

# PROCEEDINGS ZAWED 2024

HATTEN HOTEL, MALACCA | 26-27 OCTOBER 2024

THE 3RD INTERNATIONAL CONFERENCE ON ZAKAT, TAX, WAQF  
& ECONOMIC DEVELOPMENT (ZAWED) 2024

“HARNESSING ISLAMIC SOCIAL FINANCE FOR FUTURE SUSTAINABILITY”



ORGANIZED BY | INSTITUTE OF ZAKAT RESEARCH AND INNOVATION  
UNIVERSITI UTARA MALAYSIA

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# PREFACE



## PROCEEDINGS OF THE 3RD INTERNATIONAL CONFERENCE ON ZAKAT, TAX, WAQF AND ECONOMIC DEVELOPMENT (ZAWED 2024)

BY  
PROF DR. ABDUL HALIM BIN ABDUL MAJID  
DIRECTOR,  
INSTITUTE OF ZAKAT RESEARCH AND INNOVATION (IPIZ)

Alhamdulillah, it is indeed my pleasure and great honour to congratulate the organizing committee of the 3rd International Conference on Zakat, Tax, Waqf and Economic Development (Zawed 2024), for successfully gathered shariah scholars, industry leaders, distinguished speakers, researchers and delegates from around the world, under one platform.

With the theme "Harnessing Islamic Social Finance for Future Sustainability", one of the key highlights of this conference was the opportunity for networking and collaboration. All were encouraged to engage in meaningful discussions, share insights, and explore potential partnerships. The diverse perspectives and experiences shared at this conference have enriched understanding and helped in devising effective strategies for leveraging Islamic social finance for future sustainability.

As social finance has envisioned to play a greater role in Malaysia's financial landscape, with Islamic finance leading the way – complementing public sector finance and commercially-driven financial solutions to promote greater social resilience. Hence, multi-stakeholder coordination and collaboration are critical to lower search and distribution costs, as well as to promote greater public confidence in the disbursement of those funds.

In the embark of continuous exploration and learning, the principles of Islamic social finance are deeply rooted in the values of compassion, justice, and community welfare. By harnessing these principles and adapting them to the current context, it is believed that a more just and sustainable future for all would be materialized.

Once again, a special acknowledgement to the top management of Universiti Utara Malaysia (UUM) and Lembaga Zakat Negeri Kedah (LZNK) for such unconditional support in ensuring ZAWED 2024 to be an impactful conference. Heartfelt gratitude shall also go to all ZAWED 2024's keynote speakers, forum panellists, presenters, participants, secretariats and sponsors for the invaluable contributions.

Thank you.

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## GELAGAT KEPATUHAN MEMBAYAR ZAKAT PERNIAGAAN DI SYARIKAT TERSENARAI AWAM (*PUBLIC LISTED COMPANY*) DAN SYARIKAT BERKAITAN KERAJAAN (*GOVERNMENT LINK COMPANY*) DI NEGERI KEDAH DARULAMAN

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### **Abstract:**

*Penyelidikan ini tentang gelagat kepatuhan membayar zakat perniagaan di syarikat tersenarai awam Public Listed Company (PLC) dan syarikat berkaitan kerajaan Government Link Company (GLC) di negeri Kedah Darulaman. Penyelidik mengenalpasti latar belakang syarikat dan mengkaji sejauhmanakah kefahaman ahli pengurusan syarikat tentang zakat perniagaan mempengaruhi keputusan syarikat untuk membayar zakat perniagaan. Pendekatan kualitatif digunakan di mana responden dipilih dikalangan pengurusan syarikat menggunakan teknik persampelan bertujuan. 50% adalah dari syarikat GLC, 25 % adalah PLC dan 25 % anak syarikat kepada GLC. Syarikat PLC menjalankan perniagaan berdasarkan perkhidmatan kesihatan manakala syarikat GLC menjalankan perniagaan perkhidmatan saluran dan rawatan air dan satu lagi terlibat di dalam sektor hartanah serta pelaburan. Manakala, anak syarikat kepada GLC menjalankan perniagaan berkaitan perkhidmatan perlindungan dan keselamatan. Kesemua syarikat GLC dan PLC dalam kajian ini layak dan memenuhi syarat untuk membayar zakat perniagaan. Dari sudut kefahaman dipecahkan kepada enam (6) tema iaitu definisi zakat perniagaan, tempoh (hawl), nisab, kaedah pengiraan zakat, pelarasan dan status perniagaan. Hasil dapatan mendapati, majoriti responden tidak begitu faham tentang definisi zakat perniagaan. Kebanyakan responden tidak mengetahui nisab dan kadar zakat perniagaan. Manakala hanya 50% responden mengetahui tentang kaedah pengiraan zakat perniagaan. Sebahagian responden keliru berkaitan dengan item pelarasan. Manakala 100% responden bersetuju bahawa hanya saham Muslim sahaja yang diambil kira dalam pengiraan zakat perniagaan. Keseluruhan, dapatan menunjukkan responden kurang memahami berkaitan dengan zakat perniagaan dan kaedah pengiraannya. Pihak berkuasa zakat boleh menyediakan panduan yang lebih terperinci dan khusus untuk syarikat korporat, termasuk kaedah taksiran yang sesuai untuk pelbagai jenis perniagaan, supaya proses penilaian dan pembayaran zakat menjadi lebih mudah dan mengikut taksiran sebenar.*

**Keywords:** Zakat Perniagaan, Government Link Company, Public Listed Company, Kefahaman, Latar Belakang Syarikat

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## Pengenalan

Penyelidikan ini menfokus kepada gelagat kepatuhan membayar zakat perniagaan di syarikat tersenarai awam (Public Listed Company) dan syarikat berkaitan kerajaan (Government Link Company) di negeri Kedah Darulaman.

Gelagat kepatuhan membayar zakat perniagaan dalam kajian ini ditakrifkan sebagai tingkahlaku pembayaran zakat perniagaan yang mengikut metod atau kaedah taksiran zakat perniagaan yang sebenar, iaitu seperti yang digariskan di dalam panduan Syariah dan Lembaga Zakat Negeri Kedah (LZNK). Umum mengetahui bahawa zakat perniagaan adalah salah satu zakat yang disepekatkan oleh para fuqaha yang wajib dibayar oleh pemilik syarikat apabila mencukupi syarat-syarat zakat perniagaan (Al-Zuhayli, W, 2003).

Kewajipan pembayaran zakat perniagaan adalah berdasarkan kepada pensyariatannya di dalam Al-Quran dan Al-Hadis. Seperti mana firman Allah s.w.t di dalam surah al-Baqarah ayat 267:

أَنْ إِلَّا بِأَجْدِيهِ وَلَسْتُمْ تُنْفِقُونَ مِنْهُ الْخَبِيثَ تَيْمَمُوا وَلَا ۗ الْأَرْضِ مِّنْ لَّكُمْ أَخْرَجْنَا وَمِمَّا كَسَبْتُمْ مَا طَيَّبْتُمْ مِنْ أَنْفَقُوا الَّذِينَ آيَاتِهَا  
حَمِيدٌ غَنِيٌّ اللَّهُ أَنْ وَعَلَّمُوا ۗ فِيهِ نُعْمَضُوا

Terjemahan: *“Wahai orang-orang yang beriman, infaqkanlah sebahagian dari hasil usahamu yang baik-baik dan sebahagian dari apa yang kami keluarkan dari bumi untukmu. Janganlah kamu memilih yang buruk untuk kamu keluarkan, padahal kamu sendiri tidak mau mengambilnya melainkan dengan memicingkan mata (enggan) terhadapnya. Dan ketahuilah bahwa Allah Mahakaya, Maha Terpuji”*

Manakala, dari sudut amaun atau jumlah pembayaran zakat bagi sesebuah entiti perniagaan adalah lebih besar berbanding zakat pendapatan. Hal ini adalah kerana aset dan pendapatan perniagaan selalunya lebih besar nilainya berbanding pendapatan individu.

Oleh yang demikian pungutan zakat perniagaan, yang besar jumlahnya bukan sahaja mampu untuk menghasilkan jumlah kutipan zakat yang banyak malah turut membuka ruang untuk pengagihan zakat yang lebih efektif untuk kemaslahatan umum. Justeru, adalah amat penting untuk memastikan sesebuah entiti perniagaan itu membayar zakat perniagaan. Dalam konteks kajian ini, syarikat-syarikat korporat ini hendaklah mematuhi standard pematuhan pembayaran zakat perniagaan yang telah ditetapkan oleh Lembaga Zakat Negeri Kedah (LZNK). Kegagalan sesebuah entiti perniagaan untuk membayar zakat perniagaan dan membayar mengikut taksiran yang betul akan merugikan pihak institusi zakat. Malah sekiranya zakat perniagaan tersebut tidak dibayar mengikut taksiran yang betul, ia akan membawa kepada ketidaksahan amalan membayar zakat perniagaan tersebut.





## Pernyataan Masalah

Dalam kajian yang dilakukan oleh Saad et al., (2010), mereka melihat gelagat kepatuhan membayar zakat perniagaan dari sudut tingkah laku iaitu sikap (*attitude*), pengaruh sekeliling (*subjective norm*) dan perbuatan yang boleh dikawal (*perceived behavior control*) yang dapat menerangkan niat dan gelagat kepatuhan dalam membayar zakat perniagaan. Namun, kajian ini tidak melihat gelagat kepatuhan membayar zakat perniagaan dari sudut metod atau keadah taksiran (pengiraan) yang sebenar (patuh) seperti yang digariskan oleh Syariah dan LZNK. Kajian ini juga tidak memasukkan jenis perniagaan dan unsur kefahaman tentang zakat perniagaan sebagai elemen yang mempengaruhi gelagat kepatuhan membayar zakat perniagaan.

Zulkifli, M. N. A., & Lockman, F. (2020), mengkaji isu pengiraan zakat perniagaan di Malaysia. Antara isu-isu tersebut adalah, ketidakpastian mengenai tanggungan dan pengecualian yang boleh digunakan dalam pengiraan, serta ketidakfahaman dalam kalangan peniaga mengenai tatacara pengiraan zakat. Namun kajian ini tidak menfokus kepada syarikat korporat di negeri Kedah Darulaman. Begitu juga Abdul Wahab, A. (2019), melihat faktor yang mempengaruhi pembayaran zakat di syarikat PLC di Malaysia. Antara faktor utama yang mempengaruhi pembayaran zakat di syarikat tersenarai awam di Malaysia ialah kefahaman ahli lembaga pengarah, bilangan komposisi Muslim di dalam syarikat dan prestasi kewangan syarikat. Namun kajian ini dilakukan secara menyeluruh dan tidak menfokus kepada negeri Kedah Darulaman. Bahkan bentuk dan jenis perniagaan syarikat korporat di negeri Kedah tidak diketahui bilangan komposisi Muslim di dalam syarikat dan keadaan kewangan syarikat.

Tambahan pula, menurut Zaidi (2019), terdapat sebahagian syarikat korporat di Negeri Kedah yang membayar zakat perniagaan tetapi tidak mengikut metod atau kaedah taksiran (pengiraan) yang telah digariskan oleh LZNK. Sebahagian syarikat korporat membayar zakat perniagaan sesuka hati mengikut peruntukan yang disediakan oleh pihak syarikat di awal tahun. Beliau juga mengaitkan isu ini dengan ketidakfahaman tentang zakat perniagaan dikalangan syarikat-syarikat korporat. Data statistik juga menunjukkan menunjukkan komitmen yang agak rendah dalam kalangan syarikat Muslim yang membayar zakat. Kajian yang dijalankan oleh Ghazali.M (2019) mendapati bahawa bagi tahun 2013, hanya 2,137 daripada 8,083 peniaga Muslim membuat komitmen pembayaran zakat kepada LZNK. Bagi 2014 dan 2015 pula, hanya 19% (2,535 daripada 12,741 peniaga) dan 17% (2,644 daripada 15,161 peniaga) yang membayar zakat perniagaan. Namun kajian ini tidak menfokus kepada syarikat PLC dan GLC.

Justeru, kajian ini ingin meneroka dengan lebih mendalam berkaitan gelagat kepatuhan membayar zakat perniagaan, terutama di kalangan syarikat-syarikat korporat di negeri Kedah samada betul-betul mematuhi garis panduan Syariah dan seperti dalam garis panduan LZNK.



## Persoalan Kajian

Berdasarkan kepada permasalahan kajian di atas maka timbul persoalan kajian seperti di bawah :

1. Apakah jenis dan latar belakang syarikat korporat di negeri Kedah Darulaman
2. Sejauh manakah kefahaman tentang zakat perniagaan mempengaruhi syarikat-syarikat korporat di negeri Kedah membayar zakat perniagaan mengikut taksiran/kaedah yang betul.

## Objektif Kajian

1. Mengenalpasti jenis dan latar belakang syarikat korporat di negeri Kedah Darulaman
2. Mengkaji sejauhmanakah kefahaman ahli pengurusan syarikat-syarikat korporat di negeri Kedah tentang zakat perniagaan mempengaruhi ahli pengurusan syarikat-syarikat korporat untuk membayar zakat perniagaan mengikut kaedah pengiraan/taksiran yang betul.

## Pensyariatian Ibadah Zakat Perniagaan

Dari segi bahasa zakat adalah berasal dari perkataan arab iaitu ‘zaka’ yang bermaksud “bertambah” dan “tumbuh”. Dari segi istilah “zakat” bermaksud sejumlah harta tertentu yang diwajibkan untuk diserahkan kepada golongan tertentu dengan syarat-syarat yang tertentu (Al-Qaradawi, 1977).

Zakat merupakan salah satu rukun Islam yang wajib dilaksanakan oleh setiap masyarakat Muslim secara individu mahupun secara berkumpulan. Zakat disebut 30 kali di dalam al-Quran dan 27 kali daripadanya disebut bersekali dengan ibadah solat (Al-Qaradawi, 1977).

Kewajipan membayar zakat perniagaan adalah suatu yang disepakati oleh para ulama sejak zaman Rasulullah s.a.w (al-Zuhaili, 1984). Firman Allah s.w.t di dalam surah al-Baqarah ayat 267:

أَنْ إِلَّا بِأَخْذِيهِ وَأَسْتُمْ تُنْفِقُونَ مِنْهُ الْحَبِيبَ تَيَمَّمُوا وَلَا ۗ الْأَرْضِ مِنْكُمْ أَخْرَجْنَا وَمِمَّا كَسَبْتُمْ مَا طَيَّبْتُمْ مِنْ أَنْفِقُوا أَمْثُوا الَّذِينَ يَأْتِيهَا  
حَمِيدٌ عَنِّي اللَّهُ أَنْ وَعَلَّمُوا ۗ فِيهِ تُعْمَضُونَ

Terjemahan: “Wahai orang-orang yang beriman, infaqkanlah sebahagian dari hasil usahamu yang baik-baik dan sebahagian dari apa yang kami keluarkan dari bumi untukmu. Janganlah kamu memilih yang buruk untuk kamu keluarkan, padahal kamu sendiri tidak mau mengambilnya melainkan dengan memicingkan mata (enggan) terhadapnya. Dan ketahuilah bahwa Allah Mahakaya, Maha Terpuji”

Imam Tabari, Imam Jasyasyi, Imam Abu Bakar A’rabi, Hassan dan Mujahid mentafsirkan makna “hasil usahamu yang baik-baik” di atas adalah merujuk kepada kekayaan yang diperolehi melalui hasil perniagaan atau perdagangan (Al, Qaradawi, 1977).



Abu Daud iaitu dari Samrah bin Jundub berkata,

*“ Rasulullah s.a.w menyuruh kami untuk mengeluarkan zakat dari segala sesuatu yang kami persiapkan untuk dijual”*

Sunan Abu Daud (1562)

Selain itu, Saidina Umar bin Khattab (r.a) mengambil zakat dari harta perniagaan, dan tidak seorang pun sahabat yang menolaknya. Pandangan seperti ini turut diriwayatkan oleh Ibnu Abbas, Ibn Umar, Umar bin Abdul Aziz dan para ulama tabiin juga telah bersepakat dalam hal ini (Al-Qaradawi, 1977). Zakat secara berkumpulan inilah yang dikenali sebagai zakat perniagaan.

### **Definis Zakat Perniagaan**

Zakat perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan sama ada yang melibatkan barangan atau perkhidmatan (Jawhar, 2008).

### **Perkara Asas Dalam Perniagaan**

Antara perkara penting yang terkandung dalam Lembaran Imbangan dan Penyata Pendapatan ialah:

#### **a) Aset tetap/Harta tetap**

Aset tetap seperti bangunan, kereta, mesin dan perabot yang tidak diniatkan untuk diniagakan adalah dikecualikan daripada zakat. Walau bagaimanapun, hasil yang diperolehi daripada aset tetap yang produktif hendaklah diambil kira di dalam pengiraan zakat.

#### **b) Aset Bukan Semasa**

Aset bukan semasa seperti pelaburan dalam saham dan bon juga dikecualikan daripada zakat kerana ianya bukan diniatkan untuk diperniagakan seperti barangan perniagaan. Walau bagaimanapun, hasil yang diperolehi dari pelaburan tersebut seperti dividen hendaklah diambilkira bagi pengiraan zakat kecuali syarikat tempat pelaburan tersebut telah mengeluarkan zakat.

#### **c) Aset semasa/Harta semasa**

Aset semasa biasanya terdiri dari tunai di tangan dan di bank, stok barangan niaga dan penghutang perniagaan. Aset semasa ini hendaklah diambilkira dalam pengiraan zakat



#### **d) Pelaburan**

Pelaburan meliputi pelaburan jangka panjang dan jangka pendek. Pelaburan jangka pendek diwajibkan zakat, manakala pelaburan jangka panjang tidak diwajibkan zakat kecuali hasil-hasil daripada keuntungan pelaburan tersebut seperti dividen dan bonus.

#### **e) Liabiliti semasa**

Liabiliti semasa adalah hutang atau tanggungan semasa (jangka pendek) syarikat. Contohnya hutang atas pembelian barangan perniagaan dan tanggungan operasi. Hanya liabiliti semasa operasi sahaja yang dibenarkan ditolak daripada aset semasa bagi pengiraan zakat. Liabiliti kewangan seperti pajakan modal/ kewangan, pinjaman kewangan, cadangan dividen dan overdraf adalah sebagai sumber yang dikenakan zakat.

#### **f) Liabiliti jangka panjang**

Liabiliti jangka panjang adalah hutang yang melangkaui setahun dan kebiasaannya adalah pembiayaan bagi memperolehi aset tetap seperti pembiayaan pembelian bangunan, kenderaan dan mesin. Ianya adalah sebahagian sumber modal yang dikenakan zakat.

#### **g) Modal dan dana pemegang saham**

Ianya meliputi modal berbayar dan keuntungan atau kerugian terkumpul. Modal dan dana ini diambilkira dalam pembayaran zakat

### **Metod Pengiraan Zakat Perniagaan**

Kaedah penentuan pembayaran zakat syarikat perniagaan (*shakhsiyyah i'tibariah*) adalah berbeza daripada kaedah penentuan bayaran zakat secara individu (*shakhsiyyah 'adiyah*) atau entiti perseorangan. Syarikat perniagaan dikategorikan sebagai *shakhsiyyah i'tibariah* atau entiti perundangan kerana institusi korporat termasuk PLC dan GLC tidak mempunyai ciri ciri individu secara total (Bouheroua et al.,2011).

Terdapat banyak perbincangan mengenai kewajipan zakat oleh entiti perundangan (Aznan Hassan, 2011) seperti PLC. Malah terdapat pandangan yang mengatakan zakat diwajibkan ke atas individu Muslim dan tidak ke atas entiti perniagaan kerana tidak mempunyai status agama (Mohammad dan Trakic, 2013).

Jawatankuasa Fatwa melalui Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan Bagi Hal Ehwal Ugama Islam Malaysia Kali ke 31 yang bersidang pada 9 Disember 1992 telah membincangkan



Zakat ke atas syarikat. Muzakarah telah memutuskan bahawa syarikat perniagaan adalah diwajibkan zakat apabila mencukupi syarat-syarat zakat perniagaan.

Jawatankuasa Fatwa menjelaskan bahawa “ Syarikat yang dimiliki bersama orang Islam dan bukan Islam, maka wajib ke atas jumlah saham yang dimiliki oleh orang Islam sahaja ”. Asas kepada kewajipan zakat tersebut ialah berdasarkan kepada sebuah hadis Rasulullah SAW yang bermaksud:

“*Tidak terhimpun antara yang terpisah dan tidak terpisah antara yang terhimpun kerana takut bersedekah (zakat)*”

(sunan abu daud)

Berdasarkan hadis ini dapat disimpulkan bahawa beberapa individu yang berada dalam satu syarikat atau perkumpulan maka dianggap satu tanpa dipisahkan antara satu sama lain. Apabila sebuah syarikat ditubuhkan dengan niat untuk menjalankan perniagaan sama ada syarikat perkhidmatan, syarikat guaman, perhotelan, runding cara, perubatan, rekreasi, cari gali dan sebagainya, maka syarikat tersebut dianggap syarikat perniagaan yang dikenakan zakat perniagaan. Prinsip fiqh yang digunakan di sini menggunakan konsep *Khultah* ( Mohd Noor & Haron, 2013).

*Khultah* terbahagi kepada dua iaitu a) *Khultah asy-syuyu'* iaitu berlaku percampuran yang menyebabkan tidak dapat dibezakan milikan masing-masing dan b) *Khultah al-jiwar* iaitu berlaku percampuran pemilikan yang masih dapat dibezakan pemilikan masing-masing (Lembaga Zakat Selangor, 2008).

Pada tahun 2009, Zulkifli. et al., mengkaji isu pengiraan zakat perniagaan di Malaysia. Kajian ini menggariskan beberapa masalah dan isu berkaitan dengan pengiraan zakat perniagaan di Malaysia. Antara isu-isu tersebut adalah ketidakseragaman dalam pengamalan kaedah pengiraan zakat di seluruh negeri, ketidakpastian mengenai tanggungan dan pengecualian yang boleh digunakan dalam pengiraan, serta ketidakfahaman dalam kalangan peniaga mengenai tatacara pengiraan zakat.

Zulkifli, et al.,(2009) menyelidik kaedah pengiraan zakat perniagaan di Malaysia dan mendapati bahawa kebanyakan negeri menggunakan kaedah modal kerja bersih (*working capital model*) dalam pengiraan zakat perniagaan. Kaedah ini adalah kaedah yang lebih mudah dan lebih difahami oleh peniaga.

Dalam kajiannya, Hamat mencadangkan perlunya pemantapan dan standard dalam pengiraan zakat perniagaan di Malaysia. Beliau juga menggesa agar kaedah pengiraan yang digunakan lebih mudah difahami oleh peniaga dan pemilik perniagaan, serta supaya terdapat panduan yang lebih jelas mengenai tanggungan dan pengecualian yang boleh digunakan dalam pengiraan zakat.



Pengenalan garis panduan oleh setiap negeri di Malaysia untuk mengira zakat perniagaan telah membantu memudahkan proses perhitungannya. Terdapat dua kaedah utama yang digunakan, iaitu kaedah modal berkembang (*growth model*) dan kaedah modal kerja (*working capital model*), sebagaimana diwartakan oleh Jabatan Kemajuan Islam Malaysia (JAKIM).

Begitu juga, metod atau kaedah taksiran (pengiraan) zakat perniagaan yang digariskan oleh Syariah dan menurut LZNK terbahagi kepada dua kaedah iaitu kaedah pertama 1) Kaedah *Syar'iah* atau kaedah modal berkembang dan kaedah kedua 2) Kaedah *Uruf'iah* atau kaedah modal bertambah. Hanya dua (2) kaedah ini sahaja yang diiktiraf oleh para ulama' dan cendekiawan dalam bidang zakat bagi pengiraan atau taksiran zakat perniagaan.

#### **a) Kaedah Modal Berkembang (Growth Model)**

Dalam kaedah ini, perhitungan zakat perniagaan bermula dengan mengira ekuiti pemilik perniagaan. Ekuiti ini termasuk semua aset dan pelaburan pemilik dalam perniagaan. Setelah itu, ekuiti ini diselaraskan dengan sumber pembiayaan kewangan, termasuk pinjaman atau pembiayaan dari institusi kewangan. Hasil perhitungan ini dikenali sebagai modal dicampurkan dengan keuntungan, yang kemudiannya akan menjadi asas untuk mengira jumlah zakat yang perlu dibayar.

#### **b) Kaedah Modal Kerja (Working Capital Model)**

Kaedah ini adalah lebih mudah, di mana jumlah harta semasa perniagaan digunakan sebagai titik permulaan. Dari jumlah harta semasa, semua tanggungan semasa seperti hutang perniagaan akan dikurangkan. Hasil perhitungan ini dikenali sebagai modal kerja bersih, yang kemudiannya akan menjadi asas untuk mengira jumlah zakat yang perlu dibayar. Modal kerja bersih ini kemudian boleh diselaraskan dengan item-item pelarasan tertentu, yang mungkin termasuk potongan tertentu atau penambahan tertentu berdasarkan garis panduan negeri masing-masing.

Penggunaan kaedah modal kerja adalah pilihan yang lebih umum di hampir kesemua negeri di Malaysia. Ini kerana ia dianggap lebih mudah difahami dan diterapkan oleh peniaga, serta membolehkan peniaga mengira zakat dengan lebih tepat dan berkesan.

### **Gelagat Kepatuhan Membayar Zakat Perniagaan**

Berdasarkan kepada soroton karya tentang gelagat kepatuhan membayar zakat perniagaan. Banyak kajian menggunakan asas psikologi mengambil Teori Gelagat Terancang (Theory of Planned Behaviour-TPB) (Icek Ajzen, 2005) sebagai asas kajian faktor pembayaran zakat (Kamil Md. Idris, 2002; A. Radzuan Ghazali, 2009; N. Adilah A. Shokori, 2011; Zainol Bidin & Kamil Md. Idris, 2009 dan R.A. Jefri Saad, 2010).



Abdul Wahab, A. (2019) melihat faktor yang mempengaruhi pembayaran zakat di syarikat tersenarai awam di Malaysia. Antara faktor utama yang mempengaruhi pembayaran zakat di syarikat tersenarai awam di Malaysia ialah kefahaman ahli lembaga pengarah, bilangan komposisi Muslim di dalam syarikat dan prestasi kewangan syarikat. Namun kajian ini dilakukan secara menyeluruh dan tidak fokus kepada negeri Kedah Darulaman.

Pendekatan lain adalah kajian yang menggunakan asas pandangan Islam (M. Ali M. Nor et al., 2004) dan tiga kajian lain menggunakan asas rasional prinsip zakat sebagai satu tuntutan ibadah (Sanep Ahmad et al, 2011; M. Rahim Kamis et al., 2011; Sanep Ahmad & Zulkifli (2010). Selain itu, pendekatan lain yang digunakan dalam membuat kajian mengenai kepatuhan zakat adalah dengan membuat perbandingan di antara gelagat kepatuhan zakat dan cukai. Mereka mengambil kira teori kepatuhan cukai dan disesuaikan dengan kepatuhan zakat (Kamil Md. Idris, 2009; Sanep Ahmad & Zulkifli, 2010).

Justeru, kajian ini dilakukan untuk mengisi ruang kosong (gap) yang telah ditinggalkan oleh pengkaji lepas untuk tujuan penambahbaikan Institusi Zakat negeri dan memberi kesedaran kepada masyarakat terdiri daripada peniaga, individu, pemimpin masyarakat dan sebagainya tentang kepentingan membayar zakat perniagaan

## **Metodologi Kajian**

Kajian ini adalah berbentuk Kualitatif. Kajian ini dibuat dalam bentuk temu bual bersama responden yang berautoriti untuk mewakili syarikat bagi mendapat maklumat sebenar tentang pengalaman membayar zakat dan berkongsi pandangan tentang faktor yang mendorong pembuat keputusan di dalam syarikat membuat keputusan untuk membayar zakat perniagaan.

Kajian kualitatif ini dibuat berbentuk Phenomenology iaitu memahami pengalaman seseorang dalam satu-satu keadaan dari perspektif masing-masing. (Johnson, Burke & Christensen, Larry, 2008) Ia melibatkan proses mendapatkan perspektif atau pandangan pembuat keputusan di syarikat-syarikat terpilih yang mereka wakili dalam membayar zakat khusus kepada faktor yang mendorong mereka untuk mencapai keputusan membayar zakat perniagaan.

Penyelidik menggunakan teknik temubual secara separa-struktur (*semi-structured*) dengan pengurus kewangan syarikat-syarikat korporat di negeri Kedah yang telah disenaraikan oleh Lembaga Zakat Negeri Kedah (LZNK). Sesi temubual dijalankan secara berasingan di atas talian memandangkan situasi semasa yang masih di dalam tempoh Perintah Kawalan Pergerakan (PKP).

Selain daripada itu, penyelidik juga menemubual seorang ahli akademik yang aktif menjalankan penyelidikan berkaitan zakat perniagaan dan seorang pegawai dari LZNK yang berjawatan Timbalan Pengurus bahagian Zakat Korporat untuk tujuan pengesahan item.



## Responden

Responden yang dipilih ialah dikalangan syarikat korporat yang beroperasi di Negeri Kedah Darulaman. Senarai syarikat-syarikat korporat ini telah diperolehi dari LZNK sendiri.

Pemilihan responden-responden dalam penyelidikan ini menggunakan teknik persampelan bertujuan (*purposive sampling*). Melalui teknik ini, penyelidik mengenal pasti responden yang mempunyai kaitan secara langsung dengan tajuk penyelidikan yang dijalankan (Sekaran, 2003).

Daripada senarai syarikat korporat yang dihubungi, empat (4) syarikat korporat menyatakan persetujuan untuk ditemubual. Kesemua 4 syarikat korporat dikenali melalui nombor rujukan dan tidak menggunakan nama sebenar syarikat. Nombor rujukan yang diberikan kepada syarikat 1 adalah S1 sehingga kepada syarikat 4 yang dikenali dengan nama S4. Senarai syarikat dan jawatan pegawai adalah seperti di bawah.

Jadual 1.1: Senarai Syarikat Korporat dan Jawatan Pegawai

No	Syarikat Korporat	Jawatan Pegawai
1	Syarikat Korporat 1 (S1)	Penolong pengurus kewangan (pelaburan)
2	Syarikat Korporat 2 (S2)	Pengurus (Akauntan) (ACCA)
3	Syarikat Korporat 3 (S3)	Pengurus Kanan Kewangan dan Pentadbiran
4	Syarikat Korporat 4 (S4)	Pengurus Kewangan

Pemilihan pengurus kewangan syarikat-syarikat korporat di negeri Kedah sebagai responden dalam penyelidikan ini adalah sangat penting kerana fungsi dan tugas utama seseorang pengurus kewangan dalam membuat keputusan berkaitan kewangan dan menguruskan perbelanjaan Syarikat termasuk berkaitan zakat perniagaan dan cukai perniagaan.

## Dapatan

### *Analisis Untuk Mengenal Pasti Jenis Perniagaan yang Dijalankan*

Objektif (1) kajian ini ialah untuk mengenal pasti jenis dan latar belakang syarikat korporat di negeri Kedah Darulaman. Dengan mengenal pasti jenis syarikat korporat, ia dapat menentukan samada syarikat tersebut layak atau melepasi syarat untuk membayar zakat perniagaan dan juga dapat mengenalpasti kaedah taksiran zakat yang bersesuaian untuk membuat pembayaran zakat perniagaan.



Jadual 1.2: Jenis Perniagaan Syarikat Korporat di Negeri Kedah Darulaman

No	Jenis perniagaan	Bentuk Perniagaan	Pemilikan	Status	Penyata Kewangan	Jenis Perkhidmatan
1.	GLC	Syarikat dan Perkongsian	Muslim	Patuh Syariah	Ada	Pelbagai
2.	GLC	Syarikat dan Perkongsian	Muslim	Patuh Syariah	Ada	Air
3.	GLC Subsidiary	Syarikat dan Perkongsian	Campur	Patuh Syariah	Tiada	Perlindungan
4.	PLC	Syarikat dan Perkongsian	Muslim	Patuh Syariah	Ada	Kesihatan

Jadual 1.2 di atas merumuskan jenis dan latar belakang syarikat korporat di negeri Kedah Darulaman. Hasil temu bual mendapati 2 syarikat (50%) dari 4 syarikat adalah syarikat di bawah kerajaan negeri atau Government Link Company (GLC). Satu (1) 25% syarikat adalah anak syarikat kepada GLC dan satu 25 % syarikat ialah Public Listed Company (PLC).

Tiga syarikat (75%) di atas ada mengeluarkan penyata kewangan tahunan dan hanya satu (25%) sahaja yang tidak ada penyata kewangan. Hanya satu sahaja syarikat (25%) yang menjalankan perniagaan di mana keuntungan bercampur di antara yang patuh syariah dan tidak patuh Syariah. Selebih (75%) adalah perniagaan patuh Syariah.

Kesemua perniagaan adalah (100%) berstatus patuh Syariah dan bentuk perniagaan adalah perkongsian dan syarikat.

Satu syarikat PLC menjalankan perniagaan berdasarkan perkhidmatan kesihatan manakala syarikat GLC menjalankan perniagaan perkhidmatan saluran dan rawatan air dan satu lagi terlibat di dalam sektor hartanah serta pelaburan. Manakala, anak syarikat kepada GLC menjalankan perniagaan berkaitan perkhidmatan perlindungan dan keselamatan.

Hasil analisis mendapati kesemua syarikat GLC dan PLC dalam kajian ini layak dan memenuhi syarat untuk membayar zakat perniagaan. Kaedah atau taksiran zakat perniagaan yang sesuai digunakan ialah kaedah modal kerja atau *working capital model* memandangkan kebanyakan syarikat memiliki penyata kewangan syarikat.

### ***Analisa Kefahaman Mengenai Zakat Perniagaan di Kalangan PLC dan GLC***

Objektif (2) kajian ini ialah menganalisa sejauhmanakah kefahaman ahli pengurusan syarikat-syarikat korporat di negeri Kedah tentang zakat perniagaan membantu ahli pengurusan syarikat-syarikat korporat untuk membayar zakat perniagaan mengikut kaedah pengiraan/taksiran yang betul. Untuk menganalisa kefahaman mengenai zakat perniagaan beberapa persoalan telah diajukan dan dibahagikan mengikut tema-tema yang bersesuaian.



Sebanyak enam (6) tema telah dikeluarkan hasil dari temubual yang dijalankan. Tema ini akan menyimpulkan kefahaman ahli pengurusan syarikat tentang zakat perniagaan dan sejauhmanakah ia mampu membantu untuk mereka membuat keputusan untuk membayar zakat perniagaan secara betul atau patuh syariah.

### ***Analisis Kefahaman tentang Definisi Zakat Perniagaan***

Hasil ini adalah penting untuk menilai samada responden memahami maksud zakat perniagaan. Zakat perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan sama ada yang melibatkan barangan atau perkhidmatan (Jawhar, 2008).

Hasil temubual mendapati tiga (3) 75 % responden bersetuju bahawa zakat perniagaan adalah berbeza dengan zakat pendapatan individu, manakala satu (1) 25 % responden tidak mengetahui maksud zakat perniagaan. 50% responden dapat menerangkan dengan lebih lanjut maksud zakat dari sudut bahasa iaitu menyucikan atau berkembang, namun semua responden tidak dapat menjelaskan maksud zakat perniagaan dari sudut istilahnya. Persoalan hukum juga diajukan yang juga merangkumi maksud zakat perniagaan. 75 % responden mengatakan bahawa hukum membayar zakat perniagaan adalah tidak wajib, namun perlu dibayar sebagai tanggungjawab. Hanya 25% (1) yang mengatakan bahawa hukum membayar zakat perniagaan adalah wajib dan perlu dibayar kepada *a'mil* iaitu LZNK.

Jadual 1.3: Analisis Kefahaman Tentang Definisi Zakat Perniagaan

1	Zakat perniagaan adalah berbeza dengan zakat pendapatan	Ya 75%	Tidak 25%
2	Maksud Zakat Perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan sama ada yang melibatkan barangan atau perkhidmatan	50%	50%
3	Hukum membayar zakat perniagaan adalah wajib sekiranya penuhi syarat	25%	75 %

### ***Analisis Kefahaman Tentang Tempoh Bayar Zakat Perniagaan (Hawl)***

Harta yang dizakatkan hendaklah dikira dari awal perniagaan sehingga genap tempoh satu tahun. Menurut *Syafi'iyah*, asas penilaian harta perniagaan adalah dengan mengambil kira keadaan perniagaan pada akhir haul.

Kesemua responden (100%) bersetuju bahawa zakat perniagaan wajib dibayar sekali sahaja setahun dan dibayar kepada *'amil* yang dilantik. Justeru, ini menunjukkan bahawa responden

faham tentang tempoh bayar zakat perniagaan berbeza dengan zakat pertanian dan galian yang perlu di bayar mengikut hasil tuaian dan penemuan hasil galian.

Jadual 1.3: Analisis tentang tempoh bayar zakat perniagaan (hawl)

1	Hawl adalah tempoh dari awal perniagaan sehingga genap setahun	Ya 100%	Tidak
2	Zakat Perniagaan di bayar sekali sahaja setahun	100%	

### Analisis Kefahaman Tentang *Nisab* kadar Zakat Perniagaan

Nisab harta perniagaan dan wang ialah sebanyak 20 mithqal atau 85 gram emas). Ketetapan ini bersandarkan nilai mata wang yang berasaskan emas, kadar zakatnya sebanyak 2.5 peratus setelah genap setahun (haul) (Jawhar, 2008).

Majority responden tidak mengetahui nisab dan kadar (75%) zakat perniagaan. Manakala sebahagian keliru atau terlupa kadar zakat perniagaan (25%). Perkara ini mungkin kerana responden tidak terlibat secara berkala berkaitan zakat. Hanya terlibat dengan zakat apabila tiba masa untuk membuat taksiran dan pembayaran zakat.

Jadual 1.5: Analisis tentang kefahaman nisab dan kadar zakat

1	Nisab ialah jumlah minimum sebelum dikenakan zakat iaitu 20 <i>mithqal</i> atau bersamaan 85 gram emas	Ya	Tidak 100%
2	Kadar zakat perniagaan ialah 2.5 %		100%

### Analisis Kefahaman Mengenai Kaedah Pengiraan/Taksiran Zakat Perniagaan

Terdapat dua kaedah utama yang digunakan, iaitu 1) kaedah modal berkembang (*growth model*) uruf'iah dan 2) kaedah modal kerja (*working capital model*) syar'iah, sebagaimana yang digariskan oleh Syariah dan diwartakan di dalam buku garis panduan zakat perniagaan oleh Jabatan Wakaf, Zakat dan Haji (JAWHAR) serta digunakan oleh kebanyakan Lembaga Zakat Negeri Negeri.

Persoalan diajukan kepada responden untuk menilai kefahaman berkaitan kaedah pengiraan zakat perniagaan. Majoriti responden 100% memaklumkan bahawa mereka baru sahaja menjalankan taksiran atau pengiraan zakat mengikut method yang diguna pakai oleh LZNK iaitu sekitar tahun 2020. Sebelum tahun 2020 pengiraan zakat perniagaan adalah berdasarkan peruntukan (bajet) yang disediakan oleh syarikat pada awal tahun tanpa melalui taksiran. Dua syarikat (50%)



menyatakan bahawa sebelum tahun 2020, taksiran zakat adalah berdasarkan kepada laporan untung rugi syarikat. Sekiranya ada untung maka syarikat akan bayar zakat perniagaan. Satu syarikat (25%) menyatakan bahawa pembayaran zakat perniagaan adalah berdasarkan budi bicara pengurusan, sekiranya ada untung lebih maka akan dibayar zakat perniagaan yang lebih.

50% responden mengetahui tentang kaedah pengiraan zakat perniagaan, di mana mereka memaklumkan syarikat menggunakan kaedah modal kerja atau *working capital model*. Selebihnya 50 % tidak mengetahui kaedah pengiraan zakat perniagaan.

50 % responden juga menyatakan bahawa sekiranya syarikat mengalami kerugian maka syarikat tidak perlu membayar zakat perniagaan pada tahun tersebut.

Perkara ini bertentangan dengan kaedah atau konsep pengiraan yang menggunakan kaedah modal kerja atau modal berkembang di mana penyata kira-kira kewangan menjadi rujukan utama sebagai taksiran zakat dan bukan semata-mata laporan untung dan rugi. Namun, kesemua syarikat (100%) menghantar penyata laporan kewangan yang beraudit kepada LZNK untuk pengesahan taksiran zakat perniagaan mereka bermula tahun 2021.

Jadual 1.4: Analisis kefahaman mengenai kaedah pengiraan/taksiran zakat perniagaan

1	Sekiranya syarikat mengalami kerugian syarikat tidak perlu membayar zakat perniagaan	Ya 50%	Tidak 50%
2	Syarikat membayar zakat perniagaan sekiranya syarikat mendapat keuntungan pada tahun tersebut	50%	50%
3	Syarikat menggunakan kaedah modal kerja dalam pengiraan zakat berdasarkan laporan kunci kira-kira ( <i>balance sheet</i> )	50%	50 %

### ***Analisis Kefahaman Mengenai Pelarasan Dalam Pengiraan Zakat Perniagaan***

Pelarasan atau *adjustment* ialah tindakan samada menolak atau menambah item di dalam kunci kira-kira atau penyata imbangan laporan kewangan ke dalam taksiran/pengiraan zakat. Pelarasan akan dilakukan terhadap aset semasa dan liabiliti semasa.

50% responden keliru berkaitan dengan item pelarasan. Salah satu syarikat menyatakan bahawa aset tetap juga dimasukkan dalam taksiran zakat perniagaan. Di dalam keadah pengiraan zakat, hanya aset semasa sahaja yang dikira dalam taksiran zakat perniagaan. 50% juga bersetuju bahawa liabiliti semasa seperti bil elektrik, sewaan kedai, bil telefon dan sebagainya tidak dimasukkan dalam pengiraan zakat perniagaan. Seterusnya, 50 % responden menyatakan hanya barangan atau aset yang mempunyai pemilikan sempurna sahaja yang boleh dikira dalam zakat perniagaan.

100% responden bersetuju bahawa barang-barang tidak wajib zakat hendaklah dikeluarkan seperti barang-barang dan hasil yang haram seperti riba, judi dan arak.

Namun semua syarikat (100%) merujuk kepada LZNK dan menyerahkan laporanimbangan kewangan untuk mendapatkan pengesahan pengiraan dan taksiran zakat perniagaan.

Jadual 1.7: Analisis kefahaman mengenai pelarasan zakat perniagaan

1	Aset tetap dimasukkan di dalam pengiraan zakat	Ya 50%	Tidak 50%
2	Liabiliti semasa (bil elektrik, sewa kedai dan sebagainya) ditolak dalam pengiraan zakat	50%	50%
3	Aset-aset yang dikira adalah yang milik sempurna	50%	50 %
4	Barang-barang tidak wajib zakat hendaklah dikeluarkan seperti barang-barang dan hasil yang haram seperti riba, judi dan arak.	100%	

### *Analisis Kefahaman Mengenai Status Perniagaan*

Kefahaman mengenai status perniagaan ialah dari sudut pemilikan muslim dan bukan muslim dan dari sudut patuh syariah dan tidak patuh syariah kerana dalam zakat perniagaan. Apabila sebuah syarikat ditubuhkan dengan niat untuk menjalankan perniagaan maka syarikat tersebut dianggap syarikat perniagaan yang dikenakan zakat perniagaan. Prinsip fiqh yang digunakan di sini menggunakan konsep *Khultah* (Mohd Noor & Haron, 2013)

*Khultah* terbahagi kepada dua iaitu a) *Khultah asy-syuyu'* iaitu berlaku percampuran yang menyebabkan tidak dapat dibezakan milikan masing-masing dan b) *Khultah al-jiwar* iaitu berlaku percampuran pemilikan yang masih dapat dibezakan pemilikan masing-masing (Lembaga Zakat Selangor, 2008). Jawatankuasa Fatwa menjelaskan bahawa Syarikat yang dimiliki bersama orang Islam dan bukan Islam, maka wajib ke atas jumlah saham yang dimiliki oleh orang Islam sahaja. 100% responden bersetuju bahawa hanya bahagian atau saham Muslim sahaja yang diambil kira dalam pengiraan atau taksiran zakat perniagaan.

Jadual 1.8: Analisis kefahaman mengenai status perniagaan

1	Zakat hanya mengambil kira saham/bahagian Muslim sahaja	Ya 100%	Tidak
2	Walaupun perniagaan yang dijalankan ini bercampur di antara patuh syariah dan tidak patuh syariah, zakat hanya akan dikira perniagaan yang patuh syariah sahaja	100%	
3	Zakat hanya dikenakan kepada orang Islam sahaja	100	

### **Kesimpulan dan Cadangan**

Analisis menunjukkan bahawa kesemua syarikat dalam kajian ini, termasuk GLC dan PLC, layak dan memenuhi syarat untuk membayar zakat perniagaan. Ini menunjukkan bahawa syarikat



korporat di Kedah Darulaman secara umumnya mempunyai kewangan yang mencukupi dan beroperasi mengikut syariah, menjadikan mereka layak untuk dikenakan zakat.

Kajian mendapati bahawa terdapat perbezaan dalam kefahaman ahli pengurusan syarikat korporat di Kedah tentang zakat perniagaan. Sebahagian besar memahami asas zakat perniagaan berbeza daripada zakat individu, tetapi terdapat kekurangan dalam pemahaman mendalam mengenai definisi istilah zakat perniagaan dan kewajipan hukumnya. Hal ini boleh mempengaruhi keputusan mereka dalam pembayaran zakat. Kebanyakan responden tidak mengetahui nisab dan kadar zakat perniagaan, dan sebahagian hanya terlibat secara tidak berkala dalam urusan zakat, yang menyebabkan kekeliruan dalam kaedah pengiraan. Walaupun ada yang memahami kaedah modal kerja, masih ada yang tidak tahu atau menggunakan pendekatan yang salah, seperti hanya bergantung pada laporan untung rugi atau berdasarkan budi bicara pengurusan. Separuh daripada responden keliru mengenai pelarasan dalam pengiraan zakat, seperti menyertakan aset tetap dalam taksiran zakat, yang seharusnya tidak dilakukan. Ini menunjukkan perlunya pemahaman yang lebih mendalam tentang item yang perlu diselaraskan dalam pengiraan zakat perniagaan. Semua responden memahami bahawa hanya bahagian saham yang dimiliki oleh Muslim dalam syarikat yang dikenakan zakat, menunjukkan pemahaman yang baik mengenai status perniagaan dari sudut pemilikan dan pematuhan syariah.

Disarankan agar lebih banyak kempen dan program pendidikan dijalankan untuk meningkatkan kesedaran syarikat korporat mengenai kepentingan dan kewajipan membayar zakat perniagaan, terutama bagi syarikat yang masih belum mempunyai penyata kewangan lengkap. Pihak berkuasa zakat boleh menyediakan panduan yang lebih terperinci dan khusus untuk syarikat korporat, termasuk kaedah taksiran yang sesuai untuk pelbagai jenis perniagaan, supaya proses penilaian dan pembayaran zakat menjadi lebih mudah dan telus. Menggalakkan kerjasama yang lebih erat antara syarikat dan pihak berkuasa zakat untuk memastikan proses pembayaran zakat perniagaan dilakukan dengan betul dan sesuai, serta mengatasi sebarang cabaran yang mungkin timbul dalam pelaksanaannya. Disarankan agar syarikat-syarikat meningkatkan kerjasama dengan pihak berkuasa zakat, seperti LZNK, dalam urusan pengesahan dan taksiran zakat.

Ini dapat membantu mengelakkan kekeliruan dan memastikan zakat perniagaan dibayar dengan betul dan mengikut syariah. Disarankan agar pihak berkuasa zakat atau institusi berkaitan meningkatkan program latihan dan pendidikan yang fokus kepada kefahaman mendalam tentang zakat perniagaan, termasuk definisi, hukum, nisab, kaedah pengiraan, dan pelarasan yang betul. Ini boleh dilakukan melalui seminar, bengkel, dan kursus dalam talian. Pihak zakat boleh menyediakan panduan bertulis atau bahan rujukan khusus yang mudah difahami tentang zakat perniagaan, termasuk contoh-contoh kaedah pengiraan dan pelarasan yang betul. Panduan ini perlu disebarluaskan secara meluas kepada syarikat korporat. Disarankan agar syarikat-syarikat melaksanakan audit zakat secara berkala, terutama yang melibatkan pelarasan dan taksiran zakat. Pihak zakat juga boleh menawarkan perkhidmatan konsultasi audit ini untuk memastikan taksiran zakat yang lebih tepat. Kesedaran mengenai kepentingan zakat perniagaan sebagai tanggungjawab



agama dan sosial perlu diperkukuhkan dalam kalangan pengurusan syarikat. Kempen kesedaran yang lebih aktif boleh membantu memupuk rasa tanggungjawab ini, yang seterusnya dapat memastikan pembayaran zakat perniagaan yang lebih konsisten dan tepat.

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## KAJIAN PEMANTAPAN UNIT RISIKAN ASNAF DI LEMBAGA ZAKAT NEGERI KEDAH (LZNK)

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**Abstract:** *Isu pengagihan zakat kepada golongan asnaf masih kerap dibincangkan dalam media sosial dan kalangan masyarakat setempat. Masyarakat mempersoalkan keberkesanan agihan zakat pada masa ini terutamanya proses kelulusan dan perkhidmatan penyampaian agihan yang mengambil masa yang panjang. Sumbangan dari Badan Bukan Kerajaan dan individu perseorangan ini juga telah mencetuskan polemik secara langsung dan tidak langsung kepada LZNK. Matlamat kajian ini adalah bagi memantapkan lagi unit siasatan dalam meluluskan agihan yang lebih mampan yang membabitkan isu pengagihan zakat kepada asnaf yang lebih telus dan bebas dari sikap pilih kasih dikalangan masyarakat. Reka bentuk kajian ini lebih tertumpu kepada kaedah penyelidikan kualitatif. Data di kumpul daripada borang soal selidik dan temubual dengan pihak pengurusan LZNK iaitu bermula daripada pihak pengurusan atasan hinggalah pengurusan bawahan dan operasi serta Penolong Amil yang dilantik oleh LZNK bagi daerah Kuala Muda, Kota Setar dan Kubang Pasu. Ianya melibatkan temubual, pengumpulan dokumen dan data sekunder, perbincangan kumpulan fokus dan survey. Dapatan kajian ini menunjukkan unit risikan LZNK perlu penambahbaikan dan pendekatan yang lebih mantap. Hasil dari kajian ini, satu kertas polisi telah dibangunkan sebagai panduan kepada Penolong Amil dalam menjalankan siasatan di khariah masing-masing. Ia juga dapat membantu Penolong Amil sebagai senarai semak dalam mencari dan membantu golongan asnaf yang terpinggir atau terlepas pandang oleh pihak bertanggungjawab.*

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**Kata Kunci:** *Asnaf, Agihan, Siasatan, Penolong Amil*

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## Pengenalan

Jumlah kutipan zakat di Lembaga Zakat Negeri Kedah (LZNK) telah meningkat dari tahun ke setahun, pada tahun 2020 jumlah kutipan zakat ialah RM218 juta meningkat kepada RM233 juta pada tahun 2021, namun isu pengagihan zakat kepada golongan asnaf yang layak diterima kerap dibincangkan dalam media sosial dan di kalangan masyarakat setempat. Mereka mempersoalkan kemantapan unit risikan zakat dalam usaha bantuan zakat sampai kepada asnaf, terutamanya ketika proses kelulusan dan perkhidmatan agihan zakat mengambil masa yang panjang. Matlamat kajian ini adalah bagi memantapkan unit risikan asnaf di LZNK supaya pengagihan zakat yang lebih telus dan bebas daripada sikap pilih kasih dan cepat disalurkan kepada golongan yang berhak menerima zakat. Kajian perundingan ini berbentuk kualitatif dan kuantitatif ini adalah usaha untuk memantapkan pengurusan unit risikan asnaf di LZNK. Data yang dikumpul hasil temu bual dari pelbagai pihak dan borang kaji selidik akan dibina dan diedarkan kepada pihak yang terbabit untuk dianalisa data secara komprehensif bagi memantapkan lagi unit risikan asnaf ke arah yang lebih baik.

Ibadah zakat merupakan salah satu rukun Islam yang penting bagi penganut Agama Islam. Ini disebabkan amalan zakat ini merupakan satu ibadah untuk membersihkan jiwa seseorang Muslim serta menepati suruhan Allah SWT. Melalui pemberian hartanya mengikut syarat dan rukun kepada LZNK untuk diagihkan kepada golongan yang layak diberikan zakat iaitu golongan asnaf. Ini kerana kesan daripada pengagihan zakat ini akan membantu ekonomi penghidupan seharian mereka ke arah yang lebih baik. LZNK telah menjalankan peranannya untuk membantu semua golongan yang layak menerima zakat, namun dengan kajian ini akan memantapkan unit risikan asnaf di LZNK untuk membantu organisasi ke arah yang lebih cemerlang dalam usaha membantu golongan asnaf yang benar-benar layak mendapat bantuan dengan perkhidmatan yang lebih pantas dan telus. Jadual 1 dan 2 menunjukkan hasil kutipan dan agihan LZNK pada tahun 2021.

Jadual 1.1: Laporan hasil kutipan zakat bagi tahun 2021

Asnaf / Tahun	2021	
	Bil Penerima	Jumlah (RM)
Al-Gharimin	785	414,427.38
Amil	4426	28,449,436.42
Arriqab	9132	3,339,725.50
Fakir	14231	34,920,575.50
Fisabilillah	33793	59,222,849.44
Ibni Sabil	28	71,437.38
Miskin	16632	77,885,497.94
Muallaf	234	1,440,871.94
<b>Jumlah Keseluruhan (RM)</b>	<b>79261</b>	<b>205,744,821.50</b>

Jadual 1.2: Laporan agihan kepada golongan asnaf bagi tahun 2021

Zakat / Tahun	2021	
	Bil Penerima	Jumlah (RM)
ZAKAT PADI	2903	5,326,933.64
ZAKAT TERNAKAN	18	28,963.18
ZAKAT PENDAPATAN	82461	135,556,664.85
ZAKAT PERNIAGAAN	2081	49,810,438.98
ZAKAT WANG SIMPANAN	4997	22,775,775.05
ZAKAT SAHAM	352	1,133,863.47
ZAKAT KWSP	2301	4,147,631.07
ZAKAT EMAS	936	2,518,962.25
ZAKAT PERAK	13	7,427.05
ZAKAT GALIAN	3	81.68
ZAKAT FITRAH	10433	11,144,612.00
QADHA ZAKAT	208	342,604.97
FIDYAH	0	0.00
<b>Jumlah Keseluruhan (RM)</b>	<b>106706</b>	<b>232,793,958.19</b>

Peningkatan jumlah kutipan dan agihan ini disebabkan terdapat badan berkanun dan individu perseorangan tampil untuk memberi zakat kepada LZNK bagi membantu golongan asnaf, setelah penderitaan mereka didedahkan oleh media masa. Namun, pada masa yang sama masyarakat turut mempersoalkan keberkesanan agihan zakat ini kepada golongan asnaf tidak dapat dilakukan secara telus dan cepat. Ini disebabkan proses untuk mendapat kelulusan mengambil masa yang panjang dan kadang-kala tersilap sasaran.

### Sorotan Karya

Berdasarkan kepada contoh tauladan dari Khalifah Saidina Umar dalam menguruskan pengagihan zakat yang telus dengan melakukan risikan dan siasatan dilakukan oleh beliau sendiri, maka penyelidik UUM dan LZNK turut berusaha sebaik mungkin dalam usaha proses mendapat maklumat, membuat laporan dan menyampaikan zakat kepada yang layak dengan lebih telus dan cepat. Maka kajian ini menyasarkan satu kerangka garis panduan dan pemantapan unit risikan asnaf di LZNK akan memberi impak yang positif kepada golongan asnaf disamping memantapkan lagi kepercayaan masyarakat bahawa LZNK mampu melakukan amanah yang diberikan dengan lebih efisien.

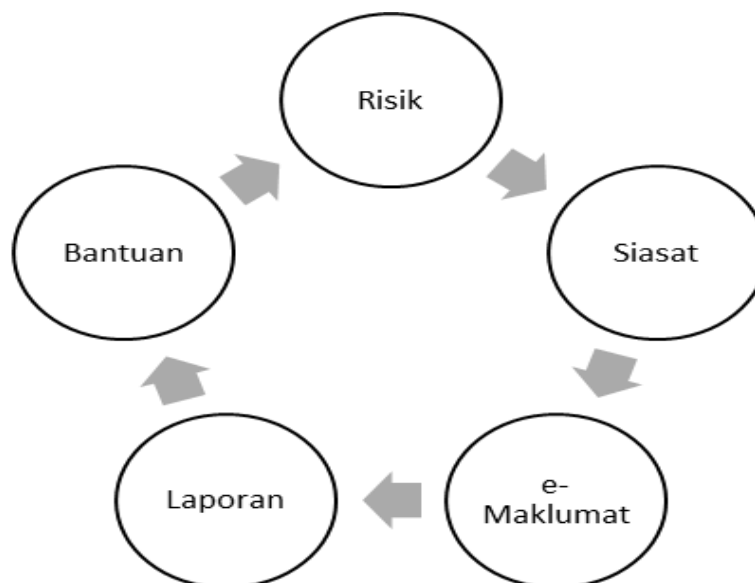
Keberkesanan kutipan zakat dan pengagihan zakat amat bergantung kepada pengurusan institusi yang dilantik untuk menguruskannya. Namun begitu, aspek pengagihan zakat kepada golongan asnaf merupakan aspek yang sangat penting kerana ianya menunjukkan bagaimana dana zakat dapat memberi impak kepada masyarakat dan negara dalam aspek pembasmian kemiskinan dan pembangunan ekonomi (Hasan dan Khan, 2007). Pengurusan dana zakat yang cekap adalah dituntut agar pelaksanaannya dapat mencapai objektif yang ditentukan. Namun begitu, aspek

pentabdiran institusi zakat di Malaysia adalah tidak cekap dan di bawah potensi sebenar (Sadeq, 1995).

Imtiaz (2000) juga berpendapat pengurusan zakat perlu diuruskan oleh mereka yang dipercayai, berkelayakan dan mempunyai kebolehan untuk mengurus dana zakat. Beliau mensyorkan pengurusan dana zakat diuruskan secara efisien dan mengagihkan zakat kepada golongan asnaf dengan lebih mantap. Namun begitu, kajian empirikal terhadap kemantapan agihan zakat di institusi badan pengurusan zakat kurang dilakukan ataupun tiada langsung kajian dibuat oleh pelbagai pihak yang terlibat.

Terdapat salah guna kuasa dan pecah amanah wang zakat di institusi badan pengurusan zakat mengakibatkan tanggapan masyarakat terhadap keberkesanan mengurus zakat akan menjadi rendah walaupun prestasi laporan tahunan institusi zakat menunjukkan prestasi kutipan dan agihan yang memberangsangkan. Kajian (Sanep et al., 2006) menunjukkan hampir 60% pembayar zakat tidak puas hati dengan peranan institusi zakat bagi Negeri Selangor, Wilayah Persekutuan dan Pulau Pinang. Akibatnya, pembayar zakat akan mengurus sendiri sumbangan mereka kepada golongan asnaf dan secara tidak langsung akan memberi kesan kepada hasil pungutan institusi pengurusan zakat di Malaysia secara amnya.

Berdasarkan dari permasalahan yang dibincangkan di atas, kajian menunjukkan bahawa pemantapan unit risikan asnaf di LZNK amatlah penting dalam usaha pengagihan zakat yang lebih telus dan cepat. Oleh itu, satu kerangka yang berkesan diperlukan di LZNK untuk memantapkan unit risikan di LZNK dalam menghasilkan pengagihan zakat kepada golongan asnaf dengan lebih berkesan serta mendapat semula kepercayaan masyarakat kepada LZNK.



Rajah 1.1: Carta alir pemantapan unit risikan asnaf di LZNK



Walaupun institusi zakat dibawah Majlis Agama Negeri serta mempunyai sedikit sebanyak perbezaan antara setiap negeri, namun institusi zakat mempunyai matlamat yang sama iaitu memastikan taraf kehidupan masyarakat yang kurang kemampuan dapat dipertingkatkan dengan pemberian zakat kepada golongan asnaf dengan lebih telus dan cepat, ini menunjukkan bahawa institusi pengurusan zakat mestilah membuat perubahan mengikut keperluan semasa disamping meningkatkan keharmonian masyarakat Islam dapat dicapai.

### **Aktiviti Kajian**

Bahagian ini akan menerangkan berkenaan dengan kaedah perundingan yang digunakan bagi mencapai matlamat kajian yang telah dibincangkan. Terdapat tiga perkara utama yang dibincangkan dalam bahagian ini termasuklah reka bentuk kajian, kaedah pengumpulan dan kaedah penganalisan data. Bahagian ini amat penting bagi menyusun strategi dalam mendapatkan data dan maklumat yang berkaitan dengan kajian ini.

Temubual dilakukan antara penyelidik dengan pihak pengurusan LZNK dengan penglibatan pelbagai pihak pengurusan atasan dan Penolong Amil yang dilantik oleh LZNK di daerah Kuala Muda, Kota Setar dan Kubang Pasu. Borang kajiselidik juga akan dibina dan diedarkan kepada golongan sasaran setelah proses kualitatif dilakukan. Berikut adalah proses carta alir pemantapan unit risikan asnaf di LZNK. Rujuk pada rajah 1.2:

- 1) Risik (Meninjau dan mengenalpasti asnaf di setiap kawasan)
- 2) Siasat (Menyiasat latarbelakang asnaf secara telus dan teliti)
- 3) e-Maklumat (Mengumpul maklumat asnaf secara online)
- 4) Laporan (Laporan kepada pihak LZNK)
- 5) Bantuan (Bantuan disalurkan kepada asnaf)

Pemilihan sampel sebagai responden bagi kajian ini adalah terdiri daripada beberapa orang pegawai zakat dan penolong amil di daerah Kuala Muda, Kota Setar dan Kubang Pasu. Pemilihan yang dilakukan adalah bersesuaian dengan matlamat kajian ini iaitu bagi meneliti kaedah siasatan yang dilakukan sebelum agihan dibuat di daerah masing-masing. Pemilihan responden atau informan dibuat dengan menggunakan kaedah persampelan bertujuan yang mampu memberikan informasi, maklumat dan pandangan yang dikehendaki secara komprehensif dan mendalam.

Pemilihan ini juga adalah kerana LZNK telah menubuhkan cawangan LZNK disetiap daerah di Kedah dan Penolong Amil yang dilantik bagi setiap khariyah di daerah tersebut. Selain daripada itu, pemilihan informan menggunakan kaedah persampelan bertujuan bersesuaian dengan keperluan kajian untuk memilih informan yang berkeupayaan, berpengalaman, dan telah dilantik oleh LZNK serta mempunyai maklumat yang dikehendaki untuk mencapai objektif kajian ini. Perincian setiap informan yang dicadangkan adalah seperti yang ditunjukkan dalam Jadual 1.



Jadual 1.2: Senarai informan

<b>Bil</b>	<b>LZNK Cawangan/Daerah</b>
1	<b>En. Hamidi bin Mohd Nor</b> Pegawai Zakat Dearah Kuala Muda, Kedah
2.	<b>Zikri Othman</b> Penolong Amil / Khariah Kampung Binjai Dearah Kuala Muda, Kedah
3.	<b>Muhamad Fauzee Ibrahim</b> Penolong Amil / Khariah Masjid At-Taubah Pinang Tunggal Dearah Kuala Muda, Kedah
4.	<b>Hafiz Muhaidi Hassan</b> Penolong Amil / Khariah Bakar Arang Dearah Kuala Muda, Kedah
5.	<b>En. Sofiyuddin bin Ismail</b> Pegawai Zakat Daerah Kota Setar, Kedah
6.	<b>Muhamad Hazamer Muslim</b> Penolong Amil / Khariah Masjid Seberang Kota Daerah Kota Setar, Kedah
7.	<b>Muhamad Solihin Hafiz Ahmad Shukri</b> Penolong Amil / Khariah Masjid Rafeah Taman Uda Daerah Kota Setar, Kedah
8.	<b>Mohamad Rodzi Shabudin</b> Penolong Amil / Khariah Taman Wira Daerah Kota Setar, Kedah
9.	<b>Logman Husain</b> Penolong Amil/Khariah Mergong Daerah Kota Setar, Kedah
10.	<b>En. Mohd Sani bin harun</b> Pegawai Zakat Daerah Kubang Pasu, Kedah
11.	<b>Hj. Rosni Saad</b> Penolong Amil / Khariah Masjid kampung Naga Daerah Kubang Pasu, Kedah
12.	<b>Yusri Man</b> Penolong Amil / Khariah Pulau Maharaja Daerah Kubang Pasu, Kedah



Kajian ini menggunakan instrumen kajian temu bual mendalam kepada informan secara bersemuka di pejabat cawangan LZNK daerah masing-masing dengan mengemukakan soalan-soalan berbentuk separa berstruktur. Soalan-soalan yang digunakan di dalam temu bual ini telah ditentukan terlebih dahulu oleh penyelidik. Soalan separa berstruktur ini bersesuaian kerana ia membolehkan informan dan penyelidik bebas untuk bertanya dan menjawab soalan berdasarkan maklumat yang diberikan. Kaedah ini memerlukan kemahiran komunikasi dalam untuk mendapatkan data dan memperoleh maklumat yang berkualiti bagi mencapai objektif kajian ini.

Pengumpulan data bagi kajian ini melibatkan pengumpulan data sekunder dan primer. Bagi data sekunder, data dikumpulkan melalui sumber dokumen seperti laporan, laman sesawang dan surat khabar yang mengandungi maklumat berkaitan kajian terutama yang melibatkan kaedah siasatan dan agihan bantuan zakat kepada asnaf oleh penolong amil di LZNK. Data yang telah dikumpulkan dianalisis menggunakan kaedah manual untuk tujuan memudahkan menyusun data-data yang besar dan kompleks. Bagi pengumpulan data primer, ia melibatkan kerja lapangan yang melibatkan 3 daerah yang dilakukan secara bersemuka di pejabat cawangan LZNK daerah masing-masing seperti daerah Kuala Muda, daerah Kota Setar dan daerah Kubang Pasu. Rakaman temu bual dilakukan bagi setiap temu bual yang berlangsung dan segala data dan maklumat yang diperolehi menjadi kerahsiaan. Kebenaran merekod diberikan oleh setiap informan sebelum sesi temu bual berlangsung. Setelah selesai sesi temu bual, transkripsi data temu bual dilakukan untuk memudahkan proses penganalisan data.

Data yang telah dikumpul telah dianalisis dan proses penganalisan data merupakan proses yang amat penting dalam memberikan informasi dan maklumat kepada jawapan bagi setiap persoalan kajian. Penyelidik melakukan analisa secara manual kerana masa yang terhad dan maklumat yang diperolehi kurang kompleks dan tidak memerlukan perisian tambahan bagi analisis data. Analisis data dilakukan berdasarkan objektif kajian dan diasingkan mengikut tema-tema tertentu berdasarkan kaedah analisis tema yang diperolehi melalui penelitian data yang berfokus. Proses seterusnya ialah membina hubungan daripada tema-tema yang diperolehi untuk melihat pandangan keseluruhan kaedah siasatan oleh Penolong Amil yang sedang dan telah dilaksanakan di daerah masing-masing. Jadual 2 menunjukkan hubungan antara objektif, persoalan dan kaedah penyelidikan bagi kajian ini yang memaparkan empat objektif kajian bagi mencapai empat persoalan kajian.



Jadual 1.3: Kaedah Penyelidikan

BIL	OBJEKTIF KAJIAN	KAEDAH PENYELIDIKAN		
		REKA BENTUK KAJIAN	PENGUMPULAN DATA	PENGANALISAN DATA
1	Menilai prosedur pemantapan unit risikan asnaf sedia ada di LZNK	KAJIAN KUALITATIF ASAS JENIS PENEROKAAN, DESKRIPTIF DAN PENJELASAN	KAJIAN DOKUMEN TEMUBUAL MENDALAM SOALAN SEPARA BERSTRUKTUR	ANALISIS KANDUNGAN KUALITATIF SECARA MANUAL
2	Menilai keperluan pemantapan unit risikan asnaf di LZNK			
3	Mengenalpasti keperluan dari perspektif Penolong Amil terhadap pemantapan unit risikan asnaf di LZNK			
4	Merangka garis panduan bagi penambahbaikkan pemantapan unit risikan asnaf di LZNK			

### Dapatan Kajian

LZNK telah menubuhkan Pusat Zakat disetiap daerah di Kedah sebagai pejabat cawangannya. Kajian ini membincangkan beberapa kaedah siasatan yang sedang dan telah dilaksanakan oleh Penolong Amil yang dilantik oleh LZNK bagi setiap daerah masing-masing yang terpilih seperti Daerah Kuala Muda, Daerah Kota Setar dan Daerah Kubang Pasu. Pegawai LZNK dan Penolong Amil yang telah dipilih mengikut daerah telah ditemubual oleh para penyelidik di pejabat LZNK daerah Kuala Muda, Kota Setar dan Kubang Pasu. Hasil temubual di antara penyelidik dan responden dipaparkan dibawah.

Jadual 1.4: Soalan temubual bersama Penolong amil/Pegawai zakat LZNK

<b>Nama</b>	
<b>Umur</b>	
<b>Taraf Pendidikan</b>	
<b>Tahun Lantikan</b>	
<b>Daerah</b>	
<b>Khairiah</b>	
<b>Pekerjaan Dahulu</b>	
<b>Kaedah Siasatan</b>	



Jadual 1.5: Kaedah Siasatan oleh Penolong Amil LZNK Daerah

BIL	DAERAH	NAMA PENOLONG AMIL LZNK	1	2	3	4	5
i.	Kuala Muda	Zikri Othman	Masjid tubuh JK Biro Kebajikan	Dapat maklumat dari JK untuk bantu asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
ii.		Muhamad Fauzee Ibrahim	Masjid tubuh JK Biro Kebajikan	Dapat maklumat dari JK untuk bantu asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
iii.		Hafiz Muhaidi Hassan	Berkenalan dgn ahli karyiah	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
iv.	Kota Setar	Logman Husain	War-warkan dalam FB (FB Kota Setar)	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
v.		Muhamad Hazamer Muslim	Hebah sebelum solat jumaat berkenaan bantuan asnaf LZNK	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
vi.		Muhamad Solihin Hafiz Ahmad Shukri	Hebah sebelum solat jumaat berkenaan bantuan asnaf LZNK	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
vii.		Mohamad Rodzi Shabudin	Hebah sebelum solat jumaat berkenaan bantuan asnaf LZNK	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
viii.	Kubang Pasu	Hj. Rosni Saad	Edar boring bantuan asnaf kepada ahli karyiah dan hebah sebelum solat jumaat berkenaan bantuan asnaf LZNK	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK
ix.		Yusri Man	Masjid tubuh JK Biro Kebajikan	Terima aduan dari ahli karyiah tentang asnaf	Isi borang bantuan	Siasat/ melawat asnaf	Hantar borang ke LZNK

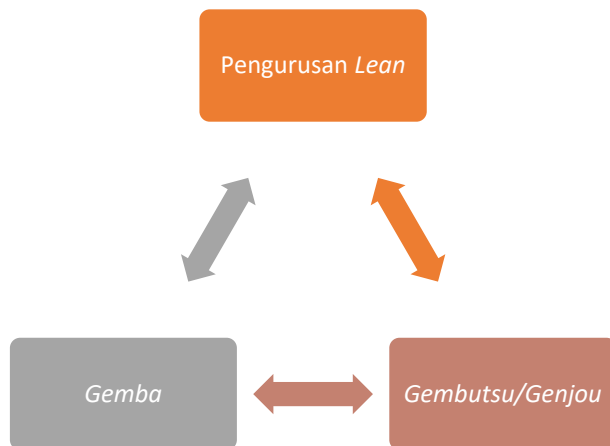


Ibadah zakat menurut syarak ialah perkara yang wajib dilakukan oleh orang Islam kepada asnaf yang berhak keatasnya seperti yang dinyatakan dalam Al-Quran, iaitu surah At Taubah, pada ayat 60 menjelaskan bahawa pembahagian zakat diagihkan kepada lapan golongan yang layak, iaitu orang fakir, orang miskin, amil, mualaf, hamba, orang yang dibebani hutang, orang berjuang di jalan Allah dan musafir di perjalanan. Bagi negeri Kedah Darulaman, Lembaga Zakat Negeri Kedah (LZNK) merupakan institusi yang mengurus segala perkara berkaitan dengan urusan zakat termasuk menyampaikan zakat kepada asnaf yang layak. LZNK adalah tertakluk kepada perlembagaan persekutuan Malaysia di bawah kuasa negeri-negeri diletakkan di bawah bidang kuasa Perlembagaan Persekutuan Jadual Kesembilan. Kuasa ini berkaitan kutipan dan agihan zakat melalui Akta atau Enakmen khusus zakat Majlis Agama Islam Akta 559.

Pengurusan zakat yang berkesan oleh sesebuah organisasi amatlah penting bagi membangunkan ekonomi Islam disamping mengurangkan jurang kemiskinan dikalangan umat Islam. Maka, institusi zakat perlu bersedia dalam pelbagai bidang pengurusan, terutamanya membuat risikan diperingkat awal untuk memastikan asnaf yang layak menerima zakat. Kertas polisi ini juga menyarankan penambahbaikan pengurusan zakat kepada asnaf yang layak menggunakan adaptasi pengurusan lean melalui konsep gamba dan gembutsu/genjou. Pengurusan lean ini juga mencontohi kaedah yang telah digunapakai semasa pemerintah Saidina Umar Al-Khattab, di zaman pemerintahan beliau melaksanakan mekanisme pemantauan secara langsung kepada rakyat jelatanya terutamanya membuat risikan awal kepada asnaf yang layak mendapat bantuan zakat. Cadangan Penambahbaikan Unit Siasatan LZNK. Berdasarkan analisis dan hasil daripada temu bual dengan responden yang terlibat, semua Penolong Amil dan LZNK menggunakan kaedah yang hampir sama dalam menjalankan siasatan sebelum meluluskan bantuan kepada asnaf di daerah dan khariyah masing-masing.

Pengurusan agihan zakat yang efisien perlu diberi perhatian oleh Lembaga Zakat Negeri Kedah (LZNK) dalam menyokong konsep penambahbaikan yang berterusan. Kaedah ini mampu memaksimumkan semua sumber yang ada di dalam organisasi tersebut disamping mengurangkan pembaziran yang berterusan. Sebelum ini, pengurusan lean telah dilaksanakan dengan meluas dalam pelbagai industri dan amat kurang dalam bidang perkhidmatan, terutamanya tentang pengurusan zakat iaitu penagihan zakat kepada asnaf. Maka, untuk mencapai usaha yang murni ini, kefahaman dan pengetahuan serta kesedaran pengurusan lean berdasarkan adaptasi pengurusan gamba dan gembutsu/genjou adalah penting difahami oleh setiap peringkat pengurusan asnaf LZNK. Disamping pengukuhan unit risikan penagihan zakat, pengurusan lean juga dapat membantu meningkatkan kualiti perkhidmatan LZNK dalam memberi kualiti yang terbaik kepada masyarakat di negeri Kedah Darulaman.

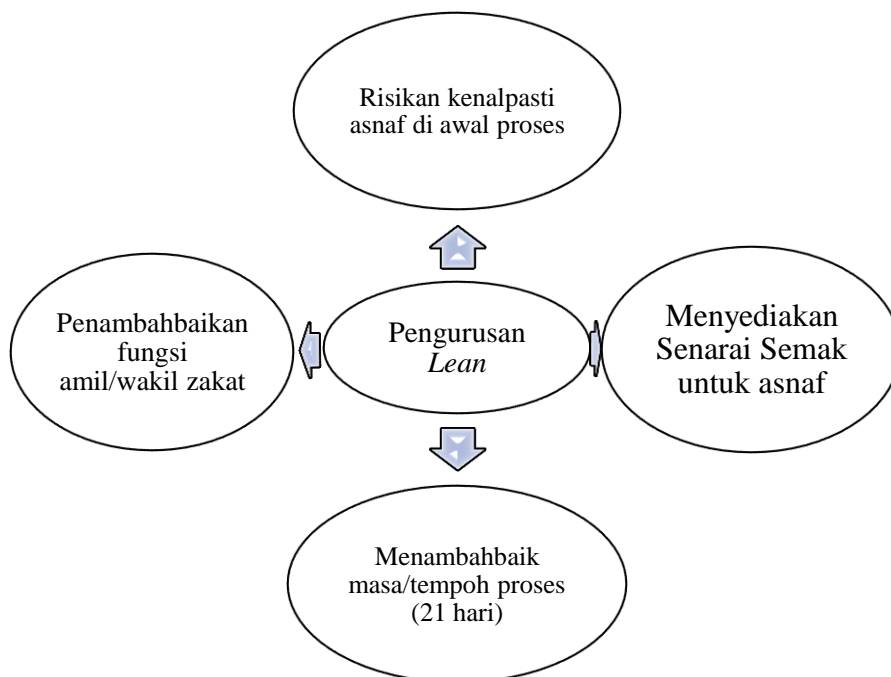
Adaptasi pengurusan *lean* berkonsepkan *gemba* dan *gembutsu/genjou* adalah menyokong teras 3 strategik LZNK. Terdapat tiga (3) strategik yang dicadangkan dalam kertas polisi ini.



Rajah 2.1: Teras Strategik Pengurusan Lean.

### Pengurusan *Lean*.

Pengurusan *lean*, salah satu pengurusan memberi kecenderungan nilai tambah kepada semua pemegang taruh, disamping mencapai efisien organisasi dan mengurangkan kos operasi dalam meningkatkan kecekapan pengurusan LZNK. Adaptasi pengurusan *lean* terhadap pengukuhan pengagihan zakat asnaf disyorkan seperti Rajah 2 di bawah.

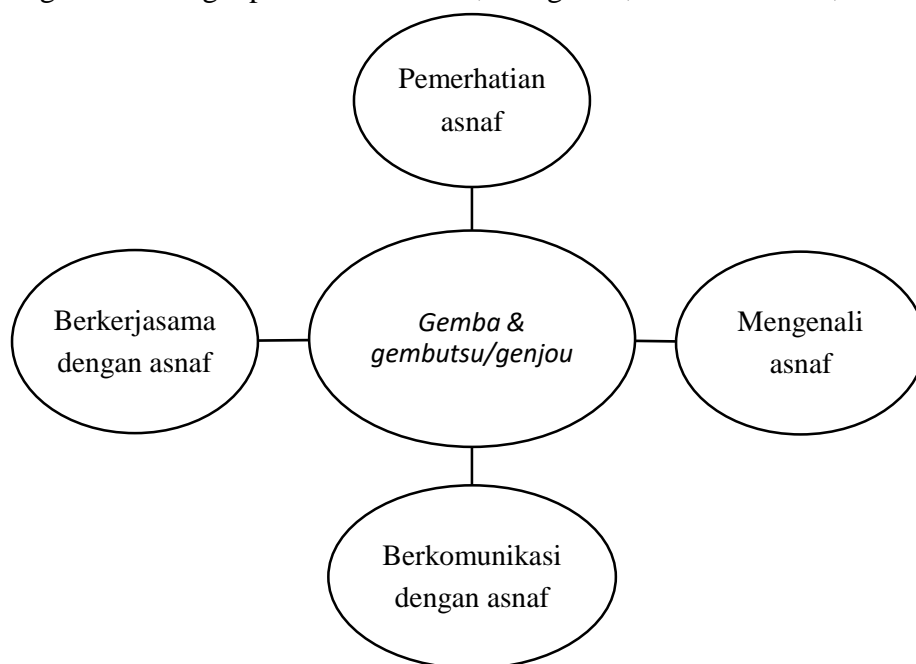


Rajah 2.2: Pengurusan Lean di Pusat Risikan Zakat LZNK

1. Kenal pasti asnaf, iaitu proses risikan ini dilakukan pada awal proses bantuan zakat kepada yang layak, risikan ini dilakukan oleh penolong amil masjid atau pegawai risikan dari pejabat LZNK.
2. Risikan awal ini dibantu oleh senarai semak yang diisi oleh penolong amil masjid atau pegawai risikan dari LZNK. Senarai semak ini juga dijadikan sebagai garis panduan risikan untuk asnaf layak menerima zakat.
3. Menambahbaik masa/tempoh proses, saluran kepada asnaf dilakukan dengan masa/tempoh proses (21 hari) yang ditetapkan oleh LZNK.
4. Menambahbaik fungsi penolong amil atau pegawai zakat LZNK untuk mencapai proses penagihan kepada asnaf dengan lebih efisien.

### **Konsep *gemba* dan *gembutsu/genjou*.**

*Gemba* bermaksud keadaan sebenar sesuatu tempat tersebut. Dalam konsep lebih luas *gemba* boleh dikategorikan sebagai proses memerhati, mengenali, berkomunikasi, dan berkerjasama.



Rajah 2.3: Pengurusan *Gemba & Gembutsu/Genjou* Risikan Asnaf Zakat.

Pengurusan *lean* berkonsepkan *gemba* dalam risikan asnaf zakat ialah pemerhatian keadaan asnaf tersebut ditempat beliau tinggal, pemerhatian ini dilakukan oleh penolong amil zakat dan pegawai zakat dari LZNK. Disamping mengenali asnaf tersebut dengan lebih dekat iaitu *gembutsu*, berkomunikasi dengan asnaf dan jiran terdekat beliau disamping berkerjasama dalam menyalurkan bantuan yang diperlukan oleh asnaf tersebut iaitu *genjou*.



## Senarai semak *gamba dan gembutsu/genjou*

Senarai semak adalah satu garis panduan yang digunakan oleh unit risikan asnaf zakat bertujuan memudahkan urusan risikan dan juga dijadikan satu dasar yang sama setiap kali risikan dijalankan. Senarai semak ini dilakukan oleh penolong amil/pegawai zakat LZNK ditempat tinggal asnaf terlibat.

Jadual 1.6: Senarai semak Pemerhatian Asnaf

No	Senarai Semak	Layak	Tidak Layak
1	Proses pemerhatian dilakukan ditempat tinggal asnaf		
2	Keadaan rumah/tempat tinggal asnaf		
3	Kenderaan yang diguna/pakai oleh asnaf		
4	Makan dan pakaian semasa asnaf		

### Mengenal Asnaf

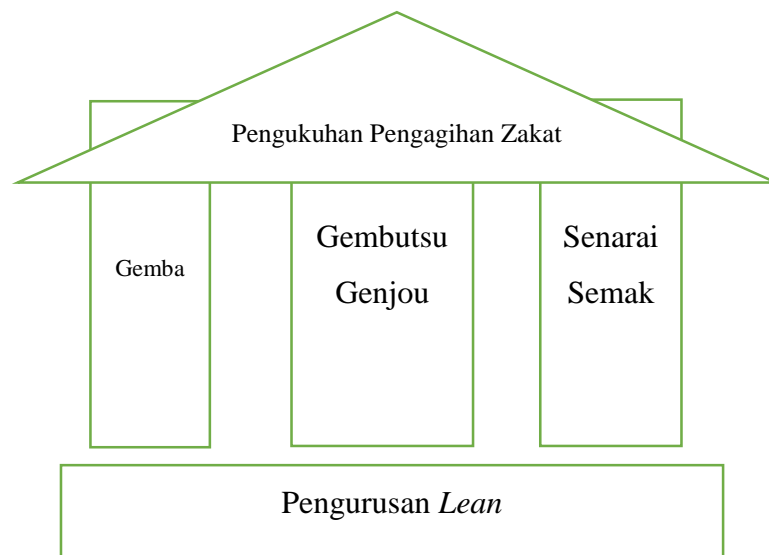
No	Senarai Semak	Layak	Tidak Layak
1	Mengenal latar belakang asnaf		
2	Mengenal bantuan-bantuan yang berkaitan berdasarkan latarbelakang asnaf		
3	Mengenal keluarga asnaf		
4	Mengenal sosial / persekitaran asnaf		

### Berkomunikasi Asnaf

No	Senarai Semak	Layak	Tidak Layak
1	Berkomunikasi dengan asnaf		
2	Berkomunikasi dengan jiran tertangga asnaf		
3	Berkomunikasi dengan pegawai bertanggungjawab / amil		

### Berkerjasama Asnaf

No	Senarai Semak	Layak	Tidak Layak
1	Berkerjasama dengan asnaf dan pihak-pihak yang berkaitan dalam usaha bantuan zakat kepada asnaf.		
2	Berkerjasama dalam menyalurkan maklumat asnaf kepada pihak yang berkenaan		



Rajah 2.4: Kerangka dasar pengagihan zakat kepada asnaf berdasarkan pengurusan lean.

Kerangka dasar ini menyasarkan pengukuhan pengagihan zakat kepada asnaf yang lebih efektif adalah melalui adaptasi pengurusan *lean* yang berkonsepkan *gemba* dan *gembutsu/genjou*.

## Kesimpulan

Agama Islam merupakan satu agama yang syumul dan lengkap yang mencakupi seluruh aspek dan ruang lingkup kehidupan manusia, termasuklah dalam bentuk pembangunan ekonomi, dan kekukuhan sosial masyarakat Islam. Oleh itu, peranan pengurusan zakat amatlah penting dalam membantu umat Islam dalam membangunkan umat Islam dari segi sosial kemasyarakatan yang lebih adil dan saksama. Ini kerana, amalan zakat juga merupakan salah satu rukun Islam yang wajib dipatuhi dan dilaksanakan apabila syarat-syaratnya lengkap.

Di Malaysia, institusi zakat diiktif sebagai satu badan yang bertanggungjawab hal ehwal berkaitan dengan pengurusan zakat yang diletakkan di bawah pengawasan Majlis Agama Islam Negeri. Namun, perbezaan dari segi pengurusan dan pentadbiran ini mewujudkan pelbagai kaedah dalam aktiviti pengurusan zakat kepada asnaf melalui pelbagai kaedah yang berbeza mengikut negeri masing-masing. Oleh itu, kertas polisi ini mencadangkan pelaksanaan pengagihan zakat kepada asnaf menggunakan adaptasi pengurusan *lean* yang berkonsepkan *gemba* dan *gembutsu/genjou*. Kriteria-kriteria *gemba* dan *gembutsu/genjou* adalah terdiri dari permerhatian, mengenali, berkomunikasi dan berkerjasama dengan asnaf adalah teras kepada konsep pengurusan *lean* disamping menyediakan senarai semak untuk proses risikan agar berjalan dengan lancar.



Terdapat banyak kelebihan yang diperolehi oleh sesuatu organisasi apabila menggunakan adaptasi pengurusan *lean* dalam organisasi mereka, tujuan kertas polisi ini adalah memberi garis panduan kepada LZNK dalam unit risikan dan agihan zakat kepada asnaf yang layak dengan lebih cekap dan efisien serta penambahbaikan yang berterusan ini di LZNK akan dapat membantu pelan strategik LZNK 2022-2025 dicapai dengan jayanya. Akhir sekali, Latihan berkala Bersama penolong Amil akan dilaksanakan di semua daerah di Kedah dalam masa terdekat.

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## HALAL FASHION: ANALYSIS OF PREVIOUS STUDIES AND IMPLICATIONS FOR THE HALAL INDUSTRY

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**Abstract:** *The rise of halal fashion is a very important phenomenon within the global fashion industry, which reflects the growing demand for goods that would be stylish and ethical, or even religiously appropriate. In this respect, the Sustainable Global Islamic Economy report points out that the growth potential of the halal industry, which covers fashion, is huge and boasts a multi-billion-dollar valuation. This paper discusses the implications of past research in the area of halal fashion for the industry. Through a literature review method, emergent key themes are identified from the literature which include marketing, consumer behavior, and product innovation. The findings of this study show that while demand for halal fashion has grown significantly, critical issues still persist in the understanding and application of halal principles among producers and consumers. These findings imply that the consequences for the industry will be directed toward effective marketing strategies, innovation of product design, and more consumer awareness—a realm already suggested in the report by SGIE. This research feeds into the insights required by industry practitioners and researchers for further development in the possibility of halal fashion within the global marketplace.*

**Keywords:** *(Halal Fashion, Halal Industry, Sustainable Global Islamic Economy)*

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### Introduction

The Qur'an and Sunnah's emphasis on preserving modesty is reflected in various styles of Muslim dress, such as clothes covering the body appropriately, the use of non-transparent fabrics, and loose-fitting attire. Even with the diverse interpretations of 'modesty' among Muslims worldwide, there remain some of the essential aspects that qualify for a garment to be 'modest.' Sustainable and ethical practices in production and the use of halal materials are also gaining increasing importance among Muslim countries, attracting eco-conscious consumers to modest fashion products. "Islamic economy" as "sectors comprising core products/services that are structurally affected by Islamic ethics and law." Islamic law, underlying the notion of "Halal" or





permissible, directly impacts the core products and services offered in a number of economic sectors, including Halal Modest Fashion according to Global Islamic Economy Report 2023/2024, Muslims spent Muslim spending on fashion reached US\$318 billion in 2022, up by 8.4% from US\$293 billion in 2021, and is forecasted to reach US\$428 billion by 2027, growing at a CAGR of 6.1% (State of the Global Islamic Economy Report, 2023).

Table 1.1: Consumer Spending Estimate for Fashion Sector

Country	2022 Consumer Spending (USD Billion)
Turkey	36.7
Indonesia	1.2
Saudi Arabia	24.3
Pakistan	23.8
Egypt	22.7

Source: State of the Global Islamic Economy Report 2023, p.38

Considering the report in its tenth year, the GIEI seeks to quantify the top national ecosystems in terms of population and GDP that are most capable of fostering the growth of Islamic economic activity. For nations looking to expand their Islamic economic offerings, the GIEI has been a crucial tool since its creation. This enables them to identify problem areas and take direct action to fix them. A composite weighted index, the GIEI evaluates a nation's Islamic economic sector's overall development by comparing its performance to wider societal responsibilities. It has 52 indicators grouped into five components for each of the seven Islamic economic sectors: media and entertainment, halal fashion, halal medicines and cosmetics, Muslim-friendly travel, halal food, and Islamic finance.

This paper aims to fill this gap by analyzing previous studies related to halal fashion published between 2020 and 2023, thereby providing a thorough overview of the current state of knowledge in this field. The primary objectives of this literature review are to systematically assess the existing body of research on halal fashion, identify key themes and trends, explore consumer behavior and preferences, and evaluate the implications for stakeholders in the halal industry. By synthesizing the findings from previous studies, this research seeks to highlight the critical intersections between fashion, faith, and consumerism, ultimately contributing to a more nuanced understanding of how halal principles can be integrated into the fashion industry.

### Halal Fashion Concept

Along with the growing demand for Muslims and other religious followers to dress in accordance with their faith's regulations, the global Muslim fashion sector has started to grow and diversify during the past three decades (Sumarlia et al., 2022). (Timur et al., 2022) state that fashion products can be considered to adhere to the halal supply chain if all of the



processes, from choosing and determining raw materials to designing and manufacturing processes to distributing to retailers, adhere to Islamic regulations based on the Al-Quran and Hadits. Although there are several definitions of fashion, the concept is, in theory, always linked to shifts in people's preferences within a certain time period and due to specific sociocultural events. There are stringent dress codes for Muslims. We Muslims have to wear certain clothes. This kind of attire is referred to as modest or Islamic fashion. Islamic clothing is driven by the fundamental Islamic obligation to maintain modesty, according to the Qur'an and Sunnah. The entire body, including the hands, feet, and head, must be covered, especially for women. A strong religious identity produced by religious understanding is frequently symbolized by simple attire. It is impossible to separate Sharia principles from the laws of

Fashion, which are given in the Qur'an. Nearly every Sharia established in the Qur'an incorporates identity law as a political purpose, which leads to the aim of building a cohesive legal structure with a distinct character. In addition to its important role in shaping legal ethics in apparel, the concept of fashion also reflects the very high intellectual standards that Islam has ingrained. Unbeknownst to them, fashion has actually evolved into a negotiating stance for Muslims worldwide and has become an identity for all Muslims. Fashion encompasses anything that has to do with a person's personal style and attire, or attire that is shaped in accordance with the times. Every human being has the option to follow Allah's commands, which will guide them to true goodness, or to take the opposite route, which is to follow the path of lust and the temptations of Satan, which will cause them to become easily disturbed.

So that is related to the theory of Maqasid Syariah focuses on the ultimate objectives of Islamic law, such as the protection of religion, life, intellect, lineage, and property. When linking the thoughts of (Musyifikah Ilyas and Rita Zahara) about fashion in Islamic law to this theory, several important aspects can be identified: Protection of Identity, fashion that aligns with Islamic values helps individuals express their beliefs and safeguard Muslim identity, consistent with the goals of Maqasid Syariah, Ethics and Morality, Ilyas demonstrates that fashion can shape ethical standards in dressing. Clothing that adheres to Sharia promotes moral values and positive social norms. Social Inclusion, Rita Zahara emphasizes that fashion consistent with Islamic principles can strengthen the sense of belonging among Muslims, fostering stronger social bonds and maintaining harmony within the community. Well-being and Health, Islamic law also encourages the selection of clothing that supports health and comfort, highlighting physical and mental well-being. So, halal fashion represents a growing movement that aligns with Islamic principles while addressing contemporary clothing needs. It not only embraces modesty and ethical standards but also reflects the core objectives of Maqasid Syariah. By promoting modesty, halal fashion protects the dignity and identity of individuals, in line with the Islamic imperative of safeguarding religion and moral values.



## Market Dynamics and Opportunity

The fashion industry is an ever-changing, developing market driven by so many variables. Being in the know of such changing market dynamics and emerging opportunities is significant for any company in trying to be competitive on the world stage. As consumer preference becomes increasingly diverse and unpredictable, issues such as sustainability, ethics of sourcing, and personalized experiences will continue to drive purchasing decisions. Brands will be required to move along with such demands. Technology changed the design and production of fashion and transformed new ways of marketing and retail. The usage of e-commerce, social media, and data analytics will change the way brands communicate with consumers and their way of doing business. Growing awareness of all environmental and social issues is putting pressure on brands to adopt sustainable practices. In return, consumers are asking for more eco-friendly materials, ethical methods of production, and full transparency in supply chains.

The state of the global economy, such as fluctuations or uncertainties pertaining to inflation and recessionary pressures, affects consumer spending and hence influences the growth trajectory in the fashion industry. Brands are increasingly competing in an integrated global fashion marketplace that is highly diversified. Because of this fact, competition has become stronger, and businesses must innovate strategies that would help them stay ahead. (McKinsey & Company, 2023). Observing the ongoing growth of the global halal economy, one can easily notice that the proportion of the Muslim population is one of the contributing factors towards this expansion, especially in the third world countries. In addition, the growing consumers' interest in purchasing halal items fuels the progress of the global halal economy. Global markers see a huge market in the Muslim population which is 1.8 billion people. The global halal market has been on the upward trend over the last few years with its food products sales shares worth for \$632 billion, depicting 16% of the overall global food industry in a situation of the global halal market, the presence of proper halal products and services comes as a major factor which drives consumer interests. Consumer confidence can be improved by issuing trustworthy halal licensing. For this reason, halal assessment bodies are important with regards to maturing the global halal market. (Prayuda et al., 2023)

The world of fashion is a fast-changing and continually growing market which is affected by different aspects like customers' demands, technology, sustainability, and the economy. In order to be relevant in the industry, the brands are forced to make changes and accept ethical sourcing and sustainability as well as design, marketing, and retail technology. At the same time, the fashion market stands to benefit from the growing global halal economy. Muslim population growth alongside increasing patronage of halal products by the general population is the driving reason for the emergence of this market segment which is characterized by a need for credible halal certification and ethical indulgence. Fashion brands will have to go beyond conforming to the prevailing trends and respond to the values and needs of the emergent halal market by ensuring ethical and sustainable practices in their entire value chain in order to be



successful in the coming years. This will help brands make themselves relevant to more consumers and at the same time make the fashion industry more responsible and diverse

## Halal Industry

The halal business involves the use of instruments and equipment that are approved by Islamic sharia in the processing of goods. The goals and operations of the halal sector are a way for LAW No. 33, which was passed in 2014 and deals with the guarantee of halal products, to be expressed. In order to protect each citizen's right to practice their own religion, the LAW was created, and the nation is required to guarantee that the products are halal. But since not all community items are guaranteed, it is vital to make sure that UU has legal certainty on the guarantee of Halal products. (Mujahidin, M, 2020). The market for halal products is expanding along with the size of consumers, and the halal business has tremendous potential on a worldwide scale. With 2.18 billion Muslims, or 28.26% of the world's population, the halal industry is currently growing beyond food and drink due to the Muslim population's annual growth of 1.84 percent. In recent years, a number of Muslim and non-Muslim nations have been vying to establish and provide sharia-compliant enterprises. (Battour, et al 2021).

So, nations with a majority of Muslims and non-Muslims are vying for a higher Muslim market share and the development of the halal business. This will boost customer trust, ease international trading in halal goods, and promote the expansion of the halal sector overall. To build a halal industry that is inclusive, sustainable, and advantageous for all people, governments, corporate actors, and international organizations should work together. By highlighting the expansion of the global market, economic potential, and the necessity of international standardization, the author hopes to increase awareness of the significance of the halal industry globally and promote group efforts to fully utilize its potential for the benefit of global welfare and economic advancement. So, the halal industry is a global market with a rapid growth potential which is in tandem with the increasing demand from consumers and the higher enforcement of halal standards. Although the halal market possesses attractive opportunities, serving local as well as international Muslims is quite a challenging task due to cultural, geopolitical, and operational factors. More so, producers and sellers in every corner of the globe need to comply with the expectations of their consumers regarding the halal market and try to achieve the halal scope standards imposed by relevant certification authorities. This will help them in winning the depreciation and enhancing the share of the market.

## Methodology

This study employs a descriptive analytic approach in terms of reviewing systematically the literature to gather data from prior research and documentation projects. The required data to develop the content of this study were taken from the Mendeley and Google Scholar electronic data literacy search engines. Data searching in this study used Publish or Perish applications,



using keywords: "Halal Fashion, Halal Industry, SGIE". Out of the search results related to research, Journal was found as many as 1000. After going through the phase of exclusion and inclusion, the journal was published in 2019-2024, then 132 articles were found. Then found 24 articles that are adequate and provide complete information. Then summarized into 12 articles that provide the most complete information. Secondary data were documents and publications on the implications, progress, and challenges of halal fashion in relation to the whole industry. Data collected are presented in figures and tables and discussed narratively with regards to the prior theories and research on the topic. This coursework requires students to find several sources of information, including books, scientific publications, and online news and article websites. Another strategy was documentation using the 2020–2023 report on Sustainable Global Islamic Economy Result and Discussion

The global fashion industry has recovered after two years of uncertainty due to the COVID-19 pandemic, and the halal fashion industry has also bounced back. Sveal it is not a few old brands that have decided to relaunch their products, there are new brands that have actually entered into the market. In 2022/23 funding for both new and existing modest fashion brands were attained. Turkish Modanisa raised \$20 million, Palestinian Modesta closed its a six-figure seed round, and UAE's The Giving Movement raised \$15m. Indonesian hijab maker Elzetta initiated the IPO of \$114.21 million and became the first Muslim fashion retail company to list its IPO on the Indonesia stock exchange. In all, six deals that linked the industry involved to the modest fashion business closed, with a combined value of \$129 million. Similarly, other large scale blob branded fashion high street clothing brands took the wrapper and launched hijab collections, including REDTAG in KSA, BooHoo and Next in UK, The Iconic in Australia, and Claude from Indonesia. As for the further development of some of the companies, the majority of the MFBs started expanding into the mass market, but some of them remained oriented to their targeted countries. Some of the exciting products seen at the trade show were: surfwear series 'shameless', fabric that can generate vitamin D, and waterproof hijabs and niqabs. For instance, New York and the European Union among other region have the new rules that try to promote sustainable and ethical manufacture. There is already eco-friendly customized fabrics that brands such as Modest Transitions and Studious Mondays source. Although hijab is banned in some regions, social networks and stars have responded to this racism. Since modern fashion has attracted attention in fashion schools, competitions, and stores, the segment is expected to expand. The world's Muslim consumer expenditure on clothes and shoes was \$318 billion in 2022, \$20 billion up 8.4% from the year before and is expected to be \$428 billion by 2027 with a CAGR of 6.1%, (SGIE Report 2023).

According to Peristiwo (2019), stated that halal facilitates gears its operations based on assurances that conform to sharia, making the products safe, healthy and harmless. Consequently, they are considered fit for ingestion, appreciation, or utilisation. The State of the Global Islamic Economy Report lists seven different categories of halal industries: Some other conforming categories that are much appreciated are Halal foods and beverages, Halal



financing and financial service, Halal tourism, Halal dress and Sa, Halal media and communications, Halal healthcare and medicare, non-food Halal products (Siddiqui, 2021). Currently, hummodest clothing should be regarded as halal since it is a closed, character-oriented dress code that conceals a women's contours without revealing her silhouette or dressing her in sheer fabrics. Hence, the current generation of stylish but 'modest' clothes designers are the ones who popularized the phrase 'modest fashion' (Lewis, 2013; Ajala, 2017 Rosenberg, 2019). The major reasons for the raise of demand toward fashionable concealing, according to the research conducted by Lekhdar et al., are the Muslim population globally, the utilization of social media, and the new fashion designer attitude. The high demand for Muslim clothing could thus have played the role to spur recent increasing trend in coverage of halal fashion (Farrag & Hassan, 2015; Khurotul et al., 2019).

### **Growing Demand for Halal Fashion**

The call for halal fashion is not a fad but a phenomenon that arises from the growth of a particular culture. Due to the increase in Muslim consumer's awareness of palettes that are acceptable in the Islamic faith, the market for halal fashion is growing. This demand is on account of cultural identity, nevertheless, a large number of consumers consider being fashionable as an essential way of celebrating their cultural and religious values. As more consumers, particularly Muslims, seek clothing that aligns with their religious beliefs, the market for halal fashion is expanding. This demand is fueled by cultural identity, for many consumers, wearing halal fashion is a way to express their cultural and religious identity. Global market also experiences the rise of halal industries and one of those industries is the halal fashion industry. From an Islamic perspective, halal fashion is a relatively new fashion trend excluding stick and transmit lights such garments that conceal the body according to religious law and can be noted as a rather effective segment of fashion (Radwan et al., 2019). Among the factors that may influence the development of the modest fashion, there is an influencing factor which is a challenge to the actual development of this fashion in a specific country. Such a pace of this fashion is likely to appear rapidly to develop as a new trend and also to be contributing positively towards the expansion of the modest fashion industry (Gazzola et al., 2020; Sumarliah et al., 2022). On the other hand, there is increased rivalry among the developed halal fashion brands, which is expected mainly due to new emerging designers in the region and beyond. However, health insurance for cheap raw materials in Vietnam and China also assist in extending a value proposition of a more minimalistic fashion (Zainudin et al., 2020).

The principle of fashion awareness call for fashion trends that the industry put in place set trends that the consumer demands (Baharuddin et al., 2021; Lang & Liu, 2019). The challenges observed here, including the speed of fashion cycles and the growing availability of local and foreign competitors in halal fashion explanation is Similar to issues found in prior studies, which comprised of (Radwan et al, 2019) and (Gazzola et al, 2020). These studies highlight



the fact that Indonesian brands need to design and implement ways on how they could be competitive since the market is changing rapidly. The similarity in these results indicates that the companies comprehend the rivalry in the environment for the modest fashion segment. Some related marketing factors include: marketing communications related to models, price and target markets; and market demand for the related items. This is true, but the broader sector that is aimed to the international market is still not stronger enough and has its potential to be optimized. The following is another difficulty: the exacerbation of technological progression in the fashion industry through the help of the social media has an impact regarding trends. These conditions culminated into the resurgence of Islamic fashion culture that has gardening reached western countries (Kamarulzaman & Shaari, 2020). Modest fashion has a large target consumer base since Muslims are present in every part of the globe. Challenges that hinder the advancement of MFS in a country is one of which is Italy where majority of Muslim consumers in the Italian market use conventional method to fulfill their needs through conventional communication tools such as magazines, television and radio advertisement, direct mail, bill boards; Italian fashion designers has not exploited Other Islamic countries' markets, (Radwan et al 2019).

