaitu bersamaan seorang daripada tiga orang anak SPM 2020, seorang daripada tiga orang anak SPM 2021 dan dua orang daripada empat orang anak SPM 2022 yang menyambung pelajaran ke peringkat seterusnya. Dapatan ini mendapat sokongan daripada kajian Wan Nor Azriyati et al. (2011) yang menyatakan terdapat hubungan positif antara kemiskinan dengan peningkatan taraf pendidikan dalam institusi kekeluargaan yang mana dalam kajiannya dalam kalangan 86% kumpulan miskin bandar, pendidikan tertinggi yang dimiliki mereka hanyalah peringkat SPM.

Selain itu, dapatan ini turut disokong oleh kajian Khalid et al., (2018) dengan menyatakan bahawa status sosioekonomi dan taraf pendidikan ibu bapa memainkan peranan penting kepada pembangunan pendidikan anak-anak. Akibat daripada penafian hak pendidikan anak-anak, maka ia menyebabkan pembangunan pendidikan terhenti di paras minimum (SPM). Hal ini turut mengundang kepada potensi anak-anak ini bekerja selepas tamatnya persekolahan akibat daripada desakan kemiskinan yang menuntut mereka untuk bekerja demi menjamin kelangsungan kehidupan seharian individu dan keluarga.

Menerusi dapatan yang diperolehi, telah dapat membantu projek MASA@Sungai Nibong mengenalpasti dan merangka program yang bersesuaian dengan keperluan dan kehendak Ahli. Perubahan lapan orang Ahli daripada tidak produktif (tidak mempunyai sumber pendapatan secara bulanan) kepada produktif (yang berjaya memperolehi sumber pendapatan secara bulanan)

merupakan satu titik positif dalam memperkasakan golongan miskin bandar ini. Program-program yang dirancang bersifat intervensi dan mempunyai unsur-unsur pemerkasaan Ahli semuanya bertunjangkan "Rasa Bertuhan dan Rasa Kehambaan" telah sedikit sebanyak menyuntik kesedaran kepada Ahli untuk merubah sifat dan sikap mereka serta lebih peka terhadap peluang-peluang yang terdapat di sekeliling persekitaran mereka dalam usaha membangunkan satu komuniti Islam di bandar yang lestari dan berdaya saing.

Implikasi daripada dapatan ini menunjukkan agensi-agensi yang terlibat untuk menguruskan kemiskinan boleh merangka sekurang-kurangnya dua inisiatif dalam pelan tindakan. Pertama, perlu merangka pelan tindakan untuk meningkatkan tahap pengetahuan dan kemahiran KIR menerusi program intervensi seperti program bersama Agensi Kerajaan/NGO, program halatuju usahawan – pengupayaan digitalisasi, ceramah agama secara berkala (usahasama bersama surau) dan sesi *one-to-one* bersama penyelidik yang diadakan setiap minggu mengikut kumpulan yang telah dikenalpasti. Kedua, mengambil langkah yang lebih proaktif dalam mencari asbab untuk mempergiatkan lagi penglibatan KIR terhadap aktiviti bersifat keagamaan.

Dapatan-dapatan di atas menunjukkan perlunya program intervensi dan latihan serta aktiviti yang bersifat keagamaan perlu dirancang, disusun dengan baik dan dianjurkan supaya KIR selain mendapat bantuan daripada segi material perlu juga diberi perhatian terhadap aspek rohani (*spiritual*). Pegangan agama yang amat baik merujuk kepada kekayaan jiwa. Kekayaan jiwa dijangkakan akan dapat memebetuk akhlak yang baik dan mendorong kepada konsistensi untuk mengubah nasib hidup, sentiasa berdoa dan bertawakal kepada Allah SWT agar dijauhi kehidupan dibelenggu kemiskinan harta kerana kemiskinan harta juga boleh membawa kepada kekufuran sekiranya berlaku kemiskinan jiwa (Hairunnizam Wahid & Sanep Ahmad, 2011).

Seterusnya dapatan-dapatan ini membantu pengurusan ZPP terutama dalam menyantuni golongan asnaf fakir dan msikin kerana pencapaian KIR yang dikongsikan dalam makalah ini menunjukkan KIR telah membantu untuk mencapai sasaran utama dalam teras strategik Pelan Strategik Zakat Pulau Pinang 2020-2022 menerusi tiga pendekatan strategik yang terdapat pada projek MASA@Sungai Nibong. Pertama, menjalinkan kolaborasi strategik dengan pihak-pihak berkepentingan seperti ISDEV dan WPP dalam meningkatkan operasi agihan zakat yang efisien melalui penyaluran dana terhadap MASA@Sungai Nibong yang berjumlah RM100,000.00 setiap tahun. Kedua, mempelbagaikan pendekatan dan medium secara kreatif bagi memaksimumkan dakwah zakat kepada masyarakat menerusi tiga fasa pelaksanaan projek MASA@Sungai Nibong. Ketiga, usaha secara proaktif menerusi pemantauan secara sepenuh masa untuk mentransformasikan golongan *mustahiq* kepada *muzakki*. Perkara ini dilaksanakan melalui program agihan yang berkesan dengan kejayaan yang diperolehi oleh Ahli untuk berjaya dalam pekerjaan mahupun bidang perniagaan yang diceburi dan anak-anak Ahli yang berjaya dalam melanjutkan pendidikan mereka.

## KESIMPULAN

Secara keseluruhannya, makalah ini menunjukkan perubahan sifat dan sikap Ahli telah dapat dicapai walaupun masih terdapat ruang untuk memperkasakan potensi mereka dengan lebih baik.

Walaupun kejayaan diperolehi disyukuri dan memastikan pelaksana projek MASA@Sungai Nibong tidak leka (*complacent*) usaha-usaha proaktif dan tersusun masih tetapi diteruskan untuk meningkatkan pendidikan dan kemahiran setiap Ahli termasuk anak-anak mereka. Peningkatan nilai tambah bermula dengan aspek keagamaan yang didapati sangat penting kerana ia adalah asas kepada tujuan manusia dijadikan oleh Pencipta. Kejayaan dalam mendidik jiwa terutamanya dalam aspek keagamaan bukan sahaja akan meningkatkan tahap kefahaman, tetapi juga akhirnya akan meningkatkan kesedaran dan mengubah sifat dan sikap secara berperingkat-peringkat ke arah yang lebih positif. Kewujudan sistem sokongan dan pemantuan berterusan ini juga telah membantu meningkatkan motivasi Ahli untuk terus berusaha bersungguh-sungguh dalam meningkatkan tahap ekonomi dan kualiti hidup kekeluargaan Ahli bukan sahaja untuk mereka semata-mata malah lebih penting untuk generasi anak dan keturunan mereka. Walaupun kejayaan yang diharapkan adalah pembasmian kemiskinan, namun sekiranya nasib ekonomi mereka tidak dapat berubah, paling tidak kekuatan jiwa dan rohani mereka diharapkan dapat terus ditingkatkan.

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# INSTRUMENTALITY OF CASH WAQF AS ALTERNATIVE MEDICAL TAKAFUL FOR BENEFICIARIES WITH REFERENCE TO STATE RELIGIOUS COUNCILS

**Dr Mahadi Ahmad [1*]**

[1] Research Fellow, Isra RMC and Lecturer, INCEIF University
*Coresponding Author (Email: Mahadi-isra@inceif.org)

***Abstract:*** *One of the social problems that cost the low-income earners is hospitalization bills when they are afflicted with the illness. Most high- and middle-income earners have takaful or insurance that give them coverage on their hospitalization bills. Another type of Takaful called microtakaful and microinsurance have been introduced to cater for the low-income earners who cannot afford the cost of insurance and takaful contributions. Despite this simplification the problem has not been solved. Therefore, an alternative like cash waqf may be more suitable to cater for the hospitalization bills of the low-income earners. This research is a library-based research using qualitative method. It is based on innovative waqf and takaful schemes to generate applicable framework. The finding shows that it is a possible scheme that is both Shariah compliant and free from violation of governments' regulations. It strengthens financial inclusiveness and actualizes maqasid Al-Shariah of wealth circulation and protection of life.*

***Keywords****: Cash Waqf, Low-Income Earners, Microtakaful, Tangible Asset, Medical Takaful.*

## INTRODUCTION

Cash waqf is waqf that is established using cash money instead of tangible asset (Ahmad, 2015). The OIC Fiqh Academy had sanctioned this type of waqf as a lawful waqf approved by Shariah(IIFA-OIC, 2009; Qutub, 2021). )This contemporary verdict had laid to rest, any challenge that had subsisted against the Maliki opinion that first allowed it before Zufar of the Hanafi school. In the recent years cash waqf has continued to gain prominence in the academic arena with many researches being conducted to expand its functionality. This type of waqf being cash has flexibility to perform many financially tied projects easily because of its liquid nature. Hence the choice to engineer it for health takaful coverage for the low income earners. This is possible because the mainstream takaful and insurance are based on collecting subscription amounts and investing it to multiply for onward management of claims. So also, cash waqf can perform the same way by managing the donated cash and using the profits to manage the claims on the health bills incurred by the beneficiaries.

Takaful on the other hand, is from the Arabic word, *kafala yakfulu, kafālatan* which means to *cater* for someone else (Al-Qazwini, 1979, v. 5, p. 187). Allah said, (وَكَفَّلَهَا زَكَرِيَّا) that He (Allah) put her (Maryam) in the care of Zakariya (Quran, *Al-Imaran*, 37). However, *takāful* (تكافل) connotes joint guarantee on the basis of mutuality (ISRA 2016).

Takaful technically, " means an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events (Islamic Financial Services Act, 2013, sec. 2).

The operational system of the commercial takaful is that the participants agree to give coverage to one another based on *ta'āwun* (mutual assistance). They achieve this *ta'awun* by contributing a sum agreed upon between them and the takaful manager to the takaful operator invests the takaful fund through Shariah compliance contracts like *muḍārabah* or others and manages the claims on their behalf. (*Takaful Operational Framework* 2019, S. 10. 1).

The contributions are subject to *wakālah* fee deduction. Takaful Operational Framework (2019) instructs that in family takaful, in addition to participant risk fund, there should also be participant investment fund (TOF, 2019, s. 10. 3). Worthy of attention from the takaful or insurance system, the contributions made by participants or premiums paid by policy holder are financial commitment that are not easily discharged by the low income earnersin the society, neither in the commercial takaful nor the *microtakaful*. Consequently, they remain financially non-inclusive (Mikail, Ahmad and Riaz, 2017). To buttress that assertion, a study conducted in 2015 on the target of *microtakaful* in Malaysia showed that majority of them were only willing to contribute RM5 to RM10 for takaful plans for treatment like minor surgery. Surprisingly, 47.2% were not ready to take the *microtakaful* coverage because of financial constraint (Htay, Sadzali and Amin, 2015). The objective of this article therefore is to propose the use of cash waqf as an alternative means to providing takaful coverage to this segment of the society so that they are designated beneficiaries of a cash waqfentity that covers their health bills costs as long as they listed as the beneficiaries of that cash waqf entity.

Against the above, this article proposes cash waqf as an alternative means of providing takaful coverage to the low-income earners. The cash waqf would be registered as a charitable foundation under the law and the objective would be clearly stated as "assistance for medical bills of designated beneficiaries.

**Research Questions**

The research aims to answer the following questions:

1. What is the Shariah legal status of operating takaful on the concept of cash waqf?
2. What is the stance of the contemporary Muslim jurists on cash waqf?
3. How viable is cash waqf as alternative means of providing medical takaful to the beneficiaries?

**Objective of the Research**

The research aims to actualize the following objectives:

1. To examine the Shariah legal status of operating takaful on the concept of cash waqf.
2. To explore the stance of the contemporary Muslim jurists on cash waqf
3. To establish the viability of cash waqf as alternative means of providing medical takaful to the beneficiaries.

**Fatwa regarding Waqf as Takaful**

No fewer than two resolutions have been issued by the OIC Fiqh Academy, Jeddah to approve the use of waqf for takaful structure. In 2013, the OIC Fiqh Academy issued a resolution that approved waqf-based takaful. Also, in 2015 it issued another resolution that reiterated the previous one and added that it is permissible to establish takaful based on waqf funds to provide takaful coverage for any type of product (IIFA-OIC , 2015, reolution no. 215, (11/22)).

Based on the above fatwa, any group of people with common objective or an individual may endow an amount of cash after registering a charitable foundation under the law. During the registration, the object would be clearly mentioned as "for health related costs for the beneficiaries. By this it will recognized by the law as charity, not as takaful. Consequently, there will be no taxes and rigorous regulatory requirement and oversight.

**Existing Practice of Waqf to offer Takaful Coverage**

The most popularly known jurisdiction that uses waqf-based takaful model is Pakistan. This model consists of shareholders and the participants and both of them make contribution to the waqf fund that is invested and used for claim settlement(International Shariah Research Academy for Islamic Finance, 2016).

One of ISRA's researches proposed zakat and waqf-based microtakaful structure and they concluded that zakat and waqf can be used to "support micro-takāful products, or Finance micro-takāful products or establish a micro-takāful operator"(Mikail, Ahmad and Riaz, 2017).

The difference between the above-mentioned formats and the current proposal is that the previous studies and the Pakistani practice maintain an entity registered and regulated as takaful operator with major stakeholders consisting of shareholders and participants. The current proposal, however, has no shareholders and participants but *waqif*, beneficiaries and trustees and registered charitable organization, instead of takaful operator.

Advantages of the Proposed Model

The proposed model distinguishes itself from the main stream takaful with the following features:

1. It is a charitable from the waqf donors to the beneficiaries at no cost to the beneficiaries.
2. There is no stringent regulatory requirement for licensed takaful operator and insurance companies.
3. the major stakeholders are the waqif (waqf donor), beneficiaries, trustees.
4. the donors are the managers directly or indirectly thereby ensuring the performance that really protect the objective of the waqf.
5. It is faith-based, and the main aim is the reward of hereafter and not the worldly reward.
6. The donors also can be among the beneficiaries.
7. the beneficiaries are selected by the donors.
8. the coverage is not restricted by any specific underwriting consideration that tries to avoid what is termed as anti-selection.
9. There is no age brackets for beneficiaries.
10. There is no segregation for type of diseases to be treated.

11. Ease of getting letter of guarantee

**Medical Takaful Coverage through Cash Waqf Entity for Low income earners**

In Malaysia, zakat and waqf are constitutionally under the Sultan of each State. Therefore, an attempt to establish the proposed cash waqf entity to deliver takaful coverage for the l**ow income earners** requires the full consent and collaboration of the State religious Councils that is acting on behalf of the sultan. Since operation of waqf is based on the deed of waqf (terms and conditions given by the waqf donor its instrumentality is efficient in assisting the low income earners as alternative to the main stream takaful or insurance.

The State Islamic Religious Councils in collaboration with the office of the Prime Minister through Jabatan Wakaf, Zakat dan Haji (JAWHAR) and Yayasan Waqaf Malaysia may establish a cash Waqf under the Trustees Incorporation Act 1952 so that this the registered cash waqf entity will serve the beneficiaries in each state as alternative to waqf. At incorporation the object will be clearly stated as, *assisting the low-income earners in their medical bills.*

Under this proposal, SIRC is the trustee, why the underprivileged are the beneficiaries and the SIRC, JAWHAR, Yayasan Waqaf Malaysia and members of the public are the waqif and the *nazir/mutawalli* are those appointed by the SIRC to manage and operate the cash waqf entity. There is the historical practice where the Prophet (ρ) and his caliphs (ψ) used to take statistic of potential beneficiaries of periodic grants by the Islamic state (Al-Khuzai', 1419, p. 246). In Malaysia, the B40 for example and other poor segments determined by the ruler within the dictate of the Shariah could be enlisted to benefit from the this cash waqf entity as their alternative to takaful. The figure below shows how the model will operate.

**Operational Procedure of the Cash Waqf Entity for alternative to Takaful**

1. The State Islamic Religious Council of each state will collaborate with JAWHAR and Yayasan Waqf Malaysia to establish cash waqf entity under Trustee Incorporation Act 1952.
2. The cash waqf entity will have its trustees of unquestionable integrity.
3. SWE will receive and manage funds donated by donors from government, states zakat, and members of the public etc.
4. Takaful beneficiaries visit panel clinic,
5. Where necessary, panel clinic refers to specialist hospital
6. The specialist hospital contacts the cash waqf entity to verify the validity of the takaful coverage,
7. The cash waqf entity confirms the identity of the patient and approves the coverage for the treatment up to a certain amount.

***The Sources of Funding the* cash waqf entity**

There are several sources of funds Islam allows to benefit the poor and the needy without any liability on them. For the purpose of this proposal, the following are the suggested sources of funds: Other sources are:

1. Zakat. The OIC Fiqh Academy, in its resolution, resolved that zakat could be utilized to build income-generating projects for the perpetual benefit of those who fall within the criteria of the *aṣnaf* (zakat beneficiaries) without individual ownership (International Islamic Fiqh Academy, , resolution no. 15, (3/3), 1986). Therefore, it is Shariah compliant to put some zakat fund to support the waqf investment for better performance in returns.
2. *Ṣadaqat* is primarily for the poor. Any type of charity from the members of the public can be a source of funds for this entity.
3. *Waṣiyyah* (bequest). *Waṣiyyah* is subject to the terms given by the testator.
4. Continuous cash waqf donation campaign drive in collaboration between the state, and Yayasan Waqaf Malaysia. Some money from cash waqf may not sustain perpetuity in this program due to the need to pay for claims, but it is expected from the managers to do the best. However, Imam Ahmad has decreed that cash waqf could also be for project that terminates soon.
5. Government periodic grants to the cash ***waqf entity*** of each state.
6. Returns on the investment (ROI) of the waqf fund.
7. The power of the just ruler to request from the rich among the Muslims to donate for a just cause that will benefit some people. This is based on the Shariah notion that the ummah is religiously, financially and economically bonded to be passionate among the brethren and that the Shariah confers on the rulers the powers to compel the owners of wealth to give a portion of their wealth for the benefit of the underprivileged among them (Zuhaili, 1984, v. 8, p. 6190). This could also be supported by historical practice of Umar Ibn Al-khattab when he refused to share the mass fertile arable land won by the *mujahiduun* as booty and instead declared it as a permanent treasure for the current and next generation of the ummah, accordingly the *mujahidun* conceded their entitlement (Al-Tahawi, 1994, v. 3, p. 247).

With the above Islamic social funds to which the underprivileged are primarily the allotted beneficiaries, the rulers, in their responsibility to actualize the *Maqasid* Shariah of protecting the religion, lives, intellect, progeny and wealth, have the powers to enlist the underprivileged as beneficiaries of the SWE to deliver takaful coverage.

## CONCLUSION

This research proposes cash waqf as an instrument to use for extending medical takaful coverage to the low-income earners and yet it is not a takaful operator but an incorporated charitable foundation. It argued with evidence, that many low income earners may be able to afford payment for the takaful contributions, neither in the mainstream nor in the *microtakful* as participants. Instead, this segment of the society should be beneficiaries of waqf entity that has its object as catering for the health bills of the designated beneficiaries.

It answered the ‘how’ by proposing that the SIRC, JAWHAR and Yayasan Waqaf Malaysia through collaboration will establish what it terms as cash waqf entity with the *object of the incorporation being assisting the underprivileged faced with cost of medical treatment for the underprivileged enlisted by the SIRC*. The cash waqf entity is funded through various sources, like

zakat, continuous cash waqf campaign by the SIRC and Yayasan Waqaf Malaysia, and *waṣiyyah* from a willing testator. The cash waqf entity would be managed by people of integrity on behalf of the SIRC. The benefits of this proposal is the ease of implementation and lack of takaful regulatory requirements.

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# DEVELOPING AN INTEGRATED MODEL FOR ISLAMIC SOCIAL INVESTMENT FOR YOUTH EMPOWERMENT IN NIGERIA

**Aliyu Dahiru Muhammad[1*]**
**Kabir Tahir Hamid[2]**
**Yahuza Husaini Umar[3]**
**Isa Ado Abubakar[4]**

[1*]Assoc. Prof., Department of Economics, Bayero University Kano. Email: admuhammad.eco@buk.edu.ng
[2]Professor, Department of Accounting, Bayero University, Kano. Email: khtahir.acc@buk.edu.ng
[3]Lecturer 1, Department of Banking and Finance, Bayero University, Kano. Email: ayahootha@gmail.com
[4]Senior Lecturer, Department of Education, Bayero University, Kano. Email: isabakar2001@yahoo.co.uk
*Corresponding Author (Email: alitahir797@gmail.com.my)

***Abstract:*** *Youth unemployment in Nigeria is taking the attention of policy makers and development economists. Recent statistics from the National Bureau of Statistics reveals that youth unemployment in the country reaches as high as 53 percent out of 151 million youths. This amounts to over 80 million youths that are unemployed as at 2022. The figure is scary and immediate measures should be taken to overcome the phenomenon. However, several measures have been put in place in the past with no avail. The study aims to develop an alternative faith-based model with a view to curb the youth unemployment in the country. The model breaks the silence of underutilizing Islamic options in economic and financial systems in the country. Other countries have been benefitting from similar options and are making headways in their economy especially as it relates to poverty eradication, inequality and youth unemployment. Intensive and literature review, focus group discussions were used to develop and validate the model. The findings reveal that, the proposed Islamic Social Investment Model (ISIM) has the potential to empower youths, harness their potentials, provide them with capital and equipment through waqf to become job creators rather than job seekers.*

***Keywords:*** *Islamic Social Investment Model, Youth Unemployment, Nigeria*

## INTRODUCTION

Nearly half of the 190 million people living in Nigeria are between the ages of 15 and 24, and seventy percent of the population is under 30 years old. While the national unemployment rate is 18 percent, the youth unemployment rate nearly doubles that, with more than 33 percent (MF, 2020: and WEF, 2020). This poses a great threat to Nigeria's economic prospects, resulting in youth restiveness, crimes, insecurity, banditry and other social vices.

Unemployment by definition covers persons (aged 15–64) who during the reference period were currently available for work, actively seeking for work but were without work (ILO, 2016). In other words, unemployment occurs when people who are able to work are unable to find a job for a tangible period of time (Olawale, 2017). The crisis of youth unemployment is

compounded with the COVID-19 demand and supply shocks, with nearly 20 million jobs in Africa, both in the formal and informal sectors, threatened (WEF, 2020).

Over the years, several measures have been put in place by the Nigerian government with a view to empowering the youth. These include National Poverty Eradication Programme (NAPEP), Social Investment Programme, Youth Enterprise with Innovation in Nigeria (YOU WIN) and N-Power Presidential Youth Empowerment Scheme (P-YES) among others, but the problem of youth employment still persists in the Country. This study therefore aims to develop an alternative integrated model for Islamic Social Investment for youth empowerment in Nigeria. Islamic Social Investment is an investment framework for human development and social welfare using veritable Islamic economic tools of empowerment and fighting poverty through *Zakah, Waqf, Sadaqah* and Islamic Microfinance. The study approaches the Islamic social investment from the triple-helix perspective, which is to be an all-inclusive and encompassing model involving the private sector, public sector and academia with respect to the provision of capital, regulation, empowerment, training and capacity building for the youth with a view to promoting sustained, inclusive and sustainable economic growth through creation of employment in the Country.

In Nigeria, the unemployment rate, which is measured by the number of people actively looking for a job as a percentage of the labour force, increased from 22.70 percent in the second quarter of 2018 to 23.10 percent in the third quarter of 2018. The Nigeria Employers' Consultative Association (2019) posits that the rate may rise to 33.5% in 2020 (NECA, 2019), even before the manifestation of the COVID-19 pandemic.

Unemployment has become a major problem bedeviling the lives of Nigerian youth, causing poverty, poor condition of living, armed robbery, prostitution, child trafficking, increased militancy, violent crimes, kidnappings, restiveness and other socially delinquent behaviour. This create huge costs both for individuals and for the economy as a whole including but not limited to loss of income, negative multiplier effects, loss of national output, fiscal costs associated with loss of revenue and higher welfare associated expenditure by government and social costs relating to crime and social dislocation (ILO, 2020).

The Islamic social investment framework using Zakah, *Sadaqah, Waqf* and Islmic microfinance, can therefore be used for effective youth empowerment in the country. The Islamic Social Finance Report (2015) of Islamic Development Bank identified the huge potentials of these instruments which remained largely untapped in Nigeria. These instruments could provide opportunities for skills acquisition, training and empowerment of the youth, thereby promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all as encapsulated in SDG 8. The objectives of the study are (i) To develop an integrated Islamic social investment model for youth empowerment in Nigeria; ii to develop the instrument for validating the model.

## REVIEW OF RELATED LITERATURE

Unemployment is one of the fundamental developmental challenges facing Nigeria today (Asaju,2014). The country experiences increase rate in unemployment annually. Records from the National Bureau of Statistics (NBS, 2023) show an increase in the national unemployment rate from 23.1per cent in 2018 to 33.3per cent in 2020 which was estimated to have increase to 37.7per cent in 2022 and further rise to 40.6 per cent in 2023. Unemployment is expected to continue to be a major challenge in 2023 due to the limited investment by the private sector, low industrialisation and slower than required economic growth and consequently the inability of the economy to absorb the 4-5 million new entrants into the Nigerian job market every year (KPMG,2023).

Efforts have been made at various level to curve the menace of unemployment in Nigeria the creation of National Directorate of Employment (NDE) and its skills acquisition programmes such as NAPEP, PAP, the SURE-P, YOUWIN, just to mention a few. These and many more intervention mechanisms were aimed at ensuring economic growth that is rich with job creation opportunities, yet unemployment remains high. Records from NBS shows that unemployment rate was 23.1% in 2018, 33.3% in 2018, 37.7 in 2022 and 40.6% in 2023 indicating a continuous increase over the years.

The seeming failure of the measures adopted towards unemployment, raised the demand for a more robust technique. The previous measures have succeeded in providing skills and financial support without considering alternative funding, reliable and sustainable platform and characteristics of the beneficiaries especially personality (capability). The current study intends to examine Islamic social instruments on unemployment through training and mentorship. Zakat, Waqaf and endowment being the key sources of funding in Islamic social financing could be used as alternative means of fighting unemployment. Studies e.g. Mohamed, Ibrahim, Zaidi and Kamaruzaman (2019) have examined comparative relative contribution of the collection of zakat and gross domestic product to the unemployment rate and poverty in Selangor, Malaysia and negative significant relationship was found between collection of zakat and gross domestic product and unemployment. In addition, Suprayitno (2020) examined the impact of zakat distribution on macroeconomic in 5 state in Indonesia, by using ECM analysis and found that the distribution of zakat positively influences on economic growth while the long-run elasticity of zakat variable is positive and significant. Pertiwi, Herianingrum, and Kusuma (2020) explore the relationship between zakat institution support, youth empowerment programme, and individual welfare by Al-Azhar Zakat Institution in Indonesia. The finding shows that success of youth empowerment programme significantly mediated in the relationship between zakat institution support and individual welfare.

The role of Zakat instrument on unemployment could also be seen in a study conducted by Jaas (2022) who examines the role of the Islamic economy and finance in combating the phenomena of poverty and unemployment in Muslim countries. The study therefore proposes mechanisms to address the problem of unemployment through Islamic banks with the aim of achieving economic development and social solidarity, as well as through the alms (Zakāt) fund

by establishing special funds to finance investment projects needed by the unemployed. Moreover, it studies the crisis of unemployment, as the article shows the role of waqf (which is an Islamic endowment of property to be held in trust and used for a charitable or religious purpose) as an economic institution that can provide jobs for its performers, and provide jobs through projects.
Besides Zakat, Waqaf is another strong instrument that provides significant contribution to the economy thereby reducing unemployment. Waqf plays significant roles through its varied and wide contributions to the economic and social life of the people. The roles of Waqf were like a network, which penetrated all sectors such as the agricultural, the industrial & the socio-economic sector. The beneficiaries of waqf include poor, needy, orphans, persons in prisons, etc. Other users of waqf revenues include health services which cover construction of hospitals and spending on physicians, apprentices, patients, and medicines. Studies have shown that Waqf plays significant role in sustainable economic development and reducing poverty in the context of Bangladesh (Ahmad, 2015).

Abdulkareem, Olaide and Isiaka, (2021) examines how the Islamic economy can address the problem of poverty (through zakāt and waqf), by giving good loans, to finance small projects, as well as by providing social and economic services to the poor and needy. Islamic financing instruments is a solution to curb this high rate of youths' unemployment in Nigeria. Zakāt and waqf being important Islamic financing instruments seems to have been under-utilized but if aggressively encouraged by the Nigerian government through easy access to funding by graduates/youths, it will serve as a catalyst to entrepreneurship among graduates/youths with a view to reducing unemployment.

Muhammad, Haneef, and Omar (2016) develop an Islamic Micro-Investment Model (IMIM) for Nigeria. However, the model is yet to be implemented by any organs of government in the country despite its numerous advantages. Similarly, Haneef et al (2014) develop a waqf based microfinance model for OIC countries (Nigeria included) for poverty reduction. Yet, while other countries such as Malaysia, Indonesia and Pakistan have applied the model, its yet to be recognized in Nigeria. Perhaps, more features such as technology need to be incorporated to enable policy makers and private sector apply the models

Meanwhile, efforts have been made to make Islamic instruments useful in converting unemployment. Malik and Ashraf (2019) discovered that the only asset formation has direct relationship with employment generation. Technology, firm age and business size have inverse relationship with employment generation capacity of the borrowing firms utilizing Islamic finance. The study concluded that in Pakistan, the SME's used financing tool to enhance the assets by adopting the technological change. The results of the study will support policy makers, practitioners and planners to make more informed business decisions.

Yuli and Rofik (2023) found that Sharia-compliant financing has a positive impact on reducing the unemployment rate and fostering economic growth. However, it is observed that the effectiveness of Sharia compliant financing in reducing unemployment diminishes as the share of such financing increases. Equally, a higher market share of Sharia-compliant financing is associated with a more significant role in promoting economic growth. The findings highlight a

trade-off between the impact of Sharia-compliant financing on growth and unemployment, suggesting that although growth driven by Sharia-compliant financing is present and it may require more inclusivity and more optimal job creation in Indonesia. Suprayitno (2020) found that zakat has a significant and positive relationship with economic growth. The results of the ECM analysis show that the distribution of zakat positively influences on economic growth and the long-run elasticity of zakat variable is positive and significant.

Approaching unemployment requires multiple efforts and based that Onwachukwu (2015) examines relationship between unemployment rate and economic growth. Unemployment and inflation are estimated leading to the investigation into the impact of unemployment and inflation on the economic growth in Nigeria from 1985 to 2010. The finding of the study show that unemployment does not have a large impact on the economic growth in Nigeria.

**Theoretical Framework**

The agency theory is commonly used to explain the relationship between principal and agent, investor and entrepreneurs, donor and NGOs (Jensen and Meckling, 1976). It is assumed that both the agent and the principal will maximize their returns. However, the theory is criticized for not being appropriate for non-profit making organizations. Even shareholder theory of …has been found to be inadequate because of self centred and neo-classical economic tendencies of profit maximizing by the capital owner. A more recent theory and especially in charity based organizations, stakeholder's theory has been used by several researchers. According to stakeholder theory, organizations should consider and prioritize the interests of all individuals and groups (stakeholders) who are directly or indirectly affected by their decisions and actions. This theory argues that a company's success and sustainability depend not only on satisfying the needs of shareholders (owners or investors), but also on maintaining positive relationships with other stakeholders, such as employees, customers, suppliers, communities, and even the environment.

The foundational idea of stakeholder theory is attributed to R. Edward Freeman, who introduced it in the 1980s. Instead of solely focusing on maximizing profits for shareholders, stakeholder theory emphasizes the importance of a broader set of responsibilities and ethical considerations. Organizations should aim to create value for a wide range of stakeholders while managing potential conflicts among their various interests.

The work of Freeman (cited in Rashid 2017) remains central in identifying stakeholders in an organization. According him, stakeholders are "any group or individual who can affect or is affected by the achievement of the organization`s objectives." Some attempts to explain the detail of stakeholder`s theory by Mitchell (1997) to identify the power differences and priorities among the stakeholders. The author proposes qualitative classes of the theory identifiable by its attributes as follows: the stakeholder`s power to influence the firm, the legitimacy of the stakeholders' relationship with the firm, and the urgency of the stakeholder`s claim on the firm (Ihsan and Adnan, 2017, p.72). The argument on Stakeholders` typology theory is that management has limited time and resources thus has to focus on stakeholders' in providing information to them rather than non-stakeholders. Seven types of stakeholder were proposed-three possessing only one attribute, three

possessing two attributes and one possessing all the three attributes. Mitchell et al assumes the more salience attributes a stakeholder has the more he/she is more relevant and influential. The stakeholders in the research include donors/waqf endower, youth as potential beneficiaries, staff of implementing agencies/waqf administrators, government as a regulator and the press among others. In these the categorization of stakeholders/attributes can be dormant, dominant, discretionary, dependent, demanding and dangerous stakeholders.

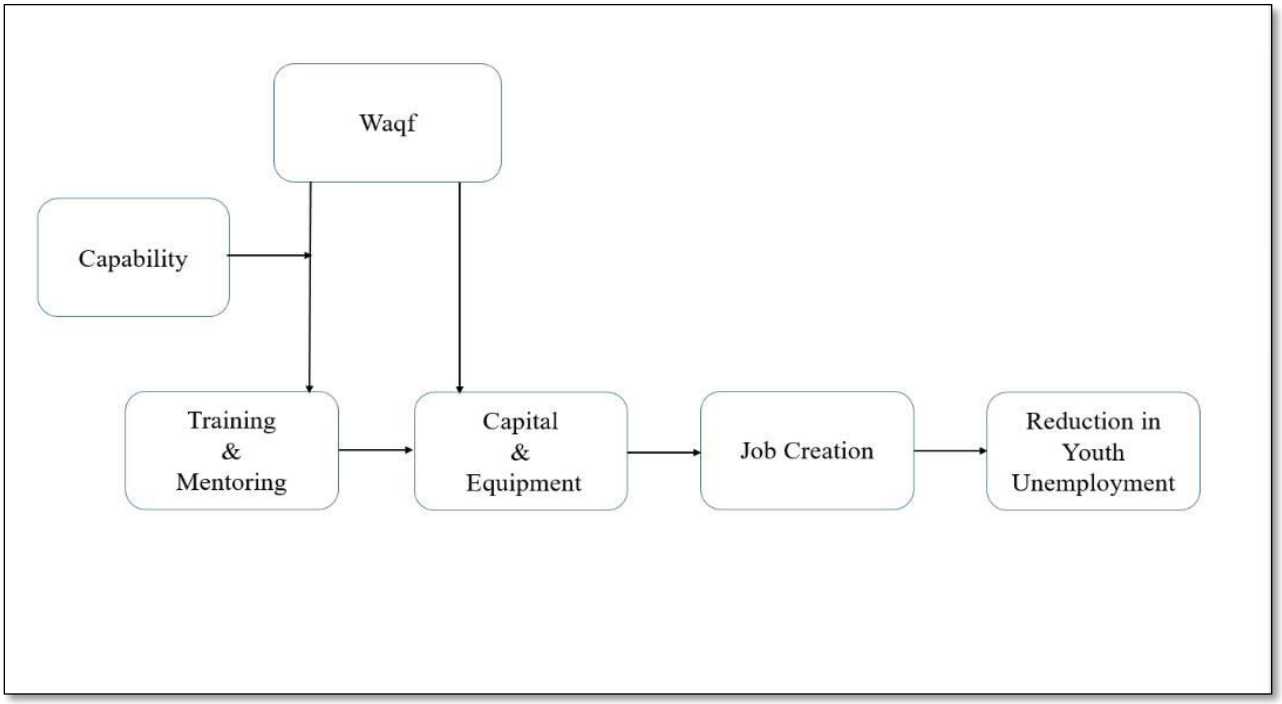
## RESEARCH METHODOLOGY

The study employs extensive literature survey and focus group discussions to develop the integrated model of using waqf to reduce unemployment in the country. Stakeholders that constitute public and private at various level and fora validate the model.

## PROPOSED ISLAMIC SOCIAL INVESTMENT MODEL

The model is an innovative model that can be adopted nationwide to effectively address youth unemployment in the Country. Previous studies that use Islamic alternatives have limited themselves to a particular area or section of the country which makes it apparently impossible for the government to adopt them widely and in large scale. For instance, though waqf is an Islamic economic instrument can be benefitted by Muslims and Non-Muslims alike. However, the platform for application of this practice is rather narrow. The proposed model will address all these concerns.

**Figure 1. Islamic Social Investment Model**




*Source: Authors (2023)*

**Components of the Model**

*Waqf:* This constitute source of funding and implementing agency. The endower can donate to the waqf agency or any institution assigned with the responsibility of applying the model. The conditions would be stated. For instance, cash waqf would be invested first and the return is what would be used to provide capital and equipment as well as train the youth entrepreneurs. Similarly,
*Capability:* Capability entails what the youths are more inclined and excel. This means they would be clustered to undergo any engagement related to the model.
*Training and Mentoring:* The youth capacity would be developed through intensive training and follow up. This will go a long way in ensuring they are capable of delivering positive results in their respective professions of their choices.

To achieve the desired results, gaps must be closed through mentoring of the youth. Internships and interactive sessions with the youth will unveil the hindrances to their development and provide solutions to it.
*Capital and Equipment:* Capital and equipment are considered to be necessary for any meaningful jobs. The youths would be provided with either capital or equipment or both as the case may be. They would also be based on their skills and expertise to avoid diversion.
*Job creation:* The end result of the model is jobs creation as the youths empowered would create opportunities for themselves and others.
*Reduction in youth unemployment:* Ultimately, there would be reduction in unemployment which the main goal of the country.

## CONCLUSION

Youth unemployment remains one of the major challenges of a developing country like Nigeria. Previous interventions have attempted to reduce it to barest minimum but to no avail. This study develops Islamic Social Investment Model that would impact on the lives of the teeming unemployed youth in the Country. It would provide a platform for a well-coordinated social investment programme involving collective participation of all major stakeholders. Similarly, it would bring about public private partnership for sustainable development of the country. The model if implemented effectively has the potential of reducing in insecurity and other delinquent behaviour by the teeming unemployed youths in the Country.

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# WAQF AND ZAKAT AS ISLAMIC SOCIAL FINANCE TO ENHANCE SUSTAINABILITY OF HIGHER LEARNING INSTITUTION

**Wan Mohd Azizi [1]**
**Aminuddin Shuib [2]**
**Wan Irfan Afifi [3]**

[1,2,3] University College of MAIWP International (UCMI).
*Corresponding Author. (Email: drwanazizi@ucmi.edu.my)

***Abstract:*** *In the Islamic history, social finance has been around for a long time under the institution of Zakat, Waqf and Sadaqah or Infaq. History has proven that waqf, sadaqah and infaq can uplift the status of economy, education and social being of the Ummah. This paper elaborates the contribution of Tabung Amanah Waqf, Endowment and Infaq (TAWFEQ) in improving the socio-economic conditions of the society especially to University College of MAIWP International (UCMI). As for the country, Islamic Social Finance becomes the third largest economy after taxation. In the educational sphere, Islamic endowment funds or Waqf are normally put in investments and their returns widely used for operational, academic, research as well as developmental support. In Malaysia, especially starting in the 2000s, endowment is considered as strategic initiatives for many public & private universities, in their quest towards reducing financial dependencies on public funds and capital injection. (purple book by MOHE). This study discusses the projects and programs undertaken by TAWFEQ to achieve its respective objectives, especially in becoming the platform to enhance UCMI to be one of the Waqf Universities. Such exposure is important considering the diverse experiences in handling endowments related to corporate management models. The paper exposes how TAWFEQ have implemented a novel approach in developing waqf and zakat programs and experimenting new ways of reaching out to the beneficiaries.*

***Keywords:*** *Zakat, Waqf, Infaq, Sadaqah, Higher Education Institution, Endowment*

## INTRODUCTION

Waqf comes from the Arabic language (waqafa) which means stopping (al-sakn) (Ibn Manzur, 1990)1, restraining (al-habs), preventing (al-man') (Al-Sarakhsi, 1986)2 and channeling (tasbil) (Ali Gom'ah, 2012)3. Waqf also has various other meanings according to the purpose and use of the verse itself.

A waqf educational institution is an educational institution established or built using property that has been waqf by Muslims.Waqf and education are not something foreign in Islam. The mosque is one of the earliest waqf educational institutions as has been the case since the time of the Prophet Muhammad S.A.W). The Quba' Mosque is a mosque founded by Prophet himself when he arrived in Medina in 622 AD followed by the construction of the Prophet's Mosque and other waqf educational institutions in the early days of Islam.

Zakat is is issuing certain property at a certain rate according to certain conditions to be distributed to certain groups. In addition, it is also defined as, "*a compulsory levy imposed on Muslim so as to take surplus money or wealth from the comparatively well-to-do members of the Muslim Society and give it to the destitute and needy*" (Zaim, 1989).

**BENEFITS AND IMPORTANCE**

There are various benefits of waqf such as manifesting devotion to Allah, getting closer to Allah, obtaining lasting welfare during life and after the waqif dies, sharing benefits among the Muslim community such as building mosques and schools to revive Islamic teachings and scientific activities, strengthening the unity of the ummah and ensure the retention of ownership and sharing of Muslim assets. (JAWHAR, 2021)

Waqf is not specifically mentioned in the Qur'an, but waqf is included in the generality of verses that command Muslims to do good, or verses that command Muslims to donate for good. Among those verses are:

The word of Allah s.w.t which means:

> *"...You will never achieve (perfect) virtue, before you donate some of the property you love...".*
>
> (Surah Ali Imran)

Allah s.w.t said which means:

> *"...and give charity (part or all of the debt), it is better for you if you know..."*
>
> (Surah Al-Baqarah)

These two verses command charity absolutely, and waqf is a form of charity. A friend of the Prophet, may God bless him and grant him peace, Abu Talhah donated his Bairuhā garden after hearing the recitation of verse 92 of Surah Ali Imran.

The institutions of zakat are among several instruments instituted by Islam to combat and enhance welfare in the society. Zakat helps to generate a flow of funds and recruit the necessary manpower. The word zakat means growth, cleanness and purity in Arabic (Wan Mohd and Mahadi Mohammad, 2013). The Qur'an mentions the word zakat 30 times and at three places it appears as being commanded by God (Allah s.w.t). The importance of zakat as an obligation on Muslims is also emphasized in many sayings of the Prophet Muhammad (JAWHAR, 2021).

Zakat funds should be distributed to eight asnaf as stipulated in the words of Allah SWT in Surah At-Taubah verse 60 which means:

> *"...Indeed, zakat is only for the poor, the poor, zakat managers (amil), converts who are persuaded by their hearts, to free slaves, people who are in debt, people who*

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*fight in the way of Allah SWT, people- people who are on a journey, as a decree that Allah SWT and Allah is All-Knowing and All-Wise..."*

(Al-Quran, 9:60)

## WAQF AND ZAKAT ROLES IN HIGHER EDUCATION

Waqf is an Islamic socio-economic institution which functions as a source of funding to and catalyst for community development. It has demonstrated diverse and remarkable roles throughout the history of Islamic civilization. Both waqf and endowment are permanent funds with their own specified restrictions, and the principal of which is preserved. The funds are invested and the proceeds are used for purposes stipulated by the giver. However, despite these similarities, waqf, in principle, is not the same as endowment.

The total waqf fund collected by universities between 2012 to 2015 was about RM6.873 million. The biggest contributions came from private companies (57%), followed by individuals (34%). It had been reported that waqf actually has significant potential in Malaysia, where the waqf asset value could be worth $325 billion (MOHE, 2012).

According to University Transformation Programme, Purple Book by Ministry of Higher Education, there are various ways to monetise waqf assets such as turning existing buildings into waqf, turning existing land into waqf, turning facilities and equipment into waqf, turning money/cash into waqf and turning intangible assets into waqf.

The word of 'zakat' can be defined with various definition such as purity, blessing, growing, thriving and neatness (Al-Qaradawi 2002; Md Razak et al. 2013; Tarimin 2012). Meanwhile, in terms of concept, zakat is referred to the payment of compulsory levy which compulsory to Muslims who meet certain conditions and requirements. This compulsory levy is a wealth distribution mechanism in a community from the rich to the poor, with the ultimate goal to reduce the gap (Wahid et al. 2012).

Consequently, zakat institution is one of the preferred institutions to eliminate poverty and maintain socio economic justice (Othman and Abdul Ghani, 2011). The efficiency of zakat collection and distribution depend on good governance which is practiced by zakat institutions. At the same time, a significant aspect in zakat management is zakat distribution which the objective of zakat is to reduce poverty and enhance quality of asnafs' life (Abd Wahab and Abdul Rahman, 2012).

Most of the higher education institutions in Malaysia have a specific unit or department which handles the collection and distribution of zakat in their institutions. In several countries, endowment contributes significantly by playing a micro-economic role for certain higher learning institutions (or universities). Several universities in the United Kingdom, United States, the Arab world, Turkey and South-East Asia especially not for profit establishments depend on endowment funds on top of tuition fees and business unit revenues for sustainability. In Malaysia, especially starting in the 2000s, waqf and endowment is considered more and more strategic for many public & private universities, in their quest towards reducing financial dependencies on public funds and capital injection.

Zakat and waqf play significant roles in supporting higher education institutions, particularly in regions where these Islamic financial concepts are deeply rooted. Here are their key roles. Firstly, for financial assistance. Zakat, which is a mandatory charitable contribution, can be channeled into scholarship programs. It allows economically disadvantaged students to access higher education, thus promoting inclusivity. In addition to that, zakat funds can be used for constructing educational facilities, classrooms, libraries, and laboratories. This helps in creating a conducive learning environment for students. On the other hand, zakat can support research endeavors, especially those aimed at addressing societal issues. It can fund research projects focused on healthcare, poverty alleviation, and other relevant areas. Lastly, zakat can be utilized to attract and retain quality faculty. Scholarships funded by zakat can attract talented educators, enhancing the overall quality of education.

Meanwhile, waqf functions as an endowment for sustainability. Waqf involves donating a significant asset or a sum of money in perpetuity. This endowment can be used to fund scholarships, research, and infrastructure development. The principal amount remains intact, and the institution utilizes the generated income for various purposes, ensuring sustainability. Next, income generated from waqf properties can be directed toward scholarships and financial aid programs. This continuous source of income provides long-term support to students, ensuring that deserving individuals can pursue higher education regardless of their financial background.
Waqf also can be used to establish and maintain libraries and research facilities. These resources enhance the quality of education and research within the institution. Lastly, waqf properties often have historical and cultural significance. Higher education institutions can use these properties not only for academic purposes but also for community engagement activities, thereby fostering a positive relationship between the institution and the community.

In summary, zakat and waqf are vital sources of financial support for higher education institutions. They ensure accessibility, quality, and sustainability, contributing significantly to the development of educated and skilled individuals who can positively impact society. These Islamic financial concepts align the institution's growth with the principles of social justice and community welfare. Majlis Agama Islam Wilayah Persekutuan (MAIWP) for example is allocating about RM 40 million fund per year for Education. From the Zakat fund under the Baitulmal, MAIWP is providing monthly allowance, Accommodation and transportation for Asnaf's students in the Higher Learning Institution in Wilayah Persekutuan. It also provides scholarships for the excellent students. In its plan to be a WAQF University, UCMI which is own by MAIWP has established Tabung Amanah, Wakaf Endowment and Infaq (TAWFEQ) as a division to develop UCMI as a sustainable institution using the concept of Waqf and Commercial adhering to Syariah and good governance.

## ROLES OF MAIWP

### MAIWP Blueprint Pendidikan MAIWP 2025

Along with the 8 Vision enlisted in MAIWP Education Blueprint 2025. The two main visions related to UCMI are Vision-1, the Education Icon (as MAIWP Education Model in the education

ecosystem in the Federal Territory) and Vision 2, to become MAIWP Waqf University (Governing of all MAIWP higher education institutions). To support the Education Aspiration of MAIWP. Amongst the 7 Core Strategy related to UCMI which are

**Core Strategy 1:** Expanding access and quality of education by making all institutions under MAIWP to increase the number of intakes and offer a variety of relevant study programs, UCMI will be upgraded to a full University by the end of 2023, creating a guarantee mechanism and quality of education as a whole and in line with the Malaysian Education Development Plan.

**Core Strategy 5:** Financial Sustainability by generating alternative income and collaboration with the private sector either in the form of endowment and waqf.

**History of Waqf MyRahmah & the establishment of TAWFEQ**

With the aspiration of Ministry of Higher Education and MAIWP to promote sustainability, Tabung Amanah Waqf, Endowment and Infaq (TAWFEQ) was established in University College of MAIWP International (UCMI) in 2021 as a platform to raise fund and to develop UCMI as a sustainable institution using the concept of waqf and commercial adhering to Shariah and good governance. As the Higher Education Institution under MAIWP, UCMI Social Finance Program will help to reduce dependency on Baitulmal and funding from MAIWP which provide financial assistance for the students.

**ROLES OF TAWFEQ**

Since 2021, Tabung Amanah Wakaf, Endowmen & Infaq - TAWFEQ has shoulder a bigger role by governing Islamic social funds namely Zakat, Endowment, Sadaqah and Waqf. Islamic social finance refers to financial practices and instruments that adhere to Islamic principles while addressing social and ethical concerns. It combines the principles of Islamic finance with a focus on social and economic welfare, fairness, and ethical considerations. TAWFEQ aims to become a pillar of UCMI's excellence through Islamic Social Finance by generating funds to support the welfare and economic development and to meet the education agenda of UCMI**.**

**The three main focus of TAWFEQ is in Education, Economy and Health & Welfare.**

In terms of education, TAWFEQ focuses on helping to reduce fees and student living costs, provides good infrastructure and facilities for research and development, support the students daily needs, student activity funding, student loan repayment assistance.

Next, to boost the economy, TAWFEQ is generating the economy by investing in businesses that bring profit and returns and creating business opportunities for students by participating in entrepreneurship programs.

Lastly in terms of health and welfare, TAWFEQ provides assistance in healthcare services especially Asnaf such as giving treatments at UCMI’s hemodialysis and rehabs centres. It also provides welfare assistance for the students such as the food bank program and financial aids for those in need.

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## TAWFEQ GOVERNANCE

### Good Governance of Tawfeq

There are primarily two types of models for managing the instrument of zakat, waqf and infaq in TAWFEQ which are the governance model and business/ management model. It is also widely known that Waqf and endowment success in the future depend greatly on the continuous trust by the beneficiaries towards the universities handling the funds.

**Structure:** TAWFEQ is governed by two main structure namely :

i. The Executive Management Council as the trustee of TAWFEQ which consists of representative from MAIWP and top management of the Universities such as the Vice Canselor, Boursa, Registrar, and the Legal Advisor.
ii. The Management Operation Committee which act as the working committee and looking after the affairs of Welfare, Syariah, Legal matters, Finance, Business & investment and Operation management.

**SOP:** To ensure that the management and operation of TAWFEQ is transparent, efficient and following the good practice, a few SOPs has been developed and endorsed by the Top Management. Among the SOPs created are SOP for Cash receiving, SOP for Asset receiving, SOP for Cash Withdrawal and SOP for Administrative Management.

**Audit:** TAWFEQ is subjected to Internal Audit and External Audit by MAIWP. For 2023 the Yearly audit was done on 23 July 2023. TAWFEQ also plan to publish its audited account and preparing for the Annual Report.

### Reporting to MAIWP and BOD

As a checking mechanism, a Joint Committee with MAIWP is formed to govern the Waqf collection and distribution. The Joint Committee is also responsible for issues related to policies, financial and Legal.

For the good governance of TAWFEQ, it has implemented good practice mechanism such as Open book reporting, (clearer separation of accounting - Waqf, Endowment, Contribution, Operational Revenues, etc and through Regular updates and reporting), and Establish trust and relationship with state religious councils and community whereby as mutawali appointed by MAIWP, It has the obligation to documented and make reporting for all the waqf activities.