According to the SGIE report 2023 total six apparel and modest fashion industry deals were noted in 2022/23 financial year. These four announcements were for US\$129m. This is a 92% reduction from the five deals that occurred in the 2021/22 financial year, which were worth US \$1.5 billion. Istanbul based global clothing retailer DeFacto was bought up to 29 per cent stake by the Europe a Bank for Reconstruction and Development (EBRD) for US\$ 59 million. This is the first non-grocery brand from turkey that the bank has invested in DeFacto will utilize the funding for upping growth and entering into economies where the EBRD operates. Modanisa, Turkish e-commerce marketplace, has been funded US\$20 million by Re-Pie Asset Management. The investment will enable Modanisa to open the warehouses in Poland and Egypt to meet the regional customers. It will also start an e-wallet service.

### **Critical issues in understanding Halal Principles**

However, the study shows the existence of major challenges to halal knowledge and practice as follows: Non Standardization, one of the major challenges that confronts the system is that there is no well-developed format on how to conduct the halal certification. It is for this reason that there is complication in what one may find in the market as halal from the various certifying bodies' criteria. That is why such inconsistency may negatively affect consumer trust and, as a result, hinder market development. Related to this is the development of product in line to the market demands and the Failure to design new products which are unique from products offered in similar industries. In addition to that, the non-application with innovation in the marketing of their products. The situation where many target markets exist in broader range and advanced technology available should be employed to build up Indonesian modest fashion. These challenges can be further applied as the foundation for strategies for creating modest fashion



in Indonesia in the future. That is, while the elements integral to establishing halal certification, exemplified by Specialized Halal Attributes, are clearly present, Producer Knowledge Gaps suggest that several producers in the context of the modest fashion industry may not comprehend the need for doing so. Such lack of information may lead to production of goods which do not meet the required halal standards which is a blow to consumer trust, awareness raising of producers about Halal standards, awareness rising about certification and Training of certification body for Halal are needed.

Previous studies regarding to halal fashion is to understand Research by Purwanti & Adinugraha (2021) complements this concept by investigating Muslim fashion brand attitude. Their study shows that even consumers rely on the brands that are not only halal certified but also trendy in fashion. This is in line with the entire idea displayed in the given article where the market is slowly extending its portico to meet varying consumer needs sufficiently, thanks to the continuous rising market in comfort and enhanced dressing code; the ‘modesty’ clothing market. However, these projections indicate that although the concept of halal fashion is still growing, there is potential for investment and expansion in the sector too; with better physical infrastructure facilities, supportive government policies and, advanced technology, etc. Malaysia and Turkey are also other important players in the development of the MMHW, and more so the competitiveness comes in and makes the market very fluid. For the halal fashion industry to keep on growing it has to improve through innovation in production and marketing.

Recognizing Halal Fashion and previous literature has also noted that contrary to being just a form of covering and decency, halal fashion is defined by ethical and sustainable production and following Islamic standards. These elements are key to the branding appeal as the growing and credible Muslim consumer base is a significant purchaser that understands both the religious and global moral rankings on consuming products. The report reveals that it suggests that modest fashion is expected to grow mainly, as its market value is expected to amount \$428 billion by 2027 with a 6.1% CAGR. Furthermore, the rise of concern about environmental concerns and ethical sourcing is driving up the market for halal fashion. More and more customers are recognising the consequences of their consumption decisions concerning the environment, society or labor rights. The manufacturing and design consideration based on justice and fairness fulfils this trend well, making Halal fashion the right choice. Some of the latest trend in the halal fashion apparel is that more halal brands are using organic materials like Taggs T-shirt of organic cotton and the young fresh halal brand from Malaysia the ‘Urban Bamboo’.

### **Implication for the Halal Fashion Industry Effective Marketing Strategies**

Halal fashion marketing requires brands to create appealing campaigns that appeal to the sumptuary morality of consumers. This is encompasses pointing out the ethical and sustainable nature of the halal fashion, which does not only appeal to the conventional Muslim Consumers.





Complementing traditional techniques of advertisement, even making use of influencers and social media advertising, brand awareness and consumer engagement can be advantageous. Social media marketing. Especially after the production of the internet in early 1990s people of internet generation are using social networking site for co-creation, collaboration, communication and sharing (Enders et al., 2008). Using Lou FB, Insta, Whatsapp, and YTE etc, people from all the corners of the world have also been able to communicate virtually in order to share ideas (Cheah et al., 2019; Lim and Cham, 2015; Ting et al., 2016). Cheah et al. (2019) mentioned that this convenience has provided businesses with an inexpensive solution to addressing the audience than the conventional media.

SMM can be used to achieve superior brand recognition in present day organization setting since it is one of the most effective marketing tools available, and it is easily accessible by anyone. The authors Akar and Topcu have also confirmed that SMM stands for the utilisation of social media platforms in promoting a fashion, brand with its respective products. It is convenient for a broad spectrum of commercial enterprises in transmitting a clear and specific marketing message with the purpose of attaining a positive product attitude and perception (Shareef et al., 2019). It further enables business to create and sustain an innovative and enhanced business model in today's new world of business or market place, while at the same time establishing and sustaining the customer relationship (Schivinski, 2016). In exchange, marketer could get improved insight into the consumers' requirements and expectations that define product provision and service delivery. Also acknowledged by Godey et al., (2016), SMM is crucial to a brand's marketing and promotional.

In other words, SMM was designed to shape consumers' attitudes and interests in fashion brands to enable subsequent phases that would foster brand loyalty, devotion, and neutrality towards evaluation of related products (Kedzior et al., 2016; Langaro et al., 2018; Tong et al., 2018). Furthermore, prior theoretical research established a positive relationship between SMM and consumer awareness of fashion products and apparels, which, in a roundabout way, affect the actual purchase intention (Hahn and Kim, 2013; Lipsman et al., 2012; Nash, 2019). In Teichmann's (2011) view, product knowledge is directly proportional to self-esteem. Therefore, the achievement of the best possible market segmentation through social media, which means the customization of message delivery based on a user's previous online activity, has ensured a proper targeting of the market that attracts knowledgeable customer traffic. As per the SGIE 2023 report, that show an increase in the halal fashion the credit mainly goes to young Muslim consumers who use social media platforms and are aware of latest fashion trends. Today due to various social media platforms such as Instagram, Tik Tok, Pinterest, new 'modest fashion' influencers have emerged who wear quite trendy yet 'proper' clothing. They play the role of opinion leaders who guide consumers towards the new trends and brands which respond to both, tradition, and the advances of the modern world. Dian Pelangi and Vivi Zubedi have risen to internet fame and New York and London Modest Fashion Week has shown that modest fashion is for everyone and not a subfield of fashion. As for the clothing itself, big



brands including Nike, Uniqlo, Dolce & Gabbana have started having lines for clothing that incorporates modest fashion including hijab, tunic, and abaya and the like especially for the increasing Muslim market especially in the Middle East.

Non-Muslim consumers similarly are attracted to the concept of modest fashion in that it is halal with commitments to the ethical origin of the material and sustainability. Interestingly, the SGIE 2023 report mapped out how e-commerce supports the growth of halal fashion. The change from the traditional brick and mortar stores to online stores favored by the COVID-19 pandemic has been a driving force in the sale of halal fashion brands to consumers across the world. Modest fashion products are now available on Modanisa, Hijup, and Zalora, which are online platforms that ensure that consumer gets the best products which are according to his or her cultural and religious practices. Through fashion events particular brands are marketed to different international markets and this knowledge remains relevant to modest fashion brands. A few OIC governments are currently implementing steps to support their domestic emerging modest fashion businesses. The fashion sector rose by 11.97 % from \$33.1 billion in 2021 to \$37.0 billion in 2022, for women's apparels making an even bigger impact. Based on this study, fashion imports into the OIC are expected to rise to US\$ 47 billion with a 4.87 percentage growth rate.

These growth targets will be supported by innovation in fashion manufacturing process technology and digital commerce technology. Modesty is also rising in the mainstream fashion in major metropolitan cities for the explicit purpose of being diverse, not only for Muslims but to the public. They also revealed that only fashion is among the thirty categories investigated that records a trade surplus for OIC countries unlike halal food, pharma and cosmetics. In 2022, the trade surplus accounted for US\$85.6 billion, with three OIC countries in the list of the top ten fashion exporters to the OIC: Other countries include, Türkiye, Bangladesh and Indonesia. Nonetheless the biggest exporter to this group is China with exports valued at US dollars 18,603,842 in the financial year 2022. Apparel accounts for 70.8% of fashion imported to the OIC while accessories/ footwear & other products account for 29.2%.

### **Innovation in Product Design**

Still, not only the Islamic consumers are concerned with the aspects of demeanor and religion but also non-Islamic consumers are willing to follow the concept of minimalist fashion, which is stipulated with religious or moral values that supply the ethically produced garments made of organic fabrics. In its SGIE 2023, there remain a view of how e-commerce is useful for the promotion of halal fashion. Halal fashion brands have been able to reach consumers online due to the COVID-19 pandemic affecting worldwide online shopping. Today, various online stores that sell Modanisa, Hijup, Zalora and many others have a diverse modest fashion to help customers satisfy the demand that follows cultural and religious norms.



Through fashion shows as a marketing channel, the promotion of Modest Fashion continues to popularize the brands' amongst international markets. Some of the OIC governments are even engaging themselves in taking proper steps to support the local scant clothing brands. The fashion category grew by 11.97% from US\$33.1bn in 2021 to US\$37.0bn in 2022, indicating a favorable performance of women's apparel. The import of fashion products into the OIC is expected to surpass US\$ 47 billion within the period with a compounded annual growth rate of 4.87%. The rise in demand for fashion will be supported by advances in fashion manufacturing and technology used in digital commerce. Modest fashion is also emerging in major cities to be more diverse, not only for the Muslim but for people of other more regions. While in case of Halal food pharma cosmetics and fashion is the only category through which OIC countries enjoy a surplus in the trade.

In 2022, the trade surplus accounted for US\$85.6 billion, with three OIC countries in the list of the top ten fashion exporters to the OIC: The three countries on the South-East Asia for example are Türkiye, Bangladesh, and Indonesia. By presenting the need for innovation for future competitions in the fashion industry, the current study has pointed out that competition is important in the sector and had to present the type of competition that is appropriate in the fashion industry. For this reason, Indonesian modest fashion brands can leveraging collaborating with designers who are able to create both fashionable clothing items, as well as clothes that adhere to modesty codes. Such collaboration may result to product differentiation in the market since the partners offer products that are hard to find in the market.

At the same time, the trend towards religious and eco-consciousness forms a huge opportunity for halal fashion brands. Since the increase in consumer awareness about the human rights implications anchored on the fashion commodities they wear, aspect such as halal fashion that embraces humanitarian standards such as fair trade is likely to benefit from the general trend. In addition, the utilisation of sustainable fabrics and procedures in the production line of halal fashion facilitates appeals to the market as well as gives a competitive edge over. As details that suit the modest fashion consumer, additional effort has been made to perfect the creation of various fabrics and designing suitable products. Some of the companies that design for the conservative or general market have contracted textile mills to create further utilitarian or environmentally friendly fabric to incorporate into their products.

For instance, the innovation product in design based on SGIE report 2023: Fi Miliano an Italy-based brand got inspired to create a knee-length Victorian inspired collection for young Muslimahs using Vylet fabric to combat vitamin D deficiency especially that affects South Asian women. In the same manner, introducing the Nanoabaya, Qatari fashion student, Noor Rashid Butt, designed and developed a clothing that incorporated nanotechnology to control the absorption of vitamin D and control temperature. Hijab inners have gotten a boost from Malaysian brand Innersejuk as the firm launched new hijab inners made of cooling DriChill material. Tommy Hilfiger and Calvin Klein have teamed up with Infinited Fiber Company to



incorporate Infinna, which is a fibre derived from recycled end of use textiles. These are the Pinrings, earrings for hijabis, Mawadda's FDA-approved disposable isolation hijab and most recently Finisterre's modest surfwear. Other great features include The Layali's Lula top, Trekmates' waterproof hijab, and active wear hijab by Berghaus in collaboration with Zahrah Mahmood.

### **Consumer Awareness**

It is crucial to increase consumer awareness about halal to guarantee the existence of the consumer base. Consumer education in the form of organized workshops, seminars and use of materials in the social media platforms, will aid in disseminating the importance of Halal fashion. Numerous studies that emphasize fashion consumption as a crucial component of social representation and belonging bolster the study's findings. According to studies (e.g. McNeill, 2019; Nora and Nurul, 2019; Waninger, 2019), one of the primary means by which customers identify with the social groupings they belong to is through fashion. Hijabistas can demonstrate their devotion to their religion, as well as to their social groups and communities, thanks to the well-known Islamic culture created by halal fashion products. In contrast, it was discovered that using hijab products to fulfill self-identity had no discernible impact on customer satisfaction. This makes sense given that the hijab is a religious and social requirement of Muslim lifestyles rather than just a self-identity item. According to earlier research (e.g. McNeill, 2018; O'Cass and Julian, 2001; Salem and Salem, 2018), fashion is one of the primary means of expressing one's identity and self-image. In this instance, religious commitment—rather than self-perception—influences hijabista consumption decisions due to social group trends. In this instance, social group trends influence the decision to purchase halal fashion by prioritizing religious observance over self-perception. To introduce the market to Taiwanese fashion and beauty products, the Taiwan Modest Fashion and Beauty Online Pop-up Shop was livestreamed to prospective business partners in ASEAN, the Middle East, and North Africa. In addition to showcasing modest fashion designers from Malaysia and Indonesia, the Islamic Fashion Festival in Malaysia also donated money for charitable causes.

These are supported by numerous studies, which indicate fashion consumption as a vital avenue of social representation and belonging. Indeed, according to studies such as McNeill, 2018; Nora and Nurul, 2016; Waninger, 2015, one of the major ways in which customers identify with the social groupings they are part of is through fashion. Because of the popular Islamic culture created by halal fashion products, hijabistas are able to depict how religiously and socially devoted they are to their social groups and communities. Customer self-identity fulfillment through the use of hijab products was found to have no significant effect on customer satisfaction. Again, this makes sense since the hijab is actually a more religious and socially required aspect of the Muslim lifestyles rather than just a self-identity product. In fact, according to previous researches, fashion is one of the most important tools for expressing one's identity and self-concept (e.g. McNeill, 2018; O'Cass and Julian, 2001; Salem and Salem,



2018). In this case, religious commitment, rather than self-perception, is what determines the hijabista's decisions about consumption through social group trends. In the case of the purchase of halal fashion, religious observance becomes more important than self-perception due to social group trends. The Taiwan Modest Fashion and Beauty Online Pop-up Shop streamed live online as part of its official launch to introduce Taiwanese fashion and beauty products to the market for prospective business partners from ASEAN, the Middle East, and North Africa. In Malaysia, the Islamic Fashion Festival also presented modest fashion designers from Malaysia and Indonesia while collecting charitable donations.

## Conclusion

For the conclusion of the paper, that Halal fashion is going to be one of the dominating sectors within the global fashion industry, and that it will happen due to such factors as a growing population of Muslims, technological advances, increasing awareness among consumers about the lifestyles of Halal. That indeed identifies huge potential for growth across regions like Southeast Asia and the Middle East. On the other hand, it points out that there are some big challenges to be resolved: supply chain problems, limited access to technology, or capital restraint. Innovation, collaboration, and the ability to adapt to evolving consumer demand seem to be what the future of halal fashion depends on. Limitations of reliance on secondary data are also recognized, with recommendations for future studies investigating challenges of the modest fashion industry using primary data from the related sectors.

The drivers for this growth include the increasing population of Muslims, technological advances, and increased consumer awareness about halal lifestyles. This could be the ushering in of a strong force in halal fashion within the global fashion industry. In general, the industry has enormous growth opportunities, especially for countries such as Indonesia and Malaysia, among others in Southeast Asia and the Middle East. These potentials can be realized when problems such as those associated with supply chains, technology access, and capital access are sorted out. It would be right to say that the future of halal fashion depends on the ability for innovation, collaboration, and adaptation to changing consumer demand. The research limitation lies in the absence of related data and only carrying out secondary data-based research. Further research might discuss more deeply the Halal Fashion implication of the halal industry using primary data by taking samples from several consumers.

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## EMPOWERING COMMUNITY THROUGH DIGITAL TOOLS: THE ROLE OF ZAKAT AND SOCIAL ENTREPRENEURSHIP AT UNIVERSITI UTARA MALAYSIA

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**Abstract:** *This study highlights the innovative collaboration between Universiti Utara Malaysia (UUM) Zakat and Waqf Centre (PZW) and Products2U (P2U) to investigate how digital social entrepreneurship can help asnafs in the university. By integrating mobile commerce with Zakat distribution, this collaboration significantly increases the impact of traditional almsgiving, providing impoverished areas access to larger marketplaces and business opportunities for the asnafs. The creative use of digital tools not only enables transparent and efficient resource distribution but also allows beneficiaries, specifically the selected asnafs among UUM students, to earn a sustainable income and improve their quality of life through a digital social entrepreneurship program. This case study demonstrates the significant edge between digital innovation and social finance systems. Furthermore, it offers valuable insights on how technological advancement can enhance economic empowerment and social inclusion, ultimately fostering sustainable development and social justice.*

**Keywords:** *digital social entrepreneurship, Zakat distribution, mobile commerce, economic empowerment, social inclusion*

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## Introduction

Zakat plays a crucial role in supporting asnaf (those eligible for zakat, such as the poor and needy) by providing not only immediate financial aid (Omar, Jamlin, Arshad, Isa, & Adul, 2022) but also opportunities for long-term economic empowerment (Mokodenseho, 2024). Beyond financial support, zakat aims to foster long-term financial independence for asnaf, helping them move out of poverty and develop a sense of dignity and self-worth. According to Racheal and Obarinu (2020), engaging in business enables them to regain a sense of purpose and confidence, transforming their mindset from one of dependency to self-reliance. Zakat, therefore, becomes a means of empowerment, aligning with Islamic principles of community upliftment and social justice. Through zakat, asnaf can access capital to start small businesses, which allows them to invest in the tools and resources necessary to become self-sufficient (Omar et al., 2022; Azmi, 2023; Mokodenseho, 2024). This helps shift their role from being recipients of aid to active contributors to the economy (Bukh & Heeks, 2017). Additionally, zakat institutions can offer training programs to teach business skills such as financial management, marketing, and basic accounting. By equipping asnaf with these skills, zakat helps them build a solid foundation for running and sustaining their enterprises. This focus on entrepreneurship encourages asnaf to participate actively in the broader economy, allowing them to build social networks and access new market opportunities, which can be vital for business growth (Din, Ismail, Muhammad, Rosdi, & Mahmood, 2019; Rosalina & Bahri, 2022; Azmi, 2023; Ahmadun et al, 2023).

## Literature Review

### *Digital Business Platform for Asnaf Entrepreneurs at University*

Integrating zakat with social entrepreneurship can create powerful synergies that enhance community development and provide sustainable solutions to social challenges (Furqani, Mulyany, & Yunus 2018). Social entrepreneurship is a business model that creates positive social change while achieving financial sustainability. It involves innovative solutions to social, cultural, or environmental issues, primarily benefiting communities rather than maximizing profits (Hasri, & Rizqi, 2022; Jamaludin, Zaki, & Fernandez, 2022). Social entrepreneurship skills for university students involve business knowledge, social awareness, and personal qualities essential for creating positive change. Key skills include problem-solving, which enables students to identify community issues and develop effective solutions. Developing leadership, communication, financial, adaptability, empathy, and networking skills enables university students to create meaningful impact and foster personal and professional growth. By developing these skills, university students can make a meaningful impact while also fostering personal and professional growth (Hasri, & Rizqi, 2022; Jamaludin, Zaki, & Fernandez, 2022; Jadmiko, 2023). Social entrepreneurship and digital business often intersect by leveraging technology to create innovative solutions for



social challenges. This synergy enables social entrepreneurs to reach wider audiences, enhance their impact, and drive sustainable change through digital platforms.

Digital business is no longer just a trend; it's becoming a necessity. Today's customers expect quick and convenient online services, like shopping, banking, or support. If businesses don't offer these, they might lose out to competitors who do. Technology has made going digital easier and more affordable (Remané, Hanelt, Nickerson, & Kolbe, 2017). According to Paul (2020), tools like cloud computing and artificial intelligence help businesses understand customer needs and make better decisions. Businesses can offer more personalized products and services, which keeps customers happy. Being digital also allows businesses to reach people beyond their local area. They can sell to customers anywhere in the world without needing physical stores.

Universities play a vital role in empowering students, especially those from underprivileged backgrounds like asnaf, by fostering their skills in digital business. In universities, asnaf refers to students who are eligible for zakat assistance as they face financial hardship. Some institutions set up zakat funds that provide scholarships and financial aid for these students to help them pay tuition fees, living costs, and academic resources (Din, Ismail, Muhammad, Rosdi, & Mahmood, 2019). The outreach is to let eligible students know about the support. Not only do universities help by funding trusteeship students, but they also ensure equitable access to education which in turn will contribute towards community well-being through better academic achievements.

The emphasis on digital business platforms for asnaf entrepreneurs in university is crucial for several explanations. First, digital business skills provide asnaf students with opportunities for income generation, allowing them to engage in entrepreneurship through online platforms, e-commerce, freelancing, and digital marketing. This not only equips them with skills for sustainable livelihoods but also enables them to break free from cycles of poverty (Omar et al., 2022; Azmi, 2023; Mokodenseho, 2024). By focusing on digital business, universities can help reduce the digital divide, ensuring that asnaf students are included in the modern digital economy and have access to global markets that can significantly expand their economic opportunities. Additionally, the digital business focus aligns with industry trends, preparing these students for a job market that increasingly values digital literacy and entrepreneurial capabilities and enabling them to become job creators within their communities (Hasri, & Rizqi, 2022; Jamaludin, Zaki, & Fernandez, 2022; Jadmiko, 2023). This can drive social mobility, allowing students to uplift their families and contribute to broader economic growth, thereby reducing dependency on financial aid or zakat (Din et al, 2019). Moreover, as these students succeed, they can serve as role models in their communities, inspiring others to pursue education and economic independence through digital means.



Overall, universities that equip asnaf students with digital business skills play a transformative role, helping them adapt to an evolving economic landscape while becoming active contributors to both their local and global communities. This initiative also aligns with Islamic values, as it promotes self-reliance and the ability to contribute back to the community through zakat and waqf, supporting further community projects. In this article, the focus of the case study is to examine the impact of digital business platforms, the deliverables of collaboration and initiatives by UUM Zakat and Waqf Centre (PZW) and Products2U (P2U), on developing digital entrepreneurial skills among asnaf students at Universiti Utara Malaysia through zakat giving as the seed capital.

## Research Methodology

The case study for the PZW and P2U collaboration was utilized, which involves observing program activities with asnaf participants, reflecting on the effectiveness of the strategies used, and gathering feedback from the beneficiaries and program leaders. This approach helps to understand how the program impacts the asnaf, identifying successes and areas for improvement. The results highlight success stories, showing how the collaboration has enhanced the participants' skills and economic opportunities. To identify a success story based on transaction data from a digital platform, the process begins with gathering detailed sales records, transaction volumes, and revenue data from asnaf participants over a set period.

The program is also being exposed to social media, promoting digital social entrepreneurship among university students. Here is some of the news about the program by PZW and P2U that was published online:

1. <https://www.freemalaysiatoday.com/category/bahasa/tempatan/2024/05/24/pzw-uum-products2u-lahirkan-asnaf-usahawan-sosial-digital/>
2. <https://www.therakyatpost.com/trpbm/siaran-akhbar/2024/06/13/pzw-uum-products2u-p2u-ke-arah-lahirkan-asnaf-usahawan-sosial-digital/>
3. [https://newswav.com/article/50-pelajar-diberi-modal-perniagaan-online-pzw-uum-products2u-p2u-ingin-cipt-A2406\\_o3blUW](https://newswav.com/article/50-pelajar-diberi-modal-perniagaan-online-pzw-uum-products2u-p2u-ingin-cipt-A2406_o3blUW)
4. <https://www.buzzkini.com/news/2024/06/13/50-pelajar-diberi-modal-perniagaan-online-pzw-uum-products2u-p2u-ingin-cipta-asnaf-usahawan-sosial-digital/>

## The Case Study

### *A Journey from Dependence to Empowerment: The Story of Digital Entrepreneurs*

An initiative sparked hope and transformation among a group of asnaf students in Universiti Utara Malaysia (UUM), those who were in need and eligible to receive zakat. The UUM Zakat and Waqf Centre (PZW) and Products2U (P2U), the digital business platform,



recognized the potential within these young individuals and embarked on a mission to turn them into digital social entrepreneurs. They aimed not just to provide financial aid but to empower these students to rise above their circumstances. Fifty students were carefully selected for the program, forty-seven attended the program and each received RM300 as startup capital. This was no ordinary financial handout; it was a seed planted in fertile soil, intended to nurture the growth of their entrepreneurial dreams. The students gathered in a lively Sultanah Bahiyah Library Auditorium, buzzing with excitement, as they learned about launching their online businesses. The training focused on popular e-commerce platforms like Shopee and TikTok, providing them with vital skills to thrive in the digital marketplace.

To ensure the participants' success, Products2U held weekly online training sessions every Wednesday at 9 pm via Zoom. These sessions covered crucial topics designed to empower the Asnaf students as they embarked on their entrepreneurial journey. The topics included:

1. Sales Coaching Sessions: Tips and strategies for improving sales performance and engaging customers, including entrepreneurial mindset setting.
2. Financial Planning and Cash Flow Management: Guidance on managing finances and working capital to maximize sales for the month, ensuring students could effectively plan their income and expenses.
3. Maximizing Sales on TikTok: Training on how to leverage TikTok as a platform for reaching a larger audience and driving sales.
4. 7 Steps to Closing Customers: A structured approach to converting leads into sales, focusing on offline closing techniques, customer prospecting, relationship, and satisfaction.

This comprehensive training was pivotal in helping participants maximize the potential of their seed capital and navigate the challenges of digital entrepreneurship. But the support didn't stop there. Dedicated UUM faculty members from the School of Business Management (SBM) and Tunku Puteri Intan Shafinaz School of Accountancy (TISSA) volunteered their time, offering mentorship without charging a fee. These mentors became beacons of guidance, helping the students navigate the often turbulent waters of entrepreneurship. They shared insights, strategies, and experiences, instilling confidence and resilience in the budding entrepreneurs.



## The Results

### Performance Summary:

1. Total Participants: 47 students attended the program and received RM300 in seed capital to initiate their entrepreneurial journey.
2. Successful Engagement:
  - 77% (36 participants) utilized the RM300 for personal consumption, purchasing groceries, cosmetics, and other locally sourced products through the Products2U app.
  - 23% (11 participants) exceeded the RM300 initial seed capital, achieving an average of RM800 in sales per participant. These individuals demonstrated entrepreneurial growth, generating an average income of RM300 per participant with a profit margin of 37.5%.

This subset of participants not only returned nearly double the initial capital but also continued their entrepreneurial endeavors, indicating sustainable business growth. Their success highlights the program's ability to transform financial aid into entrepreneurial opportunities.

### Notable Successes:

1. Norshahida Binti Yahya:



- Total Sales: RM3,335
- Profit Generated: RM1,562 (45% margin)
- Focused on selling perfumes both online and offline to her community, showcasing a strong business acumen by leveraging local networks.

## 2. Nur Anis Sufiah Binti Izani:



- Total Sales: RM1,600
- Profit Generated: RM414 (26% margin)
- Concentrated on selling Tyeso water tumblers, Wardah cosmetics, and perfumes, primarily targeting online sales and close community members.

These two individuals exemplified how the initial seed capital could multiply significantly, with both achieving sales that returned 10x the initial capital and profits 5x their seed money. Their ongoing growth signifies the potential long-term impact of the program. As the students developed their business ideas, they began to see a shift within themselves. No longer just recipients of zakat, they started to envision a future where they could contribute back to their communities, becoming muzaki - givers rather than takers. This transformation aligned beautifully with several Sustainable Development Goals (SDGs), particularly those focusing on poverty alleviation, quality education, and reduced inequalities (Cordova, & Celone, 2019). With every online shop launched and each sale made, the students not only contributed to their financial independence but also fostered a sense of community. They shared their experiences, encouraged one another, and celebrated each other's accomplishments, resulting in a thriving network of young entrepreneurs. This program did more than simply give urgent relief; it also established the foundation for a resilient ecology in which future generations may thrive.

This story serves as a powerful reminder of the impact that thoughtful initiatives can have on individuals and communities. By nurturing potential and providing the right tools, we can transform lives and create lasting change. The journey from dependence to empowerment is not just a dream; it can become a reality for those willing to take the leap and embrace their entrepreneurial spirit.

## Conclusion

The effort for a digital social entrepreneurship program through a partnership between UUM Zakat and Waqf Centre (PZW) and Products2U (P2U) has yielded numerous benefits, the most notable of which is the empowerment of asnaf entrepreneurs, as demonstrated by



success stories in which individuals change as a result of zakat investment and personalized coaching. The program encourages skill development and digital literacy among participants, preparing them to compete in a competitive economy. By equipping asnaf individuals with digital skills and entrepreneurial opportunities, they can achieve financial independence, thereby transforming from aid recipients to contributors. This transition not only ensures their sustained success but also creates a ripple effect, as these individuals can then support others in their community. This approach fosters a culture of giving and resilience, reinforcing the cycle of socio-economic improvement and sustainability.

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## PERANAN AKAD TIJARI UNTUK MEMPERKASA PEMBIAYAAN ASNAF

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**Abstrak:** Artikel ini membincangkan peranan akad tijari dalam membantu usahawan, khususnya usahawan asnaf, melalui pelbagai sumber dana patuh syariah. Akad tijari, seperti murabahah, mudharabah, musharakah, dan ijarah, menawarkan mekanisme pembiayaan yang adil dan selari dengan prinsip syariah untuk membantu golongan asnaf memulakan atau mengembangkan perniagaan mereka. Sumber dana utama yang menyokong pembiayaan ini termasuk zakat, wakaf, sadaqah, tabung amanah, CSR institusi kewangan Islam, modal teroka Islam, dan kewangan mikro Islam. Setiap sumber dana ini memainkan peranan penting dalam menyediakan modal, menggalakkan keusahawanan, serta membina kestabilan ekonomi bagi golongan asnaf. Pembiayaan melalui akad tijari membolehkan asnaf mengatasi kemiskinan dengan memberi peluang kepada mereka untuk berdikari dan menyumbang kepada pembangunan ekonomi secara keseluruhan.

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**Kata Kunci:** Akad Tijari, Usahawan Asnaf, Pembiayaan Patuh Syariah

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### Pendahuluan

Akad tijari merupakan akad yang melibatkan transaksi perdagangan atau perniagaan dengan tujuan mendapatkan keuntungan. Dalam konsep ini, pihak-pihak yang terlibat sepakat untuk melakukan pertukaran barang atau jasa dengan imbuhan tertentu, biasanya berupa harga atau bayaran yang telah dipersetujui. Tujuan utama akad tijari adalah mencari keuntungan, dan pihak-pihak yang terlibat memiliki kebebasan untuk menetapkan syarat-syarat transaksi selama syarat-syarat tersebut tidak melanggar prinsip-prinsip syariah.



Antara contoh akad tijari yang umum ialah akad jual beli (*bai'*), sewa (*ijarah*), dan pembiayaan perdagangan (*murabahah*). Dalam kes jual beli, penjual dan pembeli setuju untuk menukar barang dengan harga tertentu. Dalam sewa, pemilik memberikan hak penggunaan aset kepada pihak lain dengan bayaran sewa. Manakala, *murabahah* melibatkan pembelian barang oleh institusi kewangan untuk dijual semula kepada pelanggan dengan harga yang ditambah margin keuntungan. Akad tijari berbeza dengan akad *tabarru'* yang bersifat kebajikan, seperti hibah atau wakaf, di mana keuntungan bukanlah tujuan utama. Dalam Islam, akad tijari harus mematuhi syarat-syarat tertentu, seperti kejujuran, keterbukaan, dan persetujuan bersama, untuk memastikan keadilan bagi semua pihak yang terlibat (Antonio, 2001).

### **Jenis Akad Tijari**

Akad tijari dalam konteks perniagaan Islam terbahagi kepada beberapa jenis, bergantung pada bentuk transaksi dan perjanjian antara pihak-pihak yang terlibat. Berikut adalah beberapa jenis akad tijari yang umum:

#### **Bai' (Jual Beli)**

Ini merupakan akad pertukaran barang dengan harga tertentu yang telah dipersetujui oleh kedua-dua pihak. Terdapat pelbagai jenis jual beli dalam Islam, termasuk *bai' musawamah* (jual beli tanpa menyebut harga pokok) dan *bai' murabahah* (jual beli dengan penambahan margin keuntungan yang dinyatakan). Dalam *murabahah*, institusi kewangan membeli barang atas permintaan pelanggan dan menjualnya dengan harga yang mencakupi kos dan keuntungan.

#### **Ijarah (Sewa)**

Akad ini melibatkan penyewaan atau peminjaman suatu aset atau barang dengan bayaran tertentu. Pemilik aset memberikan hak penggunaan kepada penyewa untuk tempoh tertentu, dan sebagai balasan, penyewa membayar sewa kepada pemilik. Aset yang biasa disewa termasuk hartanah, peralatan, dan kenderaan.

#### **Mudharabah (Pembiayaan Berasaskan Keuntungan)**

Dalam akad *mudharabah*, salah satu pihak (*rabbul mal*) menyediakan modal, manakala pihak lain (*mudharib*) bertindak sebagai pengurus perniagaan. Keuntungan dibahagi antara kedua-dua pihak berdasarkan nisbah yang telah dipersetujui, tetapi kerugian hanya ditanggung oleh pemodal, kecuali jika kerugian itu disebabkan kecuaiian atau penyelewengan pengurus.

#### **Musharakah (Perkongsi Keuntungan dan Kerugian)**

Ini adalah perjanjian perkongsi di mana dua atau lebih pihak menyumbang modal untuk menjalankan perniagaan. Keuntungan dan kerugian dikongsi berdasarkan nisbah yang dipersetujui bersama. Akad ini sering digunakan dalam pembiayaan



projek atau pelaburan besar di mana semua pihak mempunyai hak dalam membuat keputusan.

### **Salam (Jual Beli dengan Bayaran di Awal)**

Dalam akad salam, pembeli membayar harga barang secara penuh di awal, tetapi penghantaran barang dilakukan kemudian. Jenis akad ini biasanya digunakan dalam sektor pertanian di mana barang (seperti hasil tanaman) belum tersedia pada waktu pembayaran.

### **Istisna' (Jual Beli Berasaskan Pesanan)**

Akad ini melibatkan pembuatan atau pembinaan sesuatu barang atau projek atas permintaan pembeli, di mana pembayaran boleh dilakukan secara ansuran sepanjang tempoh pembuatan atau pada masa penghantaran. Istisna' sering digunakan dalam industri pembinaan dan pembuatan barangan khusus.

Semua jenis akad ini memerlukan persetujuan bersama, ketelusan, dan kejujuran dalam transaksi, sesuai dengan prinsip syariah.

## **Akad Tijari untuk Membantu Usahawan dan Usahawan Asnaf**

Akad tijari mempunyai potensi besar untuk membantu perkembangan usahawan, termasuk golongan usahawan asnaf, iaitu mereka yang tergolong dalam kategori penerima zakat. Dalam ekonomi Islam, akad tijari seperti *murabahah*, *ijarah*, *mudharabah*, dan *musharakah* bukan sahaja bertujuan untuk mendapatkan keuntungan tetapi juga untuk mewujudkan keadilan dan membantu golongan yang memerlukan, seperti asnaf, untuk memajukan ekonomi mereka. Akad tijari menawarkan pelbagai mekanisme pembiayaan yang patuh syariah dan sesuai untuk membantu usahawan, termasuk golongan asnaf. Instrumen seperti *murabahah*, *mudharabah*, *musharakah*, *ijarah*, *salam*, dan *istisna'* boleh dimanfaatkan untuk membantu golongan usahawan yang memerlukan modal untuk memulakan atau mengembangkan perniagaan. Dengan sokongan daripada institusi kewangan Islam dan organisasi zakat, akad-akad ini dapat menjadi alat yang efektif untuk memperbaiki taraf ekonomi usahawan asnaf serta mengurangkan kemiskinan.

## **Sorotan Literatur**

Pelbagai jenis akad tijari digunakan dalam sistem perbankan dan kewangan Islam, termasuk jual beli (*bai'*), perkongsian (*musharakah*), pembiayaan (*mudharabah*), dan kontrak sewa (*ijarah*) yang kesemuanya tertakluk kepada prinsip-prinsip syariah. Berikut adalah sorotan literatur penting berkaitan konsep ini:



### **Jual Beli (Bai')**

Literatur banyak menekankan peranan *bai'* dalam perbankan Islam, terutamanya *murabahah*, di mana bank membeli barangan atas permintaan pelanggan dan menjualnya dengan penambahan margin keuntungan. Antonio (2001) menyatakan bahawa *murabahah* menjadi salah satu bentuk pembiayaan paling popular dalam perbankan Islam kerana kesederhanaannya dan pematuhannya kepada prinsip-prinsip syariah. El-Gamal (2006) juga memperakui populariti *murabahah*, tetapi mengkritik penggunaannya yang berlebihan, yang mana menurut beliau, kadangkala mendekati amalan riba.

### **Sewa (Ijarah)**

Ijarah, atau kontrak sewa, mendapat perhatian dalam sektor kewangan Islam kerana fleksibilitinya. Menurut Usmani (2002), ijarah memberikan alternatif kepada pinjaman konvensional dengan menawarkan kontrak yang sesuai dengan syariah. Lewis dan Algaoud (2001) menambah bahawa dalam ijarah, pemilikan kekal pada penyewa sehingga tamat tempoh sewa, yang membezakan ijarah daripada kontrak sewa konvensional.

### **Perkongsian Keuntungan dan Kerugian (Mudharabah & Musharakah)**

Mudharabah dan musharakah adalah dua bentuk kontrak perkongsian yang menjadi tumpuan dalam literatur mengenai perbankan Islam. Menurut Obaidullah (2005), kedua-dua kontrak ini penting dalam menggalakkan kerjasama antara pihak yang mempunyai modal dan keupayaan pengurusan. Keduanya juga dilihat lebih selaras dengan prinsip keadilan dalam Islam berbanding dengan kontrak lain seperti *murabahah*, kerana keuntungan dan kerugian dikongsi secara adil. Siddiqi (2004) menekankan bahawa *mudharabah* memainkan peranan penting dalam pelaburan kewangan Islam, dengan pemodal (*rabbul mal*) berkongsi keuntungan tanpa perlu terlibat dalam pengurusan perniagaan.

### **Salam dan Istisna'**

Dalam konteks jual beli masa depan, akad *salam* dan *istisna'* digunakan untuk transaksi di mana barang atau perkhidmatan akan dihantar atau disiapkan kemudian. Khan dan Ahmed (2001) menjelaskan bahawa *salam* sering digunakan dalam sektor pertanian, di mana pembeli membayar harga sepenuhnya pada awal, manakala barang dihantar kemudian. *Istisna'*, di sisi lain, digunakan dalam sektor pembuatan dan pembinaan, di mana tempahan dibuat berdasarkan keperluan khusus. Menurut Ayub (2007), *istisna'* membolehkan fleksibiliti dalam pembayaran dan penghantaran, menjadikannya relevan dalam projek pembinaan yang panjang.

### **Keadilan dan Ketelusan dalam Akad Tijari**

Beberapa kajian juga menekankan pentingnya keadilan dan ketelusan dalam akad tijari. Lewis (2001) menunjukkan bahawa semua akad tijari mesti mematuhi syarat keterbukaan dan keadilan bagi memastikan tiada pihak yang dieksploitasi. Ini selaras dengan kajian



Farooq (2011), yang menekankan pentingnya *gharar* (ketidakpastian) dielakkan dalam semua akad untuk mengelakkan penipuan dan ketidakpastian dalam kontrak.

Secara keseluruhan, literatur mengenai akad tijari menunjukkan betapa pentingnya instrumen ini dalam membangunkan sistem perbankan Islam yang patuh syariah. Walaupun terdapat cabaran dalam pelaksanaannya, seperti penggunaan *murabahah* yang berlebihan, akad tijari tetap menjadi asas kepada transaksi perniagaan yang adil dalam konteks Islam. Perbincangan berkaitan zakat telah banyak diterbitkan dalam bentuk artikel dan buku juga di makalah. Perbincangan konsep zakat, asnaf zakat, perkembangan asnaf berdasarkan keadaan semasa sehinggalah pembiayaan menggunakan wang zakat telah dibahas sejak dahulu.

Muzakarah pada tahun 2022-2023 di Malaysia turut membahas kembali pembiayaan berkaitan zakat menggunakan akad tijari. Pembiayaan berasaskan akad tijari yang menggunakan dana zakat. MUZAKARAH 2022 mengambil maklum bahawa:

- (a) Penggunaan dana zakat bagi pembiayaan berasaskan akad tijari berkait dengan keharusan pelaburan dana zakat.
- (b) Ulama berbeza pendapat tentang hukum pelaburan dana zakat di mana majoriti ulama tidak membenarkan dan sebahagian ulama lain membenarkan dengan bersyarat.
- (c) Setakat hari ini, Baitulmal Aceh Indonesia (di peringkat Nusantara) menggunakan akad tijari (iaitu *muḍārabah*) bagi pembiayaan menggunakan dana zakat.
- (d) Antara kontrak Syariah yang berpotensi untuk diaplikasi termasuk *mushārahah mutanāqīshah*, *istiṣnāʿ*, *salam*, dan *murābahah*

### **Sumber Dana Akad Tijari untuk Pembiayaan Asnaf**

Pembiayaan untuk golongan asnaf melalui akad tijari merupakan salah satu cara untuk menggalakkan keusahawanan dalam kalangan asnaf sambil mematuhi prinsip-prinsip syariah. Sumber dana untuk membiayai usahawan asnaf dalam sistem Islam boleh datang daripada pelbagai sumber yang patuh syariah. Berikut adalah beberapa sumber utama yang boleh digunakan dalam akad tijari untuk pembiayaan asnaf:

#### **Dana Zakat**

Zakat merupakan salah satu sumber utama dalam membantu golongan asnaf. Zakat, sebagai kewajiban agama, dikutip daripada orang Islam yang memenuhi syarat-syarat tertentu dan diagihkan kepada lapan golongan penerima zakat, termasuk asnaf. Penggunaan zakat untuk membantu membiayai aktiviti perniagaan asnaf adalah selaras dengan prinsip zakat yang bertujuan untuk meningkatkan taraf hidup penerima zakat.

Menurut kajian oleh Farooq (2011), zakat boleh digunakan untuk menyediakan modal awal kepada asnaf melalui pelbagai bentuk akad tijari seperti *mudharabah* atau *murabahah*,



dengan tujuan untuk membantu mereka memulakan perniagaan. Dengan bantuan zakat, asnaf dapat beralih daripada penerima zakat kepada golongan yang mampu berdikari melalui perniagaan.

### **Dana Wakaf**

Wakaf adalah satu bentuk infaq yang bersifat kekal, di mana harta yang diwakafkan digunakan untuk manfaat umum. Dalam konteks pembiayaan asnaf, wakaf produktif boleh digunakan sebagai sumber modal untuk membiayai perniagaan asnaf. Wakaf produktif merujuk kepada aset atau dana wakaf yang dilaburkan dalam aktiviti perniagaan yang boleh menghasilkan pulangan. Pulangan tersebut kemudiannya digunakan untuk tujuan kebajikan, termasuk membantu golongan asnaf.

Menurut kajian oleh Cizakca (1998), wakaf telah lama digunakan dalam dunia Islam untuk menyokong ekonomi masyarakat miskin melalui pelbagai projek sosial dan ekonomi. Dalam konteks ini, dana wakaf boleh digunakan untuk membiayai projek perniagaan asnaf melalui akad tijari seperti *musharakah* atau *ijarah*, di mana wakaf menyediakan aset atau modal yang digunakan dalam perniagaan.

### **Dana Tabung Kebajikan Islam (Sadaqah dan Infaq)**

Selain zakat dan wakaf, sadaqah (sedekah) dan infaq juga boleh menjadi sumber dana bagi membantu asnaf memulakan perniagaan. Sadaqah adalah sumbangan sukarela yang tidak terikat kepada mana-mana pihak tertentu, dan boleh digunakan untuk membantu mana-mana individu yang memerlukan. Infaq pula merujuk kepada perbelanjaan yang dikeluarkan untuk kebaikan dan kebajikan.

Menurut Usmani (2002), dana sadaqah dan infaq boleh digunakan untuk menyediakan modal kecil kepada usahawan asnaf dalam bentuk pembiayaan mikro. Dana ini boleh diurus oleh institusi kewangan Islam atau badan kebajikan untuk memberikan sokongan pembiayaan kepada asnaf melalui kontrak seperti *murabahah*, di mana barangan atau peralatan perniagaan dibeli dan dijual kepada asnaf dengan harga yang mengandungi margin keuntungan rendah.

### **Tabung Amanah Usahawan Asnaf**

Tabung amanah yang diwujudkan khusus untuk membiayai aktiviti usahawan asnaf juga boleh menjadi salah satu sumber dana. Tabung amanah ini boleh dibentuk oleh badan-badan Islam, institusi kewangan Islam, atau organisasi kebajikan yang bertujuan untuk menyokong perkembangan ekonomi asnaf melalui keusahawanan.

Dalam tabung ini, sumbangan daripada pihak kerajaan, institusi kewangan, atau individu boleh disalurkan untuk memberikan pinjaman tanpa faedah atau pembiayaan patuh syariah kepada usahawan asnaf. Tabung amanah ini boleh menggunakan akad seperti *mudharabah*



atau *musharakah*, di mana tabung bertindak sebagai pemodal, manakala asnaf sebagai pengurus perniagaan.

### **Dana CSR (Corporate Social Responsibility) Institusi Kewangan Islam**

Corporate Social Responsibility (CSR) oleh institusi kewangan Islam juga boleh dijadikan sumber pembiayaan bagi asnaf. Sebagai sebahagian daripada tanggungjawab sosial mereka, bank Islam dan institusi kewangan lain boleh menyediakan dana khas untuk membantu golongan asnaf memulakan perniagaan atau membiayai projek ekonomi mereka. Menurut Lewis dan Algaoud (2001), CSR dalam institusi kewangan Islam sering difokuskan pada pembangunan ekonomi masyarakat melalui program-program pembiayaan patuh syariah. Institusi kewangan ini boleh menggunakan akad seperti *musharakah* atau *ijarah* untuk memberikan pembiayaan kepada usahawan asnaf dengan mengurangkan risiko kepada kedua-dua pihak.

### **Dana Modal Teroka Islam (Islamic Venture Capital)**

Modal teroka Islam adalah satu lagi bentuk sumber dana yang boleh digunakan untuk membantu asnaf. Dalam modal teroka Islam, pelabur menyediakan modal kepada usahawan dengan jangkaan untuk mendapatkan pulangan berdasarkan keuntungan yang dihasilkan daripada perniagaan. Menurut Obaidullah (2005), modal teroka Islam boleh digunakan untuk menyokong usahawan yang memerlukan modal dengan risiko yang dikongsi secara adil melalui akad *mudharabah* atau *musharakah*. Ini memberi peluang kepada usahawan asnaf untuk mendapatkan pembiayaan dengan syarat yang fleksibel dan patuh syariah.

### **Institusi Kewangan Mikro Islam**

Kewangan mikro Islam juga merupakan salah satu instrumen penting dalam menyediakan pembiayaan kepada golongan berpendapatan rendah, termasuk asnaf. Institusi kewangan mikro Islam menawarkan pinjaman berskala kecil dengan syarat yang lebih ringan, dan menggunakan akad tijari seperti *murabahah* dan *ijarah* untuk membiayai perniagaan kecil. Menurut Khan dan Ahmed (2001), kewangan mikro Islam berperanan penting dalam membantu golongan miskin untuk berdikari dengan menyediakan akses kepada pembiayaan yang mereka perlukan untuk memulakan perniagaan. Pembiayaan ini sering kali dilakukan tanpa melibatkan unsur riba, menjadikannya lebih sesuai dengan prinsip Islam.

### **Kesimpulan**

Akad tijari menawarkan peluang besar dalam membantu golongan usahawan, khususnya usahawan asnaf, untuk meningkatkan taraf hidup mereka melalui keusahawanan patuh syariah. Dengan sumber dana yang mencakupi zakat, wakaf, sadaqah, dana amanah, CSR institusi kewangan Islam, modal teroka Islam, dan kewangan mikro Islam, usahawan asnaf dapat memanfaatkan pelbagai bentuk akad tijari seperti *murabahah*, *mudharabah*, *musharakah*, dan *ijarah*. Setiap instrumen ini bukan sahaja memberikan akses kepada



modal, tetapi juga menggalakkan pembiayaan yang adil dan bebas riba, selaras dengan prinsip ekonomi Islam. Melalui pembiayaan ini, golongan asnaf dapat beralih daripada penerima bantuan kepada penyumbang ekonomi, memperkuatkan daya tahan kewangan mereka, dan membina masyarakat yang lebih makmur dan adil.

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## ISU, CABARAN DAN CADANGAN PENAMBAHBAIKAN PROGRAM TVET DALAM KALANGAN PELAJAR MAAHAD: KAJIAN KES DI SEBUAH MAAHAD TARBIAH ISLAMIAH DI NEGERI KEDAH

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**Abstract:** *Kemahiran teknikal sangat penting dalam meningkatkan kebolehpasaran pelajar selepas tamat persekolahan. Kajian ini bertujuan meneroka isu-isu yang dihadapi dalam pelaksanaan Program Latihan Pendidikan Teknikal dan Vokasional (TVET) di Maahad Tarbiah Islamiah, Kedah, dengan kerjasama Universiti Utara Malaysia dan Kolej Vokasional. Objektif kajian ini adalah: 1) mengenal pasti isu-isu utama dalam pelaksanaan program Latihan TVET dalam kalangan pelajar Maahad, dan 2) mencadangkan kaedah-kaedah untuk memastikan kejayaan program Latihan TVET bagi pelajar-pelajar ini. Program ini melibatkan 80 pelajar dalam bidang kemahiran seperti pembinaan bangunan, barber, potongan rambut Muslimah, dan persalonan. Temu bual berstruktur telah dijalankan dengan seorang pentadbir Maahad, dan data yang diperoleh dianalisis secara bertema. Dapatan kajian menunjukkan lima kekangan utama dalam pelaksanaan TVET. Pertama, kekangan masa untuk menghabiskan kurikulum sedia ada yang sudah padat. Kedua, pertindihan dengan program rasmi dan cuti sekolah yang menghadkan penglibatan pelajar dalam latihan TVET. Ketiga, kekurangan sumber kewangan menyebabkan kesukaran untuk membeli peralatan yang diperlukan bagi latihan praktikal. Keempat, masa dan tempat yang terhad untuk latihan praktikal turut membatasi pelajar dalam menguasai kemahiran. Kelima, kekurangan jurulatih berkemahiran menyebabkan pelajar tidak dapat dipantau secara rapi semasa menjalani latihan. Kajian ini mencadangkan supaya peluang latihan TVET disebar dengan lebih meluas dalam kalangan pelajar Maahad, di samping keperluan untuk menyelaraskan jadual dan kurikulum yang lebih fleksibel. Selain itu, kerjasama erat dengan institusi seperti Kolej Vokasional dan Kolej Komuniti perlu diperkukuhkan untuk memastikan kejayaan program ini dan mencapai objektif yang diharapkan.*

**Kata Kunci:** *Kemahiran TVET, Pelajar Maahad, Pendidikan Teknikal dan Vokasional, Kekangan Pelaksanaan, Keanjalan Kurikulum.*

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## Pengenalan

Pendidikan Teknikal dan Latihan Vokasional (TVET) memainkan peranan penting dalam memperkasa pelajar dengan kemahiran teknikal yang relevan untuk memenuhi keperluan pasaran kerja. TVET telah berkembang secara signifikan sebagai komponen penting dalam sistem pendidikan global, bertujuan untuk menyediakan pelajar dengan kemahiran teknikal dan vokasional yang relevan dengan keperluan industri moden. TVET memainkan peranan penting dalam memperkasa pelajar dengan kemahiran teknikal yang relevan untuk memenuhi keperluan pasaran kerja (UNESCO, 2015; ILO, 2020; World Bank, 2019). Menurut UNESCO (2015), TVET berfungsi sebagai alat penting dalam menyediakan kemahiran yang diperlukan bagi menyokong pembangunan ekonomi. ILO (2020) menekankan bahawa TVET adalah kritikal dalam persiapan pelajar untuk pasaran kerja masa depan yang semakin berorientasikan teknologi, manakala World Bank (2019) menyatakan bahawa TVET membantu meningkatkan kebolehpasaran pelajar di pasaran kerja global. TVET memainkan peranan penting dalam membina tenaga kerja yang berkemahiran tinggi, yang kritikal untuk pertumbuhan ekonomi dan pembangunan sosial di pelbagai negara. Menurut UNESCO, TVET menyumbang kepada peningkatan kemahiran, kebolehpasaran, dan pembangunan ekonomi, terutamanya di negara-negara membangun (UNESCO, 2015).

TVET mempunyai sejarah panjang dalam membantu negara-negara menangani cabaran yang timbul daripada perubahan teknologi dan keperluan pasaran kerja yang dinamik. Contohnya, di negara-negara Eropah seperti Jerman dan Switzerland, sistem TVET telah berjaya mengurangkan kadar pengangguran belia dengan menyediakan laluan pendidikan yang memberi tumpuan kepada kemahiran praktikal dan latihan industri (Euler, 2013). Di Asia, negara seperti Korea Selatan, Jepun, dan Hong Kong juga telah mengadaptasi sistem TVET yang kukuh untuk memenuhi keperluan industri. Di Korea Selatan, TVET telah diintegrasikan dengan rapat dalam sistem pendidikan untuk melatih tenaga kerja berkemahiran tinggi yang diperlukan dalam sektor teknologi tinggi (Lee, 2016). Jepun, dengan sistem pendidikan yang menekankan kepada "Monozukuri" atau pembuatan yang berasaskan kemahiran, telah menggunakan TVET untuk memastikan pelajar mendapat kemahiran praktikal yang dapat diterapkan dalam industri (Ministry of Education, Culture, Sports, Science and Technology, Japan, 2017). Hong Kong juga telah memperkukuhkan pendidikan vokasional melalui inisiatif seperti "Vocational and Professional Education and Training" (VPET), yang menghubungkan pelajar dengan sektor industri secara langsung untuk meningkatkan kebolehpasaran mereka (Education Bureau, Hong Kong, 2018). Di negara-negara membangun, TVET sering kali dilihat sebagai alat untuk mengurangkan kemiskinan dan meningkatkan taraf hidup dengan menyediakan peluang pekerjaan yang lebih baik (World Bank, 2019).



Namun begitu, pelaksanaan TVET di peringkat global berdepan dengan pelbagai cabaran, termasuk kekurangan sumber, kualiti pengajaran yang tidak konsisten, dan persepsi negatif terhadap pendidikan vokasional berbanding pendidikan akademik. Di banyak negara, TVET masih dianggap sebagai pilihan sekunder, dengan stigma yang berkaitan dengan kerjaya vokasional sebagai "kurang bernilai" berbanding laluan akademik tradisional (McGrath, 2012). Cabaran ini memerlukan pendekatan yang lebih inklusif dan strategi pembaharuan yang dapat mengangkat status TVET di mata masyarakat (UNEVOC, 2017).

Selain itu, TVET juga menghadapi cabaran dalam menyesuaikan diri dengan Revolusi Industri 4.0, di mana kemahiran digital dan teknologi menjadi semakin penting. Transformasi ini memerlukan perubahan yang signifikan dalam kurikulum untuk memastikan pelajar dilengkapi dengan kemahiran seperti analisis data, kecerdasan buatan, dan pengaturcaraan (Schwab, 2016). Integrasi teknologi dalam kurikulum TVET adalah kritikal untuk memastikan pelajar dilengkapi dengan kemahiran yang diperlukan untuk pasaran kerja masa depan. Ini termasuk penggunaan alat seperti simulasi, pembelajaran berasaskan projek, dan latihan industri yang dipertingkatkan melalui kerjasama dengan sektor swasta (ILO, 2020). Di Jepun, sebagai contoh, kerajaan telah memperkenalkan pembelajaran digital dalam program TVET untuk memenuhi keperluan industri yang berteknologi tinggi, yang mana pelajar dilatih untuk menggunakan alat dan teknik canggih dalam suasana kerja yang sebenar (Ministry of Education, Culture, Sports, Science and Technology, Japan, 2017). Di Korea Selatan, penggunaan teknologi VR dan AR dalam TVET telah membolehkan pelajar memperoleh pengalaman simulasi yang realistik, yang mempercepatkan pembelajaran dan mengurangkan jurang antara teori dan amalan (Lee, 2019).

Tambahan pula, sektor swasta memainkan peranan penting dalam memperkukuh latihan industri melalui program-program yang disesuaikan dengan keperluan teknologi terkini, di mana syarikat-syarikat besar seperti Samsung dan Siemens terlibat dalam menyediakan latihan intensif dalam bidang teknologi tinggi kepada pelajar TVET (OECD, 2018). Ini menunjukkan bahawa kolaborasi yang erat antara institusi pendidikan dan industri adalah kunci kepada kejayaan penyesuaian TVET dalam era Revolusi Industri 4.0 (World Economic Forum, 2020). Untuk memastikan keberkesanan TVET di peringkat global, kerjasama antara kerajaan, industri, dan institusi pendidikan adalah penting. Kajian menunjukkan bahawa pelaburan dalam infrastruktur, latihan guru, dan pembangunan kurikulum yang selaras dengan keperluan industri adalah kritikal. Di Asia Tenggara, inisiatif seperti ASEAN TVET Council telah meningkatkan kerjasama serantau dalam meningkatkan standard pendidikan dan latihan (Maclean & Wilson, 2009). Di Barat, contoh seperti "Apprenticeship Levy" di United Kingdom menunjukkan bagaimana hubungan rapat antara industri dan pendidikan berjaya meningkatkan kebolehpasaran graduan TVET (Gessler & Herrera, 2015). Di Amerika Syarikat, program "Perkins V" memperkukuh kerjasama sektor awam dan swasta dalam pendidikan vokasional, menunjukkan bahawa kejayaan



TVET memerlukan sokongan yang menyeluruh dari pelbagai pihak berkepentingan (Majumdar, 2019).

Secara keseluruhannya, TVET memainkan peranan penting dalam membentuk masa depan pendidikan dan pekerjaan global (UNESCO-UNEVOC, 2018). Dengan menyesuaikan diri dengan keperluan pasaran kerja yang berubah dan meningkatkan persepsi masyarakat terhadap pendidikan vokasional, TVET dapat menjadi alat yang kuat untuk pembangunan ekonomi dan sosial. Melalui kerjasama yang berterusan antara sektor awam dan swasta, TVET dapat memastikan bahawa generasi muda dilengkapi dengan kemahiran yang relevan dan bersedia untuk menghadapi cabaran masa depan.

### **TVET di Malaysia**

TVET di Malaysia memainkan peranan penting dalam membentuk tenaga kerja yang berkemahiran tinggi, selaras dengan matlamat negara untuk mencapai status negara berpendapatan tinggi. Pelbagai inisiatif telah dilaksanakan oleh kerajaan Malaysia, termasuk penyusunan semula kurikulum dan peningkatan infrastruktur pendidikan (Yusoff, Esa, & Nordin, 2017; Abdullah & Majid, 2020). TVET dianggap sebagai elemen kritikal dalam Rancangan Malaysia Kesebelas (RMK-11) untuk meningkatkan kebolehpasaran graduan dan memenuhi permintaan industri yang semakin kompleks (Economic Planning Unit, 2015; Yusoff et al., 2017; Mohamad, 2021). Salah satu cabaran utama dalam pelaksanaan TVET di Malaysia ialah persepsi negatif masyarakat terhadap pendidikan vokasional berbanding pendidikan akademik tradisional. Walaupun TVET menyediakan peluang kerjaya yang kukuh, stigma ini menyebabkan pelajar dan ibu bapa cenderung memilih laluan akademik (Zain, Hashim, & Kadir, 2019; Ismail, Hassan, & Abdul Rahman, 2018). Kempen kesedaran yang lebih berkesan dan kerjasama yang kukuh dengan sektor industri diperlukan untuk meningkatkan persepsi terhadap TVET dan menggalakkan lebih ramai pelajar untuk mengikuti program ini (Abdullah & Majid, 2020; Zain et al., 2019).

Selain itu, kerajaan telah memberi perhatian khusus kepada latihan guru TVET untuk memastikan pelajar mendapat pendidikan yang berkualiti dan relevan dengan keperluan pasaran kerja. Latihan dan pembangunan profesional guru TVET merupakan aspek kritikal dalam memastikan kurikulum TVET dapat dilaksanakan dengan berkesan (Majumdar, 2019; Yusoff et al., 2017). Program-program latihan ini sering kali melibatkan kerjasama dengan industri, di mana guru diberi pendedahan kepada teknologi dan amalan terkini dalam bidang teknikal (Abdullah & Majid, 2020; Majumdar, 2019). Kerajaan Malaysia juga telah memperkenalkan inisiatif TVET berskala besar seperti "Transformasi Pendidikan Teknikal dan Latihan Vokasional" yang bertujuan untuk menyelaraskan TVET dengan keperluan industri dan memperkukuh kolaborasi antara institusi pendidikan dengan sektor swasta (Ministry of Education Malaysia, 2018; Economic Planning Unit, 2015). Inisiatif ini termasuk usaha untuk meningkatkan penyertaan pelajar dalam program TVET melalui



pembiayaan dan biasiswa khusus (Yusoff et al., 2017; Mohamad, 2021). Secara keseluruhannya, inisiatif untuk meningkatkan penyertaan pelajar dalam program TVET melalui pembiayaan dan biasiswa khusus adalah langkah penting yang diambil oleh kerajaan Malaysia untuk memastikan akses yang lebih luas kepada pendidikan teknikal dan vokasional. Usaha ini bukan sahaja membantu mengatasi halangan kewangan yang mungkin dihadapi oleh pelajar, tetapi juga berperanan dalam menarik minat lebih ramai pelajar untuk memilih laluan TVET sebagai pilihan kerjaya yang berdaya maju dan relevan dengan keperluan industri masa kini.

Selain itu, Malaysia turut memberi tumpuan kepada pembelajaran sepanjang hayat dalam TVET, dengan tujuan untuk memastikan tenaga kerja negara sentiasa relevan dengan perubahan teknologi dan keperluan industri global (Mohamad, 2021; Abdullah & Majid, 2020). Ini sejajar dengan perkembangan global di mana pembelajaran sepanjang hayat semakin penting dalam era Revolusi Industri 4.0 (Majumdar, 2019; Yusoff et al., 2017). Ini seiring dengan tren global di mana pembelajaran sepanjang hayat semakin diutamakan dalam era Revolusi Industri 4.0, di mana kemajuan teknologi dan perubahan dinamik dalam pasaran kerja menuntut individu untuk sentiasa memperbaharui kemahiran dan pengetahuan mereka. Pembelajaran sepanjang hayat menjadi kunci untuk memastikan tenaga kerja kekal relevan dan kompetitif, memungkinan mereka untuk menyesuaikan diri dengan perkembangan baru dalam teknologi dan industry

Secara keseluruhan, TVET di Malaysia berada di landasan yang betul untuk menjadi pemacu utama dalam menyediakan modal insan berkemahiran tinggi, namun, masih terdapat cabaran yang perlu diatasi, termasuk persepsi masyarakat dan penyesuaian kurikulum dengan keperluan industri yang sentiasa berubah (Zain et al., 2019; Mohamad, 2021; Majumdar, 2019). TVET menyediakan pelajar dengan kemahiran teknikal yang boleh meningkatkan peluang pekerjaan mereka selepas tamat pengajian. Dalam maahad yang berorientasikan pendidikan agama, integrasi TVET bertujuan melahirkan individu yang bukan sahaja berpengetahuan agama tetapi juga mahir dalam bidang teknikal. Namun, terdapat beberapa cabaran dalam pelaksanaan program ini, terutamanya dari segi penyesuaian dengan kurikulum sedia ada dan sumber yang terhad.

### **TVET Dalam Sistem Pendidikan Pondok**

TVET dalam sistem pendidikan pondok merupakan satu konsep yang semakin mendapat perhatian, terutamanya dalam usaha memperkasa pelajar dengan kemahiran yang relevan untuk memenuhi keperluan pasaran kerja moden tanpa mengabaikan pendidikan agama. Pendidikan pondok tradisional, yang biasanya menumpukan kepada pengajaran agama dan nilai-nilai Islam, kini berhadapan dengan cabaran untuk mengintegrasikan pendidikan vokasional dalam kurikulumnya. Integrasi ini bertujuan menyediakan pelajar dengan kemahiran teknikal yang dapat meningkatkan kebolehpasaran mereka dalam dunia kerja,



sekaligus membentuk individu yang seimbang antara ilmu agama dan kemahiran duniawi (Abdullah, 2016; Yusoff & Nordin, 2017). Kesimpulannya, pendidikan pondok tradisional yang fokus kepada pengajaran agama dan nilai-nilai Islam kini berhadapan dengan cabaran besar dalam usaha mengintegrasikan pendidikan vokasional ke dalam kurikulumnya. Usaha ini penting untuk membekalkan pelajar dengan kemahiran teknikal yang dapat meningkatkan kebolehpasaran mereka di dunia kerja. Dengan integrasi ini, pendidikan pondok berpotensi membentuk individu yang seimbang, menggabungkan penguasaan ilmu agama dengan kemahiran duniawi yang relevan, menjadikan mereka lebih bersedia untuk menghadapi cabaran masa depan.

Di samping itu, penerapan TVET dalam sistem pendidikan pondok bukan sahaja mampu memberikan pelajar kemahiran teknikal yang relevan tetapi juga boleh memperluas peluang kerjaya mereka di luar bidang agama. Pelajar yang terlatih dalam TVET dapat memasuki sektor pekerjaan moden yang memerlukan kemahiran teknikal, seperti kejuruteraan, teknologi maklumat, dan perniagaan, sambil tetap memegang teguh nilai-nilai Islam yang diajarkan dalam pendidikan pondok (Abdullah, 2016; Zulkifli & Shamsudin, 2020). Kesimpulannya, penerapan Pendidikan Teknikal dan Latihan Vokasional (TVET) dalam sistem pendidikan pondok bukan sahaja memberikan pelajar kemahiran teknikal yang relevan tetapi juga memperluas peluang kerjaya mereka di luar bidang agama. Pelajar yang terlatih dalam TVET berpeluang memasuki sektor pekerjaan moden seperti kejuruteraan, teknologi maklumat, dan perniagaan, sambil mengekalkan nilai-nilai Islam yang diajarkan dalam pendidikan pondok. Ini menjadikan mereka individu yang lebih versatil, mampu menyumbang kepada pelbagai sektor ekonomi sambil tetap berpegang pada prinsip-prinsip agama.

Potensi TVET dalam pendidikan pondok juga dapat mengurangkan kadar pengangguran di kalangan pelajar lepasan pondok dengan memberikan mereka kemahiran yang dicari oleh majikan di pelbagai sektor. Tambahan pula, program TVET yang disesuaikan dengan konteks Islam dapat menghasilkan graduan yang tidak hanya mahir dalam bidang teknikal tetapi juga mampu menyumbang kepada komuniti Islam melalui pekerjaan yang mematuhi prinsip-prinsip syariah (Zakaria & Hassan, 2019; Yusoff & Nordin, 2017). Integrasi ini berpotensi menjadikan pelajar pondok lebih kompetitif dan relevan dalam pasaran kerja global yang sentiasa berubah. Kesimpulannya, TVET dalam pendidikan pondok berpotensi besar untuk mengurangkan kadar pengangguran di kalangan pelajar lepasan pondok dengan membekalkan mereka kemahiran yang sangat diperlukan oleh majikan di pelbagai sektor. Selain itu, program TVET yang disesuaikan dengan konteks Islam bukan sahaja menghasilkan graduan yang mahir dalam bidang teknikal tetapi juga memastikan mereka mampu menyumbang kepada komuniti Islam melalui pekerjaan yang mematuhi prinsip syariah. Integrasi ini menjadikan pelajar pondok lebih kompetitif dan relevan dalam pasaran kerja global yang dinamik.



Masalah dalam pengajaran TVET di institusi pendidikan pondok sering dikaitkan dengan beberapa faktor utama yang menghalang keberkesanannya. Pertama, kekangan masa yang dihadapi oleh pelajar pondok yang terikat dengan jadual pengajian agama yang ketat menyulitkan pelaksanaan modul TVET yang memerlukan masa pengajaran yang mencukupi. Ini menjadikan pelajar sukar untuk mendalami dan mempraktikkan kemahiran teknikal yang disediakan dalam kurikulum TVET (Zakaria, 2018; Abdullah, 2016; Ariffin & Ismail, 2020). Selain itu, kekurangan sumber kewangan adalah satu lagi cabaran besar. Institusi pondok sering kali bergantung kepada sumbangan dana yang tidak mencukupi dan jarang mendapat sokongan kewangan yang memadai daripada kerajaan atau pihak swasta, yang mana keadaan ini menjejaskan kemampuan mereka untuk menyediakan peralatan dan bahan latihan teknikal yang berkualiti (Hassan & Salleh, 2020; Majid, Ahmad, & Mohamad, 2019; Razak, 2017). Keadaan ini menyukarkan pelaksanaan TVET secara menyeluruh dan berkesan di dalam institusi-institusi pondok.

Di samping itu, terdapat juga persepsi negatif dalam kalangan masyarakat terhadap pendidikan vokasional di pondok. Pendidikan pondok tradisional lebih diutamakan kerana dianggap sebagai lebih mulia, sementara usaha untuk mengintegrasikan pendidikan vokasional dilihat sebagai mengalihkan fokus dari misi utama institusi ini, iaitu pengajaran agama. Persepsi ini menyukarkan promosi TVET sebagai sebahagian penting dari kurikulum pondok dan mengurangkan minat pelajar untuk terlibat (Rahman, 2018; Zulkifli & Shamsudin, 2020; Yusoff & Nordin, 2017). Tambahan lagi, kekurangan tenaga pengajar yang berkelayakan dalam bidang teknikal juga menjadi halangan besar. Guru-guru di pondok biasanya dilatih dalam bidang agama dan mungkin tidak mempunyai latar belakang yang kuat dalam pendidikan teknikal, yang menyukarkan mereka untuk mengajar subjek-subjek TVET dengan berkesan dan sesuai dengan keperluan pelajar (Zakaria & Hassan, 2019; Ariffin & Ismail, 2020; Abdullah, 2016). Kekurangan ini mengurangkan keberkesanan pelaksanaan TVET dalam sistem pondok.

Untuk mengatasi cabaran-cabaran ini, kerjasama antara institusi pondok dengan kerajaan, sektor swasta, dan institusi pendidikan vokasional lain adalah sangat penting. Pendekatan yang lebih menyeluruh dan holistik diperlukan, termasuk penstrukturan semula kurikulum, peningkatan latihan untuk tenaga pengajar, dan penyediaan peralatan yang mencukupi. Usaha ini penting untuk memastikan bahawa program TVET di pondok dapat memberikan manfaat maksimum kepada pelajar dan memenuhi keperluan industri moden (Majid et al., 2019; Rahman, 2018; Yusoff & Nordin, 2017). Selain itu, integrasi TVET dalam pendidikan pondok juga memerlukan penyesuaian kurikulum yang mengambil kira nilai-nilai Islam dan budaya tempatan. Misalnya, dalam konteks latihan vokasional, pengajaran kemahiran seperti pertanian, perniagaan kecil-kecilan, dan teknologi maklumat perlu disesuaikan dengan prinsip-prinsip Islam agar pelajar tidak hanya memperoleh kemahiran teknikal, tetapi juga mampu menerapkan nilai-nilai Islam dalam bidang yang diceburi (Zulkifli & Shamsudin, 2020). Untuk memastikan kejayaan integrasi TVET dalam sistem pondok,



kerjasama antara institusi pondok, kerajaan, dan sektor industri adalah kritikal. Kerjasama ini dapat membantu menyediakan infrastruktur yang diperlukan serta latihan untuk guru-guru yang berkelayakan, selain memastikan bahawa program TVET yang ditawarkan relevan dengan keperluan pasaran kerja (Yusoff & Nordin, 2017; Abdullah, 2016).

Secara keseluruhannya, pengintegrasian TVET dalam sistem pendidikan pondok dapat menjadi langkah penting dalam memperkukuh pendidikan Islam tradisional dengan memberi pelajar kemahiran yang relevan untuk dunia kerja moden. Walaupun terdapat cabaran, usaha berterusan untuk mengatasi halangan ini boleh menjadikan pendidikan pondok lebih inklusif dan holistik, menggabungkan pendidikan agama dengan kemahiran teknikal yang diperlukan dalam masyarakat hari ini (Hassan & Salleh, 2020; Zulkifli & Shamsudin, 2020).

### **Objektif Kajian**

Kajian ini bertujuan untuk:

1. Meneroka isu-isu utama dalam pelaksanaan program Latihan TVET dalam kalangan pelajar Maahad.
2. Meneroka kaedah-kaedah untuk memastikan kejayaan program Latihan TVET dalam kalangan pelajar Maahad.

### **Metodologi Kajian**

Kajian Kajian ini menggunakan pendekatan kualitatif melalui kajian kes untuk meneroka isu-isu dan cabaran dalam pelaksanaan Program TVET. Data utama diperoleh melalui temu bual berstruktur dengan seorang pentadbir Maahad yang terlibat secara langsung dalam pelaksanaan program ini. Temu bual dipilih sebagai kaedah pengumpulan data kerana ia memberi peluang kepada pengkaji untuk mendapatkan pandangan mendalam, memahami pengalaman, serta perspektif informan mengenai isu-isu yang sedang dikaji (Creswell, 2014). Temu bual juga membolehkan pengkaji menjelaskan soalan dan mendapatkan penjelasan lanjut jika diperlukan.

Data daripada temu bual ini kemudiannya ditranskripsikan dan dianalisis secara tematik. Pendekatan analisis tematik digunakan kerana ia membolehkan pengkaji mengenal pasti tema-tema utama yang muncul daripada data secara sistematik (Braun & Clarke, 2006). Setiap tema dikembangkan berdasarkan kod-kod yang relevan, yang kemudiannya dikaitkan dengan isu-isu yang berkaitan dengan pelaksanaan program TVET. Analisis ini memberikan gambaran yang lebih jelas tentang cabaran utama yang dihadapi oleh Maahad dalam pelaksanaan program TVET.





## Dapatan Kajian

Dapatan kajian menunjukkan bahawa pelaksanaan TVET di Maahad Tarbiah Islamiah berhadapan dengan beberapa isu utama. Antaranya ialah kekangan masa untuk menyelesaikan kurikulum sedia ada, pertindihan dengan program rasmi dan cuti sekolah, serta kekurangan sumber kewangan untuk membeli peralatan yang diperlukan. Disamping itu, masa Latihan bagi mempraktikkan Kemahiran juga terhad kerana kekangan masa, tempat dan juga jurulatih bagi memantau Kemahiran yang dipelajari. Berikut adalah data temubual yang telah dilakukan.

### *Kekangan masa untuk menyelesaikan kurikulum sedia ada*

*"Nak habiskan silibus sedia ada pun dah memang mencabar. Tambah lagi nak selitkan TVET, kadang-kadang rasa macam tak cukup masa langsung. Silibus tu dah padat sangat"*

*"Kalau tengok dari segi masa, nak lengkapkan silibus harian memang cukup ketat. Pelajar pun kalut nak habiskan, belum lagi tambah program TVET. Jadi, TVET ni memang tersepit antara jadual"*

*"Kekangan masa ni memang masalah utama. Tambah lagi dengan waktu pembelajaran yang terhad, nak buat TVET tu kena curi masa, dan bila buat macam tu, pelajar jadi terkejar-kejar"*

Kekangan masa dikenal pasti sebagai isu utama dalam pelaksanaan TVET di Maahad. Kurikulum yang padat menyukarkan penambahan program TVET, menyebabkan proses pembelajaran menjadi tergesa-gesa dan kurang berkesan. Ini menjejaskan keupayaan pelajar untuk menyeimbangkan antara menyelesaikan silibus utama dan menyertai program TVET.

### *Pertindihan dengan program rasmi dan cuti sekolah*

*"Kami selalu berdepan dengan masalah program bertindih. Kadang-kadang program sekolah yang wajib macam perhimpunan atau majlis rasmi berlaku waktu latihan TVET. Pelajar kena pilih, dan selalunya program rasmi diutamakan."*

*"Cuti sekolah pun salah satu halangan besar. Bila cuti, latihan TVET terpaksa tangguh. Pelajar balik kampung, jadi latihan tak dapat diteruskan, lepas cuti nak sambung balik pun payah."*



*"Program rasmi sekolah ni tak boleh dielak. Jadual rasmi macam sambutan hari kebesaran sekolah, kadang-kadang bertembung dengan Latihan TVET, dan bila tu jadi, kami tak ada pilihan melainkan tangguh dulu."*

Pertindihan antara program rasmi sekolah dan latihan TVET merupakan cabaran yang kerap dihadapi. Program wajib seperti perhimpunan dan majlis rasmi sering berlaku pada waktu yang sama dengan latihan TVET, menyebabkan latihan terpaksa ditangguhkan. Selain itu, cuti sekolah juga menjadi halangan, kerana pelajar pulang ke kampung dan latihan sukar disambung selepas cuti. Akibatnya, TVET sering tidak dapat dijalankan secara konsisten dan berterusan.

### ***Kekurangan sumber kewangan untuk membeli peralatan yang diperlukan***

*"Peralatan untuk TVET ni bukan murah. Sekolah tak ada bajet besar, jadi kami terpaksa guna peralatan yang ada, walaupun tak cukup lengkap untuk latihan praktikal."*

*"Kalau nak lengkapkan semua peralatan, memang tak mampu. Bajet sekolah agak terhad, jadi ada alat yang terpaksa kongsi. Kesannya, pelajar tak dapat gunakan alat yang sesuai untuk latihan."*

*"Kewangan memang masalah utama. Untuk beli alat-alat macam mesin dan bahan latihan, memerlukan peruntukan yang besar. Tapi, sekolah tak ada sumber kewangan yang mencukupi buat masa ni."*

Kekurangan sumber kewangan menjadi halangan utama dalam pelaksanaan TVET. Peralatan yang diperlukan untuk latihan praktikal mahal dan sekolah tidak mempunyai bajet mencukupi. Akibatnya, peralatan yang ada tidak lengkap dan terpaksa dikongsi oleh pelajar, menyebabkan latihan tidak dapat dijalankan dengan berkesan. Tanpa peruntukan tambahan, keperluan untuk peralatan seperti mesin dan bahan latihan sukar dipenuhi.

### ***Masa latihan bagi mempraktikkan kemahiran juga terhad kerana kekangan masa dan tempat***

*"Latihan praktikal ni memang memerlukan masa yang lebih. Tapi dengan kekangan masa sedia ada, pelajar hanya ada beberapa jam seminggu, dan itu tak cukup untuk mereka mahirkan diri dalam TVET, Kemahiran ni kena berlatih selalu, macam gunting rambut tu, kena kerap buat"*

*"Tempat pun jadi masalah besar. Kami tak ada ruang khas untuk buat latihan praktikal, jadi pelajar terpaksa guna tempat yang tak sesuai. Takda*



*tempat khusus untuk barber dan potong rambut Muslimah lagi. Jadi sukarlah mereka nak berlatih buat latihan dengan betul."*

*"Dengan ruang yang terhad, latihan TVET terpaksa dijalankan dalam bilik darjah biasa. Ia tak sesuai. Macam gunting rambut Muslimah, sebab pelajar tak dapat suasana yang sesuai untuk praktikal, tambahan lagi kalau bancuh simen dan plaster bata, kena pergi ke tapak yang sepatutnya"*

Kekangan masa dan tempat menghalang keberkesanan latihan praktikal TVET. Pelajar hanya mempunyai beberapa jam seminggu untuk latihan, yang tidak mencukupi untuk menguasai kemahiran. Selain itu, ketiadaan ruang khas menyebabkan latihan terpaksa dijalankan di bilik darjah, yang tidak sesuai dan menjejaskan kualiti pembelajaran praktikal.

### ***Kekurangan jurulatih bagi memantau kemahiran yang dipelajari***

*"Memang kurang jurulatih untuk pantau latihan TVET. Yang ada pun terpaksa uruskan banyak benda lain. Jadi, pelajar terpaksa buat latihan sendiri tanpa pemantauan yang rapi. Kalau bancuh simen dan plaster, memang kena ada ustaz yang pantau, tak boleh biarkan budk Sahaja yang buat"*

*"Kalau ada lebih ramai jurulatih, mungkin latihan TVET ni boleh lebih berkesan. Tapi sekarang ni, ustaz-ustaz lain yang kena pantau, dan kebanyakan kami tak ada kepakaran dalam kemahiran teknikal macam barber, amat sukar bagi kami"*

*"Jurulatih yang ada ni memang tak cukup nak pantau setiap pelajar. Sebab tu ada pelajar yang mungkin tak dapat bimbingan yang sepatutnya, Sebab kekurangan tenaga pengajar yang berkemahiran, seperti gunting rambut lelaki dan Muslimah tu, ustaz dan ustzah tak berapa mahir, jadi pelajar-pelajar kena usaha jugak sendiri belajar selepas Latihan diberikan"*

Kekurangan jurulatih untuk memantau latihan TVET menyebabkan pelajar terpaksa menjalankan latihan secara sendiri tanpa bimbingan yang mencukupi. Jurulatih yang ada terpaksa menguruskan pelbagai tugas lain, dan kebanyakan tenaga pengajar tidak mempunyai kepakaran dalam kemahiran teknikal. Kekurangan jurulatih juga menghalang pelajar daripada menerima bimbingan yang sewajarnya, yang menjejaskan keberkesanan latihan.



## Perbincangan dan Cadangan

Berdasarkan kepada dapatan di atas, adalah didapati bahawa kekangan masa dan kewangan merupakan halangan utama dalam pelaksanaan TVET di maahad ini. Walaupun pelajar menunjukkan minat terhadap program TVET, kekurangan sumber dan jadual yang padat menyukarkan penglibatan mereka. Kerjasama dengan institusi seperti Kolej Vokasional dan Lembaga Zakat boleh menjadi satu pendekatan yang efektif untuk mengatasi cabaran ini. Selain itu, penyesuaian jadual dan kurikulum yang lebih fleksibel diperlukan untuk memberi ruang kepada pembelajaran TVET (Ghani, 2020). Kekangan masa ini konsisten dengan kajian yang telah dilakukan oleh Firdaus et al. (2020), yang mendapati bahawa jadual akademik yang ketat dan tuntutan kurikulum sedia ada sering menjadi penghalang kepada pelaksanaan program tambahan seperti TVET. Ini turut disokong oleh Ahmad & Osman (2018), yang menjelaskan bahawa kurikulum yang terlalu padat menyukarkan penambahan program TVET tanpa mengorbankan masa untuk subjek-subjek utama.

Disamping itu, isu pertindihan masa bagi menjayakan Latihan TVET juga dengan program rasmi sekolah serta cuti sekolah menjadi halangan dalam pelaksanaan latihan TVET. Kajian oleh Mahmud (2019) turut menyokong dapatan ini, yang menunjukkan bahawa aktiviti luar kurikulum dan program rasmi sering kali mengganggu program tambahan yang dirancang oleh pihak sekolah. Sewaktu cuti sekolah, pelajar pulang ke kampung, menyebabkan latihan TVET tertangguh, sebagaimana yang dinyatakan oleh Zainudin (2021) yang menjelaskan bahawa jadual TVET yang tidak konsisten menjejaskan kesinambungan latihan. Justeru itu, perlu ada perancangan yang teliti diantara sekolah dan institusi TVET bagi mengurangkan pertindihan dan mencari alternatif masa yang bersesuaian.

Kebanyakan institusi pondok adalah merupakan institusi swasta yang bergantung sepenuhnya kepada yuran dan sumbangan. Justeru itu, isu kewangan adalah antara masalah utama bagi kekayaan sesebuah program. Berdasarkan dapatan kajian di atas, dapatan ini selari dengan kajian oleh Abdullah et al. (2017) yang menyatakan bahawa kekurangan sumber kewangan menjadi faktor utama dalam pelaksanaan program TVET, khususnya dari segi penyediaan peralatan yang mencukupi. Dalam kajian tersebut, mereka mendapati bahawa peralatan yang mahal serta kekurangan dana menyebabkan latihan praktikal menjadi kurang berkesan. Ini turut disokong oleh kajian Firdaus & Hashim (2020), yang menyatakan bahawa kekangan kewangan memberi kesan kepada kualiti latihan dan kemahiran yang boleh diajar kepada pelajar. Dapatan menunjukkan bahawa masa dan tempat untuk latihan praktikal TVET juga terhad, menyebabkan pelajar tidak dapat menjalani latihan dengan efektif. Ini seiring dengan kajian Zulkifli (2019) yang menyatakan bahawa ruang yang terhad di sekolah-sekolah menyebabkan latihan TVET dijalankan dalam suasana yang tidak kondusif. Firdaus et al. (2020) turut menyatakan bahawa latihan praktikal memerlukan masa yang lebih panjang dan ruang yang sesuai bagi membolehkan pelajar menguasai kemahiran yang dipelajari.



Seterusnya, kekurangan jurulatih yang berkemahiran turut dikenal pasti sebagai isu utama dalam pelaksanaan TVET berdasarkan kepada dapatan kajian. Isu ini bersamaan dengan kajian yang dibuat oleh Mohamad et al. (2021), yang menunjukkan bahawa kekurangan tenaga pengajar yang mahir dalam kemahiran teknikal menyebabkan latihan TVET tidak dapat dilaksanakan dengan berkesan. Ketiadaan bimbingan yang mencukupi boleh menyebabkan pelajar gagal menguasai kemahiran sepenuhnya. Abdul Rahman (2019) juga mendapati bahawa kekurangan jurulatih menyebabkan latihan sering tidak dipantau dengan baik, mengurangkan keberkesanan program TVET. Dalam konteks kajian ini, Kemahiran yang diberikan iaitu asas binaan bangunan dan potong rambut memerlukan pihak sekolah mempunyai tenaga yang berkemahiran bagi memantau aktiviti Latihan pelajar. Justeru itu, jika tiada, ia akan membantutkan pelajar untuk meningkatkan Kemahiran diri selepas pulang dari Latihan TVET yang dihadiri.

Kajian ini mendapati bahawa pelaksanaan program TVET di Maahad berdepan dengan pelbagai cabaran yang menyulitkan keberkesanan. Kekangan seperti masa, sumber kewangan yang terhad, dan kekurangan jurulatih berkemahiran mengurangkan keupayaan pelajar untuk memanfaatkan latihan TVET sepenuhnya. Tambahan pula, konflik dengan jadual akademik dan program rasmi turut menjadi penghalang kepada keberkesanan latihan TVET. Cabaran-cabaran ini memberi kesan yang ketara terhadap pelaksanaan program dan perlu ditangani untuk memperbaiki kualiti latihan yang ditawarkan.

Kajian ini mencadangkan beberapa langkah untuk memperkukuh pelaksanaan program TVET di Maahad. Pertama, terdapat keperluan untuk memperluaskan pendedahan mengenai peluang latihan TVET dalam kalangan pelajar Maahad. Ini termasuk kempen kesedaran yang berfokus kepada kepentingan kemahiran teknikal sebagai pelengkap kepada pendidikan agama. Menurut Abdullah et al. (2018), penyebaran maklumat yang lebih meluas mengenai peluang latihan dan kerjaya TVET boleh membantu menarik minat lebih ramai pelajar, terutamanya dalam kalangan pelajar institusi agama. Ini disokong oleh kajian Mohd Nor et al. (2019), yang mendapati bahawa kempen kesedaran tentang manfaat TVET boleh meningkatkan kadar penyertaan pelajar, terutamanya dalam kalangan pelajar di sekolah pondok dan institusi agama.

Selain itu, Hashim et al. (2020) menyarankan bahawa program promosi yang berterusan dan berstruktur diperlukan untuk memperkasakan pelajar tentang peluang pekerjaan yang dihasilkan melalui program TVET. Penekanan kepada aspek kemahiran teknikal sebagai komponen penting dalam pendidikan holistik juga mendapat sokongan daripada kajian oleh Rahim et al. (2017), yang mendapati bahawa integrasi TVET dengan pendidikan agama bukan sahaja memperkayakan pelajar dari sudut akademik, tetapi juga dari segi persediaan untuk pasaran pekerjaan. Dengan adanya sokongan pelbagai kajian, ini mengukuhkan lagi cadangan untuk memperluas dan mempromosikan TVET sebagai salah satu komponen penting dalam pendidikan di Maahad.



Kedua, pentingnya penyelarasan kurikulum yang lebih fleksibel agar latihan TVET dapat dijalankan tanpa mengganggu pembelajaran akademik. Kajian oleh Hashim & Mahmud (2020) menyarankan kurikulum yang lebih anjal dan integratif bagi membolehkan pelajar mengimbangi antara latihan vokasional dan subjek-subjek akademik. Pendekatan ini turut disokong oleh kajian Zainuddin et al. (2019), yang mendapati bahawa kurikulum yang fleksibel memberi ruang kepada pelajar untuk menguasai kemahiran teknikal tanpa menjejaskan pencapaian akademik mereka. Kajian dari luar negara juga menyokong pendekatan ini. Di Finland, menurut Stenström & Virolainen (2014), sistem pendidikan vokasional yang fleksibel membolehkan pelajar memilih untuk mempelajari modul TVET dan akademik secara serentak, yang membantu mereka mengembangkan kemahiran teknikal dan pencapaian akademik secara seimbang. Di Jerman, sistem pendidikan dual di mana pelajar boleh belajar di sekolah dan menjalani latihan vokasional di industri telah terbukti meningkatkan keberkesanan pembelajaran TVET tanpa menjejaskan kurikulum akademik (Pilz, 2017). Selain itu, kajian oleh Dunbar (2019) di Kanada menegaskan bahawa fleksibiliti dalam kurikulum adalah penting untuk memastikan pelajar dapat menyesuaikan diri dengan kedua-dua latihan vokasional dan pembelajaran akademik tanpa tekanan berlebihan. Kajian-kajian ini menunjukkan bahawa pendekatan kurikulum yang lebih fleksibel, sama ada melalui penyelarasan jadual atau integrasi antara latihan TVET dan akademik, penting untuk meningkatkan keberkesanan program vokasional di seluruh dunia.

Selain itu, kerjasama erat dengan institusi-institusi luar seperti Kolej Vokasional, Kolej Komuniti, dan institusi teknikal lain perlu diperkukuhkan. Kolaborasi ini dapat menyediakan akses kepada tenaga pengajar berkemahiran, peralatan yang lebih lengkap, dan juga peluang latihan praktikal yang lebih baik. Menurut Rahman et al. (2019), kerjasama dengan institusi pendidikan dan industri luar dapat meningkatkan keberkesanan program TVET dengan memperkukuhkan infrastruktur dan memperbaiki kualiti latihan.

Kajian dari luar negara turut menyokong kepentingan kerjasama ini. Sebagai contoh, kajian di Jerman oleh Pilz (2017) menekankan bahawa kerjasama antara institusi pendidikan dan industri adalah kunci kejayaan program TVET. Sistem latihan dual di Jerman, di mana pelajar TVET menerima latihan praktikal di syarikat sambil belajar teori di institusi pendidikan, telah membuktikan keberkesanan kolaborasi ini dalam menyediakan pelajar yang lebih berkemahiran dan siap kerja. Di Finland, menurut Stenström & Virolainen (2014), kerjasama antara institusi vokasional dan sektor pekerjaan juga telah meningkatkan kualiti latihan dengan memastikan pelajar menerima latihan terkini yang relevan dengan keperluan industri. Kerjasama antarabangsa ini menunjukkan bahawa gabungan antara pendidikan dan industri adalah model yang terbukti meningkatkan keberkesanan latihan vokasional dan memastikan pelajar mendapat kemahiran praktikal yang diperlukan dalam pasaran kerja.



Di samping itu, sumber kewangan perlu ditingkatkan melalui pelbagai inisiatif seperti sumbangan daripada agensi kerajaan, swasta, dan zakat, bagi menampung perbelanjaan pembelian peralatan dan bahan latihan. Penambahan dana ini sangat penting dalam memastikan latihan dapat dijalankan dengan kelengkapan yang mencukupi, sekali gus meningkatkan keberkesanan pembelajaran. Firdaus et al. (2020) menyatakan bahawa sumber kewangan yang mencukupi memainkan peranan besar dalam meningkatkan kualiti latihan vokasional di institusi pendidikan. Di peringkat antarabangsa, kajian oleh Marginson (2017) di Australia menunjukkan bahawa dana yang mencukupi dalam pendidikan vokasional amat penting dalam menjamin kualiti latihan dan penyediaan infrastruktur. Selain itu, di Singapura, sistem TVET yang berjaya sebahagian besarnya bergantung pada sumbangan kewangan yang berterusan dari sektor kerajaan dan swasta, di mana pembiayaan yang mantap memungkinkan pelajar mendapat akses kepada peralatan moden dan latihan berkualiti (OECD, 2019). Kajian oleh McGrath (2018) di Afrika Selatan juga menekankan kepentingan sokongan kewangan yang berterusan daripada kerajaan untuk mempertingkatkan kualiti latihan vokasional di negara tersebut. Ini menunjukkan bahawa sumbangan kewangan, sama ada dari sektor awam atau swasta, adalah faktor kritikal dalam kejayaan program TVET di seluruh dunia.

## **Kesimpulan**

Dapatlah dirumuskan bahawa penyelarasan kurikulum, kerjasama dengan institusi luar, peningkatan sumber kewangan, dan penyebaran maklumat yang lebih meluas merupakan langkah penting bagi memastikan kejayaan program TVET di Maahad. Semua ini dapat meningkatkan keberkesanan program dan memberikan nilai tambah kepada pendidikan pelajar. Semua faktor cabaran dan kekangan di atas telah menyukarkan pelaksanaan program latihan kemahiran TVET yang berkesan. Namun, dengan kerjasama dan sokongan daripada pihak luar serta penyesuaian kurikulum, cabaran-cabaran ini boleh diatasi. TVET berpotensi menjadi elemen penting dalam meningkatkan kemahiran pelajar pondok, jika pelaksanaannya diperkukuh dengan strategi yang tepat. Kerjasama dengan pihak luar dan penyesuaian kurikulum dapat membantu memastikan kejayaan program ini. Dengan penekanan yang betul, TVET boleh menjadi elemen penting dalam pendidikan Maahad yang holistik.

## **Penghargaan**

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## PEMBANGUNAN USAHAWAN DI BAZAR WAKAF RAKYAT (BWR), PULAU PINANG

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**Abstrak:** *Wakaf memberi impak penting kepada pembangunan ekonomi melalui peranannya dalam menggalakkan penggunaan sumber dan aset, menambah pendapatan dan mewujudkan peluang pekerjaan. Namun, antara penyumbang kepada isu-isu dalam mengembangkan harta wakaf adalah seperti kekurangan dokumentasi dan pangkalan data yang sistematik, pengurusan struktur wakaf yang kurang cekap, pegawai yang tidak mahir dalam pengurusan wakaf, prosedur yang kurang jelas berkaitan pendaftaran pengurusan tanah dan harta wakaf serta kurangnya pengetahuan mengenai wakaf dalam kalangan masyarakat. Maka, timbulnya persoalan sejauh manakah pelaksanaan semasa yang dijalankan oleh institusi wakaf dalam membantu membangunkan harta-harta wakaf ke arah pembangunan aktiviti usahawan? Bagaimanakah pula penyelesaian yang diambil oleh pihak institusi wakaf dalam mendepani cabaran-cabaran yang dihadapi sepanjang pelaksanaan itu. Justeru, kajian ini bertujuan meneroka pelaksanaan semasa institusi wakaf dalam membangunkan aktiviti keusahawanan. Kajian ini hanya berfokuskan kepada projek Bazar Wakaf Rakyat (BWR) di Pulau Pinang. Kajian ini menggunakan kaedah kualitatif iaitu melibatkan sesi temu bual mendalam sebagai kaedah pengumpulan data. Sesi temu bual tersebut melibatkan pihak masjid dengan keseluruhan seramai 6 orang responden. Kaedah analisis data menggunakan perisian ATLAS.Ti. Hasil kajian mendapati bahawa pihak masjid bertanggungjawab dalam penawaran dan pengoperasian serta menguruskan isu-isu pengurusan BWR. Dapatan kajian ini dapat menyumbang kepada penambahbaikan operasi institusi wakaf dan pengurusan masjid.*

**Kata Kunci:** *wakaf, usahawan, pembangunan usahawan, Bazar Wakaf Rakyat*

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## Pendahuluan

Wakaf memberi impak penting kepada pembangunan ekonomi melalui peranannya dalam menggalakkan penggunaan sumber dan aset, menambah pendapatan dan mewujudkan peluang pekerjaan (Suhaimi dan Rahman, 2021). Antara potensi besar wakaf dalam pembangunan ekonomi negara ialah dengan membantu para usahawan dalam mengembangkan aktiviti keusahawanan dan seterusnya membawa pulangan ekonomi kepada negara. Menurut Musa dan Che Mohd Salleh (2018), usahawan boleh terdiri daripada pemilik perniagaan mikro, kecil, sederhana atau berskala besar. Menurut mereka lagi pada peringkat makro, perniagaan baru dan kecil tidak hanya memberikan sumbangan yang besar terhadap pembentukan pekerjaan, malah turut juga menyumbang kepada inovasi dan pertumbuhan ekonomi.

Institusi-institusi wakaf di Malaysia turut tidak terkecuali dalam menyediakan bantuan dan sokongan kepada usahawan atau peniaga kecil dalam membantu dan mengembangkan aktiviti perniagaan mereka. Tambahan pula, hasil dana wakaf turut membantu dalam menyumbang ke arah pembangunan sosioekonomi negara. Menurut Zakaria et al. (2013) wakaf juga merupakan alat yang ampuh untuk pembangunan masyarakat yang mampan dan merangsang pertumbuhan ekonomi negara. Menurut Suhaimi dan Rahman (2021), impak positif yang diperolehi dari wakaf dalam pembangunan ekonomi adalah dapat memanfaatkan sumber wakaf (tanah dan bangunan) daripada terbiar, menjana serta mengeluarkan hasil baharu daripada aset wakaf, mempelbagaikan projek lain melalui hasil dana yang dijana melalui aset wakaf, menjana pendapatan kepada sumber manusia dan mewujudkan peluang pekerjaan.

Namun, kajian daripada Osman et al. (2015) menyatakan bahawa antara penyumbang kepada isu-isu dalam mengembangkan harta wakaf adalah seperti kekurangan dokumentasi, kekurangan pangkalan data yang sistematik, kekurangan pengurusan struktur wakaf yang cekap, pegawai yang tidak mahir dalam pengurusan wakaf, kekurangan prosedur yang jelas berkaitan pendaftaran pengurusan tanah dan harta wakaf serta kurangnya pengetahuan mengenai wakaf dalam kalangan masyarakat. Bagi Pulau Pinang pula, antara cabaran pengurusan wakaf yang dihadapi oleh Majlis Agama Islam Negeri Pulau Pinang (MAINPP) ialah salah faham masyarakat terhadap peranan MAINPP sebagai pemegang amanah tunggal harta tanah wakaf, status pegangan pajakan ke atas tanah wakaf, pertikaian undang-undang berhubung tanah wakaf, dan campur tangan waris dalam pengurusan harta tanah wakaf (Abdullah et al., 2021). Oleh itu, ini menimbulkan persoalan sejauh manakah pelaksanaan semasa yang dijalankan oleh institusi wakaf dalam membantu membangunkan harta-harta wakaf seperti pembangunan tanah wakaf ke arah pembangunan aktiviti usahawan? Bagaimanakah pula penyelesaian yang diambil oleh pihak institusi wakaf dalam mendepani cabaran-cabaran yang dihadapi sepanjang pelaksanaan itu. Justeru, kajian ini



bermatlambat untuk meneroka pelaksanaan semasa institusi wakaf dalam membangunkan aktiviti keusahawanan.

## Metodologi Kajian

Kajian ini menggunakan metodologi penyelidikan kualitatif. Kaedah pengumpulan data yang digunakan adalah melalui penglibatan sumber data primer yang diperolehi melalui kajian lapangan iaitu melalui sesi temu bual mendalam bersama responden dari institusi masjid yang terpilih. Kajian ini memfokuskan kepada salah satu pelaksanaan wakaf terhadap pembangunan usahawan yang terdapat di Pulau Pinang iaitu projek Bazar Wakaf Rakyat (BWR). Terdapat enam buah masjid yang terlibat dengan projek BWR ini yang terletak di dalam lima daerah di Pulau Pinang iaitu di Seberang Perai Selatan, Seberang Perai Tengah, Seberang Perai Utara, Timur Laut, Barat Daya dengan melibatkan keseluruhan premis perniagaan sebanyak 27 lot kedai. Jadual 1 menunjukkan lokasi enam buah masjid yang terlibat dengan pelaksanaan projek BWR di Pulau Pinang.

Jadual 1: Lokasi Enam Buah Masjid Yang Terlibat Dengan Pelaksanaan Projek BWR

No.	Nama Masjid	Daerah	Bilangan Lot Kedai
1	Masjid Daerah Seberang Perai Selatan, Jawi	Seberang Perai Selatan	5
2	Masjid Daerah Seberang Perai Tengah, Perda	Seberang Perai Tengah	4
3	Masjid Daerah Seberang Perai Utara, Air Tawar	Seberang Perai Utara	3
4	Masjid At-Taqwa, Kepala Batas	Seberang Perai Utara	5
5	Masjid Jamek Shaik Eusoff, Jalan Ayer Itam	Timur Laut	5
6	Masjid Umar Al Khattab, Bayan Baru	Barat Daya	5
<b>Keseluruhan Lot Kedai</b>			<b>27</b>

Sumber: Penyelidik (2023)

## Ulasan Karya

### *Pembangunan Usahawan Menerusi Wakaf*

Institusi wakaf turut memainkan peranan penting dalam usaha melahirkan usahawan dan seterusnya dapat meningkatkan ekonomi negara. Menurut Iman dan Mohammad (2017), wakaf boleh dilaksanakan di semua peringkat sama ada individu, bandar dan luar bandar, komuniti, perbadanan, kerajaan, dan lain-lain serta



juga boleh diaplikasikan sebagai fokus tumpuan, iaitu objek, alat, mekanisme, instrumen dasar atau sistem ekonomi. Dalam konteks masa kini, terdapat beberapa amalan wakaf kontemporari yang diaplikasikan oleh institusi wakaf di Malaysia dalam membangunkan sosioekonomi khususnya dalam membantu usahawan-usahawan di Malaysia. Namun, tadbir urus harta wakaf adalah berbeza mengikut pengurusan Majlis Agama Islam Negeri (MAIN) di setiap negeri masing-masing. Setiap negeri mempunyai tadbir urus wakaf yang tersendiri mengikut cara pengurusan masing-masing.

Di Malaysia, pelaksanaan mekanisme wakaf tunai telah dipraktikkan oleh beberapa institusi wakaf. Antaranya, Yayasan Wakaf Malaysia (YWM) iaitu melalui Sijil Wakaf Ekonomi yang telah berjaya mengutip sebanyak RM16,140.00 sehingga 15 Ogos 2021. Melalui kutipan tersebut, pihak YWM telah berjaya membangunkan 2 lot kedai pejabat di Taman Pagoh Jaya, Johor dan 1 lot kedai pejabat di Bandar Baru Bangi, Selangor (<https://www.ywm.gov.my>).

Manakala di Johor pula, Majlis Agama Islam Negeri Johor (MAIJ) melaksanakan wakaf tunai melalui Saham Wakaf Johor (SWJ) dimana MAIJ merupakan pemegang amanah dengan nilai RM 10 seunit untuk dimiliki oleh umat Islam. Hasil dana kemudiannya akan disalurkan untuk pembangunan tanah wakaf, pembangunan tanah wakaf sedia ada, pembinaan bangunan pejabat atau kedai, pembangunan perladangan, pelaburan saham dan simpanan tetap serta aktiviti pembangunan sosioekonomi yang dirancang oleh MAIJ (Nor Azlan et al., 2020). Berdasarkan pelaksanaan wakaf tunai yang dijalankan oleh beberapa institusi wakaf ini, dapat dilihat bahawa mekanisme wakaf tunai turut disumbangkan kepada aktiviti pembangunan sosio ekonomi negara yang secara tidak langsung membantu melahirkan usahawan di Malaysia. Ini disokong oleh Chabbal (2020) bahawa fungsi institusi wakaf untuk pengumpulan dana, pelaburan serta beroperasi sebagai rangkaian, akan memberi kesan kepada pelbagai sektor ekonomi serta mempengaruhi pembangunan masyarakat.

Selain itu, terdapat juga beberapa MAIN yang menubuhkan anak syarikat bagi memastikan projek pembangunan harta wakaf dilaksanakan dengan baik. Sebagai contoh, di Selangor, Perbadanan Wakaf Selangor (PWS) menubuhkan anak syarikat iaitu Urus Maju Ehsan (UME) yang bertanggungjawab membangunkan projek harta wakaf melibatkan sebanyak 330 buah rumah teres, lot kedai dan bangunan komersial dengan kaedah pajakan selama 99 tahun (Romli et al., 2019). Selain itu, institusi wakaf di Malaysia juga turut menjalankan usahasama dengan pelbagai agensi dalam membangunkan harta wakaf dan seterusnya digunakan untuk pembangunan sosioekonomi. Menurut Razak (2020), pihak berkuasa agama secara proaktif perlu



mencari kolaborasi bijak dengan menggembelng sumber kewangan yang dimiliki oleh institusi wakaf bagi membantu usahawan.

Di Pulau Pinang, Majlis Agama Islam Negeri Pulau Pinang (MAINPP) dan anak syarikat milik penuhnya iaitu Syarikat Wakaf Pulau Pinang Sdn. Bhd (WPPSB), telah mengadakan usahasama bersama pemaju melibatkan pembahagian peranan, kos dan keuntungan untuk menjayakan sesebuah projek pembangunan harta wakaf di negeri Pulau Pinang (Abu Bakar et al., 2021). Ini menunjukkan bahawa usahasama yang dijalankan oleh MAIN telah membantu dalam memproduktifkan harta-harta wakaf dan seterusnya memberi manfaat kepada masyarakat setempat. Menurut Khan (2019) usahasama wakaf membuka hala tuju baharu yang berpotensi dalam peranan transformatif wakaf untuk mewujudkan bantuan dalam kontrak kewangan di samping mengembangkan visi keusahawanan Islam dalam mencapai ekonomi pasaran halal.

Selain itu, antara usaha-usaha lain yang dijalankan oleh institusi wakaf di Malaysia untuk melahirkan usahawan adalah dengan mewujudkan dana khas seperti yang dijalankan oleh negeri Perak. Majlis Agama Islam Perak (MAIPk) telah menubuhkan dana *Wakaf Business Centre* (WBC) yang diuruskan oleh Dana Wakaf Perak Ar-Ridzuan (WPAR). Menurut Nazeri dan Ab Rahman (2021), dana WBC bertujuan untuk membina premis perniagaan di negeri Perak dan kini terdapat sebuah WBC yang telah siap dibina dan beroperasi iaitu di Masjid al-Hidayah, Behrang pada 2020 dengan melibatkan enam buah unit premis perniagaan yang berkeluasan sebanyak 150 kaki persegi per unit. Menurutnya lagi, penyediaan WBC oleh MAIPk adalah untuk mengeluarkan masyarakat daripada status kemiskinan kerana kebanyakan para peniaga kecil terpaksa berniaga di kawasan yang sangat tidak kondusif dan selesa. Melalui premis WBC, ia memberi peluang kepada usahawan yang layak untuk berniaga di kawasan yang selesa dan mempunyai fasiliti lengkap seperti berdekatan dengan masjid, tandas, dan mempunyai utiliti lengkap dengan kadar sewa yang sangat rendah dan sekadar untuk menampung cas pengurusan.

### ***Projek Bazar Wakaf Rakyat (BWR)***

Menerusi pembentangan Bajet 2010 pada 23 Oktober 2019 oleh Perdana Menteri ketika itu, Yang Amat Berhormat Dato' Sri Mohd. Najib bin Tun Haji Abdul Razak telah meluluskan sebanyak RM20 juta kepada Yayasan Wakaf Malaysia (YWM) bagi melaksanakan 'Pembangunan Hartanah Wakaf' yang dikenali sebagai Projek Kecil Berimpak Besar (PKBB) di kawasan masjid dan tanah wakaf terpilih (Abdullah et al., 2020). Petikan ucapan Yang Berhormat Perdana Menteri dapat dilihat seperti berikut:



*“Kerajaan akan membangunkan hartanah wakaf di seluruh negara bagi tujuan khairat. Untuk ini, Yayasan Waqaf Malaysia akan melaksanakan program pembangunan ekonomi, pendidikan, sosial dan kebajikan ummah terutamanya projek kecil berimpak besar kepada masyarakat. Fokus utamanya adalah untuk membasmi kemiskinan tegar serta meningkatkan taraf sosio-ekonomi umat Islam. Antara projek yang dirancang adalah membina kedai wakaf rakyat di kawasan masjid terpilih dan bazar peniaga kecil untuk orang ramai, termasuk golongan asnaf. Sebagai permulaan, bagi menjayakan inisiatif yang penuh barakah ini, sejumlah RM20 juta ringgit akan disediakan.”*

(Pembentangan Bajet 2010)

Berikutan itu, YWM telah menjalinkan kerjasama bersama MAIN di setiap negeri bagi membantu dalam pembangunan sektor ekonomi negara. Menurut Suhaimi dan Rahman (2021), projek Bazar Wakaf Rakyat (BWR) dilancarkan pada tahun 2010 tersebut merupakan ikon Projek Kecil Berimpak Besar (PKBB) dengan tujuan membuka minda masyarakat mengenai potensi wakaf. Tambah mereka lagi, pelaksanaan aktiviti ekonomi menerusi projek BWR telah memanfaatkan sumber tanah secara optimum selain turut menjana pendapatan daripada aktiviti perniagaan yang dijalankan. Selain itu, menurut Abdullah et al. (2020) dalam kajian mereka, sebanyak 65 projek berskala kecil dengan menyediakan ruang niaga untuk peniaga beragama Islam dan pada tahun 2012 sebanyak RM10 juta dan RM5 juta lagi di bawah Bajet 2013 diagihkan untuk tujuan pembangunan hartanah wakaf. Menurut kajian tersebut, dengan pelaksanaan PKBB ini telah memberikan peluang perniagaan kepada 296 peniaga Muslim. Manfaat harta atau aset wakaf seperti tanah wakaf yang dibangunkan oleh institusi wakaf telah memberi peluang kepada masyarakat dalam menceburkan diri dalam aktiviti keusahawanan.

Di Pulau Pinang, YWM telah bekerjasama dengan Majlis Agama Islam Negeri Pulau Pinang (MAINPP) bagi menjalankan Projek Bazar Wakaf Rakyat (BWR) yang didirikan di atas tanah wakaf masjid yang terpilih. Di Pulau Pinang, operasi pengurusan dan pentadbiran projek BWR ini diserahkan sepenuhnya kepada pihak pengurusan masjid yang terpilih setelah projek pembangunan BWR ini didirikan. Pihak pengurusan masjid mempunyai tanggungjawab sepenuhnya dalam mengurus dan mentadbir projek BWR. Sebanyak enam buah masjid yang telah dipilih iaitu melibatkan lima daerah di Pulau Pinang bagi menjayakan “Projek Kecil Berimpak Besar” ini. Kesemua enam buah masjid tersebut mempunyai jumlah keseluruhan 27 lot kedai untuk ditawarkan kepada masyarakat setempat yang berminat untuk menjalankan perniagaan. Pelaksanaan projek BWR di Pulau Pinang dapat digambarkan seperti di Rajah 1.



Rajah 1.1: Pembangunan Projek Bazar Wakaf Rakyat di Pulau Pinang

Sumber: Penyelidik (2023)

## Dapatan Kajian

### 1. Pelaksanaan Bazar Wakaf Rakyat (BWR) di Pulau Pinang

#### *Penawaran Bazar Wakaf Rakyat (BWR)*

Kajian mendapati terdapat manfaat yang diperolehi masyarakat setempat hasil daripada pengoperasian BWR. Antaranya ialah pengoperasian BWR dapat memberikan peluang perniagaan kepada usahawan setempat yang berminat untuk berniaga, menambah pendapatan usahawan serta membantu menjana ekonomi masyarakat setempat. Selain itu, kajian juga mendapati dengan pengoperasian BWR, ia turut memberi manfaat kepada pihak masjid melalui aktiviti-aktiviti ekonomi yang dijalankan di dalam kawasan masjid, serta dapat dijadikan sebagai salah satu cara tarikan dalam mengimarahkan masjid. Dapatan kajian ini turut disokong oleh kajian daripada Suhaimi & Rahman (2021) yang menjelaskan bahawa dengan pembangunan projek BWR atas tanah wakaf milik masjid telah merangsang aktiviti ekonomi di dalam kawasan masjid. Menurutnya lagi, kewujudan BWR bukan sahaja menjana pendapatan kepada pemegang amanah tanah wakaf tersebut, malah turut memberi peluang buat peniaga kecil-kecilan untuk menjalankan perniagaan di lokasi yang strategik iaitu di mana kedudukan BWR dalam kawasan masjid yang menjadikan BWR mempunyai pengunjung yang tetap iaitu jemaah masjid dan masyarakat setempat yang tinggal berdekatan masjid.



Selain itu, kajian mendapati penawaran bagi projek BWR ini hanya akan ditawarkan sekiranya terdapat kekosongan tempat sahaja. Hal ini kerana, kebanyakan pihak masjid masih mengekalkan penyewa-penyewa lama yang telah menyewa sejak dari penubuhan BWR tersebut. Penyewa-penyewa lama ini akan ditawarkan pembaharuan kontrak perjanjian sewaan mengikut tahun yang ditawarkan. Sekiranya pihak penyewa telah menamatkan kontrak atau ditamatkan kontrak oleh pihak pengurusan masjid, maka premis BWR tersebut akan dikosongkan. Setelah itu, pihak masjid akan menawarkan permohonan baharu kepada anak kariah setempat yang berminat untuk berniaga di BWR. Berdasarkan temu hasil temu bual, kajian mendapati bahawa terdapat perbezaan dan juga persamaan berkaitan cara penawaran BWR yang dilakukan oleh masjid masing-masing. Ringkasan bagi proses permohonan BWR bagi setiap masjid dapat dilihat melalui Jadual 2.

Jadual 1.2: Proses Permohonan Bazar Wakaf Rakyat

Masjid	Medium Hebahan	Kaedah Memohon	Antara Syarat Kelayakan Memohon
M1	Media Sosial	Borang permohonan	Miliki SSM, Sijil Kesihatan (bagi perniagaan makanan), kemukakan profil syarikat
M2	Media Sosial, Banner	Borang permohonan	Miliki SSM, produk patuh syariah
M3	Iklan	Borang permohonan	Miliki SSM
M4	Notis	Borang permohonan	Miliki SSM, warganegara, anak kariah, produk perniagaan
M5	Notis	Borang permohonan	Miliki SSM, anak kariah, orang islam, memenuhi keperluan masjid, ada rekod perniagaan
M6	Tiada maklumat	Borang permohonan	Miliki SSM, anak kariah

Sumber: Penyelidik (2023)

Melalui Jadual 2, kebanyakan masjid telah menggunakan media sosial dan notis pengumuman sebagai medium untuk membuat hebahan kekosongan penawaran BWR kepada anak-anak kariah setempat. Selain itu, terdapat persamaan yang jelas berkaitan kaedah memohon iaitu pemohon perlu melengkapkan borang permohonan. Malah, pihak masjid juga turut mengemukakan syarat kelayakan memohon seperti yang telah dinyatakan dalam borang permohonan. Antara syarat-syarat yang hampir sama antara kesemua masjid adalah perlulah memiliki sijil SSM, merupakan anak kariah dan mempunyai rekod perniagaan. Manakala, terdapat tiga kaedah yang digunakan oleh pihak masjid untuk memilih penyewa iaitu melalui proses temu duga, proses undian dan juga keputusan mesyuarat. Tempoh kelulusan pula adalah selama dua minggu atau tiga minggu atau sebulan

dan hampir kesemua masjid menggunakan surat tawaran sebagai medium bagi menyampaikan keputusan permohonan kepada pemohon yang berjaya. Kaedah pemilihan penyewa BWR di Pulau Pinang dapat diringkaskan seperti Jadual 3.

Jadual 1.3: Proses Pemilihan Penyewa Bazar Wakaf Rakyat

Masjid	Kaedah Pemilihan	Tempoh Kelulusan	Penawaran
M1	Temu duga, proses undian	Sebulan	Surat tawaran
M2	Proses Undian	2 minggu	Tiada maklumat
M3	Proses Undian	1 minggu	Surat tawaran
M4	Keputusan Temu duga	Sebulan	Surat tawaran
M5	Keputusan Mesyuarat	3 minggu	Tiada maklumat
M6	Keputusan Mesyuarat	Tiada maklumat	Telefon, surat tawaran

Sumber: Penyelidik (2023)

#### *Tadbir Urus Bazar Wakaf Rakyat (BWR)*

Seterusnya, kajian mendapati bahawa kebanyakan pengurusan masjid bersetuju bahawa peranan masjid terhadap projek BWR adalah untuk mengurus dan memantau operasi BWR, mengawal selia bangunan dan bertanggungjawab sepenuhnya kepada penyewa. Selain itu, kajian juga mendapati bahawa kesemua masjid telah menyediakan kontrak perjanjian sewaan kepada penyewa-penyewa BWR. Kontrak perjanjian sewaan ini akan ditandatangani antara pihak pengurusan masjid dan penyewa. Pelaksanaan penyewaan BWR dapat diringkaskan seperti di Jadual 4.

Jadual 1.4: Pelaksanaan Sewaan Bazar Wakaf Rakyat

Masjid	Perjanjian	Tempoh Perjanjian	Kadar Sewaan	Kaedah Bayaran Sewa	Kaedah Penetapan Kadar Sewaan
M1	Ya	1 tahun	Berbeza	Tunai, pindahan secara atas talian	Mesyuarat
M2	Ya	2 tahun	Berbeza	Tunai, pindahan secara atas talian	Mesyuarat
M3	Ya	3 tahun	Berbeza	Tunai, pindahan secara atas talian	Mesyuarat
M4	Ya	4 tahun	Berbeza	Tunai, pindahan secara atas talian	Mesyuarat



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M5	Ya	5 tahun	Berbeza	Tunai, pindahan secara atas talian, Cek	Mesyuarat
M6	Ya	6 tahun	Berbeza	Tunai, pindahan secara atas talian, Cek	Mesyuarat

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Sumber: Penyelidik (2023)

Berdasarkan Jadual 4, dapat dilihat bahawa tempoh perjanjian kontrak adalah berbeza-beza bagi setiap masjid. M6 merupakan projek BWR yang memegang tempoh perjanjian yang paling lama iaitu selama 6 tahun. Manakala, M1 merupakan projek BWR yang memegang tempoh perjanjian paling singkat iaitu selama satu tahun. Selain itu, kadar sewaan juga berbeza di setiap masjid mengikut keluasan kedai yang telah diubahsuai.

Berdasarkan dapatan ini, penyelidik mendapati pihak pengurusan masjid memahami peranan dan tanggungjawab serta amanah yang diberikan oleh MAINPP untuk menguruskan projek BWR. Pihak pengurusan masjid telah mewujudkan satu proses pelaksanaan dalam penawaran projek BWR. Ini menunjukkan bahawa pihak pengurusan masjid mempunyai kemahiran dalam menguruskan sesuatu projek. Kemahiran dalam menguruskan amatlah penting dalam sesebuah organisasi. Menurut kajian daripada Abu Bakar et al., (2022) pengetahuan dan kemahiran dalam bidang pengurusan merupakan suatu perkara yang penting kepada setiap individu dalam sesebuah organisasi, maka pentadbiran masjid pada masa kini memerlukan ilmu dan kepakaran pengurusan yang cekap dan sistematik supaya pelaksanaan aktiviti-aktiviti bersifat spiritual dan ekonomi akan mempengaruhi suasana pengimaran masjid dan akhirnya mengubah persepsi masyarakat terhadap peranan masjid sebagai tempat ibadat kepada pusat pembangunan ekonomi Islam.

Selain itu, kajian mendapati kaedah bayaran sewa projek BWR yang dilaksanakan oleh pihak pengurusan masjid adalah hampir sama bagi setiap masjid. Kebanyakan masjid meletakkan bayaran tunai, pindahan secara atas talian (*transfer online*) atau cek sebagai kaedah untuk membuat bayaran sewa setiap bulan. Penetapan kadar sewaan ditentukan melalui keputusan mesyuarat yang dijalankan di peringkat masjid. Dapatan kajian mendapati bahawa semua hasil sewaan tersebut akan dimasukkan sepenuhnya ke akaun pengurusan masjid. Ini menunjukkan bahawa tiada pembahagian hasil sewaan yang diberikan kepada pihak MAINPP mahupun YWM. Namun dapatan ini berbeza dengan kajian daripada Suhaimi & Rahman (2021) di mana terdapat hasil sewaan BWR diuruskan oleh MAIN atau diuruskan oleh pihak pengurusan masjid. Perbezaan ini adalah disebabkan pelaksanaan pengurusan BWR mengikut MAIN masing-masing. Tambahnya lagi, kadar sewaan dan pajakan harta wakaf sama ada kepada individu, syarikat atau badan kerajaan adalah mengikut penilaian Majlis Agama Islam Negeri (MAIN) bagi negeri masing-masing.



Justeru, dapat dilihat bahawa pelaksanaan BWR dalam aspek pengurusan sewaan turut berbeza mengikut pengurusan MAIN di setiap negeri.

Selain itu, kajian juga mendapati bahawa hasil sewaan tersebut akan digunakan kepada pelbagai bentuk manfaat iaitu bagi menampung kos penyelenggaraan bangunan BWR, aktiviti dan program pengimarah masjid. Dapatan kajian ini disokong oleh kajian daripada Hartini et al. (2019) yang turut bersetuju bahawa pembinaan bazar rakyat di kawasan masjid oleh JAWHAR dengan kerjasama MAIN boleh memberikan dana kewangan kepada pengurusan masjid yang boleh digunakan untuk tujuan penyelenggaraan, membayar gaji penceramah dan sebagainya. Tambahnya lagi, projek BWR ini selari dengan salah satu prinsip pembangunan harta wakaf lestari iaitu bersifat ekonomi di mana pembangunan wakaf tersebut dapat menjana dana untuk kegunaan harta wakaf itu sendiri seperti tujuan penyelenggaraan bangunan yang dibina.

Kajian juga mendapati bahawa pihak masjid juga turut menjalankan pemantauan kepada penyewa. Namun, pemantauan tersebut hanya dijalankan secara berkala. Antara bentuk-bentuk pemantauan yang dijalankan adalah memantau kerosakan bangunan dan pengoperasian kedai dari segi produk dan perkhidmatan yang ditawarkan, kebersihan dan kebolehpayaan peniaga. Proses pemantauan yang dilaksanakan oleh pihak pengurusan masjid adalah baik kerana pemantauan merupakan salah satu elemen bagi kawalan dalaman untuk pengurusan harta wakaf. Ini disokong oleh kajian daripada Mahmood et al. (2017) yang menjelaskan bahawa elemen yang terdapat dalam kawalan dalaman ialah persekitaran kawalan, aktiviti kawalan, pemantauan, maklumat dan komunikasi dan juga penilaian risiko di mana kesemua elemen ini merupakan alat untuk mengawal pengurusan sesebuah institusi kearah yang lebih baik.

### ***Isu-isu Bazar Wakaf Rakyat (BWR)***

Selain itu, terdapat beberapa isu yang dihadapi oleh pihak pengurusan BWR di Pulau Pinang seperti isu berkaitan bayaran sewa yang tertunggak, pengubahsuaian kedai pengoperasian kedai sewaan di mana penyewa tidak menjalankan operasi perniagaan dengan alasan yang munasabah dan isu peralihan tadbir urus pengurusan masjid. Bagi isu bayaran sewa yang tertunggak, kajian mendapati terdapat perbezaan dengan kajian daripada Sabri et al. (2020) yang menjelaskan bahawa penyewa premis komersial wakaf MAINPP berjaya menjelaskan pembayaran sewaan pada tempoh masa yang ditetapkan. Hal ini kerana penyewa mempunyai inisiatif berkaitan pengurusan kewangan yang baik. Justeru, pihak pengurusan masjid perlu mengambil serius dalam menangani isu-isu yang perlu dihadapi supaya pengurusan projek BWR berjalan dengan lancar. Pihak pengurusan masjid boleh mendapatkan bimbingan daripada MAINPP dalam menyelesaikan isu terbabit.



Melalui hasil temu bual juga, kajian mendapati hampir kesemua masjid mempunyai isu berkaitan isu pembayaran sewaan. Kajian mendapati terdapat pelbagai kaedah yang digunakan oleh pihak pengurusan masjid bagi menangani isu tersebut antaranya ialah membuat teguran lisan, proses rundingan, mengeluarkan notis dan surat peringatan. Sekiranya penyewa tersebut tidak mengendahkan peringatan-peringatan yang diberikan, maka pihak masjid akan melaksanakan penamatan kontrak sewaan. Namun, proses penamatan kontrak sewaan ini akan dibincangkan di dalam mesyuarat jawatankuasa masjid terlebih dahulu sebelum ianya dilaksanakan. Di samping itu, terdapat juga usaha pihak masjid untuk membuat penambahbaikan terhadap kandungan kontrak sewaan yang baharu. Menurut Sabri et al. (2020), pembayaran sewa yang dilakukan oleh penyewa premis pada tempoh masa yang ditetapkan akan menyumbang kepada perolehan pendapatan sewaan yang konsisten kepada institusi wakaf. Oleh itu, dapat dilihat pelbagai inisiatif yang diusahakan oleh pihak pengurusan masjid dalam memastikan bayaran sewa diterima dalam tempoh yang telah ditetapkan. Inisiatif ini merupakan satu langkah yang baik kerana secara tidak langsung ia dapat menjaga kelestarian harta wakaf.

Kajian juga mendapati pihak masjid mempunyai sikap yang terbuka dalam menyelesaikan isu-isu penyewa BWR misalnya, pihak masjid akan membuat proses rundingan bagi membincangkan isu penyewa. Pihak masjid juga bersedia membantu penyewa dalam memberikan khidmat nasihat serta bantuan yang boleh disalurkan kepada penyewa BWR. Sebagai contoh, semasa pandemik Covid-19, kerajaan telah melaksanakan Perintah Kawalan Pergerakan (PKP) kepada seluruh rakyat Malaysia. Sehubungan dengan arahan tersebut, sebahagian aktiviti ekonomi dalam negara tidak dapat dijalankan. Ia memberi kesan besar terhadap peniaga. Melihat kepada situasi tersebut, sebahagian pihak masjid tidak mengenakan sebarang sewaan kepada penyewa BWR dalam tempoh-tempoh tertentu semasa pelaksanaan PKP. Menurut Mohamad Saleh (2021) dalam kajiannya, kesan pandemik Covid-19 turut menyebabkan institusi masjid mengamalkan norma baharu dalam pengoperasiannya yang telah memberi banyak perubahan kepada urus tadbir dan cara pelaksanaan aktiviti yang berkaitan institusi masjid. Justeru, dapat dilihat bahawa pihak pengurusan masjid bersifat terbuka dan bertoleransi dalam menyelesaikan isu kebajikan penyewa BWR sepanjang tempoh pandemik Covid-19.

### **Kesimpulan dan Implikasi Kajian**

Projek BWR Pulau Pinang ini merupakan projek kerjasama antara YWM dan MAINPP. Sebanyak enam buah masjid di Pulau Pinang yang telah terpilih oleh MAINPP untuk pelaksanaan pembangunan projek BWR. Oleh itu, pihak masjid telah diberikan amanah untuk menguruskan pengoperasian projek BWR. Maka, setiap masjid telah menjalankan operasi projek BWR ini dengan mengikut pelaksanaan masing-masing. Dapatan kajian menunjukkan bahawa masjid telah menjalankan tanggungjawab dengan sebaik mungkin dalam memastikan operasi BWR berjalan dengan lancar. Pihak pengurusan masjid



mempunyai prosedur tersendiri dalam penawaran dan pengurusan operasi BWR. Namun, hasil kajian juga mendapati bahawa pihak pengurusan masjid turut berhadapan dengan pelbagai isu penyewa dan tadbir urus operasi BWR.

Kajian ini memberi beberapa implikasi. Pertama, pihak institusi wakaf perlulah memainkan tanggungjawabnya membuat pemantauan dan membantu pihak pengurusan masjid bagi memastikan objektif penubuhan projek BWR sebagai ‘Projek Kecil Berimpak Besar’ tercapai. Implikasi kedua adalah kepada pihak pengurusan masjid. Berdasarkan isu-isu pelaksanaan BWR yang timbul, satu garis panduan pengoperasian BWR perlu disediakan kepada pihak pengurusan masjid supaya ia dapat dijadikan panduan dan rujukan dalam menguruskan operasi BWR di masjid dengan lebih teratur dan efisien. Implikasi terakhir adalah keperluan kerjasama erat di antara institusi masjid, YWM, MAINPP untuk menyelesaikan isu yang timbul dan meningkatkan keefisienan pengoperasian BWR agar ia dapat menjayakan hasrat membantu usahawan dalam perniagaan menerusi mekanisme wakaf.

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## EXPLORING ACCEPTANCE TOWARDS MOBILE BANKING FOR ZAKAT PAYMENT IN MALAYSIA: PERCEIVED SECURITY AS MODERATOR

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**Abstract:** *Mobile banking is a service offered by a bank or financial institution that enables consumers to do financial transactions remotely using a mobile device, such as a smartphone or tablet. Based on research data compiled by Statista in 2022, 88.79% of the total population of Malaysia uses smartphones, and the Department of Statistics Malaysia (DOSM) published a report showcasing that 96.85% of the population has internet access. This study focuses on the acceptance of mobile banking for zakat payment with Perceived Security (PS) as a moderating variable. The methodology implemented in this study uses a deductive research design with questionnaire development. The underpinning theory is the Technology Acceptance Model (TAM). There are three independent variables, namely Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Facilitating Conditions (FC). Meanwhile, Perceived Security (PS) acts as a moderating variable between Independent variables (PU, PEOU, FC) with Acceptance (A) of mobile banking for zakat payment. The population is people who use mobile banking to pay for zakat. The sampling size is 220 respondents from the northern area of Malaysia, namely Perlis and Kedah. The data analysis was performed using structural equation modelling. The result shows that all three independent variables (PU, PEOU, FC) exhibit positive and significant influences on the acceptance (A) of mobile banking for zakat payment. The moderator effect is significant between Perceived Ease of Use (PEOU) and Acceptance (A) of mobile banking for zakat payment. In conclusion, this paper indicates the factors that influence customers to use mobile banking as a preference for zakat payment. This study's findings help zakat institutions understand customer behaviour when using mobile banking to make zakat payments. In addition, the findings of this study provide a better perspective for mobile payment providers in assisting their users in using their payment systems.*

**Keywords:** *Zakat Payment, Technology Acceptance Model, Mobile Banking, Perceived Security, Malaysia.*

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## Introduction

Zakat is one of the five pillars of Islam. The objective of zakat is to ensure that individuals who are helpless, lacking basic necessities are protected from things such as hunger. The importance of paying Zakat is to reinforces that the wealth we have are blessed and the wealth is not belonged to us solely, it is a blessing from Allah S.W.T. that must be shared. Thus, as a Muslim, zakat payment is an important obligation that must be fulfil in achieving the objective of Syariah (Maqasid Syariah). Islam emphasizes the importance of Maqasid Syariah due to it is the basis of a Muslim's life. As a Muslim, we need to protect of five elements in Maqasid Shariah, namely Protection of Faith or religion (din) Protection of Life (nafs), Protection of Lineage (nasl), Protection of Intellect ('aql) Protection of Property (mal).

The development of Financial Technology (FinTech) was introduced many types of payments method such as digital payment. This digital payment system is easy, secure, convenience and efficient. Table 1 shows types of payment system use in Malaysia. Figure 1 shows the RPP (Real-time Retail Payments Platform refers to DuitNow services such as DuitNow Transfer, DuitNow QR etc) is the highest platform use for money transaction. Then, follow by FPX (Financial Process Exchange) and INTERBANK GIRO. So, it can summarize that, online payment system is among the highest platform for payment transaction.

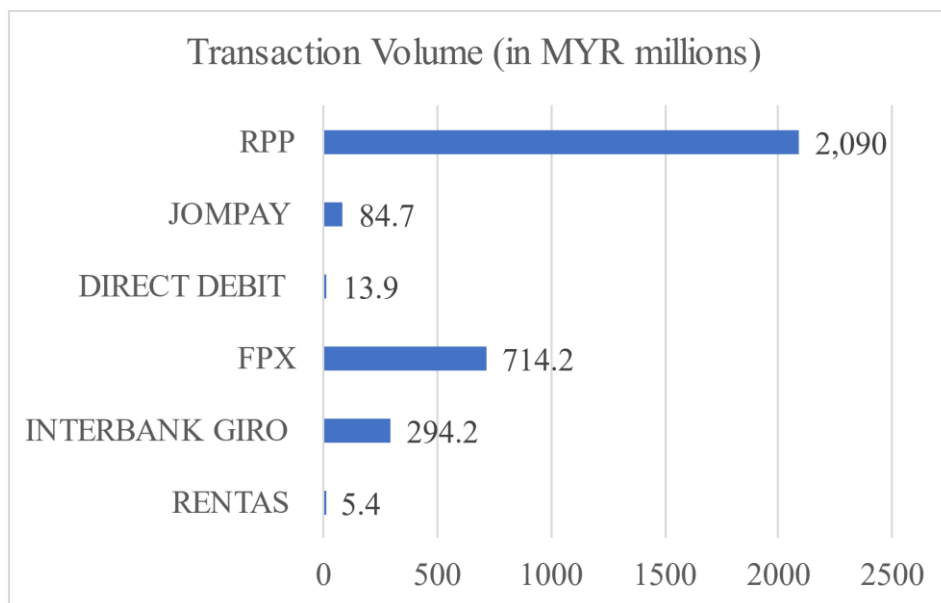


Figure 1: Payment system in Malaysia (Year 2023)

Sources: Bank Negara Malaysia



Along with the rapid development of the digital world, various zakat institutions have adapted to use technology (Mutmainah et al., 2024). Business or social community also seeks to enhance its performance with various mechanisms of electronic media utilisation (Kamal, et al., (2024). Therefore, online transfer using mobile banking application is looking as an efficient platform for zakat payment. This is because online mobile banking is easier, friendly, convenience and safety platform for transaction. Figure 1 also indicate that the most famous platform for transfer is online such as RPP, FPX and INTERBANK GIRO. This data gives a significant contribution to zakat institution to use online platform for collect a zakat. As part of this, zakat institutions can manage and monitor the collection of zakat efficiently. Thus, this study is focusing on the investigation of customer's acceptance toward mobile banking for zakat payment with perceive usefulness, perceive ease of use, facilitating conditions and perceived security (PS) as a variables factor.

## Literature review

The growth of technology has transformed the lifestyle of human. Currently, people are familiar use online transaction instead of doing traditional method of payment. Various studies are investigating the impact of technology on the zakat payers. Study by Sunarsih, et al., (2023) suggested that by improving the technology-based services, institution of zakat will be more accessible and reachable in zakat collection. It also suggested that the well-managed of zakat collection can create trust into zakat institution (Bin-Nashwan et al., 2021).

Study by Mohd Suki, et al., (2023) reveal that social influence has the greatest significant impact on youths' intention to use social media networks for understanding zakat online campaigns that use creative animation. This study prove that the technology is important in knowledge transfer among the young generation as they are familiar in using technology. Besides that, Mutmainah et al., (2024) show that the performance expectancy, social influence, facilitating conditions, perceived security and privacy and zakat literacy are significantly increase the intention of Muzakki to adopt financial technology.

Using the unified theory of acceptance and use of technology (UTAUT) model in predicting Zakat payers' intention to adopt the e-Zakat system and its services, indicating that the model possesses 72% of the predictive capability to explain variance in intentions. It also shows that all UTAUT constructs (i.e., performance expectancy, social influence and facilitating conditions) were statistically significant, except for effort expectancy (Bin-Nashwan, 2022).

Various theories are used in measuring the impact of technology toward zakat collection (Syed Yusuf, et al., 2024; Kamal, et al., 2024; Beik, et al. 2024; [Kasri](#), and [Yuniar](#), 2021). Mohd Suki, et al., (2023) use Unified Theory of Acceptance and Use of Technology



(UTAUT) in their study regarding zakat online. The results reveal that social influence has the greatest significant impact on youths' intention to use social media networks for understanding zakat online campaigns that use creative animation. While, Syed Yusof, et al., (2024) found that technology improvement and governance significantly influence the effectiveness of zakat distribution.

## Research Methodology

This section describes the population of the study including the sampling method implemented to gather the questionnaire. In addition, this study explains the theory that serves as underpinning theory and supporting theory. Next, this study explains the moderation effect principle in questionnaire analysis

### a. Population and sampling method

The population of this study targeting the Muslim customers that using mobile banking to pay zakat. The selected respondents are chosen from Kedah and Perlis as northern area of Malaysia. The respondents for the questionnaire are selected based on purposive sampling technique.

### b. Underpinning Theory

This study uses Technology Acceptance Model (TAM) as underpinning theory. The Technology Acceptance Model (TAM) has been used in research to explore the acceptance of new e-technology or new e-services (Davis, 1989; Davis & Venkatesh, 1996). In this theory, there are two variables namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). The technology acceptance model proposes that perceived ease of use and perceived usefulness predict the acceptance of information technology.

The TAM has become the dominant model for investigating factors affecting users' acceptance of novel technical systems. The Technology Acceptance Model (TAM) is designed to measure the adoption of new technology based on customer attitudes. The aims of this study is to analyse the factors that influence the acceptance towards mobile banking for zakat payment in Malaysia.

Based on the TAM framework, this study developed two hypotheses, as below:

H1: There is significant effect of Perceived Usefulness (PU) towards acceptance of mobile banking for zakat payment

H2: There is significant effect of Perceived Ease of Use (PEOU) towards acceptance of mobile banking for zakat payment in addition, this study use Facilitating



Condition (FC) as additional variable to help improving and extending the research framework. This FC is selected from Unified Theory of Acceptance and Use of Technology (UTAUT) theory as supporting theory. The UTAUT aims to explain user intentions to use an information system and subsequent usage behaviour (Venkatesh et al., 2003). The third hypothesis is described as below.

H3: There is significant effect of Facilitating Condition (FC) towards acceptance of mobile banking for zakat payment

### c. Moderating effect

Moderation occurs when the effect of a construct on another construct depends on the values of a third moderator variable, which impacts the relationship. Thus, moderation occurs when one construct affects the strength or even the direction of a relationship between two other constructs. In addition, a moderator variable affects the relationship between a predictor variable (X) and an outcome variable (Y). Moderator variables commonly affect the strength of the relationship between X and Y.

## Result and discussion

This section describes the demographic of the respondents. In addition, this study explains hypotheses testing of research framework for three independent variables towards acceptance of mobile banking for zakat payment. Next, this study explains result of the moderation for Perceived Security (PS) in the research framework.

### Demographic profile of respondents

The collection of data was performed in Kedah and Perlis among workers that performed zakat payment using mobile banking. Table 1 indicates the distribution of respondents' profile. The total number of respondents is 200.

Table 1.1: Respondents profile

Demographic	Composition	Frequency	Percentage
Gender	Male	110	55
	Female	90	45
Age	21-30	60	30
	31-40	70	35
	41-50	50	25
	51 and above	20	10
Job sector	Government	100	50

	Private	80	40
	others	20	10
State	Kedah	130	65
	Perlis	70	35

*Structural path analysis*

This study has three independent variables namely Perceived Usefulness (PU) Perceived ease of Use (PEOU) and Facilitating Condition (FC). The dependent variable is Acceptance of mobile banking towards zakat payment. Table 2 indicates the measurement model is reliable. Table 3 and Table 4 explain that all three hypotheses are significantly supported.

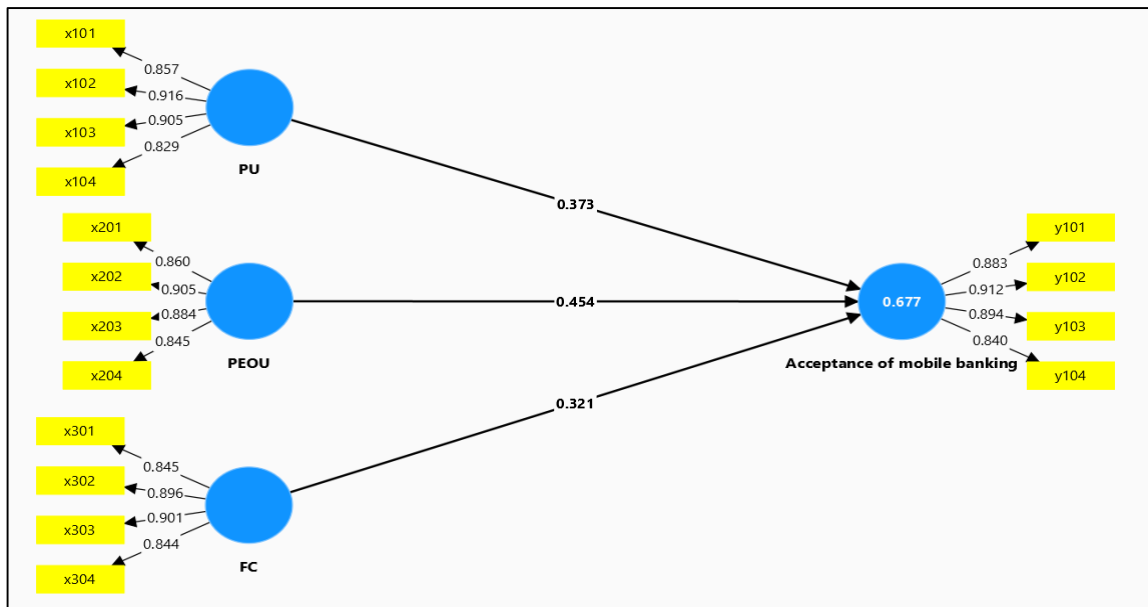


Figure 2: The structural model of research framework

Table 1.2: Measurement model

Construct	AVE (>0.5)	CR (>0.7)	Reliable
PU	0.770	0.930	Yes
PEOU	0.763	0.928	Yes
FC	0.760	0.927	Yes
Acceptance (A)	0.779	0.934	Yes

Table 1.3: Path coefficient

Influence	Coefficient	t-statistics	p-value
PU >A	0.373	6.033	0.000
PEOU >A	0.454	7.035	0.000
FC >A	0.321	4.782	0.000

Table 1.4: Hypothesis testing

No	Statement	Result
H1	There is significant effect of Perceived Usefulness(PU) towards acceptance of mobile banking for zakat payment	Supported
H2	There is significant effect of Perceived Ease of Use (PEOU) towards acceptance of mobile banking for zakat payment	Supported
H3	There is significant effect of Facilitating Condition (FC) towards acceptance of mobile banking for zakat payment	Supported

### Moderating effect analysis

This study chooses Perceived Security (PS) as moderating variable. The path is between Perceived Usefulness (PU) and Acceptance (A). Figure 3 shows the moderation analysis framework. Table 5 shows Perceived Security moderates the relationship between Perceived Usefulness (PU) and Acceptance (A). Figure 4 proves this relationship.

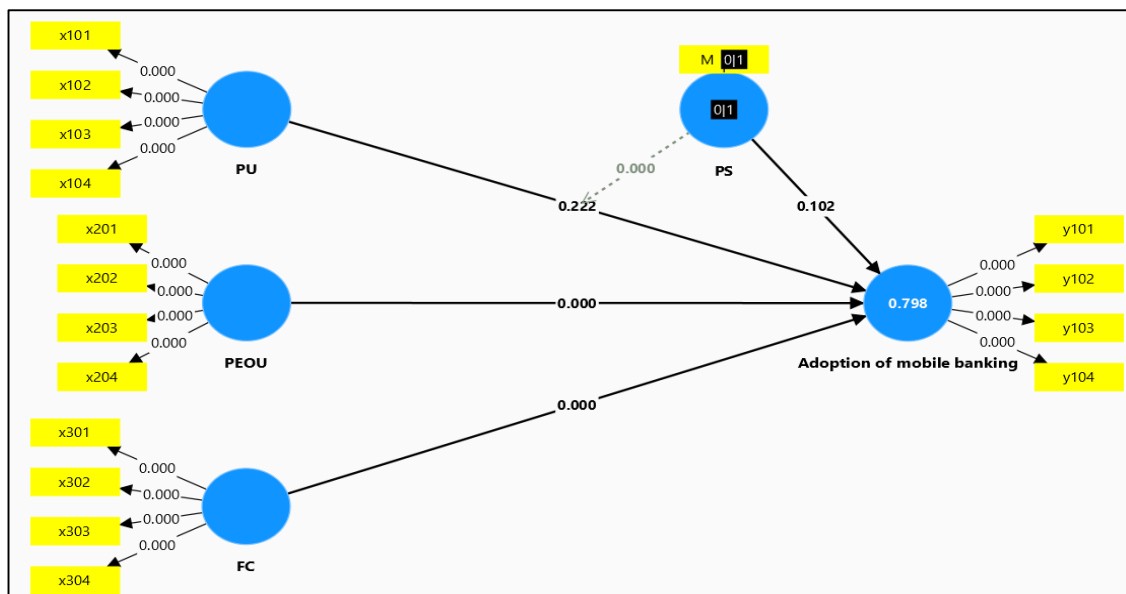


Figure 1.3: Moderation analysis framework

Table 1.5: Moderation analysis result

Hyphotesis	Relationship	Standard beta	Standard error	t-value	p-value	Result
H4	PS x PU > Adoption of mobile banking	0.711	0.093	7.630	0.000	Supported

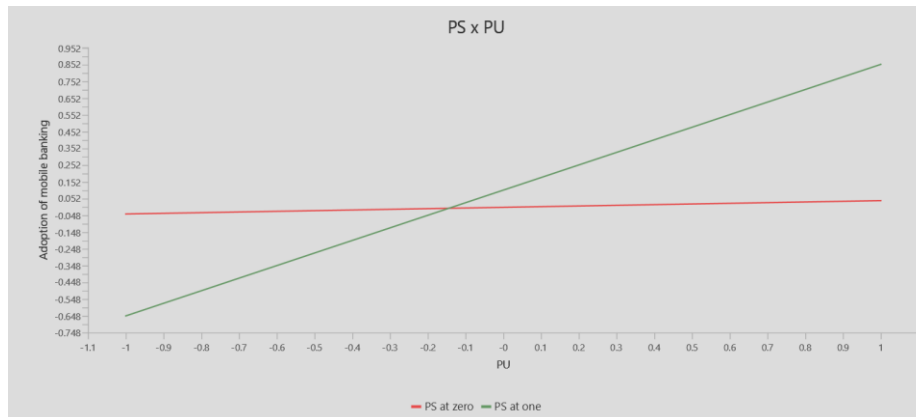


Figure 1.4: Interaction plot

## Conclusion

This study implemented to explore factors that contributing towards the acceptance of mobile banking as platform for zakat payment. The respondents are among customers that pay zakat in Kedah and Perlis. The selection of underpinning theory is Technology Acceptance Model (TAM). The supporting theory is UTAUT model. The findings of this study are:

- i. This study supported that there is significant effect of Perceived Usefulness (PU) towards acceptance of mobile banking for zakat payment.
- ii. This study supported that there is significant effect of Perceived Ease of Use (PEOU) towards acceptance of mobile banking for zakat payment.
- iii. This study supported that there is significant effect of Facilitating Condition (FC) towards acceptance of mobile banking for zakat payment
- iv. This study support that there is mediation effect of Perceived Security (PS) between Perceived Usefulness (PU) and Acceptance (A).

The findings of this study will help mobile banking provider to accommodate better facilities to attract more number of customers for their platform.

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## INTEGRATING ESG PRINCIPLES BASED ON *MAQASID SYARIAH* FRAMEWORK: A PATH TO SUSTAINABLE AND ETHICAL GOVERNANCE PRACTICES IN ZAKAT DISTRIBUTION

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**Abstract:** *This study explores the integration of Environmental, Social, and Governance (ESG) principles with Maqasid Syariah to develop sustainable and ethical business practices. Through an interpretive research approach and employing Grounded Theory Methodology, the study examines how these frameworks can coexist and reinforce each other in fostering social and economic welfare. The study is grounded in qualitative data collected from 15 in-depth interviews with mosque committee members and staff of zakat institutions focusing on their ethical roles in financial management and community support. The findings demonstrate that the alignment of ESG principles with Maqasid Syariah offers a robust framework for achieving social justice, environmental stewardship, and ethical governance. Specifically, the study highlights the importance of financial management practices that are not only transparent and accountable but also aligned with the broader objectives of Maqasid, particularly in serving the zakat recipients (those eligible for zakat). The integration of these principles within the zakat institutions and mosque (act as agent) financial practices has shown to contribute positively to the financial management of the community, thereby sustaining the financial position of households. This research underscores the potential of combining Islamic ethical principles with modern sustainability frameworks to enhance social contributions and economic resilience. By adopting such integrated approaches, businesses and religious institutions alike can play a significant role in promoting financial stability and social welfare. The study contributes to the discourse on Islamic finance and sustainability, offering valuable insights for policymakers, business leaders, and religious organizations in their efforts to create a more equitable and sustainable future.*

**Keywords:** *Environment, Social and Governance (ESG), Sustainable Ethics, Financial Stability, Mosques, zakat Recipients*

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## Introduction

The ESG concerns in zakat organisations' operations foster the emergence of a novel paradigm in Islamic economics. This should effectively answer the intricate requirements of the global economy in their pursuit of a harmonious existence. Furthermore, the incorporation of ESG and Sharia Law viewpoints in the operations of firms in non-Muslim nations must be approached with caution. This ensures that the company's operations adhere to Maqasid Syariah principles, hence enhancing the company's commitment to effective risk management (Ahmad et al., 2021; Rahman et al., 2017; Sidek, 2021). Companies frequently adopt frameworks that primarily address the Governance aspect of the ESG framework, which originates from Corporate Social Responsibility (CSR). In numerous nations, the company's operations are conducted solely for specific business purposes, resulting in the exploitation of natural and social resources. Companies adhering to Maqasid Syariah can enhance their strategies by establishing equilibrium between their objectives and the intrinsic values of Syariah Law, as derived from the deliberations of al-Qur'an, Sunnah, Ijmak, and Qiyas.

The Maqasid Syariah Framework is mainly based on the insights of Imam al-Ghazali (Al-Ghazali, 2014a, 2014b, 2018) that this fundamental framework is integrated inside the ESG principles based on Islamic basic knowledge. ESG is acknowledged as a comprehensive investment technique that evaluates companies based on environmental and social criteria. Some regard the principle of sustainability as a criterion assessed and sought by the company's management. Investment principles related to ESG issues are essential to the framework of responsible investing (Al-Homaidi et al., 2020; Sreepriya et al., 2023; Sulong & Mohd Noor, 2018). This corresponds with the fundamental shariah principle embedded in the divine scripture, which underpins Islamic legislation. zakat, the third pillar of Islam, is considered an essential mechanism for promoting equitable distribution, improving social welfare, and embodying justice, equality, and responsibility towards humanity and environmental conservation.

## Background and Rationale

Incorporating an ESG framework is essential for company incorporation, as it necessitates social responsiveness. Nevertheless, the evaluation of these ESG fundamentals varies across continents. Investors in Europe have implemented the principles of environmental, social, and governance (ESG). In contrast, the Middle Eastern Shariah moral principles and United States events necessitate compliance to fortify stakeholders' assurance of halal. Nevertheless, it is impossible to incorporate these standards into the entities and states of the globe. The Corporate Socially Concerned Context must be considered when evaluating stakeholder demands. The *Maqasid Syariah* is a method for facilitating the success of ESG.



The principles of sustainable development are crucial for aligning business practices with earth restoration and poverty eradication. This necessitates a profound discussion that transcends simplistic terminology, such as 'corporate social responsibility.' It is imperative to redirect focus towards specific aspects of business development while incorporating a broader stakeholder perspective from the outset (Al-Homaidi et al., 2020; Sreepriya et al., 2023; Sulong & Mohd Noor, 2018).

In Islamic business models, the primary purpose is not for profit-maximisation but is for benefit of the social welfare. Alternatively, a transformative economic model, characterised by intentional enterprises and capital markets, seeks to optimise engagement and satisfaction, enhance quality of life, foster enduring stakeholder partnerships, and address social issues sustainably. Nevertheless, a transformative economic idea tends to prioritise profit or prosperity, often at the expense of environmental considerations. Consequently, it is imperative to examine CSR through the ESG conceptual framework and integrate it with Islamic economic principles among Islamic businesses, which encompass a complex and distinctive market landscape.

### **The Significance of Integrating Maqasid Syariah in ESG**

In the modern corporate landscape, ESG issues have become essential elements for sustainable and ethical company practices. Nonetheless, the incorporation of ESG principles within the context of Maqasid Syariah, the overarching goals of Islamic law, is still insufficiently examined and applied. This disparity presents considerable obstacles and overlooks opportunities for organisations seeking to synchronise their operations with contemporary ecological standards and Islamic ethical precepts. Maqasid Syariah underscores the safeguarding of faith, life, intellect, lineage, and money, with the objective of enhancing total human welfare and mitigating harm.

The significance of incorporating ESG concepts in the contemporary global business environment is paramount. ESG frameworks offer a holistic strategy for sustainability, guaranteeing that zakat institutions function in an environmentally responsible, socially equitable, and ethically controlled fashion. Examined through the framework of Maqasid Syariah - the paramount aims of Islamic law – there exists a significant congruence that can strengthen the ethical underpinnings of business practices. This essay examines the alignment of major ESG components with Maqasid Syariah, emphasising the importance of environmental stewardship, social justice, and effective governance (Ahmad et al., 2021; Rahman et al., 2017; Sidek, 2021).

The objectives of the study are to comprehend the guidelines pertaining to Maqasid Syariah-based ESG disclosures for zakat institutions; develop a conceptual framework for zakat institutions to report non-financial performance in accordance with ESG and Maqasid



Syariah criteria; and identify the fundamental elements of the specific norms of Maqasid Syariah requirements to serve as a framework for establishing a conceptual framework for ESG reporting in zakat institutions.

## Literature Review

### *Conceptual Frameworks in ESG*

Environmental, Social, and Governance (ESG) principles have become an essential global framework for assessing corporate performance, extending beyond financial results to encompass the wider implications of business operations. ESG emphasises sustainability by assessing a company's environmental impact, stakeholder relations, and internal governance structures (Al-Homaidi et al., 2020; Sreepriya et al., 2023; Sulong & Mohd Noor, 2018). These principles seek to promote accountable corporate conduct, guaranteeing that corporations enhance the enduring welfare of society and the environment. Maqasid Shariah, the paramount aims of Islamic law, establish a profound ethical framework rooted on justice, equity, and welfare, directing individuals and institutions to pursue the common good. The integration of ESG concepts with Maqasid Shariah is a unique methodology for advancing ethical and sustainable business operations that embody contemporary corporate obligations and Islamic values.

The Environmental, Social, and Governance (ESG) framework is a holistic methodology that encompasses three fundamental dimensions of corporate sustainability (Al-Homaidi et al., 2020; Sreepriya et al., 2023; Sulong & Mohd Noor, 2018). First, the environmental dimension concentrates on a company's influence on the natural environment. It encompasses strategies to diminish carbon emissions, optimise natural resource management, decrease waste, and proactively address climate change challenges. The objective is to guarantee that enterprises do not damage the environment and foster a sustainable future. Second, the social dimension encompasses a company's relationships with its employees, customers, communities, and other stakeholders. Human rights, labour conditions, diversity, and community engagement are essential issues. Companies are anticipated to generate a beneficial social impact by promoting equitable treatment, inclusion, and ethical partnerships across their activities. Lastly, governance pertains to the internal regulations and frameworks that dictate the management and direction of a corporation. This encompasses transparency in decision-making, accountability at all tiers, compliance with ethical standards, and ensuring that senior leadership operates in the best interests of both shareholders and stakeholders.

### *Maqasid Syariah*

Despite the extensive research on Maqasid Syariah and its philosophical underpinnings, limited investigation has been undertaken regarding the correlation between Maqasid Syariah and ESG issues (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014). The previous



study outlines a conceptual framework to construct ESG principles based on Maqasid Syariah. Identifying suitable sets of ESG factors that align with Maqasid Syariah is crucial. zakat institutions are crucial in promoting Maqasid Syariah by enhancing social value in accordance with its principles. This signifies that various derived laws are shaped by overarching legal and ethical goals, highlighting not only what Shariah prescribes but also the reasoning underlying its stipulations. Each legal ruling principally seeks to fulfil pressing requirements for action, attention, encouragement, avoidance, and other critical considerations. Its determination by the supreme deity. The prioritising of material resource management, participant integrity, and the safeguarding and preservation of life is crucial in various circumstances.

Maqasid Syariah, while not explicitly acknowledged in the sources of Syariah (Quran and Sunnah), is essential for clarifying the express aims of numerous Syariah requirements that underpin various judicial verdicts. This provides a strong tool to assist the problematic judge in achieving the goals set by the law, emphasising the law's aim while recognising the limits of permissible personal interpretation or discretion (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014). Maqasid Syariah refers to the objectives of the fundamental legal frameworks of Islam, specifically the safeguarding of the moral bounds established by the Creator. It acts as a primary objective, achieving the divine purposes of set mandates and prohibitions, rather than serving as a supplementary element of these commandments. These objectives provide substantial explanations for the design, value, purpose, and relevance of specific laws, thereby facilitating the prioritising of various rules and promoting the expected consistency of Islamic legal systems.

The five primary intentions have been acknowledged for an extended duration and are of considerable significance in the analysis of Islamic law. The primary aims are evidently influencing legal decision-making, based on the methodology and practice of Islamic law and fiqh. The hierarchy serves as the fundamental objective of religion, existence, intelligence, offspring, and relationships. The fundamental purposes, encompassing human beings (servants), properties (smart objects), dignity, intellect (boundaries), and inheritance, provide a crucial area for understanding the matters and topics of Islamic law.

The fundamental objectives will be implemented under the overall framework of Maqasid Syariah, which has two dimensions: the first relates to the concept of the greater good, and the second concerns the achievement of material wellbeing. Maqasid Syariah functions as an indicator of the authentic purpose of humanity and the justification for the formation of Sharia Law by the Creator. The aims of Sharia's establishment are to provide explicit and pragmatic solutions for all facets of life, both secular and spiritual.

Moreover, the concept of Maqasid Syariah is seen as the "essence of religion," focussing on the essential elements of human existence on Earth, notably the needs of individuals,



especially Muslims. Maqasid Syariah functions as a foundational principle and framework for scholars or fuqaha to develop Islamic law, guaranteeing the realisation of its intended goals. The scholars have constructed a hierarchy among the five fundamental tenets, from which the primary principle or intent will be derived based on these objectives. This indicates that numerous derivative laws are influenced by broader legal and ethical objectives, concentrating not solely on what Shariah mandates but also on the rationale for these provisions. Each legal judgement primarily aims to address urgent needs for action, attention, encouragement, avoidance, and other significant factors. Its resolution by the highest deity. The prioritisation of material resource management, participant integrity, and the protection and preservation of life is essential in numerous situations.

Although Maqasid Syariah is not officially recognised in the sources of Syariah (Quran and Sunnah), it elucidates and clarifies the specific objectives of many Syariah mandates that form the foundation of several judicial rulings (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014). This offers a robust instrument to aid the contentious judge in fulfilling the aims established by the law, while underscoring the law's intent and maintaining awareness of the boundaries within which personal interpretation or discretion is permitted. Maqasid Syariah pertains to the aims of Islamic law, encompassing the fundamental legal frameworks of Islam, or the preservation of the ethical boundaries given by the Creator. It primarily serves as a fundamental objective, fulfilling the divine goals of established commands and prohibitions, rather than functioning as an ancillary component of these directives. In practice, these objectives offer significant elucidations regarding the design, value, purpose, and relevance of certain laws, therefore aiding in the prioritisation of diverse regulations and fostering the anticipated coherence of Islamic legal systems.

### **Maqasid Syariah and its Five Principles**

Maqasid Shariah, or the higher objectives of Islamic law, embodies a comprehensive framework that seeks to promote human welfare by safeguarding five essential elements of life. These objectives aim to preserve the well-being of individuals and societies by providing ethical guidelines that ensure justice, equity, and the flourishing of humanity. Maqasid Shariah focuses on maintaining a balanced, harmonious existence through the protection and enhancement of fundamental aspects of human life (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014).

The first of these objectives is the Protection of Religion (Hifz al-Deen), which emphasizes the importance of safeguarding individuals' right to religious practice and ensuring adherence to the ethical principles set forth by Islam. This objective ensures that religion is preserved not only as a personal belief system but also as a guiding framework for moral and ethical conduct. It underscores the importance of maintaining religious freedom and



nurturing an environment where Islamic values can thrive, influencing both personal and collective behaviour.

The second objective is the Protection of Life (Hifz al-Nafs), which prioritizes the safeguarding of human life. Islam places immense value on the preservation of life, emphasizing the need to protect individuals from harm, ensure health and safety, and promote overall well-being. This principle is fundamental to many aspects of Islamic governance and societal structure, as it mandates that policies and practices must protect life and contribute to the flourishing of all individuals in society.

The Protection of Intellect (Hifz al-‘Aql) is the third key objective, focusing on fostering intellectual growth and preventing harm to individuals' mental well-being. Islam encourages the pursuit of knowledge and intellectual development, viewing education as a path to personal and societal progress. This objective ensures that individuals have the freedom and opportunity to engage in intellectual endeavours while being protected from harmful influences that could impair their mental health or capacity for rational thought.

The fourth objective, the Protection of Lineage (Hifz al-Nasl), emphasizes the importance of family structures and social cohesion. Islamic teachings place great value on the preservation of human dignity, familial relationships, and societal harmony. This objective seeks to protect family integrity and ensure the continuation of healthy, stable social environments where individuals are respected and supported. It also highlights the importance of ethical behaviour in matters related to marriage, family life, and interpersonal relationships.

Finally, the Protection of Wealth (Hifz al-Mal) is concerned with ensuring the ethical management and protection of property and wealth. Islam advocates for equitable economic transactions and encourages financial practices that benefit society while avoiding exploitation and injustice. This objective calls for responsible wealth management, ensuring that wealth is earned and distributed ethically, and that individuals' financial security is safeguarded within the framework of justice and fairness.

In conclusion, Maqasid Shariah provides a holistic approach to promoting human welfare by protecting the essential elements of life. Through these five objectives—protection of religion, life, intellect, lineage, and wealth—Islamic law offers a framework that ensures justice, equity, and the well-being of individuals and society. These objectives serve as the foundation for ethical behaviour in both personal and societal contexts, guiding individuals and institutions toward a more just and harmonious existence.



## Zakat Institutions and ESG Integration

Zakat is one of the five pillars of Islam and is required to be distributed from a Muslim's wealth to eligible beneficiaries. zakat functions as a tool for wealth redistribution, designed to fulfil economic, social, religious, and spiritual goals within the Muslim community. zakat serves as a financial instrument that supports ESG principles and spiritual welfare, perhaps alleviating sociopolitical challenges and existential dilemmas in our materialistic culture. In fulfilment of their responsibilities to enhance the common good, numerous countries, including Malaysia, have established waqf or a governmental entity to oversee zakat funds from the citizenry. Nonetheless, numerous Muslim societies have not fully leveraged zakat monies to enhance the social and ethical standards of financial firms. Syariah compliant organisations are mandated and prepared to adopt moral and ethical standards that promote an ESG culture (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014).

The majority of studies on ESG lack a solid empirical foundation. It is imperative to provide managerial recommendations grounded in robust Islamic principles to bank managers and the general public. This paper delineates the incorporation of zakat organisations that comply with ESG principles in their governance and administration, leveraging societal resources for the advancement and sustenance of mankind, therefore benefiting both zakat donors and beneficiaries. To transform into ESG-compliant businesses, zakat institutions must implement a comprehensive standard to contextualise the ESG requirements, incorporating both top-down and bottom-up mandates. This can serve as a fair and ethical payment channel, with carefully assessed outcomes and transparent communication and dedication to the public. zakat institutions are intricately associated with the eight principles of Maqasid Syariah as delineated in the Quran and corroborated by the Hadith. The Quran stipulates that poverty necessitates the collecting of zakat, implying the existence of sufficient income to be allocated to the impoverished. Allah assured rewards for those who give zakat, through the purification of wealth. The Prophet's tradition, demonstrated through his conduct, promoted the collection of zakat and the judicious distribution of the gathered zakat to the designated categories of recipients. zakat Institutions are recognised for their potential to mitigate inequality by encouraging individuals to enter the formal sector, fostering entrepreneurship in developed nations, and easing poverty and human suffering.

In Islamic finance, the Maqasid principle elucidates that the predominant allocation of human resources essential for productivity and wealth serves the objectives of provision, regulation, and efficient management of resources, while safeguarding the rights of the impoverished, marginalised, and less fortunate. Given the increasing concern for societal welfare, the function of Islamic Finance Institutions (IFIs) extends beyond just profit generation. The Maqasid principle asserts that the objective of Islamic economics is not predominantly to facilitate economic growth for enhanced prosperity, but to attain social welfare. The frameworks of Islamic law, informed by the principles of Maqasid





jurisprudence, facilitate the attainment of comprehensive benefits that integrate material advantages with spiritual objectives, harmonising material and spiritual values, economic and social interests, as well as individual and societal aspirations (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014).

Zakat institutions are essential in Islamic banking, acting as crucial enablers of financial inclusion and socioeconomic advancement. These institutions are tasked with the efficient collecting, management, and allocation of zakat funds, which are obligatory charity donations intended for societal improvement. zakat institutions strategically allocate these monies to effectively meet the needs of disadvantaged persons and communities. These institutions advance financial stability and empowerment, thereby upholding the principles of social justice intrinsic to Islamic banking. Furthermore, zakat institutes undertake comprehensive research and educational initiatives to promote awareness and comprehension of zakat's importance. These institutions serve as dynamic catalysts for sustainable economic growth and equitable wealth distribution, thereby reinforcing the foundations of Islamic finance globally.

This paper discusses the significance of integrated zakat funds and organisations dependent on zakat, as well as the principles governing the integration of zakat management performance with Islamic responsibility through the application of Maqasid Syariah-based zakat management. The primary objective is to systematically organise, evaluate, and articulate the direct correlation between the formulation of Maqasid Syariah and the pertinent principles of zakat allocation and distribution from a conceptual standpoint, utilising a review of literature and contemporary realities. A paper is created for the zakat-oriented initiative framework of Maqasid Syariah (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014). This report finishes with recommendations for new instruments derived from the evaluation, aimed at revitalising the institution and offering practical lessons to organisations reliant on the implementation of zakat money across multiple operational processes.

In the 21st century, it is essential for organisations, especially zakat funds, to align performance enhancement objectives with the obligation to consider the interests of diverse stakeholders, including that aid. The Islamic approach to Social Responsibility and Governance is underscored by the incorporation of many ideas from Imam Al Ghazali's teleology, particularly those pertaining to the Maqasid Syariah. Consequently, the incorporation of ESG considerations yields beneficial outcomes regarding the management and efficacy of the zakat fund and for organisations reliant on the fund. Nonetheless, the inquiry at hand is: why must zakat institutions implement ESG principles based on Maqasid Syariah?



## Research Methodology

Data is collected using an extensive retrieval process where the requirement is such that the agencies with the least amount of information give way to those that have a robust corporate standing. The research design of this project adopted a modified research methodology where the five objectives of Maqasid Syariah are front ended towards the data collection strategy, especially in the formation of the themes (Abolhallaj et al., 2021; Alam et al., 2017; Ali et al., 2018). The guideline has clearly indicated how the universe of ESG reports from all zakat institutions is selected and how the prospective sample is to be formulated. The next phase is the creation of the building ESG based on Maqasid Syariah dimensions that is created to examine to what extent companies in the prospective sample are engaged in ESG activities and how deeply embedded they are in the ESG universe.

The research perspective is grounded in Maqasid Shariah, which signifies the primary aims of Islamic law. This philosophy underscores the safeguarding of five fundamental parts of existence: religion (Hifz al-Deen), life (Hifz al-Nafs), intellect (Hifz al-‘Aql), lineage (Hifz al-Nasl), and money (Hifz al-Mal). These factors function as ethical principles during the research process, guaranteeing that the study not only produces knowledge but also enhances society welfare and conforms to Islamic values (Abolhallaj et al., 2021; Alam et al., 2017; Ali et al., 2018). This philosophy shapes the research's epistemological and ontological viewpoints by acknowledging the significance of equilibrium between empirical facts and ethical principles grounded in Shariah. The research is aligned with the notion of *maslahah* (public interest) to guarantee advantages for both people and the community.

The research approach employs qualitative, interpretive methods to examine real-life experiences, demonstrating the practical implementation of Maqasid Shariah (Abolhallaj et al., 2021; Alam et al., 2017; Ali et al., 2018). The 15 interviews sessions with the mosque committee and zakat's staff; and documentary analyses are methodologies that provide profound insights into the research topic, ensuring the study encompasses both the ethical and practical aspects of Islamic teachings. Integrating Maqasid Shariah into the research design entails choosing examples or data sources that embody the aims of Shariah, such as safeguarding money through ethical financial activities or preserving intellect by promoting educational efforts (Abolhallaj et al., 2021; Alam et al., 2017; Ali et al., 2018). The study research centres on sustainability and corporate governance, it should examine the implementation of these concepts in accordance with Islamic ethics, such as mitigating environmental harm (consistent with Hifz al-Nafs) or fostering financial equity and transparency (consistent with Hifz al-Mal).



## ESG in Zakat Institutions

In the conceptualization of ESG, Sidek (2021) also expressed that ESG in an organization will contribute to the welfare and well-being of the community. CSR activities lead the organization towards achieving sustainable development objectives. The Maqasid of Syariah has been referred to as comprehensive in nature and serves as the provisions guiding voluntary activities, of which CSR simultaneously focuses on organizational preparedness in fulfilling its commitments towards the society consisting of employees, customers, local, and national communities in promoting social trust, order, and justice. The culture is extremist, corporate governance, absence of corporate code of ethics, no code of conduct, and lack of knowledge of their CSR. In order not to be criminally irresponsible in society, zakat institutions are encouraged to integrate the core business with ESG while paying attention to the Maqasid Syariah (Abolhallaj et al., 2021; Alam et al., 2017; Ali et al., 2018). The current conceptual framework of ESG mainly focuses on operationalizations through performance, social, and environmental factors without focusing on the operationalization of ESG itself. The absence of extended and comprehensive ESG corporate governance systems in current ESG frameworks causes non-implementation, reporting issues, and ESG arrogance by zakat institutions. Therefore, the extension of ESG corporate governance systems based on the conceptual framework of Maqasid Syariah is crucial to ensure ESG corporate governance relevance with zakat institutions' characteristics. In relation to the conceptualization of ESG, previous research developed by Sidek (2021) is related to ESG within the zakat institutions based on the Maqasid Syariah pillars and principles. Therefore, the research is extending the previous research with the conceptual framework in CSR and Maqasid Syariah.

This research is important as spiritual wealth is the basis for managing material wealth (da'iyah). This is the inherent role of the zakat institution in realizing the original Maqasid Syariah, in which wealth is a trust (amanah). It is very important for the zakat institution to ensure that the wealthy perform their duty to the general welfare. The thing that marks the current generation as lacking in honesty, as a result of being human and as it ends there without shaming them, and about which one of them would not embarrass another by speaking about it openly, is precisely their practice of the duty of zakat.

The main purpose and strategy of zakat institutions should comply with the objectives of Maqasid Syariah, which are highly significant in Islamic economics and are closely related. Stress the importance of zakat institutions making Maqasid Syariah fundamental to the myriads of efforts undertaken in determining the effectiveness of its distribution management. However, there have been no studies on ESG-based zakat management practices used by zakat institutions to ensure they are rightly managing zakat choices based on principles outlined in the Hadith or perfecting the implementation of zakat by migrating from the old managerial approach to the latest modern techniques of corporate governance.



This is key in understanding the features of zakat management and important in distinguishing zakat institutions from one another, in which they may differ greatly.

### **Components Embodied in the Maqasid Syariah Framework**

The Maqasid Syariah dimension focuses on the rewarding dimension, where rewards are reciprocated to the zakat Institution, investors, stakeholders, and others concerned. These rewards are given when the initiatives created valuable outcomes in regard to ESG commitment. The principles include affordable e-wallet options, maintaining ethical behaviour to motivate investment, ensuring stable performance, ensuring performance-related job opportunities, commitment to fair expenses, and offering comprehensive access to improve performance (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014). To ensure that the zakat institution's business strategic plan is designed to prioritize ESG, criteria for the selection of sustainable initiatives are essential to identify the ESG commitments of the zakat Institution.

The ESG principles include reducing societal disadvantage, leveraging expertise for sustainable value-adding operations, using strong networks to enhance ESG initiatives, focusing on viable sustainable returns, prioritizing membership support, and accessing ESG plus benefits. The amalgamation of Maqasid Shariah principles with the ESG framework fosters a comprehensive and ethical methodology for sustainability, particularly for zakat institutions (Rahman et al., 2017; Sidek, 2021; Zakaria, 2014). Aligning the five fundamental objectives of Maqasid Shariah with the three pillars of ESG facilitates the creation of a holistic model that fosters ethical conduct, justice, and social welfare while addressing environmental, social, and governance issues.

#### **(a) Protection of Faith (Din) and Governance (G)**

The principle of *protection of faith (din)* ensures that all operations and decisions align with Islamic ethics and Shariah law. This can be closely associated with the Governance (G) component of ESG, which focuses on ethical management, transparency, accountability, and compliance with rules and regulations. The governance in ESG emphasizes ethical corporate governance, ensuring transparency, fairness, and integrity, which resonates with the protection of faith in Maqasid Shariah. zakat institutions must ensure their governance structures are Shariah-compliant, avoiding unethical practices like fraud or interest-based (riba) transactions. By maintaining strong governance, zakat institutions can reinforce their religious obligations while also adhering to best practices in corporate governance.



**(b) Protection of Life (Nafs) and Social (S)**

The *protection of life (nafs)* in Maqasid Shariah prioritizes the preservation of human life and well-being. This is closely linked to the Social (S) component of ESG, which focuses on societal impacts such as public health, safety, and community well-being. zakat institutions contribute to social welfare through initiatives that protect life, such as healthcare, poverty alleviation, and disaster relief. The social dimension of ESG supports these actions by promoting equitable access to resources, fair treatment of workers, and community development. zakat institutions should prioritize investments that improve health outcomes, social services, and safety, directly aligning with the protection of life principle.

**(c) Protection of Intellect ('Aql) and Social (S)**

The *protection of intellect ('aql)* emphasizes the importance of knowledge, education, and intellectual well-being. It is again linked to the Social (S) pillar of ESG, which includes education, community engagement, and mental health. Both Maqasid Shariah and ESG call for investment in education and the development of intellectual capacity. zakat institutions can advance this by supporting educational projects, scholarships, and programs that enhance intellectual development. ESG supports these initiatives by ensuring social responsibility and corporate contributions toward educational causes, which aligns with fostering intellectual growth and mental well-being (Ghofur & Utami, 2023; Hamid et al., 2019; Mukhlisin, 2021; Osman & Agyemang, 2020; Sarif et al., 2024).

**(d) Protection of Progeny (Nasl) and Environmental (E)**

The protection of progeny (nasl) in Maqasid Shariah focuses on the well-being and sustainability of future generations. This aligns directly with the Environmental (E) pillar of ESG, which emphasizes the preservation of natural resources and the prevention of environmental degradation for future generations. zakat institutions, guided by the principle of protecting progeny, should invest in environmentally sustainable projects that safeguard the planet for future generations. This includes supporting renewable energy, climate change mitigation, sustainable agriculture, and conservation efforts. The environmental focus of ESG echoes this by prioritizing initiatives that reduce carbon emissions and protect ecosystems, ensuring a safe and sustainable environment for future progeny.

**(e) Protection of Wealth (Mal) and Governance (G)**

The protection of wealth (mal) in Maqasid Shariah emphasizes the ethical management and preservation of resources. This aligns with the Governance (G) pillar of ESG, which focuses on responsible financial management, risk assessment, and the prevention of mismanagement or corruption. Both the protection of wealth in Maqasid Shariah and the governance component of ESG stress the importance of transparency, accountability, and the ethical use of financial resources. zakat institutions must ensure that funds are utilized efficiently, and that wealth is distributed fairly among asnaf (beneficiaries). By adopting



strong governance practices, zakat institutions can ensure the preservation and responsible allocation of wealth, promoting long-term economic sustainability.

### **Aligning ESG Practices for Sustainable and Ethical Governance**

The Maqasid Syariah principles offer a holistic ethical foundation that closely parallels the goals of ESG (Abolhallaj et al., 2021; Alam et al., 2017; Ali et al., 2018). By integrating the protection of faith, life, intellect, progeny, and wealth into their operations, zakat institutions can enhance their governance, social responsibility, and environmental stewardship. This alignment not only fulfils their religious obligations but also positions them as leaders in promoting sustainable and ethical business practices, in line with contemporary global challenges. Through this fusion of Maqasid Shariah and ESG principles, zakat institutions can create a meaningful impact, ensuring both spiritual integrity and socio-economic sustainability (Ibrahim, 2024).

#### **(a) Environmental Responsibility (Hifz al-Bi'ah)**

Maqasid Syariah places a strong emphasis on the protection and sustainable use of natural resources, which is encapsulated in the principle of Hifz al-Bi'ah (preservation of the environment). This principle advocates for the stewardship of the Earth, recognizing the importance of maintaining ecological balance for the well-being of current and future generations (Ghofur & Utami, 2023; Hamid et al., 2019; Mukhlisin, 2021; Osman & Agyemang, 2020; Sarif et al., 2024).

The environmental component of ESG aligns closely with Hifz al-Bi'ah by focusing on reducing carbon footprints, managing waste, and conserving biodiversity (Muthoifin et al., 2024; Napitupulu et al., 2024; Santoso et al., 2024; Sarif et al., 2024). Zakat institutions are encouraged to adopt practices that minimize environmental harm, such as utilizing renewable energy sources, implementing efficient waste management systems, and protecting natural habitats. By doing so, businesses not only fulfil their ethical responsibilities but also contribute to the broader goal of sustainability, ensuring that natural resources are preserved and available for future use. For example, a company that invests in clean energy technologies and promotes energy efficiency is adhering to both ESG principles and the Maqasid Syariah objective of environmental stewardship. Thus, this dual alignment enhances the company's reputation, fosters trust among stakeholders, and contributes to a more sustainable and just world.

#### **(b) Social Equity (Hifz al-Nafs and Hifz al-'Aql)**

Social equity, encompassing the protection of human life (Hifz al-Nafs) and intellect (Hifz al-'Aql), is a fundamental aspect of Maqasid Syariah. This principle emphasizes the importance of social justice, equity, and human dignity, ensuring that every individual has



access to basic rights and opportunities (Ghofur & Utami, 2023; Hamid et al., 2019; Mukhlisin, 2021; Osman & Agyemang, 2020; Sarif et al., 2024).

The social aspect of ESG mirrors this by advocating for human rights, fair labour standards, and community engagement. zakat institutions are expected to create safe and inclusive work environments, respect human rights, and contribute positively to the communities in which they operate. This includes fair wages, non-discriminatory practices, and support for education and healthcare initiatives. For instance, a corporation that upholds fair labour practices, ensures safe working conditions, and engages in community development projects is exemplifying the Maqasid Syariah principles of Hifz al-Nafs and Hifz al-'Aql. Therefore, by prioritizing social equity, businesses can foster a more harmonious and equitable society, addressing systemic inequalities and promoting overall human welfare.

### (c) Governance (Hifz al-Mal)

Good governance, encapsulated in the principle of Hifz al-Mal (protection of wealth), is critical in both ESG frameworks and Maqasid Syariah. Effective governance ensures that businesses operate transparently, ethically, and with accountability, protecting stakeholders' interests and promoting economic stability. The governance component of ESG focuses on corporate governance practices that enhance transparency, accountability, and ethical decision-making. This includes having a robust board structure, clear ethical guidelines, and transparent reporting mechanisms. These practices are essential for building trust with investors, customers, and the broader community. In the context of Maqasid Syariah, Hifz al-Mal emphasizes the ethical management of wealth and resources, ensuring that they are used responsibly and justly. A company that implements strong governance practices, such as transparent financial reporting and ethical business conduct, aligns with the Maqasid Syariah objective of protecting and managing wealth for the benefit of all stakeholders. For example, a business that maintains high standards of transparency and accountability in its operations is not only adhering to ESG principles but also fulfilling the Islamic ethical mandate of Hifz al-Mal. This fosters a culture of integrity and trust, essential for long-term business success and societal well-being.

The integration of ESG principles with Maqasid Syariah provides a robust framework for sustainable and ethical business practices. Environmental responsibility (Hifz al-Bi'ah), social equity (Hifz al-Nafs and Hifz al-'Aql), and good governance (Hifz al-Mal) are essential components that align closely with the higher objectives of Islamic law (Mas'ud et al., 2021). By embracing these principles, businesses can not only enhance their sustainability and ethical standards but also contribute to the broader goals of social justice, economic stability, and environmental stewardship. This integrated approach offers a path towards a more equitable, just, and sustainable world, where business practices align with both modern sustainability standards and timeless ethical principles.



Table 1.1: Illustrates the Alignment of Maqasid Syariah and ESG Components

<b>Maqasid Syariah Principle</b>	<b>ESG Component</b>	<b>Explanation of Categories from Data Analysis in the Interview and Document Review</b>	<b>Themes Emerged from Data Analysis in the Interview and Document Review</b>
Hifz al-Bi'ah (Protection of Environment)	Environmental (E)	Focuses on preserving natural resources and maintaining ecological balance for future generations.	The zakat institutions investing in clean energy technologies, reducing its carbon footprint, and managing waste responsibly.
Hifz al-Nafs (Protection of Life)	Social (S)	Emphasizes the protection of human life and well-being, ensuring that individuals have access to basic rights such as safety and healthcare.	The zakat institutions ensuring safe working conditions, fair labor standards, and contributing to community health initiatives.
Hifz al-'Aql (Protection of Intellect)	Social (S)	Promotes the protection and development of intellect, emphasizing access to education and intellectual well-being.	The zakat institutions supporting education programs, mental health initiatives, and promoting knowledge-based community engagement.
Hifz al-Nasl (Protection of Progeny)	Environmental (E)	Ensures sustainability and protection of future generations by conserving natural resources and protecting biodiversity.	The zakat institutions involved in sustainable agriculture, conservation projects, or climate change mitigation efforts.
Hifz al-Mal (Protection of Wealth)	Governance (G)	Focuses on the ethical management of wealth and resources, ensuring responsible and transparent financial practices.	The zakat institutions practicing ethical governance, transparent financial reporting, and responsible investment decisions.

This table provides a clear comparison of how each Maqasid Syariah principle aligns with the respective components of ESG and includes examples to illustrate the integration in practice (Ghofur & Utami, 2023; Hamid et al., 2019; Mukhlisin, 2021; Osman & Agyemang, 2020; Sarif et al., 2024).

In conclusion, different consciousness is wrapped by various movements of social and environmental themes (Sreepriya et al., 2023). This is recognized by business organizations,





which find, more and more, the logic to act ethically, responding to the natural aspirations of consumers who seek satisfaction of these desires. The impact of businesses acting ethically interests diverse sectors of society: economists worry about protecting the environment in favour of future generations in terms of sustainable development; sociologists seek zakat institutions that do good for society; and religions emphasize that organizations must act in accordance with the principles of charity, ethical behaviour, and respect for social and environmental issues (Muthoifin et al., 2024; Napitupulu et al., 2024; Santoso et al., 2024; Sarif et al., 2024).

The Islamic financial system needs to offer financial products that attract demand from socially responsible investors. It is important to earn the trust of customers who specifically want to consume assets that are managed and marketed utilizing techniques that meet the principles of socially responsible investment, in harmony with Shariah principles. Purification of wealth is a doctrine in Islam that, subsequent to rites, is performed through alms or zakat. zakat in Islam has a specific formula and distribution of zakat proceeds. One of its purposes is to alleviate the sufferings of poor people. Therefore, zakat organizations could play a significant role in assisting poor people to reduce income and wealth disparities. zakat can also be used as a tool to achieve a fairer society, defend against the abuse of power through the support of human rights, protect the environment, ensure quality within institutions, and promote responsible economic activities. In managing zakat, the concept of Maqasid Syariah, which are based on high moral values, can be used by zakat institutions in an effort to flourish in the community. This is known as the six assets management of wealth, protection and defence of wealth, compassion, justice, and the defence system.

## **Conclusion**

The study highlights a new way of thinking about enhancing mid-range social accounting research that extends well-established social and environmental accounting. The contribution is to increase awareness of an important underlying framework that has not yet been explicitly analysed and discussed in the social accounting literature. The potential for enhanced performance is significant, both in instrumental and, especially, normative terms. Thus, the paper has interesting possibilities for empirical research.

As a necessary corrective to prior work, which is inherently speculative as it implicitly analyses an institution's decisions as exogenous to its social and environmental accounting approaches, our analysis focuses on an institution-implied approach that enables consideration of accounting yet to materialize. Consequently, it would be intriguing to investigate whether Maqasid Syariah is able to enhance a zakat institution's accountability. The paper may need further refinement and amendments in those four aspects to make it practical in the context of utilizing the principle of ESG. Taking into consideration the similar nature of religious and social organizations, the paper may serve as comparable



guidelines for religious organizations in improving their service excellence and for social institutions to continue their mission and show their corporate responsibility in social and environmental activities. Indirectly, this paper also offers significant benefits for advisors and practitioners prior to preparing advice and determining the information disclosure required for promoting zakat institutions in Malaysia. The underlying spirit of corporate social responsibility, as a part of the Maqasid Syariah, is a concept that has been emphasized in Islam and increasingly demanded by stakeholders.

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## PROFITABILITY HAS A SIGNIFICANT INFLUENCE ON FIRM VALUE A CASE STUDY ON AUTOMOTIVE SUBSECTOR COMPANIES ON THE INDONESIA STOCK EXCHANGE

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**Abstract:** Many factors influence a company's value, including its obligations to perform its corporate social responsibility (CSR) through allocating CSR funds and its profitability. This study aims to determine the extent to which CSR and profitability affect the value of a company. The research uses a quantitative approach with a sample size of 4 automotive subsector companies listed on the Indonesia Stock Exchange (IDX). The data in this study are secondary data, derived from the financial reports of automotive subsector companies listed on the IDX. The data collection technique used is purposive sampling, which is based on specific criteria: (1) Automotive companies listed on the IDX, and (2) Having a CSR report. The analysis used in this study is statistical analysis with multiple linear regression, with hypothesis testing using *t*-tests (partial) and *f*-tests (simultaneous). Based on the research conducted, the results of multiple linear regression analysis and the *t*-test (partial) show that profitability has a significant effect on the company's value, with a *t*-count value of 6.292 greater than the *t*-table value of 1.688. However, the CSR variable does not have a significant effect on the company's value. The results of the multiple linear regression analysis and *f*-test (simultaneous) show that the calculated *F*-value is greater than the *F*-table value, with  $30.991 > 9.28$ . The significance values are less than 0.05, 0.000, and  $0.031 > 0.05$ . This indicates that CSR and profitability have a simultaneous effect on the company's value. The results of the study emphasize that profitability has a significant impact on the value of a company, particularly in the automotive sector.

**Keywords:** Profitability, Corporate Social Responsibility, Company Value

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## Introduction

The main objective of a company is to maximize revenue through various means, one of which is by increasing profitability. To maintain long-term business sustainability, profitability is crucial as it indicates whether the company has good prospects. Profitability is a factor that can influence the value of a company (Rohmawan, et al., 2021). Good business management will maximize profits and minimize operational costs. Such conditions will optimize a company's profitability. Companies that achieve high profitability can reduce debt usage, allowing them to control their internal assets better. Therefore, high profitability indicates a company's good business performance (Simbolon et al., 2024).

Profitability is a component that affects the value of a company. A business can generate profits to enhance shareholder value (Iskandar, 2021). The growth in a company's profitability correlates with better prospects, meaning the company's value will also be higher in the eyes of investors. Higher profitability growth will positively impact the company's prospects, leading to a higher company valuation. According to Febrianty & Mertha (2021), a business's ability to generate profits increases as stock prices rise, and the company's ability to manage its operations is reflected in its ability to maintain profitability, thus keeping the company's value positive.

Profitability shows how well a company can generate income from its operations. ROI, ROE, and gross margin are some ratios that can be used to measure profitability. Profitability analysis helps stakeholders, including company management, investors, and financial analysts, understand how well the company can generate profits from its operational activities (Hendry, 2013). Profitability can be measured using ratios such as Net Profit Margin, Operating Profit Margin, and Earnings Before Interest and Taxes (EBIT) Margin. These ratios are among those mentioned above. Overall, profitability analysis is a crucial step in determining the financial health of a company (Jihadi et al., 2021). High profitability is considered an indicator of good performance and prospects, attracting investors.

In performing its function as a profit-oriented entity, a company also bears social responsibilities and environmental concerns through implementing Corporate Social Responsibility (CSR) programs (Indriyani, 2017). Consistent and sustainable CSR activities enhance a company's legitimacy within society. The more a company is responsible for its environment, the better its reputation. According to (Sari, 2021) there are five principles of Good Corporate Governance: Transparency, Accountability, Responsibility, Independence, and Fairness. One of the corporate governance principles is responsibility, which is outlined in the applicable legal regulations. Responsibility, also known as Corporate Social Responsibility (CSR), is a requirement derived from good business practices, where the company contributes some of its resources to the surrounding community.



According to (Bella Angraini & Murtanto, 2023) CSR is the company's responsibility to care for the social and environmental well-being of its surroundings, regardless of the company's capacity. The implementation of social responsibility impacts the sustainable development of a company. When conducting its activities, a company should not base its decisions solely on economic factors such as profit or dividends but should also consider the social and environmental impacts, as this will determine the company's sustainability in the long term (Karin, 2018). Social responsibility has become one of the factors investors consider before investing in a company, as CSR practices can enhance the company's value, while simultaneously influencing stock returns for the following year (Zafirah, 2021).

According to (Nopriyanto, 2024) having a strong company value creates opportunities to attract investors. Therefore, a company must maintain good conditions across various areas, including financing and positive development trends, to safeguard its profitability. Suharto (2007) states that a company's value determines its selling price while in operation, and if the selling price exceeds its liquidation value, the company's management is fulfilling its duties well. The value of a company is maintained through the trust society has in its business over the years. By conducting CSR activities, a company can maintain and enhance its reputation and brand image, creating a positive image. The company must achieve long-term value growth, which will be reflected in its stock price.

Table 1.1: List of Automotive Companies and Components Listed  
on the Indonesia Stock Exchange 2018-2022

No	Company Name	Year				
		2018	2019	2020	2021	2022
1.	Astra International Tbk (ASII)	7.0	5.0	8.0	10.8	14.6
2.	Astra Otoparts Tbk (AUTO)	3.7	0.2	5.1	3.8	3.8
3.	Garuda Metallindo Tbk (BOLT)	6.0	-5.1	4.1	4.9	5.7
4.	Indo Kordsa Tbk (BRAM)	12.3	1.5	5.2	8.6	11.0
5.	PT. Multi Prima Sejahtera Tbk (LPIN)	7.5	2.0	9.2	8.0	7.9
6.	Goodyears Indonesia Tbk (GDYR)	-	-	-	0.0	-2.5
7.	Gajah Tunggal Tbk (GJTL)	0.4	1.3	1.4	-	-
8.	Indomobil Sukses International Tbk (IMAS)	0.5	1.4	0.3	-0.5	0.8
9.	Indospring Tbk (INDS)	5.0	2.1	3.6	5.0	5.4
10	Nipress Tbk (NIPS)	-	-	-	-	-
11	Prima Alloy Steel Universal Tbk (PRAS)	2.0	7.5	2.7	0.0	-



12.	Selamat Sempurna Tbk (SMSM)	19.0	16.0	21.0	17.1	19.4
13.	PT. Multistrada Arah Sarana Tbk (MASA)	-8.1	-2.4	7.4	11.4	11.4

Source: Indonesia Stock Exchange, 2023

Based on the data presented above, it can be seen that the Return on Assets (ROA) of 13 companies in the automotive subsector over the past three years shows that 10 companies experienced a decline, 1 company experienced an increase every year, and the ROA of 2 companies was unknown. It can be concluded that this data contradicts previous research conducted by Eka (2017), which stated that the analysis results proved that profitability significantly influences firm value. Similarly, research by Keris Monika (2021) found that profitability has a positive and significant effect on firm value. However, research by Sundari and Utami (2013) stated that the level of profitability does not influence the value of a company.

## Literature Review

### *Company Value*

Company value refers to the company's performance, reflected in the stock price, which is determined by the demand and supply in the capital market, representing the public's assessment of the company's performance (Zulaika & Sihombing, 2020). According to (Wiranata et al., 2023) company value is a condition or image achieved from public trust in the company's performance over several years. The higher the company value, the greater the shareholders' prosperity. Company value refers to the value that reflects the price, measured by the Price-to-Book Value (PVB), that investors are willing to pay for a company. From these definitions, it can be concluded that company value is the public's perception of a company based on its performance; the higher the stock price in the market, the higher the company's value (Monika, 2021).

A high company value indicates stability and good growth potential, attracting investors (Septianingsih et al., 2020). Since companies with high value are considered safer and have greater profit prospects, shareholders are more satisfied because their investments increase in value, fostering long-term trust. This can influence stock price stability and encourage better management. According to (Fauziah & Sudiyatno, 2020) companies with high value usually gain greater market recognition. This enhances the brand's reputation and increases its competitiveness in both local and global markets. Access to external funding sources, such as bank loans or new stock issuance, is easier for companies with high value





### ***Profitability***

Profitability is an indicator of the management's performance in managing the company's assets, shown by the profits generated (Munzir et al., 2023). The profitability ratio is used to measure the efficiency of the company's assets or its ability to generate profits over a certain period, to assess the company's operational efficiency. Profitability involves comparing financial statement figures by dividing one component by another in the financial report. Based on the above definitions of profitability, it can be concluded that profitability is a ratio used to assess the company's ability to generate profits by utilizing its assets or sales. Profitability can also serve as a reference in evaluating the company's financial position (Hery, 2016).

According to (Novika, 2022) a high level of profitability indicates that a business can generate profits from its operations, which can increase investor confidence. This often leads to rising stock prices, boosting the company's value. Good profitability helps increase the company's assets and long-term growth potential by providing internal funds that can be used to expand the business or invest in new opportunities (Widyastuti et al., 2022).

Profitable companies have an advantage in negotiations with creditors, suppliers, and other stakeholders, allowing them to obtain more favorable credit terms or contracts, thus enhancing business value. Market valuation is often influenced by profitability (Vega, 2017).

### ***Corporate Social Responsibility (CSR)***

Corporate Social Responsibility (CSR) is a company's commitment to contribute to sustainable economic development, focusing on balancing attention to economic, social, and environmental aspects (Rahmawati, 2023). It serves as a form of corporate responsibility and commitment to the environment while participating in driving economic development to improve the quality of life and the well-being of the company's surroundings. According to Kolter and Nance (2005), CSR is the company's commitment to the environment, as a form of concern and social responsibility, by improving welfare through corporate practices and resources. CSR is a business method dedicated not only to financial gains for the company but also to promoting sustainable socio-economic development in the company's environment.

The implementation of CSR must be based on basic principles. These principles are summarized in the book *Corporate Social Responsibility: Part 1 Principles, Stakeholder and Sustainability* by Crowther David and Guler Aras (2010), which outlines three key CSR principles: Sustainability, Accountability, and Transparency. The first principle, Sustainability, refers to managing the company's resources in a way that ensures sustainability for the future. Accountability becomes the company's image as it relates to



corporate reporting, where accountability influences stock prices and stakeholder trust due to the information provided about the company's economic and social impact. Transparency is the most crucial principle for external parties, as they are responsible for monitoring the company's activities (Nahda, 2011). Transparency is vital for external parties to avoid misunderstandings and information asymmetry within the company.

## Research Methodology

This research uses a quantitative research method. It was conducted on automotive subsector companies listed on the Indonesia Stock Exchange (IDX) during the 2018-2020 period. The population consists of 13 companies, including Astra International Tbk, Astra Otoparts Tbk, Garuda Metallindo Tbk, Indo Kordsa Tbk, PT Multi Prima Sejahtera Tbk, Goodyear Indonesia Tbk, Gajah Tunggal Tbk, Indomobil Sukses International Tbk, Indospring Tbk, Nipress Tbk, Prima Alloy Steel Universal Tbk, Selamat Sempurna Tbk, and PT Multistrada Arah Sarana Tbk. The sample was determined using purposive sampling, with companies selected based on specific criteria: (1) having annual financial reports from 2018-2020; (2) publishing CSR funds and annual financial reports from 2018-2020. Four companies were selected as samples: Selamat Sempurna Tbk, Astra Otoparts Tbk, Indo Kordsa Tbk, and Gajah Tunggal Tbk.

The data used in this research is secondary data from the financial reports of automotive subsector companies listed on the IDX for 2018-2020, relevant magazines, books, e-books, and official company websites. The data collection technique is a literature study, using annual financial reports of the sample companies for the 2018-2020 period, official company websites, and IDX, as well as relevant books and journals to support the research information.

## Result and Discussion

### *The Effect of CSR on Firm Value*

Table 2 shows that the t-value is 3.712 with a t-table value of 1.68830. This indicates that the calculated t-value is greater than the t-table value, i.e.,  $3.712 > 1.68830$ , and the significance value is 0.362, which is greater than 0.05, i.e.,  $0.362 > 0.05$ . Therefore, in this case,  $H_0$  is accepted and  $H_a$  is rejected, which means that the CSR variable does not have a partial effect on firm value. This could be due to investors' tendency to invest in companies solely to obtain dividends or possibly to buy shares and sell them daily basis. The low level of disclosure and the CSR variable cannot be directly measured and may not have an immediate impact (Nurhayati, 2021).



Table 1.2

Result of the T Test on the Impact of CSR (X1) and Profitability (X2) On Firm Value (Y)

Variable	Koefisien	t-stat	Sig.
CSR	0,145	3,712	0,362
ROA	0,900	6,191	0,000

(Source: SPSS Version 25 Test Results, 2023)

CSR activities can be regarded as a form of responsibility toward the environment and society, which is expected to increase the company's value. The company's sales activities when conducting CSR have the potential to rise, which in turn increases the company's profit. This can benefit the company and become a consideration for investors to invest. Ideally, CSR activities should become an integrated part of the company's policies and could be seen as an investment for the company's future. This aligns with the research conducted by Nurjanah (2018), which states that CSR does not have a significant impact on the company's value.

### *The Effect of Profitability on Company Value*

Based on the table, the t-value obtained is 6.191, with a t-table value of 1.68830. This indicates that the t-value is greater than the t-table ( $6.191 > 1.68830$ ), and the significance value is 0.000, which is less than 0.05 ( $0.000 < 0.05$ ). Therefore,  $H_0$  is rejected, and  $H_a$  is accepted, concluding that the profitability variable has a significant partial effect on the company's value. On the other hand,  $H_a$  is rejected, concluding that the CSR variable does not have a partial effect on the company's value. Profitability indicators such as Return on Assets (ROA), Net Profit Margin (NPM), and Return on Equity (ROE) suggest that a company with good ROA and ROE values, as well as a high NPM, reflects a healthy company along with an increasing company value.

According to (Hardianti, 2020) profitability can be understood as a signal, such as information regarding the company's condition and an analysis of its prospects. This information is used to measure the company's performance and financial health. If shareholders are in a prosperous state, it can be ensured that the company is financially sound. Shareholder prosperity is derived from dividends regularly provided by the company. Having good profitability is also a characteristic of a financially healthy company. With a positive ROA, assets can generate profits, allowing the company to provide the expected return on investment. Therefore, profitability can influence the company's value. This is in line with the research conducted by Kurniasih (2018), which states that profitability has a positive and significant effect on company value.



### *The Effect of CSR and Profitability on Company Value*

Based on the t-test on the CSR variable (X1), the t-value is 3.712, with a t-table value of 1.68830, meaning that the t-value is greater than the t-table. The significance value is 0.362, which is greater than 0.05 ( $0.362 > 0.05$ ). Meanwhile, for the profitability variable (X2), the t-value is 6.292, with a t-table value of 1.68830, meaning that the t-value is greater than the t-table. The significance value is 0.000, which is less than 0.05 ( $0.000 < 0.05$ ). Therefore, it can be concluded that the CSR variable does not have a partial effect, while the profitability variable does have a partial effect on the company's value.

Having good profitability is the goal of every company, as high profitability not only indicates a bright future for the company but also stimulates an increase in stock demand. This profitability growth can enhance the shareholders' wealth, thus attracting investors to invest in the company. The higher the profitability, the higher the company's ability to generate profits, leading to an increase in company value. Therefore, CSR and profitability can influence company value (Bhekti, 2013). This is consistent with the research conducted by Tatik and Grasella (2020), which concluded in their journal that CSR and profitability have a positive effect on company value.

Table 1.3: Result of the F Test on the Impact of CSR (X1) and Profitability (X2) on Firm Value (Y)

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	10,372	2	5,186	25,655	,000 <sup>b</sup>
Residual	1,819	9	,202		
Total	12,191	11			

(Source: SPSS Version 25 Test Results, 2023)

Based on Table 4.14, the calculated F value (25.665) and the F table value (3.28) show that  $F_{\text{calculated}} > F_{\text{table}}$  with a significance level of  $0.000 < 0.05$ , thus  $H_0$  is rejected and  $H_a$  is accepted. From this test, it can be stated that there is a significant effect of CSR and profitability simultaneously on firm value. According to the F test results, it is mentioned that the CSR and profitability variables have a simultaneous effect on firm value, as seen from the calculated F value  $> F_{\text{table}}$ , namely  $25.665 > 3.28$ , and supported by a significance value of 0.000, which is less than 0.05. This is consistent with the research conducted by Tatik and Grasella (2020), Adriana and Wayan (2022), as well as Nurhayati et al. (2021), which concluded in their research journals that CSR and profitability have a positive effect on firm value.



## Conclusion

Based on the t-test results for the CSR variable (X1), it shows that the calculated t value is 3.712 with a table t value of 1.68830, which means that the calculated t value > table t value. The significance value of 0.362 is greater than 0.05 ( $0.362 > 0.05$ ). Therefore, it can be interpreted that the CSR variable does not have a significant effect on firm value. Based on the t-test for the profitability variable (X2), the calculated t value is 6.292 with a table t value of 1.68830, indicating that the calculated t value > table t value. The significance value of 0.000 is less than 0.05 ( $0.000 < 0.05$ ). Therefore, it can be interpreted that the profitability variable has a significant effect on firm value.

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## **B40 WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP: THE ROLE OF ENTREPRENEURIAL BRICOLAGE**

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**Abstract:** *This conceptual paper focuses on entrepreneurial bricolage theory that will help women entrepreneurs overcome the challenges they face when conducting their business in the context of resource-scarce environment. It explores the empowerment of B40 women through entrepreneurship, focusing on the role of entrepreneurial bricolage. B40 women, representing the bottom 40% of the income distribution, face significant resource constraints and gender disparities. Entrepreneurial bricolage, which involves creatively utilizing available resources, emerges as a vital strategy for overcoming these challenges. Based on this theory, EB would promote women's business performance through three principles of resource at hand, recombination of resources, and making do. By leveraging local materials, repurposing resources, and forming collaborative networks, women entrepreneurs can enhance cost efficiency, foster innovation, and build resilience. This approach not only improves their business performance but also contributes to their empowerment and economic development, highlighting the transformative potential of bricolage in resource-limited settings.*

**Keywords:** *Entrepreneurial bricolage, Women business performance, MSMEs, Emerging economies, Resource- scarce environment*

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### **Introduction**

Empowering B40 women through entrepreneurship is a vital strategy for fostering economic development and social equity in developing countries. The B40 group, representing the bottom 40% of the income distribution, faces unique challenges that hinder their economic participation. Entrepreneurship offers a pathway to financial independence and social empowerment for these women. However, resource constraints remain a significant barrier. Entrepreneurial bricolage, a process of creatively utilizing available resources, emerges as a practical approach to overcome these limitations. Against this backdrop, this paper explores the role of entrepreneurial bricolage in empowering B40 women, highlighting its impact on business performance and overall empowerment.



Accordingly, this study aims to explore the role of entrepreneurial bricolage among B40 women entrepreneurs in Malaysia through these two research questions:

1. What is the role of entrepreneurial bricolage in empowering B40 women through entrepreneurship?
2. How entrepreneurial bricolage theory will help women entrepreneurs overcome the challenges they face when conducting their business in the context of the resource-scarce environment?

## Literature Review

### *Women empowerment*

The definition of empowerment is having control over authority. Women's empowerment thus refers to the attainment of gaining control by women in a variety of sectors (Rokis et al., 2018) Within the context of domestic arrangements, the concept of women's empowerment encompasses various aspects, including the active participation in generating home income, involvement in household decision-making processes, owning of assets, equitable treatment within marital relationships, the freedom to exercise motherhood in their own right, and the entitlement to access contraception and safe abortion services (Parveen & Leonhäuser, 2004). Women's empowerment also encompasses the fundamental principles of access to education, gender awareness, and the ability to exercise freedom of movement (Cueva Beteta, 2006). The promotion of women's empowerment is vital in enabling them to exercise autonomy in decision-making, transforming their mindsets, enhancing their social connections, and mitigating their vulnerability to poverty (Parveen & Leonhäuser, 2004).

Nevertheless, in developing countries, women's empowerment is still a hotly debated topic as social oppression, economic inequality and cultural challenges exist (Rokisa, 2019). In some developing countries, the involvement of women in household decision-making processes are limited, as well as their restricted access to and control over both physical and financial household resources. Additionally, it underscores the comparatively low levels of individual assets possessed by women, the heavy domestic workloads they need to bear, their limited mobility, and their insufficient knowledge and skills (Canada et al., 2021; Raghunandan, 2018a; Rokis et al., 2018) These factors collectively contribute to the increased risk experienced by women (Parveen & Leonhäuser, 2004). The limited financial autonomy of women further reduces their social standing (Cueva Beteta, 2006), thereby limiting them to a disadvantaged position. Nevertheless, it is essential to empower women to eradicate poverty and starvation. When women's rights and opportunities are denied, societies and their children are deprived of a brighter future (Alva et al., 2023; Franzke et al., 2022; Neneh & Welsh, 2022; Verick, 2018)

Many women find it difficult to recognise their own capabilities, let alone empower themselves to improve their circumstances. Considering this depressing scenario into



account, hence women empowerment is very essential to enhance their capability in socio-economic sector, more specifically in developing countries (Corrêa et al., 2022a; Reynolds, 2012). Hence participation of women in income-generating activities has been shown in numerous studies (Alva et al., 2023; Corrêa et al., 2022b; Franzke et al., 2022; Neneh & Welsh, 2022; Xie & Wu, 2022a) not only elevate their status within the household but also benefit the family as a whole, especially in terms of food and education for children, and society at large (Mustapha & Subramaniam, 2016; Rahman et al., 2023; Xie & Wu, 2022b)

### ***Women empowerment through entrepreneurship***

Entrepreneurship represents an essential opportunity through which women can achieve empowerment and cultivate a sense of autonomy. It also encourages a greater number of women to enter the workforce (Raghunandan, 2018b). Through entrepreneurship, it can promote the growth and development of women, as well as attain the 2030 Agenda for Sustainable Development (Isa et al., 2022). Without women empowerment, it is impossible to achieve gender equality hence hinder the achievement of achieving SDG Agenda 2030.

According to GEM 2022/2023 Women's Entrepreneurship Report, approximately 33% of entrepreneurs managing well-established enterprises are women, while 80% of start-up businesses as compared to their counterparts. These figures have shown the readiness and willingness of women to break all the sociocultural barriers and institutional challenges, enabling them to embrace entrepreneurship as a tool of empowerment. Trivedi & Petkova, (2022) highlights entrepreneurship as "efforts to bring about new economic, social, institutional, and cultural environments through the actions of an individual or group of individuals".

In conclusion, it is indisputable that the involvement of women in community development is vital for the long-term viability of society. In addition to bolstering their socioeconomic status within the household, women who are employed and generate income establish a greater presence in society (Rokis et al., 2018).