## HOW WAQF & ZAKAT HELP SUSTAINABILITY OF UCMI

### ACTIVITY OF TAWFEQ: EDUCATIONS

The dedication of TAWFEQ towards education aligns profoundly with the global goal outlined in Target 4.3 of the Sustainable Development Goals. By focusing on providing equal access to affordable technical, vocational, and higher education, TAWFEQ is actively contributing to the vision of ensuring quality education for all, regardless of gender or socioeconomic background. TAWFEQ's emphasis on education reflects its understanding of the transformative power of

learning. Education not only imparts knowledge but also opens doors to opportunities, empowers individuals, and uplifts entire communities.
TAWFEQ's diverse range of initiatives in term of educations are:

**Subsidizing Student Loans:**
By subsidizing student loans, TAWFEQ is easing the financial burden on students. This initiative ensures that deserving individuals have access to higher education without accumulating substantial debt, promoting educational inclusivity and reducing barriers to learning.

**Subsidizing Student Activity:**
Sponsoring Students General Subjects Activities is an investment in the future. It not only enriches the lives of students during their academic years but also equips them with essential life skills that contribute to their success in various aspects of life. Educational institutions and organizations that sponsor these activities play a vital role in shaping confident, well-rounded, and socially aware individuals who are prepared to make a positive impact on the world.

**Pharmacy Lab:**
Sponsoring in the development of Pharmacy lab which provides students with practical and hands-on experience. Access to modern laboratory facilities will enhances the quality of education, allowing students to engage in experiments and research, preparing them for the pharmaceutical industry.

**Sponsoring Seminars (InSTEM):**
Sponsoring seminars, particularly in fields like Science, Technology, Engineering, and Mathematics (STEM), encourages knowledge sharing and networking among students and professionals. Such events foster a culture of innovation and keep students abreast of the latest developments in their respective fields.

**Research and Development (R&D):**
Investing in research and development initiatives supports academic innovation. R&D not only enhances the institution's reputation but also contributes to societal progress. Financial backing for research projects enables students and faculty to explore new ideas and solutions, fostering a culture of intellectual curiosity.

Through these initiatives, TAWFEQ together with TASREF (Tun Ahmad Sarji Research and Endowment fund), is not only investing in education but also nurturing a generation of skilled and knowledgeable individuals. By providing financial support, access to advanced facilities, and opportunities for intellectual growth, TAWFEQ is playing a vital role in shaping the future leaders and innovators of society. These efforts underscore the organization's commitment to education, research, and the holistic development of students, creating a lasting impact on both individuals and the communities they serve.

## ACTIVITY OF OF TAWFEQ: ECONOMY

The activities of the economy, such as the establishment of Hemodialysis and Rehab Centers, play a pivotal role in addressing not only the health needs of the community but also in fostering economic growth.

The eradication of extreme poverty, as outlined in Target 1.1 of the Sustainable Development Goals (SDG1), is a shared global objective. By ensuring that everyone has access to decent jobs and opportunities, TAWFEQ has been actively involved in creating entrepreneurship programs and job opportunities for the Asnaf students. Through the activity in economy, It aspires to bring the Asnaf's student from being the recipient of Zakat and becoming a Zakat contributor. "Dari Penerima Zakat kepada Pembayar Zakat". TAWFEQ has also assisted UCMI graduates to work in Germany and Japan with the assistance of funding from Baitulmal which fund the cost for the Foreign Language course.

## ACTIVITY OF TAWFEQ: HEALTH AND WELFARE

Under the Health and welfare enlisted in SDG3 which is "Good Health and Well Being". TAWFEQ had engaged with Farmasi MAIWP-PICOMS which is a pharmacy owned by UCMI to provide medication and necessities for asnaf with a collaboration with Baitulmal MAIWP.

With the waqf program for the rehabilitation centre and hemodialysis centres, TAWFEQ has assisted the centres to get contribution from the donor and waqif such as Hemodialysis machine from AgroBank, Alam Flora, Pelitawanis and PIDM. Pusat Hemodialisis MAIWP-PICOMS owned by UCMI has been actively giving the dialysis treatment for the Asnaf which are mainly sponsored by Baitulmal MAIWP.

On the other hand, by establishing a Food Bank program demonstrates TAWFEQ's commitment to the welfare of students, addressing a crucial aspect of their needs. This initiative not only provides immediate relief to students facing food insecurity but also fosters a supportive and caring community within the educational institution. The Food Bank program ensures that students have access to nutritious meals, addressing a fundamental aspect of their well-being. By alleviating hunger, TAWFEQ contributes to creating a conducive environment for learning. In addition to that, encourages a culture of support and empathy within the educational institution. It promotes the idea of helping one another and creates a strong sense of community among students.

In summary, TAWFEQ's Food Bank program not only provides meals but also nurtures an environment where students feel cared for and supported. By addressing a basic need, TAWFEQ contributes significantly to the overall welfare, academic success, and emotional well-being of the students, fostering an environment where they can thrive and reach their full potential.

## ACHIEVEMENTS & SOCIAL IMPACTS

TAWFEQ has exhibited a comprehensive and commendable approach to Islamic Social Funding, encompassing various facets of Zakat and Waqf management. This includes meticulous attention to the collection, agency representation, and transparent distribution of Zakat and Waqf funds, ensuring their effective allocation for societal welfare.

Additionally, TAWFEQ actively promotes diverse forms of charitable contributions, including Infaq, Sadaqah, and endowment campaigns, thus broadening the financial base for philanthropic initiatives. Moreover, TAWFEQ has fostered a culture of giving within the university community by encouraging staff involvement through regular salary deductions for Waqf and Zakat. TAWFEQ has also embraced digital platforms and marketplaces such as "Infaqpay.com" and "Yezza," coupled with active engagement on social media channels such as Facebook and Instagram, enhancing accessibility and convenience for donors. Notably, TAWFEQ has established meaningful collaborations with corporate entities such as Maybank, Bank Muamalat, RHB Bank, Ambank, AgroBank, Etiqa, PIDM, Alam Flora, Pelitawanis, Yayasan Mara, Yayasan Prihatin, Pharmaniaga, showcasing substantial corporate social responsibility. These partnerships have not only diversified funding sources but have also demonstrated a shared commitment to societal development.

Furthermore, TAWFEQ's emphasis on transparency and accountability, underscored by its official appointments by PPZ and MAIWP, has instilled trust in its management of Zakat and Waqf funds. The institution's multifaceted initiatives have contributed to comprehensive community development, addressing various societal needs, from education to healthcare and infrastructure. This approach has effectively cultivated a sense of social responsibility among individuals, staff, and corporate partners, thereby strengthening the social fabric of society. In addition, the establishment of sustainable funding streams, including monthly staff contributions and corporate collaborations, ensures the long-term viability of TAWFEQ's charitable programs, thereby promoting enduring societal impact.

Below are the sum of asset and non asset collection since 2021;

**Table 1. Sum of Asset And Non Asset Collection Since 2021**

| Item | Type of Collection | Amount (RM) |
|---|---|---|
| 1. | Waqf | 758,435.21 |
| 2. | Endowment | 107,703.80 |
| 3. | *Wakalah* | 675,673.00 |
| 4. | Asset For Waqf And Donation | 564,000.00 |
| 5. | Zakat Agent Commission | 2,574.05 |
| | **Total** | 2,108,386.06 |

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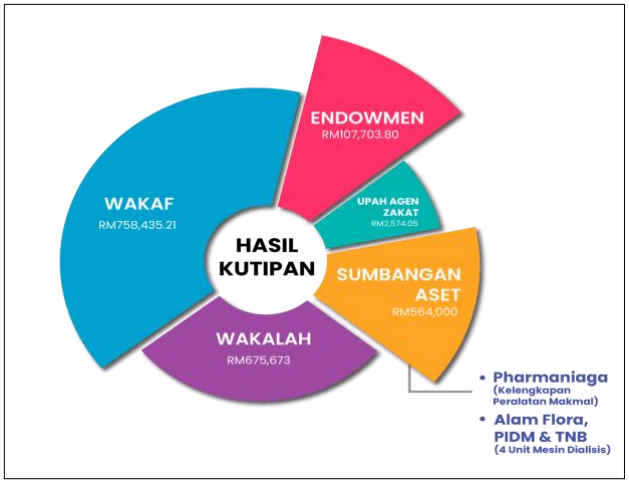


**Figure 1. Types of Collection**

**Reduction of Outstanding Student Debt**

The initiative to reduce outstanding student debt and help students pay their debts to UCMI is a crucial step towards fostering financial stability among students. By alleviating the burden of debt, this program provides immediate relief and allows students to focus on their education and future prospects.

**Table 2. The List Of Agencies/Bank**

| Bank/Agencies | Amount received (RM) | Number of sponsored students |
|---|---|---|
| Ambank | 80,000.00 | 50 |
| Bank Muamalat | 100,000.00 | 100 |
| Yayasan MARA | 50,000.00 | 10 |
| ETIQA | 150,000.00 | 500 |

**Table 2. The Number of UCMI Students That Received Baitulmal MAIWP Scholarship**

| Baitulmal MAIWP Scholarship | 2021 | | 2022 | | 2023 | |
|---|---|---|---|---|---|---|
| | Number | Total (RM) | Number | Total (RM) | Number | Total (RM) |
| | 106 | 2,617,823 | 270 | 5,847,027 | 127 | 1,817,037 |

**Sponsoring Students' Activities**

Sponsoring students' activities is a valuable investment that yields multiple benefits for both the students and the sponsoring institution. By financially supporting various student initiatives, educational organizations contribute significantly to the overall student experience and foster a positive learning environment. These are the list program that TAWFEQ has sponsored with usage/distribution of RM181,5551.35 on year 2023 such as Health, Sports, Religious activities, Education, Welfare, Community and Nature.

TAWFEQ has also received endowment fund for RM 20,000 and being channelled to TASREF - Tun Ahmad Sarji Research and Endowment fund for the University R&D activity. Apart from that, UCMI and TAWFEQ has been receiving Waqf asset namely Hemodialysis Machines from AgroBank, PIDM, Alam Flora, Pelitawanis. The Machine donated is serving the Dialysis patients and generating income as benefit/manfaat for TAWFEQ.

**Table 3. Shows The Income Generated From The Dialysis Machines Donated Under Waqf AgroBank at UCMI 2020**

| MONTH | NETT PROFIT/LOSS (RM) |
|---|---|
| Jan | 20,520 |
| Feb | 22,420 |
| Mar | 19,420 |
| Apr | 23,420 |
| May | 9,420 |
| Jun | 18,520 |
| Jul | 22,920 |
| Aug | 22,420 |
| Sep | 22,420 |
| Oct | 23,420 |
| Nov | 23,020 |
| Dec | 23,020 |
| **Total** | **298,940** |

**Table 4. Portion From Waqf Agrobank 2020**

| Fund | Division Portion (%) | Total |
|---|---|---|
| *'Ain* Preservation | 19 | 59,078.60 |
| MAIWP Fund | 5 | 15,547.00 |
| Education Fund | 40 | 124,376.00 |
| Business Fund | 36 | 111,938.40 |
| **Total** | | 310,940.00 |

The University also received the donation from Pharmaniaga Berhad for a machine worth RM 400,000 for the Pharmaceutical Technology Lab as a strategic investment with significant long-term benefits for the University.

## CHALLENGES

### Limited Funding Sources

Waqf-based educational institutions suffer from a lack of diverse funding sources, relying heavily on government allocations and public funds. The whole General Education Institutions still depend on funds allocated by the government, corporate bodies, the National Higher Education Fund Corporation (PTPTN) or from students' learning fees. To address this, there's a need to diversify income streams. This could involve partnering with private enterprises, alumni networks, or international collaborations to attract investments and donations.

**Public Awareness and Understanding**

The lack of awareness and understanding about waqf's potential inhibits its growth. Educational campaigns, seminars, and workshops can be organized to educate the public about the concept of waqf and its impact on education. Utilizing social media platforms can also help in spreading awareness among a wider audience.

**Strengthening Waqf Management**

Management of waqf is an important element in all aspects especially in managing waqf educational institution in Malaysia. Effective management of waqf assets and resources is crucial. Training programs and workshops for waqf managers can enhance their skills in asset management, investment strategies, and financial planning. Moreover, establishing a centralized body to oversee waqf management can ensure efficient use of resources.

**Building Institutional Assets**

Most of Higher Education Institution (IPT) in Malaysia did not have its own assets. This can be seen through the complete dependence on public or government funding. The lack of funds had resultant with operational constraints and stunted the waqf educational institution itself. Thus, waqf educational institutions face financial constraints due to operational costs. Implementing cost-effective measures and adopting innovative technologies can help in reducing operational expenses. Moreover, strategic planning and collaboration with industries can lead to research grants and endowments, easing the financial burden. Therefore, developing institutional assets is vital for long-term sustainability. Waqf institutions can explore partnerships with real estate developers to build assets that generate income. Additionally, engaging alumni and influential figures in the community can help in fundraising efforts to establish a solid financial base.

## CONCLUSION

The implementation of the Waqf and Zakat model in educational institutions, as exemplified by TAWFEQ, showcases a harmonious integration of Islamic values, financial sustainability, and social responsibility. Drawing upon empirical research related to University Waqf and Endowment conducted abroad, this model stands as a testament to effective and impactful charitable practices. By combining innovative approaches in fund management and embracing good governance principles, this model not only ensures the financial stability of institutions but also creates a positive societal impact. Its formation based on the results of empirical research related to University Waqf and Endowment that has been carried out abroad will be able to make this model a global model that can be benefited from by Malaysia and other countries with coordination wherever necessary so that appropriately implemented (Mahamood et al 2018).

In conclusion, the holistic approach demonstrated by the TAWFEQ model, integrating Islamic principles, innovative financial practices, and good governance, stands as a beacon for sustainable charitable initiatives. This model not only enriches educational institutions but also positively impacts society, fostering progress, empowerment, and collective well-being. Its adaptability and global relevance make it a powerful force for positive change in the world.

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# PROVISION OF GREEN BUILDING FACILITIES IN DISASTER RECOVERY FRAMEWORK USING ZAKAT FUND FOR SUSTAINABLE LOGISTICS MANAGEMENT

**Rohafiz Sabar [1]**
**Nur Khairiel Anuar [2]**

[1]Centre For Logistics and Transport (CeLT), School of Technology Management and Logistics (STML), Universiti Utara Malaysia, rohafiz@uum.edu.my
[2]Centre For Logistics and Transport (CeLT), School of Technology Management and Logistics (STML), Universiti Utara Malaysia, nurkhairiel@uum.edu.my)

***Abstract:*** *The provision of housing in disaster recovery frameworks using zakat funds for sustainable logistics management involves leveraging the concept of zakat (an islamic financial obligation) to support disaster-affected communities in rebuilding and recovering after a disaster. The paper aims to explore the provision of housing infrastructure on disaster recovery management. This approach combines the principles of social responsibility, sustainable development, and efficient logistics management to ensure the effective allocation of resources for housing and recovery efforts. Establish a zakat fund specifically dedicated to disaster recovery efforts. Zakat is one of the five pillars of Islam, requiring muslims to donate a portion of their wealth annually to support those in need. Utilizing zakat funds for disaster recovery aligns with the humanitarian and charitable aspects of this islamic practice. By integrating zakat funds into disaster recovery frameworks and incorporating sustainable logistics management practices, communities can be better equipped to rebuild and thrive after a disaster while promoting social and environmental responsibility. This approach not only addresses immediate housing needs but also contributes to the overall sustainable development of the affected areas. Combining these elements, the concept proposes using the zakat fund to finance the provision of housing within a disaster recovery framework. This means utilizing the collected zakat money to build or rehabilitate homes for disaster-affected individuals and communities. It is essential to note that the practical implementation of such a framework would require careful planning, collaboration with relevant authorities, and transparency in fund allocation. Additionally, considerations for the specific circumstances of each disaster, the local legal and regulatory environment, and the capacity of organizations involved would be crucial to ensure the success and sustainability of the initiative.*

***Keywords:*** *Green Building Facilities, Zakat Fund, Disaster Recovery Framework, Provision of Housing*

## INTRODUCTION

Public awareness of the ecological benefits and reduction of operating costs of green buildings in disaster management were very low. Consumer awareness of green building emphasizes the

importance of innovation and the comfort of the user who inhabit the building. The public buildings (which includes Disaster Recovery Centre (DRC) more environmentally friendly, comfortable and can increase user productivity. Building green is an alternative to the sustainability of the current building to reduce environmental problems. Green building designed is aimed at reducing indirect effects on human health and the natural environment, through:

1. Energy, water and other resources are used efficiently;
2. Protecting the health and improving the productivity of workers; and
3. The waste, pollution and environmental degradation must be reduced.

Green building is a design structured with the aim to increase green resource efficiency through development cycle of green environment (for example, planning, design, construction, operation, maintenance, repair and demolition of buildings) for consumer use. The use of developed energy simulation model by the additional power (energy plus) over two buildings (different methods of electricity consumption) can save electricity up to 27%). Development cycle is coordinated with advantages of economic efficiency, utilities, duration and comfort. A good organization and management of DRC (especially the integration and efficiency of Data Center, Warehouse and Building Usage and Space) in handling such a poor condition where systematic, well-prepared, well-organized, and efficient resource management strategies are essential. The optimization of supply and demand resource management (such as building usage and space) is the most crucial phase of disaster management (Choksi & Zaveri, 2019). Efficient and in-time allocation of resources is very important; otherwise, it may result in more fatalities.

**Integrating Zakat on Green Building for Disaster Recovery Centre (DRC)**

Zakat is the third pillar of Islam and it is consistent with other pillars of Islam such as Syahadah, five time daily prayers, fasting during Ramadhan and pilgrimage to Makkah and it is the elements of relationship with Allah (hablun minallah). Zakat is also a backbone of Islamic spiritual obligations that cannot do away with (Sheriff & Amir, 2013). Zakat is the fourth pillar of Islam, where people whom afford more than their needs, have to pay Zakat to distribute to the poor and needy people (Asnaf). There are two types of Zakat which are the Zakat of the individual (Zakat-ul- Fitr) and Zakat on the wealth (Zakat- ul Maal). Zakat –ul- Fitr should be paid during first day of Ramadhan until the day before end of Aidilfitri prayer. While for Zakat-ul Maal is levy religious imposed on your property and wealth owned such as gold and silver, agricultural produce, animals, income and businesses. Payment of zakat is a divinely way to purification of Muslim's wealth. Payment of zakat is a method of caring for the welfare of underprivileged members in Muslim community.

Integrating Zakat into the development of a green building for a Disaster Recovery Centre (DRC) can contribute to both sustainable practices and fulfilling the principles of Islamic philanthropy. The approach as follows:

1. **Zakat-Funded Green Initiatives:** Allocate Zakat funds specifically for green initiatives in the construction and operation of the DRC. Ensure that Zakat funds are used to implement eco-friendly technologies, materials, and energy-efficient systems.

2. **Green Building Design:** Use Zakat funds to incorporate sustainable design features in the DRC, such as efficient insulation, natural lighting, and energy-saving technologies. Prioritize the use of environmentally friendly materials in construction, considering both durability and ecological impact.

3. **Renewable Energy:** Invest Zakat funds in renewable energy sources, such as solar panels or wind turbines, to power the DRC. Ensure the center is equipped with energy-efficient appliances and lighting.

4. **Water Conservation:** Implement water-saving technologies within the DRC, using Zakat funds to support initiatives like rainwater harvesting and water recycling. Establish water-efficient landscaping practices to reduce water consumption.

5. **Sustainable Operations**: Use Zakat to support the ongoing sustainable operation of the DRC, including waste reduction, recycling programs, and environmentally conscious purchasing. Invest in training programs for DRC staff on sustainable practices and the importance of environmental stewardship.

6. **Community Outreach:** Utilize Zakat funds to engage the local community in sustainable practices, promoting awareness and education on green living. Collaborate with community members to ensure the DRC's sustainable initiatives align with their needs and values.

7**. Monitoring and Reporting:** Allocate Zakat funds for the continuous monitoring of the environmental impact of the DRC. Prepare regular reports to demonstrate transparency and accountability in the use of Zakat for sustainable initiatives.

8. **Integration with Disaster Preparedness:** Integrate Zakat-funded sustainability initiatives into broader disaster preparedness programs, creating a holistic approach to community resilience. Ensure that the DRC's green building features contribute to its ability to function effectively during and after disasters.

By integrating Zakat into the development and operation of a green building for a Disaster Recovery Centre, you not only contribute to environmental sustainability but also align the project with Islamic principles of charitable giving and social responsibility.

**Awareness on Zakat Contribution**

Consciousness can be defined clearly as the awareness that linked together and bonded around the thoughts, sensations, environment and the most important factor, memories (Cherry, 2018). The awareness on zakat contribution is generally still low to be compared with the tax collection. It seems there is lack of promotional activities and campaign related to the zakat contribution in media, in order to create the action on paying zakat. Therefore, the needs of new theory or approach on zakat awareness is crucial.

Government are recommended to apply new approaches to improve the collection of zakat. As tax incentive has been widely implied on the budget structure, the collection of zakat should be in line with taxation system for beneficial of Muslim society. Therefore, the awareness on paying zakat should be impact on younger generation who keen to change on living and culture of Islamic benefits. According to Wahid, Sanep & Kader (2009) cited from (Qaradawi, 2000) agreed that government plays important roles on zakat collection and distribution. Without government support, how is possible zakat can fairly distribute to the beneficiaries.

According to Wahab & Abdul (2013) the effectiveness is linked together with input where the output expected is there. In Malaysia, zakat collection is under the authorisation and management of State Islamic Religious Councils (SIRCs). SIRCs has to focus and use all the authorisation they have to play an important key role in promoting Islam socio-economy where zakat is one of the key that help the socio-economy improves. Hence, the efficiency in developing the consciousness is vital.

Knowledge can be defined as true belief and it also supported by fact (Rao & Siddique, (2017). Knowledge is importance so that people can know what is good and bad. There are few studies that stated that how importance knowledge to develop awareness of paying Zakat amongst Muslim society. According to Farah, Haji-Othman & Omar, (2017), they suggested to help the entire Muslim community to get advantage form the noble system they need a proper education on Zakat.

In Wahid, Mohd Noor & Ahmad (2005), knowledge and awareness on Zakat is the first things that need to be improve in Muslim society in Malaysia. Young Muslin indicates students is the one that need to be concern about their level of knowledge and awareness on Zakat. Besides, the level of awareness and their knowledge is the one that can make them realise why paying Zakat is important and they are the one that can increase the percentage of collection Zakat in Malaysia. Applicability of knowledge on zakat can increase compliance and awareness to them for paying Zakat (Tajuddin, Azman, & Shamsuddin, (2015). Previous researchers also claimed that that knowledge is one of the factors tendencies for Muslim to paying Zakat and it can increase the religiousity and subsequently give to individual the awareness to pay Zakat (Tajuddin, Azman, & Shamsuddin, (2015). Johari, Mohd Ali & Ab. Aziz, (2015) stated that the percentage of zakat collection can be increase if the awareness and the knowledge also been increased. In addition, basically awareness and motivation it is correlated with the knowledge of Zakat (Tajuddin, Azman, & Shamsuddin, (2015).

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**Sustainable Logistics Management on Disaster Recovery Centre**

Sustainable logistics management on a disaster recovery center is crucial for ensuring effective and efficient response efforts while minimizing environmental impact. Here are some key aspects to consider:

1. **Green Infrastructure:** Incorporate sustainable building practices for the recovery center itself, using eco-friendly materials and energy-efficient designs. Implement renewable energy sources, such as solar panels, to power the facility.

2. **Efficient Transportation:** Optimize transportation routes to minimize fuel consumption and emissions. Utilize electric or hybrid vehicles for transportation within the recovery center.

3. **Waste Management:** Implement a comprehensive waste management system, including recycling and proper disposal of hazardous materials. Encourage a culture of waste reduction and recycling among staff and volunteers.

4. **Water Conservation:** Implement water-saving technologies and practices to reduce water consumption. Harvest rainwater for non-potable uses within the recovery center.

5. **Supply Chain Sustainability**: Source supplies locally to reduce transportation-related emissions. Prioritize suppliers with strong environmental and ethical practices.

6. **Training and Education:** Provide training for staff and volunteers on sustainable practices and the importance of minimizing environmental impact. Foster a culture of environmental responsibility within the recovery center.

7. **Community Engagement:** Involve the local community in sustainable initiatives, fostering collaboration and shared responsibility. Educate the community on disaster preparedness and the importance of sustainable practices during recovery.

8. **Monitoring and Reporting:** Regularly monitor and assess the environmental impact of operations. Maintain transparent reporting on sustainability metrics, demonstrating commitment and accountability.

9. **Alternative Technologies:** Explore and adopt alternative technologies, such as green energy solutions and eco-friendly equipment for recovery operations.

10. **Resilience Planning:** Integrate sustainability into overall disaster recovery and resilience planning. Consider the long-term environmental implications of recovery decisions and actions.

By integrating sustainable practices into logistics management at a disaster recovery center, the overall impact on the environment can be minimized while ensuring an effective response to the disaster.

## RESEARCH OBJECTIVE

The research concentrates on possible alternatives to improve green facilities design in Disaster Recovery Centre (DRC). The provision of DRC facilities enhances the applicability of the research to be used as guidelines which aims to propose adequate DRC facilities design to be used for disaster management.

## Contributing Factors to THE DEVELOPMENT OF DiSASTER RECOVERY CENTRE (DRC)

3.1 Vulnerability

Vulnerability means to the inability to withstand the effects of a hostile environment. Pedestrians will receive severe injuries, even at relatively low impact speed mainly because only protection is clothing. Speed plays a vital part in determining the seriousness of the outcome of collisions. If the clash speed exceeds 45 kilometers per hour the probability for a pedestrian to survive is less than 50%. In contrast, if the clash speed is less than 30 kilometers per hour more than 90% of the victims will survive (Carlsson, 1996).

The weight and speed of pedestrians rarely pose any threat to other road users is the another aspect for vulnerability. Normally, the pedestrian is the victim for the cyclist in this respect but of no threat to other road users. Since pedestrians and cyclists pose little threat to automobile users. So, the automobiles users have less reason to be aware of them. The most vulnerable populations who suffer the highest burden of injuries and fatalities are the low income communities, pedestrians and children (The World Bank, 2009).

### Instability

Instability means the pedestrians may trip or fall in the traffic environment or the situation that can brings the accident happen. A minor mistake or failure may occur in a severe outcome even though there are no other road users present. Pedestrians may stumble and get serious injuries when the surface of the road is uneven. The instability of pedestrians is an even bigger issue when they are mixed with other automobile traffic (European Transport Safety Council, 1995).