## **Research Framework and Model**

### ***The Conceptualization of Entrepreneurial Bricolage***

The term "bricolage" originated from the research conducted by the French anthropologist Lévi Strauss, (1962) and refers to the phenomenon in which individuals develop tools or myths through the recombination of already available elements or roles. In his book "The Savage Mind", Levi-Strauss was the initial scholar to draw a distinction between the bricoleur, referred to as the 'savage mind', and the engineer, known as the 'science mind'. The bricoleur engages in projects by utilizing whatever materials are available, while the engineer approaches projects systematically, attempting to find the most effective answer to a certain problem or subject (Lévi Strauss, 1962). The bricoleur, in a unique way, utilizes a



savage mode of thinking to produce products or services by repurposing available materials and creating novel and functional formations. Bricolage, in this manner, has exhibited a systematic approach that diverges from scientific thought, which embodies the concept of the "science of the concrete." This approach relies on intuitive inquiry and analogical reasoning to forecast outcomes. (Simba et al., 2021).

Since the early twentieth century, within the domain of entrepreneurship, the concept of bricolage was first presented by Garud & Karnøe, (2003) who drew a differentiation between bricolage and the concept of a "breakthrough." Next, Baker & Nelson, (2005) further provide evidence from 29 resource-constrained firms to advance a formal definition of entrepreneurial bricolage (EB). In this context, EB is defined as "making do by applying combinations of the resources at hand to new problems and opportunities" (Baker & Nelson 2005, p. 333). It has been intricately linked as a strategic approach employed by entrepreneurs to address obstacles or problems by maximizing the utilization of their existing resources (Al-Bazaiah, 2022). Fisher, (2012) highlights the bricolage and effectuation as two emerging theoretical perspectives to be compared with the conventional approach, causation in entrepreneurship research. Causation starts with an end, which means it involves exploring possibilities inside established markets that exhibit reduced levels of uncertainty. While effectuation start with means, recognising and capitalising on opportunities in highly uncertain new markets (Fisher, 2012).

While for EB it involves three principles. First, making do encompasses a tendency towards action-taking and actively addressing problems or opportunities, rather than dwelling on whether a feasible conclusion can be achieved with the available resources. This does not necessarily mean that bricolage always results in regular and severely flawed solutions (Baker & Nelson, 2005; Lévi Strauss, 1962). Second, the recombination of resources for new purposes that differ from their original intended or utilized purposes. In this sense, someone who uses bricolage or recombines resources is called a bricoleur (Xiaobao et al., 2022). This process involves 'fiddling' (Simba et al., 2021) and bundling (Tian et al., 2021) of various resources, leading to the creation of new, enriched, or extended resources and building capabilities, which grants firms some competitive edge. Third, resources at hand. This trait has to do with the available resources. It includes having a critical view of internal resources that aren't being used to their full potential and getting external resources that are free or cheap but that other companies don't think are worth anything. These resources are especially useful for people who use bricolage behavior (S. C. Santos & Neumeyer, 2021). Figure 1 exhibit the Entrepreneurial Bricolage Theory



Figure 1: Entrepreneurial Bricolage Theory

Source: Adaptation Baker & Nelson, 2005

Furthermore, Tsilika et al., (2020) differentiated between internal bricolage and external bricolage: It has been observed by scholars that both types of categories are crucial for the sustained success of a business (Crupi et al., 2021; Jiang et al., 2018). The first category is an organization's or an entrepreneur's internal resource pool. This includes previous information, background, education, and credentials (Xiabao et al., 2022). On the other hand, this classification underscores the importance of internal resources being capable of being utilized, controlled, improvised, and deployed within an enterprise's operational and management processes. Furthermore, the concept of external bricolage pertains to the actions undertaken by entrepreneurs to expand the range of resources accessible inside their external networks. These resources encompass inter-organizational physical assets, functional assets, and social interactions (Tsilika et al., 2020; Xiabao et al., 2022).

Previous research has indicated that the application of bricolage within businesses that face restrictions in resources leads to the emergence of frugal innovation (Iqbal et al., 2021; Padilla-Meléndez et al., 2020). Furthermore, businesses that possess a higher degree of bricolage are more inclined to create inexpensive, value-added products and services for customers by means of improvisation and experimental learning (An et al., 2018; L. L. Santos et al., 2022). Hence, entrepreneurial bricolage has evolved to become an innovative



strategic approach to enhance entrepreneurs across the globe, especially in the resource-scarce environment.

### ***Entrepreneurial Bricolage among Women Entrepreneurs in Emerging Economies***

Women feel driven to enter the field of entrepreneurship because of gender disparities, limitations in career advancement, the burden of fulfilling numerous tasks, constraints in acquiring skills and knowledge, and the uncertainty of work stability. On the other hand, some women willingly choose to pursue entrepreneurship for the sake of independence, autonomy, personal growth, and the fulfilment of achieving success (Alva et al., 2023). However, both start-up women entrepreneurs and established women entrepreneurs face multiple challenges and problems, including the difficulty in accessing resources.

Entrepreneurial bricolage serves as an effective business strategy for addressing resource constraints among B40 women entrepreneurs in Malaysia. By utilizing available resources, these entrepreneurs apply bricolage techniques, such as leveraging what is at hand, combining diverse resources, and 'making do,' to capitalize on business opportunities. In the context of Malaysian women entrepreneurs, entrepreneurial bricolage has emerged as a dynamic and adaptive approach that enhances business performance, thereby contributing to the reduction of poverty.

Hence, female entrepreneurs in developing countries can overcome resource constraints through the entrepreneurial bricolage process. This approach involves creatively using whatever resources are available to address challenges and create value. For instance, they might leverage local materials and skills, repurpose existing resources, and form collaborative networks to share or barter services. Such practices enable cost efficiency, foster innovation, and build resilience, allowing these entrepreneurs to adapt to changing circumstances. By navigating resource limitations effectively, they enhance their business performance and contribute to their empowerment, driving economic growth and personal development.

### **Conclusion**

In conclusion, entrepreneurial bricolage theory highlights the importance of resourcefulness, improvisation, creativity, and network utilization in entrepreneurship, especially in resource-constrained environments. By utilising available resources in innovative ways and relying on social networks, entrepreneurs can overcome challenges, foster resilience, and achieve sustainable business practices. B40 women entrepreneurs in developing countries, driven by gender disparities and career limitations, often turn to entrepreneurship for independence and personal growth. They face significant challenges, particularly in accessing resources. Entrepreneurial bricolage, which involves creatively using available resources, provides a valuable strategy to overcome these constraints. By leveraging local



materials, repurposing existing resources, and forming collaborative networks, women can enhance cost efficiency, foster innovation, and build resilience. This approach is particularly beneficial for entrepreneurs in developing countries, enabling them to create viable and impactful businesses despite limited resources, thus contributing to their economic empowerment and community development.

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## IMPAK AGIHAN ZAKAT DALAM MENINGKATKAN TARAF HIDUP ASNAF AL-GHARIMIN DI LEMBAGA ZAKAT NEGERI KEDAH (LZNK)

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**Abstrak:** Zakat merupakan salah satu instrumen kewangan Islam yang dapat berfungsi sebagai alat untuk mengurangkan tahap kemiskinan dan ketidaksamaan sosial. Lembaga Zakat Negeri Kedah (LZNK) merupakan sebuah institusi zakat negeri yang berperanan untuk mengutip zakat dan mengagihkan bantuan zakat kepada lapan golongan asnaf zakat di negeri Kedah. Individu muslim yang berhutang untuk tujuan memenuhi keperluan barangan daruriyyah dan perkara yang dibenarkan syarak boleh dikategorikan sebagai asnaf al-gharimin. Persoalannya, sejauhmanakah bantuan zakat kepada asnaf al-gharimin ini memberikan impak yang positif terhadap taraf hidup asnaf tersebut? Kajian ini bertujuan untuk menganalisis impak agihan zakat dalam meningkatkan taraf hidup asnaf al-gharimin yang menerima bantuan zakat daripada LZNK. Dalam konteks ini, kajian menggunakan pendekatan kualitatif untuk menilai impak agihan zakat terhadap asnaf al-gharimin khususnya di LZNK. Data dan maklumat primer diperoleh melalui temu bual bersama asnaf al-gharimin yang mendapat bantuan daripada LZNK. Hasil kajian mendapati bahawa agihan zakat kepada asnaf al-gharimin amat membantu asnaf dalam memperbaiki keadaan taraf hidup asnaf. Implikasi kajian ini mencadangkan penambahbaikan dalam mekanisme pengumpulan dan pengagihan zakat serta peningkatan kerjasama antara institusi zakat dengan agensi kerajaan untuk memaksimumkan impak zakat terhadap pengurangan kemiskinan dan ketidaksamaan sosial dalam kalangan asnaf.

**Kata Kunci:** Zakat, taraf hidup, al-gharimin, Lembaga Zakat Negeri Kedah

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## Pengenalan

Lembaga Zakat Negeri Kedah (LZNK) memainkan peranan yang sangat penting dalam memastikan bantuan zakat diagihkan bagi membantu lapan golongan asnaf secara umumnya di negeri Kedah. Secara khususnya bagi asnaf *al-gharimin*, LZNK mengagihkan zakat untuk meringankan atau membebaskan golongan tersebut daripada belunggu hutang. Syarat utama bantuan zakat kepada asnaf *al-gharimin* adalah hutang yang ditanggung tersebut merupakan hutang bagi perkara yang patuh syariah dan bagi memenuhi keperluan asasi (*daruriyyah*) atau kehendak yang mendesak (*hajiyyah*). Ini bermaksud golongan yang berhutang untuk perkara yang dilarang dalam Islam adalah tidak layak untuk memohon bantuan zakat di bawah asnaf *al-gharimin*. Menurut syarak, asnaf *al-gharimin* ditakrifkan sebagai orang Islam yang berhutang dan tidak mampu melunaskannya dengan syarat mereka berhutang untuk tujuan yang halal. Menurut Mazhab Syafie, terdapat tiga pembahagian *al-gharimin*. Pertama mereka yang berhutang demi kemaslahatan diri atau keluarga. Kedua, mereka yang berhutang demi kemaslahatan orang yang lain. Ketiga, individu yang menjamin orang yang berhutang.

Objektif utama agihan zakat kepada asnaf *al-gharimin* adalah untuk membantu mereka menambahbaik kehidupan dan meningkatkan taraf hidup golongan yang memerlukan. Taraf hidup umumnya diukur berdasarkan kepada pendapatan benar atau pendapatan boleh guna individu atau isi rumah, kadar kemiskinan, kualiti penjagaan kesihatan, taraf pendidikan dan lain-lain pemboleh ubah yang boleh dikaitkan dengan mutu atau pun kualiti kehidupan seseorang. Ianya juga amat berkait rapat dengan tahap kesejahteraan individu. Persoalannya, sejauhmanakah agihan zakat dapat mengubah taraf hidup asnaf *al-gharimin*? Justeru itu, kajian ini bertujuan untuk menganalisis impak agihan zakat dalam meningkatkan taraf hidup asnaf *al-gharimin* khususnya yang memperolehi bantuan zakat daripada LZNK.

## Kajian Literatur

Empat perkara utama bagi mengukur taraf hidup atau kesejahteraan hidup iaitu berdasarkan aspek kewangan, pemilikan harta (rumah, alat pengangkutan, barangan), tahap kesihatan serta keadaan persekitaran. Garis panduan yang dinyatakan adalah merujuk kepada keperluan asas yang diperlukan dalam kehidupan seharian individu. Tanpa keperluan asas sebagaimana yang dinyatakan, akan menyebabkan seseorang individu sukar untuk menjalani kehidupan seharian dengan sempurna (Giambona et. al, 2014). Justeru itu, bagi mengukur taraf hidup atau kualiti hidup seseorang, pendekatan Islam merupakan pendekatan terbaik. Dalam konteks ini, agihan zakat dilihat sebagai satu bentuk pendekatan Islam dengan mengaplikasikan instrumen kewangan Islam tersebut dalam membantu asnaf memperbaiki taraf hidup mereka.



Zakat umumnya dibahagikan kepada dua kategori iaitu zakat fitrah dan zakat harta. Mengeluarkan zakat harta dan mengagihkan bantuan zakat kepada golongan yang berhak menerima zakat merupakan satu ibadah yang sangat mulia dalam Islam. Ibadah zakat ini melibatkan hubungan individu muslim dengan Allah SWT (*hablum minallah*) dan juga hubungan sesama manusia (*hablum minannas*).

Amalan berzakat ini dapat menyucikan hati dan harta seseorang dan akan mendapat pahala berganda di hari pembalasan kelak sebagaimana firman Allah S.W.T:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ  
“Ambillah zakat dari sebahagian harta mereka, dengan zakat itu kamu bersihkan dan mensucikan mereka dan berdoalah untuk mereka. Sesungguhnya doa kamu itu (menjadi) ketenteraman jiwa bagi mereka. Dan Allah Maha Mendengar lagi Maha Mengetahui.” (al-Taubah, 9:103)

Kajian ini memfokuskan agihan zakat kepada asnaf *al-gharimin* mengikut kategori tertentu berdasarkan kepada tujuan hutang mereka. Individu yang berhutang untuk perkara *daruriyyah* memenuhi konsep dan syarat kelayakan untuk memohon bantuan zakat. Ahmad Fahmee dan Mohd Faisol (2018) menyarankan agar kaedah agihan zakat diperkasakan lagi khususnya dalam meningkatkan ekonomi umat Islam bagi mengurangkan kadar kemiskinan dan isu keberhutangan di Malaysia. Biar pun terdapat perbezaan amalan pengagihan zakat kepada asnaf *al-gharimin* di mana konteks pengagihan tersebut lebih terperinci dan syarat tertentu dikenakan kepada hutang tersebut, namun perbezaan ini sangat penting. Hanya mereka yang dibelenggu masalah hutang untuk keperluan asas hidup dan terdesak sahaja layak menerima bantuan zakat di bawah kategori asnaf *al-gharimin*.

Menurut kajian Raziah dan Syarifah (2014) berkaitan asnaf *al-gharimin*, orang yang berhutang sememangnya layak menerima zakat bergantung kepada tujuan utama mereka berhutang serta mestilah melibatkan perbelanjaan ke atas barangan dan perkhidmatan yang mematuhi hukum syarak. Sekiranya hutang yang dilakukan itu tidak berketetapan dengan hukum syarak seperti hutang untuk perkara yang bukan *daruriyyah* dan menurut hawa nafsu sehingga gagal untuk menjelaskan hutang dengan baik, maka individu tersebut tidak termasuk di bawah kategori asnaf *al-gharimin* (Raziah dan Syarifah, 2014).

Dari aspek jumlah dan kesan agihan, Mohd Faisol (2020) dalam kajiannya mendapati jumlah bantuan agihan zakat oleh institusi zakat di Malaysia terhadap asnaf *al-gharimin* masih lagi kecil. Hal yang demikian menyebabkan kesan agihan zakat terhadap asnaf kurang menyeluruh dalam menambahbaik taraf hidup mereka. Namun begitu, kajian oleh Nur Aliah, Zulaikha dan Hairunnizam (2017) mendapati kesan agihan dana zakat untuk tujuan perubatan terhadap asnaf *al-gharimin* di daerah Gombak mendapat respon yang baik dan tahap kepuasan asnaf yang menerima bantuan adalah sangat baik. Ini membuktikan bahawa



agihan zakat tersebut menimbulkan rasa puas hati dalam kalangan masyarakat. Ini menunjukkan bahawa kaedah agihan zakat yang pelbagai dan tidak tertumpu kepada tujuan pembelian barangan keperluan semata-mata dapat membantu meningkatkan lagi prestasi agihan zakat terhadap penerima zakat. Hal yang demikian juga dapat membantu pencapaian kualiti hidup yang lebih baik dan merealisasikan fungsi institusi zakat yang sebenar (Mohd Parid, 2001).

Agihan zakat memberi impak yang besar terhadap sosio ekonomi asnaf. Kajian lepas oleh Azizi and Noraini (2004) menyatakan tentang keutamaan pengagihan zakat dalam teori ekonomi Islam manakala Geoffrey (1994) dalam kajian empirikal beliau membuktikan bahawa zakat berjaya membantu keseimbangan agihan pendapatan dalam kalangan asnaf di negara Pakistan. Kajian ini seterusnya mendapat sokongan Abdul Rahim (2007) yang menyatakan bahawa zakat berfungsi dalam menjaga kebajikan golongan miskin serta merapatkan jurang golongan kaya dan miskin. Kajian juga membuktikan bahawa agihan zakat berperanan untuk membasmi kemiskinan, menyeimbangkan pendapatan dan kekayaan dalam Islam (Abdul Aziz, 1986).

Di samping itu, kajian oleh Patmawati (2008) di Selangor dan Fuadah (2003) di Melaka menunjukkan zakat berkesan dalam mengurangkan jurang ketidakseimbangan agihan pendapatan dan seterusnya berjaya mengatasi masalah kemiskinan. Indeks kemiskinan berdasarkan Keluk Lorens, Koefesian Gini dan indeks Atkinson menunjukkan agihan zakat dapat memberikan sumbangan positif dalam menambahbaik tahap sosio ekonomi asnaf di negeri-negeri yang dikaji.

Kajian Raziah et.al (2018) mendapati peserta Amanah Ikhtiar Malaysia (AIM) adalah terdiri daripada golongan kurang berkemampuan dan ada dalam kalangan mereka yang menghadapi masalah dalam membayar balik hutang pembiayaan. Peserta yang tidak mampu menjelaskan hutang tersebut adalah layak menerima bantuan zakat di bawah asnaf *al-gharimin* sekiranya mereka berhutang untuk tujuan *daruriyyah*. Hal yang demikian adalah berdasarkan temu bual dengan panel syariah zakat yang mengatakan bahawa pusat zakat berperanan untuk mengutip zakat dan mengagihkan hasil kutipan zakat tersebut kepada yang individu yang layak (asnaf). Justeru golongan ini merupakan salah satu asnaf zakat yang layak menerima agihan zakat di bawah kategori asnaf *al-gharimin*.

Dalam memastikan agihan zakat diberikan kepada golongan yang layak, pihak institusi zakat akan menyelidik keperluan sebenar penerima zakat sebelum agihan zakat dilaksanakan. Ini bukanlah bermakna menyukarkan penerima dengan syarat-syarat yang ketat tetapi ianya bertujuan untuk mengelak berlakunya kesilapan dalam mengagihkan zakat kepada orang-orang yang tidak layak menerimanya. Hal yang demikian bertujuan untuk membentasi penyelewengan dan dorongan hawa nafsu dalam proses pengagihan zakat (Mohd Zuhdi, 2003).



Dalam konteks pengurusan agihan zakat, masjid juga boleh berfungsi sebagai ejen kutipan dan agihan zakat kepada anak qariah yang layak menerima zakat. Ianya dapat memudahkan proses agihan zakat kepada asnaf yang layak terutamanya golongan yang uzur dan kurang upaya. Perkara ini perlu diambil perhatian dalam usaha mendekati asnaf dan dapat mengelak situasi asnaf tercicir dari menerima bantuan zakat (Hairunnizam, Radiah & Sanep, 2012). Institusi zakat dan perbankan Islam juga memainkan peranan penting dalam menunaikan tanggungjawab sosial bagi membasmi kemiskinan (Zarqa, 1988; Ahmed, 2003). Keberkesanan dalam agihan zakat terhadap lapan golongan asnaf menjadi penanda aras kepada institusi zakat sama ada berjaya atau tidak dalam menjaga kebajikan asnaf (Abd Halim et al., 2015; Mahyuddin, 2012).

### **Metodologi Kajian**

Metodologi kajian ini adalah berbentuk kualitatif. Data dan maklumat kajian dikumpul melalui kaedah temu bual bersama 15 orang asnaf *al-gharimin* yang diperolehi dengan bantuan pihak LZNK. Setiap asnaf ditemu bual secara virtual melalui aplikasi *Google Meet*, *whatsapp* dan talian telefon memandangkan situasi ketika itu masih berada dalam tempoh Perintah Kawalan Pergerakan (PKP). Penyelidik memberikan soalan yang telah disediakan untuk asnaf *al-gharimin*. Setiap jawapan yang diberikan dicatat dan turut dirakam bagi memudahkan urusan pengumpulan data dan maklumat. Hasil dapatan kajian dianalisis secara analisis kandungan berpandukan kepada transkrip temu bual asnaf *al-gharimin* dan tema-tema kajian yang berkaitan yang diperolehi daripada penelitian dokumen.

### ***Impak Agihan Zakat Dalam Kalangan Asnaf Al-Gharimin***

Keseluruhan asnaf yang menerima agihan zakat memaklumkan bahawa bantuan zakat yang diberikan membantu mereka menjelaskan tunggakan hutang yang dialami. Agihan zakat dalam kalangan asnaf *al-gharimin* terdiri daripada bentuk tunai dan bukan tunai. Bentuk tunai bermaksud wang tunai diagihkan secara terus kepada asnaf atau pun diserahkan kepada pihak yang memberikan hutang kepada asnaf bagi penyelesaian hutang yang tertunggak. Manakala bantuan bukan tunai merujuk kepada bantuan kos rawatan penyakit kritikal seperti perkhidmatan rawatan di Pusat Hemodialisis. Setiap agihan yang diberikan ini memberikan kesan yang positif kepada asnaf tersebut dalam pelbagai sudut terutamanya aspek penyelesaian hutang dan peningkatan kualiti hidup asnaf. Terdapat lima aspek kualiti hidup asnaf yang dapat dianalisis daripada kesan agihan zakat tersebut iaitu taraf kehidupan asnaf, manfaat rawatan hemodialisis, status semasa asnaf, sifat asnaf dan tingkat kesejahteraan asnaf.

### ***Penyelesaian Hutang***

Majoriti asnaf yang telah ditemu bual menyatakan bantuan zakat di bawah asnaf *al-gharimin* yang diterima oleh mereka sangat membantu mereka menyelesaikan hutang yang ditanggung. Hal ini kerana ada asnaf yang telah menanggung hutang dalam tempoh yang



lama. Oleh yang demikian, bantuan yang diberikan oleh LZNK sememangnya digunakan sepenuhnya untuk menyelesaikan baki hutang yang tertunggak. Ini menunjukkan tujuan utama asnaf memohon bantuan dan objektif LZNK tercapai dalam membantu asnaf keluar dari masalah keberhutangan. Berikut adalah petikan temu bual informan A, B, C, E, G, K, L, M dan O yang menyatakan bantuan zakat berjaya membantu mereka menyelesaikan baki hutang mereka.

<b>Informan</b>	<b>Petikan Temu Bual</b>
A	<i>“Dapat tolong setel sewa rumah dan bil elektrik...”</i>
B	<i>“dapat bayar yuran sebelum tarikh yang ditetapkan oleh pihak kolej. Seterusnya dapat konvo on time.”</i>
C	<i>“bantu selesaikan yuran pengajian sem kedua terakhir anak punya...”</i>
E	<i>“Saya boleh grad. Tak ada tunggakan yuran dah.”</i>
G	<i>“mujur juga zakat tanggung, tidak jenuh berhutang la saya..kos dialisis ni mahal”</i>
K	<i>“...selesai hutang rumah ayah saya ni..”</i>
L	<i>“..dah selesai cukai pintu...”</i>
M	<i>“ makcik pi TNB bayar semua...”</i>
O	<i>“...selesai dah hutang...”</i>

### ***Taraf Kehidupan Asnaf***

Ada di antara informan asnaf yang di temu bual masih belum bekerja semasa menerima bantuan dan ada yang masih berstatus pelajar. Mereka memaklumkan, kesan bantuan dari zakat telah mengubah taraf kehidupan mereka setelah tamat belajar dengan jayanya. Mereka telah mendapat tawaran bekerja yang lebih baik, dapat kenaikan pangkat dan mengubah kehidupan dengan lebih baik. Terdapat juga asnaf yang terjejas pendapatan ketika berlakunya Perintah Kawalan Pergerakan (PKP). Hal yang demikian dapat digambarkan melalui petikan temu bual bersama informan A, B, C, D dan E seperti berikut:





Informan	Petikan Temu Bual
A	<i>“Alhamdulillah, sedikit sebanyak membantu golongan macam saya yang terjejas pendapatan semasa PKP ini. Dapat tolong setel sewa rumah dan bil elektrik...”</i>
B	<i>“dapat bayar yuran sebelum tarikh yang ditetapkan oleh pihak kolej. Seterusnya dapat konvo on time.”</i>  <i>“Lepas grad saja saya dapat terus pindah HQ, dari kampus Bukit Merah ke Cyberjaya, naik pangkat, ibu pejabat, naik pangkat, gaji pun naik, minda terbuka dapat menyertai kursus yang tak dapat peluang sebelum ni...”</i>
C	<i>“bantu selesaikan yuran pengajian sem kedua terakhir anak punya...”</i>
D	<i>“bayar yuran tertunggak dekat sekolah anak”</i>
E	<i>“Saya boleh grad. Tak ada tunggakan yuran dah. Saya pun dah kerja government sekarang ni. Malam-malam ajar budak-budak mengaji al-Quran”</i>
O	<i>“..selesai dah hutang terbanyak yang saya tanggung...”</i>

Adapun bantuan zakat asnaf *al-gharimin* ini terhadap penjamin seperti Informan O telah mengubah sisi kehidupan beliau dengan lebih baik. Beliau tidak lagi rasa terbeban dengan tanggungan hutang pinjaman yang mana beliau tidak menerima sedikit pun manfaat dari pinjaman tersebut. Pandangan setiap asnaf mengenai kesan bantuan zakat terhadap diri dan isi rumah mereka adalah berbeza. Informan A, K, L, M dan N mengatakan bahawa zakat membantu menyelesaikan masalah berkaitan tempat tinggal dan bayaran utiliti yang merupakan keperluan asas terpenting bagi mereka seisi keluarga. Hal yang demikian dijelaskan oleh Informan A, K, L, M dan N seperti berikut.

Informan	Petikan Temu Bual
A	<i>“...dapat tolong setel sewa rumah dan bil elektrik pun syukur dah..”</i>
K	<i>“...alhamdulillah selesai hutang rumah ni..”</i>
L	<i>“...lega rasa dah selesai cukai pintu...”</i>
M	<i>“ boleh buh dah meter api dan air..”</i>
N	<i>“...saya bayar bil elektik..”</i>



### ***Manfaat Rawatan Hemodialisis***

Umum mengetahui penyakit buah pinggang yang kronik memerlukan rawatan hemodialisis sedangkan kos rawatan untuk hemodialisis adalah tinggi. Tambahan pula rawatan ini perlu dilakukan sekurang-kurangnya tiga kali seminggu dan rawatannya berterusan untuk seumur hidup pesakit tersebut. Apabila pihak LZNK menawarkan kos rawatan percuma kepada asnaf, sedikit sebanyak mengurangkan beban kewangan kepada asnaf selain manfaat kesihatan yang lebih baik. Berikut petikan temu bual asnaf yang menerima manfaat rawatan hemodialisis:

<b>Informan</b>	<b>Petikan Temu Bual</b>
G	<i>"..setiap minggu pi cuci darah.."</i>
H	<i>"sehari 3 kali pi cuci darah, sekali cuci 3jam juga.."</i>
J	<i>"..kalau lambat cuci, muka badan bengkak.."</i>

### ***Status Semasa Asnaf***

Terdapat juga asnaf yang telah bertukar status daripada penerima zakat kepada pembayar zakat pendapatan. Bayaran zakat pendapatan tersebut dibayar melalui potongan gaji. Ini menunjukkan bahawa agihan zakat sebelum ini telah meningkatkan taraf kualiti hidup asnaf dari penerima zakat ke pembayar zakat. Berikut petikan temu bual Informan B dan D:

<b>Informan</b>	<b>Petikan Temu Bual</b>
B	<i>"sekarang ni pun dah bayar zakat melalui potongan gaji."</i>
D	<i>"saya tetap bayar zakat pendapatan."</i>

### ***Sifat Asnaf***

Sifat dan sikap asnaf sebenarnya memainkan peranan penting dalam memastikan objektif LZNK membantu asnaf keluar dari belunggu hutang. Hasil temu bual mendapati kesemua asnaf memberikan maklum balas yang positif terhadap bantuan yang diterima. Sifat jujur dan amanah dalam menggunakan bantuan zakat untuk tujuan membayar hutang yang sebenar adalah sangat penting. Apabila pihak LZNK mengagihkan bantuan wang zakat kepada asnaf dan asnaf membayar kepada pihak yang mereka berhutang, ini jelas menunjukkan sikap jujur asnaf terhadap penggunaan duit zakat untuk saluran yang betul. Ini berdasarkan perbualan asnaf mengenai kaedah agihan bantuan wang zakat daripada LZNK.



Informan	Petikan Temu Bual
A	<i>“Cuma tak semua yang jujur dalam beri maklumat, jadi terpaksa pihak zakat buat pemantauan takut ada yang ambil kesempatan. Yang lain saya ok”</i>
B	<i>“Masuk saja duit terus saya buat bayaran, tunjuk resit email dekat depa”</i>

Antara sifat yang mendapat kedudukan tinggi di dalam akhlak Islam ialah amanah. Menurut kamus Dewan Bahasa dan Pustaka (2021), amanah membawa maksud kepercayaan yang diletakkan kepada seseorang. Justeru, apabila LZNK menyampaikan bantuan terus kepada asnaf, kemudian asnaf melangsaikan tunggakan hutang sepenuhnya. Didapati pembayaran secara langsung ke akaun bank asnaf sedikit sebanyak membantu menerbitkan rasa tanggungjawab dan kejujuran asnaf dalam menyelesaikan amanah yang dipertanggungjawabkan oleh LZNK. Ini juga menunjukkan LZNK menaruhkan sepenuh kepercayaan kepada asnaf dalam melaksanakan amanah.

Informan	Petikan temu bual
B	<i>“Masuk saja duit terus syifa buat bayaran, tunjuk resit email dekat depa.”</i>
D	<i>“Transfer ke saya kemudian terus bayar ke OUM.”</i>
E	<i>“Dia serah dekat kak pastu pi bayar dekat sekolah lepastu bagi resit balik dekat zakat.”</i>
M	<i>“..dapat duit ja makcik terus ke TNB pastu bagi resit balik ke depa..”</i>
N	<i>“saya bayar duit eletrik..”</i>

### ***Tingkat Kesejahteraan Asnaf***

Pemberikan zakat turut memberikan rasa kelegaan kepada asnaf kerana pihak LZNK berjaya membantu mereka ketika menghadapi desakan kewangan. Perasaan ini turut diluahkan oleh informan dan mereka memaklumkan bahawa skim bantuan tersebut turut dihebahkan kepada rakan-rakan yang terdesak dalam situasi kewangan tambahan pula negara masih lagi terikat dengan PKP. Berikut adalah petikan temu bual kesemua informan:



Informan	Petikan Temu bual
A	<i>"...dapat tolong setel sewa rumah dan bil elektrik pun syukur dah ..."</i>
B	<i>"Baguslah dapat menolong..kena war-warkanlah.."</i>
C	<i>"Alhamdulillah anak makcik boleh sambung mengaji balik..."</i>
D	<i>"dapat juga bayar yuran biarpun cuma separuh..."</i>
E	<i>"Alhamdulillah dapat juga konvo..."</i>
F	<i>"..Dapatla tampung sikit keperluan keluarga ni.."</i>
G	<i>"...berpeluang la ditanggung kos dialisis ni.."</i>
H	<i>"Alhamdulillah dah 6 tahun terima bantuan cuci darah ni.."</i>
I	<i>"dapatla buat kerja lebih sikit.."</i>
J	<i>"..terharu dapat bantuan dialisis ni..."</i>
K	<i>"...alhamdulillah selesai hutang rumah ni.."</i>
L	<i>"...lega rasa dah selesai cukai pintu..."</i>
M	<i>" boleh buh dah meter api dan air.."</i>
N	<i>"...saya dapat bayar sikit tunggakan bil elektik.."</i>
O	<i>"..selesai dah hutang terbanyak yang saya tanggung..."</i>

Kajian ini membuktikan bantuan yang diberikan dalam membantu asnaf yang berhutang ini dapat membantu mereka mengubah kehidupan ke tahap yang lebih baik selain mengelakkan mereka berada di dalam situasi menanggung hutang terlalu lama. Seperti firman Allah SWT yang bermaksud:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَنْ تَصَدَّقُوا خَيْرٌ  
لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ ﴿٢٨٠﴾



"Dan jika orang yang berhutang itu sedang mengalami kesempitan hidup, maka berilah tempoh sehingga ia lapang hidupnya dan (sebaliknya) bahawa kamu sedekahkan hutang itu (kepadanya) adalah lebih baik untuk kamu, kalau kamu mengetahui (pahalanya yang besar yang kamu akan dapati kelak)." (Surah al-Baqarah, 2:280)

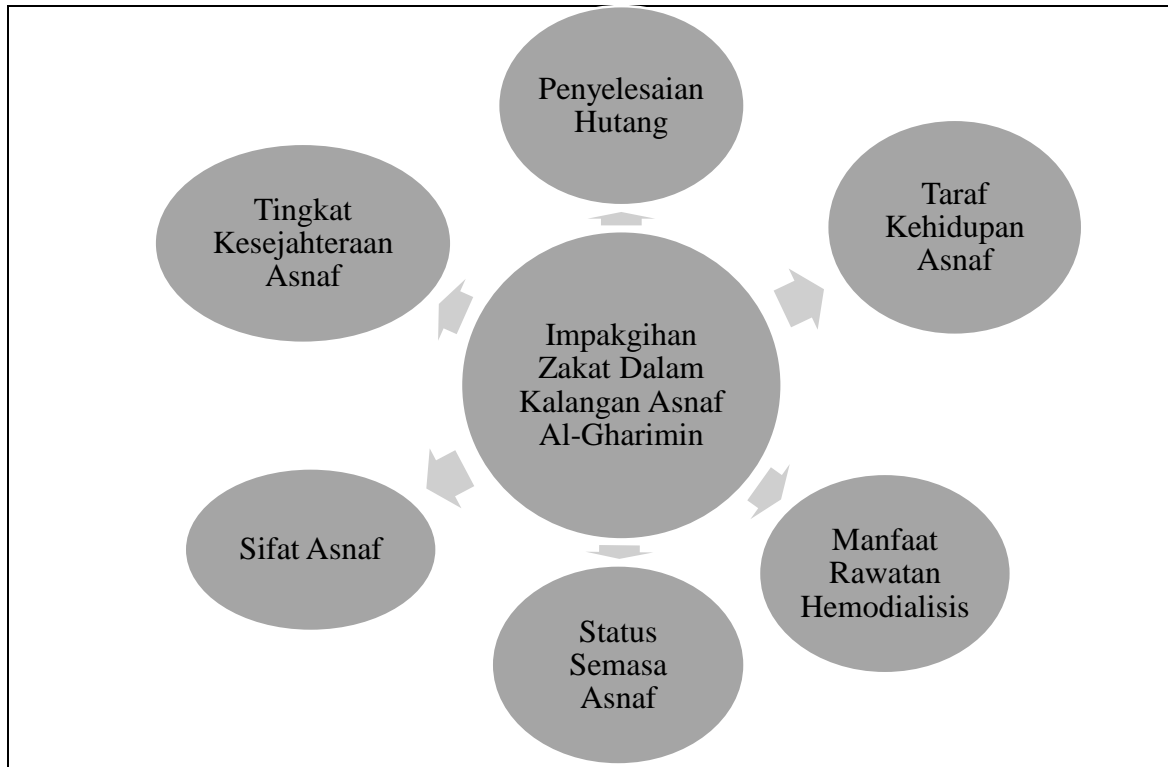
Besar pahala buat mereka yang membantu saudara sesama Islam yang dalam kesusahan terutama sekali mereka yang berjihad ke jalan Allah SWT. Malahan, Abu Hurairah telah meriwayatkan bahawa Nabi Muhammad SAW telah bersabda:

مَنْ نَفَسَ عَنْ مُؤْمِنٍ كُرْبَةً مِنْ كُرْبِ الدُّنْيَا نَفَسَ اللَّهُ عَنْهُ كُرْبَةً مِنْ كُرْبِ يَوْمِ الْقِيَامَةِ وَمَنْ يَسَّرَ عَلَى مُعْسِرٍ يَسَّرَ اللَّهُ عَلَيْهِ فِي الدُّنْيَا وَالْآخِرَةِ وَمَنْ سَتَرَ مُسْلِمًا سَتَرَهُ اللَّهُ فِي الدُّنْيَا وَالْآخِرَةِ وَاللَّهُ فِي عَوْنِ الْعَبْدِ مَا كَانَ الْعَبْدُ فِي عَوْنِ أَخِيهِ

Maksudnya: *Barangsiapa yang meringankan kesusahan seorang mukmin di antara kesusahan-kesusahan dunia, nescaya Allah SWT akan meringankan kesusahannya di antara kesusahan-kesusahan hari kiamat. Barangsiapa memudahkan orang yang sedang kesulitan, niscaya Allah SWT akan memberinya kemudahan di dunia dan akhirat. Dan barangsiapa menutupi (aib) seorang Muslim, niscaya Allah SWT akan menutupi (aibnya) di dunia dan di akhirat. Allah SWT akan selalu menolong seorang hamba selama ia mau menolong saudaranya. [Sahih Muslim, nombor hadith 2699].*

Berdasarkan petikan hadith Sahih Muslim tersebut, sesiapa yang melepaskan seorang mukmin suatu kesusahan di dunia, nescaya Allah SWT akan melepaskan dirinya daripada suatu kesusahan dari kesusahan-kesusahan di hari kiamat, sesiapa yang meringankan penderitaan seorang yang susah, nescaya Allah SWT akan meringankan penderitaan dirinya di dunia dan di akhirat. Dan Allah SWT sentiasa menolong hambaNya, selagi hambaNya berusaha menolong saudaranya.

Impak agihan zakat *al-gharimin* menurut pandangan asnaf secara ringkasnya menunjukkan kesan yang sangat baik kepada asnaf antaranya membantu penyelesaian hutang asnaf, meningkatkan taraf kehidupan asnaf, memberikan manfaat rawatan hemodialisis, mengubah status semasa asnaf (daripada penerima zakat kepada pembayar zakat), menyemai sifat kejujuran dan amanah dalam diri asnaf, dan meningkatkan kesejahteraan asnaf. Kesemua impak tersebut dapat digambarkan melalui Rajah 1 berikut.



Rajah 1: Kesan Agihan Zakat Dalam Kalangan Asnaf Al-Gharimin di LZNK

## Kesimpulan

Kajian ini menyimpulkan bahawa zakat memainkan peranan penting dalam memperbaiki taraf hidup asnaf *al-gharimin*. Namun, keberkesanan zakat dalam jangka panjang memerlukan pengurusan yang lebih efisien dan strategi penyaluran yang lebih berkesan untuk memastikan setiap sen yang disumbangkan benar-benar mencapai dan memberi manfaat kepada golongan sasaran. Implikasi dari kajian ini mencadangkan perlunya peningkatan dalam mekanisme pengumpulan dan pengagihan zakat serta peningkatan kerjasama antara institusi zakat dan agensi kerajaan untuk memaksimumkan impak zakat terhadap pengurangan kemiskinan sekaligus meningkatkan taraf hidup dalam kalangan *asnaf al-gharimin*.

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## MELESTARIKAN PENAMBAHBAIKAN PEMBANGUNAN RUMAH MAMPU BIAYA (RMB) MENGGUNAKAN INSTRUMEN WAKAF : SATU KAJIAN DI NEGERI JOHOR

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**Abstrak:** Wakaf merupakan satu institusi penting dalam Islam yang mempunyai potensi besar untuk memperkukuhkan ekonomi dan pembangunan umat Islam, seperti yang telah diamalkan sejak zaman Rasulullah SAW. Di Malaysia, institusi wakaf memainkan peranan yang signifikan, bukan sahaja dalam aspek ibadah tetapi juga dalam meningkatkan kesejahteraan sosial dan ekonomi umat Islam, terutamanya bagi masyarakat Melayu. Namun, walaupun potensi wakaf amat besar, ia masih belum berfungsi dengan optimal. Terdapat beberapa cabaran yang menghalang perkembangan institusi ini, termasuk kekurangan kesedaran masyarakat tentang kepentingannya serta isu-isu pentadbiran dan pengurusan. Jika ditadbir secara efisien, wakaf boleh menjadi sumber ekonomi yang menjana pulangan yang baik dan memberi manfaat kepada masyarakat. Wakaf bukan sahaja tertumpu kepada medium kebajikan dan kerohanian kepada masyarakat malahan memberi penyelesaian kepada permasalahan rakyat seperti isu rumah mampu biaya (RMB). Kajian ini diharapkan mampu memberi impak yang besar serta positif kepada pihak pemaju rumah mampu biaya (RMB), ahli akademik, pihak pengurusan wakaf dan masyarakat umum yang beragama Islam dalam mengangkat serta memartabatkan konsep “Baladun Toyibbah wa Robbun Ghofur” serta sistem agihan kekayaan Islam ini.

**Kata Kunci:** KKelestarian, Wakaf di Malaysia, Rumah Mampu Biaya

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### Pendahuluan

Dalam pertembungan kajian perihal wakaf terdapat beberapa pandangan dari penyelidik lain yang mana memfokuskan hubungan antara manusia yang ditekankan pada konsep wakaf berlangsung dengan dua perkara iaitu; pertama: perpindahan daripada pemilikan peribadi kepada pemilikan masyarakat yang bersifat abadi, kedua: pada pemilikan itu mendatangkan manfaat yang berpanjangan kepada *maslahah ammah*. Kedua-dua prinsip wakaf ini dikategorikan sebagai *mujahadah fi sabilillah bilal-amwal* bertunjangkan kepada nilai kesukarelawanan atau *volunteerism* yang tinggi dalam kalangan pewakaf. Berdasarkan firman Allah SWT:



لَا يَسْتَوِي الْقَاعِدُونَ مِنَ الْمُؤْمِنِينَ غَيْرُ أُولِي الضَّرَرِ وَالْمُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ فَضَّلَ اللَّهُ الْمُجَاهِدِينَ بِأَمْوَالِهِمْ وَأَنْفُسِهِمْ عَلَى الْقَاعِدِينَ دَرَجَةً وَكُلًّا وَعَدَ اللَّهُ الْحُسْنَىٰ وَفَضَّلَ اللَّهُ الْمُجَاهِدِينَ عَلَى الْقَاعِدِينَ أَجْرًا عَظِيمًا

*Tidaklah sama antara orang beriman yang duduk (yang tidak turut berperang) tanpa mempunyai uzur (halangan) dengan orang yang berjihad di jalan Allah dengan harta dan jiwanya. Allah melebihkan darjat orang-orang yang berjihad dengan harta dan jiwanya atas orang-orang yang duduk (tidak ikut berperang tanpa halangan). Kepada masing-masing, Allah menjanjikan (pahala) yang baik (surga) dan Allah melebihkan orang-orang yang berjihad atas orang yang duduk dengan pahala yang besar ( Surah An-Nisa :95) .*

Intipati daripada firman di atas, didapati bahawa wakaf adalah cara terbaik untuk membantu meningkatkan pembangunan sosio-ekonomi sebagaimana sedekah, hibah dan wasiat. Ini kerana faedahnya boleh dinikmati oleh kedua-dua kumpulan manusia yang bersifat sosial (*masalah ammah*) dan mereka yang bersifat peribadi (menguntungkan pihak tertentu). Menurut (Raadiyah Abdullah, 2020) , ketersediaan pembiayaan adalah penting untuk pembangunan dan penyelenggaraan aset agama. Hal ini memerlukan strategi dua hala, iaitu antara pemberi (individu atau kumpulan) dan pengurus (individu atau organisasi) bekerjasama untuk memastikan pembiayaan tersedia dan aset diurus dengan betul. Sekiranya pembiayaan tidak tersedia atau aset tidak diuruskan dengan betul, ini boleh memberi kesan negatif kepada aspek wakaf yang lain, seperti keupayaan untuk membiayai dan mengekalkan aset sedia ada dan membuat rancangan pembangunan.

Pandangan (Zakaria & Mohamad, 2019), pemberi wakaf (*wakif*) juga mendapat kelebihan potongan cukai daripada kerajaan, bermula dari 2014 hingga 2018. Setiap sumbangan kepada Yayasan Waqaf Malaysia (YWM) melayakkan pewakaf menerima pengecualian cukai pendapatan. Bagaimanapun, potongan cukai bagi sumbangan kepada Wakaf Tunai Malaysia anjuran YWM telah tamat pada 31 Disember 2018. Sistem baharu ini memberi peluang kepada orang yang kurang berkemampuan untuk berwakaf seperti yang boleh dilakukan oleh pewakaf yang lain dengan wakaf tradisional. Dengan cara ini, lebih ramai orang boleh menyumbang secara wakaf, yang akan membantu meningkatkan nilai harta dan menjadikannya lebih mudah dilakukan oleh semua orang.

Menurut pandangan (Farhana & Azman, 2019) , terdapat banyak pendapat yang berbeza tentang keharusan harta wakaf *istibdal*, wakaf dengan harta alih, wakaf dengan wang tunai, dan harta wakaf yang telah berlaku sejak sekian lama sedang disuarakan dalam perbahasan *fiqh* mengenai wakaf. Hal ini telah membawa kepada pelbagai pandangan yang berbeza tentang cara terbaik untuk menggubal undang-undang tentang harta wakaf. Hal ini kerana dalam pentadbiran dan pengurusan, kita hanya membenarkan satu pandangan terpilih digunakan sebagai pandangan yang diterima pakai untuk pelaksanaan bagi memastikan



undang-undang dilaksanakan dengan teratur dan konsisten. Pandangan ini, berdasarkan kepelbagaian kajian situasi di Malaysia untuk menyelidik perbezaan pendapat *fuqaha* dalam hal ehwal seperti wakaf, penyeragaman pandangan dan fatwa, serta perlaksanaannya di Malaysia. Penyelidikan ini akan dilakukan secara kualitatif dengan merujuk kepada perbincangan buku-buku *fiqh*, peruntukan undang-undang dan pekeliling berkaitan undang-undang pentadbiran harta wakaf.

## Sorotan Kajian Lepas

Penyelidikan kajian mengenai RMB yang berkaitan instrumen wakaf telah banyak dijalankan oleh penyelidik terdahulu yang terdiri daripada lapisan kategori yang melibatkan ahli akademik, pengamal wakaf dan juga ahli korporat serta pemaju perumahan. Hal ini menunjukkan bahawa kajian mengenai RMB bukan satu kajian yang baru dari aspek hal ehwal berkaitan sejarah, perkembangan pelaksanaan RMB, amalan wakaf yang juga melibatkan isu-isu semasa.

Namun begitu, penyelidik mendapati terdapat banyak ruang kajian lanjutan yang dapat dijalankan melibatkan RMB terutamanya berkaitan kadar kekurangan jumlah rumah dalam kategori tersebut serta berkaitan tiga objektif yang lain dalam kajian ini. Hal ini amat bersesuaian dengan mengikut peredaran masa apabila kajian RMB serta pembinaan model menggunakan instrumen wakaf diberi tumpuan lebih mendalam. Malahan instrumen wakaf juga sudah dilihat tidak asing kerana merupakan sebagai medium utama bagi menggalakkan sosio-ekonomi ummah berkembang dengan lebih pesat. Sehubungan itu, tujuan kajian ini adalah untuk mengenal pasti, menghuraikan dan membuat rumusan tentang RMB dengan menggunakan instrumen wakaf khususnya melibatkan syarikat GLC yang terpilih. Berdasar kepada jadual 1.1 dibawah menunjukkan bahawa jumlah keseluruhan statistik tanah wakaf Malaysia sehingga 31 Julai tahun 2023 masih terdapat kelompangan serta jurang dalam pembangunan aset wakaf di negeri Johor yang belum dimanfaatkan sepenuhnya tanpa sebarang pembangunan mahupun perancangan:

Jadual 1.1: Statistik tanah wakaf Malaysia 2023

	Lot	%	Hektar	%
Jumlah	18,402		20,993.943	
Telah dimanfaatkan	15,384	84%	18,577.913	88%
Belum dimanfaatkan	3,018	16%	2,415.721	12%

(Sumber: JAWHAR 2023)



Negeri	Jumlah lot tanah wakaf	Jumlah keluasan tanah wakaf (hektar)	Negerikan	Keluasan tanah wakaf yang telah dimanfaatkan (hektar)	Jumlah lot tanah wakaf yang belum dimanfaatkan	Keluasan tanah wakaf yang belum dimanfaatkan (hektar)
			*Tanah wakaf yang telah dimanfaatkan termasuk tanah wakaf masjid, perkuburan & sedang dalam pembangunan	*Tanah wakaf belum dimanfaatkan – tiada sebarang pembangunan / perancangan		
Johor	5298	10,982.3590	3863	9,383.5100	1435	1,598.8400

(Sumber: JAWHAR 2023)



Namun, di sebalik data-data di atas, masih banyak masalah yang timbul dalam perkembangan harta wakaf. Jika dilihat kepada sorotan sejarah sistem dan pelaksanaan wakaf di Malaysia, terdapat beberapa isu-isu dan masalah yang sering diperkatakan saban kali apabila menyebut mengenai pembangunan harta wakaf.

### **Melestarikan Penambahbaikan Pembangunan RMB Menggunakan Instrumen Wakaf Di Malaysia**

Wakaf sememangnya amat penting dalam muamalah seharian umat Islam. Wakaf yang dahulunya dianggap sebagai ibadah sampingan yang terpencil semata-mata, kini telah berkembang pesat di seluruh dunia. Negara-negara luar seperti Amerika dan England sebenarnya telah lama mencedok idea sistem muamalah wakaf ini (Syed Mohd Ghazali Wafa, 2010). Justeru, Malaysia yang dikenali sebagai hub perbankan Islam tidak sewajarnya tercicir dari negara Barat yang lain. Antara cadangan untuk pemerksaan industri wakaf di Malaysia ialah :

- a) **Pertama:** Langkah pertama yang perlu diatur ialah dengan menambah baik pembangunan wakaf di Malaysia. Cadangan untuk menambah baik pembangunan instrumen wakaf di Malaysia menghadapi beberapa batasan seperti pembiayaan, pertikaian undang-undang, lokasi tanah wakaf di kawasan bukan ekonomi, kawasan tanah terhad, pengurusan struktur fizikal tanah yang tidak sesuai dengan tujuan wakaf (Syuhada & Idris, 2018). Bagi mengatasi masalah ini, beberapa cadangan telah dibuat untuk menambah baik pengurusan dan pembangunan ekonomi masyarakat Islam, malah masalah kewangan utama pembangunan instrumen wakaf ialah kekurangan wang tunai.

Bagi mengatasi masalah ini, satu tabung wakaf telah diwujudkan bertujuan untuk mengumpul dana bagi membangunkan RMB agar dapat diaplikasikan menggunakan instrumen wakaf tersebut. Dana ini telah diwujudkan dan mengeluarkan sumbernya daripada wakaf tunai. Pada dasarnya, semua kutipan wakaf tunai akan dimasukkan ke dalam akaun yang dipanggil dana *taslim* sebagai simpanan. Wang dalam tabung *taslim* ini adalah berbentuk aset kekal. Justeru penyelidik seterusnya boleh mencontohi konsep wakaf pondok bina asrama pelajar universiti selain membuat RMB.

- b) **Kedua :** Sememangnya wang terkumpul dalam tabung *taslim* ini akan dibahagikan kepada dua bahagian. Bahagian pertama adalah melabur dalam pelaburan yang menguntungkan dan bahagian kedua adalah membeli hartanah seperti tanah atau bangunan yang mungkin terdapat projek sosial dan ekonomi yang berbeza pada hartanah tersebut. Keuntungan daripada pelaburan dan projek yang telah siap akan dipindahkan ke akaun. Keuntungan ini juga akan digunakan untuk membuat projek komuniti yang boleh digunakan oleh orang ramai.



- c) **Ketiga** : Melantik pakar perundangan wakaf. Isu undang-undang yang sering dihadapi dalam pengurusan instrumen wakaf termasuk batasan bidang kuasa mahkamah syariah, undang-undang yang bercanggah, rampasan tanah wakaf oleh Pihak Berkuasa Negeri (PBN), dan pertikaian undang-undang yang kritikal, termasuk kekurangan atau ketidakupayaan undang-undang. Bagi menyelesaikan isu ini, mahkamah syariah perlu diberi kuasa untuk menyelesaikan kes harta orang Islam dan mengikut fatwa yang dikeluarkan oleh mufti.

Seorang yang pakar dalam undang-undang Islam seperti hakim yang tergolong dalam golongan profesional dan mempunyai tanggungjawab untuk mendengar pertikaian wakaf. Tambahan pula, bidang kuasa Mahkamah Sivil Syariah mestilah dirasionalkan dan ditafsirkan dengan jelas selaras dengan perintah pentadbiran Mahkamah Syariah Negeri. Sama seperti Kongres meluluskan undang-undang seperti Akta Pemulihan Khusus 1950, badan perundangan negeri juga harus proaktif dalam memberikan kuasa yang sewajarnya kepada mahkamah syariah. Hal ini bermakna Akta Pengambilan Tanah perlu dipinda bagi menghalang kerajaan daripada menuntut semula tanah wakaf khususnya masjid dan wakaf untuk sebarang tujuan.

- d) **Keempat** : Transformasi instrumen wakaf agar menjadi zon ekonomi khas. Ianya dilihat berpotensi dalam merealisasikan pelestarian wakaf hasil daripada kefahaman dan amalan wakaf dalam masyarakat Islam secara global. Kebanyakan orang Islam mempunyai persepsi bahawa wakaf hanya bertujuan untuk surau, masjid, atau tanah perkuburan. Masyarakat Islam percaya dan sedar bahawa sumbangan harta untuk masjid, sekolah agama, atau tanah perkuburan menjamin lebih banyak pahala kerana tidak berlaku ketidakpastian mengenai penggunaan tanah.

Dengan persekitaran global yang semakin mencabar hari ini, peranan wakaf perlu diterjemahkan kepada skop yang lebih luas. Dalam hal ini, konsep wakaf pemilikan tidak boleh dilihat dari sudut agama dan rohani semata-mata. Sebaliknya, fungsi dan peranan wakaf perlu diperkukuh dari segi potensi pembangunan ekonomi, pembasmian kemiskinan, pendidikan, peningkatan taraf kesihatan, penyelidikan dan pembangunan yang memihak kepada umat Islam.

- e) **Kelima**: Mewujudkan rangkaian perhubungan yang lebih luas. Bagi menerima dana yang lebih besar, perlu diwujudkan rangkaian dan perhubungan yang lebih luas dengan dana wakaf yang lain. Sebagai contoh, adalah perlu untuk mewujudkan kerjasama dengan institusi pengajian tinggi samada swasta mahupun awam. Oleh itu, adalah sangat penting untuk membina hubungan baik dengan syarikat-syarikat yang mempunyai kepentingan dalam dan luar negara. Malahan dengan kaedah ini boleh mewujudkan RMB agar dapat diaplikasikan menggunakan instrumen wakaf tersebut terwujud pada masa hadapan .



## Kesimpulan

Di Malaysia didapati masih banyak harta wakaf yang berpotensi untuk dibangunkan, akan tetapi sehingga kini masih belum dimajukan sewajarnya. Malahan, banyak harta wakaf yang tidak ada rekod dan maklumat sistematik (Megat Mohd Ghazali Megat Abd Rahman dan Asiah Othman, 2006). Hal ini tidak sewajarnya berlaku. Oleh itu, penubuhan pemusatan institusi wakaf dan penambahbaikan konsep wakaf perlu dilaksanakan. Tanpa pendekatan ini, institusi wakaf tidak mungkin berkembang maju dan dapat dikendalikan secara tersusun dan menyeluruh. Pentadbiran dan pelaksanaan institusi dan produk wakaf memerlukan perubahan yang drastik untuk ia berperanan secara lebih efektif dan perkasa.

Institusi wakaf perlulah stabil, lestari dan fleksibel dalam menghadapi apa jua kemungkinan dan halangan yang ada serta tidak terbantut dalam apa-apa noktah. Perlu diingat bahawa wakaf merupakan aset tetap dan penting bagi umat Islam. Ianya juga merupakan satu aset harta yang tidak mudah dimanipulasi dan dibinasakan berbanding sistem-sistem kehartaan lain (Andrew. W, 2006). Oleh itu, dengan cadangan pemeraksanaan ini, adalah lebih menjadi tanggungjawab umat Islam berusaha meletakkan kembali wakaf ke taraf yang sebenar dan menjadikannya satu ibadah yang disegani dalam pembangunan masyarakat dan negara.

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### Buku

Abdul hamid &Tahir (2014), Waqf property concept, management, development and financing, 2014



## KEPENTINGAN MODEL MUZIUM KEPADA PENSEJERAHAN PENGURUSAN ZAKAT

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**Abstrak:** Artikel ini bertujuan untuk meneroka keunikan dan kepentingan pensejarahan pengurusan zakat di Kedah Darul Aman, serta peranan institusi zakat dalam membangunkan masyarakat setempat. Dengan menggunakan pendekatan kajian sejarah, artikel ini menganalisis pelbagai sumber primer dan sekunder mengenai pengurusan zakat dari zaman tradisional hingga kini. Metod penulisan melibatkan kajian literatur yang menyeluruh serta analisis dokumen sejarah dan laporan institusi zakat. Kajian ini mendapati bahawa sejarah pengurusan zakat di Kedah mempunyai keunikan tersendiri, terutamanya dari aspek peranan pembesar tradisional dan kaitan erat dengan Kesultanan Kedah. Kepentingan kajian ini terletak pada kemampuannya untuk menyediakan panduan kepada pengurusan zakat moden dalam menghadapi cabaran baru, serta menambah kefahaman mengenai evolusi sistem zakat dan impaknya terhadap masyarakat.

**Kata Kunci:** Zakat, Pensejarahan, Kedah, Pengurusan Zakat, Kesultanan

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### Pendahuluan

Zakat merupakan salah satu rukun Islam yang memainkan peranan penting dalam mengurangkan kemiskinan dan ketidaksamaan ekonomi dalam kalangan umat Islam. Sebagai satu kewajipan agama, pengurusan zakat memerlukan satu sistem yang telus dan cekap untuk memastikan kutipan dan pengagihan zakat dilaksanakan secara optimum. Namun begitu, cabaran dalam pengurusan zakat seperti kekurangan kesedaran, ketidakcekapan dalam pengagihan, serta masalah ketirisan dana telah mencetuskan keperluan kepada model pengurusan yang lebih sistematik dan berkesan. Dalam konteks ini, penggunaan model muzium dalam pengurusan zakat menjadi semakin relevan. Model muzium ini berfungsi sebagai alat untuk mendokumentasikan, mempamerkan, dan menyebarkan maklumat mengenai zakat kepada masyarakat umum, serta memberikan panduan yang lebih jelas kepada amil zakat dalam menjalankan tugas mereka. Selain itu, ia turut membantu meningkatkan literasi zakat dalam kalangan masyarakat dan seterusnya mengukuhkan keberkesanan pengurusan zakat.

Penyerapan model muzium ke dalam pengurusan zakat bukan sahaja memudahkan proses kutipan dan pengagihan zakat, tetapi juga meningkatkan ketelusan dan kepercayaan masyarakat terhadap institusi zakat. Kajian terdahulu menunjukkan bahawa model muzium ini dapat meningkatkan kefahaman masyarakat mengenai sejarah, prinsip, dan tujuan zakat, serta memperkasa golongan amil dengan pengetahuan yang lebih mendalam tentang peranan mereka dalam melaksanakan tugas pengagihan secara adil dan saksama (Ahmad, 2020; Hassan & Musa, 2019). Oleh itu, adalah penting untuk melihat



bagaimana model muzium ini dapat menyumbang kepada penyerahan dan pengurusan zakat secara lebih berkesan.

### **Sejarah Tun Tembera dan Zakat di Kedah Darul Aman**

Tun Tembera merupakan salah seorang tokoh yang berpengaruh dalam sejarah awal Kedah, khususnya pada era pemerintahan kesultanan Kedah. Nama beliau sering dikaitkan dengan peranan penting dalam pentadbiran negeri dan perkembangan sistem zakat. Tun Tembera, yang merupakan seorang pembesar kerajaan, dipercayai telah memainkan peranan penting dalam menguatkuasakan kutipan zakat di Kedah. Pada zaman pemerintahan beliau, sistem zakat diperkenalkan sebagai satu mekanisme untuk memperbaiki keadaan ekonomi rakyat serta membantu golongan fakir miskin.

Sejarah Kedah mencatatkan bahawa pada era Tun Tembera, kutipan zakat dilaksanakan secara teratur dengan pembesar-pembesar daerah diberi tanggungjawab menguruskan kutipan di kawasan masing-masing. Pendekatan ini bukan sahaja membantu memperkasa institusi zakat, tetapi juga memperkukuhkan institusi kesultanan yang bergantung kepada hasil zakat untuk membiayai sebahagian daripada perbelanjaan kerajaan dan masyarakat. Di bawah pimpinan Tun Tembera, pentadbiran zakat dilihat lebih tersusun dan melibatkan penglibatan masyarakat dalam memperluaskan kefahaman tentang tanggungjawab zakat.

Sehingga kini, amalan zakat di Kedah Darul Aman terus berkembang dan menjadi sebahagian daripada identiti ekonomi Islam negeri ini. Institusi zakat Kedah moden turut mengambil inspirasi daripada pendekatan yang diperkenalkan pada zaman Tun Tembera, khususnya dari segi ketelusan dan keberkesanan dalam pengurusan kutipan dan pengagihan zakat kepada yang memerlukan. Zakat Kedah kini diuruskan oleh Lembaga Zakat Negeri Kedah, yang bertanggungjawab memastikan amalan zakat terus relevan dalam konteks ekonomi semasa.

### **Sorotan Literatur**

Pelbagai kajian telah dijalankan berkaitan sejarah dan pengurusan zakat di Malaysia, khususnya di Kedah. Zakat sebagai satu institusi penting dalam ekonomi Islam telah berkembang seiring dengan sejarah kesultanan di negeri ini. Menurut Ahmad (2018), peranan Tun Tembera dalam memperkenalkan sistem zakat yang lebih teratur di Kedah telah meninggalkan kesan yang mendalam terhadap perkembangan ekonomi dan kestabilan sosial negeri tersebut. Pentadbiran zakat pada zaman Tun Tembera diurus dengan baik oleh para pembesar daerah, yang memastikan kutipan zakat dilaksanakan secara sistematik, sekaligus memberi manfaat kepada golongan fakir miskin.

Selain itu, Zulkifli dan Rahman (2020) menekankan bahawa sistem zakat di Kedah bukan sahaja bertindak sebagai alat untuk membantu masyarakat yang memerlukan, tetapi juga berfungsi sebagai sumber penting dalam pembiayaan pentadbiran negeri. Dalam kajian mereka, Zulkifli dan Rahman menyatakan bahawa sistem zakat pada era kesultanan Kedah telah berjaya mengurangkan jurang ekonomi dalam kalangan masyarakat, di mana zakat diagihkan secara adil dan saksama mengikut





keperluan. Pendekatan yang diperkenalkan oleh Tun Tembera menjadi asas penting kepada perkembangan institusi zakat yang lebih formal di Kedah pada masa kini.

Sejarah zakat di Kedah juga berkait rapat dengan perkembangan ekonomi Islam di Malaysia. Hassan dan Musa (2019) menyoroti bahawa zakat terus relevan dalam konteks moden sebagai alat penting dalam pengurusan ekonomi, khususnya dalam memastikan keseimbangan sosial dan membantu golongan yang memerlukan. Kajian ini turut menunjukkan bahawa institusi zakat di Kedah kini lebih tersusun dan menggunakan pendekatan moden seperti teknologi digital untuk memudahkan kutipan dan pengagihan zakat.

Kajian-kajian ini menunjukkan bahawa institusi zakat di Kedah telah berkembang dengan baik sejak zaman Tun Tembera sehingga ke hari ini, dan peranannya dalam memastikan kesejahteraan ekonomi masyarakat terus relevan dalam konteks moden.

### **Kepentingan Pensejarahan Pengurusan Zakat**

Pensejarahan pengurusan zakat memainkan peranan penting dalam memahami bagaimana amalan zakat telah berkembang dari semasa ke semasa serta bagaimana ia disesuaikan dengan perubahan sosio-ekonomi dalam masyarakat. Terdapat beberapa kepentingan utama pensejarahan dalam pengurusan zakat yang perlu diberi perhatian:

**Memahami Asal Usul dan Perkembangan Zakat** Pensejarahan pengurusan zakat membolehkan kita mengenal pasti asal-usul amalan zakat dan bagaimana ia diperkenalkan dalam pelbagai masyarakat. Sebagai contoh, dalam sejarah Kedah, peranan tokoh seperti Tun Tembera telah menyumbang kepada pelaksanaan sistem zakat yang teratur (Ahmad, 2018). Melalui kajian sejarah, kita dapat melihat evolusi sistem zakat daripada pengurusan tradisional yang dilakukan oleh pembesar kepada pendekatan moden yang lebih tersusun. Ini penting untuk memahami bagaimana perubahan dalam struktur sosial dan ekonomi memberi impak kepada pengurusan zakat.

**Memperbaiki Sistem Pengurusan Zakat** Sejarah membantu mengenal pasti kelemahan dan cabaran yang pernah wujud dalam pengurusan zakat. Sebagai contoh, ketidaksamaan dalam pengagihan zakat atau ketirisan dalam kutipan pada masa lalu boleh dijadikan pengajaran untuk meningkatkan ketelusan dan keberkesanan sistem pengurusan zakat moden (Hassan & Musa, 2019). Dengan menganalisis sejarah pengurusan zakat, institusi zakat masa kini dapat belajar daripada kesilapan lalu dan mengelakkan isu yang sama daripada berulang.

**Meningkatkan Kesedaran dan Kefahaman Masyarakat** Kajian sejarah juga membantu dalam meningkatkan kesedaran masyarakat tentang kepentingan zakat sebagai satu kewajipan agama yang menyumbang kepada kestabilan sosial. Pendedahan kepada sejarah institusi zakat boleh meningkatkan literasi zakat dalam kalangan masyarakat, terutamanya dalam memahami peranan zakat sebagai instrumen ekonomi Islam yang berkesan dalam mengurangkan kemiskinan dan ketidaksamaan (Zulkifli & Rahman, 2020). Ini juga boleh menggalakkan



masyarakat untuk lebih aktif dalam melaksanakan kewajipan zakat dan mempercayai institusi zakat yang wujud.

**Mengukuhkan Institusi Zakat** Pensejarahan juga penting dalam membentuk dasar dan polisi zakat pada masa kini. Dengan memahami bagaimana institusi zakat berkembang dan berfungsi dalam sejarah, institusi zakat hari ini dapat mengukuhkan peranannya dalam masyarakat. Sejarah memberikan gambaran tentang bagaimana sistem zakat berfungsi dengan baik dan bagaimana institusi zakat dapat memperbaiki dan menyesuaikan diri dengan cabaran moden, seperti penggunaan teknologi dalam kutipan dan pengagihan zakat (Hassan & Musa, 2019).

**Memastikan Ketelusan dan Akauntabiliti** Dalam konteks pengurusan zakat, sejarah membolehkan kita menilai sejauh mana ketelusan dan akauntabiliti telah diterapkan dalam pengurusan dana zakat dari masa ke masa. Perkembangan sejarah institusi zakat menunjukkan bahawa pentadbiran zakat yang baik adalah berdasarkan prinsip keadilan dan ketelusan, yang memastikan dana zakat sampai kepada golongan yang benar-benar memerlukan (Zulkifli & Rahman, 2020). Institusi zakat boleh mengambil pengajaran daripada sejarah untuk memperbaiki mekanisme audit dan pengagihan zakat secara lebih adil dan telus.

Secara keseluruhannya, pensejarahan pengurusan zakat memberikan banyak manfaat dalam memastikan institusi zakat terus relevan dan berfungsi dengan baik dalam masyarakat moden. Pengajaran daripada sejarah membantu membentuk sistem zakat yang lebih efisien, telus, dan berkesan dalam melaksanakan objektif utamanya untuk membantu golongan yang memerlukan dan mengurangkan jurang ekonomi.

### **Keunikan Zakat Kedah untuk Direkod dalam Muzium**

Zakat di Kedah Darul Aman memiliki beberapa keunikan yang layak direkodkan dalam muzium sebagai sebahagian daripada warisan Islam dan sistem ekonomi tradisional negeri tersebut. Penceritaan sejarah zakat melalui muzium akan memberikan perspektif mendalam tentang bagaimana zakat berkembang dari zaman tradisional hingga kini. Berikut adalah beberapa aspek keunikan zakat Kedah yang boleh dijadikan pameran di muzium:

#### **1. Peranan Pembesar Tradisional dalam Pengurusan Zakat**

Salah satu ciri unik zakat di Kedah ialah peranan yang dimainkan oleh pembesar-pembesar tradisional dalam sistem kutipan dan pengagihan zakat. Pada zaman pemerintahan Kesultanan Kedah, pembesar daerah seperti Tun Tembera diberikan tanggungjawab untuk memastikan zakat dikutip dan diagihkan secara adil kepada golongan yang memerlukan. Ini mencerminkan struktur feodal dalam pengurusan ekonomi Islam pada masa lalu, yang membolehkan sistem zakat berfungsi secara efektif walaupun dengan teknologi yang terhad (Ahmad, 2018). Memaparkan peranan pembesar tradisional ini dalam muzium dapat menonjolkan warisan zakat yang bersifat tempatan dan unik.



## **2. Kaitan Zakat dengan Institusi Kesultanan**

Keunikan lain yang boleh direkodkan dalam muzium ialah hubungan erat antara institusi zakat dan Kesultanan Kedah. Zakat bukan sahaja dilihat sebagai tanggungjawab agama, tetapi juga sebagai satu mekanisme penting untuk memperkukuhkan kestabilan ekonomi dan politik negeri. Sebahagian daripada hasil kutipan zakat digunakan untuk membantu pembiayaan pentadbiran kesultanan serta membantu golongan miskin dan memerlukan, sekali gus mencipta keseimbangan dalam masyarakat. Sejarah ini menggambarkan peranan zakat bukan sahaja sebagai ibadah, tetapi juga sebagai instrumen pemerintahan yang memberi manfaat kepada masyarakat (Zulkifli & Rahman, 2020).

## **3. Sistem Zakat Beras Berasaskan Pertanian**

Kedah, yang terkenal sebagai "Jelapang Padi Malaysia," mempunyai sistem zakat yang berfokus kepada pengeluaran beras sebagai sumber utama ekonomi. Ini menjadikan zakat beras sebagai salah satu elemen penting dalam sejarah pengurusan zakat di negeri ini. Kutipan zakat pertanian, khususnya beras, berbeza daripada negeri-negeri lain yang mungkin lebih berasaskan zakat perniagaan atau ternakan. Paparan tentang zakat beras dalam muzium boleh menunjukkan bagaimana sektor pertanian menjadi teras ekonomi Kedah dan mempengaruhi pengurusan zakat dalam kalangan petani (Hassan & Musa, 2019).

## **4. Perkembangan Teknologi dalam Pengurusan Zakat**

Sejak beberapa dekad kebelakangan ini, pengurusan zakat di Kedah telah melalui perubahan signifikan dengan penggunaan teknologi moden seperti sistem pembayaran dalam talian dan aplikasi mudah alih. Institusi seperti Lembaga Zakat Negeri Kedah telah memperkenalkan platform digital untuk memudahkan proses kutipan dan pengagihan zakat. Ini merupakan satu contoh bagaimana zakat tradisional yang dahulunya dikendalikan secara manual kini berkembang dengan penggunaan teknologi moden. Pameran yang memaparkan evolusi teknologi dalam pengurusan zakat dapat memberikan perspektif yang menarik mengenai keberkesanan sistem zakat dalam memenuhi keperluan masyarakat moden (Zulkifli & Rahman, 2020).

## **5. Pelbagai Kategori Asnaf yang Unik di Kedah**

Sistem zakat di Kedah juga unik dari segi pengagihan kepada pelbagai kategori asnaf. Selain daripada kategori biasa seperti fakir, miskin, dan amil, Kedah turut mempunyai inisiatif zakat untuk kategori seperti bantuan pendidikan dan kesihatan. Ini mencerminkan bagaimana zakat di negeri ini berkembang untuk menyesuaikan diri dengan keperluan masyarakat yang berbeza mengikut zaman. Rekod dan pameran mengenai asnaf dan cara pengagihan zakat ini akan memberi pandangan tentang peranan zakat dalam membantu mengatasi pelbagai bentuk kemiskinan dan kesusahan yang dihadapi masyarakat tempatan (Hassan & Musa, 2019).



## 6. Sumbangan Zakat dalam Pembinaan Institusi Pendidikan dan Keagamaan

Zakat di Kedah juga digunakan untuk membiayai pembinaan dan penyelenggaraan institusi pendidikan dan keagamaan seperti sekolah agama, masjid, dan madrasah. Ini mencerminkan komitmen institusi zakat terhadap pembangunan modal insan serta pemeliharaan nilai-nilai keagamaan dalam masyarakat. Muzium boleh mempamerkan rekod sumbangan zakat terhadap pembangunan ini, sekaligus menunjukkan impak besar zakat dalam membangunkan masyarakat dan mengukuhkan nilai keagamaan (Zulkifli & Rahman, 2020).

### Projek Terkini Zakat Kedah

Projek terkini oleh Lembaga Zakat Negeri Kedah (LZNK) menunjukkan komitmen yang berterusan dalam memanfaatkan kutipan zakat untuk meningkatkan kehidupan golongan asnaf. Salah satu projek utama adalah **Projek Smart Sawah Berskala Besar Asnaf (SBBA)** yang bertujuan meningkatkan penanaman padi dalam kalangan asnaf di Kedah. Projek ini menyediakan peluang kepada golongan asnaf untuk terlibat dalam sektor pertanian, sekaligus memperbaiki taraf hidup mereka melalui hasil yang lebih stabil dan produktif. Lawatan Menteri Besar Kedah pada April 2024 menandakan sokongan kuat kerajaan negeri terhadap inisiatif ini. Selain itu, LZNK telah mencatatkan peningkatan kutipan zakat, dengan sasaran **RM300 juta pada 2024**. Zakat pendapatan menyumbang sebahagian besar kutipan, diikuti oleh zakat perniagaan dan pelbagai jenis zakat lain seperti zakat fitrah, zakat padi, dan zakat emas. Sasaran kutipan ini menunjukkan peningkatan kesedaran masyarakat dan peranan LZNK dalam menguruskan zakat untuk kebajikan golongan yang memerlukan. Projek-projek seperti ini bukan sahaja berfokus kepada penyaluran bantuan kewangan tetapi juga memperkenalkan model pembangunan yang mampan dan berdikari untuk golongan asnaf, seiring dengan peranan LZNK sebagai pengurus zakat di Kedah.

### Kesimpulan Artikel

Kesimpulannya, pensejarahan pengurusan zakat di Kedah memainkan peranan penting dalam membentuk sistem zakat moden yang lebih telus dan efisien. Keunikan pengurusan zakat di Kedah, seperti peranan pembesar tradisional dan kesultanan, telah memberikan asas yang kukuh untuk perkembangan institusi zakat hari ini. Tambahan pula, perkembangan teknologi dan pelbagai projek pembangunan zakat membuktikan bahawa sistem zakat di Kedah terus relevan dalam menangani isu sosioekonomi semasa. Kajian ini menunjukkan bahawa memahami sejarah pengurusan zakat adalah penting untuk memastikan keberkesanan institusi zakat dalam membantu golongan asnaf dan mempromosikan keadilan ekonomi dalam kalangan masyarakat.



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## PENGURUSAN ZAKAT DI KOPERASI PERMODALAN FELDA MALAYSIA BERHAD (KPF)

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**Abstrak:** *Pengurusan zakat di Malaysia merupakan komponen penting dalam sistem kesejahteraan sosial yang berasaskan prinsip-prinsip Syariah. Walau bagaimanapun, mekanisme pengurusan zakat di Malaysia hari ini dilihat mempunyai beberapa cabaran dan isu dalam pengagihan dana zakat dan tadbir urusnya. Secara khususnya kajian ini dilakukan di Koperasi Permodalan Felda Malaysia Berhad (KPF) bagi meneroka amalan pengurusan zakat yang dilaksanakan oleh KPF dengan mengenal pasti mekanisme kaedah kutipan dan agihan zakat yang dijalankan, Melalui pendekatan kualitatif, data kajian dikutip melalui kaedah temubual yang dijalankan dengan menemubual pihak yang terlibat secara langsung dengan aktiviti pengurusan zakat KPF seterusnya dianalisis menggunakan kaedah general inductive method. Dapatan kajian menunjukkan pengurusan KPF tidak melaksanakan kutipan dan agihan zakat secara langsung sebaliknya mereka melantik Pusat Pungutan Zakat (PPZ) untuk membuat taksiran zakat selepas proses audit pendapatan tahunan selesai dilaksanakan. PPZ turut melaksanakan sistem wakalah dalam proses pengagihan zakat KPF dan diagihkan kepada golongan yang memerlukan bantuan termasuk staf KPF semasa pasca Covid-19. KPF dicadangkan supaya mengagihkan wakalah zakat kepada pembangunan pendidikan anak-anak felda yang kurang berkemampuan dan memfokuskan kepada pembangunan ekonomi dalam kalangan peneroka felda.*

**Kata Kunci:** *Pengurusan zakat, Koperasi Permodalan Felda, Sistem Wakalah*

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### Pengenalan

Pengurusan zakat di Malaysia adalah suatu aspek penting dalam sistem ekonomi Islam yang berfungsi bukan sahaja sebagai mekanisme untuk membantu golongan yang memerlukan tetapi juga untuk membangunkan sosio ekonomi masyarakat secara keseluruhan. Sejak beberapa tahun kebelakangan ini, pengurusan zakat telah mendapat perhatian yang lebih serius dengan pelbagai inisiatif oleh kerajaan negeri dan agensi zakat. Kajian terbaru menunjukkan bahawa kutipan zakat di Malaysia telah meningkat secara konsisten setiap tahun. Menurut laporan tahunan Lembaga Zakat Selangor (2023), kutipan zakat telah mencapai lebih dari RM600 juta pada tahun lalu, ini menunjukkan peningkatan sebanyak 10%



berbanding tahun sebelumnya. Hal ini didorong oleh kempen kesedaran yang aktif dan penggunaan teknologi digital untuk memudahkan proses pembayaran zakat. Beberapa artikel juga menyoroti keberkesanan platform dalam talian dan aplikasi mudah alih dalam meningkatkan kutipan zakat, yang menarik perhatian golongan muda untuk turut serta menunaikan zakat.

Namun demikian, dalam aspek pengagihan, kajian mendapati masih terdapat isu ketelusan dan keberkesanan dalam proses pengagihan zakat kepada asnaf. Menurut kajian oleh Noor Aziah et al. (2023), walaupun terdapat prosedur yang jelas, terdapat aduan mengenai kelewatan dalam penyaluran zakat, serta keperluan untuk memperbaiki sistem pemantauan penerima bantuan zakat. Sementara itu, Nazeri dan Mohd Nor (2022) menjelaskan institusi zakat masih lagi menghadapi isu-isu berbangkit seperti kutipan dan agihan yang tidak sistematik dan proses permohonan untuk agihan yang terlampau sulit. Jelasnya lagi, keberkesanan penyaluran dana zakat ini masih belum boleh membantu agenda utama zakat iaitu proses mentransformasikan asnaf kepada pembayar zakat. Justeru, dalam memastikan matlamat dan fungsi pengurusan zakat berada pada tahap yang optimum serta di landasan yang betul, maka kertas kerja ini adalah untuk membincangkan pelaksanaan pengurusan zakat di Koperasi Permodalan Felda Malaysia Berhad (KPF).

## **Sorotan Karya**

Pengurusan zakat merujuk kepada cara, kaedah dan proses pengurusan pengagihan bantuan zakat kepada asnaf. Pencapaian objektif agihan zakat sangat bergantung kepada pengurusan zakat kerana ia menjelaskan bagaimana proses pengagihan zakat dilaksanakan. Terdapat beberapa kajian berkaitan pengagihan antaranya Rahisam Ramli (2013) yang menfokuskan kepada mekanisme agihan zakat kepada asnaf muallaf. Kajian beliau mendapati institusi zakat memerlukan satu mekanisme agihan zakat yang komprehensif khusus untuk asnaf muallaf.

Selain itu, pengagihan zakat didakwa tidak menyeluruh sampai kepada asnaf. Muhammad Syukri Salleh (2006) beranggapan bahawa masalah ini berlaku disebabkan birokrasi dan serakan geografi yang menjadi halangan terhadap agihan zakat sampai kepada asnaf dengan sepatutnya. Hal ini juga disokong oleh Sohaimi dan Gunawan (2011) yang mendapati Majlis Agama Islam Negeri (MAIN) masih mengagihkan zakat berdasarkan system permohonan berbanding pendekatan turun padang. Penemuan The Suhaila Tajuddin et al. (2016) juga membuktikan pengagihan zakat tidak menyeluruh. Kajian ini juga mendapati kawasan penempatan golongan asnaf yang tinggal di kawasan ceruk kampung dan kawasan pedalaman juga menyebabkan pegawai zakat ataupun wakil-wakil yang telah dilantik seperti ketua kampung ataupun ahli jawatankuasa masjid tidak dapat menjejaki mereka.

Dari segi keperluan aspek pemantauan pula, Amirul Afif Muhammad, Norlida Jaafar, Hardi Emrie Rosly, & Hasman Abdul Manan (2011) mendapati perhatian dan pemantauan yang khusus dan pengetahuan dalam perniagaan merupakan aspek penting dalam memastikan objektif menjadikan asnaf sebagai usahawan yang berjaya dapat dicapai. Namun, menurut Othman Sahalan dan Luqman Abdullah (2014), aktiviti pengawalan terhadap pembangunan asnaf belum dilaksanakan secara menyeluruh disebabkan kekangan di pihak institusi zakat dan seharusnya pihak institusi zakat perlu mengambil perhatian yang serius dalam mengetahui sejauh mana keberkesanan program pembangunan asnaf ini



supaya objektif dan matlamat program dapat dicapai dengan berkesan. Oleh itu terdapat keperluan untuk mengkaji pelaksanaan pengurusan agihan zakat kepada asnaf fakir dan miskin agar penambahbaikan terhadap pengurusan agihan zakat dapat dilakukan.

## Metodologi Kajian

Kajian ini menggunakan kaedah penyelidikan kualitatif dengan kaedah fenomenologi bertujuan untuk memahami dengan lebih mendalam mekanisme sebenar pengurusan kutipan dan agihan zakat oleh Koperasi Permodalan Felda Berhad (KPF) serta melihat kesesuaiannya pelaksanaan kutipan dan agihan zakat oleh KPF. Pendekatan kualitatif digunakan kerana kajian ini berbentuk teks iaitu penceritaan informan tentang isu yang dikaji. Pengkaji mengutip data secara temubual terperinci dan mendalam. Sumber data melibatkan temu bual bersama beberapa pihak termasuk pegawai dari KPF dan PPZ-MAIWP. Seterusnya, data bagi kajian ini dianalisis menggunakan kaedah *general inductive method* untuk kajian kualitatif.

## Koperasi Permodalan Felda Malaysia Berhad (KPF)

Secara asasnya, KPF mula ditubuhkan pada 1 Julai 1980 di bawah Ordinan Koperasi 1948 (ditukarkan kepada Akta Koperasi 1993) yang mempunyai objektif penubuhannya tersendiri iaitu untuk menjadikan KPF sebagai satu wadah simpanan dan pelaburan kepada warga Felda.

Antara objektif utama penubuhan KPF adalah menggiat dan menggalakkan penyimpanan wang oleh anggota, mengadakan kemudahan simpanan dan aktiviti pelaburan yang diuruskan secara profesional, menjana pulangan yang konsisten stabil lagi baik melalui usaha-usaha pelaburan dan meninggikan taraf ekonomi anggota hasil daripada kegiatan simpanan dan pelaburan (Koperasi Permodalan Felda, 2024).

Kerjasama KPF dengan sistem pengurusan zakat di Malaysia bukan sahaja dilihat melalui peranan sebagai penyumbang dana zakat, tetapi juga sebagai ejen pengagihan yang memastikan dana zakat sampai kepada asnaf yang layak. Di dalam struktur organisasi KPF terdapat dua divisyen utama yang mengawasi bahagian pelaburan dan perniagaan serta divisyen pengurusan dan perkhidmatan. Bagi divisyen pelaburan dan perniagaan melibatkan enam fungsi utama atau teras iaitu pelaburan korporat, pasaran modal, hartanah, perladangan, perbankan komersial, serta perkhidmatan al-Rahnu (Koperasi Permodalan Felda, 2024).

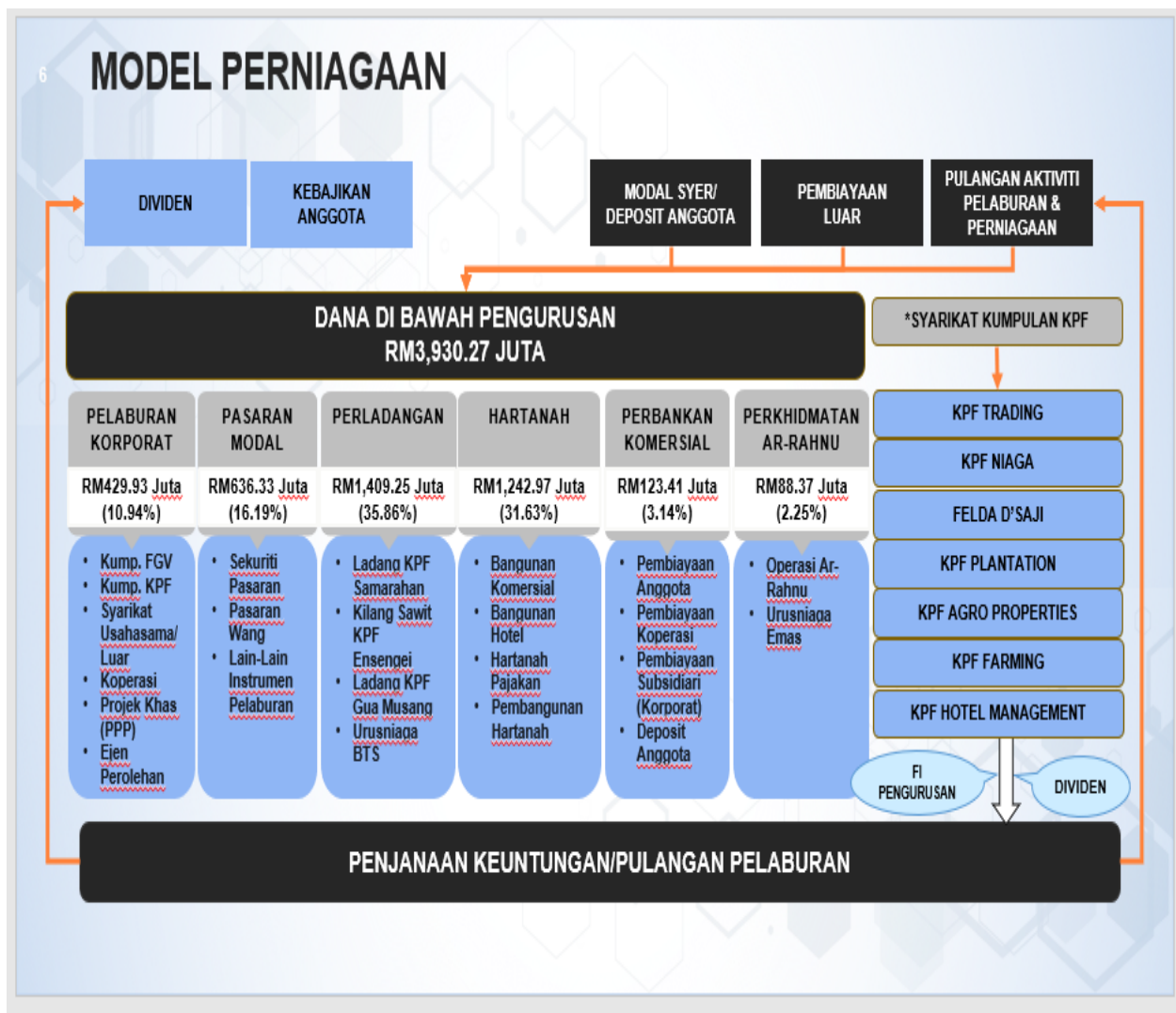
Manakala bagi divisyen yang kedua pula memfokuskan kepada kumpulan pengurusan dan perkhidmatan iaitu pentadbiran dan sumber manusia, pengurusan anggota, perolehan dan projek, teknologi maklumat dan komunikasi. Penjanaan keuntungan dan pulangan pelaburan yang diperolehi seterusnya diagihkan kepada bentuk dividen untuk kebajikan anggota. Melalui penyertaan koperasi seperti KPF dalam pengurusan zakat, ia membantu memperkukuh peranan zakat sebagai alat penyubur ekonomi dan memastikan dana zakat tidak hanya diuruskan oleh satu entiti sahaja, tetapi turut melibatkan pelbagai pihak yang berautoriti. Ini dapat meningkatkan keberkesanan pengurusan zakat serta mencapai matlamat akhir untuk memartabatkan kesejahteraan ummah dan memperkukuhkan pembangunan komuniti Islam di Malaysia (Koperasi Permodalan Felda, 2024).



## Dapatan Kajian

Perbincangan seterusnya adalah hasil dapatan daripada temu bual dengan pegawai dari Sekretariah Syariah Permodalan Felda Berhad berkenaan pengurusan zakat di KPF dan pegawai di Pusat Pungutan Zakat-MAWIP.

Dapatan kajian menunjukkan bahawa KPF telah menjalankan aktiviti pelaburan dan perniagaan seperti berikut:



Rajah 1.1: Sumber pendapatan Koperasi Permodalan Felda Malaysia Berhad

Selain itu dapatan kajian menunjukkan bahawa KPF tidak melaksanakan kutipan zakat secara langsung kepada semua premis perniagaan di bawahnya. Selepas audit tahunan pendapatan KPF dilaksanakan, pihak KPF akan menyerahkan urusan pengiraan zakat kepada Pusat Pungutan Zakat (PPZ) MAWIP. Pihak PPZ akan menaksir jumlah zakat yang perlu dikeluarkan oleh pihak KPF. Sebelum berlakunya pandemik Covid 19, KPF telah mengagihkan zakat perniagaan kepada semua negeri di Malaysia termasuk Sabah dan Sarawak. Bermula tahun 2020 di atas faktor kemerosotan pendapatan, KPF hanya

mengagihkan zakat kepada PPZ-MAWIP sahaja. Seterusnya pihak PPZ akan mengagihkan zakat tersebut kepada asnaf-asnaf yang layak di Wilayah Persekutuan.

Kajian juga mendapati pihak KPF telah memohon wakalah zakat dari pihak PPZ untuk diagihkan kepada staf mereka yang layak menerima zakat. Sistem wakalah di PPZ adalah dasar pengembalian wang zakat oleh Majlis Agama Islam Wilayah Persekutuan kepada entiti yang membayar zakat di Pusat Pungutan Zakat-MAWIP untuk diagihkan kepada asnaf yang layak. Dengan dana wakalah, KPF dapat mengembangkan lagi lokaliti bantuan serta mampu untuk memenuhi keperluan lebih ramai asnaf dan mereka yang berkepentingan dalam menggunakan wang zakat.

## Entiti Yang Dibenarkan Memohon Wakalah

Entiti	Jenis Zakat	Jumlah Zakat Minima Setahun
1. Individu	Zakat Harta / Pendapatan	RM20,000.00 dan ke atas
2. Syarikat atau organisasi	Zakat Perniagaan	RM10,000.00 dan ke atas
3. Majikan	Potongan Gaji Zakat Kakitangan	RM100,000.00 dan ke atas
4. Institusi Pengajian Tinggi	Potongan Gaji Zakat Kakitangan	Tiada had minima

Rajah 1.2: Kelayakan untuk memohon wakalah

## Kesimpulan

Kajian ini mengenal pasti pengurusan zakat di Koperasi Permodalan Felda Malaysia Berhad (KPF). Temu bual telah dijalankan kepada sekretariat syariah KPF untuk mengenal pasti mekanisme agihan zakat yang bersesuaian dengan keadaan ekonomi masyarakat hari ini. Seterusnya cadangan penambahbaikan mekanisme agihan zakat dibuat berdasarkan kepada dapatan daripada temu bual pegawai zakat.

Usaha memperkasakan dan memperkukuhkan tadbir urus zakat tidak hanya terhad di peringkat institusi zakat, bahkan tindakan dan kerjasama yang serius daripada pelbagai agensi kerajaan, badan bukan kerajaan, dan masyarakat perlu digarap untuk meningkatkan lagi kecekapan pengurusan zakat di Malaysia.

KPF tidak melaksanakan kutipan zakat secara langsung kepada semua premis perniagaan di bawahnya. Selepas audit tahunan pendapatan KPF dilaksanakan, pihak KPF akan menyerahkan urusan pengiraan zakat kepada Pusat Pungutan Zakat (PPZ) MAWIP. Pihak PPZ akan menaksir jumlah zakat yang perlu dikeluarkan oleh pihak KPF. Sebelum berlakunya pandemik Covid 19, KPF telah mengagihkan zakat perniagaan kepada semua negeri di Malaysia termasuk Sabah dan Sarawak. Bermula tahun 2020 di atas faktor kemerosotan pendapatan, KPF hanya mengagihkan zakat kepada PPZ sahaja. Seterusnya pihak PPZ akan mengagihkan zakat tersebut kepada asnaf-asnaf yang layak di Wilayah Persekutuan.



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### Penghargaan

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## ZAKAT AS A MEANS OF POVERTY ALLEVIATION: A PANACEA TO ECONOMIC DEVELOPMENT IN JIGAWA STATE

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**Abstract:** *Zakat as a means of Poverty Alleviation: A Panacea to Economic Development in Jigawa State. In Islam, Zakat is a comprehensive and unique instrument for poverty alleviation and wealth transferred from haves and have not individuals. Poverty and lack of income remain serious problem in developing countries and Jigawa State inclusive. This study aimed at evaluating the significance of Zakat as a means of alleviating poverty in Jigawa State if properly managed and implemented at a time when high percentage of Zakat recipients increased daily, inability of the wealthy ones to give out Zakat as stipulated by Shari'ah most especially when it regards to money and lack of proper law and punishment for those failed to give out Zakat in Jigawa State. This research is guided by some specific objectives which include: (1) To evaluate the performance of Zakat in Jigawa State. 2. To guide Muslims to know the legality of Zakat in Islam from the Glorious Qur'an and Hadiths. 3. How Zakat will alleviate poverty in Jigawa State. The main research findings include the followings: 1. Many people among the wealthy ones in Jigawa State are not paying Zakat as when it is due. 2. This might have motivated the hardship and poor leaving standard among the Muslim Ummah in the State. Zakat is the significance means of alleviating poverty and increase in the well-being of the community. Recommendations: 1. Public wider enlightenment should be undertaking to educate people about the obligation of Zakat to them and its significance to nation building and economic development.*

**Keywords:** *Zakat, Poverty, Alleviation, Economic, Development*

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### Introduction

The word Zakat is derived from Arabic word "Zakat" meaning to "purify". According to Tayyib A. (1994): the word Zakat derived from Arabic word "zakawah" meaning purification of one's wealth or property. Technically it is defined as ritual alms made compulsory to every Muslim who possess the minimum amount called "Nisab" if so far he is free from slavery, it is taken from the wealth of small boy and lunatic person male or female on a specific time given to specific people i.e. needy, poor, wayfarer etc. when the wealth reaches complete lunar year.

According to Zamfara State Zakat Institution (1999): "Zakat is a levy on the property of the wealth for distribution to the society's poor, needy, etc., the Arabic Word Zakat has connotation of purifies, blessing and paying it purifies increase and bless remainder of one's wealth" Zakat is the third pillars of Islam; it does not refer to charitable gift given out as kindness or generosity, but systematic giving of some percent of one's wealth to beneficiary poor, needy, wayfarer etc. Zakat is one of the five pillars of Islam as stated by the Holy Qur'an said:



"It is not Al-Birr (piety, righteousness, and each and every act of obedience to Allâh, etc.) that you turn your faces towards east and (or) west (in prayers); but Al-Birr is (the quality of) the one who believes in Allâh, the Last Day, the Angels, the Book, the Prophets and gives his wealth....." (Chapter 2: Verse 177)

Also from the Hadith which explains that Islam is built upon five pillars Zakat is included among the pillars of Islam. This paper will ascertain the contributions of Zakat in alleviating poverty in Jigawa State.

### **Zakat in Islam**

Many Prophets observed prayers and gave out Zakat. The Qur'an gave out some examples in several verses telling us how Zakat was imposed on the previous Prophet's before the coming of Prophet Muhammad (Peace be upon him) as mention in the noble Qur'an viz:

*"And mention in the Book (the Qur'ân) Ismâ'il (Ishmael). Verily! He was true to what he promised, and he was a Messenger, (and) a Prophet. And he used to enjoin on his family and his people As-Salât (the prayers) and the Zakât, and his Lord was pleased with him. ". (Chapter.19: Verses 54-55)*

Zakat of Jews:

*"And remember when we made covenant with children of Israel (saying) worship none but Allah (only) and be good to Parent and kindness to orphans and the needy and speak kindly to mankind and establish prayer and pay out Zakat". (Q. 2: V. 83)*

Zakat of progeny of the Prophet: Ishaq and Yaqub (A.S.)

*"And We made them leaders, guiding (mankind) by Our Command, and We inspired in them the doing of good deeds, performing Salât (Iqâmat-as-Salât), and the giving of Zakât and of Us (Alone) they were worshippers. (Chapter21: Verse73)*

Zakat of the Prophet Isah (peace be upon him) also mentioned in the glorious Qur'an:

*"He [Iesa (Jesus)] said: Verily! I am a slave of Allâh, He has given me the Scripture and made me a Prophet; And He has made me blessed where so ever I be, and has enjoined on me Salât (prayer), and Zakât, as long as I live." (Chapter 19: Verses 30-31)*

Therefore, all the above verses of the Qur'an directly showed that Zakat was in existence before the message or revelation of the Prophet Muhammad (Peace be upon), it is obligatory on the people that believe in the Prophets before us.

### **History of Zakat in the Life Time of the Prophet Muhammad (Peace be upon him)**

Going back to find first application of Zakat at the time of the Prophet (Peace be upon him) is like studying Zakat and its sources in order to discover its significance, mode of application and its effects whether spiritual, social, or economical. In Makkah the verse on Zakat was revealed in general form of



voluntary payment and it was left to the faith and the brotherly feeling of individual to decide what and how much to give in as Zakat or Sadaqah.

*"And those in whose wealth there is a known right, for the beggar who asks, and for the unlucky who has lost his property and wealth, (and his means of living has been straitened)". (Q. 70:24-25)*

It was in the second year after hijrah after the arrival of the Prophet (Peace be upon him) in Madinah that Zakat became an obligatory on Muslims; Qur'an says:

*"As-Sadaqât (here it means Zakât) are only for the Fuqarâ' (poor), and Al-Masâkin (the poor) and those employed to collect (the funds); and for to attract the hearts of those who have been inclined (towards Islâm); .....". (Chapter.9: Verse 60)*

Zakat has been traced from the holy Qur'an and the Prophet ahadith; it was further explained by his saying and put into practical action at his life time and passed through his caliphs such as Abubakar Siddiq, Umar bin Khattab, Uthman ibn Affan and Aliyu ibn Abi Talib, and the rest of other Muslim leaders after the four rightly guided caliphs. Zakkat remained a practical obligatory as one of the five pillars of Islam up to today. Thus, the poor Muslim have a prescriptive right to share in the good fortune of their brother as solicitude for the poor, the needy and slaves who need to be emancipated; the poor thus benefited for their share in good things and not bad ones as the holy Qur'an speaks:

*"O you who believe! Spend of the good things which you have (legally) earned, and of that which we have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allâh is Rich (Free of all wants), and Worthy of all praise." (Chapter.2: Verse 267)*

Also in the Prophet's Hadith Zakat is traced as a pillar of Islam; the Prophet said:

*"Islam is built on five pillars: the acknowledging that there is no god but Allah and Muhammad is his messenger, the performance of prayer, and giving out of Zakkat....." (Bukhari and Muslim)*

From the Hadith reported by Umar (Allah be pleased with him) saying:

*"One day when we are sitting with the Prophet (Peace be upon him) somebody approach us wearing extremely white dress with heavy black hair, he sat near the Prophet and joined his knees with that of the Prophet and put his palm on the thighs of the Prophet (Peace be upon him) and he ask him: tell me what is Islam, the Prophet (P.B.U.H) answered that Islam is acknowledging that there is no god but Allah and Prophet Muhammad (P.B.U.H) is his messenger and perform prayer, pay out Zakat,*



*fasting of Ramadan and performing Hajj to those who have the means...." (Bukhari and Muslim)*

Ibn Abbas has reported from the Prophet Muhammad (Peace be upon him) saying:

*"The Prophet (Peace be upon him) sent Mu'az Ibn Jabal to Yemen and said: "invite them to bear witness that there is no god but Allah and that I am the messenger of Allah, if they accept this tell them that Allah has made obligatory on them five daily prayers; if they accept tell them Allah has made obligatory on them to pay out Zakat from their wealth (when it reach the nisab) and give to the poor among them" (reported by Bukhari and Muslim)*

### **Zakat Management and Administration in Islam**

All formal institution has its goals and objectives which serve as guideline for its proper foundation and effective performance either religious or cultural. Zakat management in Islam is the most important aspect of Islam as it is necessary on every State to establish an institution that will manage Zakat and observe its duties. In terms of administration, the Prophet (Peace be upon him) always sent out his companions to collect zakat in other cities and then distribute it to the deserving personalities. There are several companions that were sent out by the Prophet (Peace be upon him), some of them were as follows: (a) Ibn al-Latbiyah from the tribe of al-Azd (b) Abu Mas'ud (c) Abu Jahmi bn Hudhayfa (d. 20 H) (d) 'Uqba ibn Amir (e) Al-Dahhaki bn Qays (f) Qaysi bn Sa'd g) 'Ubada ibn al-Samit (h) Al-Walid ibn'Uqba which was sent out to the banu al-Mustaliq. (Akbar, and Kayadibi 2013)

Zakat administration or institution means an organization established by the Government of State for the collection and distribution of Zakat property and also to stipulate and calculate the nisab comparable to the gold into the State currency and indicate the "nisab" (minimum amount of Zakat property). They are called in the Qur'an as Zakat employers (Zakat institution) or workers of the Zakat. The Prophet Muhammad (Peace be upon him) is the first who organized the Zakat administration in Islam as he is the leader of the Ummah during his life time followed by Abubakar Siddiq (R.A.) and all the three rightly guided caliphs.

### **Zakat Institution and Management in Nigeria**

Zakat Institution is an organization organized by the amir (governor or president) for the Zakat programmes; that's collection and distribution from specific people as specified by the Islamic law. It is observed that Zakat institution in northern Nigeria has a long history dating back to the jihad of Usman bin Fodio who contributed greatly toward the Zakat payment and other Islamic duties; Usman bin Fodio introduced the institution of Zakat under every emir of all the emirate that makes up the caliphate.

With the coming of colonial people into the Hausa land, the institution deformed and changed by the colonial masters to the tax institution. Up to now the system of Zakat change because is not officially





accepted and approved being Nigeria a secular State and also not every Muslim accepted its activities rather than obligatory as it was during the reign of Usman bin Fodio. Zakat institution is an important organization of Islam which is organized firstly by law (Shari'ah) for the collection and distribution of Zakat and calculation of nisab and converted in the currency of its nation or alike.

### **Zakat Management and Performance in Jigawa State**

After Shari'ah implementation in Jigawa State in 1999 by the State Governor, Zakat and Da'awah committee was established in each of the five emirate council viz: Dutse emirate, Hadejia emirate, Kazaure emirate, Gumel emirate and Ringim emirate. The emirs of these emirate councils served as chairmen of these committees. Committee structure were as follows: Local Government Committees: Whose main task pertains to assessment and collection policies. Emirate main Committee: To give general Policy and Distribution Formulation. District Committees: To coordinate Collection and Assessment.

Ward Level Committees: for storage and Final Distribution to the Needy. Village Level Committees: For collection, Assessment, Supervision Census and Data Collection. Administration of zakat comes directly under the jurisdiction of His Royal Highness of each emirate mentioned above for the State. Zakat administration is not within the duty of State Government machinery. This responsibility is firmly held by each emir of the emirate.

### **Zakat and of Poverty Alleviation in Jigawa State**

As stated earlier in Jigawa we have five emirates (zones) consisting of all the 27 L.G. A's of the State and they are the ones as directed by the State Government shouldered the responsibility of collecting and distributing Zakat dues to all categories of beneficiaries. As record and statistic of two emirates shown for 2023 fiscal year collection the following were so far collected and distributed: "About 6,000 less privileged persons have benefited from N132 million (equivalent to 79,329.14 US dollars) Zakat (alms) distributed by the Hadejia Emirate Council of Jigawa in 2023." "The council's Spokesperson, Alhaji Muhammad Falaki, made this known in Dutse. He said the Zakat items included cash, grains and livestock." "Mr. Falaki said the Chairman of the Zakat Collection and Distribution Committee in the area, Alhaji Abdulfatah Abdulwahab, announced the figures while reviewing the exercise at the launch of the 2024 Zakat distribution in the area".

"The Kazaure Emirate Council in Jigawa State has distributed Zakat (alms) worth more than N65 million (equivalent to 39,063.59 US dollars) to 9,838 less privileged people in the area. The Emirate's spokesman, Malam Gambo Garba, made the disclosure in Dutse. He said that the Zakat, consisting cash and grains, was distributed to deserving families in nine district councils under the emirate".



## Zakat and Economic Development in Jigawa State

In the Qur'an zakat is a powerful tool to allow for a more equitable distribution of wealth. Zakat allow more people to invest, increase consumption and allow for investment in community projects. it can be an effective mechanism to achieve sustainable development through reducing social problems and boasting economic activities. As a religious fiscal tool, zakat leads to a distribution of income and hence it increases the consumption, investment and public spending and thus the economic growth. This is the primary objective of zakat in Jigawa State, it seriously and effectively reduces economic hardship and boast economic morale of the beneficiaries, it also helps in reducing hunger among the inhabitants and the wealth of the poor increases a little and economic inequality is eliminated.

## Conclusion

Zakat is one of the five fundamental pillars of Islam that requires and directed the wealthy individuals to take care of the needy and the poorer. It is an act of paying a subsidy to maintain public benefits and institutions as well as a sacred duty incumbent upon the rich which is clearly stated by the Islamic legal system. Zakat significantly serves as a means of alleviating poverty, increasing well-being of the community, spreading love, compassion, co-operation, tranquility, justice and fairness throughout the society and also protecting the nation from all sort of anarchy, tyranny, hatred, evils and crimes. Nigeria being a secular State faces a lot of challenges, with the implementation and re-invigorant of the Islamic Shari'ah in 2000 by some Northern State Governors and subsequently creation of Zakat Commissions in the affected States, collection and administration of Zakat faced tremendous challenges and difficulties.

## Recommendations

The following recommendations were made based on the discussion from the paper:

1. The wealth People who have the means should be urged to give out Zakat regularly and hand over it to their nearby institution and penalties to be implemented.
2. Public wider enlightenment should be undertaking to educate people about the obligation of Zakat to them ant its significance to nation building and development.
3. The Committees assigned for collection and distribution of Zakat proceeds should be fearing minded and distribute it judiciously and justly.
4. The Committees of Zakat should be given Beto power with support from security agents to distribute Zakat proceeds and curtail the menace of itinerancy and street begging.
5. Zakat committee should be implemented anywhere in Nigeria since Muslims are found in every State and Local Government in the Country.

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## LEVERAGING BUSINESS ZAKAT FOR SOCIO-ECONOMIC EMPOWERMENT: A PROPOSED PLAN ON ALLEVIATING UNEMPLOYMENT AND POVERTY BY EMPOWERING SMALL ENTREPRENEURS IN BANGLADESH

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**Abstract:** *With an emphasis on helping small business owners, this study explores the possibility of using Business Zakat as a tool to alleviate Bangladesh's twin problems of poverty and unemployment. Bangladesh has a number of challenges, including high unemployment and pervasive poverty. Even with current efforts to reduce poverty, a sizable segment of the populace continues to live in economic marginalization. By investigating the use of Business Zakat, an Islamic social finance instrument, as a spur for socio-economic empowerment, this study offers a fresh strategy. Utilising both qualitative and quantitative information gathered, this study proposes Business Zakat procedures into place to give small business owners access to funding, mentoring, and training.*

**Keywords:** *(Business Zakat, Poverty, Social Finance, Unemployment)*

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### Introduction

Asian Development Bank (2024) in Poverty Facts and Stats presented the statistics that 18.7% (2022) of population of Bangladesh lives below the national poverty line, 5.8% of employed people live on less than \$2.15 a day (2023), 5.2% (2022) is unemployment rate, by sex, total. The reason for mentioning these figures is to connect to the fact we are living today. Thus, we can say the country is failing in many areas to provide minimum living requirements. With other economic agents, government and members of the society have parts to play in this development role if we assume current government level policy tools are not sufficient, thus we need to go back to history and revive some instruments which are distinctive to Islamic economy and zakat is one of those. Objective of this paper is to find out through qualitative analysis the use of business zakat as socio-economic tool to alleviate unemployment and poverty by empowering small entrepreneurs in Bangladesh.

### Zakat

Zakat may gradually acquire acceptance in the modern world as the most perfect and practical way for assisting the poor and needy in current society (Billah, 2016) but the rulings must be rooted from the shariah, a firm historical background will smoothen the overall understanding. In Shari'ah the word zakat refers to the determined share of wealth prescribed by God to be distributed among deserving categories (Qardawi, 1988). As of the very basics, zakat al-fitr and zakat al-maal are the two types of zakat where zakat al-fitr is paid at the end of the month of Ramadaan and zakat al-maal is the zakat on wealth. The purpose of zakat al-fitr is so all poor and needy can have food at the Ramadaan end celebration whereas zakat al-maal is on wealth not income, moreover not all types of wealth are considered for zakat. Those types on which zakat is imposed need to reach a minimum level (nisaab).



In addition to this, the eight categories of recipients of zakat also mentioned in the Qur'an explicitly. Zakat is payable once in a lunar year and flexible on the person on exact point of time of the year it is paid except for the kind of wealth is gained from the earth (e.g. agricultural produce) for which zakat is paid at the time of harvest or extraction.

### **1. Before the Time of the Prophet (peace be upon him)**

If we explore the history, zakat has similar background like salah (prayer) as both had existence before establishment of Islam by last Prophet Muhammad (peace be upon him). "When the Almighty Creator asked the Muslims to pay it, it was not something unknown to them. All the followers of the religion of Ibrahim (AS) were fully aware of it" (National Zakat Foundation, 2020). It was a known sunnah for monotheists which continued with divine revealed restructuring. There are sufficient evidence from Qur'an which confirm its existence in pre-Prophetic era on the other Prophets.

**Zakat of Prophet Isma'il (may Allah be pleased with him):** "And mention in the Book, Ishmael. Indeed, he was true to his promise, and he was a messenger and a prophet. And he used to enjoin on his people prayer and Zakat and was to his Lord pleasing [i.e., accepted by Him]." (Al-Qur'an 19:54-55)

**Zakat of the Jews:** "And [recall] when We took the covenant from the Children of Israel, [enjoining upon them], "Do not worship except Allah; and to parents do good and to relatives, orphans, and the needy. And speak to people good [words] and establish prayer and give Zakat." Then you turned away, except a few of you, and you were refusing." (Al-Qur'an 2:83)

Zakat to the progeny of Prophet Ishaq Prophet Yacob (may Allah be pleased with them): "And We made them leaders guiding by Our command. And We inspired to them the doing of good deeds, establishment of prayer, and giving of Zakat; and they were worshippers of Us." (Al-Qur'an 21:73)

**Zakat of Prophet Isa (may Allah be pleased with him):** "He said: Lo! I am the slave of Allah. He has given me the Scripture and has appointed me a Prophet. And has made me blessed wheresoever I may be and has enjoined upon me Salaah and Zakat so long as I remain alive." (Al-Qur'an 19:30-31)

### **2. Era of the Prophet (peace be upon him)**

If we study zakat and its application at the time of last Prophet Muhammad (peace be upon him) from History of Zakat retrieved from National Zakat Foundation (2020), the impact on the society whether it is spiritual or economic can be realized to the best extent in addition to the process of implement in the society. While the ayaths (verses) of the Qur'an revealed in Makkah were basically voluntary payments, after hijrah (migration to Madeenah) the revelation came in form of obligation. Before hijrah the duty was based on individual faith and taqwa and sympathy as Surah Al-Ma'arij (70:24-25) recommends: "And in whose wealth there is a right acknowledged. For the beggar and the destitute." In the following year after hijrah, zakat established as an obligatory religious duty on the Muslims when Prophet (peace be upon him) started to have workers for collection and distribution of due zakat.



From established Islamic Shari'ah we know that some of the rules in Qur'an are expressed in brief following the main objective is to establish the principle, then the details we get from the words and actions of the Prophet (peace be upon him). In case of zakat, it is sunnah of the Prophet (peace be upon him) that gives us the details of the process, measure, items required to pay zakat on, exempted people, etc. This way the theoretical axiom of the Qur'an is implemented into a living reality. The Prophet (peace be upon him)'s sunnah gives us detailed descriptions of the types of zakatable wealth, the minimum exempt of each of them and the applicable rates as well as the details of the categories of people who are eligible to receive zakat. (National Zakat Foundation, 2020)

### 3. Post Prophetic Era

Different rates of zakat on different items observed and deduced from the Qur'an and the Sunnah of the prophet Mohammad (peace be upon him). Some details about the rates and types of zakat were altered at prophet's companion's timeline which include zakat from livestock, zakat from gold silver and jewelry, zakat from honey and products from animals, and zakat from mineral and assets received from the sea (Hayecharasah, Sehvises, & Ropha, 2013). The rate for zakat for banknote was fixed in the era after the companions, which was not occurred before this period (Hayecharasah, Sehvises, & Ropha, 2013).

#### Business Zakat

Business *zakat* is an Islamic financial requirement that requires businesses to donate a percentage of their wealth. One of the five pillars of Islam, *zakat* aims to empower the underprivileged and promote social justice through the redistribution of wealth. Just like *zakat* on personal wealth, business zakat also helps to overcome tendencies such as selfishness and miserliness. It also implies the purification of one's wealth. In addition to the intrinsic goals, business *zakat* can open up opportunities for the community to prosper. Shari'ah evidence of the obligation is observed from below reference:

**“The messenger of God commanded us to give Sadaqah (*Zakat*) on what we intended for trade.”  
(Sunan Abu Dawud)**

The computation of Business *Zakat* encompasses multiple crucial elements. It is based on a number of company assets, such as cash on hand, inventory, accounts receivable, and corporate profits. Fixed assets such as buildings, machinery, and equipment employed in the business are excluded unless those are trading goods, for example, real estate's product is apartment or premises. It is common practice to determine the minimum wealth (*Nisab*) required to pay *Zakat* on company assets using the equivalent of 85 grams of gold or 595 grams of silver. *Zakat* is normally charged at a rate of 2.5 percent of the eligible business assets. If the business product is livestock or agricultural produce the calculation is different.

*Zakat* payments are contingent on the length of time and value of business assets. *Zakat* is only applicable if the overall asset worth surpasses the *Nisab* threshold and is owed on company assets that have been held for a lunar year (Hijri year).



As mentioned earlier, purification of wealth and ensuring that it is used for the good of society are the main goals of business *zakat*. The purpose of *zakat* funding is to provide assistance to different groups such as the underprivileged, the destitute, debtors, needy travelers, and other specific groups mentioned in Islamic law.

Zakat in business has a big social impact. By giving individuals in need financial support, it promotes economic stability by lowering inequality and poverty. In addition, community development projects like social welfare programs, educational initiatives, and healthcare services can be funded with Zakat funding. Strategically allocated business zakat can also help small business owners by giving them the funding they need to expand and add jobs.

### **Business Zakat Business Zakat as an Islamic Social Finance Instrument**

Qardawi (1988) mentions the goal of *zakat* as not only a temporary solution to the poor's urgent needs and to alleviate his agony, returning him to poverty in the long term. *Zakat* aspires to eliminate poverty and make the impoverished self-reliant by providing them with sufficient financial means to enable them to work and produce for their own subsistence. Zakah is a yearly obligation, aimed at raising the level of living of the poor (Qardawi, 1988). Allah (SWT) has sanctioned *zakat* with the intention of providing social security for the poor and needy in society, developing a balanced economic growth, and becoming an act of spiritual purity and progress (Billah, 2016). It is not only an obligation and act of *ibaadah* but also an institution for social development for Muslim societies. It can act like an in-house financial institution to abolish poverty from Muslim societies if not hundred percent still a good range and also it facilitates redistribution of wealth in the societies. It contributes to the development not only through financially but also through strengthening brotherhood of Muslims. *Zakat* can finance Small and Medium Enterprises (SMEs) which is better form of development than one-time spending of the poor and needy. In addition, this way jobs can be created, and unemployment problem can be reduced. *Zakat* money can be used for education and health issues by the deprived of Muslim societies.

### **Proposed Plan to Use Business Zakat to alleviate Poverty and Unemployment**

Bangladesh doesn't have any central body for *zakat* collection or distribution. The country lacks an explicit "Islamic Financial Services Act" or a strong regulatory structure that supports Islamic finance and banking. Bank Companies Act, 1991 provides the legal foundation for banking operations in Bangladesh, including Islamic banking. Islamic financial services are impacted by the 1993 Financial Institutions Act and the 1993 Bangladesh Securities and Exchange Commission Act, which actually to regulate conventional financial institutions and securities markets. Central Zakat Board of Bangladesh operates under the jurisdiction of the Ministry of Religious Affairs and oversees the collection and distribution of voluntary *Zakat* funds while there is no specific "Zakat Act". This opens the gate for innovation and opportunities in this spectrum. Business *zakat* fund can be collected and distributed leveraging it for socio-economic empowerment by empowering small entrepreneurs in Bangladesh which may facilitate to create employment and remove poverty. The proposed model is illustrated below.



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## IDENTIFYING FACTORS INFLUENCING THE DEVELOPMENT OF ISLAMIC MARKETING IN PROVIDING ISLAMIC FINANCIAL SERVICES (FOCUSING ON TAKAFUL)

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**Abstract:** *In this research, considering the role and status of Takaful in the insurance industry, which is represented as a system compliant with Islamic Shariah and plays a significant role in risk coverage, and is regarded as an influential financial tool in the structure of the Islamic financial system and the achievement of sustainable economy, we identify the factors influencing the implementation of Islamic marketing as an inseparable tool for the development of Islamic financial instruments. This is done with an emphasis on the role of technology and the necessity of adhering to jurisprudential principles and greater compliance with Shariah standards, utilizing the experiences of selected Islamic countries and based on expert opinions. This research, based on library and comparative studies and using marketing models and grounded theory methodology, aims to identify the findings derived from semi-structured interviews and expert opinions as factors influencing the development of Islamic marketing in providing Islamic financial services, with a focus on the implementation of Takaful. The results will be explained and presented in the form of a paradigmatic model.*

**Keywords:** *Islamic Financial System, Takaful, Marketing, Islamic Financial Instruments, Islamic Financial Services*

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### Introduction

Takaful is rapidly increasing, especially in Asia-Pacific and the Gulf Cooperation Council (GCC) regions, due to the large Muslim population. Currently, Muslims make up one-fifth of the world's total population, and this number is expected to grow further in the future. Another key market driver is that, unlike Western countries, the majority of the world's Muslim population is young, with 60% being under 25 years of age. This large young Muslim population, coupled with increasing levels of wealth, has the potential to form a long-term customer base if tapped into early. Meanwhile, the penetration rate of conventional insurance in wealthy Muslim regions like the GCC is relatively low. Consequently, Takaful is seen as a key tool for increasing insurance awareness and presents significant opportunities in these countries (Lubaba and Muneeza, 2022). Takaful is influenced by factors such as investment policies, strong growth prospects, competitive pricing, diversity and breadth of demand, culture and



customs, and Shariah compliance. It is rapidly expanding and requires deep and extensive scientific studies in each area to create an effective market.

Today, insurance companies, like other economic enterprises, face intense competition and rapid technological development. They encounter various challenges such as changing customer needs and desires, maintaining a presence in current markets, striving for growth, developing the concept of quality, and increasing customer awareness. The success of an economic enterprise, like insurance companies, depends on the target market that distinguishes the company from its competitors. To create this distinction, branding is one of the unique and essential marketing tools for differentiating a company from others. Insurance companies and Takaful operators face numerous challenges in providing services and products, including declining customer loyalty, reduced presence of organizations and industrial companies in the workforce due to multiple economic problems such as sanctions, high advertising costs, and a lack of targeted advertisements that meet customer needs. Alongside these challenges, there is a lack of attention from managers to modern marketing methods (Valipour & Ghorbani, 2021). This is particularly important for Takaful operators, given the role of this process in the Islamic financial system, and it plays a significant role in Islamic marketing and its development.

Marketing is the art of changing people's beliefs; it is not an event but a process. Creativity is the core of good marketing. For success in marketing, including guerrilla marketing, a marketer must make customers change their consumption of a product or service or accept a new or evolved product or service. This cannot be achieved instantly or even within a year; therefore, marketing is considered a process, not an event.

In short, marketing is the study and management of relationships in exchanges. As previously mentioned, marketing is a process through which companies engage customers, build strong relationships with them, and create value for customers to receive value in return. Since marketing is used to attract customers, it is a fundamental component of business management and commerce (Kotler and Armstrong, 2017).

Advertising is one of the essential communication tools for those intending to sell a product or provide a service (Scutaru, 2010). Today, advertising is an inseparable part of the economy and sales, and any organization that utilizes it effectively achieves incomparable results compared to those that do not (Belch & Belch, 2003). Due to the intense competition among companies, penetrating markets and conducting marketing activities have become more challenging than before, requiring special awareness, knowledge, and skills (Tereza, 2015). Today, insurance companies are increasingly turning to extensive media advertising. These companies can achieve their goals of introducing services, establishing communication with customers, influencing their choice of insurance company for risk transfer, and ultimately attracting them through proper advertising. Additionally, given the implementation models of Takaful in the forms of Mudharabah, Waqf, Wakalah, etc., and the need to employ the respective operational structures of each model (Mohammadi, 2015) in compliance with Shariah rules, considering the role of Shariah boards and supervisors in the Takaful process, it is essential to shape and address the delivery of these services and understand the marketing mix elements,



including media and its role alongside other modern marketing methods. Furthermore, leveraging opportunities to offer Takaful products in non-Muslim countries, identifying existing challenges, and utilizing the experiences of selected countries to better understand these products among Muslims and discover effective methods of delivering them are crucial. These efforts play a significant role in achieving Islamic marketing and developing the Islamic financial system, especially Takaful, among Islamic countries initially and globally.

And what is important in this event is the belief of Muslims and the role of the political, social and cultural status of Muslims in choosing concepts compatible with Islamic Sharia.

### **Problem Statement**

The need to align with Shariah-compliant regulations and transition from conventional financial operations to Shariah-compliant financial and insurance processes is emerging or has been realized in many Muslim countries. Takaful is a prominent example of this process, gaining acceptance and popularity among Muslims worldwide, and even non-Muslims are increasingly seeking these Shariah-compliant financial and insurance services. This growth is driven by multiple factors beyond the inherent nature and functions of these new and diverse phenomena within the financial system. While adherence to Islamic Shariah is the primary factor in the acceptance and selection of Islamic financial services, paying attention to both internal and external influencing factors and examining the impact of these variables in improving the performance and development of these services is crucial. The use of modern technologies, media tools, and identifying other variables that influence the introduction and usage of these services by people worldwide, especially Muslims, play an essential role in the formation and development of Islamic financial services marketing. Identifying these influencing factors and considering the role of each in enhancing market share and meeting the financial needs of people globally, especially Muslims, is necessary and important.

As mentioned, advertising is one of the communication tools and an inseparable part of the economy and sales. Any organization that uses it effectively achieves incomparable results compared to those that do not. Thus, awareness, knowledge, and skill are the keys to market penetration and product recognition, leading to market share enhancement. Therefore, in the development of Takaful and providing Islamic financial services, attention to the role of these phenomena in the development of Islamic marketing and increasing the penetration rate of Islamic financial services is necessary. This must be considered when designing an effective model to enhance Islamic financial services. Here, it is essential to understand the concept of marketing mix and identify the set of practices, policies, and tools that can be combined to create the desired behavior in the distribution network and among customers. Using this mix should be profitable, meaning its revenue should exceed its cost.

These tools may have been previously employed by others, or we may use them for the first time. Additionally, in designing an Islamic financial marketing model, it is crucial to note that the focus is not solely on profitability. Instead, the formation of cooperation, mutual assistance, participation, and fair distribution of wealth, along with benefiting from the effects of this cooperation, are considered. The performance statistics of the Islamic financial system can be studied to understand these results.

Therefore, beyond the four Ps, Kotler's marketing mix includes five Ps, adding "People" as the fifth P to the marketing mix.

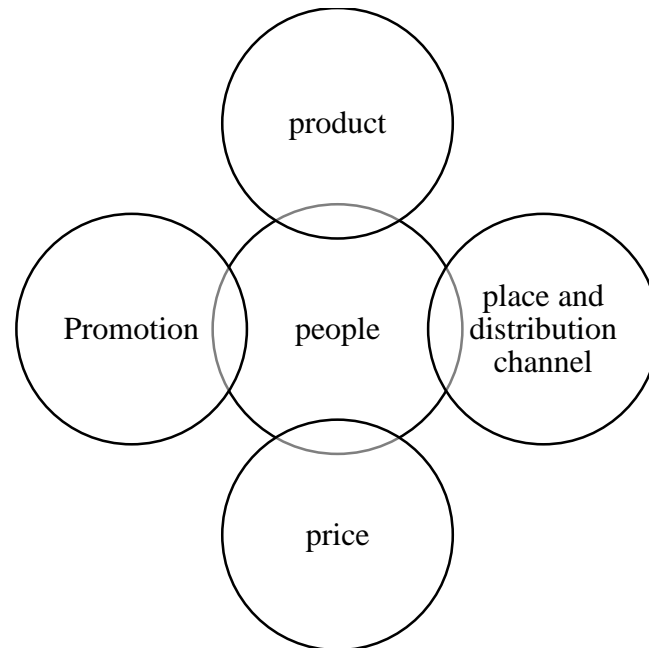


Figure 1- Kotler's Marketing Mix Model

A common criticism of the four Ps marketing mix is that its four dimensions are product-oriented and do not consider the characteristics of services. It is crucial to pay attention to the differences between products and services when designing marketing strategies. To address this gap, some have added three more Ps to the original four Ps. These additional Ps are “People”, “Processes”, and “Physical Evidence” (Armstrong & Ketra, 1998). Physical evidence is important because service products are generally intangible. For example, membership in a customer club is an intangible event. However, when a very attractive physical card is issued to members, the physical evidence related to that service is provided to customers, which can have a stronger impact on their perception (Kotler & Armstrong, 2017).

Among the most interesting contributions is the work of Alexander Chernev, a professor at the Kellogg School of Business. He proposes a marketing mix consisting of seven Ts, which are:

1. Product
2. Service
3. Brand
4. Price
5. Incentives
6. Communication
7. Distribution

Do not be surprised that none of the seven factors start with T. Chernev believes that the marketing mix is a set of tactics that marketing managers use to succeed in their performance. Since he considers the above seven elements as tactics, he has named his model the Seven Ts.

The need to consider these factors, along with a forward-looking perspective on the future of Islamic financial services globally, especially in terms of convergence and synergy among Islamic countries, sustainable economic achievement, and addressing the needs of the global Muslim community, underscores the necessity of compliance with Islamic Shariah in defining the Islamic financial system and providing Islamic financial services, particularly Takaful. Analyzing the factors influencing the

development of these services based on market needs plays a significant role in designing and developing related products and implementing these processes globally.

## Literature Review

No.	Authors	Research Topic and Title	Key Research Findings
1	Asgari & Jalali Lavasani (2019)	Transition from Conventional Insurance to Islamic Insurance	<ul style="list-style-type: none"> <li>- Review of insurance operations from the perspective of conventional insurance.</li> <li>- Identification of differences arising from the implementation of Takaful compared to conventional insurance processes.</li> <li>- Models of Takaful and the executive approach of each.</li> <li>- Factors influencing the implementation of Takaful in the form of a conceptual model.</li> <li>- Presentation of a transition model within an integrated and conceptual structure.</li> </ul>
2	Qanduz (2018)	Identification and Reasons for Profitability of Takaful Companies in Saudi Arabia and Factors Influencing Company Profitability	<ul style="list-style-type: none"> <li>- Comparison of common models in the implementation of Takaful.</li> <li>- Precision of calculations and predictions adopted in the implementation of models.</li> <li>- Achieving large companies and merging them with larger ones.</li> <li>- Presentation of common methods from the insurance process.</li> </ul>
3	Rezaei Dowani & Rezaei (2021)	Principles of Islamic Insurance	<ul style="list-style-type: none"> <li>- Examination of insurance with emphasis on Shia jurisprudence and Sunni perspectives.</li> <li>- Understanding the subject of insurance, its nature, effects, and foundations.</li> <li>- Understanding the concepts and foundations of Takaful and the jurisprudential rulings related to insurance.</li> <li>- Examination of Takaful and the benefits and advantages of using it.</li> </ul>
4	Wan Nuraini Binti (2019)	Improving Takaful Marketing in Malaysia in the 21st Century	<ul style="list-style-type: none"> <li>- Islamic insurance, known as Takaful, aims to bring social and economic benefits to participants and the emerging economy of Malaysia. Takaful is expected to comply with Islamic standards.</li> <li>- There is a lack of academic research on Takaful marketing policies in Malaysia's emerging economy in the 21st century.</li> <li>- Various barriers or obstacles hinder the rapid growth of Takaful, largely due to improper marketing and management of Takaful operations. This paper identifies specific factors that hinder effective Takaful marketing, including lack of proper awareness, quality customer service, the absence of local Takaful insurance companies</li> </ul>



No.	Authors	Research Topic and Title	Key Research Findings
5	Salman & Hasan (2020)	Consumer Motivational Factors for Participating in Takaful: A Survey by Indian Insurance Policyholders	<p>in international markets, compliance of new Takaful products with Islamic principles, and challenges faced by Takaful insurers.</p> <ul style="list-style-type: none"> <li>- The study aims to examine the perception and acceptance of policyholders regarding the introduction of Takaful in India. The main focus is on policyholders who are familiar with the concept of insurance, compared to those without any insurance policy.</li> </ul>
6	Asgari (2013)	Comparative Analysis of Takaful Models and Their Pathology from the Perspective of Stakeholders	<ul style="list-style-type: none"> <li>- A comprehensive review of the structure and various Takaful models at the public and family levels, analyzing and comparing these models from the perspective of stakeholders and main participants in Takaful.</li> </ul>
7	Asgari et al. (2021)	Necessity of Considering the Insurance Process from the Perspective of Compatibility with Islamic Teachings	<ul style="list-style-type: none"> <li>- Providing insurance services and establishing coverage in the form of insurable risks to Muslims, especially in Islamic societies, is of great importance.</li> <li>- Identifying the current situation, preparing the requirements for achieving the desired state, outlining strategies and policies for the growth and development of Islamic insurance, identifying opportunities for sectoral applications, and outlining the desired state, i.e., achieving a more Shariah-compliant insurance process.</li> </ul>
8	Musa et al. (2022)	The Role of social media and Religious Awareness in Takaful Purchase Decisions	<ul style="list-style-type: none"> <li>- This study examines the role of social media and customers' religious awareness in deciding the best Takaful plan. Social media and religious awareness are proposed variables in the decision-making process for purchasing Takaful insurance.</li> <li>- The study aims to better understand the motivations behind Islamic consumption, given the significant growth of the halal market in various parts of the world, increasing interest in understanding and deciphering its development mechanisms.</li> </ul>
9	Sadeki Karoui & Romdhane Khemakhem (2019)	Factors Influencing Islamic Buying Behavior - A Qualitative Study	<ul style="list-style-type: none"> <li>- Through an exploratory study of the buying behavior of certain Islamic groups in Tunisia, the paper investigates the factors leading to the purchase of halal goods (Islamic consumption). Findings show that the Islamic consumer is more of an Islamist than a simple Muslim. Moreover, the findings reveal that halal consumption is not solely related to religious affiliations but is influenced by multiple cultural, social, and psychological factors.</li> <li>- The paper shows the role of certain post-structural factors such as identity, nostalgia, and hedonism in relation to the intention to buy halal products and services.</li> </ul>



## Research Innovation

Considering that a comprehensive model to explain the factors influencing Islamic marketing, with a focus on Takaful as an important component of the Islamic financial system, has not been established in practice, this research aims to identify the effective factors in this process. Previous research has mainly addressed cognitive factors and the demand for this type of insurance model through comparative studies, considering some aspects and processes of insurance within the Takaful model. Therefore, identifying the factors influencing the development of Islamic marketing with an emphasis on Takaful through a grounded theory method and in the form of a paradigmatic model is a notable innovation of this study.

## Research Foundations and Methodology

This research is developmental in terms of its results, mixed (qualitative-quantitative) in terms of its execution process, cross-sectional in terms of time, descriptive in terms of purpose, and survey-based. It is also analytical-experiential, exploratory, and correlational, based on field studies and semi-structured interviews. Since there are no specific studies directly related to this research topic, the qualitative part of the research involved semi-structured interviews with 14 experts with at least 10 years of experience and study in the field. The grounded theory strategy in a paradigmatic model was chosen, and the experts were selected using the snowball method until theoretical saturation was reached. This study, with a qualitative approach and using the grounded theory method, identified factors influencing the development of Islamic marketing with a focus on the Takaful structure to advance the Islamic financial system.

## Data Analysis

After coding the initial interview texts, concepts and categories were extracted. From the interview texts, 180 initial codes were identified, which were reduced to 120 codes after removing duplicates. Further screening of these initial codes resulted in 43 impactful concepts. Based on the research methodology, the qualitative research phase and coding process identified 24 key indicators from the semi-structured interview data, which were then structured into a comprehensive model.

## Theoretical Framework

In this exploratory study, the qualitative part involved semi-structured interviews and the grounded theory method. The extracted components were categorized through a three-stage coding process: open coding, axial coding, and selective coding. The paradigmatic model categories were identified based on expert opinions using the snowball method until theoretical saturation was achieved.

Table 1.1. The Theoretical Framework of the Research

Title	Categories Derived from Coding	Extracted Components from Semi-Structured Interviews Due to Axial Coding
<p><b>Causal Conditions</b></p> <p>These conditions create and develop the central phenomenon or category</p>	Justice-Oriented	<ul style="list-style-type: none"> <li>- No conflict of interest, based on the negation of profit and justice</li> <li>- Creating cooperation and participation</li> <li>- Transparency in insurance processes and fair pricing</li> <li>- Wealth distribution</li> </ul>
	Sharia Compliance	<ul style="list-style-type: none"> <li>- Compatibility with Sharia laws and acceptance from both Sunni and Shia perspectives</li> <li>- Risk-sharing and cooperation based on the principle of mutual assistance</li> <li>- Focus on the Islamic financial market</li> <li>- Focus on Islamic financial instruments like Sukuk (Islamic bonds)</li> </ul>
	Global Muslim Population	<ul style="list-style-type: none"> <li>- Investment of resources through Islamic financial instruments</li> <li>- Demand and growing trend</li> <li>- Ethnic and religious diversity and responsibility</li> <li>- Young and growing population</li> </ul>
	Sustainable Development	<ul style="list-style-type: none"> <li>- Diverse and comprehensive implementation methods</li> <li>- New economic activities and employment</li> <li>- Islamic international organizations</li> </ul>
<p><b>Contextual Conditions</b></p> <p>Specific conditions that influence strategies</p>	Bureaucracy	<ul style="list-style-type: none"> <li>- Division of labor</li> <li>- Defined organizational hierarchy</li> <li>- Regulations govern relationships</li> <li>- Preventing personal biases</li> <li>- Regulatory transparency and infrastructure development</li> <li>- Legal requirements and the preparation and drafting of rules and guidelines</li> <li>- Appointments based on merit</li> </ul>
	Cultural Conditions	<ul style="list-style-type: none"> <li>- Inheritance</li> <li>- Environment</li> <li>- Islamic lifestyle and way of living</li> <li>- Socioeconomic status based on values</li> <li>- Health and welfare of Islamic families</li> <li>- Islamic customs and traditions</li> <li>- Religious festivals and events</li> </ul>
	Political Conditions	<ul style="list-style-type: none"> <li>- Territories of Islamic countries</li> <li>- Ownership</li> <li>- Religion</li> <li>- International organizations and associations</li> <li>- Sovereignty</li> </ul>





Title	Categories Derived from Coding	Extracted Components from Semi-Structured Interviews Due to Axial Coding
		<ul style="list-style-type: none"> <li>- Governance</li> <li>- International agreements and relationships</li> </ul>
	Geographical Conditions	<ul style="list-style-type: none"> <li>- Boundaries</li> <li>- Climate</li> <li>- Natural and underground resources</li> <li>- Water and land borders</li> </ul>
<p><b>Intervening Conditions</b></p> <p>Conditions that affect the strategy</p>	Technology	<ul style="list-style-type: none"> <li>- Innovative financial products</li> <li>- New regulatory methods</li> <li>- Testing environments</li> <li>- Cryptocurrencies</li> <li>- Smart marketing</li> <li>- Artificial intelligence</li> <li>- Machine learning</li> <li>- Digitization</li> </ul>
	Social Impacts	<ul style="list-style-type: none"> <li>- Cooperation</li> <li>- Participation</li> <li>- Fair distribution</li> <li>- Utilization of Islamic financial rulings (Khums, etc.)</li> <li>- Family and media</li> <li>- Islamic model</li> <li>- Human society and related organizations</li> </ul>
	Economic Impacts	<ul style="list-style-type: none"> <li>- Islamic investment funds</li> <li>- Economic development</li> <li>- Participation</li> <li>- International cooperation</li> <li>- Agreements</li> </ul>
	Intellectual and Legal	<ul style="list-style-type: none"> <li>- Interactions with the Islamic world</li> <li>- Industrial and commercial trademarks</li> <li>- Intellectual property rights</li> <li>- Utilization rights</li> </ul>
<p><b>Result Conditions</b></p> <p>Some categories indicate the outcomes and messages resulting from the adoption of strategies</p>	Development of the Islamic Financial System	<ul style="list-style-type: none"> <li>- Increased social influence and public acceptance</li> <li>- Providing maximum coverage for the entire society</li> <li>- Increased social welfare and satisfaction</li> <li>- Increased financial interactions</li> <li>- Enhancement of the financial system</li> </ul>
	International Markets	<ul style="list-style-type: none"> <li>- Variety of products and relative service advantages</li> </ul>



Title	Categories Derived from Coding	Extracted Components from Semi-Structured Interviews Due to Axial Coding
		<ul style="list-style-type: none"> <li>- Market development and international interactions</li> <li>- Efficiency of insurance operators and job creation</li> <li>- Formation of re-Takaful (reinsurance)</li> <li>- International investment funds</li> </ul>
	Economic Convergence	<ul style="list-style-type: none"> <li>- Development of social capital</li> <li>- Convergence of Islamic countries and the Islamic world</li> <li>- Growth and development of economic exchanges</li> <li>- Improvement of performance and methods</li> </ul>
	Investment Opportunities	<ul style="list-style-type: none"> <li>- Development of micro-Takaful and provision of services to less privileged groups</li> <li>- Support for low-income populations</li> <li>- Innovative pricing and utilization of Islamic financial instruments</li> <li>- Micro-finance</li> <li>- Development of the Islamic financial system</li> </ul>
<p><b>Main Category</b></p> <p>A mental image of a phenomenon that is the basis of the process</p> <p>“Islamic Financial Marketing with an Emphasis on Implementing Takaful”</p>	Acceptance and Recognition (Acceptability)	<ul style="list-style-type: none"> <li>- Based on beliefs</li> <li>- Agreed upon by both Sunni and Shia jurisprudence</li> <li>- Level of demand</li> <li>- Global reach</li> </ul>
	Affordability	<ul style="list-style-type: none"> <li>- Accessible to all people</li> <li>- Addressing minimal financial needs</li> <li>- Competitive</li> <li>- Accessible to weaker segments</li> </ul>
	Accessibility	<ul style="list-style-type: none"> <li>- Applicable in all countries</li> <li>- Technology-based</li> <li>- Participation entry and exit</li> <li>- In the form of Islamic contracts</li> </ul>
	Awareness	<ul style="list-style-type: none"> <li>- Islamic occasions and festivals</li> <li>- Calls and Islamic gatherings</li> <li>- Performing religious duties</li> <li>- Based on verses and traditions participating in good deeds</li> <li>- Obligations emphasized by Islam and Sharia</li> </ul>
	Transparency and Utilization of Islamic Financial Markets	<ul style="list-style-type: none"> <li>- Influence of Islamic teachings in the insurance process</li> <li>- Non-profit-centric and based on cooperation</li> </ul>



Title	Categories Derived from Coding	Extracted Components from Semi-Structured Interviews Due to Axial Coding
		<ul style="list-style-type: none"> <li>- Risk-sharing and non-profit-centric</li> <li>- Distribution of surplus and benefits</li> </ul>
<p><b>Strategic Conditions</b></p> <p>Specific actions or interactions that result from the central phenomenon.</p>	Government and Society	<ul style="list-style-type: none"> <li>- Establishing the Islamic financial system</li> <li>- Cultivating culture and participant awareness</li> <li>- Regulatory framework and policy formulation</li> <li>- Defining a vision based on the necessity of transitioning from the current state</li> </ul>
	Competitors	<ul style="list-style-type: none"> <li>- Conventional financial operations</li> <li>- Conventional insurance</li> <li>- Investment platforms</li> <li>- International exchange platforms</li> </ul>
	Takaful Operators and Managers	<ul style="list-style-type: none"> <li>- Financial operators and Takaful activists</li> <li>- Resources and uses of financial funds</li> <li>- Executable financial contracts compatible with Sharia</li> <li>- Nature of the contract</li> </ul>

## Research Stages

Since the research was conducted using a mixed-method approach in both qualitative and quantitative sections, the following steps were taken to explain the components in the qualitative section.

### Stage One: Determining the Topic

The first step in grounded theory is determining the research topic. Grounded theory is a qualitative method for constructing a theory based on facts and data (Mansourian, 2007, p. 8). To achieve the aim of this research, extensive background studies were conducted, considering all aspects and leveraging the expertise of identified experts, leading to the recognition of the necessity and importance of selecting the specific topic.

### Stage Two: Qualitative Phase of the Research

This stage consists of several parts. In the first part, while preparing the necessary background for the research, coding is initiated.

#### 1. Open Coding

A sample of the initial interview codes is provided in Table 2 below. In this research, based on the content analysis of the conducted interviews, more than 160 unique initial codes corresponding to the narratives and concepts suited to the conceptual model methodology were assigned. In the initial coding process, approximately 120 options were identified and extracted. The table below specifies some of these processes.

Table 1.2- Sample of Initial Coded Components/Items from Interviews in Each Introduced Dimension

Identifier	Relevant Item	Open Coding
R1	The insurance process in Islamic countries is conducted in the framework of the Takaful model.	Interview findings
R3	The development of the Islamic financial system is based on fatwas from religious authorities and the examination of the subject's jurisprudential aspects.	Interview findings
R6	The Takaful model is implemented in diverse forms based on Islamic contracts.	Interview findings
R12	The marketing of Islamic financial products is influenced by the relationships between Islamic countries.	Interview findings

## 2. Axial Coding

In this stage, the titles extracted from the data and interview findings are "categorized and compared." This requires a lot of time and patience because the connections between them are not immediately apparent. Initially, the researcher faces a multitude of raw data that do not seem related, but soon, invisible connections will emerge, revealing the beauty of the grounded theory method. (Mansourian, 2007, p. 123). The outcome of this stage is the formation of components, with over 53 coded components identified in this study, some of which are listed in the table below as examples.

Table 1.3- Sample of Axial Coding Method for the Identified Components

Identifier	Concepts and Relevant Items Found	Components
R2+R3+R4+R9+R8	The marketing of Islamic financial products is influenced by the relationships between Islamic countries. The process is based on Islamic contracts, with transparency in the insurance process and fair pricing. The development of the Islamic financial system is based on fatwas from religious authorities and the examination of the subject's jurisprudential aspects.	Development of the Islamic financial system

## 3. Selective Coding

According to Strauss, selective coding involves systematically selecting the main components and connecting them with other components, validating the relationships, and filling gaps with categories that need further refinement and expansion (Strauss and Corbin, 1998, p. 82). In this stage, the organized data are grouped into various components and categorized into more limited dimensions (Allen, 2003, p. 14). The common aspects of the components obtained from the previous stages are identified and organized into broader, more limited categories. In this stage, the number of components in this research has reached 24.



Table 1.4- Sample of the Selective Coding Method Based on Findings from Interviews

Components	Category	Dependent Variable (Topic)
No conflict of interest, based on the negation of profit and justice orientation. Establishment of corporate governance and protection of stakeholders' rights. Transparency in the insurance process and fair pricing.	Justice Orientation	Development of Islamic marketing in providing Islamic financial services (Takaful)

#### 4. Modeling

In sources that introduce the grounded theory methodology, this stage is considered the natural outcome of the selective coding stage. Based on the components that emerged from the data, a richer picture of the concepts and components is provided, ultimately resulting in a theoretical framework (Charmaz and Bryant, 2008, p. 374). According to the conducted process, the conceptual model obtained from the qualitative part of this research has six main dimensions, and the research variables derived from the selected items were measured by 24 observable variables acting as indicators. The conceptual model of this research, presented below, shows the detailed framework of factors influencing the development of Islamic marketing in providing Islamic financial services, focusing on the implementation of Takaful based on the grounded theory method.

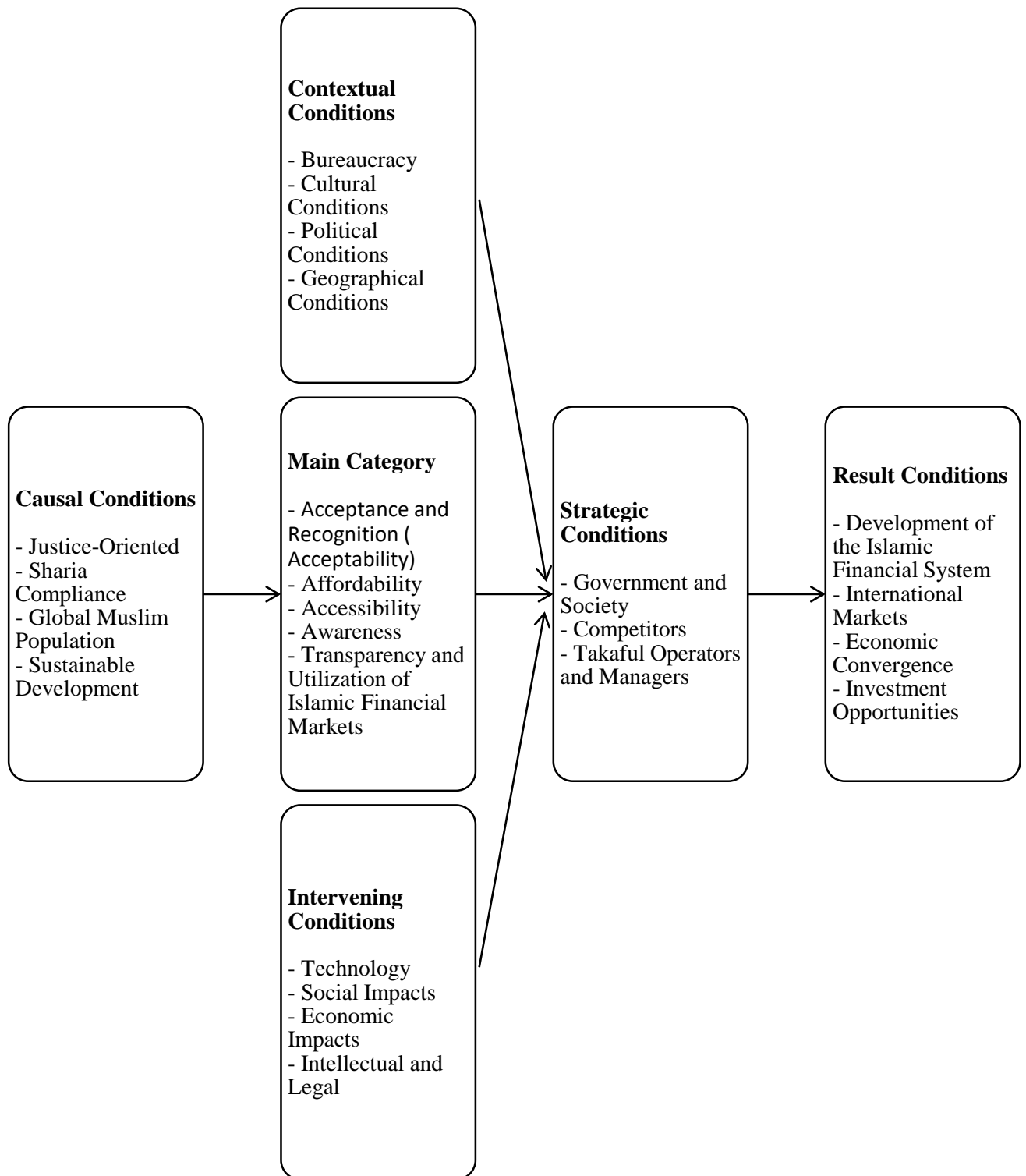


Figure 1.3- Conceptual Model of the Detailed Framework of Factors Influencing the Development of Islamic Marketing in Providing Islamic Financial Services with a Focus on Takaful Implementation

Based on the Grounded Theory Method  
 Source: Article Findings



## Analysis of the Quantitative Section of the Research

In this section, based on the extracted paradigmatic model, demographic variables from the completed questionnaire are analyzed using frequency tables and descriptive statistics. Then, the reliability of the questionnaire is measured according to the factors identified in the qualitative section. Subsequently, the normality assumption of the research variables is examined using the Kolmogorov-Smirnov test. Finally, to test the hypotheses and analyze the research data, SPSS software and related statistical tests are used. Considering the results of Cronbach's alpha coefficients, the reliability of the questionnaire, and the results of the Kolmogorov-Smirnov test, significant differences with the normal distribution of variables are identified. Using non-parametric tests, such as the Spearman correlation test, the correlation between variables is determined, thereby confirming the influence of the identified factor on the independent variable. In this way, all research hypotheses (24 hypotheses defined in relation to the research variables) are confirmed based on the relevant tests, and the relationship between the identified factors for establishing a detailed framework of factors influencing the development of Islamic marketing in providing Islamic financial services, with a focus on Takaful implementation, is tested and confirmed according to the designed model.

The statistical population of this research includes experienced and specialized experts related to insurance in general and life insurance in particular, familiar with the Takaful implementation method in Islamic countries, and active in the country's insurance industry and financial sectors, including banking and stock markets. Given the large number of these experts, using Cochran's formula for an unlimited population at a 0.05 error level, the sample size was calculated to be 384 individuals. The sampling method in this research is simple random sampling. Therefore, 500 individuals were randomly selected and given the questionnaire. Subsequently, 397 completed questionnaires were collected, and after reviewing the questionnaires, 384 were deemed acceptable.

The validity of the questionnaire in the quantitative section was first assessed by experts and professors. In addition to assessing face validity, content validity, which indicates the extent to which all aspects of the intended construct have been measured, was conducted. For content validity assessment, the CVR (Content Validity Ratio) or Lawshe's test was used. After explaining the test objectives to experts and defining the operational questions based on a three-part Likert scale (essential, useful but not essential, not essential), the results were measured using the formula  $CVR = (N_e - N/2) / (N/2)$ , where  $N$  is the total number of experts, and  $N_e$  is the number of experts who selected the essential option. With 10 experts participating, the minimum acceptable CVR value was 0.62, but to increase accuracy, a CVR of 0.75 was accepted. Therefore, questions with a CVR higher than 0.75 were retained in the questionnaire, confirming the validity of the questionnaire items.

Since Cronbach's alpha is the most important and widely used method for calculating the reliability of measuring instruments in SPSS software, this research calculated Cronbach's alpha after designing the questionnaire and receiving responses. Using SPSS software, the variance of each question and the total sample variance were considered, resulting in an overall Cronbach's alpha of 0.907 for the questionnaire. Given that in humanities research, a Cronbach's alpha greater than 0.70 is acceptable, the



reliability of the questionnaire was evaluated as good, with both the total alpha and each variable's individual alpha exceeding 0.70. The table below shows the Cronbach's alpha coefficients for each variable and the entire questionnaire.

Table 1.5 Cronbach's Alpha Coefficients (Source: Research Findings)

Name	Question	Cronbach's Alpha
Justice Orientation	Questions related to justice orientation	0.934
Compliance with Islamic Sharia	Questions related to compliance with Islamic Sharia	0.823
Global Muslim Population	Questions related to the global Muslim population	0.786
Sustainable Development	Questions related to sustainable development	0.735
Bureaucracy	Questions related to bureaucracy	0.753
Cultural Conditions	Questions related to cultural conditions	0.808
Political Conditions	Questions related to political conditions	0.932
Geographical Conditions	Questions related to geographical conditions	0.845
Technology	Questions related to technology	0.786
Social Impacts	Questions related to social impacts	0.865
Economic Impacts	Questions related to economic impacts	0.784
Intellectual and Legal	Questions related to intellectual and legal aspects	0.856
Development of the Islamic Financial System	Questions related to the development of the Islamic financial system	0.793
International Markets	Questions related to international markets	0.847
Economic and International Convergence	Questions related to economic and international convergence	0.806
Investment Opportunities	Questions related to investment opportunities	0.757
Strategic Conditions	Questions related to strategic conditions	0.926
Main Category	Questions related to the main category	0.786
Overall Model	Entire questionnaire	0.915

To test the research hypotheses in the quantitative section, the normality of the variables is first examined. Therefore, this condition for the research variables is assessed using the Kolmogorov-Smirnov test. Given that the significance level of the Kolmogorov-Smirnov test results and the software output for the research variables is less than 0.05, it is concluded that the distribution of these variables





significantly differs from a normal distribution. Hence, non-parametric tests must be used. In this research, the Spearman test is utilized for this purpose. The results of the Spearman correlation test indicate that the correlation between the latent variables of the research is significant, as all their significance levels are less than 0.01.

## Analysis and Hypothesis Results

### *Confirmation of the First Hypothesis*

H0: Justice orientation does not affect the "development of Islamic marketing in providing Islamic financial services with a focus on Takaful."

H1: Justice orientation affects the "development of Islamic marketing in providing Islamic financial services with a focus on Takaful."

Table 1.6 Results of the Spearman Correlation Test

Spearman Correlation Results	Correlation Value	Sig
Justice Orientation	0.224	0.000

The correlation coefficient (0.224) indicates a positive correlation between the two variables, confirming the influence of the identified factor on the independent variable. Similarly, all 24 defined research hypotheses are confirmed based on the relevant tests. The relationship between the identified factors in establishing a detailed framework of factors influencing the development of Islamic marketing in providing Islamic financial services, focusing on Takaful implementation, is tested and confirmed according to the designed model. Thus, the influence of the identified factors within the paradigmatic model on implementing the model and identifying factors influencing the development of Islamic marketing in providing Islamic financial services, focusing on Takaful, is confirmed. The relationships between the influencing factors also support this finding.

## Conclusion

The factors identified in the exploratory paradigmatic model play a significant role in developing Islamic marketing in providing Islamic financial services, focusing on Takaful. As the research results indicate, the ranking and order of execution of each factor, based on the identified aspects from the interview process with experts, are crucial for implementing this process. Attention to the identified factors is crucial for developing Islamic marketing in providing Islamic financial services, focusing on Takaful.

It can be concluded that achieving and developing Islamic financial marketing depends on the influence of each identified factor in the proposed model. Each factor can play a role in developing and providing financial services, especially Takaful. Attention to these factors in product design, regulation, using



modern technologies, implementation methods, and applying existing Takaful models is vital. This should be considered by competent authorities and insurance regulators in Islamic countries.

### Suggestions for Future Research

Based on the study results, insurance policymakers and, specifically, insurance regulatory authorities in Islamic countries should consider the identified factors for establishing the necessary infrastructure, according to the identified aspects, to explain each factor based on the proposed paradigmatic model. They should form specialized working groups and provide the necessary infrastructure for developing Islamic marketing in providing Islamic financial services, focusing on Takaful. Prioritizing the identified factors is also suggested for future studies. Since implementing common Takaful models (considering the diversity of implementation models) depends on achieving prior influential factors, steps should be taken to implement the desired models, considering the identified influential factors. Comparative studies and learning from other countries' experiences in this process should be conducted, and the necessary research and planning for achieving this goal should be prepared, considering the identified priorities in developing Islamic financial services marketing, focusing on Takaful. These suggestions should be considered by competent authorities, particularly the regulatory body in Islamic countries implementing Takaful.

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## APPLICATION OF MODERN TECHNOLOGIES IN RISK MODELING AND MANAGEMENT IN TAKAFUL

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**Abstract:** *Given the importance of Takaful in Islamic finance, the use of advanced tools such as artificial intelligence, machine learning, blockchain, and big data to enhance accuracy and efficiency in risk management is of particular significance. This study evaluates the application of modern technologies in risk modeling and management in the Takaful industry. The article examines risk modeling processes, challenges, and solutions for implementing new technologies in this industry, and presents case studies of their implementation. The results indicate that modern technologies can improve decision-making, reduce costs, and increase transparency and trust in the Takaful industry. Additionally, technical challenges, data and security issues, infrastructure problems, and legal and regulatory challenges are discussed, with proposed solutions to address these challenges. Ultimately, the research shows that to achieve higher levels of efficiency and innovation, the Takaful industry must adopt modern technologies.*

**Keywords:** *Takaful, risk management, artificial intelligence, blockchain, big data*

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### Introduction

Takaful, as an Islamic insurance system, is based on the principles of solidarity and cooperation among members of the community. This system operates on Shariah concepts such as Musharakah (partnership) and Mudarabah (profit and loss sharing contracts) and is distinguished from other insurance systems by its emphasis on fair distribution of profits and losses, and the avoidance of Riba (interest) and Gharar (uncertainty). Due to its compliance with Shariah principles and its ability to provide insurance coverage, Takaful holds significant importance in Islamic finance (Khan & Bhatti, 2008).

Risk modeling is the process of using quantitative and qualitative techniques to identify, assess, and predict various risks. Risk management involves strategies and methods employed to reduce or transfer risks. In Takaful, risk management is particularly important as the system must operate in a way that simultaneously manages financial risks and Shariah challenges (Al-Amri, 2015). Emerging technologies, such as artificial intelligence, machine learning, big data, and blockchain, play a crucial role in enhancing risk modeling and management. These technologies can increase the accuracy of predictions, improve decision-making processes, and enhance the overall efficiency of the Takaful



system. For instance, the use of big data and machine learning can help in identifying hidden patterns in data, thereby making risk predictions more accurate (Yin & Kaynak, 2015).

Despite numerous studies examining the role of emerging technologies in the insurance industry and Islamic finance, significant gaps still exist in this area. For example, many existing studies have addressed the application of these technologies in a general sense, with fewer focusing on an in-depth and operational analysis within the context of Takaful. This research aims to fill these gaps by providing a comprehensive and detailed examination and offering practical solutions for leveraging emerging technologies in risk modeling and management in the Takaful industry.

The primary objective of this research is to evaluate the application of emerging technologies in risk modeling and management in the Takaful industry. The main research question is how technologies such as artificial intelligence, machine learning, blockchain, and big data can be utilized to improve the accuracy and efficiency of risk management in Takaful. Additionally, this research seeks to identify the challenges and barriers to implementing these technologies and propose strategies to overcome these challenges.

The innovation of this research lies in the novel integration of emerging technologies with risk modeling approaches in the Takaful industry. Through the analysis of case studies and the provision of practical solutions, this study aims to present a comprehensive framework for leveraging these technologies in the Takaful industry. In the following sections, the research method and relevant theoretical foundations are first outlined. Then, the risk modeling processes in Takaful and the role of emerging technologies in these processes are examined. The next section analyzes the challenges and barriers to implementing emerging technologies in the Takaful industry, and proposed solutions are provided. Finally, the research findings and recommendations for future studies are presented.

## **Research Methodology**

A systematic review is a standard research method that comprehensively and systematically examines and analyzes existing studies using specific protocols. This method, with high precision and transparency, identifies, selects, evaluates, and synthesizes all relevant studies on a particular topic to provide reliable results. The main difference between a systematic review and a traditional review is that a traditional review is conducted informally, often based on the knowledge and experiences of the author, while a systematic review follows a well-defined and standardized process using multiple sources (Higgins & Green, 2011).

The design of a systematic review includes determining research questions, inclusion and exclusion criteria, and selecting databases and academic sources. The research questions in this paper include: How can emerging technologies enhance risk modeling and management in Takaful? What challenges exist in implementing these technologies? And what solutions have been proposed to overcome these challenges? Inclusion criteria consist of articles that explore the use of emerging technologies in risk modeling and management within Takaful, while exclusion criteria include articles lacking sufficient, relevant, or credible data, or those written in languages inaccessible to researchers.



Data collection is conducted by selecting credible databases such as Google Scholar, PubMed, IEEE Xplore, and Scopus. Keywords used for searching include "Takaful," "Risk Management," "Artificial Intelligence," "Blockchain," and "Big Data." The search strategy is designed to review all relevant articles containing these keywords within a specified time frame. The initial screening process is based on the title and abstract, and secondary screening is based on the full text of the articles to ensure their relevance and quality.

## Theoretical Foundations

Takaful, derived from the Arabic root "Kafala" meaning guarantee, is a type of Islamic insurance system founded on cooperation and solidarity among participating members. Takaful involves sharing risk and mutual assistance among members and operates according to the Shariah principles of Islam. Concepts such as Musharakah (partnership), Hibah (gift), and Mudarabah (profit-sharing) are key principles in Takaful that shape its processes and contracts (Abdul Rahman, 2009). In Takaful, profits and losses are distributed fairly among members, and practices involving Riba (interest) and Gharar (uncertainty) are avoided (Khan & Bhatti, 2008).

Risk management in Takaful has continuously evolved since its establishment in recent decades. The first Takaful companies were established in the 1970s in Islamic countries such as Sudan and the United Arab Emirates. These companies were created to provide insurance coverage in compliance with Shariah principles (Hussain & Pasha, 2011). Over time, as financial complexities increased, risk management in Takaful improved, incorporating more advanced methods for identifying, assessing, and managing risks. This evolutionary process continues, with Takaful companies now seeking to leverage emerging technologies to enhance their risk management processes (Kwon, 2014).

Various studies have been conducted on the use of emerging technologies in risk management within the Takaful industry. For instance, studies have shown that the use of big data and advanced analytics can help identify hidden patterns and predict risks (Yin & Kaynak, 2015). Additionally, blockchain technology, due to its high security and transparency, has significant potential to improve risk management in Takaful (Zainuddin & Mahmud, 2017). Artificial intelligence and machine learning have also been introduced as powerful tools in risk modeling and providing more accurate predictive solutions (Rahman & Bakar, 2019).

Risk management in Takaful is based on various theoretical frameworks and models. Probabilistic and statistical models, such as Markov models and Monte Carlo simulations, are widely used in risk modeling (McNeil, Frey, & Embrechts, 2015). Furthermore, theoretical frameworks such as portfolio theory and value-at-risk models are also applied in Takaful risk management. Given technological advancements, new models utilizing artificial intelligence and machine learning are emerging and are increasingly used in the Takaful industry (Yin & Kaynak, 2015).



## *Emerging Technologies Used in Risk Modeling and Management*

### **Artificial Intelligence and Machine Learning:**

Artificial Intelligence (AI) refers to the simulation of human intelligence in machines and computer systems capable of performing tasks such as learning, understanding, reasoning, and problem-solving. Machine Learning (ML), a subset of AI, involves algorithms and models that enable machines to learn from data and improve without explicit programming (Russell & Norvig, 2021).

In Takaful, AI and ML can be used to predict and manage risks, detect fraud, and enhance decision-making processes. For example, ML models can analyze historical data to identify risk patterns and automatically provide recommendations for risk reduction. Additionally, AI can assist in the quick and accurate analysis of policyholder data to detect and prevent fraud (Rahman & Bakar, 2019).

### **Big Data and Data Analytics:**

Big Data refers to the vast volume of structured and unstructured data that, due to its size, speed, and variety, cannot be analyzed and managed using traditional methods. Tools and techniques for big data analysis include Hadoop, Spark, NoSQL databases, and advanced analytics techniques such as machine learning and predictive analytics (Chen et al., 2014).

Using big data in Takaful can lead to improved accuracy in risk prediction, service personalization, and operational efficiency. Challenges in this area include maintaining data privacy and security, establishing advanced infrastructure for data management, and the complexity of data analysis (Manyika et al., 2011).

### **Blockchain and Smart Contracts:**

Blockchain is a decentralized and distributed ledger that securely and immutably records transactions. Smart contracts are self-executing programs that automatically enforce and execute the terms of a contract, and they are hosted on the blockchain (Nakamoto, 2008).

In Takaful, blockchain can enhance transparency, reduce costs, and increase transaction security. Smart contracts can automate Takaful processes, such as claims processing and payments, leading to reduced time and costs. Furthermore, blockchain can help ensure data integrity and accuracy (Zainuddin & Mahmud, 2017).

### **Other Technologies like the Internet of Things and Cloud Computing:**

The Internet of Things (IoT) refers to a network of interconnected devices capable of exchanging data with one another. Cloud computing refers to the provision of computing services over the internet, including data storage, processing, and management (Atzori et al., 2010; Armbrust et al., 2010).

In Takaful, IoT can be used to collect real-time data from connected devices, improving the accuracy of risk assessment. For example, IoT sensors in vehicles can collect driving data and help insurers assess



risks more accurately. Cloud computing can also enable Takaful companies to flexibly and cost-effectively store and process data, facilitating more complex analyses (Hashemi et al., 2013).

## **Research Findings**

### ***Risk Modeling and Management in Takaful Using Modern Technologies***

#### **Risk Modeling Processes**

Risk modeling in Takaful involves several key stages: identification, evaluation and measurement, mathematical modeling, and finally, risk management and mitigation. These stages require the use of various quantitative and qualitative techniques. Risk identification employs proactive analysis methods and historical experiences. In the evaluation phase, risks are measured based on their likelihood and impact. Mathematical modeling includes the use of statistical and probabilistic models such as Markov models and Monte Carlo simulations (McNeil, Frey, & Embrechts, 2015).

One of the main challenges in risk modeling is the high complexity and uncertainty of the data. Additionally, there is a need for high-level expertise and technical knowledge to develop and implement complex models. Solutions include using advanced tools and techniques such as artificial intelligence and machine learning, which can enhance the accuracy and reliability of the models. Furthermore, the use of big data and advanced analytics can improve risk identification and evaluation (Chen et al., 2014). Use of Machine Learning Algorithms Machine learning algorithms can be used to identify hidden patterns in data and predict risks. These algorithms analyze historical and current data to create models that can predict future risks. For example, supervised learning algorithms such as regression and decision trees can be used to predict insurance risks (Goodfellow, Bengio, & Courville, 2016).

#### **Advanced Data Analytics and Its Role in Risk Management**

Advanced data analytics, including predictive and prescriptive analytics, plays a crucial role in risk management in Takaful. These analytics, using advanced techniques like machine learning, data mining, and statistical analysis, can help identify risks and provide solutions for risk mitigation. Predictive analytics can help identify risk patterns and provide early warnings (Yin & Kaynak, 2015).

#### **Intelligent Warning Systems and Risk Prediction**

Intelligent warning systems using machine learning algorithms and data analytics can identify potential risks and alert Takaful companies. These systems analyze current and historical data to automatically detect risk patterns and suggest preventive measures. For example, intelligent warning systems can use IoT sensor data to identify immediate risks and provide early warnings (Atzori, Iera, & Morabito, 2010). Case studies show that using modern technologies like artificial intelligence, blockchain, and big data in Takaful can enhance risk management. For instance, a Takaful company in Malaysia improved its risk prediction accuracy and reduced claim costs by using machine learning algorithms. Additionally, the use of blockchain in another company led to increased transparency and security of transactions and reduced fraud (Mills, 2019).





The implementation of modern technologies in Takaful has yielded positive results. These technologies have not only improved the accuracy and efficiency of risk modeling and management but also increased trust and transparency among policyholders. The use of advanced algorithms and data-driven analytics has enhanced decision-making processes and more effectively managed financial and Shariah-compliant risks (Rahman & Bakar, 2019).

### ***Challenges in Implementing Modern Technologies in Takaful***

#### **Technical and Technological Challenges**

The implementation of modern technologies in Takaful faces numerous technical and technological challenges. These challenges include a shortage of skilled labor, the technical complexity of systems, and the need for ongoing training and updates to technical knowledge. Moreover, integrating modern technologies with existing systems is a significant challenge. For example, integrating blockchain with traditional insurance systems requires major changes in technology infrastructure (Zhou et al., 2020).

#### **Data and Security Issues**

One of the critical issues in using modern technologies is data management and security. Big data used for risk modeling and management requires robust security measures to prevent theft and misuse. Additionally, preserving the privacy of policyholders and complying with data protection regulations are very important (Chen et al., 2014). In some cases, disagreements over data standards and security protocols can also create problems (Islam et al., 2018).

#### **Infrastructure and Technology Compatibility Issues**

The development and implementation of modern technologies require suitable infrastructure. In many countries, the information and communication technology infrastructure has not yet reached a level that fully supports these technologies. Moreover, incompatibility between different technologies and existing systems can lead to operational problems and additional costs (Alzubi et al., 2018).

#### **Legal and Regulatory Challenges**

Laws and regulations related to Takaful: The Takaful industry, due to its unique characteristics, requires specific laws and regulations. With the introduction of modern technologies, new legal and regulatory challenges emerge. For example, the use of blockchain and smart contracts requires new legal and regulatory frameworks to maintain transparency and trust in transactions (Zainuddin & Mahmud, 2020).

#### **Legal and Ethical Issues in the Use of Technologies**

The use of modern technologies in the Takaful industry, such as artificial intelligence, machine learning, blockchain, and big data, can create new legal and ethical issues. For instance, the use of AI in insurance decision-making might lead to unfair discrimination. If not properly designed and supervised, AI algorithms could have hidden and unjust biases, leading to unfair discrimination among policyholders based on characteristics like gender, race, or economic status. This issue could not only result in mistrust of the Takaful system but also have serious legal consequences (Rahman & Bakar, 2019).



Issues related to data ownership and user rights must also be carefully examined and regulated. In the Takaful industry, a large volume of sensitive user data is collected and processed. This data includes personal, financial, and health information, making the protection of privacy and data security critically important. While technologies like blockchain can improve data transparency and security, legal challenges regarding data ownership and control remain. Appropriate legal frameworks must be established to protect user rights and ensure transparency in data usage.

Moreover, ethical issues related to the use of modern technologies in Takaful require special attention. For example, the use of AI in risk assessment and insurance decision-making should be conducted in a way that prevents exploitation and misuse. Additionally, the use of big data and machine learning for risk prediction must respect individual rights and maintain human dignity. It is essential to ensure that these technologies are used ethically and responsibly, considering the interests of all stakeholders.

In conclusion, to address the legal and ethical challenges in the use of modern technologies in the Takaful industry, comprehensive and balanced approaches are necessary. These approaches should include the development of appropriate laws and regulations, the establishment of effective regulatory bodies, and the promotion of an organizational culture based on ethical and legal principles. International collaboration and the exchange of knowledge and experiences among different countries can also help improve legal and ethical frameworks in this area. This way, the benefits of modern technologies in Takaful can be leveraged while minimizing their legal and ethical risks.

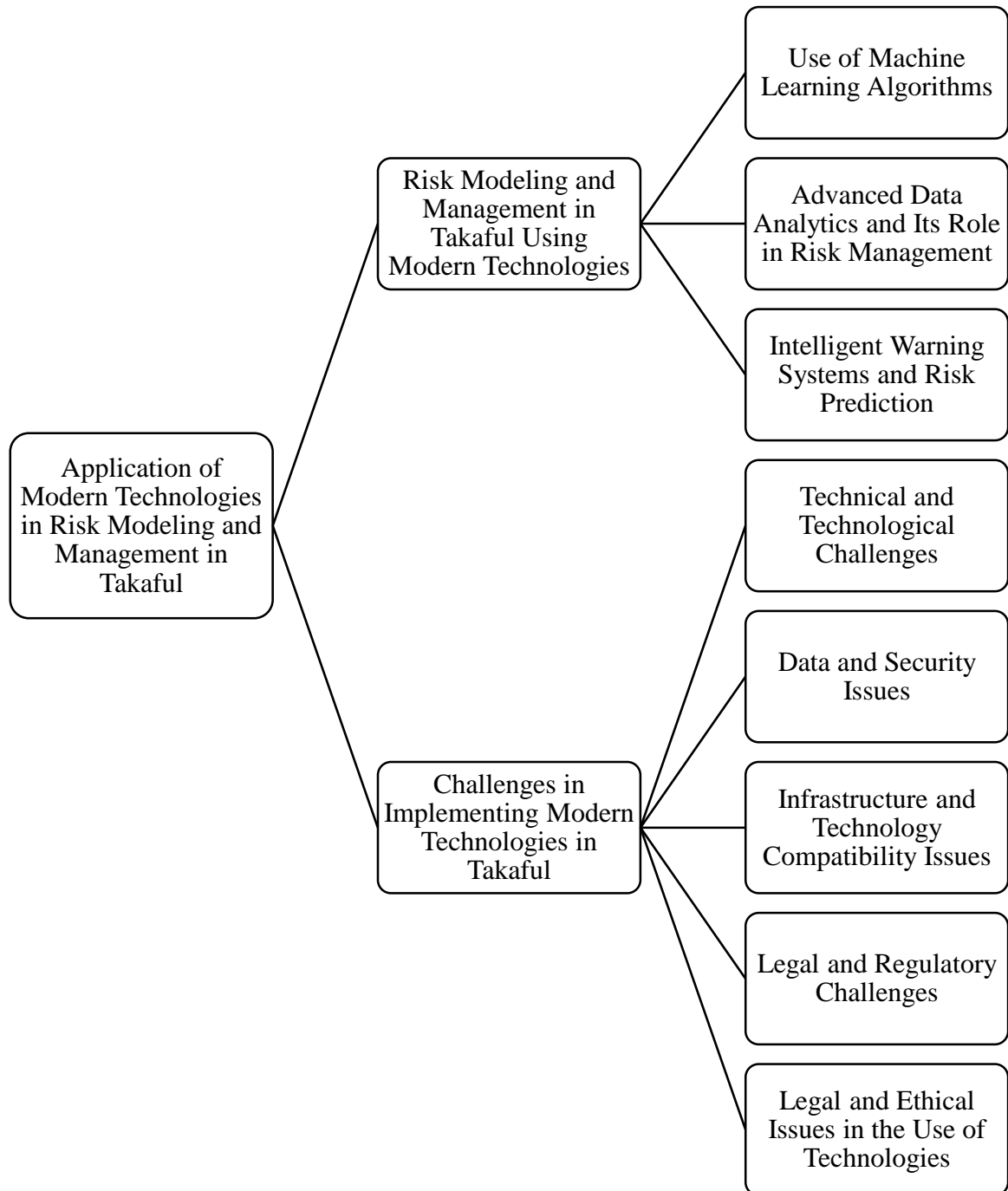


Figure 1.1 The Application and Challenges of Modern Technologies in Risk Modeling and Management in Takaful



## Discussion and Conclusion

The application of modern technologies in risk modeling and management within the Takaful industry has brought about a significant transformation. Given the Islamic nature and specific characteristics of this type of insurance, the use of advanced tools and techniques to improve accuracy and efficiency in risk management is of particular importance. Technologies such as artificial intelligence, machine learning, blockchain, big data, and the Internet of Things have not only enhanced existing processes but also paved the way for new innovations in this industry. AI and machine learning, by providing more accurate predictive models and data-driven analyses, enable Takaful companies to better identify and manage risks. These technologies help improve decision-making and reduce costs by uncovering hidden patterns in data and predicting risks. Additionally, blockchain, by offering a transparent and secure system for recording transactions, has increased trust and transparency within this industry.

However, the implementation of these technologies comes with various challenges. Technical and technological challenges, data and security issues, infrastructure and technology compatibility problems, and legal and regulatory challenges are all obstacles that need to be addressed. To tackle these challenges, investment in training and developing specialized human resources, improving ICT infrastructure, and formulating supportive regulations and policies are essential. Ultimately, the adoption of modern technologies can lead to improved risk management in the Takaful industry. This improvement not only enhances the efficiency and accuracy of risk modeling and management but also increases trust and transparency among policyholders. Given the importance and key role of this industry in Islamic finance, the utilization of modern technologies can contribute to its further development and advancement.



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## INSTITUTIONAL MECHANISMS AND AUDIT SHARI'AHNESS IN NIGERIA: THE ROLES OF STAKEHOLDERS' AWARENESS, UNDERSTANDING AND PERCEPTION OF SHARI'AH AUDIT

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**Abstract:** *The dire need for Shari'ah audits at the organizational and administrative levels has not been realized or appreciated until recently with the emergence of Islamic financial institutions (IFIs) worldwide. However, conventional auditing practices still manifest in shari'ah audits, limiting its Shari'ahness. Therefore, to ensure audit shari'ahness among Nigerian Islamic banks, this study upon drawing the institutional and Maqasidil shari'ah theories, investigated the relationship between institutional mechanisms and audit shari'ahness with stakeholders' awareness, understanding, and perception of shari'ah audits as moderators among Islamic banks in Nigeria. A total of 150 stakeholders of Nigerian Islamic banks participated in the study. The Partial Least Squares (PLS) and the Structural Equation Modelling techniques were used to test the hypotheses. The findings supported all three hypothesized direct effects of institutional mechanisms of "Coercive", "Normative", and "Mimetite" as having direct positive influences on audit shari'ahness among Islamic banks in Nigeria. Furthermore, "Stakeholders' Awareness" moderated the relationship between the mimetive institutional mechanism and audit shari'ahness. To ensure audit shari'ahness optimally in Nigeria, it could be the best way out if regulators such as the National Assembly, Central Bank of Nigeria (CBN), National Deposit Insurance Corporation (NDIC) and Financial Reporting Council of Nigeria (FRCN) can provide an adequate specific shari'ah audit framework or even Act like IFSA in Malaysia or incorporate internal and external Shari'ah audit into Banks and Other Financial Institutions Act (BOFIA). Finally, theoretical and practical implications are discussed.*

**Keywords:** *Coercive, Normative, Mimetive, Audit Shari'ahness, Shari'ah audit*

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### Introduction

Shari'ah audit is as old as the revelation of the Holy Qur'an (Ahmed et al., 2019). Yet, the dire need for Shari'ah audits at the organizational and administrative levels has not been realized or appreciated until recently with the emergence and rapid development of Islamic financial institutions (IFIs) across the world (Puad et al., 2020). These usher significant changes in many spheres of business transactions and activities, including accounting, finance, and auditing (Yazkhiruni, et al. 2018), in ensuring conformity with shari'ah rules and principles. However, conventional auditing practices still manifest in shari'ah audits, limiting its Shari'ahness. Audit shari'ahness refers to the extent to which an act or activity complies with the requirements of the Shari'ah or Islamic law in the process of carrying out a Shari'ah audit assignment (Zulkifle, & Sabli, 2022). Also, it has been challenged heavily by scholars and



practitioners (Aziz, et al. 2023) across the world; with particular attention being paid to the fact that some of the products and or services offered by Islamic banks increasingly resemble conventional banks' items which are against the Shari'ah principles and rules (Abbas & Ali, 2019; Ahmed, 2014). In the Nigerian context, the guidelines published in 2011 by the CBN require all Islamic banks to abide by the Code of Corporate Governance, BOFIA of 1991, and Company and Allied Matters Act (CAMA) of 2020, as amended for Banks in Nigeria Islamic banks inclusive. However, all these coercive and normative mechanisms in the form of Laws, Acts, and Codes are originally developed for conventional banks. Hence these Acts, regulations, and rules do not adequately address all aspects of audit shari'ahness and Shari'ah audit obligations.

Aligned with the points, the current study noted a lack of institutionalization regarding the coercive and normative aspects of Shari'ah audit mechanisms observed in Malaysian, Indonesian, and Bangladeshi practices within the Nigerian context. Hence, to solve the problem of weak audit shari'ahness in Nigerian Islamic banks, this study intends to conceive isomorphism pressures as institutional mechanisms of Shari'ah audit under institutional theory (DiMaggio & Powell (1983) to address the issue. It is important to note that these institutional mechanisms do not operate in a vacuum; their effectiveness is affected by some features of stakeholders such as awareness, understanding, and perception. In this regard, stakeholders' awareness, understanding, and perception play a strategic role in relating the institutional mechanisms of Shari'ah audit and audit Shari'ahness.

## Literature Review and Hypothesis Development

### *Coercive Institutional Mechanism of Shari'ah Audit and Audit Shari'ahness*

Coercive institutional mechanisms stem from formal and informal compelling pressures (Puad et al., 2023). Informal pressures may come from the cultural forces and other expectations of the society in which the organization is formed. Formal pressure is related to pressures to comply with certain laws, and regulations issued by the regulatory authorities or organizations. Also, these pressures are characterized by the authorities and coercive power. Therefore, apt to institutional theory, the coercive mechanism, assumes that Islamic banks must comply with Shari'ah rules and principles. Hence, many countries adopt and or adapt the Accounting Standards of Islamic Financial Institution No.6 (ASIFI 6) which comprehensively covers external Shari'ah audit (Independent Assurance Engagement on an Islamic Institution's conformity with Shari'ah Principles and Rules) and Governance Standards of Islamic Financial Institution (GSIFI 6) No. 3 which deals with internal Shari'ah review and other internal Shari'ah audit functions to maintain their legitimacy. Therefore, coercive isomorphism is conceived as one of the institutional mechanisms of shari'ah audit for ensuring audit shari'ahness. Moreover, the effectiveness of audit shari'ahness will increase if regulators coerce Shari'ah audit standards and framework judiciously (Rizqiani, & Yulianto, 2020). Therefore, from the foregoing, this study hypothesizes that coercive mechanism as one of the institutional mechanisms of Shari'ah audit influences audit shari'ahness amongst Islamic banks.

*Hypothesis 1: The influence of coercive mechanism of shari'ah audit positively influences audit shari'ahness amongst Nigerian Islamic banks.*



### ***Normative Institutional Mechanism of Shari'ah Audit and Audit Shari'ahness***

Likewise, normative pressures conceived as one of the institutional mechanisms of shari'ah audit under institutional theory assume that companies become more professional and follow guidelines specific to an industry (Puad et al., 2023). Therefore, Shari'ah rules and principles are specific guidelines that must be complied with by Islamic banks in all their operational activities. Heretofore, studies such as Isa (2012) revealed an adverse association between people who controlled the accounting field and people who controlled the Shari'ah field, indicating that the higher the number of people who controlled the accounting field, the lower their expertise in the Shari'ah field and vice versa. But for Shari'ah auditors to comply with Shari'ah rules and principles need to be cumbersome with all the two fields. In addition, audit shari'ahness with the institutional mechanisms of Shari'ah audit depends upon the qualifications, professionalism, and independence of Shari'ah auditors (Kasim & Sanusi, 2013). Therefore, from the foregoing, this study hypothesizes that normative mechanisms as one of the institutional mechanisms of Shari'ah audit influence audit shari'ahness amongst Islamic banks.

*Hypothesis 2: The influence of the normative mechanism of shari'ah audit positively influences the audit Shari'ahness amongst Nigerian Islamic banks.*

### ***Mimetic Institutional Mechanism of Shari'ah Audit and Audit Shari'ahness***

Mimetic isomorphism occurs whenever an organization faces a high level of uncertainty (Puad et al., 2023). It is the pressure that necessitates businesses in an environment of uncertainty in which they can adopt referenced behaviours of their sister organizations, industries, or countries to scale through. Therefore, mimetic pressures conceived as one of the institutional mechanisms of shari'ah audit under institutional theory assumes that institutions and staff can imitate successful organizations that have common features. Also, the Islamic finance industry is growing rapidly due to its uniqueness in conformity with Shari'ah principles and rules. Part of such conformity is the utilization of institutional mechanisms of Shari'ah audits for ensuring audit shari'ahness which serves as one of the basic factors that leads to the success of many IFIs across the globe (Rashid & Ghazi, 2021). Therefore, many if not all Islamic banks in Nigeria engaged foreign intellectuals to ensure that audit shari'ahness is efficiently institutionalized to scale like their sister organizations across the world and simultaneously engaged auditors that have experience in the conventional banks to adopt similar processes while conducting Shari'ah audit assignment (Sapovadia, 2015). Therefore, from the foregoing, most of the prior studies proved that mimetic mechanism as one of the institutional mechanisms of Shari'ah audit influences audit shari'ahness amongst Islamic banks. Hence, this study proposes the following hypothesis:

*Hypothesis 3: The influence of the mimetic mechanism of shari'ah audit positively influences audit Shari'ahness amongst Nigerian Islamic Banks*

### ***Stakeholders' Awareness of Shari'ah Audit, Coercive Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Lessons from past experiences, such as how various corporate scandals and failures were caused by failing to thoroughly review financial audits, corporate governance, and risk management, have led to a growing awareness of the advantages of institutionalizing Shari'ah audit over conventional ones in IFIs (Yussof, 2013). Therefore, many stakeholders such as academics, regulators, BoDs, Managers, etc.





across the world such as Malaysia become more aware of the benefit of Shari'ah audit in ensuring audit shari'ahness due to the issuance and imposing Policy Document (SGPD, 2019) by Bank Negara Malaysia that explains more about the Shari'ah audit and imposed it to Islamic banks in Malaysia (Abd Rahman et al., 2020) for proper institutionalization. Therefore, stakeholders' awareness of the shari'ah audit and its relevance because of imposing the Shari'ah guidelines by regulatory actors increases the chances of ensuring audit shari'ahness. Hence, this study proposes the following hypothesis.

*Hypothesis 4: The relationship between the coercive mechanism of shari'ah audit and audit shari'ahness will be higher with Stakeholders' awareness of the Shari'ah audit.*

#### ***Stakeholders' Awareness of Shari'ah Audit, Normative Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Studies proved that there is a growing awareness among Islamic banks' stakeholders of the need for shari'ah auditing due to the normative pressures from international Islamic standards setters, Islamic professional bodies, and higher institutions of learning (Tahir, 2018; Yahya, 2016). Also, previous studies have acknowledged the influence of the Stakeholders' awareness of the Shari'ah audit due to the Normative pressures for professionalizing the Shari'ah audit discipline (Ali et al., 2018). Moreover, stakeholders' awareness about engaging Shari'ah auditors that have Islamic accounting and auditing professional certificates like CSAA, CSA would enhance Shari'ah conformity, because they believed that Shari'ah auditors would use their professional skills and expertise to detect the Shari'ah non-compliant items in the financial and non-financial operations in the Islamic banks while carrying out their Shari'ah audit assignments (Omara, 2019). Therefore, this study proposes the following hypothesis:

*Hypothesis 5: The relationship between the normative mechanism of shari'ah audit and audit Shari'ahness will be higher with Stakeholders' awareness of the Shari'ah audit.*

#### ***Stakeholders' Awareness of Shari'ah Audit, Mimetic Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Mimetic pressures conceived as one of the institutional mechanisms of shari'ah audit are primarily caused by an organization's perception of core rivals' performance (Liu et al., 2010). In the same vein, IFIs such as Islamic Banks and Takaful companies are encouraged to adopt certain practices such as the Shari'ah audit due to positive results gained by prior adopters (Yasoa et al. 2024; Puad et al., 2023). Also, stakeholders' awareness about Shari'ah audits may prevail due to Shari'ah auditors' reports of successful Islamic banks. Moreover, the mimetic mechanism comes from successful Islamic banks that already have practiced shari'ah audit functions across the world and may influence the stakeholders to become more aware of the relevance of Shari'ah audit in ensuring audit shari'ahness (Hoq et al., 2010). Therefore, the following hypothesis can be proposed:

*Hypothesis 6: The relationship between the mimetic mechanism of Shari'ah audit and audit shari'ahness will be higher with Stakeholders' awareness of the Shari'ah audit.*



### ***Stakeholders' Understanding of Shari'ah Audit, Coercive Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Stakeholders' understanding of Shari'ah audits involves audit shari'ahness by Islamic banks especially on matters related to regulatory forces (Hassan & Haridan, 2019). Furthermore, prior studies such as (Arwani, 2018; Ahamad & Abikan, 2017) confirmed that stakeholders' understanding of Shari'ah audit studies influences audit shari'ahness due to the coercive mechanism from the regulatory actors. Therefore, from the foregoing, the prior studies proved that Stakeholders' understanding of Shari'ah audits due to the coercive mechanism from regulatory actors moderates the relationship between the institutional mechanisms of Shari'ah audit and audit shari'ahness. Therefore, this study posits the following hypothesis:

*Hypothesis 7: The relationship between the coercive mechanism of Shari'ah audit and audit shari'ahness will be higher with the Stakeholders' understanding of the Shari'ah audit*

### ***Stakeholders' Understanding of Shari'ah Audit, Normative Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Understanding of the Shari'ah audit by the Stakeholders because of such awareness by the professionals and standard setters influences the Islamic banks to become cautious about audit shari'ahness in carrying out their operational activities (Muzammil & Siddiqui, 2020). Similarly, Ali et al. (2018) opined that understanding Shari'ah audit by Shari'ah internal auditors and Shari'ah scholars necessitates that Malaysian IFIs Islamic banks adopt a framework stipulated by International Standards Professional Practices Framework (IPPF) and Guidelines 10 on Minimum Guideline for internal Auditors (Ali et al., 2018; AICB 2016). Therefore, normative mechanism influences Islamic banks to adopt such professional standards to ensure audit shari'ahness. Similarly, Najeeb & Ibrahim (2014) revealed that Shari'ah auditors need not have academic certificates only, but professional certificates are also relevant so that they would get technical and necessary exposure for preventing all possible Shari'ah non-compliant risks. Hence, this study proposes the following hypothesis:

*Hypothesis 8: The relationship between the normative mechanism of shari'ah audit and audit Shari'ahness will be higher with Stakeholders' understanding of the Shari'ah audit.*

### ***Stakeholders' Understanding of Shari'ah Audit, Mimetic Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

The mimetic mechanism is one of the principal factors leading to institutionalization (Mizruchi and Fein, 1999). The Mimetic mechanism pushes organizations to emulate the systems or structures of other successful organizations (Elnihewi et al., 2014). Therefore, due to such comprehension, stakeholders such as the Board of Directors (BoDs) of Islamic banks in Nigeria in their efforts to imitate other successful Islamic banks seek the help of competent intellectuals from various nations to act as heads of their respective ACEs. For example, Ja'iz Bank Plc engaged Prof. Monzer Kahf from the USA, and TAJ Bank Plc employed Asst. Prof. Ziyaad Mahomed from Malaysia and Lotus Bank engaged Shaykh Haytham Tamin from the UK and Dr. Marjan Binti Muhammad from Malaysia to lead their Shari'ah board (Sapovadia, 2015). Thus, the proper understanding of the relevance of Shari'ah audit in ensuring



audit shari'ahness, stakeholders of Islamic banks in Nigeria struggle to mimic successful Islamic banks. Against this backdrop, this study suggests the following hypothesis:

*Hypothesis 9: The relationship between the mimetic mechanism of shari'ah audit and audit shari'ahness will be higher with Stakeholders' understanding of the Shari'ah audit.*

#### ***Stakeholders' Perception of Shari'ah Audit, Coercive Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Studies confirmed that various stakeholders from different jurisdictions have diverse perceptions of the term "Shari'ah audit" in IFIs (Mulyany & Ibrahim, 2019). It was stressed by Rizqiani & Yulianto (2020) that IFIs' requirement for Shari'ah audit depends on several regulations guaranteeing audit shari'ahness which need to be perceived well by the stakeholders. As a result, the Shari'ah audit is extremely important for Islamic banks (Butt, 2022). Moreover, the regulations and standards by regulatory organs and standards setters stimulate stakeholders of Islamic banks like internal Shari'ah auditors, Shari'ah review officers, Managers, BoDs, Shari'ah experts, and academics to perceive well about the Shari'ah audit (Yahya et al., 2016). Similarly, Hanif et al. (2018) found that the perception of shari'ah audits by the stakeholders of Islamic banks in Malaysia boosts confidence in their minds. Still, in Malaysia, Shafii et al. (2013) found that a proper and unique Shari'ah framework from the regulators and standards motivates the stakeholders to understand and perceive the relevance of Shari'ah audit in detecting non-Shari'ah compliance in operations. Against these findings, this study suggests the following hypothesis:

*Hypothesis 10: The relationship between the coercive mechanism of the Shari'ah audit and audit Shari'ahness will be higher with Stakeholders' perception of the Shari'ah audit.*

#### ***Stakeholders' Perception of Shari'ah Audit, Normative Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Scholars such as Najeeb and Ibrahim (2014) in their study found that professionalizing the role of Shari'ah auditors in Malaysia and making Malaysia the hub for Shari'ah audits' professional certification arises due to the perception of the stakeholders in the country on the relevance of Shari'ah audit in ensuring audit shari'ahness amongst IFIs. Also, Shari'ah scholars as stakeholders perceived that curbing low audit shari'ahness amongst IFI Islamic banks can only be realized when Shari'ah audit assignments are conducted by Shari'ah professionals who possess both Islamic and financial certificates (Tahir, 2018). Similarly, Isa (2012) found that to audit shari'ahness, proper perception of Shari'ah audit by stakeholders such as SSB, Internal Shari'ah officers, internal and Shari'ah external auditors need to comply with professional standards, especially AAOIFI Shari'ah standards while conducting their assignments. Therefore, this study proposes the following hypothesis:

*Hypothesis 11: The relationship between the normative mechanism of shari'ah audit and audit Shari'ahness will be higher with Stakeholders' perception of the Shari'ah audit.*



### ***Stakeholders' Perception of Shari'ah Audit, Mimetic Institutional Mechanisms of Shari'ah and Audit Shari'ahness***

Studies confirmed that the mimetic mechanism influences stakeholders to perceive the relevancy of shari'ah audit. For example, in Saudi Arabia, Al-Twajjry (2003) found that the Mimetic mechanism influenced the stakeholders of Islamic banks in the country to perceive the functions of the Shari'ah internal audit towards the assurance of audit shari'ahness. Consequently, the author maintained that the mimetic mechanism influences the increasing number of organizations establishing Shari'ah internal audit departments in Saudi Arabia. Hence, against this backdrop, this study suggests the following hypothesis:

*Hypothesis 12: The relationship between the mimetic mechanism of shari'ah audit and audit Shari'ahness will be higher with Stakeholders' perception of the Shari'ah audit.*

### **Underpinning Theories**

Institutional and Maqasidil-Shari'ah theories are employed to underpin this study. The main concept of institutional theory is that all institutions become one of the same over time or adopt the same strategies or laws. This concept of the theory is called "isomorphism". It is a term introduced by DiMaggio and Powell (1983) to advance the ideas of Meyer and Rowan (1977) by adding isomorphism at the organizational and social levels of the institution. Thus, becoming the same over time can be attributed to three isomorphic pressures or mechanisms. These mechanisms are the coercive mechanism, mimetic mechanism, and normative mechanism. The coercive mechanism is utilized when the institution changes its practices or adopts certain rules due to the pressures from dominant stakeholders or actors (for example laws, guidelines, and or tax offices) added to gain more legitimacy. Also, normative under institutional theory means that companies become more professional and follow guidelines specific to an industry (Puad et al., 2023). Finally, mimetic pressures manifest as mechanisms when an institution observes that a competitor's strategies are successful and chooses to adopt the same or similar for their company to excel. Regarding the Shari'ah audits in IFIs, the Maqasidil Shari'ah theory is considered a unique means of revealing the objectives of the Shari'ah audit itself. This is because the main aim of the Shari'ah audit is to ensure the conformity of Shari'ah laws towards maintaining the affairs of the IFIs to achieve the highest objective of shari'ah (Maqasidil shari'ah). Therefore, the theories serve as the foundation upon which hypotheses are developed and tested, guiding the researcher in formulating predictions about how different factors interact. They provide the framework within which these variables are conceptualized, and their relationships are explained.

### ***Theoretical Framework of Audit Shari'ahness***

Figure 1 shows the theoretical framework of this study and the variables that are examined based on the objectives of the study.

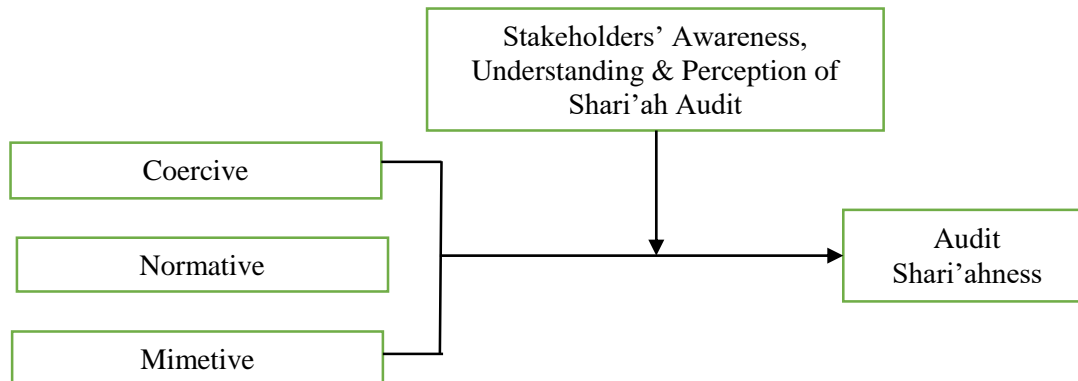


Figure 1.1: Institutional Mechanisms of Shari'ah Audit towards Ensuring Audit Shari'ahness  
Source: (Developed by the Authors)

## Methodology

### *Instrument and Measurement Items*

This study is a survey in nature, it utilizes questionnaires as a method of collecting data from different stakeholders of Nigerian Islamic banks by using both nominal and Likert-scale measurement scales. The study also considers nine (9) members of Financial Regulations Advisory Council of Experts (FRACE) from the Central Bank of Nigeria (CBN) to serve as the regulators of Islamic banks. Secondly, eighteen (18) Advisory Council of Experts (ACEs) from each Islamic bank in Nigeria (at the industry level). Thirdly, 116 managers of Nigerian Islamic banks are also considered as targeted respondents. Fourth, the study looks at 15 internal Shari'ah auditors of Islamic banks and finally 45 and 7 staff of the supervision department at CBN and NDIC respectively. The study also drew the sample using the Krijcie and Morgan (1970) table of the samples of 150 respondents based on a population of 210. This population is proportionally allocated to the five strata and a proportionate stratified sampling technique were used in choosing the sample size. Moreover, SPSS version 25 was utilized to diagnose the data to ensure that it is suitable for the Partial Least Square Structural Equation Modelling (PLS-SEM), PLS approach constitutes a variance-based structural equation modeling technique. Finally, to operationalize all constructs relating to three institutional pressures (coercive, normative, and mimetic), audit shari'ahness, stakeholders' awareness, understanding, and perception of the Shari'ah audit as well as demographic and background questions, 58 items were measured by using multiple items, that is five-point Likert scales ranging from "strongly disagree" (1) to "strongly agree" (5).

## Results and Discussions

### *Results of the direct effect: Institutional Mechanisms on Audit Shari'ahness*

The main aim of this study is to predict the outcome or influence of institutional mechanisms (coercive, normative, and mimetic) on audit shari'ahness. Results proved that the endogenous construct (audit shari'ahness) has  $R^2$  Values of 0.65 as indicated in Table 1 explained by institutional mechanisms (coercive, normative, and mimetic). Moreover, scholars such as Chin (1998) contend that the PLS-SEM  $R^2$  values of 0.67, 0.33, and 0.19, can be regarded as significant, moderate, and weak, respectively. This

suggests that the three sets of exogenous latent variables (i.e., coercive, normative, and mimetic institutional mechanisms of shari'ah audit) collectively explain 65% only of the variance of the audit shari'ahness. Hence, Chin's (1998) criteria, the endogenous latent variable (audit shari'ahness) showed acceptable levels of  $R^2$  values, which were considered significant. Moreover, all significance levels are based on a 2-tailed test, and relationships with p-values less than 0.01 are considered significant in this analysis. Hence,  $H_1$  predicted that the influences of the coercive mechanism of shari'ah audit positively influence audit shari'ahness amongst Nigerian Islamic banks. Results from Table 1 indicated that coercive mechanism had a significant and positive relationship with Audit Shari'ahness" amongst Islamic banks, in Nigeria ( $H_1$ ;  $\beta = 0.297$ ;  $t = 3.239$ ,  $p < 0.001$ ), supporting Hypothesis 1. Based on these results, this relationship is statistically significant and supported. Hence, the results revealed that coercive influences, such as shari'ah principles and rules, regulatory or legal pressures from the regulatory actors such as CBN and NDIC as government's coercive agencies for Islamic banks in Nigerian have a meaningful and positive impact on the level of ensuring adherence to Shari'ah principles & regulations as well as other laws and regulations regarding auditing practices in Nigeria. This is in line with the finding of Puad et al. (2023) which proved that coercive institutional mechanism influences Shari'ah audit practice in Malaysian Takaful companies.

Similarly,  $H_2$  postulated that the normative mechanism of shari'ah audit positively influences the audit Shari'ahness amongst Nigerian Islamic banks. Results from Table 1 indicated that the normative mechanism of shari'ah audit had a significant and strong positive relationship with audit Shari'ahness amongst Islamic banks, in Nigeria ( $H_2$ :  $\beta = 0.399$ ;  $t = 5.144$ ;  $p < 0.00$ ), supporting Hypothesis 2. The results prove that the top management of Islamic banks in Nigeria actively participate in discussions, share best practices, and benchmark their auditing procedures against industry standards. Finally,  $H_3$  predicted that the mimetic mechanism of shari'ah audit positively influences audit shari'ahness amongst Nigerian Islamic banks. The results from Table 1 also indicated that the Mimetic relationship, had a significant and strong positive relationship with audit Shari'ahness amongst Islamic banks, in Nigeria ( $H_3$ ;  $\beta = 0.246$ ;  $t = 3.617$ ,  $p < 0.000$ ), supporting Hypothesis 3. The results confirmed that imitating successful sister organizations by Islamic banks enhances and ensures audit shari'ahness in the country.

Table 1.1: Structural Model Assessment

Latent Relationship	Variable/	Std Beta	Std Error	t- Value	P Values	Variance Explained ( $R^2$ )	Decision
Audit Shari'ahness						0.654	
Coercive ->	Audit Shari'ahness	0.297	0.091	3.257	0.001		Supported
Mimetic ->	Audit Shari'ahness	0.246	0.068	3.617	0.000		Supported
Normative ->	Audit Shari'ahness	0.423	0.088	4.827	0.000		Supported

Source: (PLS-SEM Output)  
Note: \*Significant at 0.01 (2-tailed)

***Results of the indirect effect: Institutional Mechanisms and Audit Shari’ahness: Moderating Effects of Awareness, Understanding and Perception***

In this study, the variables involved in the interaction terms have stakeholders’ awareness, understanding, and perception of Shari’ah audit moderating the relationship between institutional mechanisms of Shari’ah audit (coercive, normative, and mimetic) and audit Shari’ahness.

***Moderating Effects of Awareness***

The research hypothesis (H<sub>4</sub>) tests the first objective on the moderating effect of stakeholders’ awareness of shari’ah audit as a moderator between coercive institutional mechanism and audit shari’ahness. The audit shari’ahness will be higher with stakeholders’ awareness of the Shari’ah audit, such that the effect will be more significant when stakeholders’ awareness of the Shari’ah audit is high, the PLS statistics indicate that the moderating role is insignificant on the coercive institutional mechanism and audit shari’ahness as contained in Table 2, (H<sub>4</sub>:  $\beta = -0.040$ ,  $t = 0.371$ ,  $p < 0.355$ ). The insignificant interaction effect suggested that stakeholders’ awareness of Shari’ah audit has a weaker value on the relationship between coercive institutional mechanism and audit shari’ahness. This means that when external forces or regulations (coercive factors) are applied to ensure audit shari’ahness in Nigerian Islamic banks, and stakeholders are aware of it, it may not necessarily lead to a significant improvement in audit Shari’ahness amongst the Nigerian Islamic banks. Similarly, H<sub>5</sub> tests the second objective on the moderating effect of stakeholders’ awareness of Shari’ah audit between normative and audit Shari’ahness. The hypothesis was stated as H<sub>5</sub>: The relationship between normative institutional mechanism of shari’ah audit and audit Shari’ahness will be higher with Stakeholders’ awareness of the Shari’ah audit, such that the effect will be more significant when Stakeholders’ awareness of the Shari’ah audit is high. The results from the PLS Path Coefficient output of the moderating effects. As depicted in Table 2 an insignificant moderating effect (H<sub>5</sub>:  $\beta = -0.087$ ,  $t = 1.072$ ,  $p < 0.142$ ). Therefore, the interaction effect of normative institutional mechanism on audit Shari’ahness is not statistically significant. In essence, these findings reveal that enhancing stakeholders’ awareness of shari’ah audit through educational and professional training programs may diminish the impact of such initiatives on audit shari’ahness.

Table 1.2: Hypothesis testing of the Moderating Variable (Stakeholders’ Awareness) of the Moderating Variable (Stakeholders’ Awareness)

Path	Std Beta	Std Error	t-Value	P Values	Decision
Coercive*Stakeholders awareness -> Audit Shari'ahness	-0.040	0.107	0.371	0.355	Not Supported
Mimetic*Stakeholders' awareness - > Audit Shari'ahness	0.089	0.049	1.794	0.036	Supported
Normative*Stakeholders' awareness -> Audit Shari'ahness	-0.087	0.081	1.072	0.142	Not Supported

Source: (PLS-SEM Output)

Also, H<sub>6</sub> tests the third objective of the moderating role of stakeholders' awareness of Shari'ah audit and the effect of the mimetic institutional mechanism of Shari'ah audit on audit shari'ahness. The hypothesis was stated as H<sub>6</sub>: The relationship between the mimetic institutional mechanism of Shari'ah audit and audit shari'ahness will be higher with Stakeholders' awareness of the Shari'ah audit, such that the effect will be more significant when stakeholders' awareness of Shari'ah audit is high. The result of this analysis as contained in Table 2, proves that stakeholders' awareness of shari'ah audit as a moderator has a significant effect on the relationship between mimetic institutional mechanism and audit shari'ahness (H<sub>6</sub>:  $\beta = 0.089$ ,  $t = 1.794$ ,  $p < 0.036$ ). Hence, the result proved that this hypothesis is the interaction between "Mimetic" and "Stakeholders' Awareness" and has an impact on "Audit Shari'ahness". This outcome is supported because the p-value (0.036) is less than the typical significance level (0.05), indicating a statistically significant relationship. Figure 2 provides a more procedural analysis of this moderation effect. Specifically, a positive moderating effect is visible in Figure 2 (with stakeholders' awareness of the shari'ah audit as the moderating variable). This means that stakeholders' awareness of Shari'ah audit strengthens the relationship between the mimetic institutional mechanism of Shari'ah audit and audit shari'ahness. The results indicated that in the Nigerian context, shari'ah audit is a new field of study compared with the conventional counterpart which has been persistent for decades, thus this interaction proves that stakeholders' awareness of shari'ah audit as a result of the efforts made by top management of Nigerian Islamic banks, CBN and NDIC in imitating other successful Islamic banks for seeking the help of competent intellectuals from various nations to act as heads of their respective ACE and members of FRACE at industry and regulatory levels respectively.

### ***Moderating Effects of Understanding***

H<sub>7</sub> tests the third objective of the moderating role of stakeholders' awareness of Shari'ah audit and the effect of the coercive institutional mechanism of shari'ah audit on audit Shari'ahness. The hypothesis was stated as H<sub>7</sub>: The relationship between the coercive mechanism of Shari'ah audit and audit shari'ahness will be higher with stakeholders' understanding of the Shari'ah audit, such that the effect will be more significant when the understanding of the stakeholders of the Shari'ah audit is high. The result from the PLS Path Coefficient output of the moderating effect shows an insignificant moderating effect of normative institutional mechanism on audit shari'ahness as contained in Table 3 (H<sub>7</sub>:  $\beta = -0.240$ ,  $t = 0.688$ ,  $p < 0.492$ ). This provides empirical evidence to reject the hypothesis H<sub>7</sub>. Therefore, results (Table 3) may be attributed to the insufficient understanding of crucial aspects of Shari'ah audit, including its scope, objectives, governance structure, charter, process, and reporting requirements by stakeholders of Nigerian Islamic banks.