### Differing abilities

Differing abilities means that the problem related to the speed and the pedestrians do not aware of the danger. Speed is the main factor contributed to the seriousness of the pedestrians injuries when collisions occur. Mostly, pedestrians are unaware when they are crossing the road due to the catch of time. When they are catching on time, the pedestrians just do the assumption that they could cross the street because the car is far away from them. But the reality is the car is speeding, and it is very fast. Most accident is happened under these kinds of situation because the pedestrians are

unaware of the situation. The pedestrians and to a large extent also cyclists are drawn from the entire range of the population. They include children, elderly people with reduced capacity and people with reduced mobility. No certainty licensing procedures could exclude them from the streets, even if it conceivable to think of doing so in open-minded societies (European Transport Safety Council, 2001).

**Estrangement**

Estrangement means that the pedestrians do others things when they are walking on the street such as eating ice-cream, listen to the music as well as walking on the street. According to Evans and Norman (1998), found that social pressure is an important variable in determining pedestrians' crossing behaviors'. The involvement of the traffic process differing from person to person and from situation to situation. Walking from one location to the other, to become a road user is not the only task we perform. Pedestrians often doing other things than travelling. The modern traffic environment is designed largely for automobiles users than for pedestrians and cyclists. This situation creates a condition of estrangement of pedestrians. Providing pedestrian facility is usually an afterthought rather being considered as a vital part in the planning and design of the traffic system. Actually, majority of European car drivers belief is more consideration should be paid attention to walking and cycling when planning for the future (SARTRE, 1997).

**The Relationship between the Level of Awareness and Green Building Facilities of DRC**

Table 1 also that 43% of respondents did not agree that the pollution from the refinery is no longer a major issue to be addressed and only 3.5% of respondents agreed. In addition, 44% of respondents strongly disagreed that the company withdraw money to design a green building if it is able to improve the green environment and only 3.5% of respondents who strongly agree with this statement. 38% of respondents also disagreed with global warming is not an issue that should be handled by a group of developers in Malaysia and only 3.5% are agreed. Respondents also strongly disagree with the fact that 43.0% of green innovation is not an issue that should be handled by a group of developers in Malaysia and only 4.1% who strongly agree with this statement. For the fact that green technology is very important in improving the environmental standards for the better, 44% neutral and only 14% of respondents disagreed with this statement.

**Table 1: Relationship Between Respondents' Level of Awareness and Green Building Practices**

| *No.* | *Statement* | *Sig.* | *Results* |
|---|---|---|---|
| *1.* | Multinational companies in Malaysia have a program to eliminate toxic waste / mill. | *0.543* | *Accepted HNull* |
| *2.* | The Government has implemented an active effort to address environmental issues. | ***0.053*** | *Accepted* ***H1*** |
| *3.* | The company must make a profit instead of mounting environmental ethics program. | ***0.032*** | *Accepted* ***H1*** |
| *4.* | States should undertake a more active role in promoting green innovation. | ***0.017*** | *Accepted* ***H1*** |
| *5.* | The government has done its best efforts to raise awareness about green innovation. | ***0.032*** | *Accepted* ***H1*** |
| *6.* | Pollution from the refinery is no longer a major issue to be addressed. | *0.828* | *Accepted HNull* |
| *7.* | Companies spend money to design a green building if it is able to raise good green environment. | *0.676* | *Accepted HNull* |
| *8.* | Global warming is not an issue that should be handled by a group of developers in Malaysia. | *0.57* | *Accepted HNull* |
| *9.* | Green innovation is not an issue that should be handled by a group of developers in Malaysia. | *0.628* | *Accepted HNull* |

Table 2 shows the differences in significant values for user's preferences in significant order: air condition system (0.050), green roof (0.004), disabled facilities, solar arrays (o.oo6), internal use of plants and trees (0.01), lighting (0.012), installation of solar panel (0.032), LED (0.005), physically separated walkway (0.016) and the view of outside (0.02). Therefore, the hypothesis alternative is accepted as these facilities have been highly significance to the public. Table 2 also shows that specific green facilities are rated as not being significance as shown by high ρ values (0.05), by users [for example, public phone (0.893), rain garden (0.900) and wayfinding (0.062), not significant to users were strongly agreed these facilities are more not important.

**Table 2: Perception of Public on The Usage of Green Building Facilities**

| Green Facilities | Significant Value (ρ) |
|---|---|
| Air conditioning system | .050 |
| Parking space | .314 |
| Green roof | .004 |
| Children Facilities | .705 |
| Disabled Facilities | .025 |
| Solar arrays | .006 |
| Internal Use of Plants and Trees | 0.01 |
| Information Board | .309 |
| Lighting | .012 |
| Installation of solar panel | .032 |
| Advertising Board | .163 |
| Light emitting diode (LED) | .005 |
| Physically Separated Walkway | .016 |
| Public Phone | .893 |
| The View of Outside | 0.02 |
| Seating Availability | .245 |
| Self-service Vending Machine | .005 |
| Spatially Separated Walkway | .004 |
| Rain garden | .900 |
| Exposure to the sun | .543 |
| Wayfinding | .062 |
| CCTV | .273 |
| Glass Boarding Hall | 0.01 |

## 1. CONCLUSION AND FUTURE WORK

Infrastructure facilities play a vital role in keeping the safe environment at the DRC. It is crucial for the disaster management to identify the accident prone area and make the safety policy on behalf of the community. The future researcher may use the previous researcher findings and improve the quality of the research. s. It is important to observe all the possible place and state out the infrastructure facilities problem. It is also important to find out the sophisticated infrastructure facilities which can help the management to reduce the pedestrian's accident. The future researcher may also do the research in quantitative research and distribute the questionnaire to the students. The research result can use together with quantitative methods and qualitative methods to make the strong foundation to the research

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# THE DEVELOPMENT OF SERVICE LEARNING PROGRAMME OF ZAKAT GAMIFICATION INNOVATION (ZGI) IN LOGISTICS AND TRANSPORT INDUSTRY

**Rohafiz Sabar [1]**
**Nur Khairiel Anuar [2]**

[1]Centre For Logistics and Transport (CeLT), School of Technology Management and Logistics (STML), Universiti Utara Malaysia, rohafiz@uum.edu.my
[2]Centre For Logistics and Transport (CeLT), School of Technology Management and Logistics (STML), Universiti Utara Malaysia, nurkhairiel@uum.edu.my)

**Abstract:**The five pillars of Islam consist of zakat contribution where every Muslim need to comply. The aims of the paper to measure the impact of Zakat Gamification Innovation (ZGI) on cognitive, affective and behavior of young Muslim in Logistics and Transportation field. ZGI creates a controlled environment and encourages active participation in learning process. Through ZGI, student students learn how to take turns, build respect, listen to others and play fairly as well as gain knowledge and skills. ZGI is used as a team building exercise as the games are less stressful and more fun compared to the traditional learning method. New inventions that spark more ideas to challenge student's thought process, creating new concepts that often lead to a new industry standard. Fields outside of the entertainment realm have been integrating gamification into their strategies, design, and work culture. Gamification is a method embraced by several education sectors and industries, and today, we will be going over how the logistics and transportation field is approaching the game industry.

## Introduction

Zakat is the third pillar of Islam and it is consistent with other pillars of Islam such as Syahadah, five time daily prayers, fasting during Ramadhan and pilgrimage to Makkah and it is the elements of relationship with Allah (hablun minallah). Zakat is also a backbone of Islamic spiritual obligations that cannot do away with (Sheriff & Amir, 2013). The Qu'ran describes Zakat as:

> *"...But (even so), if they repent, establish regular prayers, and give their Zakat, they are your brethren in Faith..."*
>
> (Al-Taubah 9:11)

Gamification uses mixed learning methods which indicates both psychological and design oriented elements in combination. In order to increase awareness on zakat on young Muslim in Logistics and Transportation sectors, Zakat Gamification Innovation (ZGI) considers significant effort is required in the gameful design using such approaches as:

a) **Representation** creates a subjective and deliberately simplified representation of emotional reality which to extend required to support the ZGI participant's fantasy. The player's fantasy is the key agent in making the ZGI game psychologically real.

b) **Interaction** injects a social or interpersonal element into the event. interaction transforms the nature of challenge from a passive challenge to an active challenge. Computer games seldom provide a human opponent, and so they lack the social element that other games offer. They can, however, present an illusory personality against which the player must work.

c) **Conflict management** is an intrinsic element of all games. It can be direct or indirect, violent or nonviolent, but it is always present in every game.

d) **Safety** provides safe ways to experience reality. Special cases abound, but the central principle remains: games are safe.

**Problem Statement**

The main interest of zakat agencies is that gamified approaches can encourage behavioural change to increase the number of zakat contributors. The issues such resistance to pay zakat (Farah, Haji-Othman & Omar, 2017) and preferences on tax payment rather than zakat as tax rate is more justified and more beneficial in terms of tax return policy to the public. As stated by Muda, Marzuki & Shaharuddin (2009), the young Muslim is only paid income tax rather than zakat. Adding to that, the law enforcement of zakat is weak by the zakat agencies. The authorities do not give penalty for Muslim that are failed to follow the zakat laws.

According to Wahid, Mohd Noor & Ahmad (2005), many Muslim perform the zakat responsibilities on Ramadhan Al Mubarak because of the knowledge and awareness to pay zakat. This lead to the misunderstanding on the lack of awareness on the responsibility to be a good Muslim. Previous studies also stated that in Sarawak, Sabah and Perlis, percentage of Zakat collection is decreased to 13.8%, 31% and 18.4% on 2002 -2003, respectively. A total of zakat collection in Sarawak is decreased from RM69,462,067 to RM67,319,511 in 2013 to 2014 (JAHWR, 2014). The percentage of Muslim that paying Zakat is only 47% and 53% of the Muslim are not prefer pay zakat. The gap between this two-percentage showing that it is not balance and it is not good for our economics. Thus, that issues showed that the awareness of the responsibilities to pay Zakat is still low among Muslim society.

Zakat is two ways of responsibilities where affordable Muslim and authority needs to be fairly done. According to Ali, et al., (2017) stated misuses of zakat fund was raised and mishandled by the zakat collectors (Amil) that have appointed by the State Islamic Religious Councils (SIRCs), Malaysia. It could lead to branches of problem where indirectly affiliated other problems to occur as well. The management efficiency could questions regarding the trustworthy and the effectiveness in handling the collection of Zakat. Previous study (Ali, et al., 2017) cited from (Ahmad, Fuadah, 2015) people tend to have the curiosity and negativity thoughts about paying Zakat, which in turns, they tend to refuse to pay Zakat.

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Lack of knowledge also one of the main factor that can relate with the shortage of Zakat collection. Due to the misuses of the authority, people also try to think outside the box where they thought when they directly give someone whom eligible for Zakat sum of money or helping's hand its better. Logically, it seems nothing wrong with the action, however, from Islam's point of view it is better to pay Zakat through channel (Amil and Baitulmal) that appointed where Zakat can be fairly distributed to others that eligible for the collection of Zakat. Other than that, people also normally think that when they paid their tax, they are free from Zakat. In term of comparison, according to (Laila, n.d) generally Zakat and tax is a two different method of payment where Zakat is collection for beneficiaries that in condition of need where it will be distributed while taxes collection is likely for the country's expenses. Besides, people always said that, the education started at home. Today, the main reason why younger generation do not have wider exposure regarding Zakat is due to the lack of awareness and knowledge. Younger generation also started to feel that paying Zakat is not an obligation to perform in life.

**Research Objectives**

ZGI intends to precipitate technology-based innovations with educational benefits, their context includes the full range of R-D-P activities and beyond to their outcomes through stakeholders and, further, to their eventual impacts. ZGI can achieve multiple objectives for education and businesses, including student learning satisfaction, an increase in innovation, skills development and changing behaviors. These solutions are typically applied for education provider and industry or any community of interest.

a. To identify the factors that influence a level of awareness of young Muslim of Logistics and Transport while participating the ZGI

b. To develop a conceptual framework on the applicability of ZGI

## ZGI CONCEPTUAL MODEL DEVELOPMENT

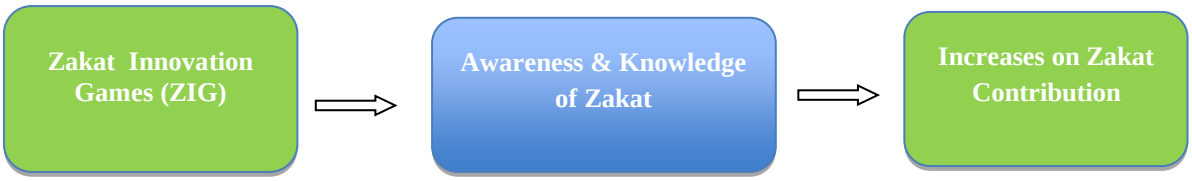


**Figure 1: Conceptual Model of Zakat Awareness**

**Approach to the ZGI**

For this concept paper (connective) besides collect from secondary approach and data, it also will be practiced on a board games. With these method, students will have direct approach to information that they need to know about Zakat. Besides, more students will eager to join, gain knowledge and at the same time, having fun.

**ZGI 'Snake and Ladder' Development**

Instruction

1. Every player will receive a figure that will represent themselves on the board.
2. Player need to move from first box until the last box with the help of a dice.
3. Player must vote among themselves using the dice and the player with the highest point will start first.
4. The first player will throw the dice and move according to the number on the dice followed by the second player and next player.
5. Player need to settle the task, question and pass the obstacle during their turn until reach the final box
6. The question will be asked when the player step on the board that have a question mark symbol and the question will be pick in the deck of card in the question mark section.
7. Player can move if they able to answer the question and will lost next turn if they not manage to answer it
8. If player step on the board that need the player to move which have arrow, the player need to move from that place to the designed place.

6. The first player that reach the ending will win the match.

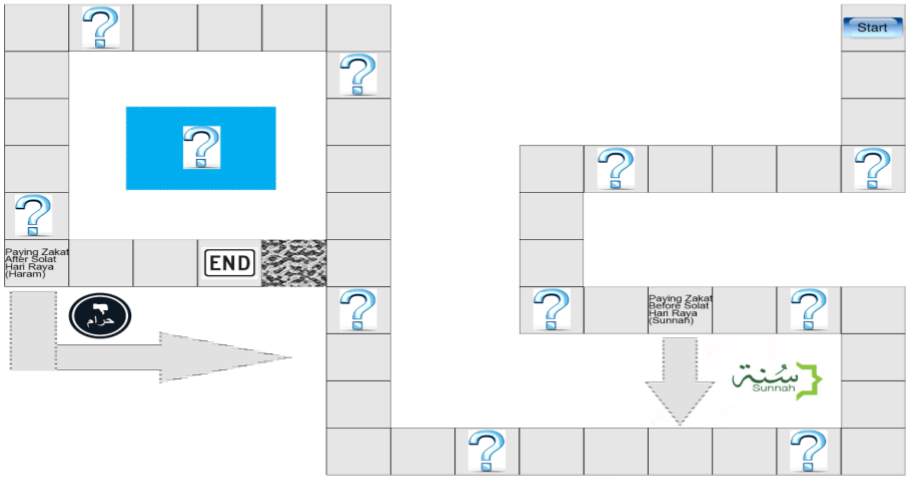


**Figure 2: ZGI ' Snake and Leader' Design**

## CONCLUSION AND FUTURE WORK

The purpose of this paper is to develop the conceptual model towards Zakat on young Muslim of Logistics and Transportation sector. This study uses approach to the games for developing the cognitive, affection and behavioural responses which leads to increase understanding on the importance of zakat. Zakat is to make the human dignity sustain and it also fix the remberance the right of the poor which is they should not be forgotten by others.

In addition, this study also written about what factors that mostly effect the individual affection towards Zakat. The factors are been explained in the conceptual framework and it can help the study to focus more on that factors in the games and the study. Most of the studies stated that knowledge is the most influence factors to develop affection on individual. This study is more on conceptual paper and there is no statistical data in the finding because as we mention it more towards theory and observation to gather the data. Zakat is one the contributor to the Islamic economic and financial system to be strong. So, it is important that young generation need to have a lot of knowledge about Zakat and have that affection feelings towards Zakat since it was one of the pillars of Islam that significance with the socio-economic development. The future work for this study is observation and analyse data that collected from the games and the study.

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# INTERNAL CONTROL PRACTICES IN WAQF MANAGEMENT OF PUBLIC HIGHER EDUCATION INSTITUTIONS IN KLANG VALLEY

**Nazifah Mustaffha [1*]**
**Norhanizah Johari [2]**
**Latifa Bibi Musafar Hameed [3]**
**Ahmad Yani Ismail [4]**
**Hanarisma Idawati Abd. Hanan[5]**

[1,2,5] Faculty of Management & Muamalah, Universiti Islam Selangor (UIS), Kajang, Selangor, Malaysia.
[3,4] International Research Centre for Islamic Economic and Finance (IRCIEF), Universiti Islam Selangor (UIS), Kajang, Selangor, Malaysia.
*Corresponding Author (Email: nazifah@kuis.edu.my)

***Abstract:*** *Numerous Higher Education Institutions (HEIs) in Malaysia have established waqf funds to generate and diversify their revenues, in accordance with the University Transformation Program of the Higher Education Ministry. Good governance practices are recognized as a crucial success factor for the long-term viability of waqf in HEIs. One of the most important initiatives for achieving good governance is adequate internal control. Using a qualitative approach, semi-structured interviews were conducted with the relevant waqf managers, and some documents were reviewed to explore the internal control practices of two HEIs in the Klang Valley. The findings were then analyzed using the existing framework for internal control practices established by the Committee of Sponsoring Organisations (COSO). The results indicate that both waqf managements have implemented internal control based on their own guidelines and frameworks. This paper contributes to the literature on waqf management in HEIs by emphasizing internal control practices. Simultaneously, this paper is expected to contribute to the enhancement and effectiveness of waqf management in HEIs.*

***Keywords:*** *Good governance, internal control, public higher education institutions, waqf management*

## INTRODUCTION

Waqf is a prospective tool for aiding higher education institutions (HEIs) in strengthening their financial system, development, and infrastructure, in addition to government-allocated funds. Increasing and investing waqf assets so that the benefits can be used by those in need also contributes to the improvement of the national economy. To ensure that the benefits or results of the waqf can be utilized in the most effective manner, the waqf must be governed using a correct and systematic strategy.

The Ministry of Higher Education of Malaysia supports the implementation of education waqf by Malaysian institutions of higher education. Enhancing University Income Generation,

also known as the Purple Book, is evidence of this. Endowment & Waqf: University Transformation Program as a guide for Higher Education Institutions to implement waqf governance in accordance with the needs of a higher education institution. This Purple Book came into effect in October 2016, and most public higher education institutions have adopted the idea of educational waqf by using this guideline.

Generally, whether a university is fully recognised as a waqf institution or just has a waqf unit will determine how the waqf is managed and administered within the institutions. In contrast to private HEIs, there is currently no public HEI that is fully constructed and funded by waqf sources. This is a result of public higher education institutions' reliance on the government. The government may still intervene directly in the theory and practise of establishing a waqf unit at public HEIs, particularly through the MoHE through the management's top university. Given its significance, the MoHE created the University Endowment Secretariat to oversee waqf operations, specifically in public institutions.

In accordance with this initiative of the Ministry, public universities in Malaysia began operating their own waqf management as part of their efforts to generate income and finance their institutions following a reduction in government funding (Belaja, Mohamed, and Rozzani, 2019). In response to the budget reduction by the government, public HEIs have created their own waqf unit to fulfill the government's mandate (Hussin et al., 2017).

However, aspects of governance such as internal control and risk management in waqf for higher education are given less attention as compared to aspects of project development and management waqf for mosques, *suraus*, and commercial buildings (Dahalan et al., 2016). The studies of waqf funds are also more focused on management aspects in general, and they do not empirically highlight how the institutions control the management issues and challenges despite being reported to have challenges and risks in managing waqf in the HEIs (Mohamed Nor & Rosman, 2017). Thus, this study intends to explore the internal control practices in the waqf management of HEIs.

## LITERATURE REVIEW

### Waqf management and higher education institutions (HEIs)

There is a close relationship between waqf and education. This is based on the extensive documents on waqf's historical contributions to the advancement of society via education all over the world (Siti Mashitoh, Asmak & Azizi, 2018). For instance, University of Al-Qurawiyin in Fez, Morocco; Al-Muntasiriyyah University in Iraq; Al-Azhar University in Cairo, Egypt (Siti Mashitoh, Asmak & Azizi, 2018; Mutiara, Ab Aziz & Ahmad Shaifful Anuar, 2016), Universiti Fateh Sultan Mehmet in Turkeye and Universitas Darussalam (UNIDA) Gontor, Indonesia (Mohd Mizan, 2018) are among the universities established using waqf money.

In Malaysia, the first public university that has a specific waqf institution is the International Islamic University of Malaysia (IIUM) which introduced the IIUM Endowment Fund in 1999 (Mohd Syakir et al., 2017). Given that the majority of public HEIs at the time were highly dependent on public finances from the Malaysian government for operating and development

expenses, IIUM's decision to establish such an institution is seen as foresighted. This effort is occasionally followed by other public universities. This is in line with the introduction of the University Transformation Program in 2016, or UTP by the Ministry of Higher Education Malaysia (MoHE), whose primary goal is to achieve financial stability in higher education institutions (HEIs). A list of public higher education institutions (HEIs) with their respective waqf unit is given in Table 1.

**Table 1: List of Public HEIs With Their Respective Waqf Unit**

| No | HEI | Waqf Unit | Website Address | Year |
|---|---|---|---|---|
| 1 | IIUM | IIUM Endowment Fund (IEF) | http://www.iium.edu.my/division/ief | 1999 |
| 2 | UKM | Yayasan Canselor | https://www.ukm.my/yc/wakaf | 2010 |
| 3 | UPM | Pusat Pengurusan Wakaf, Zakat dan Endowmen (WAZAN) | https://wazan.upm.edu.my/ | 2011 |
| 4 | UTEM | Pusat Strategik Penjanaan Pendapatan | https://penjanaan.utem.edu.my/ | 2012 |
| 5 | UMP | Yayasan UMP | https://yayasan.ump.edu.my/index.php/ms/ | 2016 |
| 6 | UMK | Bahagian Pengurusan, Pembangunan Wakaf dan Zakat | https://pnc.umk.edu.my/index.php/ | 2016 |
| 7 | UNISZA | Pejabat Wakaf & Endowmen, UniSZA | https://wakaf.unisza.edu.my/ | 2016 |
| 8 | UTM | Pejabat Wakaf UTM | https://wakaf.utm.my/ | 2017 |
| 9 | USM | Pejabat Zakat, Waqaf & Infaq (ZAWAIN) | https://zawain.usm.my | 2017 |
| 10 | USIM | Pusat Wakaf dan Zakat | https://pwz.usim.edu.my/ | 2017 |
| 11 | UTHM | Pusat Wakaf & Endowmen | https://wakaf.uthm.edu.my/ | 2017 |
| 12 | UMS | Pusat Pelaburan, Endowmen dan Wakaf (CIEW) | https://www.ums.edu.my/cie/ | 2017 |
| 13 | UNIMAS | Bahagian Endowmen dan Wakaf | https://www.endowment.unimas.my/ | 2017 |
| 14 | UMT | Pusat Islam Sultan Mahmud | https://wakafilmu.umt.edu.my | 2018 |

| | | | | |
|---|---|---|---|---|
| 15 | UM | Pusat Hubungan Alumni dan Kemajuan Institusi (CARIA) | https://epay.um.edu.my/wakaf/home | 2018 |
| 16 | UPNM | Pusat Pengurusan Wakaf | https://www.upnm.edu.my/ | 2019 |
| 17 | UPSI | Pusat Wakaf, Endowmen, Zakat, Khairat dan Sedekah (WEZAS) | https://www.wezasupsi.my/ | 2020 |
| 18 | UiTM | Bahagian Zakat, Sedekah & Wakaf | The website does not specify. | |
| 19 | UUM | Bahagian Zakat, Wakaf dan Endowmen UUM | The website does not specify. | |
| 20 | UNIMAP | The website does not specify. | | |

*Source: The Website of the Respective University's Waqf Management*

Public HEIs can select from one of the three models presented in the Purple Book to manage and administer the newly established waqf units. The three models are (i) having a waqf unit or department within the institution itself; (ii) having a waqf office under the University Board of Trustees; and (iii) University Waqf Board (UWB) is established as a separate and independent entity from the University (MoHE, 2016). However, the respective State Islamic Religious Council (SIRC) still has authority over waqf management, regardless of which model the institution chooses, hence waqf management is still subject to their jurisdiction. Under this arrangement, the university oversees the waqf management, which is under the SIRC's supervision. The ability of universities to run waqf operations may therefore be restricted. For example, the SIRC must approve any efforts to raise waqf monies for the institution and ensure that they adhere to the SIRC procedures (Bakar, 2018).

Even though HEIs are seeing an increase in waqf management, these institutions nevertheless confront some difficulties when it comes to handling waqf monies. The difficulties include a dearth of qualified specialists with technical and professional skills in waqf management, a lack of backing from upper management and concerns about governance, a lack of knowledge about waqfs and waqf management in general, and a dearth of innovative fundraising ideas to support waqfs' innate capacity to produce alternative sources of income (MoHE, 2016; Abd. Jalil, 2020). Additionally, general waqf management was reported to have inefficient management as well as legal conflict of waqf practices in the scope of land rights and the waqf act in every state in Malaysia (Abd. Jalil, 2020).

These various issues and challenges in waqf management raise questions about the ability and credibility of waqf management that jeopardize the reputation of waqf institutions in the eyes of the public. Thus, it is important to explore how these institutions cater to those issues internally to help them improve their management, and indirectly increase the level of confidence of the public in these institutions in managing waqf funds.

**Internal control**

One essential component of any institution is internal control. A robust internal control framework is an essential component of a high-performance institution. The type and distinctive qualities of the institution determine the internal control structure. A university, for instance, has different internal control policies than do companies or manufacturing organizations. Large organizations frequently have formal internal control systems. In public or non-profit organizations, however, senior or middle management's participation in all activities may be seen as an integral component of the internal control procedure. Thus, an internal control system is essential for any form of organization to ensure its efficiency and effectiveness in preserving and protecting its wealth and assets (Amirudin et al. (2017).

Additionally, management is accountable for certifying whether or not internal controls are successful and how they can communicate the aims and objectives of the institution. Certainly, a well-functioning internal control system may steer institutions in the right direction and ensure that every action taken is accurate. A reasonable assurance of providing effective and efficient operations, adhering to legal requirements, and making sure that mistakes and irregularities are averted is provided by internal controls. In light of this, it is anticipated that performance will rise, and objectives will be accomplished more effectively when institutions implement effective and efficient internal controls.

The Committee of Sponsoring Organisations (COSO) has established an internal control framework that is applicable to any form of institution, including public higher education institutions (HEIs). This framework consists of five interrelated components, namely (i) control environment; (ii) control activities; (iii) risk assessment; (iv) information and communication, and (v) monitoring. This internal control framework will serve as a reasonable assurance for an institution to achieve the best performance while being able to effectively use resources, thus safeguarding it from unwanted events. In addition, effective internal control practice will strengthen the value of institutions in improving supervision and oversight roles, thus preventing and reducing any misconduct activities such as misappropriation of assets or fraud (Mat Dangi, 2020; Rahim et al., 2017).

Recently, internal control practices had increasingly penetrated public and non-profit organizations, including HEIs. By implementing internal control practices, public higher education institutions can ensure effective and efficient management of waqf assets, safeguard against fraud and mismanagement, and ensure transparency and accountability in waqf management (Abdul Rahman et al., 2019; Sofyani, 2021 & Usman 2020).

However, academic studies related to the internal control practices in such waqf management and HEIs are still lacking as compared to the same practice in corporate sectors (Mat Dangi, 2020; Sofyani, Abu Hasan & Saleh, 2022). Additionally, how internal control benefits waqf management, particularly in HEIs has not been explored sufficiently in the existing studies. Thus, this study is conducted to fill this gap by exploring the internal control practices in waqf management at the selected HEIs in Lembah Klang.

## RESEARCH METHODOLOGY

This study applies a case study approach to meet its purpose. This approach is selected because the researcher can get internal access to documents and resources in the case-study institution, thus having the opportunity to examine an actual phenomenon for more accurate and reliable results (Smith, 2015). Additionally, a case study enables research to be carried out in a thorough, practical, and time-consuming manner to cover the entire anticipated range or variation of a particular feature (Yin, 2018), in this case, the internal control of waqf management in HEIs.

As per data collection, interviewing, and content analysis techniques were applied to accomplish the research objectives. Having multiple data collection methods has various benefits. Combining different approaches not only broadens the scope of the research but also increases the likelihood of finding and verifying diverse information sources. Hence, the reliability and validity of the research can be enhanced. Furthermore, it is possible to lessen bias and error resulting from a single information source, such as skewed documents and unreliable interviews (Yin, 2018).

The interviews were the primary source of the information gathered. Semi-structured and open-ended interview questions were created based on the five components of COSO's internal control framework. The informants were six waqf managers and one internal auditor from three waqf units of three different HEIs in Lembah Klang. The waqf units were renamed to WU1, WU2, and WU3 due to the confidentiality of the institutions. The interview sessions took place for about one to one and a half hours for each session. The interviews centered on the internal control components based on COSO's internal control framework. During the interview session, the researchers review the relevant documents pertaining to the internal control practices of the respective WU.

Additionally, the study employs content analysis on the interview transcripts as well as documents captured during the interview sessions. Data will be consistently and correctly categorized based on pre-determined categories based on the literature for data classification, which will guarantee the validity and dependability of the findings (Silverman, 2015).

## FINDINGS AND DISCUSSION

### Internal control practices in waqf management in HEIs in Lembah Klang

Generally, the nature of waqf management of these institutions is different from each other based on their roles in waqf management. For instance, WU1 is an agent, while WU2 and WU3 are the agents with the roles of *mutawalli*.

In terms of internal control practices, this study found that the three WUs have implemented basic internal control practices based on their respective HEI's policies and guidelines, as summarized in Table 1 below. Even though waqf management is monitored by the SIRC, the internal control practice is subject to the institution's guidelines. Interestingly, the internal auditor revealed that their audit criteria for internal control are based on the COSO's Internal Control Framework even though their respective WU does not refer to the COSO-based framework.

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> *"...What we can say about internal control, it is related to governance. What is that all about? Like us, we have an audit, and we use the COSO framework. The elements of the COSO framework are five, right?..."*
>
> *(Internal auditor, WU2)*

Looking at the overall internal control practices, WU2 and WU3 are more extensive in terms of the criteria measured. This is probably due to the roles of these units being greater than WU1 since they have been given authority to manage waqf funds for their HEIs, similar to the roles of *mutawalli* (waqf administrator) at the state level.

Internal control integration and governance enhancement (indicated by the control environment element) are the two main aspects that this study highlights as the methods in which internal control implementation improved waqf management at the institutional level. In fact, internal control can be strengthened into a policy that unites organizational operations with the goals of HEI's vision and mission, particularly when it comes to HEI quality management and improvement. In particular, establishing an ethical leadership environment and roles with superior and relevant competencies that support HEI in pursuing quality are strongly linked to establishing the control environment, one of the dimensions of internal control (COSO, 2013; Sofyani et al., 2022).

By utilizing these findings, the study concluded that internal control is important for the improvement of the waqf management unit in specific, and the respective HEI in general (Mat Dangi et al., 2020; Sofyani et al., 2022).

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**Table 1: Mapping of Internal Control Practices By The Waqf Units of The Selected HEIs in Lembah Klang**

| Elements of Internal Control Framework | Principles of Internal Control | Measurement criteria | WU1 | WU2 | WU3 |
|---|---|---|---|---|---|
| **1. Control Environment** | 1. Integrity and ethical principles | Sets the tone at the top | / | / | / |
| | | Establishes standards of conduct | X | / | / |
| | | Evaluates adherence to standards of conduct | X | / | / |
| | 2. Establishment of structures and reporting lines | Establishes reporting lines | / | / | / |
| | | Defines, assigns, and limits authorities and responsibilities | / | / | / |
| | 3. Accountability for responsibilities | Establishes policies and practices | X | X | X |
| | | Enforces accountability through structures, authorities, and responsibilities | / | / | / |
| | | Evaluates performance measures, incentives, and rewards for ongoing relevance | / | / | / |
| **2. Risk Assessment** | 1. Specifies objectives for risk identification | Considers tolerances for risk | X | / | X |
| | | Includes operations and financial performance goals | X | / | / |
| | | Reflects entity activities | X | / | / |
| | | Complies with externally established standards and frameworks | X | / | / |
| | 2. Identification and analysis of risks | Analyzes internal and external factors | X | X | / |
| | | Involves appropriate levels of management | / | / | / |
| | | Estimates significance of risks identified | X | / | / |
| | | Determines how to respond to risks | X | / | / |
| | 3. Identification of changes with a significant effect | Assesses changes in leadership | X | / | / |
| **3. Control Activities** | 1. Control activities that reduce risks | Integrates with risk assessment | X | / | / |
| | | Considers entity-specific factors | X | / | / |
| | | Addresses segregation of duties | X | / | / |
| | 2. General control activities over technology | Determines dependency between the use of technology in business process and technology general controls | X | / | / |

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| | | | | | |
|---|---|---|---|---|---|
| | 3. Implementation of control activities through policies | Establishes responsibility and accountability for executing policies and procedures | X | / | / |
| | | Performs in a timely manner | / | / | / |
| | | Takes corrective action | / | / | / |
| **4. Information & Communication** | 1. High-quality information | Identifies information requirements | / | / | / |
| | | Captures internal and external sources of data | / | / | / |
| | | Processes relevant data into information | / | / | / |
| | 2. Internal communication & information | Communicates internal control information | X | / | / |
| | | Communicate with the board of directors | X | / | / |
| | | Select relevant method of communication | / | / | / |
| | 3. Communication with third parties | Communicates to external parties | / | / | / |
| | | Communicate with the board of directors | X | / | / |
| | | Select relevant method of communication | / | / | / |
| **5. Monitoring Activities** | 1. Ongoing and/or separate evaluations | Considers a mix of ongoing and separate evaluations | / | / | / |
| | | Uses knowledgeable personnel | X | / | / |
| | | Objectively evaluates | / | / | / |
| | 2. Evaluation of internal control deficiencies | Assesses results | / | / | / |
| | | Communicates deficiencies | / | / | / |
| | | Monitors corrective actions | / | / | / |

## CONCLUSION

This study fills a knowledge gap regarding the internal control implementation in waqf management in HEIs. This study involved seven interviewees and was carried out using an interview approach in three WUs of three different HEIs in Lembah Klang. The findings showed that internal control did have a role in the waqf management of these institutions. The report also distinguished five themes based on the five elements of COSO's Internal Control Framework, namely control environment, control activities, risk assessment, information, and communication as well as monitoring.

This study suggests that the individual waqf management improve their internal control framework and guidelines based on the internal control framework of COSO. This is to synchronize the internal control practice of the waqf management and the monitoring activities by the internal auditors within the same HEIs. Additionally, the COSO's internal control framework has been accepted by many organizations globally as a competent and practical framework for improving institutional operations and management (Mat Dangi, 2020).

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# THE EFFECTIVENESS OF *ZAKAT* FUND DISTRIBUTION THROUGHZ-MART PROGRAM IN JABODETABEK

**Muhamad Nadratuzzaman Hosen[1]**
**Nur Hidayah[2]**
**Fitriyani Lathifah[3]**

[1,2] UIN Syarif Hidayatullah Jakarta
[3] Jakarta Institute of Qur'anic Studies

***Abstract:*** *The mustahik financing program is an important indicator of supporting the effectiveness of achieving the welfare of ummah (society). Z-mart is one of Baznas' flagship programs for mustahik segmentation in urban areas. The publication of the Baznas program has been widely studied, but it has not been in-depth, especially regarding the effectiveness of the empowerment program quantitatively. This research analyzes the extent to which baznas economic empowerment programs are able to improve the welfare of mustahik and transform mustahik into muzakki. This research uses the approach of empowerment theory and maqashid syariah as a characteristic ofIslamic philanthropy. The measurement indicators in this study consist of input variables (funds, programs, and advocacy), process variables (empowerment at the level of individual, business unit, and community), output variables (mustahik welfare)with reference to maqashid syariah (religiousity index, life index, intellectual index, social index, and property index) and outcome, namely the transformation of mustahik-muzakki. This paper used mixed methods between qualitative approach and quantitative approach through structural equation modeling partial least - square (SEM-PLS)analysis techniques. The respondent survey was conducted through the distribution of questionnaires to 93 mustahik samples of beneficiaries of the Z-Mart program in the Jabodetabek area. The results of study showed that the input variables of the Z-mart program had a significant influence on the welfare of mustahik but with a negative direction. Then, all moderating variables, namely empowerment, both at the individual, business unit, and community levels have a direct influence on the improvement of mustahik business. These findings have implications that this empowerment has an important role in the sustainability of the Baznas program so that funds, programs, andmentoring processes go hand in hand with Baznas' vision targets to bring people to welfare life based on outcome program.*

***Keywords:*** *Effectiveness, Welfare, Maqashid Syariah, Empowerment, Z-Mart*

## BACKGROUND

Poverty is a problem that is often faced in many developing countries, includingIndonesia. Central Berau of Statistics (Badan Pusat Statistik-BPS) showed that the percentage of poor people in Indonesia increased by 0.03% in the March-September 2022 range to 9.57%. This increase occurred in both urban and rural areas. In fact, urbanareas showed a higher rate of increase than rural areas, namely 0.16% and 0.04%, respectively. On average, BPS shows that the income of poor households is IDR. 2,234,274/poor household/month.[1] The following figures can show the factors of highpoverty, including seen from economic factors. Furthermore, during the period 2020- 2022, Corona virus of we called Covid-19 pandemic it could be a contributing factor tothe increase in the majority of the poor population. This pandemic caused the weaknessof all aspects in social life and paralyzed economic conditions.

Implementation in the field related to social funding assistance in any causal factor, is

considered to still have problems. The effect is that the increase in the standard of living welfare of the community has not been felt in a significant and sustainable manner. The assumption is that social assistance, which often occurs, is distributed only in a consumptive nature. Therefore, to get the maximum outcome, other subsystems are needed to support the effectiveness of poverty reduction.

In Islamic politics, zakat is one of the instruments that plays an important and effective role in improving people's living standards and economy. As stated in Law Number 23 of 2011 and Baznas Regulation Number 3 of 2019, to achieve the level of effectiveness of Baznas' vision, the economic dimension of zakat has three main concepts, namely economic growth, fairness and sharing mechanisms in the economy. If studied in more depth, the three dimensions above have a positive relationship with human development parameters that are related to health, education and decent living standards.

The role of zakat in general is to raise the degree of life of a mustahik (zakat recipients) to become a muzakki (zakat giver). However, the existence of zakat more broadly has a mission to improve the welfare of society not only from the material aspect but also from the spiritual aspect and mustahik can be lifted from the poverty line (Moving Out of Poverty/ MOP). Furthermore, zakat distribution activities are expected to convert the status of the mustahik to muzakki (Moving Out of mustahik / MOM).

To support the MOM program, program innovation is needed that focuses on productive zakat rather than consumptive zakat. Baznas (2022) reported the achievement of distributing zakat funds in five main programs, namely economics, social education, social health, social humanity, and advocacy da'wah (Table 1). However, the productive zakat program has not been utilized optimally where this economic program has not achieved high achievements among the realization of other programs, despite the plan (Table 1).

**Tabel 1. Planning and Realization Baznas Program Realisasi**

| Scope Program | Planning | Realization | Achievement Ratio (%) |
|---|---|---|---|
| Economics | 129,015,250,000 | 13,118,681,449 | 10.17 |
| Social-education | 77,409,150,000 | 29,446,533,301 | 38.04 |
| Social-Healthy | 51,606,100,000 | 20,546,474,329 | 39.81 |
| Sosial-Humanism | 196,103,180,000 | 175,879,721,220 | 89.69 |
| *Da'wah* and Advocacy | 61,927,320,000 | 25,195,858,745 | 40.69 |
| Total | 516,061,000,000 | 264,187,269,044 | 51.19 |

*Source: Report of Baznas Performance (September, 2022)*

The study of an effectiveness productive *zakat* program is considered to be moreeffective in cutting the poverty rate. The results showed productive *zakat* can increase the level of welfare of *mustahik*[5] and reduce poverty rates and have a positive effect onreducing unemployment through empowerment optimally.[6]

Z-Mart is a *mustahik* economic empowerment program in an effort to increase the existence and capacity of micro retail businesses to overcome poverty in urban areasthrough economic empowement program which initited by Baznas. Z-Mart strives to be able to realize the existence of modern retail stalls that are increasingly mushroomingwith different missions. The Z-Mart program aims to increase the capacity of stalls to grow and develop in the midst of the modern retail market, and address poverty in urban areas. Furthermore, Z-Mart is directed to

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become a *marketplace* for products producedby *mustahik* beneficiaries of the BAZNAS program. Z-Mart will also be used as a branding, *selling*, *marketing*, and *developing* center for products. For the fulfillment ofits retail products, DC Z-Mart cooperates with manufacturers of retail products. This isdone in increasing competitiveness related to selling prices.

However, the previous studies about of Z-mart program was evaluated as less effective. Magfirah's findings (2021) show that *zakat* management in Riau has not beencarried out optimally in alleviating poverty because the provision of *zakat* funds is stilltemporary or short-term assistance, management has not been organized properly, the distribution of *zakat* funds for productive programs is still in small amounts when compared to other distribution portions, and the distribution of *zakat* funds for productive programs has not been based on the results of a comprehensive study and accompanied by supervision of dari Baznas. These findings can confirm that the implementation of the Z-Mart program has not been in line with the expected plan. Furthermore, this finding is also in line with Alifah (2022) who stated that theZ-Mart Bazis program of DKI Jakarta Province can broadly increase *mustahik* economicindependence but is still in the sufficient category. The gap experienced by *mustahik* isrelated to the management of training and the continuity of periodic monitoring by thecompanion to the *mustahik* is not enough significant. The impact is that the repeat orderof display management of goods by *mustahik* to the distribution center is not going well. So that mustahik has not optimally felt the benefits of the program for the long term.

Therefore, this economic empowerment program needs to be reviewed in terms of its positive impact on mustahik related to the expected outcome of the program. This research is also influenced by the effects of the Covid-19 pandemic on the development of the mustahik business. Based on the results of the preliminary research, the evaluation of the Baznas program requires in-depth and continuous research, especially at the level of effectiveness of distributing zakat funds through sustainable Baznas economic empowerment programs. So that, this research aims to evaluate the level of effectiveness of the Z-Mart program in the Jabodetabek area based on input factors, processes factors, outputs factor, and outcomes. The distribution of *zakat* can be carried out based on a priority scale by taking into accountthe principles of equity, justice and territoriality in accordance with Islamic Sharia.Based on the theory and previous studies we compiled the framework analysis in Graph 1.

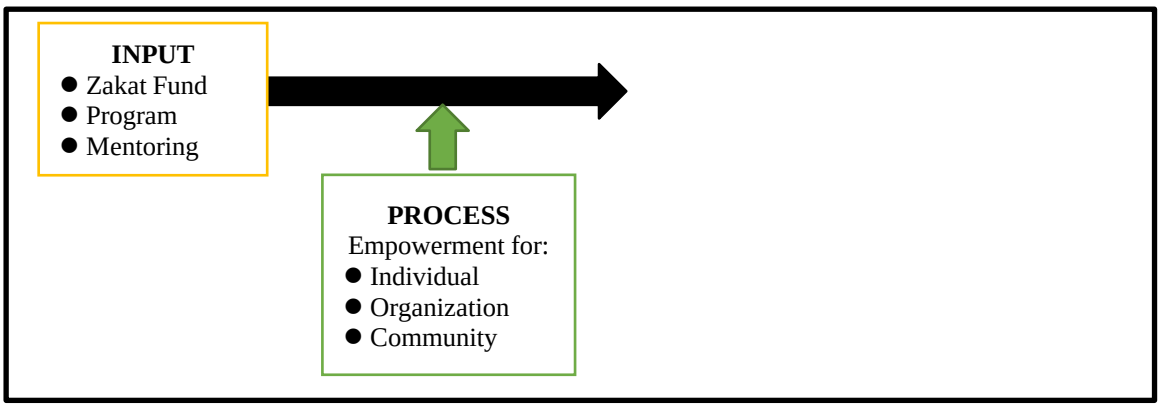


**Figure 1. Framework Analysis**

## RESEARCH METHODOLOGY

As mentioned before in Graph 1, this study explores the measurement effectiveness of empowerment in Z-mart program through input variable, process variable, output variable, and outcome program. This research was conducted in the Jabodetabek area during the period November-December 2022. The samples taken by the researchers were data obtained based on recommendations by the Central National Amil *zakat* Agency (Baznas) and collected as many as 93 *mustahik*. The data used structured interview techniques through the dissemination of questionnaires and in-depth interviews. This research uses qualitative and quantitative approaches. A qualitative approach is carried out based on the results of the analysis of interviews with respondents. Meanwhile, the quantitativeapproach is based on the results of data processing through the analysis of Structural Equation Modelling (SEM) Part Least Square (PLS). The selection of analytical tools is carried out based on the amount of data with a small sample.

## FINDINGS AND ANALYSIS

Table 3 shows the demographics of the respondent as the Z-mart *mustahik*. Themajority of respondent is female. Based on the age, the majority of respondents are of productive age, the level of education dominated by non-graduate degree and the number of families of 3-4 people in a 1 house.

**Table 2. Respondent Demographics**

| Category | Description | Frekuensi (person) | Percent (%) |
|---|---|---|---|
| Gender | Male | 19 | 20.4 |
| | Female | 74 | 79.6 |
| | | **93** | **100** |
| Age (years) | < 25 | - | 0,0 |
| | 25-34 | 6 | 605 |
| | 35-44 | 40 | 43.0 |
| | 45-54 | 28 | 30.1 |
| | 55-64 | 16 | 17.2 |
| | > 65 | 3 | 3.2 |
| | | **93** | **100** |
| Formal EducationLevel | Not School | - | 0.0 |
| | Elementary School | 18 | 19.4 |
| | Junior High School | 14 | 15.1 |
| | Senior High School | 55 | 59.1 |
| | Diploma1-3 | 4 | 4.3 |
| | Bachelor Degree | 2 | 2.2 |
| | | **93** | **100** |
| Number of Family Dependent | No Number | 0 | 0.0 |
| | 1-2 | 6 | 6.5 |
| | 3-4 | 62 | 66.7 |
| | 5-6 | 23 | 24.7 |
| | 7-8 | 2 | 2.2 |
| | | **93** | **100** |

*Source: The Authors* (2023)

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**Z-Mart Program Evaluation and M*ustahik* Welfare**

The process of utilizing *zakat* for productive businesses is aimed at handling the poor and improving the quality of the people. Utilization of *zakat* for productive businesses is carried out with conditions according to article 33 namely (1) If the basic needs of *mustahik* have been met; (2) Meet sharia provisions; (3) Generate economic added value for mustahik; (4) mustahik is domiciled in the working area of the zakat management institution. Article 34, the utilization of zakat for productive businesses can be carried out at least according to the following provisions: (1) beneficiaries are individuals or groups that meet the mustahik criteria; and (2) receive assistance from amil zakat in the domicile of mustahik.24 This is also strengthened and clarified in the Republic of Indonesia's National zakat Agency Regulation Number 3 of 2018 concerning the Distribution and Utilization of zakat. Article 14 states that the utilization of zakat is carried out in the fields of economy, education; and health.

Utilization of zakat in the economic field can be provided in the form of assistance aimed at alleviating poverty, increasing productive capacity, entrepreneurship, increasing mustahik welfare, regionally based mustahik community empowerment and local economic potential. Utilization of zakat in the education sector can be provided in the form of assistance to increase competence in life skills, leadership, entrepreneurship, as well as the development of educational facilities and infrastructure. While the utilization of zakat in the health sector can be provided in the form of pro motive and preventive health assistance, as well as the construction of health facilities and infrastructure. This is also stated in the Decree of the Chairman of the Baznas Number 64 of 2019 concerning Guidelines for the Implementation of the Distribution and Utilization of zakat within the Baznas. Utilization in the economic field can be in the form of empowering the mustahik community based on region and local potential. In the field of education, zakat funds can be used to build educational facilities and infrastructure. In the health sector, this can be done by building health facilities and infrastructure for the poor. As well as in the field of da'wah and advocacy, Muslim community development, public policy development and strategic studies, as well as rights defense and mustahik advocacy can be carried out27.

In determining the eligibility to receive ZIS, the distribution is carried out by referring to had kifayah. Had kifayah, namely the adequacy limits or basic standards for the needs of a person or family plus the adequacy of existing dependents adapted to the conditions of the mustahik region and socio-economic. Had Kifayah is the basis for measuring the suitability of asnaf targets. Kifayah rights cover seven dimensions, namely: food, clothing, shelter, worship, education, health and transportation28. So, it can be seen its relevance, that the utilization of zakat is based on maqasid sharia, related to protecting religion, protecting the soul, protecting the mind, protecting offspring, and protecting assets. The utilization of zakat is carried out on poor people who are unable to fulfill their lives. Utilization of zakat, not only aims to meet basic needs, but aims to maintain the existence of mustahik in life through the creation of new businesses or business development for further economic independence of mustahik.

**Model Measurement**

SEM PLS consists of two measurements, namely outer model test and inner model test. The outer model test consists of two parts, formative and reflective. Outer model testing is the focus in a reflective model, representing the path from a factor to an indicator variable. The most important measurements for SEM PLS are outer loading,validity and reliabity contruct, and discriminant validity.

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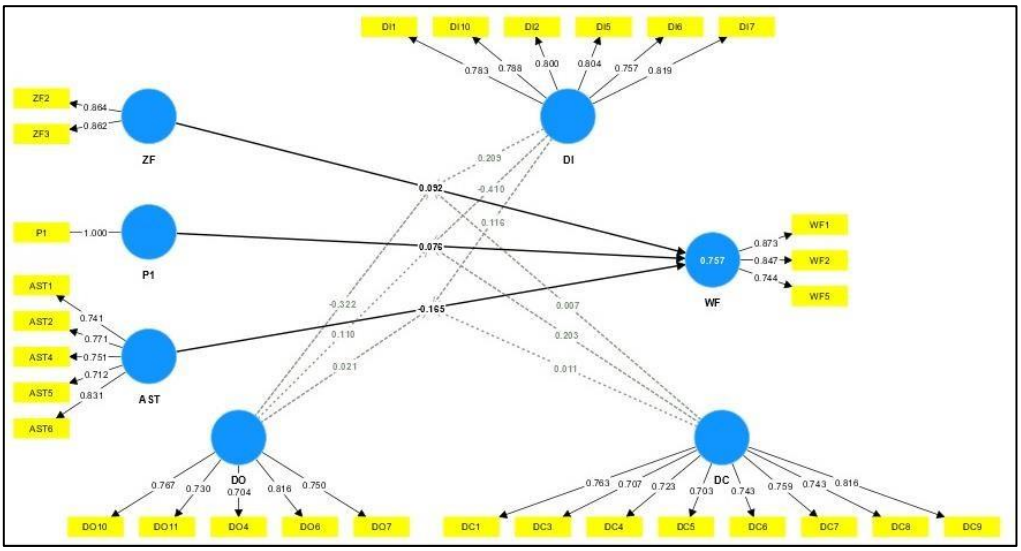
**Table 3. Outer Model Measurement**

| Laten Variables | Indicators | Outer Loadings | Validity and Reliability Construct | | | Discriminant Validity | |
|---|---|---|---|---|---|---|---|
| | | | AVE | α | CR (ρ_c) | Cross Loading | Fornell Lecker |
| | | > 0.6 | > 0.50 | 0.6-0.9 | 0.6-0.9 | > each contruct | AVE > each $R^2$ |
| Zakat Fund Program | ZF2 | 0.864 | 0.745 | 0,657 | 0.854 | yes | yes |
| | ZF3 | 0.862 | | | | | |
| | P1 | 1.000 | | | | | |
| Assistancing | AST1 | 0.741 | 1.000 | 1.000 | 1.000 | yes | yes |
| | AST2 | 0.771 | 0.581 | 0.819 | 0.874 | yes | yes |
| | AST4 | 0.751 | | | | | |
| | AST5 | 0.712 | | | | | |
| | AST6 | 0.831 | | | | | |
| Empowerment of Individual Dimension | DI1 | 0.783 | 0,556 | 0.882 | 0.910 | yes | yes |
| | DI2 | 0.800 | | | | | |
| | DI5 | 0.804 | | | | | |
| | DI6 | 0.757 | | | | | |
| | DI7 | 0.819 | | | | | |
| | DI10 | 0.788 | | | | | |
| Empowerment of Organizational Dimension | DO4 | 0.704 | 0,569 | 0.811 | 0.868 | yes | yes |
| | DO6 | 0.816 | | | | | |
| | DO7 | 0.750 | | | | | |
| | DO10 | 0.767 | | | | | |
| | DO11 | 0.730 | | | | | |
| Empowerment of Community Dimension | DC1 | 0.763 | 0.556 | 0.886 | 0.909 | yes | yes |
| | DC3 | 0.707 | | | | | |
| | DC4 | 0.723 | | | | | |
| | DC5 | 0.703 | | | | | |
| | DC6 | 0.743 | | | | | |
| | DC7 | 0.759 | | | | | |
| | DC8 | 0.743 | | | | | |
| | DC9 | 0.816 | | | | | |
| Mustahik Welfare | WF1 | 0.873 | 0.678 | 0.759 | 0.863 | yes | yes |
| | WF2 | 0.847 | | | | | |
| | WF5 | 0.744 | | | | | |

*Source: Authors, (2023) Data Processed*

Tabel 4 and Graph 2 menunjukkan hasil pengukuran outer model yang sudah memenuhi kriteria yang valid dan reliabel. Nilai outer loading menguji constructs were conducted in assessing the reliability of the item individually. The loadings value mustbe higher than 0.7. But, it can be tolerance for revlective model in value of 0.6 (Hair etal., 2019). This study indicates all loadings are greater than 0.6.