Table 1.3: Hypothesis testing of the Moderating Variable (Stakeholders' Understanding)

Path	Std Beta	Std Error	t-Value	P Values	Decision
Coercive*Stakeholders Understanding - > Audit Shari'ahness	-0.240	0.349	0.688	0.492	Not Supported
Mimetic*Stakeholders' Understanding -> Audit Shari'ahness	-0.150	0.137	1.098	0.272	Not Supported
Normative*Stakeholders' Understanding -> Audit Shari'ahness	0.454	0.422	1.076	0.282	Not Supported

Source: (PLS-SEM Output)





Also, H<sub>8</sub> tests the fifth objective on the moderating role of stakeholders' understanding of Shari'ah audit and the effect of normative institutional mechanisms of shari'ah audit on audit Shari'ahness. The hypothesis was stated as H<sub>8</sub>: The relationship between the normative mechanism of shari'ah audit and audit Shari'ahness will be higher with Stakeholders' understanding of the Shari'ah audit, such that the effect will be more significant when Stakeholders' understandings of the Shari'ah audit is high. The result from as shows in Table 3 the PLS Path Coefficient output of the moderating effect shows an insignificant moderating effect (H<sub>8</sub>:  $\beta = 0.454$ ,  $t = 1.076$   $p < 0.282$ ). The lack of significant moderating effect of stakeholders' understanding of Shari'ah audit on the relationship between normative institutional mechanisms and audit Shari'ahness could indeed be attributed to the demographic profile of the respondents, particularly their educational and professional qualifications (refer to Appendix A). Therefore, if a significant portion of the respondents lacks the necessary accounting professional and Shari'ah qualifications, they may not possess the requisite understanding of Shari'ah audit practices to effectively moderate the relationship between normative institutional mechanisms and audit Shari'ahness. Hence, without a solid understanding of Shari'ah audit principles and procedures, stakeholders may be unable to assess the extent to which normative mechanisms contribute to audit Shari'ahness in Nigerian Islamic banks.

Likewise, H<sub>9</sub> tests the sixth objective on the moderating role of stakeholders' understanding of Shari'ah audit on the effect of mimetic institutional mechanism of shari'ah audit on audit Shari'ahness. The hypothesis was stated as H<sub>9</sub>: The relationship between mimetic mechanism of shari'ah audit and audit shari'ahness will be higher with Stakeholders' understanding of the Shari'ah audit, such that the effect will be more significant when stakeholders' understandings of the Shari'ah audit is high. The result from the PLS Path Coefficient output of the moderating effect shows an insignificant moderating effect (H<sub>5</sub>:  $\beta = -0.150$ ,  $t = 1.098$ ,  $p < 0.272$ ). Table 3 provide a deeper analysis of the moderation effect of normative institutional mechanisms on the audit Shari'ahness. Hence, the hypothesis depicted that the interaction between "Mimetic" and "Stakeholders' Understanding" has an impact on "Audit Shari'ahness" is not supported because the p-value (0.272) is greater than the typical significance level. The results of this study indicate that the degree to which Islamic banks in Nigeria imitate the strategies of prosperous Islamic banks in other nations, including Bangladesh and Malaysia, is not significantly influenced by stakeholders' comprehension.

### ***Moderating Effects of Perception***

Likewise, H<sub>10</sub> tests the seventh objective on the moderating role of stakeholders' perception of Shari'ah audit on the effect of mimetic institutional mechanism of shari'ah audit on audit Shari'ahness. The hypothesis was stated as H<sub>10</sub>: The relationship between coercive mechanism of Shari'ah audit and audit Shari'ahness will be higher with Stakeholders' perception of the Shari'ah audit, such that the effect will be more significant when Stakeholders' perception of the Shari'ah audit is high. The result from the PLS Path Coefficient output of the moderating effect shows a negative significant moderating effect (H<sub>10</sub>:  $\beta = -0.141$ ,  $t = 0.527$ ,  $p < 0.598$ ) as contained in Table 4. The result of the current study indicates that Islamic banks in Nigeria are primarily guided by regulatory mandates rather than the perception of their stakeholders in terms of adhering to Shariah principles and rules while conducting shari'ah audits. Moreover,

Also, H<sub>11</sub> is the eleventh objective on the moderating role of stakeholders' perception of Shari'ah audit on the effect of normative institutional mechanism of shari'ah audit on audit Shari'ahness. The hypothesis was stated as H<sub>11</sub>: The relationship between the normative mechanism of shari'ah audit and audit Shari'ahness will be higher with stakeholders' perception of the Shari'ah audit, such that the effect will be more significant when stakeholders' perception of the Shari'ah audit is high. The result from the PLS Path Coefficient output of the moderating effect shows in Table 4, an insignificant moderating effect (H7:  $\beta = -0.052$ ,  $t = 0.282$ ,  $p < 0.778$ ). This provides empirical evidence to reject the hypothesis H<sub>11</sub>. The possible reason for this finding is that; Islamic banks in Nigeria might prioritize ethical alignment such as intrinsic commitment to Islamic finance principles for ensuring audit shari'ahness rather than the perception of their stakeholders on shari'ah audit. This is because, Nigeria though a secular and pluralistic nation, most of it is population are Muslims with high enthusiasm for abiding by shari'ah rules and regulations in all their dealing with both spiritual and non-spirituals. This is supported by the findings of Abikan and Ahmad (2017) which proved that most of the operations of businesses or products are accepted based on religion rather than economic benefits.

Lastly, H<sub>12</sub> is the twelfth objective on the moderating role of stakeholders' perception of Shari'ah audit on the effect of mimetic institutional mechanism of shari'ah audit on audit Shari'ahness. The hypothesis was stated as H<sub>12</sub>: The relationship between the mimetic mechanism of shari'ah audit and audit Shari'ahness will be higher with stakeholders' perception of the Shari'ah audit, such that the effect will be more significant when stakeholders' perception of the Shari'ah audit is high. The result from the PLS Path Coefficient output of the moderating effect shows an insignificant moderating effect (H7:  $\beta = 0.040$ ,  $t = 0.625$ ,  $p < 0.532$ ) as contained in Table 4. This provides empirical evidence to reject the hypothesis H<sub>12</sub>. A more plausible reason for this result is that; there is a serious shortage of trained manpower in the Shari'ah auditing industry in Nigeria which can enhance the level of stakeholders' perception of shari'ah audit practice in the country.

Table 4: Hypothesis testing of the Moderating Variable (Stakeholders' Perception)

Path	Std Beta	Std Error	t-Value	P Values	Decision
Coercive*Stakeholders' Perception - > Audit Shari'ahness	-0.141	0.266	0.527	0.598	Not Supported
Mimetic*Stakeholders' Perception - > Audit Shari'ahness	0.040	0.064	0.625	0.532	Not Supported
Normative*Stakeholders' Perception -> Audit Shari'ahness	-0.052	0.185	0.282	0.778	Not Supported

Source: (PLS-SEM Output)

## Conclusion

For the direct relationship, the findings of this study revealed a significant positive relationship between coercive institutional mechanisms and audit shari'ahness. Hence, based on this finding, the utilization of coercive mechanisms such as shari'ah principles and rules, and regulatory or legal pressures by the regulatory actors such as CBN and NDIC as government's coercive agencies for Islamic banks in



Nigeria are effective in ensuring shari'ahness. Similarly, the study found a strong positive relationship between "Normative" and "Audit Shari'ahness. Based on the findings; it concludes that enthusiastic commitments of top management of the Islamic banks about enhancing the competency of their staff shari'ah auditors inclusive of attending related training, seminars, and courses related to their schedule of duties are effective in enhancing audit shari'ahness among Nigerian Islamic banks. Moreover, the study found that the Mimetic relationship has a positive impact on Audit Shari'ahness" amongst Islamic banks in Nigeria. This is because Islamic banks in Nigeria tend to mimic successful banks from other countries such as Malaysia by engaging experts to lead strategic positions in Nigerian Islamic banks.

On the indirect relationship, the study found that the moderating effect of "Stakeholders' Awareness" is supported for the "Mimetic" path, but not supported for the "Coercive" and "Normative" paths concerning their impact on "Audit Shari'ahness. This concludes that there is a high awareness of shari'ah audits among the stakeholders of Islamic banks in Nigeria. This is partly due to the intense debate in the process of establishing Islamic banks in Nigeria. Thereby increasing awareness about the operations of the Islamic banks' shari'ah audit inclusive, hence mimetic institutional mechanism strengthens.

Hence, this study stands as a novel contribution to the existing body of knowledge by delving into the relationship between institutional mechanisms and audit shari'ahness in Nigeria. In other words, this study has extended the theory by utilizing the three isomorphic pressures or mechanisms to investigate the influence of such pressures as mechanisms for ensuring audit shari'ahness in Nigerian Islamic banks so that to become the same overtime for achieving the highest objectives of shari'ah (Maqasidil-Shari'ah). Moreover, this study has extended the Maqasidil-Shari'ah theory as an umbrella theory encompassing all relational items in highlighting the need for institutional mechanisms of Shari'ah audit for ensuring audit shari'ahness in all the operations of IFIs to achieve the highest objectives of Shari'ah in Islamic banking and finance industry in Nigeria.

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## Appendix

### Appendix A: Demographic Features of the Respondents

<b>Samples Description</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>		
Male	130	91.5
Female	12	8.5
<b>Age</b>		
20-30	21	14.8
31-40	40	28.2
41-50	55	38.7
Above 50 Years	26	18.3
<b>Years of Working Experience</b>		
0-5 Years	79	55.6
6-10 Years	44	31.0
11-15 Years	10	7.0
16-20 Years	09	6.3
Above 20 Years	-	-
<b>Qualification</b>		
Diploma	03	2.1
Degree	32	22.5
Masters	83	58.5
Ph.D.	24	16.9
<b>Any Accounting Professional Qualification</b>		
Yes	51	35.9
No	91	64.1
<b>Any Shari'ah Qualification</b>		
Yes	48	33.8
No	94	66.2
<b>Designation</b>		
FRACE Members	07	4.9
Managers of Islamic Banks	64	45.1
ACE Members	12	8.5
Internal Auditors	09	6.3
Others	50	35.2
<b>Kind of Organization Working With</b>		
Full-fledged Islamic Bank	81	57.0
Islamic Window Bank	20	14.1
Central BANK OF Nigeria	37	26.1
Nigerian Deposit Insurance Corporation	04	2.8



## THE ECONOMIC IMPACT OF APPLIED ZAKAT ON WEALTH DISTRIBUTION USING AGENT BASED MODELING

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**Abstract:** *Zakat is one of the pillars of Islam, an obligatory donation that all Muslims must pay if these conditions are met. Its importance can be seen in its role of redistributing wealth, and reducing the gap between rich and poor. Indeed, this so-called Islamic tax is designed to provide particularly for the immediate needs of a social category well-defined by the Holy Koran in verse 60 of Sura Tawba. Throughout the modern world, the distribution of wealth generally follows a Pareto law, which explains the concentration of wealth at few people. One way of reducing this situation is through taxation. The Islamic finance presents Zakat as a tool for fighting poverty and redistributing wealth. This paper proposes to use an agent-based modeling (ABM) via Netlogo software version 6.4p, based on the concept developed by Wilensy and improved by (yang et al., 2020). In this case, we will also introduce the concept of the Islamic tax (Zakat) to study the impact of Zakat on wealth distribution, via the indicators provided by the simulation, so the results will be presented and discussed.*

**Keywords:** *Zakat, Agent Based, Wealth Distribution, Netlogo, Islamic finance*

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### Introduction

One of the tools for financing the social sector in the Islamic economy is Zakat, the main idea is to donate a small portion of personal wealth to a specific category of the poor. Nowadays, this mechanism is adopted in different ways by governments. Either voluntarily or compulsorily (see table n°01), with the aim of collecting Zakat as much as possible to meet their urgent needs of the needy and reduce the gap between rich and poor.

Table 1.1: Type of Zakat legislation

	Compulsory Zakat	Volunteer Zakat
Regulated by law	Type 1: Global (e.g. Malaysia)	Type 2: Partial (e.g. Indonesia)
Not regulated	Type 3: impossible	Type 4: Free (e.g. Morocco)

Source: from paper of (Beik, 2015)



This paper proposes to run a simulation of a small community to show the impact of Zakat on the wealth distribution using Netlogo software developed by Professor Uri Wilensky to build the Agent-Based Environment (ABM) (Wilensky & Rand, 2015).

This paper is structured in four main parts, the first concerns the conceptual framework, the second presents the methodology, the third is dedicated to a simulation and finally presentation of the results.

## Literature Review

Several publications have focused on the subject of Zakat, but few have attempted to simulate it using software tools, and very fewer have employed agent-based modeling using Netlogo. Below is a table summarizing the articles that have addressed the topic of Zakat with agent-based simulation using Netlogo software. All these articles presented a model without Zakat and another with Zakat to observe and explain either the impact of Zakat on wealth redistribution, the emergence of social inequalities, economic growth or social justice.

Table 1.2: Articles that use ABM for modeling Zakat

Year Published	Authors	Titles
2018	Hossein Sabzian, Alireza Aliahmadi, Adel Zar, Mdjid Mirzaee	Economic Inequality And Islamic Charity: An Exploratory Agent-Based Modeling Approach
2020	Diyah Putriani, Gairuzazmi	Exploration of Agent-Based Simulation: The Multiplier Effect Of Zakah On Economic Growth
2020	Diyah Putriani, Gairuzazmi	Zakah In A Complex World
2020	Muhammad Asif Jaffer	Can Zakat Charity Help Reduce Economic Inequality? An AgentBased Simulation
2020	Yuqian Yang, Pingchao Chen, And Qixuan Jin	Impact of Taxes and Subsidies On Social Wealth Distribution: By Agent-Based Modeling
2021	Younas, Hussain, Anam & Jaffry	Agent Based Model For Zakat Distribution
2022	Muhammad Asif Jaffer	Zakat Charity and Wealth Distribution an Agent-Based Computational Model
2023	Erşan Taşan, Bertan Badur	Towards Social Justice Via Giving: Agent-Based Econophysics Models Of Taxation And Zakat

Source: Authors

## Conceptual Framework





Zakat is one of the five pillars of Islam, which combines a cultural and financial act (El houssain Attak, 2022). Zakat enables believers to purify their souls as well as their wealth. This concept is based on the principle of solidarity, and is both religiously obligatory and, in some countries, legally compulsory. Its religious importance can be seen in the fact it is cited 32 times in the Koran, including 28 times at the same time as Salat (obligatory prayer) (Ainun Ruzana binti Abdul Razak, 2022). The mechanism that obliged the rich who has attained the “Nissab” (the minimum amount of Muslim's wealth that is obliged to pay Zakat) to allocate around 2.5 percent of their wealth to the poor is a good way to help alleviate the poor and improve equality (Pratama, 2023).

On the other hand, the concept of agent-based modeling was inspired by biology, in the last few years, many applications are used in the economic area like labor market, game behavior and financial market (Yang, Chen, & Jin, 2020), and agent-based modeling is applied to simulate or model complex adaptive systems. Indeed, economic systems are considered as complex systems (Al-Suwailem, 2011), and there are many computer simulation tools supported by agent-based modeling.

## **Methodology**

Based on the Simple Economy concept developed by Wilensky, and using Netlogo 6.4, the authors have developed a code capable to simulate the Impact of Zakat on a Social Wealth Distribution area, of course, since this is a computational model, a number of assumptions have been implemented. Initially, a wealth distribution respecting the latest official data on wealth distribution in Morocco in 2019 was used by the code on the sample of 500 agents.

The simulation program allows agents to carry out transactions between agents with given rules that essentially depend on wealth classes, and it applies a simple tax and the Islamic tax called Zakat. Subsequently, the results displayed will allow the user to observe the indicators that enable to explain the impact on wealth distribution. This study adopts a quantitative approach based on the secondary data from official sources and the results generated by computer simulation. In order to analyze these data, this work will use an exploratory descriptive research technique, and the observations made will be presented and discussed.

## **Design of the model**

The model illustrates a closed economy, for a period of five (5) years. It is also inspired by the work of (Yang, Chen, & Jin, 2020), in particular in the part relating to the introduction of the simple tax. The proposed simulation considers the monthly deduction of a set fraction of the taxable income of the agent with a specific index of total income; this fraction, called the simple tax, will be directly transferred in a random process to the other agent.



As previously explained, the Initial Wealth Distribution is identical to the Moroccan Wealth Distribution in 2019, whereby the model has been designed to allocate initial wealth to agents with the same quantile rates as the Moroccan Wealth Distribution.

Meanwhile, a taxation mechanism respecting the Islamic principles has been defined to check, for each day, if the agents' income has fulfilled the conditions to pay the Islamic tax (Zakat). In fact, both conditions must be fulfilled simultaneously, i.e. to reach the wealth threshold and to have a wealth that exceeds this threshold for a linear calendar year, then the agent should give 2,5% of his wealth to a poor one.

To ensure a more realistic model, the agents were allowed to engage directly on transactions to satisfy their own consumption needs, and in accordance with their respective categories of wealth.

### **Initialization parameter**

- Simulation for 5 years (1825 ticks)
- One tick is one day
- 500 agents
- Each agent gets a random amount of wealth between 0 and 300
- The Initial Wealth Distribution is identical to the Moroccan Wealth Distribution in 2019, so  $Q1 = 5.6\%$ ;  $Q2 = 9.2\%$ ;  $Q3 = 12.7\%$ ;  $Q4 = 19.7\%$ ;  $Q5 = 53.3\%$
- Zakat: Every agent who exceeds Nissab wealth (75) during one year (354 days) must donate 2.5% of their wealth to a poor agent with less than 40 wealth randomly.
- For transact, the agents are categorized on riches, medium and poor
- The poor categories' (Q1 and Q2) transact every week (7 days) by given 1 randomly to another agent
- The medium categories' (Q3 and Q4) transact also every week by given 3 randomly to another agent
- The riches categories' Q5 transact every week by given 6 randomly to another agent
- Simple tax all agent whose exceeds 60 must pay 6 every month and give to another poor agent randomly

### **Simulation and Results**

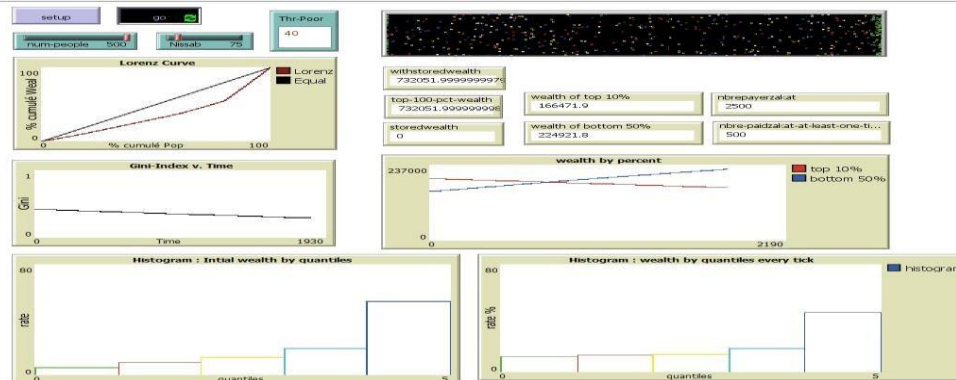
In this section, we present three possible scenarios:

- Scenario 1: Wealth distribution with no tax and no Zakat
- Scenario 2: Wealth distribution with simple tax and without Zakat
- Scenario 3: Wealth distribution with simple tax and Zakat

### Scenario 1: Wealth distribution with no tax and no Zakat

The following figure show the result of simulation “after 1825 ticks (5 years)”:

Figure 1.1: Simulation Results of Wealth Distribution with No Tax and No Zakat



Source: By Authors

**Result:** We obtain this indicators:

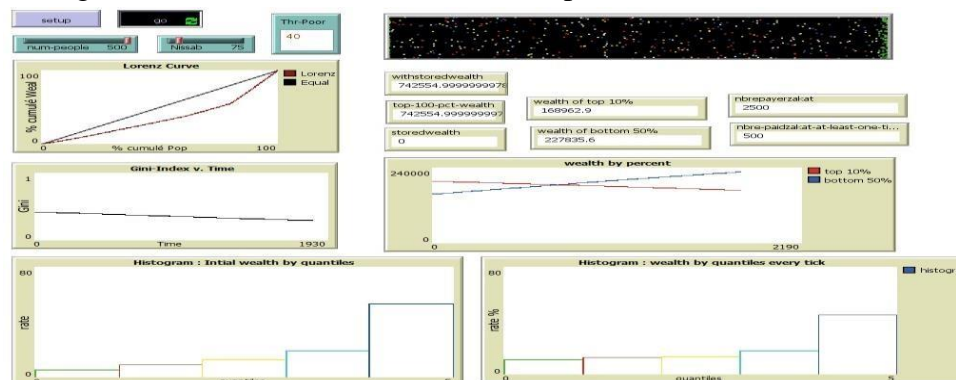
- The quantiles after 5 years is Q1 = 12.1%; Q2 = 12.6%; Q3 = 13.7%; Q4 = 18.1%; Q5 = 44.4%
- At 750 ticks The total wealth of top 10% the more rich population become equal to wealth of bottom 50% less rich population (the wealth is 188 500)
- The total wealth is 732 052
- The wealth of top 10% of the more rich population become less than the wealth of bottom 50% less rich population
- The index Gini change decrease from 0,44 to 0,31
- Lorenz curve show that the distribution become more equal than the started situation

In this state, we can conclude that the transaction helped to get more equal distribution.

### Scenario 2: Wealth distribution with simple tax and without Zakat

The following figure show the result of simulation, “after 1825 ticks (5 years)”:

Figure 1.2: Wealth distribution with simple tax and without Zakat



Source: By Authors

**Result:** We obtain this indicators:

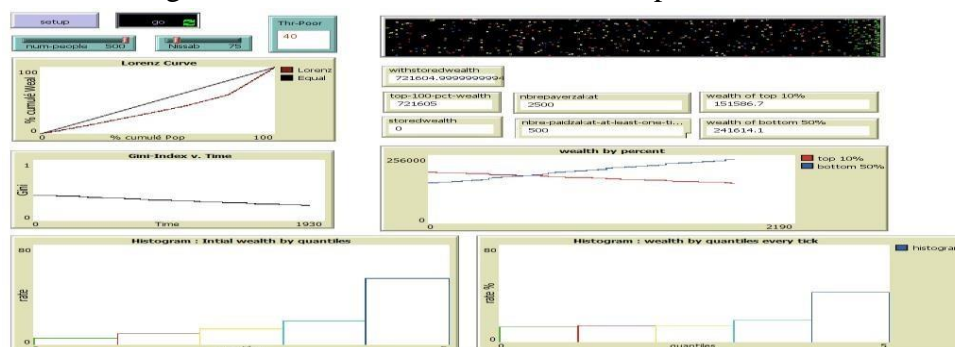
- The quantiles after 5 years is  $Q1 = 11.1\%$ ;  $Q2 = 13.2\%$ ;  $Q3 = 13.2\%$ ;  $Q4 = 18.1\%$  ;  $Q5 = 44.4\%$
- At 755 ticks The total wealth of top 10% the more rich population become equal to wealth of bottom 50% less rich population (the wealth is 188 000 )
- The total wealth is 742 554
- The wealth of top 10% of the more rich population become less than the wealth of bottom 50% less rich population
- The index Gini change decrease from 0,42 to 0,31
- Lorenz curve show that the distribution become more equal than the started situation

Same thing, in this state, we can conclude that the transaction helped to get more equal distribution.

### Scenario 3: Wealth distribution with simple tax and with Zakat

The following figure show the result of simulation, “after 1825 ticks (5 years)”:

Figure 1.3: Wealth distribution with simple tax and with Zakat



Source: By Authors

**Result:** We obtain this indicators:

- The quantiles after 5 years is  $Q1 = 12.6\%$ ;  $Q2 = 13.7\%$ ;  $Q3 = 13.7\%$ ;  $Q4 = 18.1\%$ ;  $Q5 = 41.1\%$
- At 586 ticks The total wealth of top 10% the more rich population become equal to wealth of bottom 50% less rich population (the wealth is 181 000)
- The total wealth is 742 554
- The wealth of top 10% of the more rich population become less than the wealth of bottom 50% less rich population
- The index Gini change decrease from 0,41 to 0,25
- Lorenz curve show that the distribution become more equal than the started situation

In this state, we can concluded that the transaction helped to get more equal distribution.



## Conclusion

The indicators resulting from the previous simulations show an improvement following the introduction of simple taxes on the one hand, and further improvement when zakat was added to the system of taxation on the other. The quintiles converge, with the concentration of wealth in the fifth quintile decreasing from 44.4% to 41%, against an increase in the other quintiles Q1, Q2, Q3. This is an evidence that the tax and Zakat contribute to the redistribution of wealth, especially from the wealthiest to the least wealthy. However, the primitive nature of the model obviously restricts the generalizability of the findings, and this model will need to take other economic and social parameters into consideration in order to make generalizations.

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## THE ROLE OF A COMPREHENSIVE INTERNAL AUDIT DATA INDEX IN ENHANCING THE INTERNAL AUDIT EFFECTIVENESS OF AN ORGANIZATION

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### **Abstract:**

*The increasing complexity of business environments and regulatory landscapes necessitates robust internal audit functions to ensure organizational governance, risk management, and compliance. Traditional audit methods are often insufficient to meet these demands due to their limited scope and reactive nature. This paper explores developing and implementing a comprehensive Internal Audit Data Index (IADI) as a data-driven approach to enhance audit effectiveness. The IADI integrates diverse data types into a cohesive framework, including financial, operational, compliance, and risk assessment data. By leveraging advanced data analytics and technology, internal auditors can improve risk identification, audit planning, and resource allocation. This index facilitates better communication and reporting to stakeholders and supports continuous monitoring and real-time auditing capabilities. Through a detailed examination of methodologies, best practices, and case studies, this paper provides practical guidance for organizations aiming to enhance their internal audit functions. Furthermore, it addresses common challenges in developing an IADI and offers strategies to overcome possible obstacles. The discussion extends to future trends and innovations, such as artificial intelligence and predictive analytics, highlighting their potential to transform internal audit practices. Ultimately, this paper underscores the strategic importance of adopting a data-driven approach in internal audits to navigate the complexities of modern business environments effectively.*

**Keywords:** *Internal Audit Data Index, Effectiveness, Risk Management, Analytics Data, Technology*

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## Introduction

Internal audits play a crucial role in organizational governance and risk management, serving as a key mechanism for ensuring that policies, controls, and procedures are effectively designed and implemented. It helps organization to identify potential risks, ensure compliance with regulations, and improve operational efficiency. As the business landscape becomes increasingly complex, the effectiveness of internal audits is significantly enhanced by leveraging data.

Data-driven approaches enable auditors to make more informed decisions, identify trends, and detect anomalies that might otherwise go unnoticed. By incorporating advanced data analytics into the audit process, organizations can achieve deeper insights into potential risks and improve the precision and efficiency of the audit processes.

A concept that supports this evolution is the Internal Audit Data Index (IADI). The IADI is a framework designed to organize and evaluate the data that internal auditors use, ensuring that relevant, high-quality information is accessible. This index not only streamlines the audit process but also allows auditors to assess risks in a more structured and data-driven manner, leading to more robust governance and risk management outcomes. Accordingly, this paper empirically provides practical guidance for organizations aiming to enhance their internal audit functions through a detailed examination of methodologies, best practices, and case studies. In particular, the case study is based on the experience of the Internal Audit Department staff of Lembaga Zakat Negeri Kedah (LZNK). Furthermore, it addresses common challenges in developing an IADI and provides strategies to overcome potential obstacles.

## Literature Review

### *Concept of Internal Audit*

Auditing is the systematic assessment, examination, and analysis of an organization's financial statements, operations, records, and administrative management to ensure compliance with policies, financial/accounting regulations, and procedures currently in force (Lenz, Karmann, & Druckenmueller, 2024). Internal audit is an independent function that provides objective assurance and consulting services to add value and improve the organization's operations. The objective of an internal audit is to assist an organization in achieving its goals through a systematic and disciplined approach to evaluate and determine the effectiveness of all control and governance processes, especially those involving finances. Indeed, internal audit plays a crucial role in the financial reporting process. Internal audits are conducted by internal auditors who are employees within the organization.

Internal audit is responsible for planning and conducting audits within an organization. Additionally, internal audit helps identify whether there are internal controls within the administrative processes and systems used. Internal audit also helps provide recommendations and effective measures to improve the efficiency and effectiveness of the organization's administrative processes (IIA, 2024; LHDNM, 2022; Ridley, 2008).



### ***Internal Audit Process***

Generally, the internal audit process can be divided into four phases: planning, fieldwork, reporting, and follow-up (Alvarez-Foronda, De-Pablos-Heredero, & & Rodriques-Sanchez, 2023). The process applies in each phase as the following:

#### *i- Planning*

In the planning phase, the internal audit team is required to determine the scope and objectives of the audit and review guidelines and regulations relevant to the audit (such as laws, rules, industry standards, organizational policies, and procedures). Accordingly, based on previous audit tasks, the team must prepare the audit plan to be executed, identify process owners to be involved, and schedule initial meetings to commence the audit work.

#### *ii- Fieldwork*

During this phase, the audit team will execute the audit according to the prepared audit plan. This includes interviewing key personnel to confirm their understanding of processes and controls and reviewing relevant documents and artifacts.

#### *iii- Reporting*

In this phase, the internal auditors will start drafting the audit report which should be written clearly and concisely to avoid misinterpretation and to encourage the intended audience to read and understand it. The process of issuing the internal audit report should include drafting the report, reviewing the draft with management to ensure the accuracy of findings, and publishing and distributing the final report.

#### *iv- Follow-up*

The final phase is the follow-up phase. Follow-up is crucial to ensure that the internal audit recommendations have been implemented to address the identified findings.

### ***The Concept of Effectiveness***

Effectiveness is a concept commonly considered goal attainment, i.e., the effect or impact of output on an organization or setting to attain its primary goal efficiently. Effectiveness is a process of sufficient accomplishment of the targeted goal and ensures the attainment of the predetermined desired objective (Hämäläinen, Lahtinen, & Virtanen, 2024; Alqudah, et al., 2023). The effectiveness of internal audit is as a “composite of competence, procedural arrangement, quality control, and quality assurance” (Ernst & Young, 2013). It is stressed that effectiveness means providing an intended or desired result after accomplishing a function. However, it is also argued that an effective audit is not always efficient, nor does an efficient audit imply that the audit is effective. For instance, an audit meets all the effectiveness criteria, but too much management cost and time spent will render it inefficient. In some instances, an audit may be conducted efficiently but lacking in some areas such as complying with the auditing standards and organization mission and vision statements may render it ineffective (Ernst & Young, 2013).





Effective internal audit is regarded when the audit guarantees compliance, efficient service is maintained, and auditing costs are low compared to the revenue realized during the auditing process. It is complicated and subjective to measure the effectiveness of internal auditors. This is due to different things to different perspectives or views. Undeniably, effective internal audit practice would assist the administration in collecting appropriate revenue and ensure adequate returns are collected from the public and submitted to the government. Hence, a comprehensive IADI holds immense value for modern organizations as it strengthens the entire internal audit process by centralizing and organizing critical data. It is a cornerstone for effective governance, risk management, and compliance by enabling auditors to operate more efficiently, precisely, and with insight. The significance of an IADI can be seen across various dimensions of internal audits, from risk assessment to decision-making and organizational resilience. The data index provides a centralized, structured repository of all relevant information needed for the internal process. In fact, by consolidating data, the index enables auditors to uncover valuable insights and identify emerging trends which indirectly streamlines the audit process, reducing the time and resources required for data collection analysis.

## Methodology

The development of a robust and effective IADI requires a structured approach, incorporating both traditional and modern techniques to ensure the data is comprehensive, accurate, and actionable. The methodologies for developing the IADI include several key steps, such as data collection, classification, weighting, and leveraging technology and data analytics. Each step is vital to creating an index that enhances the effectiveness of internal audits.

In achieving the purpose of developing a comprehensive and effective IADI, a blend of traditional data collection techniques and modern technology-driven methods are applied to the Internal Audit Department of LZNK. By leveraging interviews, and automated data extraction, comprehensive data had been gathered. Few steps have been taken i.e., classification and categorization which ensure that the data is organized logically, while weighting and scoring mechanisms help prioritize risk areas. Finally, the use of technology and data analytics enhances the development of the IADI. The index developed, and then been tested in the internal audit system which enables auditors to conduct more precise, efficient, and insightful audits with an effective automated index. Through these methodologies, the IADI becomes a (Pickett, 2000)powerful tool for optimizing internal audits and improving organizational risk management.

## Findings and Discussion

An IADI is a structured framework designed to catalog, organize, and assess the various types of data used during internal audits. Its primary purpose is to ensure that auditors have access to relevant, accurate, and high-quality data across different operational areas, enabling a more comprehensive evaluation of risks, compliance, and performance (Pickett, 2000). By centralizing and classifying data into an index, the IADI helps improve the efficiency, effectiveness, and consistency of audit processes, allowing auditors to make data-driven decisions with greater confidence.



### ***Key Component of an IADI***

Observation and the development of an internal audit system for the LZNK's Internal Audit Department indirectly give an overview of the important key data dimensions required. The key data dimension is actually crucial in internal audit tasks to be more effective and efficient. The IADI is composed of several key data dimensions, which cover different areas of an organization's operations i.e., financial data, operational data, compliance data, and risk assessment data.

Specifically, each key data dimensions play its own role in internal audit assessment. For instance, financial data includes information from accounting systems, financial statements, budgets, and forecasts. It helps auditors assess the accuracy of financial reporting and the financial health of the organization. The operational data is related to the day-to-day operations of the organization, such as supply chain information, production statistics, and performance metrics. Auditors use this data to evaluate the efficiency and effectiveness of processes and controls. On the other hand, the compliance data is information related to regulatory requirements, legal obligations, and internal policies. This includes data from compliance reports, audit trails, and legal documents, which help assess adherence to external regulations and internal standards. The risk assessment data is data that helps auditors identify and assess potential risks to the organization, including risk registers, incident reports, and data from external sources such as social situations, state planning, market trends, or geopolitical risks. This data is crucial for evaluating the organization's risk management framework and preparedness for future challenges. Indeed, by leveraging the IADI for risk assessment, internal auditors could easily identify and prioritize the potential risks. This is because the IADI assists in diagnostic areas of high risk by analyzing patterns and irregularities. Indirectly, it would enable prioritization of risks based on their potential impact and likelihood of occurrence. Accordingly, the IADI supports in development of suitable mitigation strategies that could be designed in effective strategies and controls. The index actually could facilitate ongoing risk monitoring and adjustment of mitigation plans as needed.

### ***Enhancing Audit Planning and Execution of IADI***

Transforming the internal audit process by improving planning, resource allocation, and execution through the application of IADI helps enhance audit planning. These areas are critical to ensuring that audits are comprehensive, efficient, and effectively address key organizational risks. The audit planning would be enhanced in terms of audit scoping, resource allocation and audit execution via IADI.

Audit scoping is one of the most critical stages of audit planning. It defines the areas of focus, objectives, and boundaries of the audit. The IADI plays a significant role in enhancing the scoping process by ensuring auditors have a clear understanding of organizational risks, data sources, and key operational areas that need review. Information related to audit purposes is gathered via data-driven risk identification which IADI could provide auditors with a comprehensive view of financial, operational, and compliance-related data (Al-Tae & Flayyih, 2023; Zhu, Hazaea, Khatib, & Elamer, 2022). By analyzing this data, auditors can identify and prioritize high-risk areas in the audit scope. Indeed, by using the IADI, auditors can set precise audit objectives based on both historical and real-



time data. The index ensures that the audit covers all relevant areas, including those with the highest risk or greatest potential impact on the organization (Bananuka & Nkundabanyanga, 2023). The IADI facilitates dynamic audit scoping by incorporating real-time data, which allows auditors to adapt their scope to emerging risks.

In addition, proper resource allocation ensures that internal audit teams can effectively address high-priority areas without wasting time or effort. The IADI enhances resource allocation by offering data-driven insights into where audit resources should be concentrated. The IADI application could assist the audit teams in allocating resources according to the risk level of each area identified during the scoping process more effectively. For instance, departments or processes with a history of control failures or compliance issues can be allocated more audit hours, while low-risk areas might require less attention. This approach ensures that audit resources are deployed where they are needed most, increasing the overall efficiency and effectiveness of the audit.

Once the audit scope is defined and resources are allocated, the IADI also improves the execution of the audit (Wang, Ferreira, & Yan, 2023). The data index enables more focused, efficient, and precise audit activities, resulting in more meaningful audit outcomes. During audit execution, the IADI acts as a centralized repository of all relevant data, making it easier for auditors to access and analyze information. This eliminates the need for auditors to manually gather data from disparate sources, significantly speeding up the audit process. By providing real-time access to financial reports, compliance records, and operational performance data, auditors can make informed decisions throughout the audit (Zhu, Hazaea, Khatib, & Elamer, 2022). The IADI can be integrated with data analytics and automation tools to streamline routine audit tasks such as data extraction, sampling, and testing. Automation reduces human error and allows auditors to focus on higher-level analysis and critical findings rather than spending time on manual, repetitive tasks. The process enables auditors to monitor risks and performance indicators in real-time throughout the audit process. Thus, it facilitates better documentation of audit findings by providing a clear trail of data sources, analyses, and conclusions. Auditors can easily track the rationale behind their decisions, making it easier to compile detailed and transparent audit reports. This improves communication with stakeholders and enhances the credibility of the audit findings.

### ***Improving Reporting via IADI***

The quality of reporting and recommendations that emerge from an audit could be effectively transformed via IADI. By leveraging data analytics, the IADI allows internal auditors to produce reports that are not only data-driven but also highly actionable and impactful. The IADI serves as a central repository of comprehensive financial, operational, and compliance data, which auditors can analyze to extract deeper insights into the organization's risk and control environment.

A key objective of any internal audit is to provide actionable recommendations that can lead to measurable improvements in governance, risk management, and operations (Bananuka & Nkundabanyanga, 2023; Zhu, Hazaea, Khatib, & Elamer, 2022). The IADI enhances this process by ensuring that recommendations are based on solid data and clear evidence. The IADI provides a



comprehensive view of the organization's operations which could assist auditors to offer more precise and relevant recommendations tailored to the LZNK's specific risk profile.

Effective reporting is essential to ensure that audit findings and recommendations are understood and acted upon by stakeholders. The IADI improves the quality of audit reporting by making it more comprehensive, data-driven, and aligned with stakeholder needs. The IADI facilitates the creation of audit reports that are visually compelling and easy to understand. Data visualization tools integrated with the IADI allow auditors to present complex data clearly and concisely through charts, graphs, and dashboards. This visual approach helps stakeholders quickly grasp the key findings and risks, making reports more impactful. Moreover, the consolidated data produced via IADI from various sources would enable to provide a comprehensive view of the organization's risk environment.

The application of IADI assists auditors in accessing real-time data throughout the audit process, enabling them to identify issues and develop recommendations more quickly. This real-time access to data ensures that audit reports are based on the most current information, which is crucial for addressing risks in a fast-moving business environment. In fact, the automation of the audit index is helpful in many aspects of data collection and analysis, allowing auditors to spend less time manually gathering information and more time interpreting the findings. This reduces the overall time required to generate audit reports, ensuring that stakeholders receive insights on time. Timely reporting helps management take corrective actions before risks accelerate into major problems.

## **Conclusion**

Worldwide the implementation of data indexes is practiced, and the adoption rate depends on the region. For instance, even though the IADI has the potential for improved transparency and accountability, the adoption rate is low in Latin America. As for Europe and Asia-Pacific, the adoption rate is moderate and growing respectively, but undeniable the IADI assisted in the streamlined audit process, better compliance monitoring, increased data-driven decision-making as well as strengthened internal controls. As for North America, the adoption rate is high where the internal auditors agreed that the IADI improved risk management and enhanced operational efficiency indirectly.

Even though IADI supports enhancing the internal audit effectiveness of an organization i.e. LZNK, there would be a few issues in the application. In eliminating the issue of data quality, auditors need to ensure that the data is accurate, completeness, and consistency. This is crucial to have a quality data input, efficient process, and comprehensive effective data output. Thus, the need for integration in data is essential. This required cross-functional collaboration i.e., inter-department cooperation which is challenging. The biggest challenge is acceptance of change and LZNK had no issue on this matter. Indeed, the transformation is one of the agendas of LZNK to become a fully digitalized organization in the near future.

In conclusion, the IADI could bring a big transformative impact towards a comprehensive internal audit practice. The data index empowers internal auditors to conduct more -comprehensive, data-



driven audits. Besides that, the index enables LZNK to identify, prioritize, and mitigate risks more effectively. Accordingly, the data index is able to drive broader LZNK transformation by fostering data-driven decision-making.

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## UTILISING RAPID APPLICATION DESIGN (RAD) METHODOLOGY IN INDEXING SYSTEM DEVELOPMENT OF INTERNAL AUDIT INFORMATION SYSTEM (E- ZAKAT) AT ZAKAT INSTITUTE

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**Abstract:** *The E-Audit System is developed to assist the auditing process at Zakat Institute in Kedah. The system is proposed for use in decision-making processes, especially those involving financial decisions. The efficiency of using this E-Audit System depends largely on the systematic index to ensure the reports tailored to the management requirements can be produced. The limitation in producing an easily understood index according to standard conventions is seen as an obstacle to user comprehension of the E-Audit System. Therefore, a standardized index is needed to enable the system to generate the required reports for management and stakeholders, facilitating more efficient, accurate, and rapid decision-making. This paper will present the E-Audit System Index development flow utilizing The Rapid Application Development (RAD) method. It is highly suitable for developing a system index for an audit system due to its emphasis on iterative design, user feedback, and rapid prototyping. Based on this method, the development of the E-Audit System index begins with a requirements planning phase and identifying items used in the E-Audit System. Next, the items were diagnosed and analyzed, followed by the prototype index development where the system index is quickly developed and presented to users for feedback. Some improvements were made during the iteration process. Continuous user involvement helps in promptly addressing issues related to data accessibility, indexing speed, and accuracy, ensuring the system's practical effectiveness and usability. This iterative approach ensures that discrepancies or inefficiencies are identified and resolved quickly, resulting in a robust and user-friendly indexing system. Finally, the refined system index is implemented in the operational environment.*

**Keywords:** *System index, RAD, System development, Decision making, Internal audit*

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## Introduction

The E-Audit System is developed to assist the auditing process at Zakat Institute in Kedah. The system is proposed for use in decision-making processes, especially those involving financial decisions. The efficiency of using this E-Audit System depends largely on the systematic index to ensure the reports tailored to the management requirements can be produced. It also can serve as a platform for controlled audit task implementation and use to improve data management (Prabowo, 2024). The limitation in producing an easily understood index according to standard conventions is seen as an obstacle to user comprehension of the E-Audit System. Therefore, a standardized index is needed to enable the system to generate the required reports for management and stakeholders, facilitating more efficient, accurate, and rapid decision-making.

This article will be presented as follows. The next section will discuss the overview of the E-Audit System developed for LZNK. Subsequently, the methodology of developing the E-Audit system index is presented, and the findings is discussed, and finally, the article will be concluded.

## Overview of Proposed E-Audit System at LZNK

The E-Audit System serves several essential functions to support the auditing process. It facilitates the chief auditor's decision-making by assisting in planning audit programs and ensuring timelines for various activities do not overlap. The system also enables more comprehensive audits, increasing the number of samples despite limited auditors. Effective communication between auditors, management, and auditees is supported, allowing quick resolution of doubts. The system systematically stores audit data, including historical records, guidelines, and checklists, making them easily accessible for current and future reference. Furthermore, it supports storing data in various formats, with security measures ensuring that only authorized users can access or update information.

The system also supports audit types and annual audit planning. It accommodates five main audit types: Financial, Compliance, Performance, ICT, and Special Investigation audits, each with specific control elements. Annual audit planning is prepared before the audit year begins, considering risk levels, past audits, CEO directives, and complaints. Audit programs are tailored to each audit type and involve various attributes such as control elements, indicators, sub-indicators, and checklists, ensuring that audits are thorough and follow proper protocols. This structured approach is essential for managing the different audit activities effectively.

Several additional attributes contribute to the overall auditing tasks. These include defining audit departments, types of audit findings (compliance vs. noncompliance), and types of audit evidence, such as observation and reports. Risk assessments are conducted using a matrix provided by the audit department, and audit groups are registered annually to streamline verification. The audit history is critical in assisting the chief auditor in planning for future audits and conducting risk assessments. These combined features ensure the E-Audit System delivers an efficient and comprehensive auditing framework.



## Methodology

System index development using the Rapid Application Development (RAD) method is a process that emphasizes speed and flexibility, making it ideal for projects where requirements are expected to evolve and can be accomplished with a limited team (Leonardo and Wiratama, 2023). RAD is particularly effective in developing system indices, as it allows for quick iterations and continuous feedback from stakeholders. This method enables developers to rapidly prototype various components of the system index, ensuring that the final product closely aligns with user needs and expectations.

The RAD approach is divided into four key phases: requirements planning, user design, development, and implementation (Singgalen, 2024). During the requirements planning phase, developers and stakeholders collaborate to outline the objectives and requirements of the system index. This phase is crucial for setting a clear direction and understanding the core functions the index must perform. In the user design phase, iterative prototyping begins, allowing users to interact with early versions of the system index. Feedback is collected and used to refine the design, ensuring that the final product is user-friendly and meets the necessary specifications.

The development phase focuses on rapidly building the system index, often using automated tools and reusable components to speed up development. Since the design has already been iteratively refined, the development phase is efficient, minimizing the need for rework. Finally, the implementation phase involves deploying the system index into a live environment. This phase includes final testing, user training, and system validation to ensure that the index functions as intended.

The summary of the development for system index using RAD approach is presented in Figure 1 below.

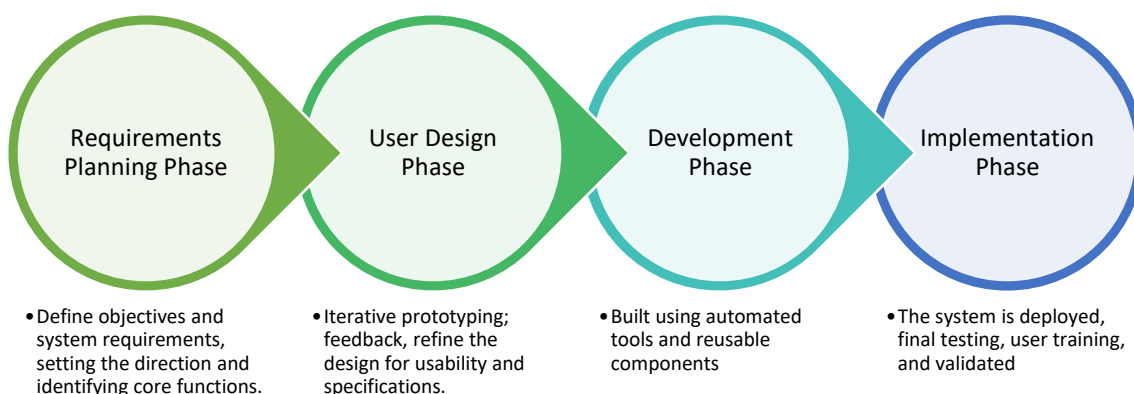


Figure 1.1: Summary of RAD approach for System Index Development

Overall, using the RAD method for system index development ensures a highly responsive process, allowing for adjustments to be made swiftly in response to user feedback or changing requirements.



This results in a system index that is not only effective and efficient but also closely aligned with the needs of its users.

## E-Audit System Index

An index is a series or combination of numbers or values used to measure, compare, refer to, or interpret something. Indexes are created with the purpose of facilitating reference and contain specific meanings. Lembaga Zakat Negeri Kedah (LZNK) also applies an indexing system to simplify references within the internal audit department. The results derived from the formation of the E-Audit system index represent the first objective of this consultation.

The code for the type of "financial management audit" is referred to as "W", which represent the word "Wang". The associated audit program is "financial management," referred to as "PW" that represents the "Pengurusan Wang". The control elements are further indexed with several codes, including "T," which refers to "Terimaan". The indicator code "K1" refers to "Borang Kawalan 1." Meanwhile, the sub-indicator code "S1" refers to "Sub-indikator 1: Penggunaan Borang Terimaan". Each sub-indicator has several checklists, such as "Borang Terimaan direkod dan dikemaskini di dalam Pendaftar Borang Terimaan", which is referred to by the code SS1. Therefore, for the audit process referring to "financial management audit/financial management/receipt management/form control/use of receipt forms/Receipt Forms recorded and updated in the Receipt Form Register," it will be fully referred to as "W/PW/T/K1/S1/SS1."

The second checklist, "The balance of receipt form stock in the register matches the actual balance," under code "SS2", will be referred to by the full code "W/PW/T/K1/S1/SS2." The third checklist, "SS3" refers to the "Unused receipt forms are securely stored in a locked place," and will be fully referred to by the code "W/PW/T/K1/S1/SS3." Meanwhile, the fourth checklist, which refers to "Receipt forms received are checked and verified for the accuracy of serial numbers on the first sheet of each receipt book", with the code "SS4" will be referred to by the complete code "W/PW/T/K1/S1/SS4." Similarly, the fifth checklist, which refers to "The stock list of receipt forms is stated in the handover/takeover letter prepared during the collector's handover," with the code "SS5," will be referred to as "W/PW/T/K1/S1/SS5." Table 1 shows the proposed index codes for the type of financial management audit under the financial management audit program, with the receipt management element, where the indicator measured is form control, and the sub-indicator is the use of receipt forms, which includes five (5) checklists for audit work processes.

## Conclusion

In conclusion, the RAD approach, with its iterative and user-focused methodology, provides a structured yet flexible framework for system development. By starting with comprehensive requirements planning and moving through phases of user design, rapid development, and efficient implementation, the system index is built to meet the specified objectives. The E-Audit system index implemented by Lembaga Zakat Negeri Kedah (LZNK) is a prime example of how such a method can enhance internal processes. The use of a well-defined indexing system, with clear codes for each



audit element, allows for streamlined audit procedures and easy reference, ensuring accuracy and efficiency in financial management audits. This systematic approach to auditing not only simplifies processes but also promotes effective tracking and validation of key audit tasks.

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## TRANSFORMASI PROSES PENGURUSAN ZAKAT MELALUI AMALAN LEAN- KAIZEN DI LEMBAGA ZAKAT NEGERI KEDAH

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**Abstrak:** Lembaga Zakat Negeri Kedah (LZNK) berperanan penting dalam membantu dan membangun ekonomi ummah. Kutipan zakat merangkumi zakat ternakan, perniagaan, saham, dan emas. Pengagihan zakat pula dipelbagaikan kepada beberapa jenis dan bantuan yang berupaya memberi impak positif kepada kesejahteraan asnaf. Justeru, pentadbiran dan pengurusan LZNK mesti disesuaikan dengan keperluan dan cabaran semasa bagi menyediakan perkhidmatan yang cekap, berkesan dan kos yang minimum. Kertas ini merupakan kajian kes di LZNK. Objektif-objektifnya adalah menganalisa tahap pemahaman kakitangan LZNK berkenaan amalan LSS, mengenalpasti kaedah yang digunakan oleh LZNK untuk mengurus data, mengenalpasti proses-proses utama dan mengenalpasti 8 jenis pembaziran di dalam proses utama di LZNK, membentuk ataupun menambahbaik kerangka proses perkhidmatan LZNK, mengukur nilai tambah yang diperolehi jenis-jenis pembaziran mengenalpasti proses-proses utama yang akan dilaksanakan LSS dan membentuk amalan LSS sebagai model peningkatan pengurusan dan perkhidmatan LZNK. Skop kajian adalah melibatkan proses mempromosi kutipan zakat. Keadaan semasa value stream mapping telah dibentuk, dan cadangan penambahbaikan telah dicadangkan. Hasil kajian dipaparkan dalam bentuk Masa hadapan value state map. Hasil kajian menunjukkan selepas pembaziran dikenalpasti dan diambil tindakan, proses terpilih telah dapat ditambahbaik.

**Katakunci:** (LZNK, Pengurusan Zakat, Lean Six Sigma, Value Stream).

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### Pengenalan

Lembaga Zakat Negeri Kedah (LZNK) sepertimana organisasi-organisasi yang lain terdiri daripada diri individu (manusia), proses transformasi sumber (seperti mesin, modal, infrastruktur, dan sebagainya) serta pelanggan ataupun pemegang taruh. Komponen-komponen ini disepadukan bagi



mencapai sasaran yang telah ditetapkan. LZNK juga sejenis organisasi perkhidmatan yang bukan berteraskan keuntungan, lantaran kuantiti dan kualiti perkhidmatan sukar diukur (Ghosh, N. 2005).

Namun menurut Ghazali dan rakan-rakan (2021), di sebalik peningkatan hasil kutipan zakat kutipan zakat perniagaan dalam kalangan peniaga muslim masih rendah. LZNK juga melaporkan mereka menghadapi masalah berkaitan dengan proses kerja seperti baucer yang lambat sampai di ibu pejabat untuk proses pembayaran; perancangan tahunan berkaitan perolehan yang diguna pakai sering berubah dari perancangan asal, masalah penyimpanan fail dan penggunaan kertas yang masih tinggi. Dalam usaha mengatasi masalah ini, aplikasi Lean Six Sigma (LSS) diharap dapat menyelesaikannya. Lean juga boleh digunakan di dalam industri berteraskan perkhidmatan (Gupta, S., M. Sharma, et al. (2016) dan apakah kerangka model yang sesuai.

Kebanyakan organisasi sedar bahawa lean-kaizen sebahagian daripada penambahbaikan aktiviti, namun pelaksanaan lean-kaizen bukan sesuatu yang mudah. Maka, antara perkara penting LZNK perlu memahami adalah bagaimana mengenalpasti pembaziran yang berlaku. Berdasarkan faktor ini kertas ini akan menghuraikan beberapa perkara utama secara teori dan amali model yang sesuai untuk melaksanakan lean-kaizen.

Begitu juga LZNK dalam buku Laporan Strategik LZNK 2021-2025, Ketua Pegawai Eksekutif telah menyatakan LZNK secara berterusan akan melakukan inovasi dinamik dan evolusi dalam institusi LZNK dengan memberi pertimbangan wajar terhadap impak dinamika kepada hala tuju strategik, sistem serta operasi yang dijalankan. Amalan LSS boleh dijadikan komplementari kepada menjayakan 5 teras perancangan strategik yang ditetapkan oleh LZNK iaitu memperkasakan system tadbir urus yang cekap, berkualiti; meningkatkan kutipan zakat dan lain-lain hasil selain zakat untuk kelestarian operasi; memperkasakan pengurusan agihan zakat dan proqram pembangunan untuk kelestarian asnaf; meningkatkan perkhidmatan teknologi maklumat dan komunikasi serta memperkasakan penyelidikan dan komunikasi.

## **Ulasan Bacaan**

Dalam konteks pemeriksaan kualiti, kawalan kualiti, jaminan kualiti, pengurusan kualiti menyeluruh mahupun jaminan kualiti menyeluruh, ketidaktentuan mempengaruhi segala maklumbalas ataupun tingkahlaku sesebuah organisasi terhadap pelanggan/pemegang taruh ataupun sebaliknya. Justeru, ketidaktentuan ini memerlukan organisasi bersedia dengan maklumat yang tepat dan mampu untuk mengharungi dan memenuhi kehendak pelanggan yang sentiasa berubah. KAIZEN yang bermaksud penambahbaikan berterusan, iaitu berubah untuk lebih baik sewajarnya menjadi amalan di dalam organisasi. KAIZEN adalah peningkatan berterusan yang melibatkan semua orang – pengurusan atasan, pengurus-pengurus, serta pekerja-pekerja (Imai, 1986). Lean-Kaizen bermatlamat menambahbaik proses dan mengurangkan pembaziran.

Kaizen telah diilhamkan oleh Masaaki Imai sekitar tahun 1980-an semasa beliau menjadi konsultan di Taiichi Ohno dalam pengeluaran kereta Toyota. Beliau yang digelar ‘Father of Toyota Production System’ juga memperkenalkan Lean Manufacturing. Salah satu buku beliau yang terkenal adalah



*Toyota Production System: Beyond Large-Scale Production* (Ohno, 1988). Manakala Masaaki Imai pula digelar sebagai "Father of Kaizen". Pendekatan kaizen iaitu kaedah kaedah penyelesaian masalah yang sistematik telah digunakan secara meluas termasuk di perpustakaan. Menurut Masaaki Imai kaizen adalah:

*"... is everyday improvement - everyday is a challenge to find a better way of doing things. It needs tremendous self-discipline and commitment"*

Falsafah pemikiran kaizen adalah perubahan yang kecil dan apabila dibuat secara berterusan akan mewujudkan kesan positif yang besar di dalam jangka masa panjang. Kesempurnaan LEAN-KAZEN juga bergantung kepada dua elemen penting - "Gemba" dan 5S. Gemba bermaksud penyelesaian masalah bukan hanya dilakukan di dalam bilik mesyuarat yang berhawa dingin, sebaliknya kumpulan penyelesaian masalah mesti turun padang melihat sendiri keadaan sebenar apa yang berlaku, bukan hanya bergantung kepada sesi percambahan fikiran di kalangan ahli dan data-data yang sedia ada. 5S pula merujuk kepada 5 perkataan Jepun yang bermula dengan huruf 'S'. Seri= sisih; seiton=susun; seiso=sapu; seiketsu=seragam; dan shitsuke=sentiasa amal. Amalan 5S di tempat kerja akan mewujudkan persekitaran tempat kerja yang lebih berkualiti, produktif, kemas, dan selamat. Ini akan menyumbang kepada operasi di tempat kerja dengan lebih senang, cepat dan selamat. Begitu juga 5S akan membimbing pekerja untuk menjalankan tugas dengan lebih berdisiplin dan beretika, fokus kepada pembaziran Di penghujungnya perkhidmatan yang disampaikan kepada pelanggan mempunyai nilai tambah.

LZNK berperanan penting dalam pembangunan masyarakat. Peranannya sebagai agensi kutipan dan agihan zakat perlu disokong oleh aspek institusi dan governan yang mantap supaya ianya terus dipercayai dan mampu berdaya saing. Hassan (2012) menyatakan pentingnya organisasi menyerap budaya kepantasan bertindak menerusi perubahan pemikiran dan kaedah bekerja seiring dengan pembangunan inovasi dan pembaharuan yang berterusan. Bagi tujuan mengurus kecemerlangan perkhidmatan LZNK, LZNK memerlukan tenaga kerja yang faham selok belok mengurus zakat yang perlu disokong oleh budaya kerja cemerlang. Justeru, program meningkatkan kualiti perkhidmatan secara cepat dan berkesan pada tahap kos yang rendah perlu dilakukan melalui ukur tara yang sesuai dengan membandingkan proses sedia ada serta mengenalpasti amalan kualiti yang terbaik, seperti pengurusan pembaziran. Justeru, strategi peningkatan kualiti perkhidmatan LZNK sewajarnya berasaskan kepada pengukuran pencapaian berdasarkan penggunaan alatan kualiti tertentu seperti Lean-Kaizen.

Budaya kerja cemerlang tidak boleh dicapai dalam masa sehari semalam atau dengan usaha yang sederhana sahaja. Ianya akan terhasil dengan perancangan teliti dan secara profesional dengan sepenuh komitmen dalam jangka panjang. Justeru, staf LZNK yang telah menjalani kursus profesional dalam bidang pengurusan zakat bertanggungjawab untuk merekacipta, merancang, mengurus, melaksana dan menilai perkhidmatan bagi memenuhi keperluan semasa pembayar dan penerima zakat. Dalam situasi bajet yang terhad untuk mentadbir organisasi, amalan LEAN-KAIZEN amat penting.

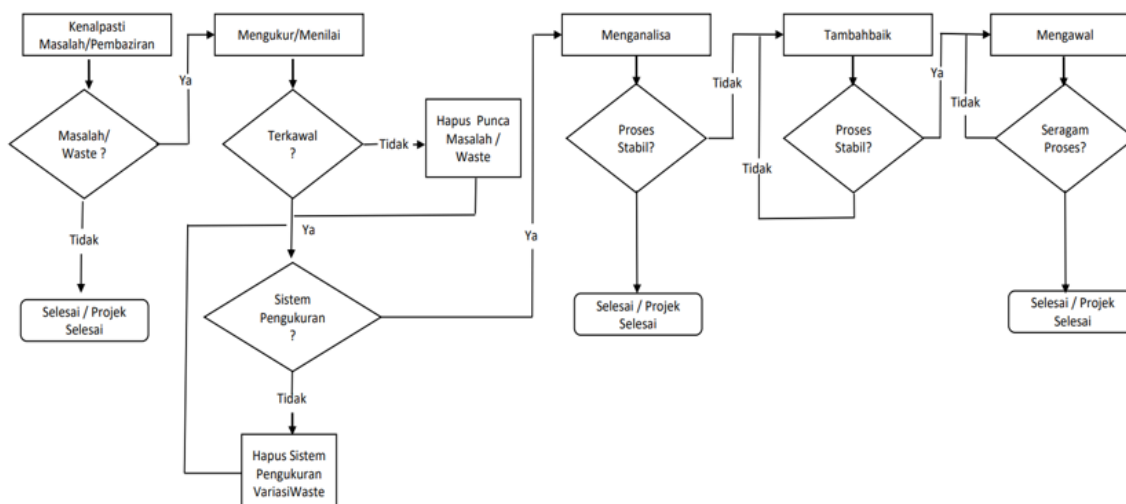
## Kajian Kes

Projek konsultansi ini mensasarkan objektif-objektif berikut:

- i. Mengenalpasti tahap pemahaman kakitangan LZNK berkenaan amalan LSS
- ii. Mengenalpasti kaedah yang digunakan oleh LZNK untuk mengurus data.
- iii. Mengenalpasti proses-proses utama dan mengenalpasti 8 jenis pembaziran di dalam proses utama di LZNK
- iv. Membentuk ataupun menambahbaik kerangka proses perkhidmatan LZNK
- v. Mengukur nilai tambah yang diperolehi berdasarkan 8 jenis pembaziran.
- vi. Mengenalpasti proses-proses utama yang akan dilaksanakan LSS
- vii. Membentuk amalan LSS sebagai model peningkatan pengurusan dan petkhidmatan LZNK

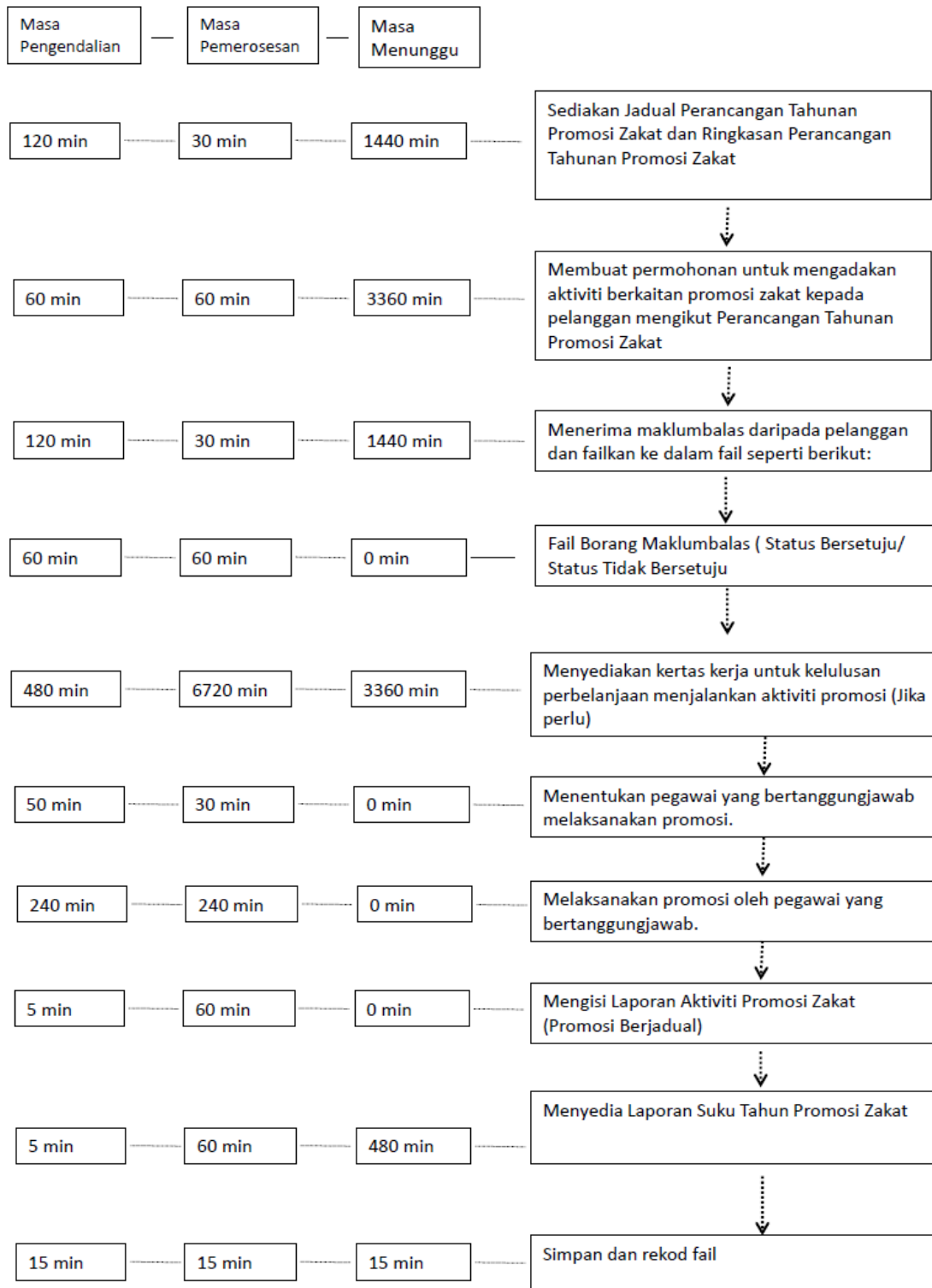
Bagi mencapai objektif projek, program perundingan amalan LSS di LZNK telah dilakukan melalui kaedah kualitatif dan aplikasi. Program ataupun aktiviti berbentuk bengkel, diskusi dan Latihan telah dilakukan. Kajian kes ini juga menggunakan tiga fasa amalan Kaizen di LZNK iaitu perancangan dan persediaan; pelaksanaan; serta pembentangan hasil projek (Jackson, R. L., 2013). Secara khusus metodologi-metodologi yang digunakan adalah analisis dokumen, teori, latihan praktikal dan pemantauan projek. Di antara dokumen utama yang diteliti adalah Manual Kualiti, Prosedur Kualiti dan Rekod Kualiti. Manual Kualiti disemak secara umum untuk memahami proses, amalan, komitmen dan penambahbaikan di LZNK.

Kerja perundingan ini juga dimulai dengan membuat carta alir orises rundingan. Carta alir di kajian kes ini seperti di bawah. Kajian bermula dengan mengenalpasti kemungkinan pembaziran berlaku terhadap sesuatu proses ataupun aktiviti di LZNK. Sekiranya tiada pembaziran, tiada perlu diteruskan. Sebaliknya berlaku pembaziran, usaha mengenalpasti pembaziran perlu dilakukan.



Rajah 1.1: Carta Aliran Aktiviti Perundingan

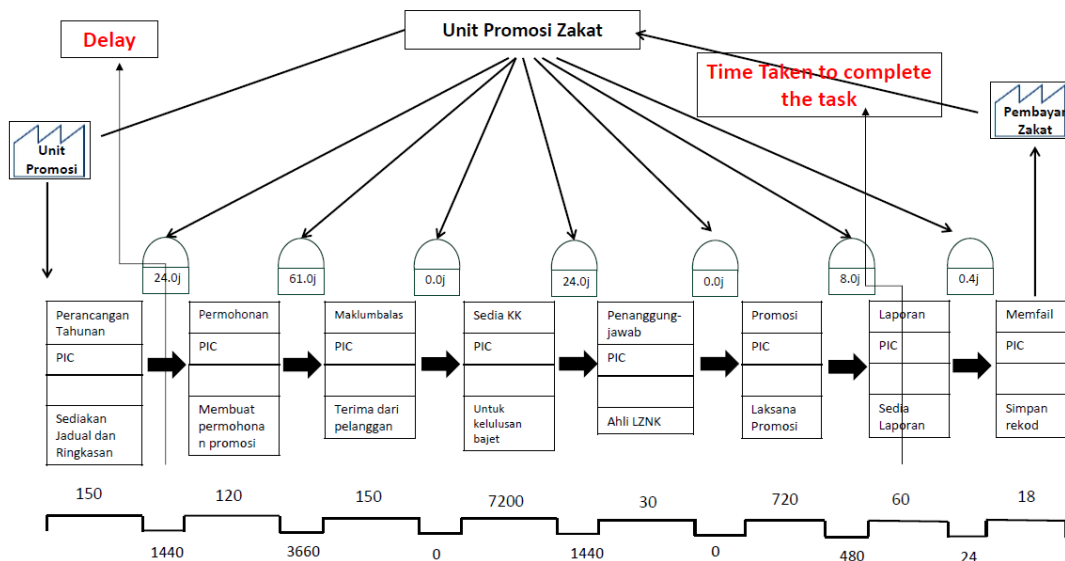
Situasi sebelum



Rajah 1.2: Proses Promosi Zakat Melalui Perancangan Berjadual (Taklimat Zakat)



CURRENT VALUE STREAM MAPPING - PROSES PROMOSI ZAKAT MELALUI PERANCANGAN BERJADUAL (TAKLIMAT ZAKAT)



Rajah 1.3: Current State Mapping-Proses Promosi Zakat Melalui Perancangan Berjadual (Taklimat Zakat)

Rajah 1.2 dan 1.3 menggambarkan keadaan semasa proses promosi zakat melalui perancangan berjadual di LZNK. Proses bermula dengan menyediakan perancangan tahunan dan diakhiri dengan menyimpan semua rekod-rekod kualiti. Berdasarkan kepada maklumat rajah diatas didapati nilai lead time dan cycle time msing-masing adalah:

- i. Lead Time (Queuing Time) =  $150 + 120 + 150 + 7200 + 30 + 720 + 60 + 18 = 8448$
- ii. Cycle time =  $1440 + 3660 + 0 + 1400 + 0 + 480 + 24 = 7044$
- iii. Total Lead Time = Total Queuing Time + Total Cycle Time (TCT)  
 =  $8448 + 7004 = 15452$

Catatan:

*Lead Time = the delay that occurs between the initiation and completion of a process ( masa menunggu yang berlaku semasa permulaan hingga akhir proses)*

*Cycle time = the time it takes to complete the production process of one product from start to finish (jumlah masa yang diperlukan untuk menyiapkan sesuatu proses pengeluaran)*

Jadual 1.1: Current State Mapping: Proses Promosi Zakat Melalui Perancangan Berjadual (Taklimat Zakat)

Proses Kerja / Aktiviti Utama	Masa Menunggu	Cadangan Penambahbaikan
Sediakan Jadual Perancangan Tahunan Promosi Zakat dan Ringkasan Perancangan Tahunan Promosi Zakat	1440	1. Penetapan masa pengumpulan rancangan tahunan daripada pihak DPMI.
Membuat permohonan untuk mengadakan aktiviti berkaitan promosi zakat kepada pelanggan mengikut Perancangan Tahunan Promosi Zakat	3660	(Oktober/November)



Menerima maklumbalas daripada pelanggan dan failkan ke dalam fail seperti berikut	1440	2. Sasaran kerja perlu ditetapkan dengan jelas (Tempoh masa).
Menyediakan kertas kerja untuk kelulusan perbelanjaan menjalankan aktiviti promosi (Jika perlu)	3660	
Menyedia Laporan Suku Tahun Promosi Zakat	480	
Simpan dan rekod fail	15	

Berdasarkan kepada konsep *Define, Measure, Analyze, Improve, dan Action* (DMAIC) dan Format A3 sepertimana disarankan oleh Motwani, J. dan R. Ptacek (2014), tindakan penambahbaikan bermula dengan kaedah brainstorming iaitu percambahan fikiran enam tindakan berikut dilakukan.

- i. Mengenalpasti Masalah
- ii. Tetapkan Sasaran
- iii. Analisis Punca Masalah
- iv. Cadangan Penambahbaikan
- v. Pemeriksaan
- vi. Penyeragaman

Seterusnya analisis punca masalah, penetapan sasaran, tindakan penambahbaikan dilakukan oleh peserta seperti di bawah.

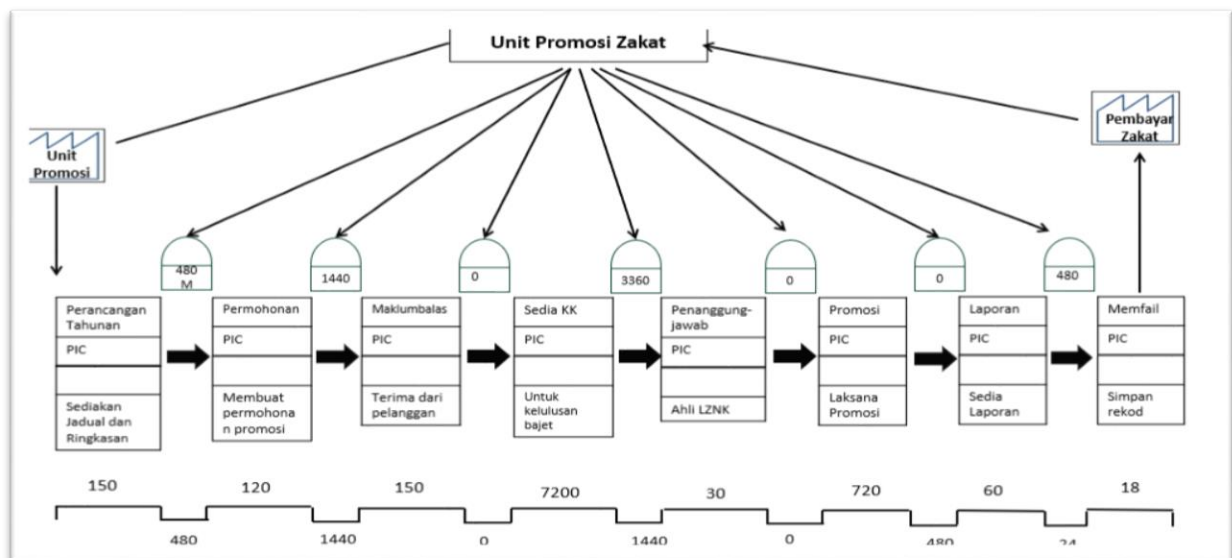
Jadual 1.2: Cadangan Penyelraaian dan Penanggungjawab

Punca Masalah	Cadangan Penyelesaian	Penanggungjawab
<b>Lambat kelulusan</b>		
1. Bebanan tugas hujung tahun untuk focus kutipan (salam).	• Penetapan masa pengumpulan rancangan tahunan daripada pihak DPMI. (Oktober/November)	• KP • DPMI • KP & KD
• Terlibat dengan majlis penyerahan zakat (naim)		
1. Tiada penetapan deadline (azri)		
2. JD tiada KPI	• Sasaran kerja perlu ditetapkan dengan jelas (Tempoh masa).	
3. Kesukaran mengenal pasti agensi mengikut masa		
4. Kerap berlaku pertukaran kakitangan		
5. Kekurangan kakitangan sumber manusia		
<b>Menunggu maklum balas daripada pihak agensi luar</b>	Tentukan tarikh maklum balas daripada agensi luar. (Sediakan borang)	• KP & KD
1. Tiada/lambat maklum balas daripada agensi luar.		

2. Perubahan tarikh promosi daripada agensi luar.
3. Program berulang dengan agensi yang sama.
4. Promosi bertembung antara HQ dan PZD.
5. Tiada maklumat sasaran agensi yang akan dibuat promosi

### Hasil Kajian/Perundingan

Projek Lean-Kaizen ini dinilai berdasarkan nilai tambah (VSM) dan perbandingan sebelum dan selepas projek dijalankan. Jadual di bawah menunjukkan perbandingan keadaan sebelum (semasa) dan selepas projek (masa hadapan). Merujuk kepada



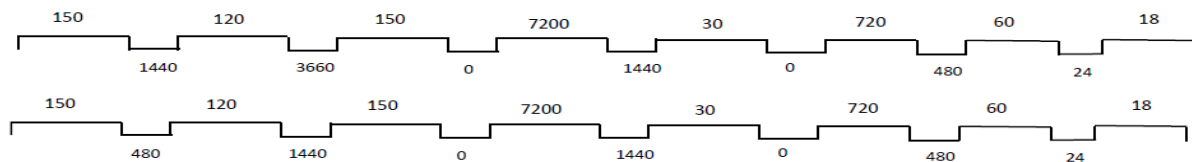
Rajah 1.4: Current State Mapping-Proses Promosi Zakat Melalui Perancangan Berjadual (Taklimat Zakat)

$$\begin{aligned} \text{Lead Time (Queuing Time)} &= 480 + 1440 + 0 + 1440 + 480 + 24 = 3384 \text{ minit} \\ \text{Calculate Total Cycle Time} &= 8448 \text{ minit} \\ \text{Calculate Total Lead Time (TLT)} &= \text{Total Queuing Time} + \text{Total Cycle Time (TCT)} = \\ 3384 + 8448 &= 11832 \text{ minit} \end{aligned}$$

Jadual 1.3: Proses Masa Hadapan (Future State): Proses Promosi Zakat Melalui Perancangan Berjadual (Taklimat Zakat)

Proses Kerja / Aktiviti Utama	Keadaan Semasa	Masa Hadapan (Future State)	Pencapaian
Sediakan Jadual Perancangan Tahunan Promosi Zakat dan Ringkasan Perancangan Tahunan Promosi Zakat	1440	480	33.3%
Membuat permohonan untuk mengadakan aktiviti berkaitan promosi zakat kepada pelanggan mengikut Perancangan Tahunan Promosi Zakat	3660	1440	39.3%
Menerima maklumbalas daripada pelanggan dan failkan ke dalam fail seperti berikut	0	0	NA
Menyediakan kertas kerja untuk kelulusan perbelanjaan menjalankan aktiviti promosi (Jika perlu)	3660	1440	39.0%
Menyedia Laporan Suku Tahun Promosi Zakat	480	480	0%
Simpan dan rekod fail	15	30	+50%

### Perbandingan Sebelum dan Selepas Projek



Jadual 1.3: Perbandingan Sebelum dan Selepas

Sebelum	Selepas
<b>Lead Time (for Queuing Time)</b> $= 150 + 120 + 150 + 7200 + 30 + 720 + 60 + 18 = 8448$ minit	<b>Lead Time (Queuing Time)</b> $= 480 + 1440 + 0 + 1440 + 480 + 24 = 3384$ minit
<b>Calculate Total Cycle Time</b> $= 1440 + 3660 + 0 + 1440 + 0 + 480 + 24 = 7044$	<b>Calculate Total Cycle Time</b> 8448 minit
<b>Calculate Total Lead Time (TLT) = Total Queuing Time + Total Cycle Time (TCT)</b> $8448 + 7044 = 15492$	<b>Calculate Total Lead Time (TLT)</b> $= \text{Total Queuing Time} + \text{Total Cycle Time (TCT)} = 3384 + 8448 = 11832$ minit
<b>Value Added</b> $VA\% = 8448 / 15492 = 54.0\%$	<b>Value Added</b> $VA\% = 3384 / 11832 = 28.6\%$



Berdasarkan tindakan penambahbaikan yang telah diambil LZNK hanya mampu meningkatkan nilai tambah proses promosi zakat dengan lebih cekap dan berkesan. Lean-Kaizen telah berjaya mengurangkan masa menunggu dari 8448 minit kepada 3384 minit iaitu bersamaan dengan 40 peratus. Projek ini juga berjaya meningkatkan nilai tambah proses promosi zakat di LZNK sebanyak 25.4%. Namun sekiranya konsep PDCA (Plan, Do, Check, Action) dapat diteruskan, nilai tambah boleh ditingkatkan lagi.

## Rumusan

Projek yang melibatkan tempoh masa lebih setahun ini telah menetapkan tujuh sasaran dan beberapa penerbitan. Status pencapaian objek seperti berikut:

- Menganalisa tahap pemahaman kakitangan LZNK berkenaan amalan LSS.

Kakitangan LNZK mempunyai maklumat yang agak minima berkenaan LSS. Namun hasil bengkel, sesi perbincangan dan latihan yang diberikan, Kumpulan Perunding yakin LZNK telah mempunyai pengetahuan yang cukup untuk melaksanakan LSS di LZNK.

- Mengenalpasti kaedah yang digunakan oleh LZNK untuk mengurus data.

LZNK mempunyai unit khas untuk mengurus data. Namun hasil pertemuan dengan kumpulan yang terlibat di dalam projek, pengetahuan mereka agak terhad. Bengkel dan latihan khas berkenaan pengurusan data dalam skop perkhidmatan telah dilakukan.

- Mengenalpasti proses-proses utama dan mengenalpasti 8 jenis pembaziran di dalam proses utama di LZNK

Setelah berbincang dengan ahli kumpulan dari LZNK, fokus projek adalah kepada agihan zakat. Kumpulan Perunding telah menganalisa 11 proses. Satu sesi mengenalpasti pembaziran telah dilakukan. Maklumat ini ada di dalam lampiran di bawah.

- Membentuk ataupun menambahbaik kerangka proses perkhidmatan LZNK

Hasil perundingan berdasarkan pendekatan LSS telah dijalankan di LZNK. Salah satu daripada komponen penting yang dikongsi dengan ahli adalah Value Stream Mapping (VSM). Kumpulan Perunding berharap LZNK boleh menggunakan VSM untuk mengenalpasti dan mengukur value added (VA) iaitu nilai tambah pekhidmatan kepada pelanggan.

- Mengukur nilai tambah yang diperolehi berdasarkan 8 jenis pembaziran.

Kumpulan Perunding yakin bengkel, perbincangan dan latihan yang telah diberikan seperti mengurus data, teknik penyelesaian masalah (PDCA), pelaporan A3 dan VSM



membolehkan LZNK mengukur nilai tambah perkhidmatan bukan sahaja kepada proses Prosedur Kualiti : Pengurusan Promosi Zakat Melalui Perancangan Berjadual (LZNK=PTK-PK01) dan Prosedur Kualiti : Pengurusan Promosi Zakat Melalui Permohonan Pelanggan (LZNK=PTK-PK02) malahan juga kepada lain-lain proses yang ada di LZNK.

- Mengenalpasti proses-proses utama yang akan dilaksanakan LSS

Sepertimana dinyatakan di atas, LZNK boleh melaksanakan LSS kepada lain-lain proses di LZNK.

- Membentuk amalan LSS sebagai model peningkatan pengurusan dan perkhidmatan LZNK

### Penghargaan

Alhamdulillah setinggi-tinggi Syukur Kehadrat Ilahi kerana dengan izin dan limpah kurniaNya dapat kami menyempurnakan tugas sebagai perunding projek

Di kesempatan ini, kami ingin merakamkan jutaan terimakasih kepada Dato' Syeikh Zakaria bin Othman, Ketua Pegawai Eksekutif LZNK kerana telah meluluskan permohonan projek perundingan kami ini. Jutaan terimakasih juga khususnya kepada IPIZ dan Naib Canselor UUM kerana memberi kepercayaan untuk kami menjalankan projek perundingan ini.

Kami juga ingin mengucapkan ribuan terimakasih kepada kakitangn LZNK iaitu Nazihah bt Mohamad Shariff, Fakhrurazi bin Salleh, Muhamad Shafiq bin Farik, Muhammad Naim bin Mohd Nabil, Zulkifli bin Ismail, Muhamad Nur Salam bin Salleh dan Muhammad Nasrul bin Ridzuan kerana telah memberi kerjasama dari segi penyediaan data dan bersama-sama terlibat di dalam percambahan fikiran untuk mengenalpasti masalah dan cadangan penyelesaian.

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## PEMBELAJARAN BERASASKAN PERMAINAN (GBL): SEJAUHMANA MEMBANTU PELAJAR ASNAF MEMAHAMI PENGURUSAN KEWANGAN DAN KEPENGGUNAAN ISLAM

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**Abstrak:** Jumlah golongan muda dan belia yang menghadapi masalah kewangan dan mendapat status muflis sentiasa meningkat dan tidak menunjukkan penurunan yang positif. Walaupun laporan ada menyatakan sedikit penurunan, akan tetapi mengikut pihak yang berautoriti seperti AKPK, trend dan jumlah masyarakat Malaysia yang menghadapi masalah kewangan sentiasa berterusan. Oleh yang demikian, kajian lapangan ini dilaksanakan untuk melihat sejauhmana kefahaman pelajar dari kalangan keluarga asnaf memahami dengan lebih lanjut apa yang dimaksudkan dengan pengurusan kewangan dan kepenggunaan Islam. Kajian yang dilaksanakan secara kaedah pemantauan dengan menggunakan cara pembelajaran berasaskan permainan (GBL) menunjukkan bahawa pada awalnya para pelajar mempunyai pengetahuan umum berkaitan dengan pengurusan kewangan dan kepenggunaan, akan tetapi, tidak mempunyai kefahaman dan kesedaran yang mendalam berkaitan dengan pengurusan kewangan dan kepenggunaan dari perspektif Islam. Program yang dilaksanakan bersama pelajar tingkatan empat di Maahad Dini Sultan Abdul Halim Sik ini telah berjaya memberi kefahaman dan pendedahan yang mendalam berkaitan ilmu penguasaan kewangan dan kepenggunaan Islam melalui kaedah pembelajaran berasaskan permainan (GBL). Hasil kajian lapangan ini telah menunjukkan bahawa kaedah pembelajaran berasaskan permainan (GBL) mempunyai kemampuan untuk digunakan sebagai platform dalam menyampaikan ilmu atau maklumat secara mendalam.

**Katakunci:** Pembelajaran Berasaskan Permainan (GBL), Pengurusan Kewangan dan Kepenggunaan Islam

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### Pendahuluan

Ilmu pengurusan kewangan dan kepenggunaan Islam merupakan salah satu ilmu asas yang perlu diketahui oleh semua Muslim. Adalah menjadi tanggungjawab kita sebagai seorang Muslim, untuk mengamalkan cara hidup yang selari dengan ajaran Islam. Sebagai contoh, dalam pengurusan





kewangan (harta) mestilah tidak menggunakan wang untuk sesuatu yang tidak berfaedah sehingga membawa kepada masalah kewangan. Ini adalah selari dengan konsep Maqasid Syariah dimana harta perlu diurus dan dijaga dengan sebaiknya. Penggunaan harta mestilah berpandukan kepada tiga level utama dalam Maqasid Syariah iaitu Daruriyah, Hajiyyah, dan Tahsiniyyah.

Walaupun bagaimanapun, apa yang berlaku pada hari ini ramai di antara Muslim yang masih lagi tidak dapat mengamalkan pengurusan harta dengan sebaiknya. Ramai dalam kalangan Muslim yang masih lagi tidak dapat mengawal hawa nafsu mereka dengan sebaiknya dan terkandas dengan aktiviti penggunaan yang berlebihan. Seperti yang telah dilaporkan oleh Agensi Kaunseling dan Pengurusan Kredit (AKPK) 2024, berdasarkan kepada jumlah peserta yang menyertai Program Pengurusan Hutang (DMP), masih ramai rakyat Malaysia yang mempunyai masalah kewangan. Lebih dari 50% peserta adalah dalam kalangan mereka yang berusia bawah 40 tahun. (Laporan Tahunan AKPK, 2022). Ini menunjukkan ramai golongan muda pada hari ini masih tidak dapat menguruskan kewangan mereka dengan sebaiknya.

Oleh yang demikian, untuk mengatasi atau mengurangkan isu ini, adalah perlu untuk memberi kesedaran dan pengetahuan asas pengurusan kewangan dan kepenggunaan Islam kepada golongan muda dan belia. Antara kaedah yang boleh digunakan adalah melalui kaedah pembelajaran berasaskan permainan (GBL). Kaedah ini sangat sesuai dilaksanakan kepada para pelajar kerana ianya bersesuaian dengan persekitaran yang dilalui oleh para pelajar iaitu, proses pembelajaran dan pengajaran. Justeru itu, kajian perundingan ini telah dilaksanakan dengan menggunakan kaedah pembelajaran berasaskan permainan (GBL) dengan objektif untuk menyampaikan ilmu pengurusan kewangan dan kepenggunaan dalam Islam, melihat kefahaman dan ilmu pengetahuan pelajar dalam menguasai ilmu pengurusan kewangan dan kepenggunaan Islam serta melihat keberkesanan kaedah GBL dalam aktiviti pembelajaran dan pemindahan ilmu.

## **Sorotan Karya**

### ***Tingkah Laku Pengurusan Hutang***

Menurut Ong, et al, (2021), golongan remaja merupakan golongan yang mempunyai keupayaan berbelanja dengan menggunakan atau mendapatkan sumber kewangan dari keluarga mereka dengan bebas tanpa perlu memikirkan tanggungjawab kewangan seperti membayar bil, hutang, atau komitmen kewangan yang lain. Oleh itu, terdapat segelintir remaja yang masih lagi tidak mengetahui dan sedar cara pengurusan dan simpanan wang walaupun sudah memasuki alam dewasa dan cenderung untuk bergantung kepada ibu bapa apabila memerlukan bantuan sumber mengambil risiko, dan berusaha untuk mendapatkan penghargaan dalam melakukan aktiviti perbelanjaan termasuk perbelanjaan secara tidak terancang dan spontan (Anindito & Handarkho, 2021).

Kajian lepas banyak membincangkan berkaitan dengan tingkah laku dalam menguruskan kewangan terutamanya berkaitan dengan kemampuan penguasaan dan pengurusan kewangan. Kemampuan kewangan (*financial ability*) merupakan nilai yang sangat penting untuk dimiliki oleh setiap orang dalam mengurus aktiviti yang melibatkan kewangan dan kepenggunaan. Kemampuan



keuangan ini dapat juga ditakrif atau dinilai melalui pelbagai istilah seperti celik kewangan (*financial literacy*) dan keupayaan kewangan (*financial capability*). Istilah celik kewangan merujuk kepada pengetahuan dan kefahaman seseorang individu (Hilgert et al., 2003) dalam mengetahui konsep ekonomi yang paling asas untuk membuat keputusan yang efektif berkaitan dengan simpanan dan pelaburan (Lusardi dan Mitchell, 2007).

Manakala istilah keupayaan kewangan pula merangkumi pengetahuan, pemahaman, kemahiran, motivasi dan keyakinan diri pengguna (Zakaria dan Sabri, 2013) dan tanggungjawab kewangan (Lusardi dan Mitchell, 2007) yang menekankan bagaimana pengguna memilih dan memperuntukkan sumber kewangan. Menurut Financial Services Authority of the UK 2005, pengguna yang mempunyai keupayaan kewangan (*financial capability*) dan celik kewangan (*financial literacy*) mampu untuk membuat keputusan dan mengurus kewangan seperti kredit dan hutang dengan berkesan. Jadi jelas disini keperluan untuk setiap masyarakat kita untuk mempunyai dan menguasai kemahiran celik kewangan dan keupayaan kewangan supaya dapat membantu mereka dalam mengurus dan menggunakan wang dengan sebaiknya.

### ***Pembelajaran Berasaskan Permainan (GBL)***

Kajian telah membuktikan dan menunjukkan bahawa pembelajaran berasaskan permainan sebagai salah satu alat bantuan pengajaran yang berjaya menarik minat para pelajar untuk mendalami ilmu yang dipelajari. Pembelajaran berasaskan permainan, *Game Based Learning* (GBL) bermaksud satu kaedah pengajaran yang melaksanakan aktiviti permainan yang tertentu untuk mencapai matlamat atau objektif yang tertentu yang telah ditetapkan (Shaffer et al, 2005). Konsep GBL dalam pembelajaran berupaya menjadikan para pelajar sentiasa bersemangat, seronok, dan aktif sepanjang aktiviti pengajaran dan pembelajaran (Hanafiah, et al, 2019).

Penggunaan kaedah GBL dalam pembelajaran juga mampu membantu pelajar memahami apa yang dipelajari serta membantu mereka dalam menyelesaikan tugas yang sukar dengan memberikan komitmen yang berterusan. Antara medium GBL untuk penerapan dan penguasaan ilmu pengurusan dan perniagaan Islam yang popular dan sudah bertapak dipasaran ialah seperti *Global Zakat Games* yang mana mengfokuskan kepada penguasaan konsep dan aplikasi zakat sebagai objektif utama kegunaan alatan permainan pembelajaran ini.

Kajian lepas melaporkan para pelajar sangat teruja mempelajari ilmu zakat dengan menggunakan *Global Zakat Games* dan mendakwa aplikasi konsep *games* dalam kelas membantu mereka memahami ilmu yang berkaitan dengan zakat dengan lebih baik (Zainuddin, Rahman, Sahrir, & Khafiz, 2019). Pelajar menunjukkan komitmen yang baik dalam melaksanakan tugas kerana mereka faham dan seronok untuk melakukan apa yang perlu dilaksanakan. Ini menunjukkan bahawa adalah sangat penting untuk memberi kefahaman yang sempurna kepada para pelajar semasa proses pengajaran dan pembelajaran. GBL boleh digunakan dan dilaksanakan melalui dua kaedah iaitu secara digital dan bukan digital. Salah satu alatan permainan yang bukan digital adalah "*board game*". "*Board game*" secara umumnya bermaksud permainan yang dimainkan menggunakan token yang digerakkan di atas papan permainan yang disediakan dengan mematuhi peraturan dan cara permainan yang telah ditetapkan (Shanizan et al, 2017). Chiarello and Castellano (2016)



menyatakan bahawa penggunaan “*board game*” telah membuktikan bahawa kaedah pembelajaran secara permainan ini mendapat sambutan yang sangat menggalakkan dalam kalangan pelajar. Para pelajar yang menggunakan “*board game*” semasa sesi pembelajaran menunjukkan peningkatan dari segi penguasaan subjek kira-kira (Elofsson et al, 2016). Terdapat banyak kajian lepas yang mengkaji keberkesanan GBL dalam aktiviti pengajaran dan pembelajaran.

Barry dan Hodgman (2007) telah mencipta *The Vortex! Game* iaitu sebuah “*board game*” yang berfungsi untuk memberi kefahaman yang lebih jelas kepada para pelajar dalam memahami prinsip dan kesan magnet untuk subjek fizik. Selain itu, *Task Manager* dan *Board game Ace of Math* juga merupakan sebuah “*board game*” yang telah berjaya membantu pelajar untuk memahami dengan mendalam secara visual konsep dan proses pengurusan projek (Shahrul et al, 2016), dan matematik untuk pelajar tahap satu ( Ahmad et al, 2017). Sementara itu, kajian terkini yang dilakukan oleh Shanizan et al, (2020) iaitu untuk melihat keberkesanan “*board game*” *5-ST☆R: The Hotel Management Game* yang berfungsi untuk meningkatkan “*soft skill*” pelajar pengajian tinggi. Hasil kajian ini menunjukkan bahawa penggunaan “*board game*” mampu membantu meningkatkan “*soft skill*” para pelajar seperti kemahiran berkomunikasi, kerja berpasukan, kemahiran berfikir secara kritis, dan kemahiran menyelesaikan masalah.

Walaupun bagaimanapun, penggunaan “*board game*” dalam pembelajaran tentang pengurusan kewangan dan kepenggunaan Islam juga jarang dilakukan oleh para penyelidik sebelum ini. Kebanyakan penyelidik banyak menghasilkan kajian penggunaan “*board game*” untuk tujuan pembelajaran yang kritikal seperti sains, biologi, sejarah, matematik, dan statistik yang mana menunjukkan keberkesanan yang sangat positif (Yaacob et al, 2019).

Oleh yang demikian, penyelidikan ini menggunakan kaedah pembelajaran berasaskan permainan dengan beranggapan bahawa penggunaan kaedah “*board game*” sebagai salah satu platform utama untuk melihat sejauhmana kefahaman pelajar serta keberkesanan kaedah GBL dalam memberi pendedahan dan pemindahan ilmu pengurusan kewangan dan kepenggunaan Islam kepada pelajar.

### **Kaedah Penyelidikan**

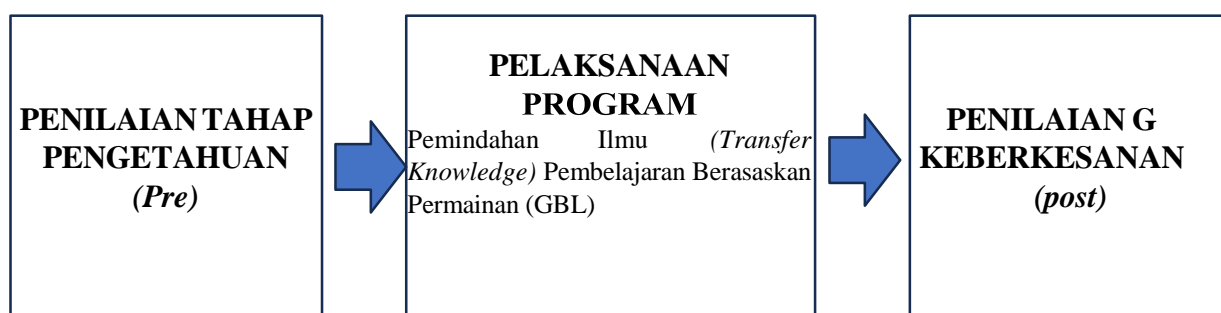
Kajian ini menggunakan kaedah kualitatif untuk menilai sejauhmana pengetahuan para pelajar berkaitan dengan ilmu pengurusan kewangan dan kepenggunaan Islam serta keberkesanan program yang telah dilaksanakan menggunakan kaedah pembelajaran berasaskan permainan (GBL). Data dikutip melalui soal selidik terbuka (*open ended questionnaire*) dan pemerhatian (*observation*). Kedua kaedah ini adalah sangat sesuai untuk digunakan kerana asas kajian perundingan ini adalah melalui pemindahan ilmu dan aktiviti berasaskan permainan. Kaedah yang digunakan ini selari dengan apa yang telah disarankan oleh (Creswell and Clark, 2017).

## Kutipan Data

Untuk proses kutipan data, kajian perundingan ini telah dilaksanakan bersama 10 orang pelajar tingkatan empat di Sekolah Maahad Dini Sultan Abdul Halim, Sik Kedah. Proses kutipan data yang pertama dilaksanakan dengan menggunakan kaedah soal selidik terbuka (pra dan pasca). Para pelajar diminta untuk mengisi soal selidik untuk mengetahui sejauhmana pengetahuan pelajar berkaitan dengan ilmu pengurusan kewangan dan kepenggunaan Islam.

Untuk soal selidik, terdapat dua bahagian iaitu Bahagian A dan Bahagian B. Bahagian A berkenaan sifat dan tingkah laku iaitu untuk mengetahui sejauhmana sifat dan tingkahlaku asas pengurusan kewangan para pelajar. Soalan yang ditanya adalah seperti adakah pelajar merancang perbelanjaan, pernah meminjam wang, simpanan setiap minggu dan pernah ada pengalaman kerja. Manakala Bahagian B pula berkaitan kefahaman pelajar terhadap ilmu pendapatan dan pelaburan, kepenggunaan dan perbelanjaan, simpanan serta pemberian. Semua soalan adalah dalam bentuk bentuk YA dan TIDAK serta soalan bentuk pertanyaan lebih luas dan terbuka (*open ended questionnaires*).

Untuk kaedah pemerhatian, dapatan diperolehi melalui aktiviti pemindahan ilmu dan pembelajaran berasaskan permainan (GBL) yang mana kefahaman pelajar dinilai melalui pemerhatian yang dilakukan oleh fasilitator untuk setiap kumpulan, temu duga secara rambang, serta soal selidik selepas program.



Rajah 1.1: Fasa Pelaksanaan Program Kaedah Pembelajaran Berasaskan Permainan (GBL)

### Fasa Pertama: Penilaian Tahap Pengetahuan

Fasa pertama dimulakan dengan aktiviti “*ice breaking*” antara fasilitator dan para pelajar serta sedikit pendahuluan tentang program ini. Fasilitator untuk program ini adalah terdiri daripada para penyelidik untuk kajian perundingan ini. Tujuan utama pelajar dibahagikan dalam kumpulan adalah untuk memastikan proses Latihan Dalam Kumpulan (LDK) dapat dilaksanakan dengan berkesan. Untuk aktiviti LDK bagi fasa pertama ini, pelajar diberi kertas soal selidik untuk dijawab dengan bantuan fasilitator. Fasilitator membantu pelajar untuk menjawab soalan dengan sewajarnya dan membantu pelajar jika ada soalan yang kurang jelas.



## Fasa Kedua: Pelaksanaan Program

Fasa ini merupakan fasa pelaksanaan program iaitu dalam melalui dua kaedah iaitu yang pertama (1) pemindahan ilmu dalam kumpulan (LDK) dan yang kedua pembelajaran berasaskan permainan (GBL). Untuk aktiviti pemindahan ilmu, satu modul khas telah dibangunkan oleh para penyelidik. Modul yang bertajuk Pengurusan Kewangan & Kepenggunaan Islam ini merupakan modul bergambar berwarna yang menjelaskan tentang konsep pengurusan kewangan dan kepenggunaan dari Islam secara ringkas dan padat. Manakala untuk pembelajaran berasaskan permainan (GBL) dilaksanakan dengan menggunakan alat permainan yang dinamakan sebagai HaBuckMy.

## Fasa Ketiga: Penilaian dan Keberkesanan

Fasa terakhir merupakan fasa penilaian dan keberkesanan yang bertujuan untuk melihat sejauhmana program pembelajaran berasaskan permainan (GBL) ini memberi kesan kepada pengetahuan dan kefahaman mereka tentang pengurusan kewangan dan kepenggunaan Islam. Untuk mendapatkan data ini, penyelidik menyediakan soal selidik untuk dijawab oleh para pelajar. Soal selidik yang digunakan adalah sama seperti soal selidik yang digunakan pada fasa pertama. Walaubagaimanapun, untuk soal selidik fasa ketiga ini, terdapat soalan tambahan yang perlu dijawab oleh pelajar. Tujuan utama menggunakan soal selidik yang sama adalah untuk melihat sejauhmana perubahan dan kefahaman yang diperolehi oleh para pelajar sebelum dan selepas mengikuti program ini.

## Dapatan Kajian

- i. Kefahaman berkaitan pengurusan kewangan dan kepenggunaan Islam sebelum pelaksanaan program:

Jadual 1.1: Kefahaman berkaitan pengurusan kewangan dan kepenggunaan Islam sebelum pelaksanaan program

Pelajar	Maklu Balas			
	Pendapatan C Pelaburan	Kepenggunaan C Perbelanjaan (Keperluan dan kehendak)	Simpanan	Pemberian
Pelajar 1	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas	Tahu	Tahu tetapi tidak jelas
Pelajar 2	Tahu	Tahu tetapi tidak jelas	Tahu	Tahu tetapi tidak jelas
Pelajar 3	Tidak tahu	Tahu tetapi tidak jelas	Tahu	Tahu tetapi tidak jelas
Pelajar 4	Tidak tahu dengan jelas	Tahu	Tahu	Tahu tetapi tidak jelas
Pelajar 5	Tidak tahu dengan jelas	Tahu tetapi tidak jelas	Tahu	Tahu tetapi tidak jelas



Pelajar 6	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas	Tahu	Tahu tetapi tidak jelas
Pelajar 7	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas
Pelajar 8	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas	Tahu tetapi tidak jelas
Pelajar 9	Tahu tetapi tidak jelas	Tahu	Tahu	Tahu tetapi tidak jelas
Pelajar 10	Tahu tetapi tidak jelas	Tahu	Tahu	Tahu tetapi tidak jelas

Dapatan dari soal selidik sebelum program dilaksanakan menunjukkan bahawa tahap pengetahuan pelajar berkaitan dengan pengurusan kewangan dan kepenggunaan Islam boleh diklasifikasikan sebagai kefahaman yang baik dan sederhana. Pelajar dilihat mengetahui cara untuk menguruskan kewangan dan menggunakan sumber kewangan dengan baik. Walaubagaimanapun, para pelajar menunjukkan kurang jelas dan faham bagaimana atau apakah sebenarnya yang dimaksudkan dengan mengurus dan menggunakan kewangan berdasarkan syariah Islam.