*MeasurementSource: Author, (2023) data processed*

**Figure 2. Outer Model SEM PLS of *mustahik* Welfare**

The validity and reliability construct provisions were analyzed using the AverageExtracted Variance (AVE) value, Cronbach Alfa, composite reliability. This value serves as a convergent validity test in the reflective model. Composite reliability values can produce higher actual reliability estimates, but Cronbach alpha value indicators arepreferred by researchers. Acceptable limit for composite reliability, Garson (2016) andHair et al. (2017) state that the limits of these two values are <0.6 which is less reliable,0.6-0.7 is acceptable in explanatory research, 0.7-0.9 is acceptable for confirmatory research and values > 0.90 are not expected. On composite reliability. The Cronbach Alpha and CR values in this study met the criteria, namely > 0.6.

Furthermore, convergent validity means that a set of indicators represents one latent variable and the underlying latent variable. Validity measurement can be analyzed using the AVE (Average Variance Extracted) value. AVE reflects the averagecommunality for each latent factor in the reflective model. In an adequate model, the AVE must be greater than 0.5 as well as greater than the cross loadings, which means the factors must explain at least half the variance of their respective indicators. AVE below 0.5 means that the error variance exceeds the variance described (Garson 2016).The AVE value in this study met the criteria, namely > 0.5 for all latent variables.

Discriminant validity measurement uses the criteria presented by Fornell-Larckerand cross loadings. The Fornell-Larcker postulate states that a latent variable shares more variance with other underlying indicators. If this is interpreted statistically, the AVE value of each latent variable must be greater than the highest $R^2$ value with the values of the other latent variables. The second criterion for discriminant validity is that the loading value for each indicator is expected to be higher than the respective cross loading. If the Fornell-Larcker criteria assess discriminant validity at the construct level(latent variable), then cross loading is possible at the

indicator level (Garson 2016; Hair et al. 2016). The results of the discriminant validity test in this study indicated that theyhad fulfilled the test criteria.

Thus, the inner model analysis is **e**valuation of structural models performed topredict causality relationships between latent variables. Table 5 shows that the variables of funds (ZF), programs (P), and mentoring (AST) as input variables as a whole have no direct influence on the variables of *mustahik* well-being (WF) as outputs.However, the data above shows that program variables have an indirect influence through individual empowerment variables significantly but in a negative direction.

**Table 5. Outer Model Measurement**

| | β | $R^2$ | Adjusted $R^2$ | $Q^2$ | (Effect Size) $f^2$ | Effect Size Result |
|---|---|---|---|---|---|---|
| AST -> WF | -0.165 | | | | 0.019 | Lemah |
| DC -> WF | 0.441 | | | | 0.253 | Cukup |
| DI -> WF | 0.302 | | | | 0.084 | Lemah |
| DO -> WF | 0.251 | | | | 0.066 | Lemah |
| P1 -> WF | 0.075 | | | | 0.009 | Lemah |
| ZF -> WF | 0.092 | | | | 0.010 | Lemah |
| DO x ZF -> WF | -0.322 | | | | 0.053 | Lemah |
| DO x P1-> WF | 0.110 | 0.757 | 0.710 | 0.710 | 0.025 | Lemah |
| DO x AST-> WF | 0.021 | | | | 0.000 | Tidak Ada |
| DC x AST-> WF | 0.011 | | | | 0.000 | Tidak Ada |
| DC x PI-> WF | 0.203 | | | | 0.103 | Lemah |
| DC x ZF-> WF | 0.007 | | | | 0.000 | Tidak ada |
| DI x ZF-> WF | 0.209 | | | | 0.028 | Lemah |
| DI x PI-> WF | -0.410 | | | | 0.248 | Cukup |
| DI x AST-> WF | 0.116 | | | | 0.007 | Lemah |

Source: Authors, (2023) *data processed*

The value of the coefficient of determination (Adjusted $R^2$) shows how much influence the exogenous latent variables have on the endogenous latent variables in thestructural model. This value is in the range of 0-1. According to Chin (1998) if the valueis 0.67 it means substantial, 0.33 means moderate and 0.19 means weak. The results ofthis study in Table 5 indicates that the amount of zakat funds, the Z-mart program, andassistancing contribute to the mustahik's welfare by 71.0% or at a substantial level. However, it can be seen that the three input variables above do not show a direct effectbut are mediated through empowerment variables at the individual, organizational and group levels. Where, 30.2% contribution comes from individual empowerment, 44.1%contribution from group empowerment and 25.1% welfare contribution through organizational empowerment or the Z-mart shop business.

Another test is the effect size ($f^2$). The effect size ($f^2$) reflects the strong or weakinfluence of the variables on the structural model. According to Hair et al. (2016) a value at f2 of 0.35 means strong, 0.15 means enough, and 0.02 means weak. The resultsof the effect size show that the mediating variable is able to provide an adequate contribution in increasing the welfare of mustahik through the Z-mart program. The majority of other variables show a weak effect. Then, the mentoring process through empowering the mustahik organization/business and the mustahik Z-mart community,

and zakat funds through empowering the mustahik Z-mart community have not shownany effect on the welfare of mustahik in Zmart program.

However, the results of this study can predict the effectiveness of the productivezakat distribution model, if it analyzed using a $Q^2$ value > 0. $Q^2$ reflects whether the observed model can predict the model based on the theory that has been developed. According to Hair et al. (2016) a value less than zero (< 0) indicates no predictive relevance in the model, while a value above zero (> 0) indicates there is predictive relevance in the model.

**Table 6. Path Coefficients**

| | β | Sample Mean (M) | Standard Deviation (STDEV) | t Statistics (β /STDEV \|) | P Values | Supported (α =0.05) |
|---|---|---|---|---|---|---|
| AST -> WF | -0.165 | -0.112 | 0.160 | 1.034 | 0.151 | Not |
| DC -> WF | 0.441 | 0.390 | 0.121 | 3.630 | 0.000 | Yes |
| DI -> WF | 0.302 | 0.290 | 0.154 | 1.840 | 0.033 | Yes |
| DO -> WF | 0.251 | 0.245 | 0.128 | 1.957 | 0.025 | Yes |
| P1 -> WF | 0.075 | 0.052 | 0.101 | 0.754 | 0.225 | Not |
| ZF -> WF | 0.092 | 0.107 | 0.117 | 0.781 | 0.217 | Not |
| DO x ZF -> WF | -0.322 | -0.314 | 0.262 | 1.230 | 0109 | Not |
| DO x P1-> WF | 0.110 | 0.131 | 0.146 | 0.756 | 0.225 | Not |
| DO x AST-> WF | 0.021 | -0.021 | 0.265 | 0.079 | 0.469 | Not |
| DC x AST-> WF | 0.011 | 0.090 | 0.186 | 0.061 | 0.476 | Not |
| DC x PI-> WF | 0.203 | 0.134 | 0.166 | 1.220 | 0.111 | Not |
| DC x ZF-> WF | 0.007 | 0.030 | 0.192 | 0.038 | 0.485 | Not |
| DI x ZF-> WF | 0.209 | 0.177 | 0.210 | 0.995 | 0.160 | Not |
| DI x PI-> WF | -0.410 | -0.387 | 0.166 | 2.474 | 0.007 | Yes |
| DI x AST-> WF | 0.116 | 0.124 | 0.226 | 0.510 | 0.305 | Not |

Source: Authors, (2023) *data processed*

The meaning of empowerment includes three aspects, namely: creating conducive conditions that are able to develop the potential of the local community, strengthening the social capital (potential) of the community in order to improve the quality of life, and preventing and protecting so that the strength or level of life of the community which is already low becomes even lower (Sumodiningrat, 1997).[29]

Based on the results of a survey conducted by researchers, this finding is likelydue to empowerment factors that have not been maximized where there has been no significant change in terms of improving the *mustahik* economics. But, in detail there are the positive change in economic of *mustahik* based on Z-mart program (Table 7).

Table 7 Data of *mustahik* economic average before and after program (bruto, in IDR)

| | **Before program** | **After program** | **Average Changes** |
|---|---|---|---|
| Income (monthly) | 4.908.426,97 | 8.322.449,44 | 3.414.022 |
| Profit (monthly) | 1.231.685 | 1.988.315 | 756.629 |

Source: Authors, (2023) *data processed*

[29] Agus Purbathin Hadi. (2010). *Konsep Pemberdayaan, Partisipasi Dan Kelembagaan Dalam Pembangunan.* Yayasan Agribisnis/Pusat Pengembangan Masyarakat Agrikarya (PPMA)

The average monthly income from Z-mart is 3.41 million rupiah or there are increasing monthly income of *mustahik* amount of 69,9% per-a month. Furthermore, the maximum income from Z-mart business is 22 million rupiah and the minimum valueis -3.6 million rupiah. The average value is still strongly influenced by extreme values.The data showed that from the Z-Mart program, there are *mustahik* who have really changed the quality of their lives, there are also normal changes, and some have even completely collapsed.

Firstly, the form of *zakat* Fund (ZF) in the Z-mart program is distributed in twoforms, namely by the money and physical goods (equipment/tools). The results of the researcher's interview (2022) showed that 54% of respondents stated that the amount of funds for the Z-mart program only had a major influence on the development of thebusiness for the majority of the period. Some of the *mustahik* also gave statements thatthe form of assistance in the form of goods has not been adjusted to the integrity of the*mustahik* in the development of their business, one of which is a shopping receipt printing machine.

Second, the Z mart program (P) has a negative influence on the well-being of the *mustahik* through the empowerment of individuals. This means that the empowerment process has not been implemented. The program still has the impressionof being only a short-term program and charity program. In fact, the mentoring processis expected to be able to maximize the success of the program and be the key to the success of the empowerment program. The results of the interview showed that there are several obstacles experienced by *mustahik* towards the running of this program, namely 1) the differentiation of products available at the Z-Mart Center (ZC) is incomplete and does not vary, 2) the distance of the Z-mart distribution is very close and the price is less competitive with surrounding stalls, 3) the distance between *mustahik* and ZC is too far and can cause large costs, and 4) The Covid-19 pandemic.These findings also indirectly affect the long-term sustainability of the program.

Third, the assistancing process (AST) also does not have a significant effect onimproving the welfare of *mustahik*. This means that this program still needs strengthening and development, especially assistance to community empowerment, training, access to capital, market access, and a structured and systematic monitoring process for optimization through continuous evaluation.

Furthermore, all dimensions of empowerment both at the individual level, the business level, and the community level as moderating variables show a significant influence on improving the welfare of the *mustahik*. Empowerment programs through the individual dimension (DI) that have positive and significant contribution to improving welfare are from the aspect of *maqasid sharia* (maintaining religion and life index). These findings suggest that Baznas' image in the *mustahik* perception is still that of a religious institution. So that empowerment in the aspect of religion and life hasa significant positive influence on the welfare of *mustahik* by person. Meanwhile, management and economic aspects, education, humanitarian and proselytizing are notenough evidence to be indicators that contribute to improving the welfare of *mustahik*

Empowerment programs through the business (DO) and community (DC)dimensions have a positive but not significant influence. This is possible because the majority of valid indicators are related to business management and business continuitycommitment. This indicator has not been carried out maximum assistance, namely business training, market channel management, business licenses, business savings ownership. So if this dimension of organizational empowerment has not been managedproperly, it will also be difficult to build empowerment through the communitydimension. Because in the end, if individual businesses are

also less empowered, it will be difficult for them to carry out community empowerment by networking with other businesses and building community-based business associations that benefit from the Baznas program. This can also be caused by the demographic condition of *mustahik*, the majority of whom come from the lower middle class, so it will be difficult for them if coordination and consolidation are not carried out by Baznas companions.

Overall, the *R Square* value of the testn showed a value of 71.0%. This meansthat the input variables of *zakat* funds, programs, and assistance can affect the welfareof *mustahik* through the *mustahik* empowerment process of 71.0%. This means that theempowerment process has a very large portion of the success of an effective and efficient *zakat* fund distribution program.

### *Mustahik*-M*uzakki* Transformation

Social transformation can be done with empowerment. According to Elizabethquoted by Zulfian Arisyanda (2009) stated that from a perspective that favors the poor,social transformation is needed in society which will later become a social reinforcement in an effort to empower the poor in their area. The most important indicators that can support the community empowerment process are the level of education and the ability to interact with each other. These two things can support the empowerment process in the community[30].

The process of social transformation can be explored at both a personal andstructural level. At the individual level, transformation can be achieved througheducation, training, access to material resources, and the like. At the structure level canbe achieved automatically when there is a transformation at the individual level. Thiswill have a good impact, when at the individual level they are willing and able toparticipate in the community sphere in order to improve the structure in a broad sense.In increasing the capacity of individuals and communities in building efforts,

the concept of justice-oriented social development is needed. Individual and structural transformation are closely related, because individuals will shape their social environment which will ultimately affect the welfare of society. Therefore, it takes therole of social institutions to carry out the function of community control. This is neededto prevent injustice in the social environment that creates inequality. Moreover, in the process of social transformation, there are usually unplanned changes that need to be controlled.

The measure that can be used to see whether the community has carried out a process of social transformation is to look at the level of poverty based on per capita opinion. The World Bank sets poverty standards if the per capita income is less than a third of the national average per capita income. In this context, the measure of povertyaccording to the World Bank is USD $2 per person per day[31]. Furthermore, in theory of Hollis Chenery about of Pattern of Development. He focuses on structural changes in the process stages economic changes in LDCs that have undergone a transformationfrom traditional (subsistence) agriculture to the industrial sector as the main engine of economic growth. The results of his empirical research identified that the process of structural changeis in line with an increase in people's income per capita which brings changes in consumer demand patterns.So with the average age of a *mustahik*'s business being above the haul and reaching the nishab, changes in the *mustahik*'s social structure are expected to follow and *mustahik* is considered to have transformed into a *muzakki*.If, the price of gold today is average in IDR. 1,000,000,00 multiplied by 85 grams of gold,it is said to be nisab if it reaches a turnover of 85,000,000 rupiah and haul. Based on the calculation concept formulated by the authors, the analysis data shows that from thetotal research sample, 49.44% *mustahik* has

been able to transform into *mustahik,* and 50.56% of *mustahik* has not been able to transform into *mustahik*. However, what needsto be underlined is that the income here has not been indicated as net income.

**Conclusions and Recommendations**

This empowerment has an important role in the sustainability of the Baznas program so that funds, programs, and mentoring processes go hand in hand with the target of Baznas' vision to promote the welfare of the people. The program needs to beequipped with a key performance index (KPI) so that this Baznas program canencourage baznas and *mustahik* to achieve targeted performance, so that this program is more measurable and has a significant impact on promoting well-being. The existence of KPIs is also expected to encourage stakeholder's trust in Baznas as an intermediary between *mustahik* and *muzakki*. Baznas as an intermediary institution between *muzakki* and *mustahik* needs to improve its governance with the management of effective and optimal empowerment programs so that *muzakki*'s trust increases, with effective and optimal empowerment programs to empower *mustahik* and transform them into *muzakki*. Furthermore, for thesituation of post pandemic Covid-19 should become momentum of Baznas to show better performance through maximization empowerment action. Because, theempowerment is the key in transforming social change in terms of economics society.

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# عقد المشاركة وتوظيفه في استثمار أموال الزكاة والوقف مقاربة فقهية

*The Concept Of Musharakah And Its Role In Investing Zakat And Waqf Funds: A Fiqh Approach*

**Ahmad Faiek Shahatha Al-Mashhadani[1]**
**Afiffudin Mohammed Noor[2]**

[1]Academy of Contemporary Islamic Studies, Universiti Teknologi MARA, Perlis Branch, 02600 Arau, Perlis, afiffudin@uitm.edu.my
[2]Kuliyyah of Syariah and Laws, Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah, 09300 Kuala Ketil, Kedah, almashhadani@unishams.edu.my

**ملخص البحث:** تمحورت هذه الورقة البحثية حول عقد المشاركة، باعتباره عقدا من العقود المستجدة على الساحة الفقهية الإسلامية، وهو أحد الصيغ الاستثمارية المستحدثة الذي بإمكانه المساهمة في استثمار وتنمية مشاريع الزكاة والأملاك الوقفية، وقد جاء البحث للتعرف على حقيقة عقد المشاركة، وضوابطه وحكمه الشرعي، ثم الحديث حول ضوابط استثمار الزكاة ومدى إمكانية تطبيق صيغة المشاركة لاستثمار أموال الزكاة والوقف في العالم الإسلامي عامة وماليزيا على وجه الخصوص على اعتبار أنها تمتلك أراضي شاسعة من الأملاك الوقفية واستغلالهما - الزكاة والوقف- الاستغلال الجيد سيحقق تأديتهما للدور الاقتصادي المنوط بهما من توسيع دائرة الانتفاع وما إلى ذلك من منافع ومصالح، في الختام يشير البحث إلى أن صيغة المشاركة تُعَدّ من الأدوات الاستثمارية الفعّالة التي يمكن أن تسهم بشكل كبير في تعزيز استثمار الزكاة وتوسيع نفعها، كذلك تلعب دورًا مهمًا في تعزيز المشاريع الوقفية من خلال هذه المشاركة مما يسهم في تحقيق الدور التكاملي بين المؤسستين وتعزيز التنمية المستدامة.

**الكلمات المفاتيح:** زكاة، وقف، مشاركة، استثمار، تنمية.

***Abstract:*** *This research paper focuses on the Musharakah contract, as it is one of the newer contracts discussed in Islamic jurisprudence. It is considered one of the best investment formulas that can contribute to the investment and development of Zakat projects and endowment properties. The research aims to identify the concept of the Musharakah contract, its legal rulings, and the parameters that need to be applied when investing Zakat funds. It also explores the possibility of applying Musharakah to invest Zakat and endowment funds in the Islamic world, especially in Malaysia, which owns vast properties for endowments. Proper management and governance will help achieve their economic roles by broadening the range of beneficiaries and ensuring their active involvement in promoting sustainable development and other related objectives. In conclusion, the research indicates that Musharakah is considered one of the effective investment tools that can significantly contribute to enhancing the impact and expansion of zakat investments. It also plays a crucial role in promoting endowment projects through this participation, thereby contributing to achieving the complementary role between the two institutions and enhancing sustainable development.*

***Keywords****: Zakat, Waqf, Musharakah, Investment*

**مقدمة**

لقد لعبت الأوقاف دورا رياديا في تحقيق مجتمعا آمنا عبر قرون مضت، واستخدمت لتلبية حاجات الأمة وعلاج مشكلاتها، وبجانب هذا النظام الجبار نظام الزكاة الذي يماثله في الروح والمعنى، هذا النظام الذي أوجده الشرع ليلعب دورا مهماً وحيوياً في إنعاش الاقتصاد وتحقيق التنمية وذلك نتيجة لثلاثة عوامل أساسية وهي: محاربة الاكتناز وتشجيع الاستثمار وتشجيع الإنفاق، ولا يخفى ما كان للزكاة من دور فعّال عبر التاريخ في حل أزمات مرت بها الأمة، وكذا دورها في التنمية الاقتصادية والاجتماعية.

ورغم الاختلاف الواضح بين الزكاة والوقف في الفهم العام، إذ تُعتبر الزكاة واجبًا شرعيًا بينما يعتبر الوقف نوعًا من الأعمال الخيرية التي حثت عليها الشريعة. فإن ثمة تشابها بين النظامين يتجلى في دور كل منهما في تعزيز الإحسان والتكافل الاجتماعي، كما أنه من الناحية الاقتصادية، يمكن أن يكون للزكاة والوقف أثرًا كبيرًا في التوزيع والإنفاق والاستثمار والإنتاج، مما يعزز من دورهما في تعزيز الاقتصاد وتحسين الحياة للفقراء والمحتاجين.

ومن هنا جاءت فكرة البحث الذي يهدف إلى إبراز عقد المشاركة كأسلوب من أساليب الاستثمار والذي بدوره يمكن أن يصب تطبيقه في استثمار أموال الزكاة والوقف في مشاريع مشتركة، كما يمكن أن يطور العلاقة الاقتصادية بينهما من خلال استخدام صيغ استثمارية أخرى متنوعة لتنمية أموال الزكاة والوقف.

**إشكالية البحث وأهدافه**

بناءً على الرؤية المذكورة وبالنظر إلى أهمية الموضوع، سيقوم البحث بالتحليل من خلال طرح الإشكاليات التالية:

وما حقيقة عقد المشاركة وما هي ضوابطه الشرعية؟ وما هي الضوابط الشرعية لاستثمار الزكاة في المشاريع الوقفية؟ وكيف يمكن أن تتم المشاركة بين الزكاة والأوقاف في مشروع على أساس عقد المشاركة وبالاعتماد عليه من أجل الاستثمار؟.

على ضوء ما سبق فإن الدراسة سوف توضّح مفهوم عقد المشاركة وضوابطه، كما تبيّن ضوابط استثمار أموال الزكاة في الأنشطة الوقفية، وكيف يمكن أن تشترك الزكاة بأموالها مع الأوقاف بمشاريع تعتمد فيها عقد المشاركة، ويرى الباحث أن هذه الدراسة سوف تفيد المتخصصين الشرعيين والاقتصاديين لزيادة المعرفة وفتح آفاق البحث في هذا الموضوع.

**منهج البحث:**

وقد قام البحث باعتماد منهج وصفي قائم على التحليل والاستقراء، والاستنتاج من المادة العلمية التي تم جمعها.

**الدراسات السابقة:**

هذا وقد وقف الباحث على عدد من الدراسات السابقة ذات صلة بالموضوع منها:

١. استثمار أموال الزكاة، للدكتور محمد عثمان طاهر شبير، بحث منشور في مجلة دارسات الجامعة الأردنية، ٢٠١٣م.

٢. استثمار الوقف وطرقه القديمة والحديثة: نظرة تجديدية للوقف واستثماراته، علي محي الدين القره داغي، ٢٠٠٩م.

٣. قراءة في العلاقة التكاملية بين الوقف والزكاة ودورهما في تنشيط الدورة الاقتصادية، د. أبوبكر بوسالم، أ. مرداسي أحمد رشاد، مجلة المنتدى للدراسات والأبحاث الاقتصادية، العدد الثاني، ديسمبر ٢٠١٧م.

٤. دور مؤسستي الوقف والزكاة في تمويل الجمعيات الخيرية الناجحة، جمعية كافل اليتيم بريكة أنموذجا، هيباوي عبد الرحمن، مجلة الاجتهاد للدراسات القانونية والاقتصادية، العدد الرابع، ٢٠١٨م.

٥. التمويل بعقد المشاركة في المصارف الإسلامية، زقاري آمال، مجلة دائرة البحوث والدراسات القانونية والسياسية – مخبر المؤسسات الدستورية والنظم السياسية، العدد الرابع، ٢٠١٨م.

وقد اشتمل البحث على مقدمة ومباحث ثلاثة وخاتمة:

**المقدمة**

**المبحث الأول:** مفهوم عقد المشاركة أنواعه وضوابطه الشرعية

**المبحث الثاني:** ضوابط استثمار أموال الزكاة في المشاريع الوقفية

**المبحث الثالث:** صيغ استثمارية مقترحة للشراكة بين مؤسسة الزكاة والوقف عن طريق التمويل بالمشاركة

**الخاتمة:** وفيه أهم النتائج والتوصيات.

## المبحث الأول: مفهوم عقد المشاركة أنواعه وتكييفه الفقهي وضوابطه الشرعية:

### تعريف عقد المشاركة

لقد عرّف الفقهاء الشركة بتعريفات مختلفة حيث عرّفها فقهاء الحنفية بأنها: ((اختلاط ن نصيبين فصاعدا، بحيث لا يعرف أحد النصيبين من الآخر)) [1] أما المالكية فقد عبروا عنها بـ ((إذن من اثنين أو أكثر في التصرف لهما مع أنفسهما)) [2]، وللشافعية تعريفات متعددة منها: ((عقد يقتضي ثبوت الحق في شيء لاثنين فأكثر على جهة الشيوع)) [3]، أما الحنابلة فقالوا: ((الشركة هي اجتماع في استحقاق أو تصرف)) [4].

وبالنظر إلى تعريفات الفقهاء للشركة نستنتج بأن المشاركة هي استقرار ملك شيء له قيمة مالية بين مالكين فأكثر، ولكل طرف أن يتصرف فيه تصرف المالك [5].

وأما التعريف العام للمشاركة في علم الاقتصاد الحديث فهو: ((الاتفاق بين طرفين أو أكثر بمقتضى عقد معين على القيام بعمل تجاري أو نشاط استثماري وفق مقاصد الشرع يشتركان فيه بأموالهما أو أعمالهما أو جاههما أو بالمال من أحد الطرفين والعمل من الآخر على أساس أن يقتسما الربح والخسارة وفق ما اشترطا)) [6].

فهو شكل من أشكل تنظيم المشروعات، يسهم شخصان أو أكثر في تمويل العمل وإدارته بنسب متساوية أو مختلفة، ويتم اقتسام الأرباح بنسب عادلة، متفق عليها بين الشركاء، أما الخسائر فيتم تحملها بنسب رأس المال.

ويعد عقد المشاركة واحدا من أفضل ما طرحته المصارف الإسلامية، لما تمتاز به هذه الصيغة من مرونة عالية في التطبيق تلائم شتى أشكال الاستثمارات، فهو يساهم في دفع المصارف والأفراد نحو الاستثمار الحقيقي، وتوسيع القاعدة الإنتاجية، والحد من التضخم، ويحقق عدالة في توزيع العائد بما يساهم في عدم تركيز الثروة، وتقليل التفاوت بين الدخول [7].

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[1] البابرتي، أكمل الدين أبو عبد الله محمد بن محمد بن محمود، العناية شرح الهداية. بيروت، دار الفكر، د.ط، ١٥٢/٦.

[2] خليل، ابن إسحاق بن موسى، مختصر خليل، القاهرة، دار الحديث، ص١٧٨.

[3] الشربيني، شمس الدين محمد بن أحمد الخطيب، مغني المحتاج إلى معرفة معاني ألفاظ المنهاج، بيروت، دار الكتب العلمية، ٢٢١/٣.

[4] ابن قدامة، موفق الدين عبد الله بن أحمد بن محمد المقدسي، المغني، القاهرة، مكتبة القاهرة، ٣/٥.

[5] والمشاركة ما هي إلا شركة عقد الذي عُرف حديثا بالمشاركة. انظر: زقاي آمال، التمويل بعقد المشاركة في المصارف الإسلامية، مجلة دائرة البحوث والدراسات القانونية والسياسية، مخبر المؤسسات والنظم السياسية، الجزائر، العدد الرابع، ٢٠١٨م، ص٣٤.

[6] الصحري، محمد، الاقتصاد الإسلامي رؤية مقاصدية، دار إحياء للنشر الرقمي، ٢٠١٣م، ص٤٠.

[7] السبئي، صادق أحمد عبد الله، التمويل بصيغة المشاركة، والوقع ,آليات التطوير، مجلة الإدارة والاقتصاد، الجامعة المستنصرية، العدد١٢٩، ٢٠٢١م، ص٣٢٨.

هذا ويتميز عقد المشاركة بالعديد من الخصائص تجعله مميزا ويصعب إيجادها في غيره ومن بين أهم هذه المزايا [8]:

١. أنه عقد لا ربوي، وقد اعتمدت المصارف الإسلامية عقد المشاركة المبني على القاعدة الشرعية الغنم بالغرم في تشغيل الأموال إلى جانب الصيغ الاستثمارية الأخرى المعتمدة شرعا كبديل للفائدة المصرفية الثابتة التي اعتمدتها البنوك التقليدية.

**٢.** عقد المشاركة عقد استثماري، حيث يمثل إضافة مهمة لضمان نجاح المشاريع الاستثمارية، نظرا لكون الشركاء يراقبون ويتابعون بدقة مراحل تنفيذ المشروع الاستثماري، بالإضافة إلى معرفتهم المسبقة بالمشروع، حيث يتم توثيق كل تفاصيل المشروع في العقد الذي يتم توقيعه بين الشركاء، مما يختلف تماما عن عمليات التمويل عبر القروض المصرفية، حيث تتمثل العملية في استقبال الودائع بأسعار فائدة معينة، ومن ثم توجيهها نحو توفير قروض مصرفية بأسعار فائدة أعلى.

٣. عقد مصدره الفقه الإسلامي، فإنك تجد أن أحكام عقد المشاركة متواجدة فحواها في الفقه الإسلامي الذي حدد مفاهيمها وشروطها وطبيعتها وآثارها وفقًا لمبادئ عديدة، أبرزها التحريم القطعي للربا، بالإضافة إلى تقسيم العوائد الاستثمارية على أساس "الغنم بالغرم"، حيث يتم توزيع الأرباح بين الأطراف المشاركة في الاستثمار على أساس: بقدر ما يغنم صاحب العمل من الأرباح والفوائد في حالات الرواج واليسر بقدر المخاطر التي يجب أن يتحملها، وبالتالي، يتم توزيع الأرباح بنسبة تتناسب مع مدى التحمل للخسائر في حالات الكساد والعسر، بخلاف النظام الربوي.

## أنواع عقد المشاركة

لقد استقر الأمر في المصارف الإسلامية على شكلين رئيسيين للمشاركة هما: المشاركة الثابتة، والمشاركة المتناقصة، وفيما يلي تعريف وجيز لكل منهما:

**١. المشاركة الثابتة** أو المستمرة: هي أن يدخل الممول مع الشريك صاحب المشروع في شركة مستديمة، ويتفق معه على الإدارة وتقسيم الربح، وتبقى فيها حصة كل طرف في رأس المال والربح على حالها مادامت الشركة قائمة [9].

وفي هذا النوع يكون لكل طرف من طرفي المشاركة حصة ثابتة في المشروع حتى انتهاء مدة المشروع أو الشراكة، أو انتهاء المدة المتفق عليها في العقد.

**٢. المشاركة المتناقصة**: هي عبارة عن شركة يتعهد فيها أحد الشركاء بشراء حصة الآخر تدريجيا إلى أن يتملك المشتري المشروع بكامله [10].

وتختلف الشركة المتناقصة عن الثابتة في عنصر الدوام أو الاستمرارية، إذ إن المصرف في الشركة المنتهية بالتمليك لا يقصد الاستمرار في الشركة، ويعطي الحق للشريك الآخر في الإحلال محله في ملكية المشروع، خلافا للشركة الثابتة، فالمصرف يقصد الاستمرار في الشركة حتى نهايتها وتصفيتها [11].

**ضوابط العمل بعقد المشاركة:**

تعتبر عقد المشاركة مشروعة إذا التُزم فيها بالقواعد والشروط والأحكام العامة للشركات في الفقه الإسلامي، وبالأخص فيما يتعلق بالمشاركة المتناقصة أو المنتهية بالتمليك فإنها مشروعة إذا ما التزمت

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[8] انظر: زقاي آمال، التمويل بعقد المشاركة في المصارف الإسلامية، ص٣٣ –٣٤.

[9] السبئي، صادق أحمد عبد الله، التمويل بصيغة المشاركة، والوقع ,آليات التطوير، مجلة الإدارة والاقتصاد، الجامعة المستنصرية، العدد١٢٩، ٢٠٢١م، ص٣٢٨.

[10] المرجع السابق، ص٣٢٨.

[11] شبير، محمد عثمان، المعاملات المالية المعاصرة في الفقه الإسلامي، دار النفائس، الأردن، ٢٠٠٧م، ص٣٣٤.

الضوابط الشرعية التي نصت عليها المجامع الفقهية ومن ذلك ما جاء في قرار مجمع الفقه الإسلامي الدولي برقم ١٣٦ (١٥/٢) وهي كالآتي [12]:

أ- عدم التعهد بشراء أحد الطرفين حصة الطرف الآخر بمثل قيمة الحصة عند إنشاء الشركة، لما في ذلك من ضمان الشريك حصة شريكه، بل ينبغي أن يتم تحديد ثمن بيع الحصة بالقيمة السوقية يوم البيع، أو بما يتم الاتفاق عليه عند البيع.

ب- عدم اشتراط تحمّل أحد الطرفين مصروفات التأمين أو الصيانة وسائر المصروفات، بل تحمّل على وعاء المشاركة بقدر الحصص.

ج- تحديد أرباح أطراف المشاركة بنسب شائعة، ولا يجوز اشتراط مبلغ مقطوع من الأرباح أو نسبة من مبلغ المساهمة.

د- الفصل بين العقود والالتزامات المتعلقة بالمشاركة.

هـ- منع النص على حق أحد الطرفين في استرداد ما قدمه من مساهمة (تمويل).

**المبحث الثاني: ضوابط استثمار أموال الزكاة في المشاريع الوقفية**

بما أن المشاركة بين الزكاة والوقف تقتضي استثمار أموال الزكاة فإنه قد اقتضى أن يذكر البحث بإيجاز، الضوابط التي ذكرها الفقهاء حيال استثمار هذه الأموال، هذا وقبل ذلك من المناسب أن نقول لقد كان موضوع استثمار الزكاة موضوعا اختلف فيه الفقهاء المعاصرون بين مانع ومجيز، غير أنه مما يميل إليه البحث هو القول بالجواز لقوة أدلة المجيزين وموافقتها للمقاصد الشرعية خاصة إن دعي الأمر إليه [(13)].

ويمكن في هذا الصدد الاستدلال بجواز الاستثمار بالقاعدة الفقهية التي تنص أن " تصرف الإمام على الرعية منوط بالمصلحة" [(14)]. فالمصلحة المقصودة هي التي تحقق المقاصد الشرعية، وعليه إن غلب على مؤسسة الزكاة أن مصلحة المحتاجين تكون في استثمار أموال الزكاة وإن الاستثمار يساعد على توفير دخل دائم للفقير بدلا من تقديم معونات مؤقتة لا تسد فيها حاجته فقد أصبح الأولى القيام بما يحقق المقصد الشرعي بسد الحاجة بشكل دائم.

هذا وإن في استثمار الزكاة دواع وأسباب، ولعل أبرزها أن فيه توسيع لدائرة الانتفاع بأموال الزكاة، فقد يوفر من خلال مشاريعه فرص عمل لأصناف المستحقين، مما يسمح لهم بالحصول على رواتب تلبي احتياجاتهم أثناء قيامهم بالعمل، بدلاً من تقديم مبالغ زكاة مؤقتة لسد احتياجاتهم لفترة قصيرة. كذلك فإن في الاستثمار توسيع دائرة مصرف في سبيل الله الذي يشمل ويعم كل طرق الخير والمرافق العامة للمسلمين من بناء المساجد وصيانتها وبناء المدارس والربط وفتح الطرق وبناء الجسور وإعداد المؤن الحربية وبث الدعاة وغير ذلك من المرافق العامة مما ينفع الدين والمسلمين وهذا قول قلة من المتقدمين وقد ارتضاه واختاره كثير من المتأخرين [(15)] والذي يمكن من خلاله فتح سبل كثيرة لصرف الزكاة في وجوه الخير.

ورغم ما تقدمنا به من الميل إلى قول المجيزين لاستثمار أموال الزكاة فإنه مع الوقت نفسه لا بد أن يخضع الاستثمار لضوابط ذكره الفقهاء المعاصرون حيث وضعوا ضوابط شرعية تضبطه، وأبرز تلك الضوابط هي:

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[12] موقع مجمع الفقه الإسلامي الدولي، قرار برقم ١٣٦ (١٥/٢)، بشأن المشاركة المتناقصة وضوابطها الشرعية.
https://iifa-aifi.org/ar/2146.html

13 لمزيد الاطلاع في هذا الموضوع يراجع: الفوزان، صالح بن محمد، استثمار أموال الزكاة، كنوز إشبيليا، ٢٠٠٥م، ط١، ص١١٢، شبير، محمد عثمان، استثمار أموال الزكاة رؤية فقهية معاصرة، أبحاث فقهية في قضايا الزكاة المعاصرة، دار النفائس، الأردن، ٥١١/٢.

[14] السيوطي، جلال الدين عبد الرحمن، الأشباه والنظائر في قواعد وفروع فقه الشافعية، دار الفكر، بيروت، ط٣، ص١٥٨.

[15] الفنيسان، سعود بن عبد الله، مصرف (وفي سبيل الله) بين العموم والخصوص، إخراج الزكاة في المصالح العامة، ط٢، ١٤٣٧هـ، ص١١١.

**الضابط الأول:** مراعاة الحاجة الملحة للمستحقين بحيث لا توجد وجوه صرف عاجلة تقتضي الصرف الفوري للأموال [16]، والحالة هذه تقتضي صرف الجزء الأكبر من الأموال لتغطية الحاجات الآنية للمستحقين، وتستثمر بقية الأموال حتى تنمو تدريجيا عبر الزمن مما يعود بالخير على المستحين.

**الضابط الثاني:** أن يحقق الاستثمار مصلحة حقيقية راجحة للمستحقين، وذلك بأن يكون احتمال انتفاع المستحقين بالأرباح أرجح من احتمال الخسارة، ويكفي في الأرجحية غلبة الظن [17].

**الضابط الثالث:** أن تتخذ الاجراءات الكفيلة ببقاء الأصول المستثمرة وكذلك ريع تلك الأصول وأرباحها لصالح المستحقين، وعندما تتم عملية بيع الأصول المستثمرة فإنها يجب أن تصرف لصالح المستحقين[18].

**الضابط الرابع:** أن يتم استثمار أموال الزكاة بالطرق المشروعة.

**الضابط الخامس:** أن يُسند الإشراف وإدارة استثمار هذه الأموال إلى ذوي الخبرة والأمانة والاستقامة وذلك لضمان الأموال من الخيانة والاختلاس وكذلك حاجته إلى دراية وكفاية اقتصادية تكفل سيره بما يحقق المصلحة والفائدة [19].

**المبحث الثالث: صيغ استثمارية مقترحة لمؤسستي الوقف والزكاة عن طريق التمويل بالمشاركة**

فيما سبق قمنا بالتعرف على عقد المشاركة وقد ناسب التطرق إلى أمثلة ونماذج من عقد المشاركة يمكن أن تعتمدها المؤسستان الزكاة والوقف من أجل الدخول في مشاريع استثمارية يمكن أن تخدم القطاعين وأن تحقق من مقاصدهما الشرعية، وتكون حلقة وصل للجهود المبذولة وحلا للمشاكل الوقفية التي تنتشر أراضيها في العالم الإسلامي وفي ماليزيا بالأخص، حيث لم تستغل الاستغلال الجيد مما أدى إلى عدم تفعيل الوقف، فقد جاء في تقرير عام ٢٠١٦م مفاده أن ما يقارب من 11,091.82 هكتار من الأراضي الوقفية سواء العام منها أو الخاص متروكة ومهجورة [20].

فتفعيل الوقف –هذا التمويل الاجتماعي الإسلامي– ليتناسب مع مضمونه الاقتصادي والتنموي والذي عرّفه بعض الباحثين بأنه: تحويل للأموال عن الاستهلاك، واستثمارها في أصول رأسمالية إنتاجية تنتج المنافع والإيرادات التي تستهلك في المستقبل، جماعيا أو فرديًا [21]، يتطلب تنويع صيغ استثمارية تصب في مصلحة الموقوف عليهم.

بجانب هذا نجد ثمة بحوثا تقترح إيجاد شراكة بين المؤسستين الزكاة والوقف [22] ويرى الباحث أن الأمر متعلق بسبب ما للزكاة من سيولة بخلاف الأوقاف، كون الوعي الإسلامي المنتشر والتزام كثير من المسلمين في ماليزيا لأداء فريضتها. لذا يرى الباحث

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[16] جاء هذا الضابط في جميع الفتاوى والقرارات والأبحاث التي أجازت استثمار أموال الزكاة. انظر على سبيل المثال: قرار مجمع الفقه التابع لمنظمة المؤتمر الإسلامي: مجلة المجمع: العدد الثالث، المجلد الأول، ص٢٤١.

[17] مجمع الفقه التابع لمنظمة المؤتمر الإسلامي: مجلة المجمع: العدد الثالث، المجلد الأول، ص٣٥٨.

[18] مجمع الفقه التابع لمنظمة المؤتمر الإسلامي: مجلة المجمع: العدد الثالث، المجلد الأول، ص ٣٨٣.

[19] الفوزان، صالح بن محمد، استثمار أموال الزكاة، كنوز إشبيليا، ٢٠٠٥م، ط١، ص١٨١.

[20] Rahmawati Mohd Yusof, et al, Isu Tanah Wakaf Terbiar dan Peranan Nazir Menurut Undang-Undang Islam dan Undang-Undang Wakaf di Malaysia, Journal of Islamic, Social, Economics and Development, vol:6, March 2021, hlmn 110.

[21] فالوقف عملية تجمع بين الادخار والاستثمار معاً. فهي تتألف من اقتطاع أموال عن الاستهلاك الآني، وفي الوقت نفسه تحويلها إلى استثمار يهدف إلى زيادة الثروة الإنتاجية في المجتمع، وهذه الثروة الإنتاجية الموقوفة تنتج الخدمات والمنافع. انظر: ناجي شقيق عجم، تنمية واستثمار الأوقاف الإسلامية، مجلة مجمع الفقه الإسلامي، ٦١١/١٣، جامع الكتب الإسلامية.

[22] Rashid, Khairuddin Abdul, Zakat and Wakaf Funded Hosuing for The Poor and Needy – An Analysis of The Zakat and Wakaf Authorities Roles from the Authorities Perspectives, *PLANNING MALAYSIA* 17.9 (2019), Page 75.

اقتراح نماذج يمكن أن تساهم في إنعاش القطاعين وإيجاد سيولة دفّاقة للمؤسستين تساهم هذه السيولة في النهاية إلى توسيع محاربة الفقر وتوسيع دائرة المستفيدين وكذا تنويع المشاريع الاستثمارية التي تعود مصلحتها لدولة ماليزيا وللأمة الإسلامية أجمع.

ويتضمن المقترح في إيجاد شراكة بين النظامين تتمثل في الدمج بين أموال الزكاة والوقف وذلك عن طريق عقد المشاركة، ويمكن أن يكون التطبيق شاملا لنموذجين رئيسيين هما المشاركة الثابتة (الدائمة)

والمشاركة المتناقصة والتي يمكن بيانها كالآتي:

**أولا: الشراكة بين مؤسسة الوقف والزكاة وذلك عن طريق عقد المشاركة الثابتة.**

صورة هذه المشاركة هي أن تكون الجهة المموِّلة —وهي مؤسسة الزكاة– شريكا في مشروع الوقف حتى نهايتها وتصفيتها.

وذلك كأن يكون رأس أموال الزكاة الذي سيتم استثماره في المشروع مليون رنجت ماليزي مثلا RM1000000، وقيمة الأرض المستثمرة الموقوفة مليون رنجت ماليزي RM1000000 فيتم تقسيم الأرباح والغلة بينهما بالتساوي بناء على رؤوس أموالهما المتساوية، فتصرف أموال الزكاة على الأصناف الثمانية، وأموال الوقف لمصارف الوقف، وهكذا ستبقى دائما لحين انتهاء المشروع.

ويمكن أن تتم هذه الشراكة عن طريق عقد الإيجار فمثلا يمكن للوقف أن يوفر أراض وتقوم الزكاة ببنائها ويكون الإنتاج والأرباح مقسمة وموزعة حسب حصص كل من المؤسستين كإيجار بناية سكنية أو تجارية.

**ثانيا: الشراكة بين مؤسسة الوقف والزكاة وذلك عن طريق عقد المشاركة المتناقصة.**

حيث تكون الجهة الممولة — وهي مؤسسة الزكاة –شريكا في مشروع الوقف يخرج عن ملكيته بالتدريج حتى تعود كامل الملكية إلى الوقف.

ويمكن أن نقترح صيغة وأسلوبا استثماريا يتبع عقد المشاركة المتناقصة بين مؤسسة الزكاة والوقف، كالشراكة في المزارعة، وذلك عن طريق توفير إدارة الوقف بالأرض ومؤسسة الزكاة بتكاليف المزارعة كالبذور والأدوية والسماد وأجور المزارعين وأدوات الزراعة وغيرها، فبعد استكمال المشروع وانتهاء الموسم تقسم الأرباح بينهما حسب الاتفاق ثم تخرج المؤسسة تدريجيًا عن طريق بيع حصتها للأوقاف مقابل نصيبها من أجرة المشروع، حتى تعود كامل الملكية إلى الوقف بانتهاء مدة الشركة

**الخاتمة:**

بعد عرض فكرة البحث نرى أن الموضوع لا زال في قيد الدراسة وهو يحتاج إلى دراسة عميقة لإمكانية الاستفادة منها لتنمية أموال الوقف والزكاة وذلك من أجل إعادة الدور التكاملي بين النظامين. فهي دراسة توضح الفكرة وتنضجها لتمهد لمشروع تنموي في هذا الميدان. والبحث فيها من الأهمية بمكان وذلك للاستفادة من هذه الدراسة في البلدان الإسلامية، وماليزيا على وجه الخصوص حيث أن مؤسستي الزكاة والوقف تحتاج إلى دراسة متكاملة هدفها استثمار الأموال وتنميتها لتلك المؤسستين بما ينسجم مع المبادئ والمعايير والضوابط الشرعية وهو حقل تحتاجه المؤسستان.

ويوصي البحث بالآتي:

١. أن يكون هناك تعاون بين مؤسستي الزكاة والوقف لما بينهما من انسجام وتكامل وعلاقية شرعية وثيقة.

٢. البحث في موارد الاستثمار من خلال كتب الفقه والممارسات الاقتصادية الحديثة من خلال تنمية واستثمار أموال هاتين المؤسستين يساعد في تحقيق مقاصدهما.

٣. جمع البحوث المختصة في هذا الميدان خاصة في المجالات الاقتصادية والمتعلقة باستثمار أموال الزكوية والوقفية في الجامعات والمعاهد المحلية (ماليزيا) والعالمية.

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# MECHANISMS FOR EMPLOYING ZAKAT AND ENDOWMENT IN SUSTAINABLE DEVELOPMENT

**Dr. Mohamed Hamadikinane Maiga**[1]

[1] Former Head of Shariah Program, Faculty of Shariah and Law, Sultan Sharif Ali Islamic University, SPG 437, JLN Pasar Gadong, BE 1310, Bandar Seri Begawan, Brunei Darussalam
*Corresponding Author (Email: maigamh2013@gmail.com/ maiga.mohamed@unissa.edu.bn)

**الملخّص** :تعتبر الزّكاة والوقف من الموارد الماليّة الإسلاميّة الأساسيّة التي تهدف إلى تحقيق التنمية المستدامة في المجتمع الإسلامي، وقد ساهما في تنمية المجتمع عبر تاريخ الإسلام المجيد على الرغم من ندرة آليات الاستثمار في تلك الحقب التاريخية، وفي عصرنا هذا قد تنوّعت طرق الاستثمار الحلال، والتي لو وُظّفت فيها أموال الزّكاة والوقف لاضمحلّ الفقهر والعوز في المجتمع الإسلامي. ويهدف هذا البحث إلى بيان حقيقة الزّكاة والوقف، والمقصود بالتنمية المستدامة، والكشف عن آليات توظيف الزّكاة والوقف في تحقيق التنمية المستدامة، من خلال استثمار أموال الزّكاة والوقف بالطرق الاستثمارية الموافقة للقواعد ولضوابط الشرعيّة. والمنهج المتبع لتحقيق هذه الأهداف هو المنهج الوصفي التحليلي، المبني على جمع البيانات ودراستها دراسة تحليلية نقدية. وخلص البحث إلى أنه لا بدّ من إعادة النظر في كيفية إدارة أموال الزّكاة والوقف، وأنّ أموال الزّكاة والوقف تحتاج إلى الاستثمار لمصلحة المستحقين، كما خلص البحث إلى أنه ينبغي اعتبار تمويل التمكين للمستحقين للزّكاة، وأنّ الزّكاة لا ينبغي أن يكون جميعها للاستهلاك الآني، وكذلك لابد من وضع استرتيجيّة واضحة مبنيّة على إحصائيّات دقيقة للأسر الفقيرة في المجتمع لمعرفة مدى قدرة الأسرة على الإنتاج، الأمر الذي يسهّل على إدارة الزّكاة تمكين كل أسرة فقيرة في الناحية الإنتاجية التي تريد أن تُموّل فيها من أموال الزّكاة، قصد تحويل هذه الأسر من مجرّد مستهلكين إلى منتجين.

**الكلمات المفتاحية**: آليات، توظيف، الزّكاة، الوقف، التنمية المستدامة.

**Abstract:** *Zakat and waqf are among the basic Islamic financial resources that aim to achieve sustainable development in the Islamic society, they have contributed to the development of society throughout the glorious history of Islam despite the scarcity of mechanisms for investing in those historical eras, in our time, methods of permissible investment have diversified, in which if zakat and endowment funds were used, poverty and destitution in Islamic society would disappear. This research aims to clarify the reality of zakat and endowment, what is meant by sustainable development, and to reveal the mechanisms for employing zakat and endowment in achieving sustainable development, by investing zakat and endowment funds in investment methods that comply with Sharia rules. The approach used to achieve these goals is the descriptive and analytical approach, based on collecting data and studying it in a critical analytical study. The research concluded that it is necessary to reconsider how to manage zakat and endowment funds, hence the zakat and endowment funds need to be invested for the benefit of those who are eligible. The research also concluded that empowerment financing should be considered for those eligible for Zakat, and that all Zakat should not be for immediate consumption, and a clear strategy based on accurate statistics for poor families in society must be developed in order to know the extent of the family's ability to produce, which makes it easier for the Zakat administration to empower every poor family in the productive aspect in which it wants to be funded from the Zakat, in order to transform these families from a mere consumer into producers.*

***Keywords****: Mechanisms, Employment, Zakat, Endowment, Sustainable Development*

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**مقدّمة**

الحمد لله ربّ العالمين القائل في محكم تنزيله: ﴿وَٱللَّهُ فَضَّلَ بَعۡضَكُمۡ عَلَىٰ بَعۡضٖ فِي ٱلرِّزۡقِۚ﴾، (النحل: 71)، قدّر الفقر والغنى، وأمر بالكسب والإنفاق، والصلاة السلام على سيّدنا محمد المبعوث رحمة للعالمين، وعلى آله وصحبه أجمعين، وبعد،

فإنّ الزّكاةَ والوقفَ من أهمّ الموارد الماليّة الإسلاميّة التي شُرعت للضمان الاجتماعي والتكافل والتعاون بين أفراد المجتمع، وهما من الاستراتيجيّات الإسلاميّة لتحقيق عدالة التوزيع، والتقليل من الفجوة بين المترفين من الأغنياء، والفقراء فقرًا مدقعًا، وحتى لا يعيش أيّ فرد من أفراد الأمّة في هامش الحياة، بل يكون جميع القادرين على العمل في مركز الحياة بصرف النظر عن طبقاتهم الاجتماعيّة، يساهمون في الإنتاج والتوزيع، من أجل ضمان التنمية المستدامة.