Ini boleh dilihat dalam aspek kepenggunaan iaitu para pelajar masih kurang memahami bagaimana untuk mengaplikasi konsep kepenggunaan menurut ajaran Islam. Terdapat sebahagian para pelajar yang memahami cara kepenggunaan dalam Islam akan tetapi majoriti pelajar menunjukkan kefahaman yang kurang kukuh berkaitan dengan kepenggunaan dalam Islam. Mereka kurang jelas bagaimana untuk mengklasifikasikan keperluan dan kehendak. Mereka tahu apa itu keperluan dan kehendak, akan tetapi kurang jelas dan faham bagaimana untuk memastikan bahawa sesuatu tindakan kepenggunaan dan pengurusan kewangan itu berlandaskan syariah Islam atau sebaliknya. Ini dibuktikan melalui jawapan yang diberikan yang mana terdapat sebahagian pelajar menjawab boleh membeli apa sahaja yang mereka mahukan. Ini menunjukkan mereka masih tidak memahami dengan mendalam kepenggunaan berlandaskan ajaran Islam seperti tidak semua kemahuan perlu dipenuhi dan bagaimana cara yang terbaik membuat keputusan dalam aktiviti kepenggunaan. Selain itu pelajar juga dilihat kurang memahami berkaitan dengan konsep wakaf dan zakat. Mereka mengetahui asas kepada konsep pemberian ini akan tetapi pengetahuan mereka berkaitan dengan ilmu ini agak terbatas. Mereka mengetahui apa yang dimaksudkan dengan sedekah, zakat dan wakaf, tapi kurang ilmu berkaitan bagaimana untuk melakukan dan melaksanakan aktiviti pemberian ini secara lebih meluas dan mendalam. Para pelajar juga dilihat kurang memahami berkaitan dengan konsep pelaburan. Mereka kurang jelas apa yang dimaksudkan dengan pelaburan secara umum dan khusus terutamanya pelaburan dari perspektif Islam.

Secara keseluruhan, melalui hasil dapatan awal iaitu sebelum pelaksanaan program ini, pelajar dilihat mempunyai ilmu berkaitan dengan konsep pengurusan kewangan dan kepenggunaan, tetapi kurang memahami konsep ini dari sudut pandangan Islam. Ini merupakan isu yang perlu diberi perhatian kerana ilmu pengurusan kewangan dan kepenggunaan Islam ini merupakan perkara asas yang perlu diketahui dan difahami oleh setiap Muslim.



- i. Kefahaman berkaitan pengurusan kewangan dan kepenggunaan Islam selepas pelaksanaan program.

Seterusnya, sejauh mana keberkesanan program menggunakan kaedah pembelajaran berasaskan permainan (GBL)? Permainan HaBuckMy yang telah direka cipta oleh para penyelidik dilihat berjaya memberi kesan yang positif kepada para pelajar. Data yang diperolehi menunjukkan para pelajar sangat gembira dan teruja sepanjang menyertai program ini dan menyatakan aktiviti HaBuckMy merupakan aktiviti yang paling disukai. Hampir keseluruhan pelajar menyatakan mereka sangat menyukai aktiviti ini dan mendapat kefahaman yang lebih baik berkaitan dengan pengurusan kewangan dan kepenggunaan Islam melalui aktiviti HaBuckMy. Antara perkara yang menarik perhatian mereka adalah dari segi pembahagian tema dalam permainan yang mana pelajar dapat mengetahui ilmu yang berkaitan dengan kewangan dan kepenggunaan secara mendalam. Melalui permainan HaBuckMy, pelajar menyatakan bahawa permainan ini:

Pelajar	Maklum Balas
Pelajar 1	“bantu saya urus wang dan bijak buat keputusan menyelaraskan barang keperluan dan kehendak
Pelajar 2	membantu saya berkongsi idea masing-masing dalam menguruskan kewangan”
Pelajar 3	“permainan HaBuckMy membantu memahami pengurusan kewangan Islam
Pelajar 4	“dapat mengetahui cara bezakan simpanan dan pelaburan halal dan haram”
Pelajar 5	“dapat tahu kehendak dan keperluan”
Pelajar 6	“dapat tahu banyak pasal kewangan Islam”
Pelajar 7	“permainan itu telah mengasingkan satu persatu tentang kewangan dan kepenggunaan Islam”
Pelajar 8	“dapat tahu pelbagai bank”
Pelajar 9	“faham dengan jelas berkaitan pelaburan dan pengguna”
Pelajar 10	“dapat tahu pelaburan Islam”

### Implikasi Kajian

Kajian perundingan ini sememangnya banyak memberi kesan kepada masyarakat terutamanya para pelajar yang terlibat dalam kajian perundingan ini. Secara tidak langsung, penggunaan kaedah pembelajaran berasaskan permainan (GBL) telah memberi kesan kepada para pelajar terutamanya dari segi proses pembelajaran yang mereka lalui. Melalui aktiviti ini, para pelajar telah mendapat pengalaman mendapatkan ilmu secara pembelajaran bersama fasilitator dalam kumpulan dan penerokaan ilmu melalui permainan. Pelaksanaan program ini sedikit sebanyak telah memberi kesan kepada penambahan ilmu pengetahuan para pelajar terutamanya yang melibatkan penguasaan ilmu pengurusan kewangan dan kepenggunaan Islam.



Selain itu, kajian perundingan ini juga telah memberi impak kepada dunia pendidikan yang mana melalui kajian ini terbukti keberkesanan kaedah pembelajaran berasaskan permainan. Walaupun kajian lepas sudah membuktikan keberkesanan kaedah pembelajaran berasaskan permainan dalam bidang pendidikan, akan tetapi pelaksanaan kajian ini memberi imput baru dari skop yang berbeza. Ini menjadikan pertambahan ilmu dan maklumat berkaitan dengan pembelajaran berasaskan permainan (GBL) menjadi semakin meluas.

## Kesimpulan

Secara keseluruhan, pelaksanaan program ini yang menggunakan kaedah pembelajaran berasaskan permainan (GBL) telah berjaya memberi kesan kepada para pelajar terutamanya dari segi penguasaan pengetahuan mereka terhadap ilmu pengurusan kewangan dan kepenggunaan Islam. Pembelajaran berasaskan permainan (GBL) ini dilihat memberi ruang untuk pelajar berfikir dan menjana idea melalui ilmu pengetahuan yang telah diperolehi. Ini dapat dibuktikan semasa aktiviti permainan HaBuckMy yang mana pelajar perlu membuat pilihan berdasarkan situasi yang diberikan dan memberi justifikasi kepada pilihan tersebut. Pelajar dilihat mampu untuk memberi hujah kepada keputusan yang telah mereka ambil. Selain itu, pembelajaran berasaskan permainan (GBL) ini juga secara tidak langsung melatih kemahiran pelajar seperti kemahiran komunikasi, yakin diri, sosial, kepimpinan, dan bekerja dalam kumpulan.

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## ZAKAT MUSTAGHALLAT: SUATU ANALISIS TERHADAP ISU SYARIAH DAN KAEDAH PENGIRAANNYA

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**Abstrak:** *Penyelidikan ini bertujuan untuk mengkaji pandangan syarak dan potensi kutipan zakat al-mustaghallat dalam industri-industri yang berkaitan dengannya. Zakat al-mustaghallat adalah cabang al-mal al-mustafad bersama-sama dengan zakat gaji dan pendapatan profesional yang lain. Walaupun zakat gaji telah kemas dari sudut pengurusan dan perlaksanaannya serta diterima baik oleh orang ramai, namun zakat al-mustaghallat masih terdapat permasalahan yang perlu kajian di antaranya kaedah pengiraan yang berdasarkan hawl atau tidak, bahkan sebahagian besar institusi pungutan zakat masih tidak mengamalkan sepenuhnya. Hal ini kerana wujud pertindanan dengan zakat lain seperti zakat perniagaan dan pertanian seperti zakat hasil sawit. Penyelidikan ini akan mengenal pasti kewajipan dan pelaksanaan zakat al-mustaghallat di institusi zakat serta mengkaji kaedah pengiraan yang digunakan dalam institusi-institusi zakat di Malaysia. Selain daripada itu, Penyelidikan akan menggunakan pendekatan kualitatif seperti temu bual dan analisis kandungan (content analysis) terhadap data-data yang dikumpulkan dari pandangan fuqaha serta pegawai-pegawai syariah di pusat zakat. Kajian mendapati terdapat perbezaan dalam pelaksanaan zakat harta al-mustaghallat di antara insitusi zakat di Malaysia, begitu juga para fuqaha khilaf mengenai kewajipan zakat al-mustaghallat secara khususnya berhubung isu nisab dan hawl, kajian juga mendapati banyak industri-industri yang boleh dikategorikan dalam zakat al-mustaghallat, adapun amalan pengiraan zakat harta al-mustaghallat kebanyakan institusi zakat membuat pengiraan berdasarkan kepada zakat perniagaan 'urud al-tijarah walaupun fatwanya berdasarkan mal al-mustafad.*

**Katakunci:** *Pengutan Zakat, Zakat al-Mustaghallat, Kaedah Pengiraan Zakat.*

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### Pengenalan

Harta *al-mustaghallat* ialah harta baru yang diperolehi melalui proses sewaan dan kemahiran individu, penggunaan harta asal dan kemahiran individu adalah tidak dizakatkan. Perolehan atau pendapatan daripada sewaan seperti kenderaan, bangunan dan kemahiran individu seperti syarikat consultansi di mana penggunaan harta asal seperti bangunan, pejabat dan mesin-mesin yang digunapakai untuk menghasilkan produk-produk adalah dikira harta *al-mustaghallat*. Contoh industri yang berkaitan dengan *al-mustaghallat* ialah industri perkhidmatan seperti perhotelan, pengangkutan dan industri pengilangan dan lain-lain yang tergolong di dalam definisi *al-mustaghallat*. Sebahagian pusat zakat seperti Dewan al-Zakat Sudan dan beberapa pusat di Malaysia memasukkannya sebagai cabang harta *al-mustafad* bersama dengan pendapatan gaji (*zakat al-rawatib*) dan pendapatan zakat yang lain seperti harta wasiat dan warisan (Yusof, 2012). Zakat adalah kewajipan kewangan bagi semua harta kekayaan dan pendapatan bagi umat Islam. Dalam Islam, semua umat Islam yang memiliki kekayaan melebihi jumlah tertentu wajib membuat pembayaran zakat. Zakat mempunyai



kesan ekonomi secara langsung kepada orang Islam kerana ia dianggap sebagai pembahagian kekayaan daripada golongan kaya kepada mereka yang memerlukannya (Hasan, 2015). Sumber kutipan zakat dibahagikan kepada dua bahagian, iaitu sumber yang terdapat pada masa Nabi (saw) dan kedua, sumber zakat kontemporari yang diputuskan oleh para *fuqaha* berdasarkan *ijtihad* mereka. Sumber-sumber yang ada pada zaman Baginda Rasullulah (saw) adalah zakat emas, perak, perniagaan, pertanian dan *rikaz*. sumber zakat terus berkembang dengan perkembangan sektor ekonomi semasa (Seful Mujab, 2014). Para *fuqaha* terus menjalankan kajian dan *ijtihad* untuk menentukan sumber zakat baru yang belum diketahui pada masa dahulu. Para *fuqaha* seperti Imam Hanafi, Imam Maliki, Imam Shafi'i dan Imam Hambali mendapati banyak sumber baru yang boleh dikenakan zakat (Wasilah, 2017). Terdapat data-data baru yang menunjukkan wujudnya sektor-sektor tertentu yang boleh difatwakan sebagai harta wajib zakat berdasarkan kepada perkembangan sektor industri semasa yang tidak wujud dalam skala yang besar dan meluas pada zakat terdahulu seperti bidang perkhidmatan dan pengilangan. Penemuan ini akan menambahkan kedudukan kutipan zakat demi pengagihan kepada golongan asnaf yang turut bertambah dari masa ke semasa. Malah, akses kepada sumber baru ini akan memberi kesan kepada pertambahan jumlah sebenar zakat (Al-Qaradawi, Some Issues In the Contemporary Fiqh, 1989). Hal ini akhirnya akan mengukuhkan kewangan institusi zakat dan akan bergerak lebih cergas dalam sistem ekonomi semasa. Penyelidikan mengenai sumber zakat baru di Malaysia masih terhad (Wahid & Ahmad (2005). Kebanyakan penyelidikan sebelum ini memberi tumpuan kepada isu asas *feqah* seperti dalil kewajipan dan hukum syarak yang berkaitan dengan perlaksanaannya. Kajian ini akan menganalisis pandangan fuqaha terhadap industri *al-mustaghallat* serta perlaksanaannya selain itu akan menjelaskan isu-isu berkaitan pengiraan zakat *al-mustaghallat*.

## Kajian Literatur

Di Malaysia, kesedaran individu, institusi dan syarikat orang Islam untuk membayar zakat adalah sangat tinggi. Mereka mengambil berat mengenai tuntutan pembayaran zakat. Malah sesetengah institusi, syarikat dan pertubuhan korporat di Malaysia telah mula membayar zakat mereka sekiranya ia dimaklumkan dengan jelas berdasarkan landasan hukum, apatah lagi apabila diperkuatkan dengan dalil dan hujah syarak. Syarikat-syarikat ini telah membayar zakat dari pelbagai sumber termasuk sumber perniagaan, saham, ternakan dan sebagainya. Ruang ini harus dipergiatkan lagi untuk mengemukakan hujah dan pandangan syarak secara khususnya untuk sektor-sektor baru yang memungkinkan zakat dipungut daripada industri-industri berkaitan. Sebelum ini, kebanyakan topik penyelidikan zakat tertumpu kepada persoalan pengurusan atau pengagihan zakat, hanya sedikit kajian yang memfokuskan kepada sumber zakat baru. Walaupun penyelidikan mengenainya telah pun bermula seawal abad ke-3 dan ke-4 *hijri* lagi, namun kajian zakat *al-mustaghallat* didapati hanya berlaku sekitar tahun 1950 an (Wahid & Ahmad, 2005), dan kajian pelaksanaan dalam industri semasa masih terbatas. (Al-Khulayfi, 2020) dan Al-Qaradawi (1989) menjelaskan bahawa industri terbesar yang berpengaruh pada kutipan Zakat *Mustaghallat* ialah industri pengangkutan, industri perhotelan, resort, homestay dan pengilangan. Aktiviti perniagaan yang terlibat dalam Zakat *al-mustaghallat* mampu meningkatkan kutipan zakat. Pendapatan Zakat *al-mustaghallat* sangat bergantung pada kepesatan industri, perolehan mereka tidak boleh dinafikan sebagai sumber pendapatan yang perlu dizakatkan seperti mana pendapatan lain (Abd Khafidz, 2008). Menurut al-



Qaradawi (1999) lagi, secara umumnya terdapat dua kategori harta zakat yang dikenakan ke atas seseorang Muslim iaitu harta zakat yang *muttafaq* (konsensus) dan harta zakat yang *mukhtalaf* (tidak konsensus), *fuqaha* bersetuju bahawa wajib membayar zakat atas kategori pertama *ittifak* berdasarkan al-Quran dan Hadis, harta-harta tersebut seperti emas, perak, gandum, unta, kambing dan *rikaz*. Sungguhpun begitu, terdapat pertikaian antara *fuqaha* mengenai kewajipan harta yang *ikhhtilaf* seperti kuda, madu lebah, zaitun, dan lain-lain (Al-Qaradawi, 1989). Pada hari ini kekhilafan tetap berlaku mengenai sumber pungutan zakat seperti pendapatan gaji, pendapatan profesional (seperti peguam, doktor, arkitek), sayuran, sawit, dan hasil ternakan seperti telur, ikan dan lain-lain, sedangkan pendapatan ini adalah besar dan pemiliknya menjadi kaya raya dengan aktiviti ekonomi baru ini.

Ketika perbincangan mengenai zakat *al-mustaghallat* di Jeddah pada tahun 1984, Ali Salus menyebut bahawa perbincangan ini pernah dilakukan Damsyik pada tahun 1952 (Salus, 1986), dan para fuqaha secara majoriti telah bersetuju dengan pandangan penentuan nisab zakat *al-mustaghallat* mengikut zakat pertanian. Pandangan ini disokong oleh Syeikh Khallaf, Abu Zuhrah dan Abdul Rahman Hasan. Sungguhpun begitu, Syeikh Mahmud Syaltut yang turut menghadiri perbincangan tersebut berpandangan bahawa ia mesti mengikut zakat wang (Salus, 1986). Pada tahun 1965, persidangan *Majma' Buhuth* telah mengadakan persidangan kedua mengenai zakat *al-mustaghallat* di Kaherah Mesir yang turut di hadiri oleh Syeikh Abu Zuhrah. Persidangan ini telah memutuskan bahawa nisab zakat *al-mustaghallat* adalah sebanyak 2.5% dan ia dizakatkan mengikut *hawl*. Ternyata keputusan dan fatwa ini tidak selari dengan pandangan Sheikh Abu Zuhrah yang turut hadir dalam persidangan itu. Dalam persidangan *Majma' al-Fiqh* di Jeddah 1986, sekali lagi isu berkaitan zakat *al-mustaghallat* dibincangkan. Al-Qaradawi dan Ali Salus telah membentangkan kajian mereka dan telah dibahaskan secara terperinci. Persidangan telah mengeluarkan resolusi seperti berikut:

1. Zakat *al-Mutaghallat* hanya dikira pada “*ghullah*” iaitu keuntungan daripada pekerjaan dan usaha dilakukan terhadap aset utama, di mana aset utama tidak dikenakan zakat.
2. Zakat dikenakan sebanyak 2.5% selepas cukup *hawl*.

Pandangan ini ternyata berbeza dengan pandangan Syiekh al-Qaradawi, di mana beliau cenderung kepada nisab tanaman dan tidak mengikut hitungan *hawl*. Namun begitu, resolusi persidangan mengambil kira pandangan majoriti para fuqaha yang hadir pada ketika itu.

Di Malaysia, perbincangan awal mengenai zakat pendapatan profesional dan pendapatan gaji telah dilakukan oleh Abdul Rashid Haji Dail pada tahun 1984, diikuti oleh Mahmood Zuhdi pada tahun 1992 dan seterusnya oleh Dr. Mujaini pada tahun 1995 melalui tesis PhDnya yang bertajuk “*Sistem Zakat al-Mal al-Mustafad* dalam Syari'ah Islam. Kajian Kes Pelaksanaannya di Wilayah Persekutuan Kuala Lumpur” turut dilakukan oleh PPZ dalam tahun 2012 (Pisol, 2012). Terdapat perbezaan pandangan mengenai zakat pendapatan, namun kesimpulan yang diambil oleh para fuqaha di Malaysia bahawa zakat pendapatan adalah wajib (Mujaini, 2012). Orang awam juga mula menerima kewajipan ini dan mula membayar zakat atas pendapatan mereka. Jika zakat gaji sudah mula diterima sebagai kewajipan, maka tiada masalah kewajipan zakat *al-mustaghallat* juga diterima di Malaysia.



Pengertian *al-mustaghallat* dari segi bahasa adalah kalimah tambahan yang menggambarkan *al-talab* tuntutan, penggunaannya seperti *istaghalla abdahu* menuntut penggunaan tenaganya. Menurut kamus Lisan al-Arab (Ibn Manzor, 2003), perkataan *al-Ghullah* pula bermaksud pendapatan daripada sewaan rumah atau upah kerja. Ia juga merujuk kepada pendapatan sewaan tanah dan hasil ternakan seperti susu (Abu al-Abbas, 2005). Penggunaan kalimah ini dalam hadis Nabi (saw) telah diriwayatkan dalam Musnad Imam Ahmad daripada Aishah (ra) yang bermaksud: Seorang lelaki membeli seorang hamba dan ia mengguna khidmatnya (atau mendapat pertolongannya) dan mendapatinya mempunyai kecacatan, lalu ia memulangkannya, dan penjual telah berkata "kamu telah mengguna (mendapat pertolongan) daripada hambaku, dan Nabi (saw) bersabda kegunaan dengan jaminan (dari kerosakan). Ia bermaksud mendapat hasil dan manfaatnya (al-Shaybani, 2001).

Al-Sharbasiy membezakan perkataan *al-ghullah* dengan perkataan *al-ribh*, di mana perkataan *al-ghullah* ialah perolehan daripada harta yang kekal, manakala *al-ribh* terhasil daripada pertukaran di mana harga kedua lebih tinggi daripada harga pertama (harga belian) (al-Sharbasiy, 1981). Dari segi istilah, para fuqaha memberi pelbagai maksud. Di antaranya ialah Yusof al-Qaradawi menyebut harta *al-mustaghallat* ialah harta asas (kekal) yang digunakan bertujuan menjual manfaatnya dan menghasilkan perolehan dan pendapatan daripada proses sewaan. Maka zakat hendaklah dikenakan pada untung perolehan dan bukan ke atas harta asas yang dimilikinya (Al-Qaradawi, 1999). Yusof al-Qaradawi turut menyebut harta *al-mustaghallat* ialah harta yang kekal ainnya (aset tetap) dan memperoleh hasil dan pendapatan daripadanya (Al Qardawi, 2000).

Al-Khulayfi mendefinisikan *al-mustaghallat* sebagai harta (asas) yang berpotensi untuk berkembang dengan penjualan manfaatnya dan menghasil *ghullat* (perolehan) dan pendapatan. Kedua-dua definisi ini dilihat melengkapi antara satu sama lain, bahkan tiada perbezaan makna dan huraiannya. Begitu juga institusi zakat seperti Bait al-Zakah Kuwait memberi definisi *al-mustaghallat* sebagai aset yang digunakan untuk tujuan menjana hasil pendapatan seperti ruang pejabat, kenderaan dan seumpamanya bagi tujuan menjana pendapatan dan keuntungan daripadanya (Bait al-Zakah, 2015), manakala Dewan al-Zakah Sudan pula menyatakan bahawa *al-mustaghallat* ialah setiap pendapatan yang terhasil daripada aset yang tetap yang berlaku secara berterusan (Yusof, 2012).

Berhubung dengan kewajipan Zakat *al-mustaghallat*, Para fuqaha kontemporari berbeza pandangan menegnainya. Secara umumnya terdapat empat pandangan fuqaha kontemporari berhubung zakat *al-mustaghallat* iaitu wajib berdasarkan qias zakat matawang, wajib berdasarkan qias zakat pertanian, tidak wajib dan tiada hukum yang jelas.

#### ***Pertama: Wajib berdasarkan Qias kepada Zakat Pertanian***

Sebahagian fuqaha kontemporari berpandangan bahawa zakat *al-mustaghallat* adalah wajib berdasarkan qias kepada zakat pertanian. Mereka berhujah bahawa dalil pendapatan harta *al-mustaghallat* menyerupai perolehan harta pertanian. Fuqaha kontemporari seperti Abu Zuhrah, Abdul Wahab Khallaf dan Abdul Rahman Hassan dalam persidangan zakat di Damsyik pada tahun 1952 telah berpandangan bahawa bangunan dan binaan yang dibina di atas muka bumi ini adalah qias kepada zakat tanaman, persidangan ini turut dihadiri oleh Mahmud Syaltut, di mana beliau berpendapat qias yang tepat adalah kepada Matawang.



Begitu juga dengan al-Qaradawi, beliau turut berpandangan sama bahawa kewajipan zakat *al-mustaghallat* adalah berdasarkan kepada zakat pertanian. Al-Qaradawi menguatkan pandangannya dengan rujukan daripada pandangan Ibn Aqil dan Imam Ahmad bahawa “barang siapa yang menyewakan rumahnya, dia perlu mengeluarkan zakat ketika dia memperoleh sewaan”, iaitu qiasan zakat pertanian (Al Qardawi, 2000). Al-Qaradawi menyebut dengan jelas bahawa beliau berjihad bahawa hasil sewaan hotel, bangunan bertingkat dinamakan sebagai harta *al-mustaghallat*. Ia sama seperti hasil pertanian dan buah-buahan yang diwajibkan zakat untung bersih iaitu sebanyak 10% bersandarkan pada qias zakat pertanian yang tidak diairkan (Al-Qaradawi, 1999).

### ***Kedua: Wajib berdasarkan Qias kepada Zakat Wang***

Sheikh Mahmud Shaltut di Mukhtar Zakat (1952) di Damsyik, berpendapat bahawa pendapatan atau hasil yang diperolehi daripada harta yang tidak diwajibkan zakat tetapi mendatangkan pulangan dengan cara sewaan atau jualan hasilnya adalah diwajibkan zakat dengan kadar 2.5%, beliau berbeza pandangan dengan peserta lain dalam muktamar tersebut. Sheikh Mahmud Shaltut telah berhujah bahawa nilai zakat yang dikenakan bagi zakat *al-mustaghallat* adalah sebanyak 2.5 % dengan qias kepada zakat wang (Salus, 1986). Hal ini bertepatan dengan sebuah athar daripada Ibn Abbas (ra) bahawa kadar harta *al-mustafad* (*mustaghallat*) ialah sebanyak 2.5%. Ibn Abbas menyebut bahawa (Zakat) pada harta *al-mustafad* setelah ia mencecah 200-dirham (maka kadar zakat) padanya 5 dirham (Al-Son'ani, 2010). Keputusan yang sama diambil dalam Mukhtar Thani li Majma' Buhuth Islamiyyah di Kaherah, Mesir pada tahun 1965, iaitu zakat *al-mustaghallat* berdasarkan zakat matawang, muktamar ini turut dihadiri oleh Syekh Abu Zuhrah. Pada tahun 1985 pula Persidangan Majmak al-Fiqh al-Islamiy di Jeddah yang dihadiri oleh al-Qaradawi sebagai salah seorang pembentangannya telah memutuskan bahawa hukum wajib ke atas keuntungan harta *al-mustaghallat* yang diperolehi dari sewaan bangunan seumpamanya berdasarkan kadar zakat Matawang (2.5%) dan bukan zakat pertanian sebagaimana cadangan al-Qaradawi. (Ibn Khawjah, 1986).

### ***Ketiga: Tidak wajib***

Manakala pendapat seterusnya telah dikemukakan oleh Sheikh Al-Mukhtar As-Sulamiyy, beliau berpandangan bahawa hukum zakat *al-mustaghallat* adalah tidak wajib. Hujahnya ialah syarak secara asasnya telah menerangkan hukum dan mendiamkan sebahagian yang lain. Harta *al-mustaghallat* telah wujud di zaman Rasul (saw), namun hukum mengenainya tidak pernah disebut oleh baginda. Oleh itu, ia tergolong dalam perkara *afawiy* (perkara yang ditinggalkan iaitu tiada hukum padanya), di sana terdapat rumah yang disewa, bahkan Imam Malik tinggal di rumah sewa. (Ibn Khawjah, 1986).

### ***Keempat: Tiada hukum yang jelas***

Manakala Sheikh 'Ali Salus telah berpandangan bahawa tidak terdapat hukum yang jelas mengenai kewajipan zakat *al-mustaghallat*. Beliau bahkan berpendapat bahawa harta *Mustaghallat* bukan seperti tanah pertanian, kerana harta *al-mustaghallat* terdedah kepada kerosakan dan kemusnahan dalam sekelip mata sahaja tanpa boleh diganti lagi, contohnya kebakaran, tenggelam, kerosakan dan kemusnahan bagi kapal terbang, kapal laut dan bangunan. Ada pun tanah pertanian sangat berbeza dengan harta *al-mustaghallat*. Beliau berkata dengan tegas bahawa pandangan qias harta *al-*



*mustaghallat* dengan tanah pertanian adalah salah dan sangat jauh dari kebenaran (Ibn Khawjah, 1986).

## Analisis dan Perbincangan

Ketika ini di Malaysia, terdapat empat negeri (Selangor, Pahang, Negeri Sembilan dan Terengganu) yang menyebut dengan jelas tentang kutipan Zakat *al-mustaghallat* dalam halaman sesawang mereka, namun begitu negeri lain turut membuat pengutipan zakat ini dengan menggabungkan zakat *al-mustaghallat* sebagai sebahagian daripada zakat perniagaan seperti di Wilayah Persekutuan Kuala Lumpur (PPZ, 2022). Selain itu, perbezaan amalan yang melibatkan jenis-jenis industri dan cara pengiraan zakat *al-mustaghallat*, contohnya di Pusat Kutipan Zakat Pahang telah memasukkan hasil sawit sebagai sebahagian zakat *al-mustaghallat* (PKZ, 2021), terdapat juga pusat zakat negeri yang tidak menentukan tanda aras yang khusus mengenai amalan dan pengiraan mengenainya, oleh itu perbincangan mengenai pelaksanaan akan memberi gambaran zakat *al-mustaghallat*.

### ***Amalan Zakat al-Mustaghallat di Peringkat Institusi Zakat Antarabangsa***

Bait al-zakat Kuwait mengamalkan kutipan zakat dalam bentuk zakat individu atau syarikat. Harta *al-mustaghallat* dimasukkan dalam zakat *al-syarikat*. Namun begitu, hukum untuk setiap harta zakat tetap merujuk kepada hukum asal harta tersebut. Kadar zakat sebanyak 2.5% daripada tunai bersih + perniagaan bersih + pelaburan bersih, manakala harta tersebut telah mencukupi *Hawl* (Bait al-Zakah, 2015). Bait Zakat Kuwait menggunakan kaedah zakat *al-syarikat*, pengiraannya mengambil kira semua komponen harta-harta yang dimiliki syarikat mengikut harta zakat yang ada seperti zakat wang, zakat *mustaghallat*, zakat “*urud tijarah*” dan lain-lain. Menurut al-Khulayfi, pengiraan zakat *al-syarikat* berdasarkan *Sofi al-ghina* kekayaan bersih adalah seperti berikut: (Tunai bersih + perniagaan bersih + pelaburan bersih) x 2.5% (Al-Khulayfi, 2020).

AAOIFI adalah sebuah institusi pengauditan dan pengawalan syariah kepada syarikat kewangan Islam yang berpangkalan di Bahrain, AAOIFI melalui standard ke-35 turut mengeluarkan polisi dan standard berkaitan amalan zakat dan pengiraannya di institusi kewangan yang melibatkan bank dan takaful, AAOIFI telah mencadangkan kaedah pengiraan adalah berdasarkan metod pengiraan asset semasa-liabiliti semasa sebagai mana tertera dalam standard 2/1/1. Bagi Dewan Zakat Sudan mereka memasukkan harta *al-mustaghllat* sebagai sebahagian daripada zakat *mal al-mustafad* dan ia dimasukkan dalam perkara 3 Akta Zakat Sudan 2001. Kadar zakat harta *al-mustaghallat* ialah sebanyak 2.5% dan nilai ini ditolak daripada cukai wajib berdasarkan undang-undang (Ali, 2001). Dewan Zakat Sudan turut memasukkan jenis-jenis industri harta *al-mustaghallat* secara lebih perinci dalam buku manual murshid, industri tersebut seperti hotel, kafeteria, restoran, bengkel (kereta dan motor), *warehouse* (simpanan barang), dewan, salon kecantikan, kilang, ladang ternakan ayam, ladang hasil tenusu (susu dan lain-lain), pengangkutan (udara, darat dan laut), insititusi pendidikan (kolej dan universiti), stadium, kelab permainan dan lain-lain yang diputuskan oleh majlis fatwa (Yusof, 2012).

Jadual 1.1: Pengiraan zakat *mustaghallat* Dewan al-Zakat Sudan ialah

$\text{Jumlah zakat Mustaghallat} = \text{Untung bersih (pendapatan - perbelanjaan)} - (\text{Hawaij al-Asliyyah}) \times 2.5\%$
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Sumber: Dewan Zakat Sudan 2012

Dewan Zakat Sudan memasukkan harta al-mustaghllat sebagai sebahagian daripada zakat mal al-mustafad. Ia dimasukkan dalam perkara 3 dalam Akta Zakat Sudan 2001. Kadar zakat harta Mustaghallat ialah sebanyak 2.5% dan nilai ini ditolak daripada cukai wajib berdasarkan undang-undang. Harta al-mustafad dibahagikan kepada 5 jenis (Ali, 2001). Iaitu zakat gaji, pendapatan profesional, zakat *al-mustaghallat*, perolehan jualan aset (bukan niat perniagaan) dan harta hibah, wasiat dan pusaka. industri tersebut seperti hotel, kafeteria, restoran, bengkel (kereta dan motor), warehouse (simpanan barang), dewan, salon kecantikan, kilang, ladang ternakan ayam, ladang hasil tenusu (susu dan lain-lain), pengangkutan (udara, darat dan laut), institusi pendidikan (kolej dan universiti), stadium, kelab permainan dan lain-lain yang diputuskan oleh majlis fatwa (Yusof, 2012).

Pusat Pungutan Zakat (PPZ) menggabungkan zakat perniagaan dan *al-mustaghallat* dalam satu kaedah pengiraan. PPZ menakrifkan zakat perniagaan ialah zakat yang wajib dikeluarkan hasil daripada harta perniagaan sama ada yang melibatkan barangan atau perkhidmatan. Zakat perniagaan perkhidmatan boleh difahami sebagai harta *al-mustaghallat* kerana ia melibatkan pendapatan perkhidmatan seperti pengangkutan, penginapan dan lain-lain. Pengiraan zakat *al-mustaghallat* di PPZ adalah sama dengan pengiraan zakat perniagaan lain, iaitu berdasarkan formula (aset semasa-liabiliti semasa +/- pelarasan).

Pusat Pungutan Zakat Pahang ialah memasukkan *al-mustaghallat* sebagai sebahagian daripada zakat harta *al-mustafad*. PKZ memberi definisi harta *al-mustaghallat* sebagai harta yang tetap induknya tetapi boleh berkembang dengan mendatangkan pendapatan melalui sewaan atau jualan hasilnya. Contohnya adalah seperti hasil sewaan rumah, kenderaan, hasil ladang getah, hasil ladang sawit, hasil pertanian selain padi, hasil ternakan seperti telur, susu, dan lain-lain. Jawatankuasa Perundangan Hukum Syarak Negeri Pahang telah memutuskan bahawa zakat pendapatan adalah wajib pada tahun 2001. Pengiraannya adalah berdasarkan kepada aset semasa dan ditolak liabiliti semasa, seterusnya dibuat pelarasan untuk menentukan harta sama ada berada dalam milik sempurna atau sebaliknya. Harta tersebut hendaklah mencukupi *hawl* dengan kadar nisab Matawang dan dikeluarkan sebanyak 2.5%. Zakat *mustaghallat*=(Aset semasa) - (liabiliti) + - (pelarasan) Pemilikan saham Muslim x 2.5%.

Lembaga Zakat Selangor (LZS) Zakat harta *al-mustaghallat* dikategorikan dalam zakat harta *al-mustafad*, seperti upah, gaji imbuhan, bayaran atau hasil yang diperolehi daripada kerja dan usaha yang dilakukan samada secara tetap atau berkala. Zakat harta *al-mustaghallat* iaitu segala harta yang diperolehi daripada harta yang tidak diwajibkan zakat tetapi mendatangkan pulangan atau pendapatan dengan cara sewaan atau jualan hasilnya, Harta *al-mustaghallat* adalah harta janaan yang bukan harta zakat seperti hartanah, kenderaan, lesen-lesen perniagaan, dan harta tenusu. Ia juga





dimasukkan dalam zakat perniagaan khususnya harta daripada syarikat. Menurut Hamizul, fatwa menyebut bahawa penanaman padi secara individu, kadar zakatnya ialah sebanyak 5% setelah melepasi nisabnya. Adapun penanaman padi ini jika dilakukan oleh syarikat maka dianggap sebagai harta *al-mustaghallat* (Hamizul, 2021).

### ***Jenis-Jenis Zakat Perniagaan al-Mustaghallat***

Setelah penelitian dilakukan terhadap pandangan *fukaha* terhadap zakat Jenis-Jenis Zakat Perniagaan Jenis-Jenis Zakat Perniagaan *al-mustaghallat*, maka terdapat 4 sektor utama yang boleh dikaitkan dengan zakat ini iaitu:

1. Pengangkutan (*Freight Transport*)
2. Penginapan dan perhotelan (*Lodging industry*)
3. Pengilangan (*manufacturing*)
4. Telekomunikasi (*telecommunications*)

Pengangkutan adalah melibatkan tiga sektor utama yang besar seperti pengangkutan udara, darat dan air. Kajian turut merumuskan bahawa syarikat sokongan yang terlibat secara tidak langsung dalam pengurusan servis pengangkutan udara seperti syarikat logistik (*air freight*), penjualan tiket (*ticketing*) dan lain-lain turut dimasukkan dalam zakat *al-mustaghallat*. Bagi syarikat pengangkutan samada udara, darat dan laut yang memenuhi syarat zakat *al-mustaghllat* seperti dimiliki oleh orang Islam samada syarikat persendirian (*private company*) atau syarikat awam (*public listed company*) yang bukan milik kerajaan, jika ia mencapai kadar nisab maka wajib dikeluarkan zakat.

Penginapan Dan Perhotelan (*Lodging/Hospitality Industry*) Industri penginapan dan perhotelan adalah sebuah industri yang besar, Ia merujuk kepada sewaan untuk penginapan bersifat sementara, khususnya bagi mereka dalam perjalanan ke sesuatu tempat atau untuk menyelesaikan sesuatu tugas, begitu juga kepada mereka yang melancong dan untuk beristirahat, penginapan ini seperti hotel, serviced apartment, chalet, hostel, motel, guest house dan homestay (Singh, 2019). Selain itu juga, penginapan turut disediakan kepada mereka yang menyewa dalam jangka masa yang lama dan tidak berhasrat untuk memiliki penginapan tersebut seperti rumah sewa. Sekiranya ia mencukupi semua syarat-syarat di atas maka kewajipan zakat *al-mustaghallat* hendaklah perlu dikenakan.

pengilangan ialah pembuatan yang melibatkan proses mekanikal, fizikal dan perubahan bahan mentah kepada produk baharu, begitu juga proses pemasangan komponen barang sehingga menjadi barang yang baharu untuk kegunaan pelanggan (Levinson, 2017). pelbagai industri daripada sekecil-kecil industri seperti kraftangan sehinggalah kepada industri berat yang berteknologi tinggi. Ia bukan sahaja melibatkan sektor teknologi seperti pengeluaran barang hardware untuk kegunaan teknologi maklumat dan komunikasi, malah ia turut melibatkan sektor yang kecil seperti penyediaan bahan mentah sehingga kepada barang siap (Walker, 1993). Semua industri in adalah tertakluk kepada harta zakat *al-mustaghallat*.

Teknologi maklumat dan komunikasi meliputi produk yang berkaitan dengan hardware boleh dimasukkan dalam kategori pengilangan (*al-mustaghallat*), manakala pengeluaran produk berkaitan



software dimasukkan dalam kategori hasil kepakaran (*mihan al-Hurrah*). Adapun pembekalan servis internet adalah syarikat yang menyediakan pelbagai servis untuk akses domain, web-hosting usenet dan lain-lain. Berdasarkan kepada kenyataan di atas, syarikat penyedia servis internet adalah termasuk dalam kategori *al-mustaghallat* berdasarkan kepada industri ini yang menjana pendapatan (*ghullah*) hasil daripada penyediaan infrastruktur untuk menghasilkan servis kepada pengguna (Wyatt, 2014).

### ***Pengiraan Zakat Al-Mustaghallat di Institusi Zakat Masakini***

Khilaf di kalangan *fukaha* kontemporari berhubung dengan kadar nisab zakat *al-mustaghallat*. Al-Qaradawi berpendapat bahawa kadar nisab zakat *al-mustaghallat* adalah berdasarkan kepada zakat pertanian iaitu (595 kg), hal ini bersesuaian dengan pandangannya kewajipan zakat *al-mustaghallat* diqiaskan kepada zakat pertanian. Sungguhpun begitu, sebahagian besar para *fukaha* seperti Ali Salus, Riyadh Mansur al-Khalifiy dan Institusi zakat seperti Kuwait, Sudan dan Malaysia berpendapat bahawa kadar nisab zakat *al-mustaghallat* diqiaskan kepada kepada Matawang iaitu 2.5%. pandangan mereka berdasarkan kepada hasil *al-mustaghallat* dalam bentuk Matawang dan bukan barang pertanian (Al-Jazuly, 2004). Kajian ini cenderung kepada kadar nisab Matawang kerana harta *al-mustaghallat* diperolehi melalui proses usaha perniagaan dan ia juga menghasilkan pendapatan berbentuk Matawang. Oleh itu, cara pengiraan zakat *al-mustaghallat* harus berdasarkan kepada nisab Matawang juga. Adapun pengiraan berdasarkan hawl atau tidak ia telah menjadi tempat khilaf di kalangan ulama, Pada tahun 1965, persidangan Majma' Buhuth telah mengadakan persidangan kedua mengenai zakat *al-mustaghallat* di Kaherah Mesir yang turut di hadiri oleh Syiekh Abu Zuhrah. Persidangan ini telah memutuskan bahawa nisab zakat *al-mustaghallat* sebanyak 2.5% dan ia dizakatkan mengikut hawl, padangan ini turut dipersetujui oleh AAOIFI, Bait al-Zakah Kuwait dan Majma' al-Fiqh al-Islamiy. Manakala al-Qaradawi, al-Jazuly, Dewan al-Zakah Sudan dan kebanyakan Institusi zakat di Malaysia berpendapat hasil pendapatan *al-mustafad* hendaklah dizakatkan tanpa perlu menunggu *hawl*, mereka berhujah dengan dengan hujah mereka, jika pendapatan *al-mustafad* berdasarkan hawl pengiraannya adalah seperti zakat simpanan biasa, di mana ia dikira pada baki harta tersebut, dan kemungkinan besar pemilik harta akan berbelanja sebahagian besar darinya ( Pisol, 2012). Pendokong pandangan ini merujuk kepada pandangan asal para sahabat dan tabiin mengenai zakat *mal al-mustafad* seperti Ibn 'Abbas dan Ibn Mas'ud, dan Mu'awiyah, sepertimana yang telah diriwayatkan oleh Abdul 'Aziz, Hasan Al-Basriy, Az-Zuhriy, Maqbul dan Auza'iy (Al Qardawi, 2000).

Pengiraan zakat *al-mustaghallat* dilakukan pada *al-ghullah* iaitu keuntungan atau pendapatan yang terhasil daripada aset asal. Manakala keuntungan ini hendaklah dibersihkan daripada segala kos-kos samada berbentuk kos langsung dan kos tidak langsung. Selain itu, pengiraan zakat perlu mengambil harta lain seperti aset tunai lain yang dimiliki oleh pembayar zakat. Berikut adalah beberapa contoh pengiraan yang dilakukan oleh Institusi-institusi zakat;

1. PPZ Zakat perniagaan:

$$(Aset Semasa - Liabiliti semasa) \times \text{Pemilikan saham Muslim} \times 2.5\%$$

2. LZS Zakat *al-mustaghallat*. Formula Pengiraan:

$$\text{Zakat } \underline{\text{al-}} \text{ mustaghallat} = (\text{TIC} = \text{Trade Creditor, inventory, cash}) - (\text{TAC} = \text{Trade Debtor, accrual dan current Tax}) \times \text{Pemilikan saham Muslim} \times 2.5\%$$

3. Dewan *al-Zakat* Sudan:

$$\text{Net profit} = (\text{income} - \text{expenses}) - (\text{Hawajj al-Asliyyah}) \times 2.5\%$$

4. Bait *al-zakat al-Kuwaitiy* mengkategorikan harta perniagaan dalam bentuk zakat *al-syarikat*, pengiraannya mengambil kira semua bentuk harta-harta yang dimiliki syarikat terbabit seperti aset tunai, deposit, hasil perniagaan (termasuk harta *al-mustaghallat* dan *urud tijarah*), hasil pelaburan dan pelarasan lain. Kaedah pengiraan ialah:

$$(\text{cash} + \text{net income of business} + \text{net income of investment} \pm \text{pelarasan}) \times 2.5\%$$

Sumber: Pengiraan di Pusat-pusat Zakat

## Kesimpulan

Sepanjang kajian ini dijalankan, terdapat berapa dapatan penting yang perlu diberi perhatian seperti harta *al-mustaghallat* termasuk sebahagian daripada harta *mal al-mustafad* bersama-sama dengan pendapatan bergaji, pendapatan profesional dan lain-lain, di mana harta *al-mustafad* dizakatkan tanpa mengambil kira *hawl*, namun dikumpulkan di akhir tahun semua pendapatan tersebut. Kajian turut mendapati industri-industri moden seperti perkhidmatan ICT dan perkhidmatan pengangkutan udara, laut dan darat adalah sebahagian daripada *al-mustaghallat* namun sebahagiannya bertindan dengan harta *mihan al-hurah* (pendapatan profesional. Kajian mendapati harta *al-mustaghallat* boleh dikategorikan sebagai zakat perniagaan, cuma pengiraannya hendaklah berdasarkan *al-ghullah* di mana datanya diambil dari penyata pendapatan dan digabungkan dengan aset tunai yang lain (kecuali pengiraan berdasarkan *hawl* maka data diambil daripada aset semasa). Pembahagian jenis harta *al-mustaghallat* seperti harta pertanian (kelapa sawit) seharusnya dikekalkan dalam sumber zakat pertanian sebagaimana pandangan mazhab Hanafi, adapun hasil ternakan haiwan lain seperti hasil tenusu, telur dan seumpamanya hendaklah dimasukkan dalam harta *al-mustaghallat*. Nisab harta *Mustaghallat* berasaskan zakat Matawang dan kadar zakatnya ialah sebanyak 2.5% mengikut kalendar Hijri. Pengiraannya adalah berdasarkan kepada keuntungan tahunan dan dicampur dengan aset tunai, deposit dan harta zakat lain. Pelarasan pada aset semasa dan liabiliti harus dibuat sebelum campuran ke atas pemegang saham di kalangan orang Islam sahaja.



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## CABARAN DAN KEJAYAAN PENGURUSAN WAQAF KORPORAT<sup>TM</sup> DI FELDA

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**Abstrak:** *Waqaf Korporat<sup>TM</sup> merupakan inovasi baharu dalam industri wakaf terutamanya di FELDA. Ianya didapati berbeza dengan pengurusan wakaf lain kerana Waqaf Korporat<sup>TM</sup> menggabungkan elemen Syarikat Berhad Menurut Jaminan dengan elemen mutawalli wakaf. Kajian ini dilaksanakan secara hibrid menggabungkan pendekatan kualitatif dan kuantitatif yang memaparkan cabaran utama dalam pengurusan Waqaf Korporat<sup>TM</sup> di FELDA menerusi analisis induktif dengan pendekatan kajian kualitatif, serta membuktikan kejayaan pengurusan Waqaf Korporat<sup>TM</sup> oleh WAQAF FELDA menerusi dapatan analisis laporan kewangan dan analisis skor min borang soal selidik. Didapati dua cabaran utama dalam pengurusan Waqaf Korporat<sup>TM</sup> di FELDA, iaitu cabaran kekurangan tenaga mahir dalam menguruskan wakaf dan cabaran kekurangan dana operasi untuk perbelanjaan pengoperasian syarikat. Walaupun cabaran dihadapi, WAQAF FELDA telah berjaya meraih kejayaan apabila 83% warga FELDA di tahap kefahaman yang memberangsangkan terhadap amalan berwakaf. Sungguhpun demikian, kajian ini masih boleh dikembangkan dengan meluaskan sampel kajian lapangan serta mengkaji langkah-langkah efektif yang empirikal bagi mengatasi cabaran-cabaran dalam pengurusan Waqaf Korporat<sup>TM</sup>.*

**Keywords:** *Wakaf Korporat, WAQAF FELDA, FELDA, Wakaf*

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### Pengenalan

Industri wakaf telah menjadi sebuah industri ekonomi Islam baharu yang mempunyai potensi yang luas, bukan sahaja untuk tujuan kebajikan, bahkan sangat berpotensi dalam meningkatkan kualiti ekonomi masyarakat dan negara. Seiring dengan perkembangan teknologi, industri wakaf turut mengalami perkembangan yang positif sehingga mewujudkan inovasi baharu yang dinamakan sebagai wakaf korporat. Objektif kajian ini adalah untuk mengkaji cabaran dan kejayaan pengurusan Waqaf Korporat<sup>TM</sup> di WAQAF FELDA secara empirikal berdasarkan data analisis kualitatif dan kuantitatif.

### Kajian Literatur

#### **Wakaf: Pengertian dan Jenis-jenisnya**

Wakaf merupakan sebuah pemberian untuk mengharapkan balasan daripada Allah SWT. Mustafa al-Khin, Mustafa al-Bugha, dan Ali Syarbaji (1992) menyatakan bahawa pensyariatan wakaf adalah menerusi ayat yang berikut:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ



Terjemahan: Kamu tidak akan sesekali sampai kepada kebajikan (yang sempurna), sebelum kamu menafkahkan sebahagian harta yang kamu cintai. Dan apa-apa saja yang kamu nafkahkan maka sesungguhnya Allah mengetahuinya (Surah Ali-Imran: 92).

Apabila Abu Talhah r.anhu mendengar ayat di atas, beliau terus menjumpai Baginda Nabi ﷺ untuk meminta penjelasan lanjut dan mewakafkan hartanya yang disayangi, iaitu sebidang tanah pertanian di Bairahā' (al-Khin, al-Bugha, & Syarbaji, 1992, hlm. 5/10).

Wakaf juga disyariatkan menerusi nas hadis Nabi ﷺ berhubung tiga amalan yang tidak akan terputus seperti berikut:

إذا مات الإنسان انقطع عنه عمله إلا من ثلاثة: إلا من صدقة جارية، أو علم ينتفع به، أو ولد صالح يدعو له

Terjemahan: Jika seseorang insan meninggal dunia, maka terputuslah amalannya kecuali tiga perkara: (1) sedekah jariah, (2) ilmu yang bermanfaat, atau (3) anak soleh yang mendoakannya (Riwayat Muslim).

Para ulama menafsirkan 'sedekah jariah' seperti di dalam hadis di atas sebagai sebagai wakaf (al-Khin, al-Bugha, & Syarbaji, 1992). Justeru, tiga perkara yang akan berterusan selepas seseorang insan meninggal dunia adalah harta yang pernah diwakafkannya, ilmu bermanfaat yang diajarkan kepada orang lain semasa hidupnya, dan juga anak-anaknya yang dididik baik sehingga menjadi soleh.

## Pengertian Wakaf

Perkataan wakaf dijumpai di dalam al-Quran di beberapa tempat seperti berikut:

وَقِفُّهُمْ عَلَيْهِمْ مَسْئُولُونَ

Terjemahan: Dan hentikanlah mereka (menunggu), kerana sesungguhnya mereka akan disoal (Surah al-Şaffat: 24)

...وَلَوْ تَرَىٰ إِذِ الظَّالِمُونَ مَوْقُوفُونَ عِنْدَ رَبِّهِمْ يَرْجِعُ بَعْضُهُمْ إِلَىٰ بَعْضٍ...

Terjemahan: ... Dan jika engkau melihat ketika orang yang zalim itu dihadapkan kepada Tuhannya, sebahagian daripada mereka menghadapkan perkataan kepada sebahagian yang lain (saling tuduh-menuduh) ... (Surah Saba': 31)

Al-Quran memberikan pengertian wakaf secara literal dengan pengertian 'berhenti' ataupun 'dihentikan untuk dihadapkan'. Salain itu, wakaf juga boleh diertikan menerusi perkataan *al-habs* yang membawa maksud menahan (Nizaita Omar & Zulkifly Muda, 2018, hlm. 806), *al-tasbil* (tertawan) dan juga *al-man`u* (mencegah) (Amirul Bakhri & Srifariyati, 2017, hlm. 132).



Daripada sudut istilah pula, sebahagian sarjana Islam menterjemahkan wakaf sebagai suatu akad untuk menahan penggunaan sesuatu harta daripada digunakan oleh pihak lain seperti yang telah termaktub dalam akad (Nizaita Omar & Zulkifly Muda, 2018, hlm. 807). Terdapat satu pandangan yang mendefinisikan wakaf sebagai satu perbuatan menahan harta serta memberikan manfaatnya di jalan Allah untuk mendekatkan diri kepada Allah (Amirul Bakhri & Srifariyati, 2017). Manakala Mustafa al-Khin, Mustafa al-Bugha, dan Ali Syarbaji (1992, hlm. 5/9) mendefinisikan wakaf sebagai sesuatu perbuatan menahan sesuatu harta yang boleh digunakan tanpa disusutkan zatnya dengan cara menyerahkan hak pemilikan harta tersebut kepada pengguna yang harus dan wujud.

## Jenis-jenis Wakaf

Disiplin ilmu wakaf telah merentasi zaman dan berjaya dikembangkan oleh para ulama' seantero dunia. Perkembangan ini menjadi bukti bahawa keilmuan Islam adalah sesuatu yang dinamik dan bukannya statik. Suatu masa dahulu, wakaf hanya dikenali dengan wakaf tanah dan wakaf alat kelengkapan jihad. Pada hari ini, keilmuan wakaf telah berkembang pesat membolehkan beberapa sektor diteroka dan jenis-jenis wakaf dapat dikategorikan kepada beberapa sudut. Jadual di bawah menggambarkan dengan lebih lanjut jenis-jenis wakaf dalam Islam.

Jadual 1.1: Jenis-jenis Wakaf

Jenis wakaf	Penerangan
Individu	Wakaf yang dilakukan oleh individu tertentu yang telah memenuhi syarat-syarat sebagai seorang pewakaf.
<i>Irşad</i>	Wakaf yang dilakukan oleh kerajaan, organisasi, atau entiti korporat (Razali Othman, dll., 2018, hlm. 31).
<i>Khairi</i>	Wakaf yang dilakukan oleh individu atau organisasi untuk kebajikan umum tanpa dikhususkan penerima manfaatnya. Wakaf khairi juga boleh dipecahkan kepada wakaf am dan wakaf khas, tertakluk kepada tujuan wakaf. Wakaf am adalah sesuatu harta wakaf ditujukan manfaatnya untuk kebajikan bagi kepentingan orang ramai. Wakaf khas pula adalah sejenis wakaf yang dilakukan untuk tujuan khusus (Razali Othman, dll., 2018; Jabatan Mufti Negeri Terengganu, 2022, hlm. 65).

Contoh wakaf *khairi* am: Fatimah mewakafkan sebidang tanah untuk kebajikan orang ramai tanpa dikhususkan penerimanya. Maka pentadbir wakaf tanah Fatimah boleh mengusahakan tanah berkenaan mengikut apa-apa kaedah ataupun projek yang difikirkan sesuai yang boleh dimanfaatkan oleh orang ramai. Justeru, pentadbir wakaf boleh membina rumah persinggahan di atas tanah tersebut untuk para musafir berehat, ataupun membina rumah perlindungan untuk anak-anak yatim. Pentadbir wakaf juga boleh menanam tanaman komersil dan hasilnya diagihkan kepada sesiapa sahaja yang memerlukan.



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## Jenis wakaf    Penerangan

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Contoh wakaf *khairi* khas: Hasan mewakafkan sebidang tanah khusus untuk tujuan perlindungan anak yatim sahaja. Hasan tidak menentukan nama-nama anak yatim yang boleh menerima manfaat, walau bagaimanapun tanah berkenaan mestilah digunakan khusus untuk perlindungan anak yatim. Pentadbir wakaf boleh membina sebuah bangunan di atas tanah wakaf Hasan lalu mewujudkan sebuah badan pentadbiran anak yatim bagi tujuan tersebut, ataupun tanah berkenaan ditanam dengan tanaman komersil dan hasil daripada tanaman tersebut digunakan untuk tujuan perlindungan anak yatim. Hal ini diperbolehkan kerana Hasan hanya menyatakan bahawa tanah wakaf berkenaan untuk tujuan perlindungan anak-anak yatim, tanpa menyatakan kaedah tanah tersebut diusahakan sama ada didirikan rumah atau sebagainya. Contoh dalam konteks di Malaysia adalah seperti di Tanah Wakaf Seete Aisyah di Pulau Pinang yang dimajukan oleh Majlis Agama Islam Negeri Pulau Pinang dan UDA Holdings (Hashim Hydzulkifli & Asmak Ab Rahman, 2012, hlm. 111).

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### *Zurri*

Wakaf yang dilakukan oleh individu atau organisasi khusus kepada keluarga ataupun kerabat pewakaf. Wakaf *zurri* juga dikenali sebagai wakaf *ahli* (Siti Mashitoh Mahamood, 2001, hlm. 3; Muhammad Jawwad, 1964, hlm. 330). Dalam wakaf *zurri*, pewakaf menyebut secara jelas penerima manfaat harta wakaf. Jika berlaku keadaan penerima manfaat ini meninggal dunia, penerima manfaat wakaf yang baharu akan ditentukan semula oleh pewakaf ataupun diserahkan kepada mereka yang hampir dengan pewakaf (Razali Othman, dll., 2018, hlm. 30; Jabatan Mufti Negeri Terengganu, 2022, hlm. 64).

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### *`Ainiyyah*

Wakaf yang dilakukan ke atas zat sesuatu harta agar manfaat zat harta tersebut dapat digunakan untuk tujuan kebajikan umum ataupun khusus.

Contoh 1: Syed mewakafkan sebuah rumah untuk dimanfaatkan oleh keturunannya sahaja. Rumah wakaf Syed ini merupakan wakaf *`ainiyyah* dalam bentuk zat rumah.

Contoh 2: Norliyana mewakafkan sebidang tanah untuk dijadikan tempat letak kereta hospital. Tanah wakaf Norliyana ini merupakan wakaf *`ainiyyah* dalam bentuk zat tanah.

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### *Thamaniyyah*

Wakaf yang dilakukan ke atas nilai harta agar manfaat daripada nilai tersebut dapat digunakan untuk tujuan kebajikan umum mahupun khusus. Lazimnya, wakaf *thamaniyyah* berlaku pada wakaf tunai. Nilai pada wang tunai menjadi *mawquf* (harta yang diwakafkan) kerana zat wang tunai tidak boleh dijadikan *mawquf* disebabkan ianya akan hilang setelah digunakan. Nilai daripada wang

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<b>Jenis wakaf</b>	<b>Penerangan</b>
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tunai kekal terpelihara sama ada menerusi akad pinjaman (*qarḍu hasan*) ataupun dilaburkan menerusi akad *muḍarabah*.

Manfaat wakaf nilai wang tunai menerusi pinjaman adalah dalam bentuk pembiayaan yang diberikan untuk membantu penghutang yang memerlukan pinjaman wang. Manakala manfaat wakaf nilai wang tunai menerusi pelaburan adalah dalam bentuk hasil pelaburan yang boleh diagihkan kepada pihak yang memerlukan.

Nilai wang tunai juga ditukar kepada aset agar aset tersebut boleh dimanfaatkan untuk tujuan kebajikan umum atau khusus. Walau bagaimanapun, nilai aset tersebut mestilah dipelihara daripada susut nilai kerana nilai aset merupakan *mawquf*, bukannya zat aset tersebut.

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*Mubasyir*

Sejenis wakaf apabila harta wakaf tersebut terus dimanfaatkan secara langsung untuk kebajikan umum atau khusus (Nuruliman Ibrahim, Nur Azlin, & Mohd Azrol, 2021, hlm. 11).

Contoh: Hakim mewakafkan van untuk dijadikan ambulan. Van (*mawquf*) secara langsung terus dimanfaatkan sebagai ambulan.

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*Istithmāri*

Wakaf yang dilakukan apabila harta wakaf (*mawquf*) perlu dilaburkan ataupun disewakan terlebih dahulu. Hasil keuntungan daripada pelaburan atau sewaan berkenaan diagihkan untuk tujuan kebajikan umum atau khusus (Nuruliman Ibrahim, Nur Azlin, & Mohd Azrol, 2021).

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*Musyā'*

Wakaf yang dilakukan ke atas pemilikan harta yang tidak dipecah sempadan, seolah-olah syer daripada harta tersebut yang diwakafkan (al-Khin, al-Bugha, & Syarbaji, 1992, hlm. 5/18).

Contoh 1: Mikail mewakafkan 60% daripada syarikatnya untuk kebajikan pesakit jantung. 60% bahagian syarikat Mikail merupakan pemilikan yang tidak dapat ditentukan secara zahir dan tidak dapat dipecah sempadan.

Contoh 2: Mamat mewakafkan 40% tanahnya tanpa ditentukan sempadan.

Contoh 3: Syahmi dan Rosli berkongsi sama rata pemilikan pada sebidang tanah tanpa dipecah sempadan. Syahmi mewakafkan bahagiannya manakala Rosli pula tidak. Justeru, 50% bahagian tanah merupakan wakaf *musyā'* kerana bahagian Syahmi telah diwakafkan.

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*Kulli*

Seluruh bahagian harta diwakafkan.

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Jenis wakaf	Penerangan
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<i>Musytarak</i>	Gabungan beberapa jenis wakaf pada satu harta (Razali Othman, dll., 2018, hlm. 32). Contoh: Ismail mewakafkan sebidang tanah. 50% daripada hasil tanah untuk kebajikan umum, manakala 50% lagi diwakafkan untuk keturunannya. Wakaf ini bergabung antara wakaf <i>khairi</i> dan wakaf <i>zurri</i> .
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<i>Ghair musytarak</i>	Wakaf yang dilakukan tanpa menggabungkan jenis-jenis wakaf yang lain.
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Mutlak	Wakaf yang terus terlaksana selepas <i>shighah</i> wakaf dilafazkan.
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<i>Ta'liq</i>	Wakaf yang hanya terlaksana dengan kewujudan keadaan tertentu.
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Contoh 1: Saiful mewakafkan saham syarikatnya untuk manfaat keturunannya, tetapi hujah wakaf hanya terlaksana selepas Saiful meninggal dunia.

Contoh 2: Ruzaimah melaksanakan wakaf melalui potongan gaji. *Shighah* wakaf yang dinyatakan oleh Ruzaimah dalam borang permohonan menyebut bahawa sebahagian pendapatannya setiap bulan akan diwakafkan sehingga Ruzaimah menghentikan potongan tersebut. Oleh itu, setiap kali Ruzaimah menerima pendapatan bulannya, Jabatan Sumber Manusia akan memotong gajinya untuk tujuan wakaf tanpa memerlukan *shighah* baharu.

Di Malaysia, wakaf *ta'liq* diharuskan seperti yang terdapat di Seksyen 8, Enakmen Wakaf (Negeri Melaka), 2005; Seksyen 9, Enakmen Wakaf (Negeri Perak), 2015; Seksyen 17, Enakmen Wakaf (Negeri Terengganu), 2016; dan Seksyen 16, Enakmen Wakaf (Negeri Sabah), 2018.

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Sumber: Muhammad Jawwad (1964), Siti Mashitoh Mahamood (2001), Ibrahim, Ismail, dan Azman (2021), al-Khin, al-Bugha, dan Syarbaji (1992), Razali Othman, dll. (2018), Hashim Hydzulrifli dan Asmak Ab Rahman (2012), Enakmen Wakaf (Negeri Melaka) (2005), Enakmen Wakaf (Negeri Perak) (2015), Enakmen Wakaf (Negeri Terengganu) (2016), dan Enakmen Wakaf (Negeri Sabah) (2018).

### **Waqaf Korporat<sup>TM</sup>: Sorotan Literatur**

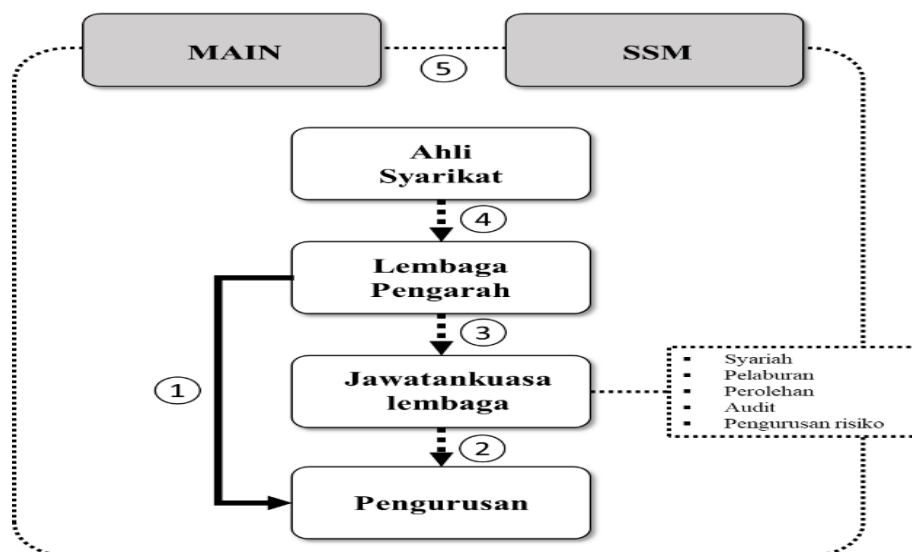
Literatur berhubung Waqaf Korporat<sup>TM</sup> boleh dikesan menerusi kata kunci 'wakaf korporat' - tanpa tanda dagangan. Abd Shakor Borham dan Siti Mashitoh Mahamood adalah antara penulis terawal yang menulis sebuah kajian berkait wakaf korporat pada tahun 2013 berkait rapat dengan pengurusan wakaf korporat di JCorp. Abd Shakor Borham dan Siti Mashitoh Mahamood (2013, hlm. 66) memperakui bahawa wakaf korporat yang dilakukan oleh JCorp merupakan sebuah wakaf kontemporari. Definisi wakaf korporat menurut mereka adalah sejenis wakaf yang diadaptasi



daripada wakaf saham dan merupakan aplikasi terkini amalan wakaf yang dibangunkan berpandukan ijihad mereka yang berkahlian (Baharuddin Sayin, 2010, hlm. 9). Abd Shakor Borham dan Siti Mashitoh Mahamood (2013, hlm. 67) sempat merakamkan perkataan Tan Sri Muhammad Ali Hasyim yang menyatakan bahawa wakaf korporat yang telah diperkenalkan oleh JCorp dan ditadbir oleh WANCorp mempunyai kaedah pengurusan wakaf yang tersendiri, yang membezakan wakaf korporat dengan pengurusan wakaf yang dikendalikan oleh institusi wakaf yang lain (Abd Shakor Borham & Siti Mashitoh Mahamood, 2013; Nor Azeera Mohd Ariffin, 2010, hlm. 78-79).

Pada tahun 2015, Asharaf Mohd Ramli dan Abdullaah Jalil memperluaskan pengertian wakaf korporat apabila mereka mengkaji struktur wakaf korporat dalam Wakaf Selangor Muamalat (kerjasama antara Perbadanan Wakaf Selangor dan Bank Muamalat Malaysia Berhad). Kertas kajian Asharaf Mohd Ramli dan Abdullaah Jalil merupakan kajian empirikal pertama yang dilakukan terhadap struktur Wakaf Selangor Muamalat. Kajian mereka juga turut mengenalpasti cabaran dalam pengurusan wakaf seperti cabaran kekurangan staf yang terlatih dan berpengalaman dalam pengurusan harta wakaf (Siti Mashitoh Mahamood, 2006). Wakaf korporat telah didefinisikan sebagai pengurusan harta-harta wakaf berbentuk harta alih seperti tunai, saham, dan dividen yang ditadbir sepenuhnya oleh entiti korporat ataupun secara usahasama antara entiti korporat bersama pihak berautoriti wakaf (Asharaf Mohd Ramli & Abdullaah Jalil, 2015, hlm. 162; Magda, 2013). Definisi yang diketengahkan oleh mereka tampak berbeza dengan pengertian wakaf korporat yang diperkenalkan oleh Abd Shakor Borham dan Siti Mashitoh Mahamood pada 2013 sungguhpun mereka memperakui bahawa terminologi wakaf korporat pertama kali digunakan adalah oleh Johor Corporation (JCorp) (Asharaf Mohd Ramli & Abdullaah Jalil, 2015) apabila JCorp mewakafkan saham-sahamnya pada tahun 2006 kepada Waqaf An-Nur Corporation Berhad (WANCorp) (Waqaf An-Nur Corporation Berhad, t.t)

Perbezaan definisi wakaf korporat ini merupakan dinamisme ilmiah dalam akademik yang menunjukkan terdapat perkembangan yang progresif terhadap dunia penyelidikan. Justeru, Muhamat Faizal Marjani, Nor Fahimah Mohd Razif, dan Abdul Karim Ali telah melengkapkan definisi wakaf korporat pada tahun 2023 yang telah dibentangkan dalam Persidangan Antarabangsa Terhadap Islam dalam Alam Melayu. Menerusi kajian mereka, terminologi wakaf korporat ataupun Waqaf Korporat<sup>TM</sup> mendapat definisi baharu berdasarkan sumber primer dan sekunder pengurusan wakaf korporat Waqaf An-Nur, AWQAF Holding, dan WAQAF FELDA. Tanda dagangan yang diperoleh menunjukkan wakaf korporat merupakan sejenis wakaf yang spesifik dan mempunyai model yang berbeza dengan jenis-jenis wakaf yang lain. Hal ini menguatkan salah satu kenyataan Abd Shakor dan Siti Mashitoh Mahamood (2013) terhadap petikan kata-kata Almarhum Tan Sri Muhammad Ali Hasyim yang membezakan wakaf korporat dengan wakaf lain. Menariknya, sebuah model pengurusan wakaf secara Waqaf Korporat<sup>TM</sup> telah dirangka berdasarkan analisis induktif terhadap model wakaf korporat ketiga-tiga entiti yang menggunakan model yang diperkenalkan oleh Almarhum Tan Sri Muhammad Ali Hasyim (Muhamat Faizal Marjani, Nor Fahimah Mohd Razif, & Abdul Karim Ali, 2023).



Rajah 2.1: Model Pengurusan Waqaf Korporat.

Sumber: Muhamat Faizal Marjani, Nor Fahimah Mohd Razif, dan Abdul Karim Ali (2023).

Model pengurusan Waqaf Korporat<sup>TM</sup> seperti di atas dirangka hasil analisis induktif terhadap ketiga-tiga model pengurusan wakaf di Waqaf an-Nur Corporation Berhad, Awqaf Holdings Berhad, dan WAQAF FELDA:

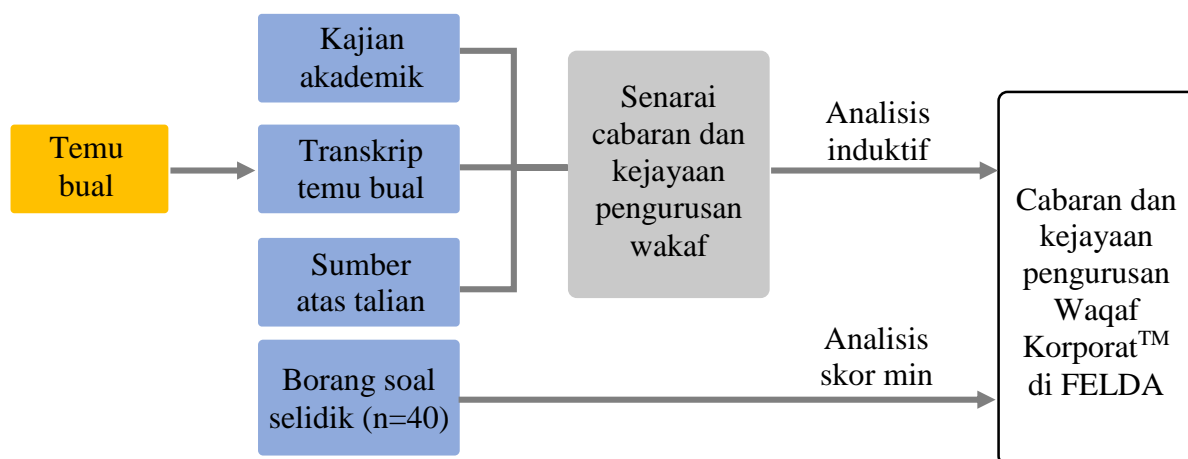
1. Lembaga Pengarah menyelia dan memantau pengurusan syarikat. Lembaga Pengarah juga bertanggungjawab ke atas mutu dan kualiti perkhidmatan jentera pengurusan serta memastikan pengurusan operasi syarikat mematuhi piawaian SSM dan MAIN;
2. Jawatankuasa yang terdiri daripada pakar dalam bidang khusus diwujudkan untuk memberikan pandangan kewajaran serta pandangan teknikal kepada barisan pengurusan;
3. Jawatankuasa juga bertanggungjawab melaporkan dan menasihati Lembaga Pengarah berhubung isu-isu teknikal sesuatu bidang. Lembaga Pengarah pula bertanggungjawab memastikan barisan jawatankuasa terdiri daripada pakar bidang;
4. Ahli syarikat merupakan majlis syura kepada entiti Waqaf Korporat<sup>TM</sup> (Rokiah Talib, 2022, hlm. 287). Ahli syarikat bertanggungjawab mengesahkan laporan tahunan beraudit, melantik ahli Lembaga Pengarah yang telah bersara, serta meluluskan sebarang cadangan pindaan perlembagaan syarikat sebelum dimajukan kepada SSM. Sekiranya syarikat Waqaf Korporat<sup>TM</sup> diisytihar bankrap, ahli syarikat bertanggungjawab menjamin kerugian syarikat terhad kepada nilai yang dinyatakan dalam perlembagaan;
5. Majlis Agama Islam Negeri (MAIN) dan uruhanjaya Syarikat Malaysia (SSM) sama-sama bertanggungjawab memantau operasi syarikat agar sentiasa mematuhi piawaian Akta Syarikat 2016 dan juga undang-undang berhubung wakaf serta hukum syarak.

## Metodologi Kajian

Kajian ini merupakan kajian hibrid antara kuantitatif dan kualitatif yang menggunakan kaedah kajian kes untuk penyelidikan kualitatif. Creswell dan Poth mengkategorikan penyelidikan kualitatif kepada lima jenis, iaitu: (1) penyelidikan naratif, (2) kajian fenomenologi, (3) kajian berasaskan teori, (4) penyelidikan etnografi, dan (5) kajian kes (Creswell & Poth, 2018).

Data diperoleh daripada beberapa sumber iaitu: (1) literatur akademik seperti penulisan jurnal, (2) sumber daripada laman web seperti portal rasmi, (3) data transkrip temu bual yang mempunyai hubungan rapat dengan cabaran serta kejayaan pengurusan Waqaf Korporat<sup>TM</sup> di FELDA, dan (4) data borang soal selidik responden untuk menilai tahap kefahaman responden terhadap amalan berwakaf.

Data-data kualitatif yang telah diperoleh dianalisis secara induktif (*istiqrāʿi*) untuk mendapatkan cabaran-cabaran utama yang signifikan untuk dikaji serta kes-kes kejayaan dalam pengurusan Waqaf Korporat<sup>TM</sup> di FELDA. Manakala data kuantitatif daripada borang soal selidik diperoleh daripada 40 orang responden dianalisis menggunakan analisis skor min. Responden terdiri daripada warga FELDA iaitu sama ada peneroka, anak cucu peneroka, mahupun petugas FELDA. Reka bentuk kajian ini adalah seperti berikut:



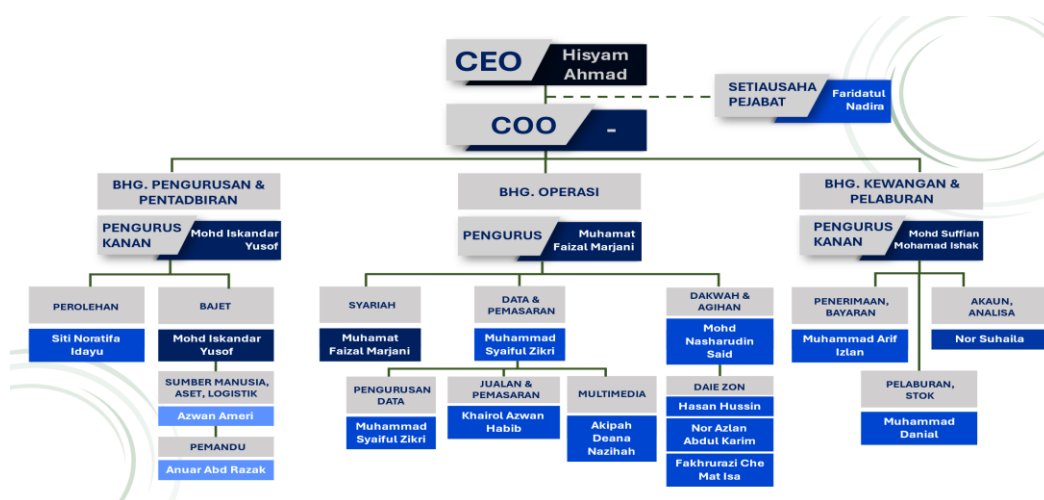
Rajah 1.3: Reka Bentuk Kajian.

## Dapatan Kajian

### *Cabaran Pengurusan Waqaf Korporat<sup>TM</sup> di FELDA*

Setiap perkara yang baik dan murni tidak akan berjalan tanpa cabaran. Antara cabaran-cabaran yang telah dikenalpasti dan dirakam oleh para pengkaji dalam bidang wakaf adalah cabaran kekurangan petugas yang berkemahiran dalam pengurusan wakaf (Siti Mashitoh Mahamood, 2006; Asharaf Mohd Ramli & Abdullaah Jalil, 2015, hlm. 160). Memang tidak dinafikan isu kekurangan tenaga mahir terutamanya dalam bidang pengurusan wakaf ini merupakan suatu cabaran yang universal. Hal yang

sama menimpa pengurusan Waqaf Korporat™ di FELDA yang dikendalikan oleh WAQAF FELDA. Di awal penubuhan WAQAF FELDA, syarikat tidak bermula dengan petugas lantikan baharu, sebaliknya WAQAF FELDA bermula dengan petugas yang dipinjamkan oleh FELDA daripada pelbagai jabatan dalaman FELDA seramai tujuh orang. Kesemua petugas yang dipinjamkan ini merupakan penjawat awam badan berkanun FELDA daripada pelbagai latar belakang pendidikan dan kemahiran. Sehingga kini (2024), WAQAF FELDA telah menambah beberapa orang petugas lantikan syarikat tanpa peminjaman yang dibiayai sepenuhnya oleh syarikat. Namun, kekurangan sumber manusia masih dirasai oleh jentera pengurusan syarikat memandangkan beban tanggungjawab yang dipikul oleh WAQAF FELDA sebagai sebuah Syarikat Berhad Menurut Jaminan yang menguruskan dana wakaf melebihi RM38 juta (WAQAF FELDA, 2024). Struktur organisasi WAQAF FELDA yang terkini adalah seperti berikut:



Rajah 1.4: Carta Organisasi Pengurusan WAQAF FELDA 2024.

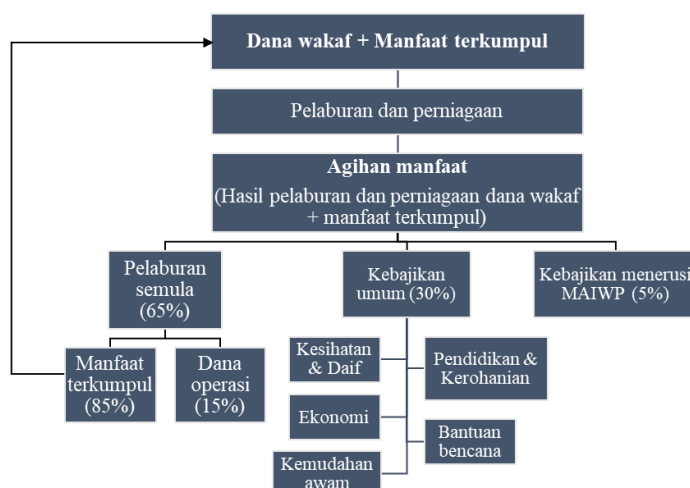
Sumber: Temu bual Mohd Iskandar Yusof, Pengurus Kanan Bahagian Pengurusan & Pentadbiran WAQAF FELDA (2024).

Daripada rajah di atas, dapat dilihat bahawa reka bentuk organisasi pengurusan menggunakan penjabatanan fungsian. Menurut Shahrol Aman dll. (2012, hlm. 67-71), terdapat lima jenis penjabatanan dalam reka bentuk organisasi, iaitu: (1) penjabatanan fungsian – pengorganisasian jabatan mengikut fungsi, (2) penjabatanan produk – pengorganisasian jabatan mengikut produk, (3) penjabatanan pengguna – pengorganisasian jabatan mengikut segmentasi pengguna, (4) penjabatanan geografi – pengorganisasian jabatan mengikut kawasan, dan (5) penjabatanan matriks – pengorganisasian jabatan secara bersilang. Reka bentuk dalaman Bahagian Operasi dilihat mengamalkan penjabatanan matriks yang menggabungkan penjabatanan fungsian dan penjabatanan geografi.

Terdapat beberapa posisi yang diisi oleh petugas yang sama menjadikan amalan perluasan kerja menjadi pilihan dalam reka bentuk kerja di WAQAF FELDA. Menurut Shahrol Aman dll. (2012, hlm. 78), perluasan kerja merupakan salah satu daripada tiga reka bentuk kerja yang melibatkan perluasan skop kerja kepada seseorang petugas. Walaupun petugas akan menerima tekanan tugas kerana beban kerja yang bertambah, namun perluasan kerja memberikan peluang kepada petugas

untuk membangunkan kemahiran yang pelbagai. Walau bagaimanapun, perluasan kerja mempunyai had tertentu agar produktiviti kerja tetap dapat seiring dengan tambahan skop tugas. Penentuan had perluasan kerja menjadi cabaran kepada WAQAF FELDA kerana petugas yang sama perlu menanggung tugas yang kian bertambah.

Kekurangan sumber manusia yang mahir untuk menguruskan dana wakaf ini juga dilatari oleh kedudukan dana operasi untuk menampung emolumen petugas. Sekiranya dana operasi sesebuah entiti pengurusan wakaf dalam kedudukan yang kurang memuaskan, kesannya akan memberi impak kepada keupayaan entiti berkenaan untuk mengambil petugas yang berkemahiran. Di WAQAF FELDA, dana operasi syarikat diperolehi daripada tiga sumber: (1) agihan manfaat dana operasi, (2) geran FELDA, dan (3) hasil pendapatan daripada jualan produk dan perniagaan (Mohd Suffian, 2024). Sebahagian besar dana operasi WAQAF FELDA adalah bersumberkan daripada geran FELDA (WAQAF FELDA, 2024). Kekuatan agihan manfaat dana operasi masih belum lagi mampu menampung perbelanjaan operasi WAQAF FELDA dalam menguruskan dana wakaf kerana struktur Waqaf Korporat<sup>TM</sup> di WAQAF FELDA sedikit berbeza berbanding di WANCorp dan AWQAF.



Rajah 5: Struktur Pengurusan Dana Wakaf di WAQAF FELDA

Sumber: Temu bual Mohd Suffian, Pengurus Kanan Bahagian Kewangan & Pelaburan WAQAF FELDA (2024).

Perbelanjaan operasi WAQAF FELDA, termasuklah segala perbelanjaan pentadbiran, perbelanjaan pelaksanaan program, serta perbelanjaan untuk tujuan mengagihkan manfaat kebajikan umum serta dakwah diperolehi daripada Dana Operasi yang berkadar 15% daripada 65% agihan manfaat wakaf. Ini bermakna, hanya 9.75% daripada keuntungan pelaburan dan perniagaan dana wakaf disalurkan untuk tujuan pengoperasian syarikat. Sekiranya berlaku keadaan perbelanjaan operasi melebihi Dana Operasi, maka baki kekurangan perlu ditampung oleh FELDA berdasarkan Perjanjian Mutawalli (Perjanjian Mutawalli Antara MAIWP dengan WAQAF FELDA, 2021).

Hal ini berbeza dengan WANCorp dan AWQAF, apabila perbelanjaan operasi ditolak sebelum agihan manfaat berlaku. WANCorp memperuntukkan nisbah agihan manfaat kepada 50:45:5

(Pelaburan Semula: Kebajikan Am: Majlis Agama Islam Johor) selepas ditolak perbelanjaan operasi, perbelanjaan pentadbiran, dan lain-lain perbelanjaan (Waqaf An-Nur, 2024). AWQAF pula memeruntukkan nisbah agihan manfaat kepada 70:30 (Pelaburan Semula: Kebajikan) selepas ditolak segala perbelanjaan seperti tersebut di atas (AWQAF, 2023). Secara perbandingan, analisis perbandingan perbelanjaan operasi yang dilaporkan dalam Penyata Pendapatan Komprehensif bagi tahun berakhir 2022 adalah seperti berikut:

Jadual 1.2: Analisis Perbandingan Perbelanjaan Waqaf Korporat<sup>TM</sup>

<b>Perkara</b>	<b>WAQAF FELDA</b>	<b>WANCorp</b>	<b>AWQAF</b>
Perbelanjaan sebelum pendapatan kasar	RM 20,990	RM 5,525,483	RM 1,787,711
Susut nilai	-	-	RM 218,383
Perbelanjaan pentadbiran	RM 761,762	RM 9,005,674	RM 1,134,752
Perbelanjaan kos aktiviti	-	RM 4,019,914	-
Perbelanjaan operasi aset	-	-	RM 205,924
Perbelanjaan pajakan	-	-	RM 1,946,041
Lain-lain perbelanjaan	-	RM 110,285	RM 64,964
<b>Jumlah perbelanjaan</b>	<b>RM 782,752</b>	<b>RM 18,661,356</b>	<b>RM 5,357,775</b>

Sumber: WAQAF FELDA (2023), Waqaf An-Nur (2023), dan AWQAF (2023).

Untuk menampung perbelanjaan operasi WAQAF FELDA berjumlah RM 782,752, Dana Operasi WAQAF FELDA hanyalah RM 50,330 sahaja yang boleh diambil daripada keuntungan pelaburan dana wakaf kerana struktur pengurusan dana wakaf di WAQAF FELDA hanya membenarkan perbelanjaan operasi diambil daripada Dana Operasi sahaja, iaitu sebanyak 9.75% daripada keuntungan pelaburan dan perniagaan dana wakaf (WAQAF FELDA, 2023, hlm. 83). Hal ini jauh berbeza daripada struktur pengurusan dana wakaf di WANCorp dan AWQAF apabila kedua-dua entiti berkenaan menolak perbelanjaan operasi daripada keuntungan dan pendapatan syarikat sebelum agihan dilakukan. Struktur ini menjadi cabaran besar kepada WAQAF FELDA untuk sentiasa berhemat dalam berbelanja walaupun kurangan ditampung oleh geran daripada FELDA. Namun, geran berkenaan tertakluk kepada kelulusan FELDA berdasarkan kedudukan kewangan badan berkanun berkenaan dan tidak ada jaminan bahawa geran daripada FELDA akan sentiasa disalurkan mengikut keperluan sebenar pengoperasian syarikat. Risiko ini menjadi cabaran kepada pengurusan kanan untuk meneroka sektor perniagaan bagi menampung kos-kos pengoperasian syarikat. Tanpa kos dan dana pengoperasian yang mencukupi, peruntukkan untuk belanja mengagih dana manfaat wakaf kepada penerima yang memerlukan menjadi terhad malah operasi dakwah serta pemasaran wakaf turut menerima impak.





### ***Kejayaan Pengurusan Waqaf Korporat<sup>TM</sup> di FELDA***

Kejayaan merupakan sesuatu yang subjektif dan kayu ukur untuk menilai kejayaan sesebuah entiti korporat tidak dapat diukur menerusi satu sudut perspektif semata-mata. Kejayaan boleh diterjemah dalam pelbagai bentuk antaranya: (1) kejayaan materialistik – dengan menjadikan pencapaian kewangan sebagai kayu ukur kejayaan entiti korporat, (2) kejayaan populariti – dengan menjadikan jumlah pengikut, reputasi, dan pengaruh sebagai kayu ukur kejayaan, (3) kejayaan misi – dengan menjadikan pencapaian pihak ketiga sebagai kayu ukur kejayaan organisasi, (4) kejayaan produktiviti – dengan menjadikan volum pengeluaran sebagai indikator kejayaan, dan (5) kejayaan inovasi – dengan menjadikan rekaan inovasi dan kreativiti sebagai kayu ukur kejayaan. Penggunaan setiap kayu ukur kejayaan bergantung kepada jenis serta matlamat entiti korporat. Sebagai contoh, kilang pengeluar kereta akan menjadikan volum pengeluaran kereta sebagai indikator kejayaan organisasi (kejayaan produktiviti). Namun, ianya berbeza dengan jabatan kajian dan reka bentuk automotif, yang menjadikan penembusan inovasi teknologi sebagai kayu ukur kejayaan organisasi (kejayaan inovasi).

Di WAQAF FELDA, kejayaan organisasi diukur berdasarkan: (1) kejayaan materialistik – bersandarkan kutipan dana wakaf dan pendapatan syarikat, serta (2) kejayaan misi – bersandarkan kepada tahap kefahaman dan kesedaran warga FELDA terhadap amalan berwakaf. Kedua-dua jenis kejayaan ini boleh diukur dengan menilai kemajuan kutipan dana wakaf, kedudukan pendapatan syarikat, serta kajian kefahaman warga FELDA terhadap wakaf.

Oleh yang demikian, kajian kejayaan pengurusan Waqaf Korporat<sup>TM</sup> adalah seperti di jadual yang berikut:

Jadual 3: Analisis Kejayaan Pengurusan Waqaf Korporat<sup>TM</sup> WAQAF FELDA

<b>Indikator</b>	<b>Sasaran</b>	<b>Pencapaian</b>	<b>Analisis</b>
Kutipan wakaf	RM 70,000,000	RM 38,619,004 (Sehingga Jun 2024)	Capai 55%. Kemajuan WAQAF FELDA dalam keadaan yang memberangsangkan dan berpotensi untuk berjaya.
Pendapatan syarikat	5%	3.82% (Sehingga Jun 2024)	Capai 76.4%. Kemajuan WAQAF FELDA sangat baik dan dijangka akan mencapai kejayaan untuk indikator pendapatan syarikat menjelang Disember 2024.
Kefahaman warga FELDA	75%	83% (n = 40)	Capai 100%. WAQAF FELDA telah mencapai kejayaan misi.

Sumber: Temu bual informan Mohd Suffian (2024), dan analisis borang soal selidik kajian rintis kefahaman warga FELDA terhadap amalan berwakaf (rujuk lampiran).

Berdasarkan jadual di atas, kejayaan misi dapat dibuktikan secara empirikal bahawa WAQAF FELDA dipercayai telah berjaya mengubah minda warga FELDA terhadap amalan berwakaf. Tahap



kefahaman menerusi analisis skor min 83% ini menunjukkan bahawa kefahaman warga FELDA terhadap wakaf amatlah positif dan memberangsangkan. Kejayaan ini tidak akan diperoleh tanpa usaha yang gigih daripada jentera pengurusan WAQAF FELDA yang menggunakan pelbagai platform untuk menyampaikan mesej dakwah kepada golongan sasaran.

## Kesimpulan

Waqaf Korporat<sup>TM</sup> merupakan istilah baharu dalam industri wakaf dan pengurusannya telah dibuktikan berbeza dengan pengurusan dana wakaf organisasi yang lain. Ianya merujuk kepada sebuah entiti korporat sebagai sebuah *syakhsiyyah i'tibariyyah* yang mengintegrasikan dua peranan, iaitu peranan sebagai sebuah CLBG (Syarikat Berhad Menurut Jaminan), dan peranan sebagai mutawalli (pengurus harta wakaf). Reka bentuk Waqaf Korporat<sup>TM</sup> dalam bentuk *syakhsiyyah i'tibariyyah* CLBG dan mutawalli ini mendatangkan kelebihan seperti: (1) ketelusan – menerusi pelaporan kewangan beraudit tahunan yang diwajibkan berdasarkan Akta Syarikat 2016, (2) pelaksanaan konsep syura – menerusi Mesyuarat Agung Tahunan yang diwajibkan berdasarkan Akta Syarikat 2016, (3) pengurusan wakaf patuh syariah – menerusi penglibatan MAIN sebagai badan berautoriti ke atas mutawalli, serta (4) kelestarian manfaat – menerusi tadbir urus korporat yang mengimbangi antara elemen kebajikan dengan kelangsungan hayat syarikat melalui aktiviti perniagaan bagi menjamin kelangsungan mutawalli dalam membekalkan perkhidmatan agihan manfaat kepada penerima yang berhak.

Cabaran utama yang dihadapi oleh WAQAF FELDA dalam menguruskan Waqaf Korporat<sup>TM</sup> adalah: (1) kekurangan sumber manusia yang mahir, dan (2) kekurangan dana pengoperasian. Cabaran-cabaran ini ditangani oleh jentera pengurusan WAQAF FELDA menerusi penerokaan sektor baharu dalam bidang perniagaan agar dana operasi dapat ditampung dengan pendapatan sektor perniagaan sementara dana wakaf sedang berkembang. Sungguhpun menerima cabaran yang besar, WAQAF FELDA telah mengecapi kejayaan misi apabila kajian rintis terhadap responden daripada kalangan warga FELDA membuktikan pencapaian 83% tahap kefahaman warga FELDA terhadap amalan berwakaf. WAQAF FELDA juga berada dalam landasan kerana berjaya mencapai 76.4% dalam meningkatkan pendapatan purata syarikat kepada 5% tahunan, serta telah berjaya mencapai 55% sasaran kutipan wakaf RM70,000,000 sehingga Jun 2024.

Kajian ini masih lagi jauh daripada sempurna, kerana analisis terhadap kefahaman warga FELDA terhadap amalan berwakaf perlu diperluaskan dengan mengambil kira sampel kajian yang lebih besar serta analisis yang lebih mendalam selain daripada menggunakan analisis skor min. Selain itu, langkah-langkah untuk mengatasi cabaran tidak dibincangkan dalam kajian ini, memberi ruang kepada penerokaan ilmiah untuk kajian akan datang.



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## MODEL EDU-PELANCONGAN DALAM PELAN PEMBANGUNAN EKONOMI UMMAH

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**Abstrak:** Kajian bagi meningkatkan sumber pendapatan sampingan bagi asnaf di bawah Lembaga Zakat Negeri Kedah (LZNK) berasaskan edu-pelancongan adalah merupakan salah satu daripada inisiatif di bawah projek Zon Pembangunan Ekonomi Ummah (ZPEU). Pendekatan yang cuba dibawa melalui edu-pelancongan ini adalah untuk asnaf terbabit menambah pendapatan melalui pekerjaan sampingan seperti usahawan tani, penternakan, pemandu pelancong dan penyediaan pakej pelancongan yang mudah dan berkaitan dengan aktiviti yang dijalankan. Model pembangunan ekonomi yang dicadangkan adalah berdasarkan teori pembelajaran berasaskan pengalaman ataupun dikenali sebagai *experiential learning*. Ianya membabitkan empat komponen yang berkait rapat iaitu merasai pengalaman, refleksi, kesimpulan dan mengamalkan. Kaedah pengumpulan data adalah secara kualitatif menerusi temuduga terhadap empat kategori responden. Kumpulan pesawah SSBB didapati kurang minat kerana tiada pendedahan berkaitan edu-pelancongan dan kurang menyambut baik saranan untuk cuba menjadikan edu-pelancongan sebagai sumber pendapatan tambahan kepada mereka. Kurangnya minat kepada eksplorasi ini boleh dikaitkan dengan pendedahan yang terbatas dan perlu meluangkan masa untuk menjalani latihan sehingga boleh menjejaskan aktiviti utama mereka iaitu bersawah padi. Penanaman padi organik seperti di Sri Lovely merupakan contoh edu-pelancongan yang berjaya tarik pelancong dari dalam dan luar negara seterusnya berupaya tingkatkan pendapatan. MOTAC dan UUM Travel and Events adalah antara 'industry players' yang tawarkan bantuan untuk memajukan lagi edu-pelancongan. Hasil kerja lapangan dan analisa, didapati sawah padi organik bukan sahaja dapat tarik minat pelancong malah dapat tingkatkan pendapatan melalui hasil padi yang lebih produktif dan harga jualan yang lebih tinggi. Sehubungan itu adalah dicadangkan supaya pendedahan dan latihan berfokus kepada ahli keluarga terdekat mereka serta jalinan kolaborasi dengan agensi atau mana-mana institusi yang boleh membimbing ke arah memahami edu-pelancongan dan potensi peningkatan ekonomi yang ditawarkan oleh aktiviti yang berkaitan dengannya.

**Katakunci:** asnaf, edu-pelancongan, sawah, padi organik, model, zakat, LZNK, ZPEU.

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## Pengenalan

Di Malaysia, amalan penanaman padi menawarkan peluang unik dan kaya dengan budaya untuk edu-pelancongan. Sawah padi, terutamanya di negeri-negeri seperti Kedah dan Perlis, bukan sahaja tapak pertanian tetapi juga lanskap budaya yang mencerminkan tradisi dan amalan berabad-abad lamanya. Sawah-sawah ini, sering disebut sebagai "kawasan tadahan padi" Malaysia, memainkan peranan penting dalam keselamatan makanan negara dan ekonomi luar bandar. Dengan menggabungkan aktiviti penanaman padi dalam model edu-pelancongan, pelawat dapat terlibat dalam amalan pertanian praktikal seperti menanam, menuai, dan menebah padi. Pengalaman menyeluruh ini memberikan pelancong pandangan tentang kehidupan harian petani, kitaran pertanian, dan kepentingan sosio-ekonomi penanaman padi di Malaysia.

Lembaga Zakat Negeri Kedah (LZNK) memiliki tanah sawah seluas hampir 200 hektar yang meliputi beberapa daerah di negeri Kedah. Menerusi program Smart Sawah Berskala Besar (SSBB) di daerah Yan, Kedah, ianya menjadi perintis pembangunan ladang sawah dikenali sebagai Zon Pembangunan Ekonomi Ummah (ZPEU). Ianya bertujuan untuk memperkasakan ekonomi komuniti petani dan asnaf yang bergantung punca pendapatan dengan bekerja di sawah padi. Dalam tempoh 2 tahun pertama SSBB ini, ianya telah menghasilkan pulangan yang hampir dua (2) kali ganda berbanding sebelum penyertaan mereka sebelum daripada ini. Pengecualian sewa ke atas tanah sawah, penggunaan teknologi efisien seperti *drone* untuk meracun dan membaja, mengelakkan khidmat orang tengah dalam penjualan hasil padi adalah merupakan antara faktor-faktor yang menyumbang kepada pendapatan berganda kepada peserta program SSBB.

Pada masa yang sama, rutin pekerjaan di sawah juga merupakan salah satu sumber ilmu pengetahuan khususnya kepada mereka yang tiada pengalaman bergelumang dengan aktiviti sebagai pesawah. Ianya menjadi tarikan kepada pelancong tempatan mahu pun luar negara untuk bukan sahaja melihat malah mengalami sendiri secara langsung pengalaman unik sebagai seorang pengusaha sawah padi. Bukan sekadar itu, pelbagai aktiviti sampingan yang diusahakan oleh pesawah ini mampu untuk menghasilkan pulangan yang dijadikan sebagai sumber hasil tambahan. Artikel ini meninjau dan mencadangkan beberapa aktiviti sampingan yang boleh diusahakan oleh pesawah atau ahli keluarga masing-masing.

## Sorotan Karya

Edu-pelancongan adalah gabungan antara pendidikan dan pelancongan yang menawarkan pengalaman pembelajaran praktikal di luar bilik darjah. Menurut Hall dan Zeppel (1990), edu-pelancongan menyasarkan pelancong yang berminat dalam proses pembelajaran yang mendalam tentang budaya, alam sekitar, serta teknologi yang digunakan di lokasi tertentu. Dalam konteks pertanian, edu-pelancongan menyediakan peluang bagi pelancong untuk mempelajari teknik pertanian, mengamati aktiviti harian petani, serta memahami pentingnya sektor pertanian dalam masyarakat tempatan (Karaturhan et al., 2018).



Pelbagai model edu-pelancongan telah diterapkan di seluruh dunia, khususnya dalam sektor pertanian. Sebagai contoh, di Bali, Indonesia, kawasan Ubud terkenal dengan ladang padi bertingkat yang bukan sahaja menjadi pusat pelancongan, tetapi juga platform pendidikan mengenai teknik pertanian tradisional dan moden. Projek seperti ini menunjukkan bagaimana aktiviti pelancongan boleh dimanfaatkan untuk memberikan impak ekonomi kepada komuniti tempatan, di samping mendidik pelancong mengenai kepentingan sektor pertanian (Anwar et al., 2021).

Kajian-kajian terkini telah menekankan populariti dan potensi yang semakin meningkat bagi edu-pelancongan di Malaysia, khususnya dalam konteks pelancongan pertanian dan luar bandar. Inisiatif edu-pelancongan yang berkaitan dengan penanaman padi menawarkan nilai pendidikan yang signifikan dan menanamkan penghargaan yang lebih mendalam terhadap amalan pertanian tradisional. Mat dan Malek. (2016) menekankan bahawa program-program tersebut membolehkan pelancong berinteraksi secara langsung dengan petani, belajar tentang proses penanaman padi, dan mengambil bahagian dalam aktiviti seperti menanam dan menuai, yang meningkatkan pemahaman mereka tentang kepentingan budaya dan sejarah penanaman padi di Malaysia. Pendekatan hands-on ini bukan sahaja mendidik pelawat tetapi juga membantu dalam memelihara dan mempromosikan warisan budaya tidak ketara yang berkaitan dengan penanaman padi.

Cuaton dan Laurence (2022) menunjukkan bahawa inisiatif edu-pelancongan yang memfokuskan pada penanaman padi boleh memberi sumbangan yang signifikan kepada pembangunan pelancongan mampan. Kajian mereka mendapati bahawa aktiviti-aktiviti ini meningkatkan pengetahuan pelancong tentang amalan pertanian mampan, menyoroti pentingnya pengurusan air, kesuburan tanah, dan kawalan perosak dalam penanaman padi. Dengan mendedahkan pelancong kepada selok-belok penanaman padi, program-program ini mempromosikan kesedaran alam sekitar dan menggalakkan tingkah laku mampan dalam kalangan pengunjung. Selain itu, inisiatif sebegini telah terbukti dapat meningkatkan ekonomi tempatan dengan meningkatkan pendapatan pelancongan dan menyediakan sumber pendapatan alternatif untuk petani. Integrasi edu-pelancongan dalam sektor pertanian dengan demikian menyokong matlamat kelestarian ekonomi dan alam sekitar.

Selain itu, penggabungan teknologi dalam model edu-pelancongan telah dikenal pasti sebagai faktor kritikal dalam meningkatkan penglibatan dan hasil pembelajaran pelawat. Merdu et al. (2020) mendapati bahawa penggunaan alat digital, seperti lawatan ladang interaktif, pengalaman realiti maya, dan penceritaan digital, dapat memperkaya pengalaman pendidikan untuk pelancong dengan ketara. Teknologi-teknologi ini menjadikan proses pembelajaran lebih interaktif dan mudah diakses, menarik minat lebih ramai pengunjung termasuk generasi muda yang lebih biasa dengan antara muka digital. Tambahan pula, kajian oleh Zakaria dan Kean Hua (2022) menekankan bahawa inisiatif edu-pelancongan yang didorong oleh teknologi dapat memudahkan dokumentasi dan penyebaran pengetahuan tradisional yang lebih baik, memastikan pemeliharaannya untuk generasi akan datang.

Akhirnya, beberapa kajian telah menyoroti impak sosio-ekonomi edu-pelancongan terhadap komuniti tempatan. Salleh et al. (2017) mendapati bahawa edu-pelancongan yang berkaitan dengan penanaman padi menggalakkan penyertaan dan pemberdayaan komuniti, kerana penduduk tempatan terlibat secara aktif dalam merancang dan melaksanakan aktiviti pendidikan. Penglibatan ini



menanamkan rasa pemilikan dan kebanggaan dalam kalangan ahli komuniti, menyumbang kepada kelestarian sosial inisiatif edu-pelancongan. Tambahan lagi, program-program sebegini boleh membawa kepada peningkatan infrastruktur dan perkhidmatan di kawasan luar bandar, kerana peningkatan jumlah pelancong memerlukan pengangkutan, penginapan, dan perkhidmatan hospitaliti yang lebih baik. Perkembangan ini seterusnya meningkatkan kualiti hidup penduduk tempatan, menjadikan edu-pelancongan sebagai pemangkin untuk pembangunan luar bandar yang menyeluruh.

## Metodologi Kajian

Kajian ini menggunakan pendekatan kualitatif melalui sesi temubual ke atas empat kategori responden pada Jadual 2. Tujuan temubual yang dijalankan ini adalah untuk mendapatkan kesediaan mereka untuk membabitkan diri dalam model edu-pelancongan khususnya dalam kalangan peserta sawah SSBB. Peserta yang terlibat adalah berdasarkan *purposive sampling* yang dikemukakan oleh LZNK sendiri. Temubual sebanyak dua kali telah dijalankan pada Oktober 2023 dan Januari 2024 ini direkodkan untuk memastikan kesahihan data yang dikumpul.