**مشكلة البحث**

تكمن مشكلة هذه الدراسة في غياب الوعي عند كثير من الأغنياء بأهمّية توظيف الزكاة والوقف في تحقيق التنمية المستدامة من خلال الاستثمار المناسب لطبيعتهما، ويأتي حل هذه المشكلة من خلال الإجابة على مجموعة من التساؤلات، أهمها: ما المقصود بالتنمية المستدامة؟ بم نعرف الحدّ الفاصل بين الفقر والغنى؟ وما هي آليّات توظيف الزكاة والوقف في تحقيق التنمية المستدامة؟

**أهداف البحث**

يهدف البحث إلى ما يلي:

- بيان مفهوم التنمية المستدامة.
- مناقشة آراء الفقهاء حول الحدّ الفاصل بين الفقر والغنى.
- الكشف عن آليّات توظيف الزكاة والوقف في التنمية المستدامة.

**حدود البحث**

هذا البحث ينحصر في بيان مفهوم التنمية المستدامة، والكشف عن آليّات توظيف الزكاة والوقف في تحقيق التنمية المستدامة، وما يتعلق بذلك من الحديث عن الفقر والغنى ومجالات الاستثمار المناسبة للزكاة والوقف، كما أنّ البحث ليس مقيّدًا بمذهب معيّن من المذاهب الفقهيّة المعتبرة.

**منهج البحث**

لقد اعتمد البحث على المنهج الوصفي التحليلي المبني على جمع البيانات من مصادرها ومراجعها المتنوّعة، وتصنيفها علميًّا وفق خطة البحث ثم دراستها دراسة تحليليّة فاحصة، من أجل تحقيق أهداف البحث واستخلاص نتائجه المتوقعة.

**الدّراسات السابقة**

هناك دراسات عدّة عن الزكاة والوقف في جاونب مختلفة سواء ما تعلّق منها بالأحكام أو بالتنظيم، ولكنها تختلف عن هذا البحث في جوانب عدّة، ومن تلك الدراسات:

- **الزكاة كآلية من آليات الاقتصاد الإسلامي ودورها في محاربة الفقر والتقليل من حدّته**، لمداحي محمد، مجلة ابن خلدون للإبداع والتنمية، المجلد 1، العدد 2، 2019م. وهذه الدّراسة تحدثت عن الزكاة كآليّة من آليات الاقتصاد الإسلامي بصفة

عامة، ومن ثمّ فإنها تختلف عن هذا البحث الذي يتحدّث عن التنمية المستدامة وعن آليّات توظيف الزكاة والوقف في التنمية المستدامة، ثم إنها دراسة خاصة بالزكاة، بينما هذا البحث يجمع بين الزكاة والوقف.

- **توظيف الزكاة في تنمية الموارد البشرية**، مجلة الملك عبد العزيز: الاقتصاد الإسلامي، المجلد 22، العدد 1، 2019م. لربابعة، عبد الله محمد سعيد. هذه الدّراسة ركّزت على توظيف الزكاة في تنمية الموارد البشرية، وبهذا فهي تختلف عن بحثنا الذي يركّز على توظيف الزكاة والوقف في التنمية المستدامة، وهي أعمّ من تنمية الموارد البشريّة، كما أنّ هذه الدراسة خاصة بالزكاة، وبحثنا هذا جامع بين الزكاة والوقف.
- **آليّات تفعيل صندوق الزكاة في الجزائر ودورها في القضاء على مشكل البطالة**، لشريف مراد، المجلة الجزائرية للعلوم القانونيّة والاقتصاديّة والسياسيّة، المجلد 52، العدد 1، مارس 2015. تختلف هذه الدراسة عن بحثنا هذا في عدم تناولها التنمية المستدامة، كما لم تتحدث عن آليات توظيف الزكاة والوقف في التنمية المستدامة، بالإضافة إلى أنها دراسة خاصة بالزكاة. وبحثنا هذا يجمع بين الزكاة والوقف.
- **وقف النقود، حكمه، تاريخه وأغراضه، أهمّيّته المعاصرة، استثماره**، لعبد الله المثالي، د.ط. مكة المكرمة:جامعة أم القرى. وهذه الدراسة تناولت حكم وقف النّقود، وتاريخ وقف النّقود، وأغراضه وأهميّته في الوقت الحاضر، واستثمار وقف النّقود. وقد استفاد منه الباحث في الجزء المتعلّق بآليّات وقف النقود في البحث، فهي دراسة تختلف عن هذا البحث لأنّه أخص من هذا البحث، فلم يتعرض لبيان مفهوم التنمية المستدامة، وآليّات توظيف الزكاة والوقف في التنمية المستدامة، التي تعتبر من أساسيّات بحثنا هذا.

**تمهيد: مفهوم التنمية المستدامة**

"تقوم التنمية المستدامة على حسن استغلال الموارد، والمواد المتاحة من أجل تلبية حاجات الأفراد في الوقت الحاضر مع الاحتفاظ بحقّ الأجيال القادمة في الاستفادة من هذه الموارد".[i] وإنّ محور التنمية بصفة عامة والتنمية المستدامة بخاصة هو الإنسان بوصفه الكائن الوحيد في هذا الكون القادر على إحداث تغيير وتطوير نمط الحياة، والقيام بالعمليّة التنمويّة وفق الظروف والأحوال في هذا الكون.[ii]

نستخلص مما تقدّم أنّ التنمية المستدامة هي تنمية تلبّي احتياجات النّاس في الحاضر، وتراعي حقّ الأجيال القادمة بصفة مستمرة دون الإضرار بالبيئة.

وترتكز التنمية المستدامة على الإنسان كعنصر أساسي للتنمية، ثم الموارد الطبيعية والبيئة، ثم "استدامة وتواصل واستمرارية النُّظُم الإنتاجيّة".[iii]

**آليّات توظيف الزكاة في التنمية المستدامة**

الأصل دفع الزكاة فور وجوب أدائها على مصارفها المحدّدة، ولكن يجوز عند الحاجة توظيف أموال الزكاة في مشاريع استثمارية تفيد أو تنتهي بتمليك المستحِقين للزكاة، بشرط ألا يؤدي استثمار أموال الزكاة إلى الإضرار بالمستحِقين.[iv]

وإذا علمنا أنّ التنمية المستدامة هي التنمية التي تلبّي احتياجات الناس على الدوام والاستمرار، وأنّ الزكاة إنما شُرعت للضمان الاجتماعي، غايتها تحقيق حدّ الكفاية لكل محتاج؛ الكفاية في المطعم والملبس والمسكن وسائر حاجات الناس،[v] فإنّ للزكاة آليّاتِ توظيفٍ من خلالها يحقّق التنمية المستدامة المنشودة حتمًا، وتلك الآليّات هي:

**أولا: تنظيم مؤسّسات الزكاة**

ذلك أنّ مؤسّسات الزكاة سواء كانت خاصة أو تابعة للدولة هي المسؤولة عن جمع الزكاة وتوزيعها، فلا بدّ أن تكون منظمة لتتمكّن من حسن إدارة هذه الأموال بما هو أفضل لأهلها، كما ينبغي أن يكون عملها تطوّعيًّا في تحصيل الزكاة وإدارتها واستثمارها وتوزيعها، شأنها في ذلك شأن الجمعيّات الخيريّة والهيئات الشبه حكومية التي تضم هذه الوظيفة إلى وظيفتها الأساسيّة كبنك ناصر الاجتماعي بجمهورية مصر العربية، والمؤسّسات الحكومية المخصصة لهذا الغرض مثل بيت التمويل الكويتي.[vi]

**ثانيا: استثمار الفائض من الزكاة على ضروريّات الأصناف المستحقّين للزكاة**

وذلك باستثمار الأراضي الزراعية من فائض الزكاة، وإنشاء مدارس تتكفّل بتكوين أبناء الفقراء، ذلك أن التعليم يعتبر وجها من وجوه الاستثمار في الموارد البشريّة الذي سينعكس إيجابيا على الإنتاج والإنتاجية في مستقبل المجتمع.[vii] والاستثمار في مجال الرعاية الصحيّة، وهذا له صلة بالاستثمار في الموارد البشرية؛ لأنّ الشخص العليل قليل الإنتاجية،[viii] وإذا علمنا أن من مقاصد الزكاة محاربة الفقر، فإنّ محاربة الفقر تستلزم محاربة المرض والجهل معًا، ولهذا فإنّ الرعاية الصحية من خلال إيجاد مستوصفات طبيّة ينبغي أن تكون من أولويّات مؤسسة الزكاة.

**ثالثا: دراسة إحصائية لتحديد الأسر الفقيرة في المجتمع**

التعرّف على الأسر الفقيرة أمر واجب على الدولة والأغنياء وعلى مؤسّسات الزكاة، لتسهيل تمويل التمكين والتوزيع. وهذا الأمر يستلزم معرفة ضوابط الفقر في الإسلام، والمعلوم أنّ الفقر والغنى كلاهما نسبي.

فما هو الحد الفاصل بين الفقر والغنى؟

للفقهاء اتجاهان في ذلك، هما:

**الأول: اتجاه الحنفية**، وهو أنّ الحدّ الفاصلَ بين الفقر والغنى هو النصاب،[ix] فمن ملك نصابًا من الأموال الزكوية فهو داخل في دائرة الأغنياء بوجوب الزكاة عليه. ويعتبر ذلك بحسب كل فرد من أفراد الأسرة.[x]

ودليلهم الحديث المتفق عليه وفيه: «فَأَعْلِمْهُمْ أَنَّ اللهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ، تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ».[xi]

**الثاني: اتجاه الجمهور**، وهو أنّ الحدّ الفاصل بين الفقر والغنى هو الكفاية، ذلك أن الإنسان قد يملك النصاب أو أنصبة عدة من الزكاة ولكنّه باعتبار الكفاية هو فقير إذا لم تتحقق له الكفاية بتلك الأنصبة.[xii]

والكفاية اليوم ليست محدودة بالمأكل والمشرب والملبس والمسكن فحسب بل يتجازها إلى التعليم، وفواتير الكهرباء والماء والصحة..الخ، بحيث يعطى كفاية سنة ما يبلغ به أدنى الغنى، كما يقول المالكيّة والشافعية،[xiii] اعتمادًا على أنّ النبي صلّى الله عليه وسلّم كان يدخر لأهله قوت سنة. وحديث: «إنْ شِئتُما أعطيتكما، ولا حَظَّ فيها لغِنيّ ولا لقويّ مُكتسب».[xiv]

وليس غرضنا هنا دراسة تفاصيل الفقر وقياساته الحديثة وأساليب قياس الفقر.[xv]

**رابعا: توظيف الزكاة في التمويل التمكيني للقادرين على العمل في الأسر الفقيرة**

الأصل كما قلنا أن تصرف الزكاة مباشرة على الأصناف من غير تأخير، ولكن ينبغي أن يكون لإنفاق الزكاة على الفقراء آثارٌ استثماريّة، لا سيما حين يتم تمويل الفقير برأسمال نقدي يعمل فيه ولا يستهلكه، أي إعطاء الفقير المحترف ما يمكنه من الاعتماد على نفسه مثل ثمن آلة حرفته، أو رأس المال النقدي الذي يمكنه من البدء بمزاولة هذه الحرفة،[xvi]

من خلال الرعاية الاجتماعية من قبل مؤسسة الزكاة قصد محاربة الفقر، لأنّ الهدف من الرعاية الاجتماعية هو محاربة الفقر أو تخفيف وطأته على الفقراء.[xvii]

وقد أكّدت السنة النبوية على هذه الآليّة بفعل النبي صلّى الله عليه وسلّم فيما رواه أصحاب السنن: عَنْ أَنَسِ بْنِ مَالِكٍ: أَنَّ رَجُلًا مِنْ الْأَنْصَارِ جَاءَ إِلَى النَّبِيِّ صلى الله عليه وسلم يَسْأَلُهُ، فَقَالَ: «لَكَ فِي بَيْتِكَ شَيْءٌ؟ " قَالَ: بَلَى، حِلْسٌ نَلْبَسُ بَعْضَهُ وَنَبْسُطُ بَعْضَهُ، وَقَدَحٌ نَشْرَبُ فِيهِ الْمَاءَ، قَالَ: "ائْتِنِي بِهِمَا" قَالَ: فَأَتَاهُ بِهِمَا، فَأَخَذَهُمَا رَسُولُ اللَّهِ صلى الله عليه وسلم بِيَدِهِ، ثُمَّ قَالَ: "مَنْ يَشْتَرِي هَذَيْنِ؟ " فَقَالَ رَجُلٌ: أَنَا آخُذُهُمَا بِدِرْهَمٍ، قَالَ: "مَنْ يَزِيدُ عَلَى دِرْهَمٍ؟ " مَرَّتَيْنِ أَوْ ثَلَاثًا، قَالَ رَجُلٌ: أَنَا آخُذُهُمَا بِدِرْهَمَيْنِ، فَأَعْطَاهُمَا إياه، وأخذ الدرهمين فَأَعْطَاهُمَا للأَنْصَارِي، وَقَالَ: "اشْتَرِ بِأَحَدِهِمَا طَعَامًا فَانْبِذْهُ إِلَى أَهْلِكَ، وَاشْتَرِ بِالْآخَرِ قَدُومًا فَأْتِنِي بِهِ" فَفَعَلَ، فَأَخَذَهُ رَسُولُ اللَّهِ صلّى الله عليه وسلّم، فَشَدَّ فِيهِ عُودًا بِيَدِهِ، وَقَالَ: "اذْهَبْ فَاحْتَطِبْ، وَلَا أَرَاكَ خَمْسَةَ عَشَرَ يَوْمًا" فَجَعَلَ يَحْتَطِبُ وَيَبِيعُ، فَجَاءَ وَقَدْ أَصَابَ عَشْرَةَ دَرَاهِمَ، فَقَالَ: اشْتَرِ بِبَعْضِهَا طَعَامًا وَبِبَعْضِهَا ثَوْبًا ثُمَّ قَالَ: هَذَا خَيْرٌ لَكَ مِنْ أَنْ تَجِيءَ وَالْمَسْأَلَةُ نُكْتَةٌ فِي وَجْهِكَ يَوْمَ الْقِيَامَةِ، إِنَّ الْمَسْأَلَةَ لَا تَصْلُحُ إِلَّا لِذِي فَقْرٍ مُدْقِعٍ، أَوْ لِذِي غُرْمٍ مُفْظِعٍ، أَوْ لذي دَمٍ مُوجِعٍ».[xviii]
وهذا الحديث وإن كان في إسناده ضعف فإنّ له شواهدَ في الصحيحين تقوّيه، منها:

عن أبي هريرة رضي الله عنه، قَالَ رَسُولُ اللهِ صلى الله عليه وسلم: «لَأَنْ يَحْتَطِبَ أَحَدُكُمْ حُزْمَةً عَلَى ظَهْرِهِ، خَيْرٌ مِنْ أَنْ يَسْأَلَ أَحَدًا، فَيُعْطِيَهُ أَوْ يَمْنَعَهُ».[xix]

**آليات توظيف الوقف في التنمية المستدامة**

قبل بيان آليّات توظيف الأوقاف يُستحسن الإشارة إلى اتّجاهات العلماء في استثمار أموال الوقف. هناك ثلاثة اتجاهات:

**الاتجاه الأوّل**: هو اتجاه من يرى أنّ الوقف تعبّدي ساكن لا يتحرّك، وساكت لا ينطق، فلا يجوز استثماره بحال، وهذا هو أصل مذهب الإمام مالك[xx] والإمام الشافعي،[xxi] والإمام أحمد،[xxii] وقول لبعض الحنفية.[xxiii]

**الاتجاه الثاني**: وهو اتجاه من يرى التّصرّف في الوقف بصفة محدودة، بمعنى أنّه إذا كان الوقف مشرفًا على الاندثار أو الخراب يجب أن نتدخّل لحمايته لاستثماره أو لبيعه. وهو قول الجمهور، منهم الحنفية والمالكية،[xxiv] والشافعيّة في القديم،[xxv] والحنابلة.[xxvi]

**الاتجاه الثالث**: وهو اتجاه من يرى التّصرّف في الوقف بكل الاستثمارات النافعة وتغليب المصالح الراجحة، وهذا هو اختيار كثير من العلماء في هذا العصر، لما يحقّقه من مقاصد الوقف على نطاق واسع. قال الشيخ عبد الله بن بيه: "فهذه المدرسة هي التي أتبنّى رأيها في كتابي إعمال المصلحة في الوقف الذي ألّفته انتصاراً لمذهب هذه المدرسة".[xxvii] وهذا هو رأي أبي يوسف من الحنفية،[xxviii] واختيار ابن رشد الجدّ[xxix] والمعمول به عند أكثر المالكيّة،[xxx] وهو اختيار الشيخ تقي الدين ابن تيمية من الحنابلة.[xxxi]

وبعد التمهيد بهذه الاتجاهات نعود إلى أصل الموضوع هو آليّات توظيف الأوقاف، هناك آليّات عدّة في عصرنا هذا يمكن اعتمادها في توظيف الأوقاف، وهي:

**أولا: آليّات تتعلّق بالعقارات**، وذلك بتأجيرها وصرف إيجاراتها على الموقوف عليهم مباشرة أو استثمار جزء من الإيجارات لصالح الموقوف عليهم.

**ثانيا: آليات تتعلّق بالنّقود الموقوفة**، وذلك باستثمارها بالمضاربة، أو الإبضاع أو عن طريق صناديق الاستثمار.

**ثالثا: آليّات تتعلّق بتكنولوجيا المعلومات** وذلك عن طريق تمكين الموقوف عليهم من تكنولوجيا المعلومات ومهارات قلم هذا الزمان الذي هو الحاسب الآلي (الكومبيوتر)، ومن مهنة رقمية تعتبر الأكثر طلبا في سوق العمل اليوم.[xxxii].

وهذه الآلية القصد الأساس منها هو إعادة بناء الإنسان، وتزويده بالعلم والمهارة والقيم، وتقديم خدمات علمية نوعية تدعم التطور والإبتكار، وتسعى لبناء كفاءات مهنية صادقة ومتميزة[xxxiii].

**خاتمة**

**ألا: النتائج:**

بعد دراسة متأنّية لقضايا هذا الموضوع بالإضافة إلى الخبرات السابقة، توصّل البحث إلى ما يلي:

بيّن البحث أنّ التنمية المستدامة هي تنمية تلبّي احتياجات النّاس في الحاضر والمستقبل، وأنّ الزّكاة إنما شُرعت للضمان الاجتماعي، غايتها تحقيق حدّ الكفاية لكل محتاج، وهذا مما يحقق التنمية المستدامة.

وأظهر البحث أنّه يجوز عند الحاجة توظيف أموال الزّكاة في مشاريع استثمارية تفيد المستحقين.

وكشف البحث عن مجموعة من آليّات توظيف الزّكاة والوقف لصالح المستفيدين على الدوام والاستمرار، قصد تحويلهم من مجرّد مستهلكين إلى منتجين، ومساهمين في تحقيق التنمية المستدامة.

**ثانيا: التوصيات**

بناء على النتاج المستخلصة من البحث، فإنّ الباحث يوصي بالآتي:

**أولا:** على القائمين على مؤسّسات الزّكاة والأوقاف الاهتمام بدراسة الجدوى قبل توظيف الزّكاة والوقف في الاستثمار.

**ثانيا:** الاجتهاد في توظيف الزّكاة والوقف فيما يحقّق التنمية المستدامة في دائرة المستحقين للزّكاة والوقف.

**ثالثا:** على الواقفين والمؤسّسات القائمة على الأقاف توسيع نطاق المصارف الوقفيّة حتى تشمل جميع جوانب الحياة.

**رابعا:** ينبغي وضع ضوابط شرعيّة لحماية الأموال الزّكويّة والوقفيّة الاستثماريّة.

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[i] – هاجر، **مفهوم التنمية الشاملة وأهدافها**. من الموقع الإلكتروني: المرسال: https://www.almrsal.com/post/412913 آخر تحديث: 23/ 11/ 2016م. تاريخ التصفّح: 2019/7/27م. بواسطة: ميغا، محمد حمد كنان، **دور الحسبة في التنمية المستدامة**، المجلة العالمية للدراسات العمرانية، المجلّد 4، العدد 1، 2021. ص76.

[ii] – البلاع، المعز لله صالح أحمد محمد، **أثر مقاصد الشريعة في التنمية الاقتصادية**. بحث قدّم إلى مؤتمر أثر التعليم الشرعي في التنمية. كليّة الشريعة، جامعة حلب، سورية. ص 17. بتصرّف.

[iii] – عبد الرحمن محمد الحسن، **التنمية المستدامة ومتطلبات تحقيقها**. بحث قدّم لملتقى استراتيجية الحكومة في القضاء على البطالة وتحقيق التنمية المستدامة. جامعة المسيلة، الجزائر 15- 11/16/ 2011م. ص6.

[iv] – ينظر: الأهلي كابيتال، **كيف تؤدّي زكاة استثماراتك**، الموقع الإلكتروني: https://www.alahlicapital.com/PublishedDocuments/Files/zakah-ar.pdf/

[v] – ينظر: مداحي، محمد، **الزكاة كآلية من آليات الاقتصاد الإسلامي ودورها في محاربة الفقر والتقليل من حدّته**، مجلة ابن خلدون للإبداع والتنمية، المجلد 1، العدد 2، 2019م، ص55.

[vi] – ينظر: عبد الحكيم بزاوية، **أهمّية توظيف آليات الحوكمة لتعزيز الثقة بمؤسسات الزكاة، دراسة حول صندوق الزكاة الجزائري، للفترة 2003– 2018**. أطروحة مقدمة لنيل شهادة الدكتوراة، تخصص علوم التسيير، كلية العلوم الاقتصادية، علوم التسيير والعلوم التجارية، جامعة أبو بكر بلقائد – تلمسان، الجوائر، السنة الجامعية 2018- 2019م. ص177- 178.

[vii] – ينظر: ربابعة، عبد الله محمد سعيد، **توظيف الزكاة في تنمية الموارد البشرية**، مجلة الملك عبد العزيز: الاقتصاد الإسلامي، المجلد 22، العدد 1، 2019م، ص87.

[viii] – ينظر: المرجع السابق، ص87.

[ix] – السرخسي، محمد بن أحمد. (د.ت). **المبسوط**، د.ط، بيروت: دار المعرفة، ج2، ص177.

[x] – ينظر: شاويش، وليد مصطفى، **مصرف الفقراء والمساكين**، الموقع الإلكتروني: https://walidshawish.com/، تاريخ التصفّح: 7 سبتمبر 2023م.

[xi] – متّفق عليه: البخاري، محمد بن إسماعيل. (2001م). **صحيح البخاري**، تحقيق: محمد زهير ناصر، ط1، بيروت: دار طوق النجاة، كتاب الزّكاة، باب وجوب الزّكاة، ج2، ص104. رقم: 1395. وبَابُ أَخْذِ الصَّدَقَةِ مِنَ الْأَغْنِيَاءِ وَتُرَدَّ فِي الْفُقَرَاءِ حَيْثُ كَانُوا، ج2، ص128. رقم: 1496. وكتاب المغازي، بَعْثُ أَبِي مُوسَى وَمُعَاذٍ إِلَى الْيَمَنِ قَبْلَ حَجَّةِ الْوَدَاعِ، ج5، ص162، رقم: 4347. ومسلم بن الحجاج. (1955م). **صحيح مسلم**، تحقيق: محمد فؤاد عبد الباقي، بيروت: دار إحياء التراث العربي، كتاب الإيمان، بَاب الدُّعَاءِ إِلَى الشَّهَادَتَيْنِ وَشَرَائِعِ الإِسْلَامِ، ج1، ص50، 51. رقم: 19. وفي لفظ عند مسلم: «فَتُرَدُّ فِي فُقَرَائِهِمْ».

[xii] – ينظر: شاويش، وليد مصطفى، **مصرف الفقراء والمساكين**، الموقع الإلكتروني: https://walidshawish.com/، تاريخ التصفّح: 7 سبتمبر 2023م.

[xiii] – ينظر: الزرقاني، عبد الباقي بن يوسف. (2002م). **شرح الزرقاني على مختصر خليل**، تحقيق: عبد السلام محمد أمين، ط1، بيروت: دار الكتب العلمية، ج2، ص313. والغزالي، محمد بن محمد أبو حامد. (1417هـ). **الوسيط في المذهب**، تحقيق: أحمد محمود إبراهيم، ومحمد محمد تامر، ط1، القاهرة: دار السلام، ج4، ص570. وابن قدامة، عبد الله بن أحمد موفق الدين. (1997م). **المغني**، تحقيق التركي، عبد الله بن عبد المحسن، والحلو، عبد الفتاح محمد، ط3، الرياض: دار عالم الكتب، ج9، ص309- 310.

[xiv] - أبو داود، سليمان بن الأشعث السجستاني. (2009م). **سنن أبي داود**، تحقيق: الأرنؤوط، شعيب، وقره بللي، محمد كامل، ط1، بيروت: دار الرسالة العالمية، كتاب الزّكاة، باب من يعطى من الصدقة، وحدُّ الغنى، ج3، ص75، رقم: 1633.

[xv] – ينظر: عدنان بدران، **تقدير مؤسرات الفقر في الأردن لعامي 1997 – 2002 بتطبيق الرقم القياسي لخط الفقر من خلال بيانات مسح نفقات ودخل الأسر للأعوام 1992 و 1997 و2002**، الإحصائيات العامة، بحث غير منشور، باور بونت، ص6 وما بعدها.

[xvi] – ينظر: شريف مراد، **آليات تفعيل صندوق الزكاة في الجزائر ودورها في القضاء على مشكل البطالة**، المجلة الجزائرية للعلوم القانون والاقتصادية والسياسية، المجلد 52، العدد 1، مارس 2015، ص291.

[xvii] – ينظر: ربابعة، عبد الله محمد سعيد، **توظيف الزكاة في تنمية الموارد البشرية**، مجلة الملك عبد العزيز: الاقتصاد الإسلامي، المجلد 22، العدد 1، 2019م، ص87.. ص88.

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**LEMBAGA ZAKAT NEGERI KEDAH,**
Aras 7, Menara Zakat,
Jalan Teluk Wan Jah,
05200 Alor Setar,
Kedah Darul Aman

+604-733 1740
+604-731 6280
www.zakatkedah.com

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