Di penghujung sesi temubual, penyelidik akan melontarkan semula pernyataan penting oleh responden ini bagi memastikan kesahihannya. Data yang diperolehi ini diintegrasikan dengan segera dan dipindahkan dalam bentuk transkrip bagi membolehkan analisis kualitatif dijalankan untuk mengenalpasti tema dan isu yang bersesuaian. Sesi temuduga seterusnya adalah membabitkan tiga responden yang menjadi *industry players* iaitu pengusaha sawah organik SRI Lovely, Sik, Kedah; Kementerian Pelancongan, Seni dan Budaya, Alor Setar, Kedah; dan UUM Travel & Events, Sintok, Kedah. Kaedah yang sama dalam kutipan dan analisis bagi data kualitatif telah digunakan untuk mendapatkan tema dan isu bagi melihat kesesuaian dan keupayaan model edu-pelancongan untuk dilaksanakan di ZPEU. Dapatan kajian dibentangkan dalam perbincangan bagi memahami kesediaan pembabitkan peserta SSBB dalam program edu-pelancongan berasaskan aktiviti sawah dan kebolehpasaran program ini kepada industri pelancongan setempat.

Jadual 1: Responden yang Terlibat dalam Kajian

Responden	Butiran
Peserta program SSBB	Seramai 10 orang yang telah dikenalpasti oleh LZNK untuk ditemubual
Pengusaha SRI Lovely	Pemilik dan pengusaha sawah organik – Kapt (B) Zakaria Kamantasha
Kementerian Pelancongan, Seni dan Budaya (Kedah) (MOTAC)	Pegawai Unit Pembangunan Produk – Pn. Norfaizaton Khamis
UUM Travel & Events (UTE)	Pengurus UUM Travel & Events – Pn. Sharliza Shahidan





## Hasil Kajian

### *Dapatan dari peserta SSBB*

Peserta SSBB secara umumnya mengalami peningkatan kepada pendapatan mereka terutamanya apabila kos sewaan sawah yang diusahakan tidak dikenakan sewaan. Selain daripada itu, penggunaan teknologi seperti drone dalam menabur baja dan meracun telah meningkatkan kecekapan pengurusan dan ini dapat mengurangkan kos operasi pesawah. ‘*Duality impact*’ iaitu pengurangan kos dan peningkatan hasil telah menambah pendapatan buat mereka yang mengusahakan sawah di SSBB ini.

Namun begitu, hasil temubual yang dilakukan menunjukkan mereka tidak begitu menyambut baik cadangan untuk membabitkan diri melalui program edu-pelancongan. Antara faktor-faktor yang disepakati mereka adalah tidak petah untuk memberikan penerangan kepada pengunjung, apatah lagi jika perlu berbahasa Inggeris. Meskipun pengkaji telah menawarkan kursus dan latihan secara percuma untuk membolehkan mereka dapat berkomunikasi dengan baik lagi teratur, namun ianya tidak mendapat sambutan yang baik. Secara umumnya, mereka lebih mahu tumpukan kepada usaha bersawah semata-mata mekipun telah diberikan penerangan dan gambaran akan potensi menambahkan pendapatan sampingan melalui program edu-pelancongan.

### *Dapatan daripada Sri Lovely*

Projek penanaman padi organik menggunakan kaedah ‘*System of Rice Intensification (SRI)*’ di Sri Lovely (SL), Sik, Kedah adalah merupakan aktiviti perintis penanaman padi tanpa menggunakan bahan kimia baik dari segi baja mahupun kawalan serangga atau tikus. Bahan-bahan yang digunakan adalah dari alami dan tidak membahayakan pengguna dan pengusaha. Malahan, pengawalan ke atas ancaman siput gondang dibuat melalui ternakan itik yang dilepaskan ke dalam sawah untuk memakan siput gondang tersebut. Aktiviti kaedah organik ini juga telah menarik pelancong antarabangsa untuk bermukim di SL antara 30 hingga 90 hari bagi mengalami sendiri dan mempelajari teknik penanaman organik untuk dilaksanakan sekembalinya mereka ke lokasi masing-masing. Penghasilan daripada padi ini juga mempunyai nilai komersil yang lebih tinggi di mana ianya dijual pada harga RM25 sekilogram. Lebih daripada itu, menurut pengusaha SL sendiri, hasil tuaian adalah antara 30 hingga 60 % lebih tinggi berbanding hasil penanaman padi secara konvensional.

### *Dapatan daripada MOTAC*

Di pihak MOTAC, mereka bersedia untuk membantu dalam memberikan sokongan bagi permohonan yang dibuat oleh mana-mana pengusaha berasaskan pelancongan, kesenian atau kebudayaan. Meskipun tidak terlibat secara langsung dalam memperuntukkan geran atau dana bagi membantu pengusaha tersebut, sokongan daripada MOTAC akan membolehkan permohonan kepada kementerian atau agensi yang berkaitan akan menjadi lebih mudah untuk diluluskan berbanding permohonan secara langsung.

Di samping itu, MOTAC akan memasukkan di dalam senarai lokasi pelancongan yang perlu dikunjungi oleh pelancong sekiranya sesuatu lokasi atau tarikan yang ditawarkan mempunyai ‘*wow factor*’ dan disensasikan lagi menerusi pelbagai platform media untuk masyarakat umum. Pun begitu,



tarikan atau lokasi ini perlulah terlebih dahulu digazetkan sebagai tarikan pelancongan melalui agensi yang berkaitan seperti majlis kerajaan tempatan, Tourism Malaysia, atau mana-mana agensi yang terlibat dalam mempromosikan pelancongan.

MOTAC juga mempunyai bentuk sokongan dalam menaikkan lagi aktiviti pelancongan melalui program yang dikenali sebagai Hos Komuniti Setempat (HKS) atau juga dikenali sebagai 'Penglipurlara'. Individu yang layak akan didaftarkan di bawah pihak berkuasa tempatan dan akan menjadi duta pembicara berkaitan tarikan pelancongan setempat.

### ***Dapatan daripada UTE***

Bagi syarikat UUM Travel & Events (UTE) pula, iaitu sebuah syarikat berdaftar sebagai agensi pelancongan, penglibatan langsung dalam memajukan edu-pelancongan ini diberikan melalui pengurusan pakej untuk bukan sahaja para pelajar tempatan malahan dari luar negara juga yang hadir khususnya di UUM melalui program pertukaran pelajar (*student's mobility exchange*). Malahan, apabila terdapat delegasi antarabangsa yang berkait dengan urusan di UUM, UTE akan membantu merancang dan menyediakan promosi pakej pelancongan berkonsepkan pembelajaran melalui pengalaman yang dilalui para peserta.

### **Cadangan**

Kajian ini mendapati gabungan aktiviti pembelajaran melalui pengalaman sendiri menjadi daya tarikan untuk mendokong edu-pelancongan sebagai alternatif kepada kerancakan sumber ekonomi tambahan kepada mana-mana pengusaha, terutama kepada peserta SSBB dalam kalangan asnaf. Meskipun para peserta tidak menunjukkan minat yang tinggi, namun ianya tidak menjadi halangan kerana aktiviti ini boleh diusahakan oleh keluarga terdekat kepada mereka samada pasangan atau anak-anak mereka sendiri.

Model edu-pelancongan yang dikemukakan adalah berdasarkan empat kitaran yang memberikan kesan kepada individu yang melaluinya iaitu: pengalaman, refleksi, pemahaman dan pengamalan.

### ***Pengalaman***

Pembelajaran secara langsung melalui apa yang dialami apabila menjalankan aktiviti, berinteraksi secara langsung merupakan guru yang paling ampuh dalam membuka mata dan menghargai apa yang berlaku dalam kehidupan seharian. Memahami adat resam, budaya, sejarah, malah makanan sekalipun akan membantu memahami perbezaan dan memupuk toleransi antara pelbagai budaya. Ini juga akan menjadikan budaya sesuatu lokaliti tersebut akan terpelihara dalam memperagakannya kepada pengunjung dan membantu dalam melestarikannya.

### ***Refleksi***

Melalui pemerhatian tingkah laku dan amalan yang dilakukan, pengunjung akan dapat menimba ilmu baru apabila mencuba atau menirunya. Proses yang berulang kali dilakukan ini akhirnya membolehkan individu untuk menguasai dan menghayati mekanisme serta matlamat untuk

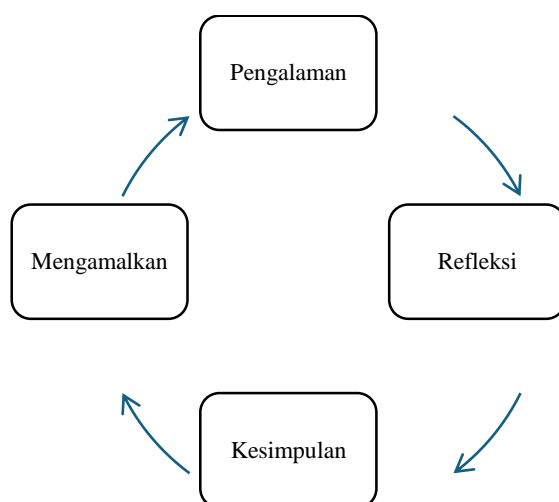
menghasilkan sesuatu keluaran tersebut. Tunjuk ajar dan latihan adalah kritikal menghasilkan keluaran yang optimum dan mengurangkan kos kesilapan yang berulang kali.

### ***Kesimpulan***

Pada tahap ini, peserta akan menterjemahkan apa yang telah dialami dan diamati meskipun dengan hanya meniru semula, untuk memberikan ruang kepada mereka memahami selok-belok bagi mendapatkan amalan yang betul. Di peringkat ini, pengukuhan akan berlaku dan penambahbaikan juga boleh dilakukan menerusi adaptasi pada sesuatu keadaan.

### ***Mengamalkan***

Pada tahap ini, peserta telah memiliki maklumat serta pengalaman yang membolehkan mereka untuk mengamalkan atau mengusahakan sendiri segala yang telah dipelajari dan dialami. Dari pengalaman ini jugalah akan membina keyakinan kepada peserta untuk berkongsi maklumat dengan pelancong sekaligus mendorong mereka untuk menjadi bukan sahaja usahawan tani tetapi sebagai pemandu pelancong pada masa yang sama. Rajah 1 di bawah menunjukkan kitaran pembelajaran berasaskan pengalaman yang menjadi teras utama kepada model edu-pelancongan.



Rajah 1: Model Edu-pelancongan

### **Rumusan**

Model edu-pelancongan yang dikemukakan ini berpotensi untuk menambah sumber pendapatan khususnya kepada peserta sawah SSBB dan berkeupayaan untuk menempatkan ZPEU di Yan, Kedah sebagai destinasi pelancongan berteraskan aktiviti penanaman padi. Ianya akan menjadi daya tarikan yang lebih menarik lagi sekiranya sebahagian kawasan sawah yang sedia ada diusahakan menggunakan padi organik kaedah *System of Rice Intensification* (SRI). Penanaman padi organik ini bukan sahaja bebas bahan kimia malah ianya juga seiringan dengan matlamat menjamin kelestarian alam sekitar dan membantu ke arah aktiviti keterjaminan bekalan makanan. Ini adalah kerana penghasilan daripada kaedah padi organik ini mampu melonjakkan antara 30 – 60 % lebih berbanding penanaman padi secara konvensional. Tambahan pula, ternakan seperti itik juga berperanan untuk menjadi pengawal kepada ancaman siput gondang dan boleh juga dijual hasil telur dan dagingnya.



Air di dalam petak sawah juga lebih selamat tanpa bahan kimia daripada baja atau racun, untuk membolehkan ikan yang lazimnya terdapat di sawah seperti sepat, puyu, haruan, keli untuk hidup dan menjadi sumber makanan disamping aktiviti jualan menerusi ikan segar atau yang dibuat pekasam.

Kesediaan peserta atau keluarga terdekat untuk menjadi Hos Komuniti Setempat (HKS) atau Penglipurlara juga merupakan satu lagi aktiviti yang dapat mendorong ZPEU menjadi kawasan tarikan pelancongan. Ini didorong lagi oleh bantuan sokongan daripada MOTAC, agensi pelancongan dan pihak berkuasa tempatan meskipun bukan dalam bentuk dana atau geran kewangan. Kajian ini juga berdepan dengan limitasi kerana peserta sawah SSBB kurang pendedahan kepada aspek edu-pelancongan sehingga tidak begitu yakin akan keberhasilannya. Namun begitu, dengan sokongan dan komitmen daripada LZNK khususnya, model edu-pelancongan ini berpotensi untuk menjadikan ZPEU sebagai tarikan pelancongan dan melahirkan keluarga asnaf yang dapat meningkatkan pendapatan mereka sehingga bertukar daripada kategori penerima zakat kepada pembayar zakat di masa hadapan.

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## INTEGRATION OF HALAL MANAGEMENT PRINCIPLES IN MODERN BUSINESS MODELS: AN ANALYSIS OF IMPLEMENTATION AND IMPACT OF ORGANIZATIONAL PERFORMANCE IN THE HALAL INDUSTRY SECTOR OF THAILAND AND INDONESIA

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**Abstract:** *This study explores the application of halal management principles in modern business models and analyzes their impact on organizational performance in the halal industry sector in Thailand and Indonesia. With the increasing global awareness of halal and strong market demand, understanding how halal management principles are applied and their impact on organizational performance is important. The study aims to provide in-depth insights into halal management practices and the factors influencing their success in two countries with different regulatory and social contexts. The research method used is qualitative with data collection techniques through in-depth interviews, participatory observation, and documentation analysis. Interviews were conducted with top managers, halal compliance officers, and halal industry stakeholders in Thailand and Indonesia. Participatory observations are conducted at the company's premises to learn about day-to-day practices, while documentation analysis involves reviewing relevant halal policies, certifications, and regulations. The data obtained were analyzed using thematic and narrative analysis techniques to identify key themes and patterns. The results show that companies that integrate halal principles effectively have experienced significant increases in market share, consumer confidence, and global competitiveness. In addition, the application of halal principles also opens up opportunities for expansion to the international market, especially among Muslim consumers. Nonetheless, the study also identified challenges such as the additional costs for certification and the complexity of adapting traditional business models. Overall, the integration of halal management principles in modern business models has proven to be an important strategy for improving organizational performance and ensuring long-term sustainability in the halal industry sector.*

**Keywords:** *Halal Management, Modern Business Model, Organizational Performance, Thailand, Indonesia, Halal Integration*

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## Introduction

Indonesia and Thailand, both important players in the global halal market, the integration of halal management principles into business models is not only a regulatory requirement but also a strategic imperative. Indonesia, as the world's largest Muslim-majority country, has experienced a surge in demand for halal-certified products in various sectors, including food, pharmaceuticals, cosmetics, and finance (Krisna, R., & Yusuf, 2023). This demand is further reinforced by the government's push for mandatory halal certification, which requires businesses to align their operations with halal standards (Rahmah, M., & Barizah, 2020). For example, Indonesia is striving to become the world's halal center, which accelerates the development of the halal industry sector in the country (Kadir, S., & Alaraj, 2023). This requires businesses to integrate halal standards in their business models, not only to comply with regulations but also to gain a competitive advantage in a global market that is increasingly sensitive to ethics and compliance (Ab Talib, M. S., Md. Sawari, S. S., Abdul Hamid, A. B., & Ai Chin, 2016).

On the other hand, Thailand, despite being a country with a non-Muslim majority, has managed to position itself as one of the world's leading exporters of halal food. The integration of halal management principles is crucial to maintaining Thailand's market share in the global halal economy. This success is supported by a well-developed halal certification system and a strong focus on the quality and safety of halal products (Azam, M. S. E., & Abdullah, 2020). Thailand has established itself as a halal production and export hub, where halal management principles are increasingly recognized as an integral part of business success in the rapidly growing global halal industry.

These principles, which are rooted in Islamic law (Sharia), include not only the production of goods and services but also ethical practices in business operations, including supply chain management, marketing, and corporate governance. The experience of Thailand and Indonesia shows that the integration of halal management is not only to meet the needs of the domestic market but also to maintain and increase the international market share, especially among Muslim consumers who are growing in number (Ab Talib, 2017). The success of Thailand's halal industry is also driven by government initiatives aimed at improving the country's global competitiveness, which has encouraged businesses to adopt halal management practices to meet international standards.

However, the integration of halal management principles into modern business models presents various opportunities and challenges. Businesses must navigate a complex regulatory environment, meet the stringent requirements of halal certification, and ensure that their entire value chain complies with halal standards. The challenges faced include the complexity of implementing halal standards in various aspects of business, from logistics to finance, which requires significant adjustments to traditional business models (Hassan, M. K., Rabbani, M. R., & Chebab, 2021). In addition, the effectiveness of this integration in improving organizational performance remains an important area of investigation, especially given that any failure to comply with halal standards can result in a loss of consumer trust and a damaged business reputation.



On the other hand, this integration also offers significant benefits. The application of sharia principles in business management can improve the integrity of halal supply chains, strengthen consumer trust, and open up new opportunities in an increasingly competitive global market (Rizki, D., Hamzah, M., Fakhroh, Z., & Hendri, 2023). In addition, these principles can provide a competitive advantage by prioritizing ethics and social responsibility (Talib, A., Paturochman, I. R., Ansyori, A., & Al-Amin, 2024). The digital era and the growing Islamic economy also provide a great opportunity for halal entrepreneurs to take advantage of this trend, allowing them to develop innovations that are in accordance with halal principles (Salaheldeen, 2022).

This study aims to analyze the application of halal management principles in the business models of companies operating in the halal industry in Thailand and Indonesia. It will explore the extent to which these principles are integrated into business operations and assess their impact on the organization's performance. By examining the experiences of companies in these two countries, this study seeks to provide insight into best practices for integrating halal principles into business models, as well as the potential benefits and challenges associated with such integration. The findings of this study will contribute to a better understanding of how businesses in the halal industry can effectively align with halal standards while achieving sustainable growth and competitive advantage in the global market.

## Literature Review

Halal management principles refer to the application of Sharia rules in various aspects of business operations, including production, marketing, and supply chain management. This aims to ensure that the products and services provided are in accordance with Islamic law (Hassan, M. K., Rabbani, M. R., & Chebab, 2021). According to Azam and Abdullah (2020), the application of halal principles not only includes compliance with regulations but also requires adaptation to ethical and transparent business practices.

Institutional Theory, developed by DiMaggio and Powell (1983), focuses on how organizations adapt to the norms, rules, and expectations of their external environment in order to gain legitimacy. In the context of the halal industry, this theory helps explain how companies in Thailand and Indonesia integrate halal principles to gain recognition from the market and regulators. Scott (2014) adds that this adaptation is often triggered by institutional pressure, both from the government and the international market, which encourages companies to adapt their operations to comply with halal standards.

In Indonesia, the application of halal principles is significantly encouraged by government policies that require halal certification. Institutional Theory explains that this policy creates institutional pressure for companies to comply with halal standards, with the aim of gaining legitimacy and meeting regulatory requirements. In this case, companies not only adapt to regulations but also adapt their practices to meet market and regulator expectations. These adaptations include the application of standards in supply chain management, production, marketing, and corporate governance, all of which are responses to institutional pressures.





In contrast, in Thailand, although the country is not Muslim-majority, companies operating in the halal sector are adopting halal principles to meet the expectations of the international market and strengthen their legitimacy as halal food exporters. The Institutional Theory reveals that these companies face pressure to adapt to the global norms that apply in the halal industry, so that they can gain recognition from Muslim consumers and international stakeholders. By adopting halal principles, companies in Thailand are not only meeting international standards but also increasing their competitiveness in the global market.

The impact of the application of halal principles on organizational performance can be explained through the concept of legitimacy in Institutional Theory. Companies that successfully integrate halal principles into their operations often experience increased consumer reputation and confidence, which contributes to increased market share and financial performance. In Indonesia, companies that comply with halal standards tend to gain access to a wider range of domestic and international markets, while in Thailand, companies that comply with halal standards are able to maintain their position as one of the largest exporters of halal food in the world.

However, the implementation of halal principles also faces challenges, such as additional costs related to certification and complexity in adjusting business models. Institutional Theory explains that these challenges reflect uncertainty and difficulty in meeting institutional pressures, which require companies to make significant adjustments to their operations. Nonetheless, companies that successfully overcome these challenges and adapt to institutional pressures often reap the benefits of increased legitimacy, consumer trust, and sustained competitive advantage.

The integration of halal principles has a positive impact on organizational performance. Research shows that companies that successfully implement halal principles tend to experience increased consumer reputation and trust, which contributes to an increase in market share and financial performance. In Indonesia, companies that comply with halal standards gain wider access to domestic and international markets, while in Thailand, companies that comply with halal principles are able to maintain their position as one of the largest exporters of halal food in the world (Rizki, D., Hamzah, M., Fakhroh, Z., & Hendri, 2023).

The integration of halal principles offers a range of benefits, including improved supply chain integrity and access to a wider global market. Salaheldeen (2022) stated that by adopting halal principles, the company not only meets the needs of domestic consumers but also attracts interest from international investors looking for Shariah-compliant businesses. These benefits include increased competitiveness and opportunities to enter new markets (Dashti, L. A., Jackson, T., West, A., & Jackson, 2024).

## **Research methods**

This study uses a qualitative approach to explore how halal management principles are applied in modern business models and their impact on organizational performance in the halal industry sector



in Thailand and Indonesia. The qualitative approach was chosen because it allows researchers to gain in-depth insights into the practices, perceptions, and experiences of various related parties. The Data Collection Technique is an In-Depth Interview with the Aim of collecting in-depth information regarding the application of halal management principles and their impact on organizational performance from the perspective of managers, staff, and stakeholders. Participants are top managers, halal compliance officers, employees, and stakeholders of the halal industry in Thailand and Indonesia.

The interview procedure that is carried out is semi-structured using interview guidelines that have been designed beforehand. Interviews will be recorded and transcribed for further analysis. Participatory Observation aims to directly observe the process and practice of applying halal management principles in the field. The location of the study is companies involved in the halal industry in Thailand and Indonesia. The Observation Procedure is carried out to understand how halal principles are applied in the company's daily activities, including the production and distribution process. Documentation and Literature Study aims to collect secondary data on halal policies, certifications, and relevant regulations. Source Internal company documents, government regulations, halal certification reports, and academic literature. Procedure Document analysis is carried out to support interviews and observations by providing additional context and written evidence regarding halal management practices.

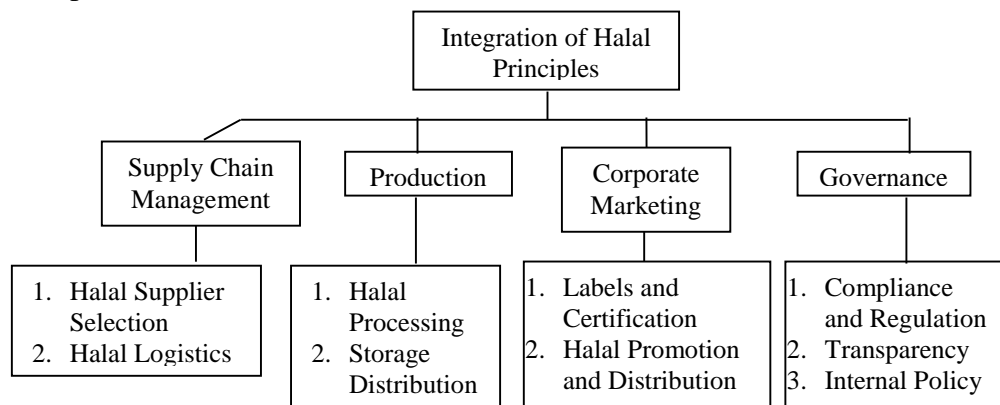
The Data Analysis Technique is a Thematic Analysis that aims to identify and analyze the main themes that emerge from interviews, observations, and documentation. The procedure is that interview and observation data will be coded to identify key themes related to the application of halal management principles and their impacts. These codes will be grouped to find significant patterns and themes. Followed by Narrative Analysis which aims to analyze the narrative of the participants to understand how they explain and feel the application of halal principles. The procedure is that the narrative obtained from the interview will be analyzed to reveal how halal principles are translated in daily practice and their impact on organizational performance. Data Triangulation aims to increase the validity of findings by comparing data from various sources. The procedure carried out is that data from interviews, observations, and documentation will be compared to ensure the consistency and accuracy of the information obtained.

## **Results and Discussion**

This section presents the findings of research on the application of halal management principles in business models in the halal industry, with a focus on companies operating in Thailand and Indonesia. These results are outlined to provide an in-depth understanding of the extent to which halal principles are integrated into business operations in both countries and how such integration affects organizational performance. This study revealed several key findings related to the application of halal management principles in business models in the halal industry in Thailand and Indonesia.

## 1. Level of Integration of Halal Principles

The findings of the study are that in both countries, companies have integrated halal principles into various aspects of their business operations, including supply chain management, production, marketing, and corporate governance. In Indonesia, the government's push through the mandatory halal certification policy has encouraged companies to comply more with halal standards. In Thailand, despite being a non-Muslim-majority country, companies operating in the halal sector have shown a high commitment to halal principles, driven by the goal of maintaining and improving their global competitiveness.



### Integration of Halal Principles

Supply Chain Management consists of Halal Supplier Selection: Ensuring all suppliers comply with halal standards, including verifying their halal certification and reliability in meeting halal requirements and Halal Logistics Managing logistics processes to ensure products remain halal during shipping and storage. This includes the use of facilities and vehicles that comply with halal standards. Production consists of Halal Processing: Managing the production process to ensure that all stages of production comply with halal principles. This involves using halal raw materials and preventing cross-contamination with non-halal ingredients. and Halal Storage: Storing products in a manner that complies with halal standards, avoiding contact with non-halal ingredients and ensuring product hygiene and safety. The Company's marketing consists of Labels and Certifications, providing clear and accurate labels that signify products as halal. Halal certification issued by a recognized body must be displayed on the packaging. Halal Promotion: Promoting products by emphasizing compliance with halal standards in marketing materials and advertising campaigns. It also includes consumer education regarding the importance of halal principles.

Corporate Governance consists of Regulatory Compliance: Ensuring that all companies comply with halal-related regulations and policies set by the government and certification bodies. Transparency: Implement transparency policies in all company operations, including reporting and audits related to halal compliance. Internal Policy: Develop internal policies to ensure that all staff and management understand and comply with halal principles. This includes ongoing training and supervision.



According to the Resource-Based View (RBV) theory, unique and hard-to-replicate resources can provide a sustainable competitive advantage for a company. In this context, the integration of halal principles can be considered a valuable resource, its uniqueness is that Halal principles, especially in contexts that are strictly and thoroughly applied in business operations, offer a uniqueness that distinguishes companies from their competitors. For example, halal supplier selection and halal logistics are practices that require significant commitment and resources, but can provide a competitive advantage in halal-conscious markets.

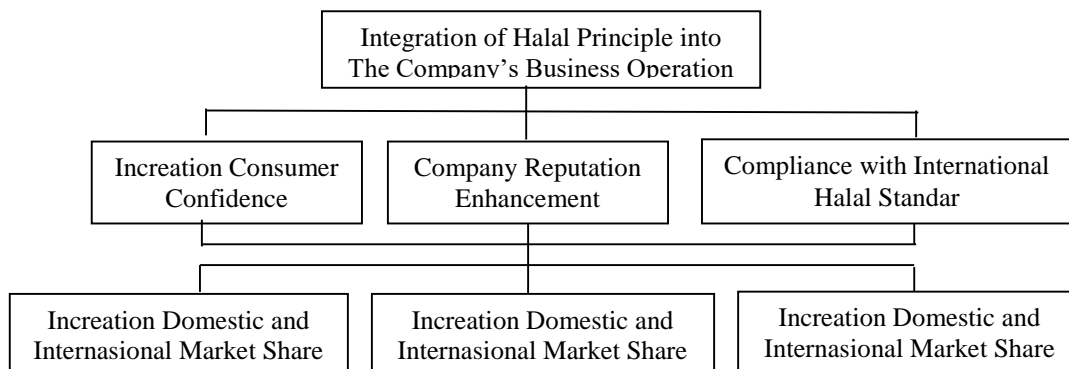
Inimitability (Difficult to imitate, the process of integrating halal principles involves in-depth knowledge of Sharia law, specialized infrastructure for halal production and distribution, and strong relationships with Muslim communities. All of this is difficult for competitors who do not have the same background or commitment.

Value: The integration of halal principles increases the value of products and services in the eyes of Muslim consumers, who prioritize Sharia compliance in their consumption. This also opens up opportunities in a global market that is increasingly competitive and sensitive to halal issues.

## 2. Impact on Organizational Performance

The integration of halal principles significantly affects the performance of organizations, especially in terms of improving consumer trust and company reputation. In Indonesia, companies that effectively implement halal principles tend to experience an increase in market share in domestic and international markets. In Thailand, companies that comply with halal standards are able to maintain their position as one of the world's largest exporters of halal food, which in turn improves the company's financial performance and growth.

From both, it can be found that the application of compliance with halal standards is able to improve the company's position in improving financial performance and company growth. Trust is an important key in integrating the application of halal principles which can be an attraction for companies in emphasising the company's existence in the face of business competition





## **Integration of Halal Principles into Corporate Business Operations**

Companies in Indonesia and Thailand that integrate halal principles into various aspects of their business operations, such as supply chain management, production, marketing, and corporate governance, will experience some significant positive impacts. Increasing Consumer Trust by integrating halal principles, the company increases consumer confidence, especially in the Muslim market which is very concerned about the halalness of products. Consumers who believe that the products they buy are truly halal will be more loyal and tend to continue buying products from the company, both in the domestic and international markets. This high consumer confidence directly contributes to an increase in market share.

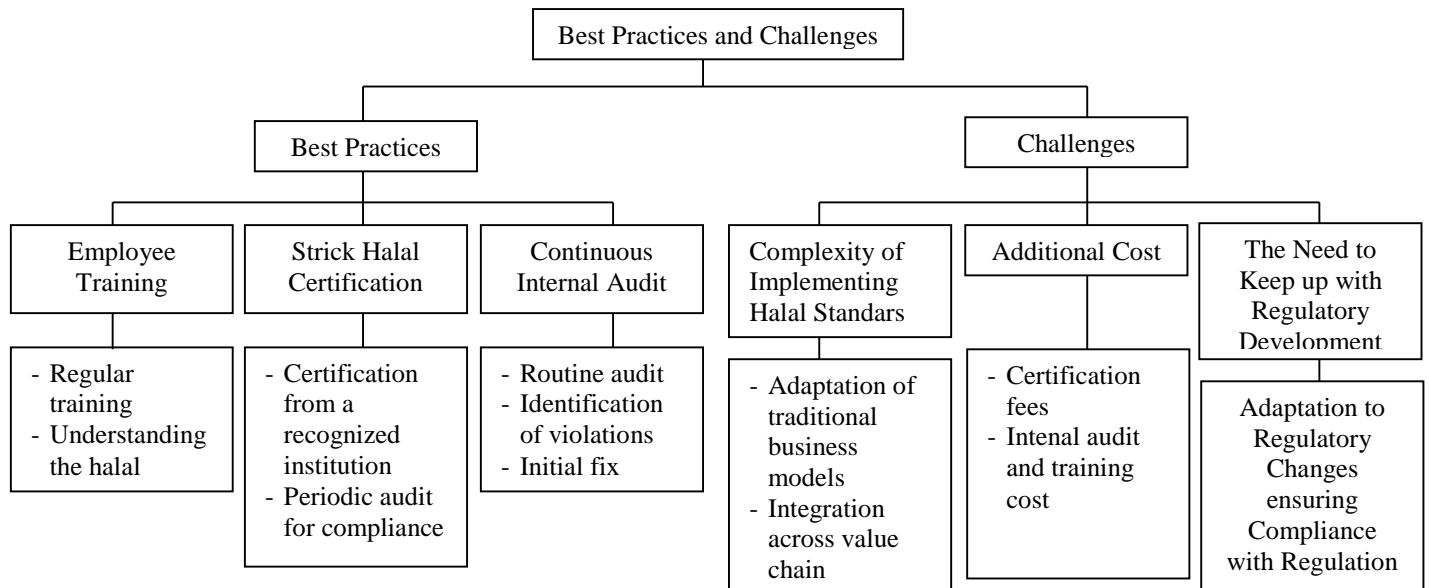
**Improvement of Corporate Reputation** The integration of halal principles not only increases consumer trust but also strengthens the company's reputation in the eyes of the public and other stakeholders. Companies known for their adherence to strict halal standards tend to gain recognition as industry leaders, further supporting the company's financial and operational performance. **Compliance with International Halal Standards in Thailand**, despite being a non-Muslim-majority country, compliance with international halal standards has allowed companies to maintain and even expand their position as one of the largest exporters of halal food in the world. This not only improves financial performance but also ensures the company's long-term growth by opening up access to a wider global market.

## **Impact on Organizational Performance**

Effective integration of halal principles results in several direct impacts on organizational performance, including **Increased Market Share**: In Indonesia, companies that comply with halal standards tend to experience increased market share in both domestic and international markets, thanks to high consumer confidence. **Improved Financial Performance**: In Thailand, companies that maintain compliance with international halal standards are able to improve their financial performance due to their reputation as reliable halal exporters. **Company Growth**: Overall, in both Indonesia and Thailand, companies that consistently integrate halal principles into their business operations tend to experience better growth than companies that do not adhere to halal standards.

## **Best Practise challenges**

The findings of the study also identify best practices in the integration of halal principles, including employee training, strict halal certification, and ongoing internal audits. However, the main challenge facing companies is the complexity of implementing halal standards across the value chain, which requires significant adjustments to traditional business models. Other challenges include additional costs associated with halal certification and the need to constantly keep up with dynamic regulatory developments.



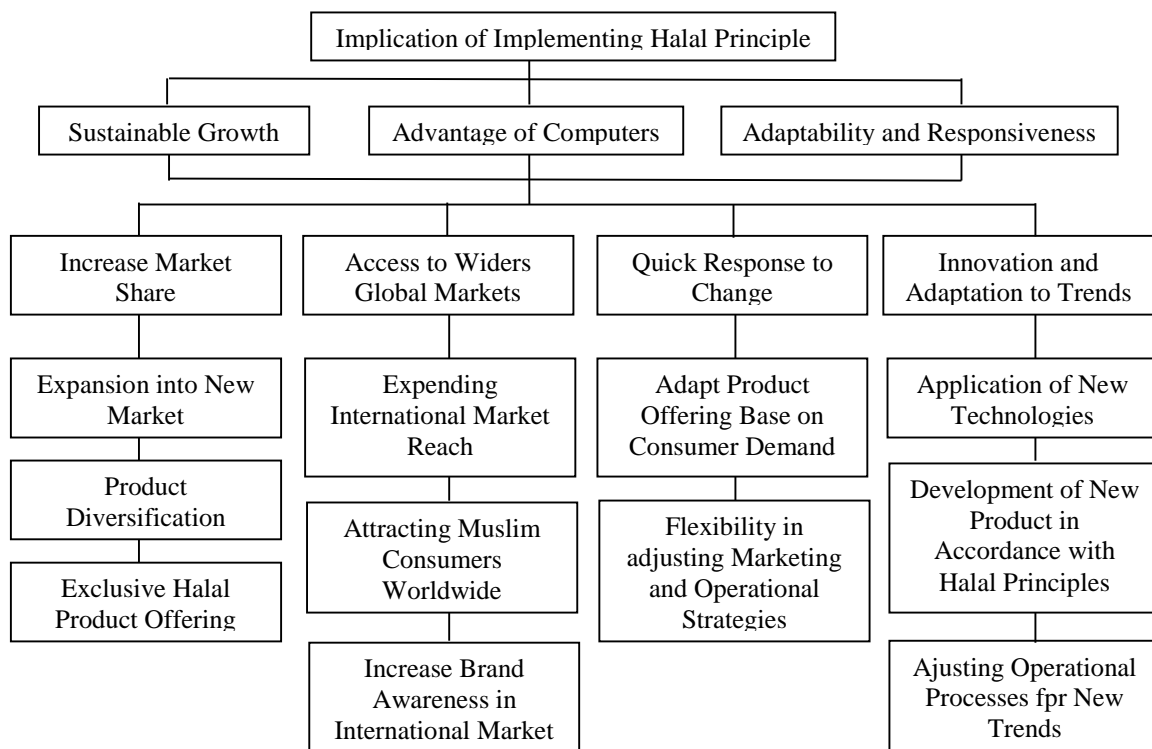
The chart above illustrates best practices and challenges in implementing halal standards in an organization or company. Best Practices this section details three best practices that companies can adopt to ensure compliance with halal standards. Employee Training, Regular Training: Conduct regular training for employees to ensure they understand and apply halal principles in their daily work. Understanding the Halal: Ensuring that employees have a deep understanding of what halal is and how this concept is applied in the company's business processes. Strict Halal Certification, Certification from a Recognized Institution: Companies must obtain halal certification from an officially recognized institution to ensure that their products and processes comply with halal standards. Periodic Audits for Compliance: Conduct periodic audits to ensure that the company remains compliant with halal standards and correct any non-conformities that were found. Continuous Internal Audit, Routine Audit: Conduct regular internal audits to monitor compliance with halal standards. Identification of Violations: Identifying any violations against halal standards and taking corrective action immediately. Initial Fix: Immediately make initial fixes to detected violations to minimize negative impacts.

Challenges This section highlights the main challenges faced by companies in implementing and complying with halal standards. Complexity of Implementing Halal Standards, Adaptation of Traditional Business Models: Integrating halal principles in existing business models can be complex and require major changes in operations and strategies. Integration Across the Value Chain: The implementation of halal standards requires thorough integration throughout the company's value chain, including suppliers and distribution. Additional Cost Certification Fees: Obtaining and maintaining halal certification can require significant costs, including fees for periodic audits and certifications. Internal Audit and Training Costs: Conducting internal audits on an ongoing basis and providing training to employees also adds to the cost burden for the company. The Need to Keep Up with Regulatory Developments: Companies must keep up with regulatory changes related to halal standards, which can require quick adjustments in their operations. Ensuring Compliance with

Regulations: Maintaining compliance with ever-changing regulations can be a major challenge, especially for companies operating in multiple jurisdictions.

### Implications for Sustainable Growth and Competitive Advantage:

The findings show that the implementation of halal principles is not only important to meet regulatory requirements, but can also be a key driver for sustainable growth and competitive advantage. Companies that successfully align their operations with halal standards tend to be more competitive in the global market, able to respond quickly to changes in consumer demand, and more adaptive to new trends in the halal industry.



The chart above shows the implications of applying halal principles to several strategic aspects of the company. **Sustainable Growth** The application of halal principles allows companies to achieve sustainable growth through several ways: **Increase Market Share**, **Expansion into New Markets**: By adhering to halal principles, companies can reach new markets that may not have been touched before, especially in countries with large Muslim populations. **Product Diversification**: Introducing various halal products can attract more consumers, both Muslim and non-Muslim, who are looking for products that are considered safer and of higher quality. **Exclusive Halal Product Offerings**: Offering products that are exclusively halal provides uniqueness and appeal that is different from non-halal products, strengthening the company's market position.

**Advantages of Computers** The use of computers and technology supports wider access to global markets **Access to Wider Global Markets**: **Expanding International Market Reach**: Technology allows companies to reach international markets more efficiently, leveraging e-commerce and digital platforms. **Attracting Muslim Consumers Worldwide**: By promoting halal products and utilizing



technology, companies can attract Muslim consumers in different parts of the world. Increase Brand Awareness in International Market: The application of halal principles can increase a company's brand awareness, especially among global Muslim consumers.

Adaptability and Responsiveness is *the company's ability to adapt and respond to change is an important key in implementing halal principles*. Quick Response to Change, adapt product offerings based on consumer demand: The halal principle requires companies to continue to adapt products to changing consumer demands. Flexibility in Adjusting Marketing and Operational Strategies: Companies must be flexible in changing marketing and operational strategies to remain relevant and competitive. Innovation and Adaptation to Trends: Application of new technologies: The application of new technologies helps in the development and distribution of halal products that are more efficient and effective. Development of New Products in accordance with Halal Principles: Companies can continue to innovate by developing new products in accordance with halal principles, which can increase competitiveness. Adjusting Operational Processes for New Trends: Companies need to adjust their operational processes to keep up with new trends, including in terms of the production and distribution of halal products.

## Conclusion

This study explores the integration of halal management principles in modern business models and their impact on organizational performance in the halal industry sector in Thailand and Indonesia. From the results of the study, it was found that the application of halal principles not only affects the compliance aspect, but also significantly improves organizational performance in various dimensions, including market growth, product innovation, and adaptation to changes in the business environment.

Some of the key findings from the study include:

1. Improved Organizational Performance: Companies that effectively integrate halal principles in their business models tend to experience improved overall performance. This can be seen from the increase in market share, global competitiveness, and consumer trust and loyalty.
2. Market Expansion Opportunities: The application of halal principles opens up opportunities for expansion into a wider global market, especially among Muslim consumers around the world. Companies in Thailand and Indonesia that focus on halal products are able to attract the attention of international consumers, increase brand awareness, and expand market reach.
3. Adaptability and Responsiveness to Change: Companies that integrate halal principles show better adaptability to regulatory changes and market trends. By implementing continuous internal audits and strict halal certification, the company is able to respond quickly to changes and maintain compliance with halal standards.
4. Challenges in Implementation: While there are significant benefits, the study also finds some challenges in implementing halal principles, such as additional costs for certification and audits, as well as the complexity of adapting traditional business models to comply with halal standards.





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## DESIGN AND DEVELOPMENT OF SMART SAWAH: A MOBILE APP INFORMATION SYSTEM FOR PARTICIPANT

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### **Abstract:**

*The Smart Sawah Information System (SSIS) was developed to address the dual challenges of effective rice field management and fulfilling Islamic zakat obligations. As a mobile app, SSIS provides a user-friendly platform that enables participants, including paddy farmers and zakat officers, to manage and monitor paddy field operations effectively. The app enhances agricultural productivity by offering real-time data updates on planting schedules, irrigation, soil conditions, and pest control, thus supporting informed decision-making. Moreover, SSIS integrates zakat principles by facilitating increased agricultural yields, leading to higher zakat contributions that benefit the asnaf, the needy recipients in Islamic teachings. Evaluation results show high levels of user satisfaction, with respondents finding the app easy to use, secure, and beneficial. While the majority of users rated SSIS positively in terms of usability and utility, feedback also indicated areas for improvement, such as enhancing the user interface for better accessibility and visual appeal. The SSIS project highlights the potential of integrating modern agricultural practices with religious principles to promote both sustainability and social welfare. Future developments aim to expand the app's capabilities, incorporating advanced technologies like IoT and AI to further optimize agricultural practices and zakat management, thereby fostering collaboration among stakeholders and improving overall farming efficiency.*

**Keywords:** Sawah, Zakat, Agriculture, Mobile App

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## Introduction

The field of agriculture plays an important role in many aspects of life. In particular rice cultivation is pivotal in feeding millions of people worldwide (Mohidem, Hashim, Shamsudin, & Man, 2022). Effective rice field management ensures sustainable crop development and practices (Whetham & Grigg, 1975). Simultaneously, the Islamic religious duty of zakat requires frequent donations to aid those in need (the asnaf) (Abdul Wahab, 2019). To improve the handling of information related to paddy fields, a mobile app solution called the "Smart Sawah Information System" was developed. The word "Sawah" is a Malay term that refers to paddy field. Routine tasks and continuous observation are critical for successful agricultural yields (Srivani, C, & Manjula, 2019). This app aids administrators, officers, and rice cultivation participants by enhancing data flow and decision-making processes.

The Smart Sawah Information System (SISS) provides many functionalities for its participants which will benefit their agriculture endeavour. The app offers participants a structured and user-friendly platform to log, access, and analyse important data about their paddy fields. The participants can effectively manage and update information, such as planting schedules, irrigation logs, and soil quality reports. The system offers comprehensive facilities for monitoring multiple rice fields simultaneously for agricultural officers and administrators. Real-time data updates enable prompt interventions such as pest control, irrigation adjustments, and nutrient management, thus improving agricultural productivity and sustainability.

Zakat, a core principle of Islamic teachings, plays a crucial role in supporting the less fortunate (S. Khan, 2024). Rice farmers can fulfil their zakat obligations through their agricultural work, contributing to the welfare of the asnaf. By efficiently managing paddy fields using the SSIS, participants can increase agricultural productivity and yields, leading to larger zakat donations to support those in need. This integration of agricultural management with zakat principles can enhance both agricultural sustainability and charitable contributions. This development will allow for the participants to have a positive impact on the asnaf's life.

The system benefits zakat contributions and empowers both participants and the asnaf. By combining paddy field management with zakat principles, the SSIS has the potential to revolutionize agricultural processes, enhance sustainability, and motivate charitable actions to benefit the asnaf. The project aims to provide developers and researchers with valuable insights to pave the way for similar information systems that enable communities to positively impact their societies through agriculture and zakat.

The SSIS project is crucial due to its potential to address significant challenges in agriculture and zakat administration. Millions of people rely on agriculture, particularly rice farming in paddy fields, for their livelihoods and sustenance. Without proper paddy field management, agricultural production could decline, potentially leading to food shortages and financial difficulties for farmers and communities (Lipper et al., 2014). The SSIS streamlines paddy field information management, providing participants with real-time data access and decision-making support. This enhances their



ability to make informed decisions on crop nutrient management, irrigation, and planting schedules, significantly boosting agricultural productivity and yields, ensuring a stable food supply and the prosperity of farming communities.

Moreover, the integration of zakat principles elevates the significance of the SSIS. Zakat, a fundamental Islamic duty, is essential for alleviating poverty and aiding the less fortunate. By leveraging increased agricultural productivity, participants can make substantial zakat contributions, positively impacting the lives of the asnaf. This approach fosters societal well-being, strengthens communal bonds, and upholds the humanitarian values inherent in Islamic teachings.

## **Background and Literature Review**

Rice is a staple food for half of the world's population (Firdaus, Tan, Rahmat, & Gunaratne, 2020). However, inefficient paddy field management poses a significant challenge, leading to reduced agricultural yield and complicating farming efforts. Poor pest control, irrigation systems, and planting schedules result from inadequate data management and decision-making processes, impacting crop yields and the financial well-being of participants (Lipper et al., 2014). To address these issues, SSIS was developed as a mobile app solution aimed at improving paddy field related information management.

The SSIS provides a well-structured, user-friendly platform for storing, retrieving, and analyzing critical data about individual sawahs. This includes soil condition reports, planting schedules, irrigation records, and other essential data. By effectively managing and updating this data, farmers can significantly improve the success of their agricultural activities. With real-time data and informed insights, participants can make better decisions regarding planting schedules, irrigation processes, pest control, and crop nutrient management, thereby increasing agricultural productivity and crop yields (Srivani, C, & Manjula, 2019).

The system offers extensive tools for agricultural officials and administrators to monitor multiple paddy fields simultaneously. Real-time data updates enable timely interventions, such as pest control, irrigation adjustments, and crop nutrient management, leading to greater agricultural productivity and sustainability on a larger scale (N. H. Rao & Rogers, 2006). Administrators manage user accounts, register users, and oversee project management by assigning participants to specific tasks related to paddy fields. They ensure participants are involved in projects that maximize agricultural productivity and zakat contributions. Officers monitor participants' progress in their paddy field related projects, utilizing real-time data updates provided by participants to review planting schedules, irrigation logs, soil quality reports, and other crucial information. Officers provide timely feedback, assistance, and interventions to address issues or make adjustments, ensuring optimal paddy field management aligned with sustainable agriculture practices.

Participants, as farmers actively engaged in rice cultivation within the paddy fields, have access to an organized platform where they can record and update critical paddy fields data, evaluate progress, and make informed decisions to boost agricultural production and crop yields. They can also track



the impact of their zakat donations on paddy field productivity, allowing them to see the positive effects of their efforts in helping the asnaf and fulfilling their religious obligations.

In previous work and related studies, researchers have proposed mobile app systems that assist users in agricultural and paddy field related activities. In the realm of smart sawah technologies, systems designed to optimize agricultural practices have emerged. These systems, such as the Rice Production Monitoring System in the Philippines (Lapada, 2019) and the Mekarsari Bertani Application Based on Mobile App for Agricultural Data Collection in Mekarsari Village (Widianto, Utama, Widyasari, Albert, & Kateja, 2021), generate valuable insights by recording crop information, facilitating informed decision-making for farmers. Additionally, these apps connect farmers directly with potential buyers, promoting fair and transparent product sales within the agricultural community. Furthermore, the Mobile App Information System of Rice Milling Places in Malind District (Loppies, Jayawardana, & Santoso, 2021) streamlines crucial processes like data collection and rice milling, enhancing efficiency and transparency in the agricultural industry.

While many mobile app systems exist for smart sawah and monitoring paddy farmers' processes, they often lack the ability to provide real-time data for anticipating future processes and actions. This section highlights the paddy farming process's inefficient monitoring, which limits the ability to predict optimal timing for subsequent activities in rice planting. Farmers face difficulties in deciding the best timing for their next steps due to a lack of reliable monitoring systems that can provide both historical and real-time information. Developing a solution that allows farmers to efficiently monitor processes and predict the best timing for future steps is critical for increasing productivity and yield (Nti, Zaman, Nyarko-Boateng, Adekoya, & Keyeremeh, 2023).

## **Methodology**

Martin's Rapid Application Development (RAD) (Martin, 1991) methodology was employed in the creation of the SSIS. RAD is a flexible software development approach that uses prototyping to quickly gather system requirements. Although software development techniques are continually evolving (Anthony, Majid, & Romli, 2018), RAD remains relevant and widely used by software engineers due to its iterative and user-centric nature. The RAD process consists of the requirements planning, user design, construction, and cutover phases. Figure 1 illustrates the flow of these phases.



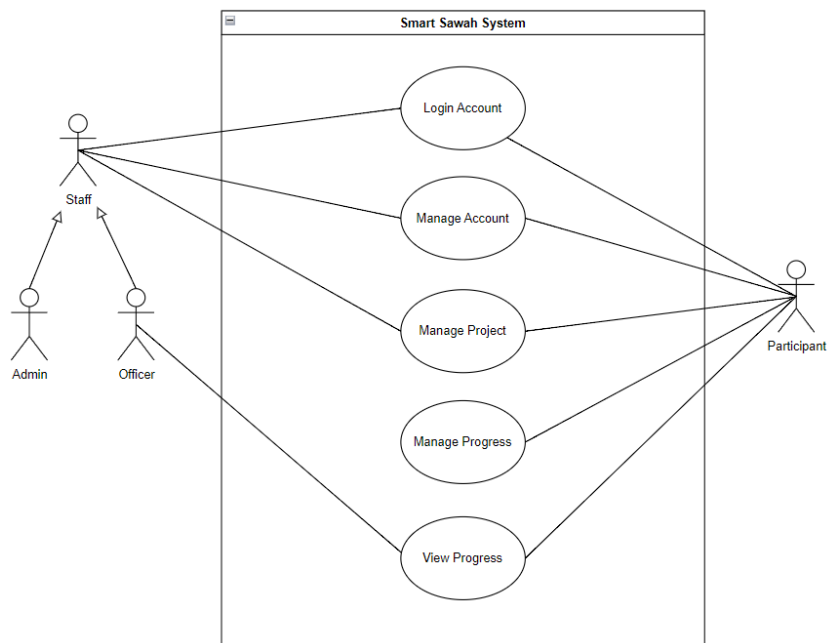


Figure 2: Smart Sawah System Use Case diagram

### The Smart Sawah System Prototype and Development

The prototype of the Smart Sawah mobile app was created according to the detailed requirements collected in the previous phase. Software prototyping is an effective method for presenting the app's features and functionalities, enabling users to offer feedback and suggestions based on their interactions with the prototype. This feedback is crucial for refining and enhancing the app. The prototype, developed using Flutter and Firebase, includes the following interfaces.

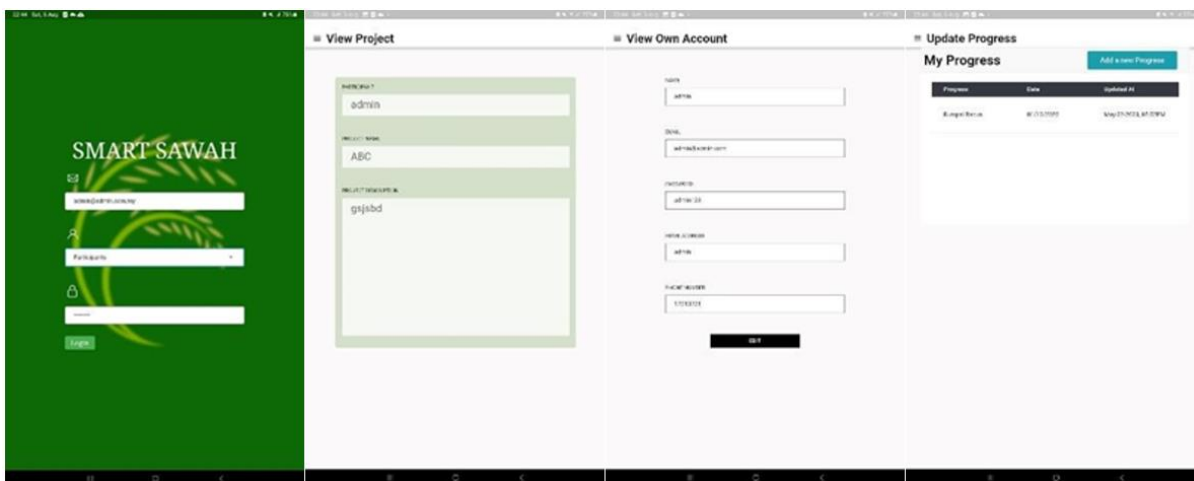


Figure 3: Smart Sawah Mobile App Interfaces

## Evaluation of Smart Sawah

### *Evaluation Setting*

A survey was designed to evaluate the SSIS mobile application during a field test. The questionnaire, which employed a 3-point likert scale of Agree, Neutral, and Disagree included 20 questions divided into five sections. Part A Covered Statistics and Background Information. Part B consisted of several subsections: Part B–1 assessed the SSIS, Part B–2 evaluated SSIS's utility; Part B–3 examined SSIS's ease of use; Part B–4 measured SSIS satisfaction; and Part B–5 focused on SSIS security.

### *Respondent Demographic Information*

Out of 30 respondents, 86.7% (26 respondents) were paddy farmers, while 13.3% (4 respondents) were officers from Lembaga Zakat Negeri Kedah. Additionally, 93.3% (28 respondents) were very familiar with using mobile application systems, compared to only 3.3% (1 respondent) who were not familiar with using mobile applications at all.

### *Usability of Smart Sawah.*

An assessment of the application's usability was conducted, where users were assigned various tasks to complete. User feedback was then gathered to evaluate the usability, user perception, and overall impact of the mobile application. The usability assessment also considered how easily users could utilize the app to meet their needs, focusing on user satisfaction, effectiveness, and efficiency.

Usability results from five factors. First, the design should be intuitive, allowing users to understand the system architecture and navigate the mobile application almost instinctively. Ease of learning is also important, referring to how quickly individuals who have never used the user interface can complete simple tasks. Usability effectiveness measures the speed at which a knowledgeable user can finish a task. Additionally, recall is assessed to determine whether the user can remember enough to effectively use the mobile application on subsequent visits after initial interaction. Finally, subjective satisfaction evaluates how much users enjoy using the mobile application system.

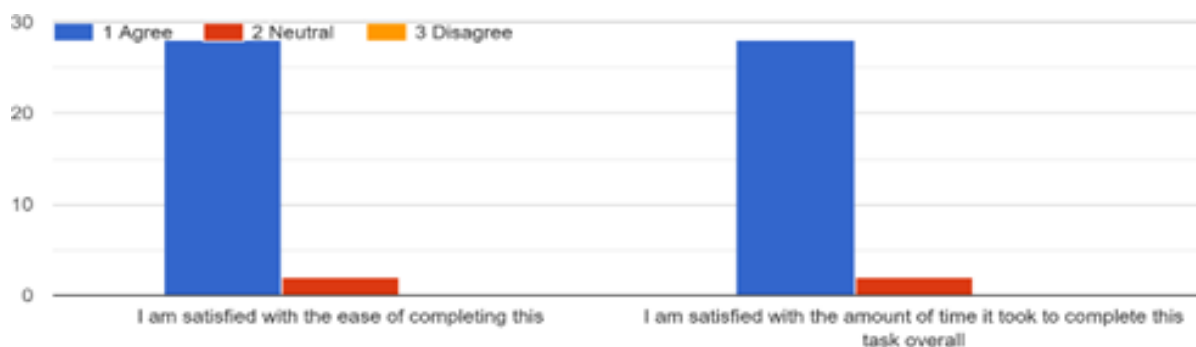


Figure 4: Ease of use

A significant majority of respondents rated the mobile app as easy to use, indicating a positive reception regarding its user interface and navigation. Only a small proportion of respondents were



neutral on this aspect, suggesting that while the app is generally user-friendly, there is a small segment that might find it less intuitive or straightforward.

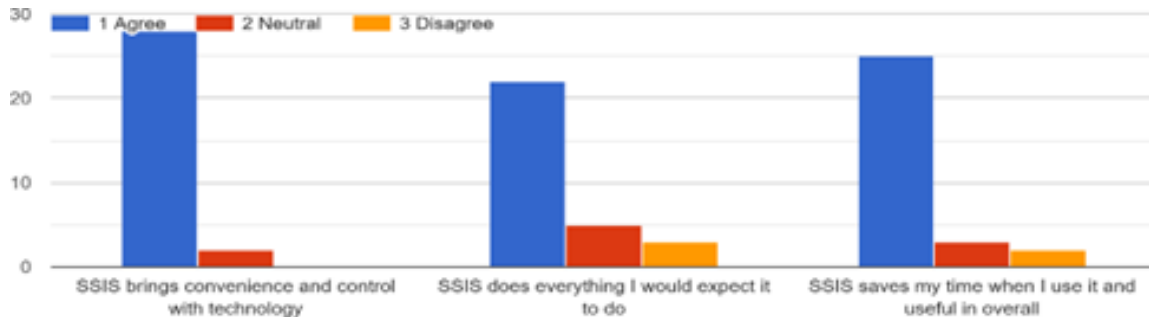


Figure 5: Utility

The app was generally perceived as useful by most respondents, reflecting its effectiveness in meeting user needs and providing valuable functions. Nonetheless, a few respondents remained neutral about the app’s utility, and a small minority disagreed, suggesting that there might be varying opinions on how well the app serves its intended purposes or addresses user requirements.

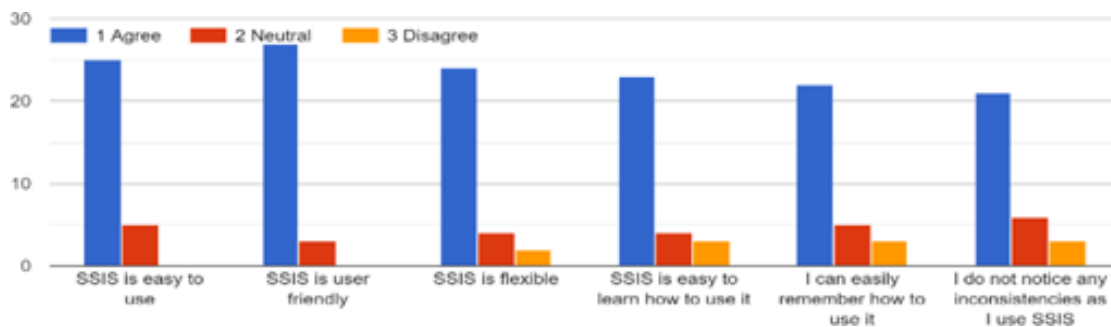


Figure 6: Usability

The majority of respondents rated the app’s usability highly, indicating that it is well-designed and functional. While most users found the app easy to use and navigate, some respondents were neutral, and a small group disagreed. This suggests that while the app generally performs well in terms of usability, there may be specific areas or features where improvements could be made.

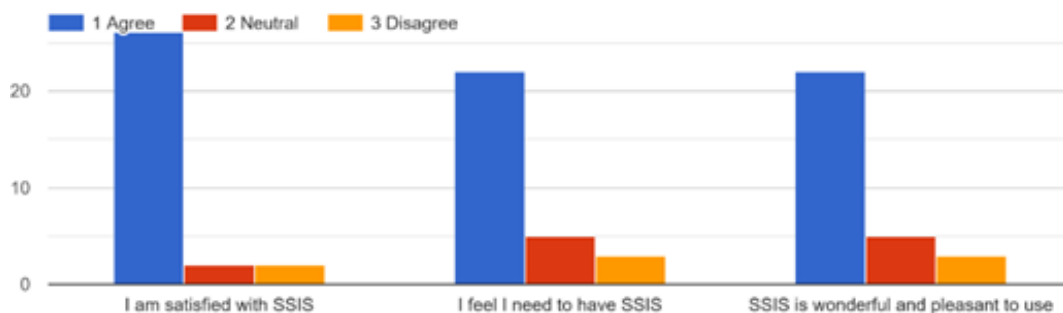


Figure 7: Satisfaction

Overall, most respondents expressed satisfaction with the mobile app, highlighting its positive impact on their experience. However, there were some who remained neutral, indicating that their experience was neither particularly positive nor negative, and a few respondents were dissatisfied. This feedback points to a generally favourable reception with room for improvement in areas affecting user satisfaction.

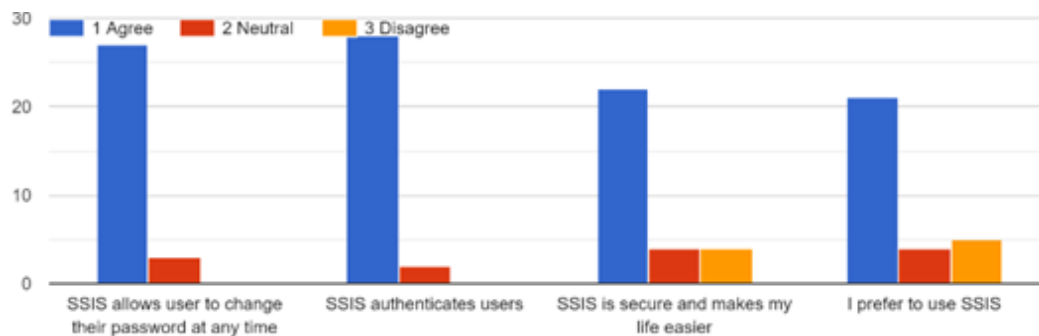


Figure 8: Security

The app was considered secure by the majority of respondents, reflecting confidence in its safety and protection measures. Despite this positive assessment, some respondents were neutral regarding the app's security, and a few disagreed. This suggests that while the app is largely viewed as secure, there are areas where users may have concerns or perceive vulnerabilities that need to be addressed.

### Conclusion and Future Works

This study focused on the design and development of the Smart Sawah Information System (SSIS) mobile app for participants in the Smart Sawah initiative. There are numerous aspects of Smart Sawah management that can be further researched and enhanced. Future goals include increasing the capabilities of the SSIS by facilitating the building and maintenance of collaborative Smart Sawah initiatives. Sharing management duties, data, and activities with stakeholders such as farmers, agricultural specialists, and local communities can stimulate collaboration and maximize the overall efficacy of Smart Sawah efforts.

Based on participant feedback, the SSIS could benefit from several improvements to enhance user experience and satisfaction. Specifically, the user interface could be made more user-friendly and intuitive. Participants suggested that a more visually appealing and streamlined interface would improve their interactions with the SSIS. Although the system's current functionality was considered beneficial, there is room for significant enhancement to achieve higher satisfaction ratings and broader consensus on its perceived utility. Extending the SSIS's features and capabilities could support Smart Sawah projects by providing a more comprehensive and efficient platform for participants to manage and optimize their efforts.

Previous research has suggested several ways to improve the SSIS. Incorporating a paddy field monitoring system using additional IoT applications, such as advanced sensors in irrigation systems, could optimize water usage and improve water management practices. Additionally, integrating



satellite imagery and remote sensing data could supplement data collected by on-field sensors, allowing for a more comprehensive and accurate assessment of paddy field conditions.

Further studies could explore the use of AI-driven prediction models to anticipate potential disease outbreaks and optimize fertilization schedules, enhancing the system's capabilities in ensuring sustainable and efficient paddy farming methods. The Internet of Things (IoT) could be integrated into a mobile app that uses on-field sensors to collect data on the paddy field environment. This data could then be analysed using deep learning models to detect diseases and predict soil nitrogen status. Farmers would receive real-time notifications, allowing them to take immediate corrective action. Field testing has shown promising results, with disease detection accuracy at 97% and soil nitrogen forecast accuracy at 99%. Early disease identification, fertilizer optimization, and risk reduction have the potential to boost productivity and sustainability. These advancements pave the way for a more efficient and eco-friendly agricultural future.

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## ENHANCING THE RISK REGISTER TO STRENGTHEN RISK MANAGEMENT IN LEMBAGA ZAKAT NEGERI KEDAH

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**Abstract:** *Managing risks is important to the sustainability of all zakat operations concerning operational, financial, and reputational aspects for zakat institutions. Thus, at Lembaga Zakat Negeri Kedah, an efficient and effective risk management framework is crucial to sustain competitive advantages, transparency, and public trust. This paper seeks to find out how to increase the effectiveness of the risk register, which is an essential tool that is used to identify, evaluate, and control risks to ensure a more robust governance process, while also developing and improving the governance of Lembaga Zakat Negeri Kedah (LZNK). Through a qualitative analysis based on document reviews and expert interviews, this study identifies gaps and loopholes in LZNK's current risk management practices and recommends measures to improve the risk register. The study implies that an enhanced risk register including integration of risk categorization, evaluation, prioritization, and regular updates, will enhance the LZNK risk management system as well as improve governance and internal control processes to sustain public trust.*

**Keywords:** *Risk Management, Risk Register, Risk Management Policy, Risk Category*

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### Introduction

Lembaga Zakat Negeri Kedah (LZNK) is a central entity in Kedah, Malaysia, that manages, collects, and distributes zakat funds. It is like any other agency that handles public funds, must follow a strong governance framework to promote transparency, accountability, and effective management. Risk management is critical to the ongoing success of this framework, assisting LZNK in mitigating potential threats to its operations and reputation. LZNK faces numerous operational, financial, and reputational risks that might jeopardize its efficiency and public trust. The risk



register's inadequate effectiveness is a major concern in today's governance structure. The risk register's current implementation lacks detailed classification and systematic updates, making it impossible to manage developing hazards proactively. Enhancing this tool is essential to ensure more robust risk management and the continued success of LZNK's operations. Therefore, the problem addressed by this study is how to improve the existing risk register to support effective risk management at LZNK.

Managing risks within organizations such as LZNK remains challenging given the many kinds of risks that are within the organization. Such risks include poor financial management and operations, poor compliance with regulatory or Shariah requirements, and damage to perception. Due to the nature of the organization's work, the consequences of mismanaging any of these risks can be significant, potentially leading to public mistrust and a decline in zakat contributions.

Among the most important instruments used within the risk management process is the risk register, which is the place containing data on risks in terms of inventory, classification, evaluation, assessment, and management. However, reviewing the current framework of the risk register system still reveals certain weaknesses and limitations at LZNK. The identified problem is that there is no clear risk categorization, severe risk evaluation and assessment, and no frequent updates that would help LZNK to track new or developing risks. Hence, this paper aims to fill this important gap to improve the risk register in LZNK.

This study aims to explore how the risk register can be enhanced to make risk management more effective and aligned with best practices. The specific objectives include:

- Identifying the limitations of the current risk register at LZNK.
- Proposing enhancements to improve the categorization, assessment, and mitigation of risks.
- Providing actionable recommendations for LZNK to implement an improved risk register system.

## Literature Review

### *Importance of Risk Management in Zakat Institutions*

Risk management is part of good governance, especially in the institutions managing public funds like the zakat institutions. Almsgiving, or zakat, is one of the five pillars of Islam which involves the redistribution of property from the affluent 'faithful' to the poor and needy throughout the Muslim world. Effective management of these funds is essential to maintain public trust and ensure compliance with Islamic or Shariah law (Amin & Hamid, 2018).

According to Osman (2019), zakat institutions face specific risks that extend beyond financial management. They also face reputational risks relating to public opinion, compliance risks associated with Shariah standards, and operational risks like as inefficiencies in fund distribution. Because public trust is critical for the sustained contribution of zakat, rigorous risk management



frameworks are required to ensure these institutions' effective and transparent operation (Hassan et al., 2020).

### ***The Role of the Risk Register in Risk Management***

A risk register is a central document that assists businesses in managing their risks by methodically identifying and recording risks, as well as giving an organized approach to risk assessment and mitigation. Fraser and Simkins (2010) emphasize that the primary objective of a risk register is to provide visibility into the organization's risk landscape, allowing for proactive management.

Generally, effective risk registers comprise several key components:

- Identify potential threats and opportunities to the organization.
- Categorizing risks by nature, including operational, financial, compliance, and reputational threats/opportunities.
- Risk assessment involves assessing the likelihood and potential impact of each risk on the organization (Kaplan & Mikes, 2012).
- Risk Mitigation: Documenting strategies and efforts to reduce or eliminate identified risks.

A well-maintained risk register in zakat institutions not only ensures regulatory and Shariah compliance, but it also helps to protect the institution's reputation. For LZNK, the absence of a dynamic and detailed risk register has been a significant barrier, restricting the institution's capacity to manage risks proactively.

### ***Risk Management in Islamic Institutions***

Islamic institutions, including zakat authorities, face specific risk management challenges. Haron (2020) posits that regardless of the zakat institution's efforts to minimize all forms of risks, reputational risks are difficult to circumvent, hence valid manifestations, since the contributions are anchored on the perception of the public towards their fairness and transparency. Furthermore, Islamic institutions are exposed to compliance risk double that of conventional institutions because they follow both Shariah laws and national laws (Fahmi & Omar, 2021).

Despite these challenges, there has been limited research on how risk registers in Islamic institutions can be adapted to address their unique risks. Enhancing the risk register could therefore offer a means to improve the risk management capacity of LZNK and similar organizations.

### **Methodology**

Using a qualitative research approach, this study examines how Lembaga Zakat Negeri Kedah (LZNK) may improve risk management by enhancing its risk register through case study analysis. The approach consists of two primary parts: interviews with LZNK management comprise all departments and a document analysis of the present risk register and governance systems. This research attempts to give a thorough grasp of the unique obstacles and potential solutions for risk management in an Islamic zakat organization by employing a case study methodology.



### ***Case Study Approach***

For this study, the case study method is appropriately suited because it enables the examination of an authentic event, namely LZNK's current risk management environment. As put by Yin (2018), case studies are particularly relevant when studying a current phenomenon and its context because the distinction between the phenomenon and the context is often not clear. In this case, LZNK offers a good example for scrutinizing the shortcomings of current risk management frameworks and the risk register, in particular. The case of LZNK offers an opportunity to discuss risk management practices in Islamic institutions because they have to deal with a 'vicious triangle' of financial, operations, and reputational risks. The case study involved reviewing the organization's current risk register and risk management governance which highlighted areas of strength and areas that could be improved.

### ***Document Analysis***

The initial process in this study entailed the literature review whereby the researcher reviewed LZNK current risk register, internal governance policies, and risk management frameworks. This document review was tailored towards understanding the kind of risks that are currently documented, how they are classified and what actions are recommended to manage the risks. Information was also gathered on how often the risk register is refreshed and the extent to which it identifies new risks. This approach assisted me in identifying concrete issues with the current system, including insufficient classification, infrequent updates, and the absence of comprehensive measures for managing risks.

### ***Interviews and Data Collection***

The second phase of the study incorporated qualitative data collection where semi-structured interviews were conducted with respondents from LZNK. This comprises the risk management team, senior managers, and officers from the integrity, quality, and information security departments, who have direct responsibility for administering the organization's operation. The questions for the interview aimed at identifying how the risk register is practically sustained, how effective the current system is considered, and what suggestions for development exist.

The interviews were carried out via face-to-face setting, and data obtained were written down and analyzed with the use of codes based on themes. This enabled the study to establish aspects that reflected the risk management issues highlighted in LZNK's environment including the issue of risk prioritization, periodic updating of the risk register, and provision of additional descriptions in the risk management plan detailing measures needed to address each identified risk.

### ***Data Analysis***

Thematic analysis was applied to data extracted from interviews and the studied material. Thematic analysis is a technique for examining patterns or themes in data, according to Braun and Clarke (2006). Because it made it easier to pinpoint common issues with LZNK's risk management procedures, theme analysis was therefore especially helpful in this investigation.





The examination concentrated on important themes like:

- Risk categorization: Defining which risks are high and which are low, such as the reputational risk, the financial risk, the operational risk, and the risk of non-compliance.
- Risk Assessment and Prioritization: Verifying whether risks are consistently evaluated according to consequence and risk.
- Updates to the Risk Register: Examining the maturity of the register to determine how often it is revised and how it aids the institution in its fight against new threats.
- Mitigation methods: Evaluating each of the identified risks and the specific and practical methods of risk control.

The analysis of documents allowed the researcher to gather primary information regarding the current state of risk management at LZNK and interviews provided a deeper understanding of it. It was possible to formulate some particular recommendations for the further improvement of the existing risk register and organizational governance in the context of the case study.

## **Findings and Discussion**

The findings of the study identified several critical gaps in LZNK's current risk register and risk management practices:

### ***Inadequate Risk Categorization***

The current risk registers mainly capture financial and operation risks while leaving out other important classes of risk including compliance, syariah, and reputational risks. To an institution like LZNK that operates under both national legislation and Shariah, compliance is therefore sensitive, and reputational risks may severely affect the reputation of the institution to the public. Thus, the expansion of the above risk categories to cover the above-mentioned elements would afford a significantly broader perspective of risks to be faced by the organization. In this context, the study has introduced nine risk categories for LZNK.

### ***Lack of Systematic Risk Assessment***

Although the risk register captures potential risks, there are no procedures that allow one to determine the probability of their occurrence together with their potential consequences. If this assessment is not done, LZNK will find it hard to solve risks and allocate resources appropriately. We are suggesting that the establishment of a much more formal approach to risk assessment based on the likelihood and the impact indicators would be useful in determining which risks are more pressing.

### ***Irregular Updates***

One more problem is that the risk register is completed relatively infrequently, thus its data is not up to date. New risks are possible and risk changes with the external and internal environment continually evolving. At present, risks are entered only in the risk register at infrequent intervals,



implying that new risks may go unnoticed. Annual resources might entail a quarterly review cycle or some frequent review system to ensure that the risk register is fresh.

### ***Lack of Specific Risk Control Measures***

The risk register identifies potential risks or opportunities, and it rarely provides adequate information on how to counter them. Besides each of the mentioned risks/opportunities, there should be a particular risk management plan that contains detailed information on how to address the risk, the time frame in which this is to be done, and the person who is supposed to accomplish this. This would mean that the risks are well managed rather than having to try and manage or mitigate them after they have occurred.

In a nutshell, this research affirms the various conclusions concerning the raised premises and outlines the necessity of improving the risk register if Lembaga Zakat Negeri Kedah's (LZNK's) risk management is to be optimized. It can therefore be noted that there are gaps in the current system that provide a basis for proposing a structured, dynamic, and more integrated model that may be suitable for addressing one or many of the types of risks that face zakat institutions. Probably the most significant is that reputational and compliance risks remain underdeveloped. Such risks are very important for Islamic institutions because their main values are the public's trust and compliance with Shariah tenets. The new risk register must therefore be directed at reputational risks and how LZNK will avoid giving the public a wrong impression.

Furthermore, the absence of specific systematic risk assessment as well as the prioritisation of risks has also been found to be lacking. Risk prioritization creates a focus on those risks that should be managed, giving guidance to management on where to focus efforts. The lack of a structured framework could lead LZNK into risk management to allocate more resources to other potential risks that are considerably smaller than the actual ones they pose. An actual structure of risk assessment, determining probability and impact factors, serves well as a more practical and evidence-based approach to the problem. It would also promote more effective ways of mitigating risks as compared to having to wait until when the risks have led to issues that need to be addressed.

Similarly, the discussion needed to incorporate how it was beneficial to use the risk register with regular updates. A static approach to risk register is inadequate in capturing risk environment due to constant dynamic changes currently prevailing in organizations. These stimulate the idea that conducting updates constantly protects against emerging risks. For LZNK, this could be possible changes in the socio-economic conditions ahead of it shifts in laws that may affect it, or even technologies that could bring in new kinds of risks ahead of it. It is thus processing power that enables a dynamic risk register to help LZNK to be strong enough to weather future difficulties while keeping the institution on a sound financial footing to appreciate future opportunities, it becomes creativity.



## Conclusion

Improving the risk register is a decent tactical leverage with which the risk management at LZNK will be boosted. Thus, following the gaps found in this study, LZNK can enhance the formulation and structure of its existing risk management governance and approaches with an addition of the following recommendations: According to the identified risks, LZNK should possibly enlarge the listed risk categories, apply for the formalized risk evaluation method, try to revise the list of risks more frequently and supplement it with more detailed risk control measures.

The results of the study of this research will point out the plans for LZNK in enhancing the risk register and at the same time enhancing the institution's transparency, efficiency, reputation, and performance. However, in the future, more effective technology regarding risks should be integrated by LZNK, for instance, risk management software to work more effectively in terms of risk management. In addition, comparison with other similar institutions could have helped evaluate other standard approaches towards risk management in the zakat organizations.

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## MEASURING THE PERFORMANCE OF MICRO WAQF BANKS USING THE MAQASHID SHARIA INDEX: EVIDENCE FROM INDONESIA

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**Abstract:** *Waqf management in Indonesia continues to show positive developments, one of which is the establishment of the Micro Waqf Bank which is an innovation in the development of waqf nationally. This study aims to analyze the performance of the Micro Waqf Bank through the Maqashid Syariah Index approach. Maqashid syariah index has 3 indicators of achievement that must be achieved by Islamic banking, namely, Tahdzib Al-Fard (educating individuals), Iqamah Al-Adl (upholding justice) and Jalb Al Maslahah (benefit). This research uses a descriptive qualitative approach. The data source used in this research is secondary data, in the form of annual financial reports (annual reports) for the 2018-2023 period, published by the Micro Waqf Bank. The data analysis technique used in this research is the maqashid syariah index approach with the Simple Additive Weighting (SAW) method. The results of this study indicate that in Tahzib Al-Fardh (educating individuals) there is an increase in the training ratio. As for Iqamah Al-Adl (upholding justice) there is only recorded in the ratio of fair returns. However, the functional distribution ratio and the interest free income ratio are not recorded in the annual financial report of the Micro Waqf Bank. While in Jabl Al-Maslahah (benefit) in the profit ratio ratio shows a decrease from 2018-2023. In the personal income ratio and investment ratio in the real sector there is no allocation of funds in the financial statements of the Micro Waqf Bank.*

**Keywords:** *Micro Waqf Bank, Financial performance, Maqashid Syariah Index*

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### Introduction

The government is engaged in efforts to bolster the economic standing of the community, one such initiative being the Micro Waqf Bank. The Micro Waqf Bank is an Islamic microfinance institution that is thought to assist Micro, Small and Medium Enterprises (MSMEs) in increasing their income. The objective of the Micro Waqf Bank is to facilitate business financing for economically disadvantaged communities situated in proximity to Islamic boarding schools, as well as for micro, small and medium-sized enterprises (MSMEs) that lack access to conventional financial institutions. Since its inception in October 2017, the Micro Waqf Bank has been developed and supervised by the



Financial Services Authority (OJK). As stated by (Nugrahana & Zaki, 2020), as of October 2019, there were 54 Micro Waqf Banks in operation within Indonesia. The objective of the Micro Waqf Bank, which has been established in Islamic boarding schools, is to provide opportunities for Islamic boarding school student to gain the skills required to manage banking. It is anticipated that the expansion of Micro Waqf Banks will facilitate more efficient economic activity within the ummah. Furthermore, the establishment of Micro Waqf Banks demonstrates that the government is attentive to the needs of smaller communities and does not solely prioritize large-scale financiers in conventional banking (Ramadhita et al., 2022a).

The Financial Services Authority (OJK) has granted licences to twenty Micro Waqf Banks operating within Islamic boarding schools. The micro waqf banks, which are pilot projects, have provided financing to 2,784 customers with a total value of IDR 2.45 billion as of early March 2018. Financing is provided without collateral and with an annual profit margin of 3%. The maximum value of the loan is IDR 3 million. As the focus is on empowerment through financing and business mentoring, the organisation is not allowed to accept funds from the public. In addition, the organisation operates as an Islamic microfinance institution that is supervised and licensed by the Financial Services Authority (OJK) (Prasetyowati & Handoko, 2016).

Financing in a micro-waqf bank is similar to that in an Islamic bank, but the first transaction begins with qardh financing. After the Qardh financing is completed, the financing can be continued with other Shari'ah compliant contracts such as Mudharabah, Musyarakah or others as specified in the legislation. The Micro Waqf Bank's financing model is carried out in groups of fifteen to twenty clients. Since its establishment five years ago, there are currently 62 Micro Waqf Banks in 20 provinces across Indonesia. The existence of the Micro Waqf Bank can help the economy of religious communities through its interest-free loan programme, which greatly helps minority communities to obtain business capital. Maqashid Al-Shariah has a close relationship with Maslahat because the purpose of Maqashid Al-Shariah is to achieve all kinds of good and to avoid Madharat (Syaikhu et al., 2023).

Furthermore, microfinance institutions may assume the form of a legal entity, such as a cooperative or limited liability company. They may operate on either a conventional or sharia basis, as set forth in Article 5, Paragraph (1) of Law Number 1 Year 2013 on Microfinance Institutions (As-Salafiyah et al., 2022a). In the context of Islamic finance, microfinance institutions that adhere to Sharia principles and provide financing to small communities are referred to as Sharia Microfinance Institutions. This type of financing can be either social (non-profit), as exemplified by zakat, infaq, and sadaqah, or it can be business capital with a profit-sharing system (Ramadhita et al., 2022b). Banks are financial service intermediary institutions that are responsible for collecting funds from the public. These funds are expected to meet the financing needs of people who need them. Islamic banks are not limited to certain groups; instead, in accordance with the Islamic principle of 'Rahmatan lil'alamin', Islamic banks were established to provide assistance to all members of society, regardless of religion (Abedifar et al., 2013a).



According to (Sholihin et al., 2022a), the Financial Services Authority (OJK) and Bank Indonesia (BI) prioritised waqf as an economic development programme. Therefore, they established Islamic microfinance institutions (MFIs), also known as Bank Wakaf Mikro (BWM), which currently operate in 20 Islamic boarding schools in Indonesia. Islamic banks in Indonesia actively support the capitalisation of micro-enterprises and build cash-generating sectors. These financial organisations promote economic development, increase income equality and eradicate poverty. The Financial Services Authority (OJK) has launched a new initiative called Bank Wakaf Mikro at Kempek Islamic Boarding School. It does not collect funds, but only provides financing to its customers. Using the Qardh contract, the Micro Waqf Bank provides micro financing to the community around the Islamic boarding school.

*Khas Kempek* Micro Waqf Bank focuses on only one sub-district in its current management process (Prasetyowati & Handoko, 2016). Like other financial institutions, the *Khas Kempek* Micro Waqf Bank in Cirebon has also experienced challenges related to the number of customers, although not as large as other financial institutions. Some of the problems that have caused the decrease in customers include lack of promotion, lack of trust, and lack of benefits.

Nevertheless, in order to gain the trust of MSMEs and the community surrounding Islamic boarding schools, the Islamic Micro Waqf Bank must reinforce its commitment to compliance with the law, particularly in regard to adherence to Sharia principles (Čihák & Hesse, 2010). In essence, the promotional efforts are suboptimal, as they fail to align with the target consumer demographic (Wadud & Layaman, 2023). The objective of this study is to ascertain the extent to which Maqashid Syariah is reflected in the *Khas Kempek* Micro Wakf Bank's operations, utilising the Maqashid Syariah Index. (Cakhyaneu et al., 2020a) examined the performance evaluations of commercial banks in Indonesia. They found that while Maqashid Sharia-based performance analysis remains a popular approach, it is still constrained to conventional performance appraisals that solely consider historical performance. The four Islamic commercial banks with the highest Maqashid Syariah index in Indonesia are Bank Syariah Indonesia, Panin Bank Syariah, Bank Mega Syariah, and Bank Mulamalat Indonesia.

Studies on the performance of Islamic banking in Indonesia mostly rely on financial ratios, as exemplified by (Cakhyaneu et al., 2020a). However, these methods do not reflect the core Maqashid Shariah principles underlying Islamic banking. In contrast, research by (Prasetyowati & Handoko, 2016b) introduced the Maqashid Shariah Index (MSI), a framework based on Islamic Shariah principles, which offers a more holistic assessment of performance. The MSI, based on Abu Zahrah's theory, evaluates banking performance through three main objectives: *Tahdzib Al-Fard* (individual education and moral development), *Iqamah Al-Adl* (enforcement of justice), and *Jalb Al-Maslahah* (realization of public welfare). This comprehensive approach goes beyond financial indicators to assess the broader social, ethical, and educational contributions of the bank. *Kempek* Micro Waqf Bank serves as a practical example, where financial reporting is explicitly aligned with these Maqashid Shariah objectives, illustrating the shift towards performance measures that integrate financial success with ethical and social goals in accordance with Islamic law.



## Literature Review

### *Definition of Micro Waqf Bank*

Among Indonesia's most well-known microfinance organizations is Micro Waqf Bank (MWB). Established by the Financial Services Authority in partnership with the Business Incubation Center and the Amil Zakat organization, MWB is an Islamic microfinance organization that launched for business in May 2018. The word "bank" does not imply that this financial organization is structured like a bank. From an institutional standpoint, the Micro Waqf Bank belongs to a category of Sharia Microfinance Institutions as a cooperative legal organization (Ascarya, 2022). The founding of MWB was driven by the objective of providing credit options to small towns that lack access to established banking institutions. The principal objective of MWB is to facilitate access to finance for microbusiness owners residing in proximity to Islamic boarding schools. The Micro Waqf Bank was established with the objective of administering the Waqf Fund, with the aim of reducing economic inequality within the population. The establishment of MWB can be attributed to three key factors: Islamic boarding schools, monetary waqf donors, and rural communities seeking to enhance their socio-economic standing (Ahmed et al., 2021).

MWB is a Sharia-compliant microfinance platform that provides deposit-free, low-cost financing with a return rate capped annually at 3%. It operates on a group-based, unsecured lending model, specifically designed to serve impoverished yet productive communities. The BWM is funded by donations channelled through the Amil Zakat Agency (LAZ). The primary objective of the BWM program is to enhance community welfare through the establishment of Sharia Microfinance Institutions (MFIs) and BWMs, employing a mentorship-based approach. The program targets the development and strengthening of socio-economic institutions within Islamic boarding schools while promoting the productive empowerment of economically disadvantaged populations (Abedifar et al., 2013b).

MWB operates with distinctive features that differentiate it from other financial institutions. Firstly, it should be noted that MWB does not accept deposits from the public, which distinguishes it from a traditional deposit-taking financial institution. This is due to the fact that Islamic social funds constitute the basis for all operational sources. Secondly, MWB adheres to the principles of Sharia law in the management of its clients' financial affairs. Thirdly, the members of the organisation have the capacity to enhance their own circumstances and hail from impoverished rural communities. By 2022, statistical projections indicate that there will be 62 MWB branches in Indonesia. A total of USD 5,850,000 has been financed cumulatively, with USD 950,000 still outstanding. Additionally, 528,000 consumers have been served cumulatively, 140,000 outstanding customers, and 44,000 supported groups (Maali et al., 2006a)

### *Definition of Maqashid Sharia*

In the modern context, Islamic law is expected to offer solutions to various challenges in human life. Through maqashid sharia, religious teachings can be interpreted flexibly to serve the benefit of humanity. Etymologically, maqashid sharia is derived from Arabic, meaning the objectives of Islamic law. It is composed of two terms: maqashid, which comes from the verb *qashada yaqshidu*



meaning "to aim," and sharia, which refers to the path to the source of water, symbolizing the way to the essential source of life—Islamic law. In a terminological sense, *maqashid sharia* refers to the intentions and purposes of the divine lawgiver (Allah), as studied by scholars through the texts of nash (scripture). It is also defined as *al Ma'ani allati Shuri'at laha al ahkaam*—the values and objectives for which laws are established. Abu Ishaq Al-Syatibi describes *maqashid sharia* as various legal rulings prescribed by Allah to bring about human welfare (As-Salafiyah et al., 2022b). Ongoing studies of *maqashid sharia* seek to address emerging issues in contemporary life.

(Ramadhita et al., 2022) argued in her study that according to Asy-Syatibi, the ultimate aim of Allah's rulings is to achieve prosperity both in this world and the hereafter. Asy-Syatibi emphasizes that the significance of law lies in its ability to uphold the *maqasid al-sharia* (objectives of Islamic law) for the benefit and well-being of humanity. All obligations (*taklif*) are established with the purpose of realizing these benefits for individuals and society. In his view, no divine law is devoid of purpose. Asy-Syatibi further asserts that a law without purpose is akin to *al-taklif ma la yu'ta*—an obligation that cannot be fulfilled.

Furthermore, (Khalimy et al., 2023) argued that Al-Ghazali categorizes the *maqasid al-sharia* into five essential objectives, known as *al-mabaadi' al-khamsyah*, which include the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and property (*hifz al-maal*). These five elements represent fundamental human necessities. In contrast, Jasser Auda offers a threefold classification of *maqasid al-sharia*: the first, *Maqasid al-'Ammah*, encompasses universal benefits such as justice, equality, and tolerance, alongside the five primary human needs. The second, *Maqasid Khassah*, pertains to specific issues, such as the prohibition of domestic violence and business fraud. Lastly, *Maqasid Juz'iyah* refers to the core objectives in specific legal cases, exemplified by the importance of honesty and reliable memory in testimony. Numerous studies highlight the strong connection between *waqf* and the objectives of safeguarding religion (*hifz al-din*) and property (*hifz al-maal*) (Maali et al., 2006b).

Asy-Syatibi divides *maqasid al-sharia* into three categories: *dharuriyyat*, *hajiyyat*, and *tahsiniyyat*. *Maqasid al-dharuriyyat* are fundamental necessities that must be fulfilled to ensure the well-being of humanity in both this world and the hereafter. Failure to meet these necessities results in harm, with the extent of damage corresponding to the degree to which these essential values are neglected (Wadud & Ali, 2023). *Maqasid al-hajiyyat* aim to alleviate hardship (*al-haraj wa al-masyaqqah*) in the lives of the legally responsible (*mukallaf*), and although their absence does not lead to public harm, they provide relief, such as *rukhsah* (legal concessions) in worship during travel or illness. *Maqasid al-tahsiniyyat* serve to enhance and perfect the previous two categories, encompassing the refinement of customs and *akhlaq al-karimah* (noble character). Examples include acts of purification (*taharah*) in worship, performing recommended (*sunnah*) practices, giving charity, and observing proper etiquette in eating and drinking (Firdaus et al., 2024).





### ***Maqashid Sharia Index***

The Maqashid Sharia Index (MSI) serves as a performance measurement tool designed to evaluate Islamic financial institutions based on the objectives of Sharia (Islamic law). The MSI assesses how well these institutions align with the core goals of Sharia, which include the promotion of welfare, justice, and moral education. By integrating these objectives into its framework, the MSI provides a comprehensive evaluation of both the financial and ethical performance of Islamic financial institutions (As-Salafiyah et al., 2022b).

Central to the MSI are key concepts derived from *maqashid al-sharia*. The term *maqashid* refers to the objectives or goals of Sharia, originating from the Arabic root meaning "to aim" or "to intend." The broader purpose of Islamic law is to foster human welfare and prevent harm, making *maqashid* a guiding principle in ensuring that financial practices serve the public good. Meanwhile, Sharia, signifying the "path" or "way" to a righteous life, emphasizes moral and ethical conduct in every aspect of human interaction, including financial dealings (Platonova et al., 2018).

The Maqashid Sharia Index is built around three key objectives that capture the core goals of *maqashid al-sharia*. The first of these is *Tahdzib al-Fard* (Moral Education), which focuses on developing the moral and ethical behaviour of individuals. This objective highlights the importance of financial practices that not only follow Islamic law but also help improve personal character and promote ethical values in society (Cakhyaneu et al., 2020b).

The second objective, *Iqamah al-Adl* (Establishment of Justice), centers on fairness and justice in financial transactions. It promotes transparency and equity, ensuring that Islamic financial institutions engage in practices that reflect the Sharia's emphasis on social justice. By prioritizing fairness, this component helps mitigate exploitation and imbalance within financial systems.

Finally, *Jalb al-Maslahah* (Promotion of Welfare) seeks to enhance societal well-being and prosperity. This objective encourages financial institutions to provide services that benefit the broader community, ensuring that their activities contribute to the overall welfare and advancement of society. The inclusion of this component reinforces the Sharia's broader goal of achieving both individual and collective welfare through ethical financial practices.

The Maqashid Sharia Index (MSI) uses various quantitative methods to assess performance, with one common approach being the Simple Additive Weighting (SAW) method. This technique combines scores from different indicators linked to the three core objectives of the *maqashid al-sharia*. Each indicator is assigned a weight based on its significance in achieving the overall goals of Sharia, allowing for a balanced evaluation.

In Islamic banking, the MSI has been used to analyze the performance of various banks. For example, research has shown that institutions like Bank Muamalat Indonesia consistently rank high in adhering to *maqashid al-sharia* principles over multiple years. The MSI provides a valuable tool for stakeholders to assess not only the financial success of these banks but also their social responsibility and ethical conduct within Islamic banking frameworks (Beck et al., 2013).



The importance of implementing the Maqashid Sharia Index is significant for several reasons. First, it enhances accountability by measuring how well banks align with Sharia objectives, ensuring they contribute to societal welfare. Second, the insights from MSI assessments can guide policymakers and financial institutions in identifying areas that need improvement or reform. Lastly, by emphasizing ethical standards and social impact, the MSI promotes more sustainable business practices in Islamic banks, encouraging them to focus on long-term societal benefits (Sholihin et al., 2022b).

In summary, the Maqashid Sharia Index (MSI) offers a holistic approach to assessing the performance of Islamic financial institutions by integrating both financial and social dimensions, ensuring alignment with the core objectives of Sharia. By focusing on moral education, justice, and welfare, the MSI provides stakeholders with a meaningful evaluation of how well these institutions uphold the ethical principles of Islamic law.

The use of the Maqasid Shariah Index method is expected to enable a more accurate comparison of Islamic banking performance in Indonesia with that of other countries. This method, grounded in Sharia principles, provides relevant and appropriate information for stakeholders, management, and other users of financial statements. By incorporating both financial and social dimensions, the Maqasid Shariah Index offers a holistic approach to evaluating Islamic banking, aligning its performance with the objectives of Sharia and ensuring greater transparency and accountability (Abedifar et al., 2013a).

## Result and Discussion

### Result

This study comprises of three stages. First, each performance ratio is evaluated, focusing on the eleven key performance indicators. In the second stage, these indicators are analyzed in detail. Finally, the Maqashid Sharia Index is proposed based on the evaluations conducted. The data utilized for this analysis is sourced from the annual reports of the Micro Waqf Bank Khas Kempek for the period from 2018 to 2022, obtained from the Bank waqf computer system. The results of the calculation of financial ratios for the 2018-2022 model are shown in table 1:

Table1. Maqashid Syariah Index Performance Ratio for the period 2018-2023

Rasio	2018	2019	2020	2021	2022
<i>Education Grant</i>	0.0	0.0	0.0	0.0	0.0
<i>Research</i>	0.0	0.0	0.0	0.0	0.0
<i>Training</i>	0.0	0.0	0.0	0.0	0.0
<i>Publicity</i>	0.0	0.0	0.0	0.0	0.0
<i>Fair Return</i>	0.2	0.1	-0.0	-0.2	-0.5
<i>Functional</i>	0.0	0.0	0.0	0.0	0.0
<i>Distribution</i>					
<i>Interest Free Product</i>	0.0	0.0	0.0	0.0	0.0



<i>Profit Rasio</i>	0.0	0.0	-0.0	-0.0	0.0
<i>Personal Income</i>	0.0	0.0	0.0	0.0	0.0
<i>Investment Ratios in real sektor</i>	0.0	0.0	0.0	0.0	0.0

Source: processed data, 2024

Table 1 provides an overview of the profitability performance based on various ratios for the Micro Waqf Bank Khas Kempek Cirebon during the period from 2018 to 2022. It can be seen that in the 2018 education grant ratio, the Micro Waqf Bank Khas Kempek did not allocate any funds for education. Similarly, in the research ratio, the bank recorded a score of zero from 2018 to 2022, which is attributed to the absence of research programs and information in the annual reports during that period. The reasons for the lack of research programs at the Micro Waqf Bank Khas Kempek were not explained.

Regarding the training ratio, the Micro Waqf Bank Khas Kempek did increase its funding for training, although the amount remained at zero from 2018 to 2020. This means that, according to the Maqasid Sharia Index, the training ratio yielded a score of zero from 2018 to 2022. The bank acknowledges the importance of employee training to improve performance, as indicated in Table 1. The results of these calculations are then used to determine the nominal for the Maqasid Sharia Index and provide information on performance ratios over the five-year period.

The next step involves calculating the nominal of the Maqasid Sharia Index by multiplying the performance ratios from Table 4.1 with the weights assigned to each element. These values were obtained from evaluations conducted by 16 experts from Malaysia and the Middle East (Ghifari et al., 2015). The data analysis results for the Micro Waqf Bank Khas Kempek during the period from 2018 to 2022 will be used as a reference for calculating the weights of the Maqasid Sharia Index. The outcome of this analysis will be presented as follows:

Table 2. The Maqashid Shariah Index (MSI) Ratio for the period 2018-2022

Ratio	2018	2019	2020	2021	2022
Education Grant (R1)					
Research (R2)					
Training (R3)	16.32	13.96	8.74	11.49	8.29
Publicity (R4)					
<b>Total Educating Individual</b>	<b>16.32</b>	<b>13.96</b>	<b>8.74</b>	<b>11.49</b>	<b>8.29</b>
Fair Return (R5)	286.88	129.32	-26.69	-230.36	-601.94
Functional (R6)					
Distribution (R6)					
Interest Free Income (R7)					
<b>Total Establishing Justice</b>	<b>286.88</b>	<b>129.32</b>	<b>26.69</b>	<b>-230.36</b>	<b>-601.94</b>
Profit Ratio (R8)	9.38	4.22	-1.22	-6.35	-15.25
Personal Income (R9)					



Investment Ratios in real sektor (R10)					
<b>Total Public Interest</b>	<b>9.38</b>	<b>4.22</b>	<b>-1.22</b>	<b>-6.35</b>	<b>-15.25</b>

Source: processed data, 2024

Table 2. Presents the Maqashid Shariah Index (MSI) values for the Micro Waqf Bank of Khas Kempek over the period from 2018 to 2022. The table highlights that each performance ratio exhibits different MSI values each year. The training ratio, for example, shows inconsistent values across the five years, reflecting instability in the institution’s efforts to enhance knowledge and education.

Regarding the indicator of establishing justice, the fair relations ratio experienced a noticeable decline between 2018 and 2019, followed by further instability during 2020-2022. This suggests fluctuations in the bank's commitment to promoting fairness in transactions. Additionally, the functional distribution ratio and the interest-free income ratio indicate that from 2018 to 2022, the Micro Waqf Bank of Khas Kempek did not generate revenue from Mudarabah, Musharakah, or other profit-sharing contracts, signaling a limited engagement in these Shariah-compliant financial activities.

In summary, the Maqashid Shariah Index for the various performance ratios of Micro Waqf Bank of Khas Kempek during the 2018-2022 period reflects a lack of consistency, suggesting instability in the bank’s adherence to Shariah objectives across different areas of its operations.

The final step in calculating the Maqashid Shariah Index (MSI) for Micro Waqf Bank of Khas Kempek during the 2018-2022 period involves determining the performance ratio for each year. For instance, in 2018, the individual education indicator is computed by summing the values for education grants, research, training, and publicity. The same approach is used to calculate the indicators for establishing justice and promoting public interest. Each of these elements is aggregated to reflect the institution’s performance in fulfilling Shariah objectives, ensuring a comprehensive assessment across key areas.

This research aims to enhance the understanding of the Maqashid Shariah Index (MSI) across various indicators, including individual education, establishing justice, and public interest. Additionally, it provides an analysis of the implementation of the Maqashid Shariah Index at Micro Waqf Bank of Khas Kempek for the period 2018-2022. The performance across these indicators is illustrated in the following tables, offering insight into how the bank aligns with Shariah objectives during this time frame.



***The First Maqashid Syariah Index performance ratio (educating individuals):***

Table 3. Maqashid Syariah Index of educating individual 2018-2022

Year	Individual Education
2018	1731.248174
2019	1721.868409
2020	1228.68723
2021	2041.806623
2022	2252.439729

Source: processed data, 2024

The calculation in this section involves summing the ratios of education, research, training, and publicity to determine the Maqashid Shariah Index (MSI). In 2018, the total MSI value was 1731.25, showing an overall upward trend in the subsequent years. The MSI slightly decreased to 1721.87 in 2019 but then experienced significant fluctuations, dropping to 1228.69 in 2020 before sharply increasing to 2041.81 in 2021 and reaching 2252.44 in 2022.

These results indicate a fluctuating yet generally increasing performance in terms of the Maqashid Shariah Index over the period from 2018 to 2022.

***Education grant/total cost (R1):***

In 2018, BWM *Khas Kempek* allocated education grants totaling IDR 4,246,700,000, representing 2300% of its total income for the year, which amounted to IDR 179,806,539. A similar pattern followed in 2019, with the bank distributing IDR 4,246,700,000 in education grants, equivalent to 2300% of its income of IDR 180,180,468.

From 2020 to 2022, BWM *Khas Kempek* continued its commitment to education by disbursing grants of IDR 4,246,700,000 annually. In 2020, this represented 1600% of the bank's revenue, which stood at IDR 251,870,491. In 2021, the grants amounted to 28% of the revenue of IDR 151,228,436. By 2022, the amount of education grants distributed (IDR 4,246,700,000) was 3% of the total revenue that the organization earned in the same year, which was IDR 136,764,583.

***Research cost/total cost (R2):***

From 2018 to 2022, the *Khas Kempek* Micro Waqf Bank did not allocate any funds for research activities. This information was not addressed or clarified in the bank's annual financial reports during this period.

***Training costs/Total Costs (R3):***

In 2018, the *Khas Kempek* Micro Waqf Bank incurred training costs amounting to IDR 54,335,578, contributing to a total expenditure of IDR 137,869,439 for that year. In 2019, training costs slightly decreased to IDR 51,450,502, with a total expenditure of IDR 161,236,296. From 2020 to 2022, training costs continued to decline, amounting to IDR 48,565,426 in 2020, IDR 45,920,773 in 2021,



and IDR 43,756,966 in 2022. The corresponding total expenditures for these years were IDR 257,335,485, IDR 179,550,877, and IDR 203,695,000, respectively.

**Publication Costs (R4):**

From 2018 to 2022, *Khas Kempek* Micro Waqf Bank did not allocate any funds for research activities. This information was not addressed or clarified in the bank's annual financial reports during this period.

**The Second Maqashid Syariah Index performance ratio (Justice):**

Table 4. Maqashid Syariah Index of -2022 Justice 2018

Year	Justice
2018	1463.168493
2019	1712.398306
2020	1905.163255
2021	1244.094296
2022	805.5661121

Source: processed data, 2024

In 2018, the MSI (Measurement of Social Impact) for fairness was recorded at 1463.18. It increased to 1712.40 in 2019 and further rose to 1905.16 in 2020. However, in 2021, the MSI dropped to 1244.09 and saw a further decline in 2022, reaching 805.57.

**Profit (R5):**

The fair retrieval calculations indicate that *BWM Khas Kempek* had a Fair Returns Maqashid Syariah Index of 1463.17 in 2018, based on the bank's total income. In 2019, Fair Returns increased to 1712.40, and further rose to 1905.16 in 2020. However, in 2021 and 2022, Fair Returns declined to 1244.09 and 805.57, respectively. This trend suggests that from 2018 to 2022, the Fair Returns achieved by the *Khas* Micro Waqf Bank were largely due to the community's utilization of various products that adhered to the principle of profit sharing.

**Qardh Financing (R6):**

In 2018, the total Qord financing distributed amounted to IDR 140,725,000, equivalent to 1000% of the total investment of IDR 128,709,440. In 2019, the bank again provided Qord financing totaling IDR 161,850,000, or 1200% of the total investment of IDR 124,949,360. In 2020, Qord financing reached IDR 180,365,000, which was 1400% of the total investment of IDR 124,218,280. However, in 2021 and 2022, Qord financing decreased to IDR 117,155,000, or 96% of the total investment of IDR 121,303,540 in 2021, and further declined to IDR 81,880,000, or 65% of the total investment of IDR 124,083,000 in 2022.



***Interest-free income (R7):***

The interest-free income of Islamic banks is typically reflected in their operating income, as they adhere to Sharia principles that prohibit usury (riba). An analysis of the Financial Statements of the *Khas Kempek* Micro Waqf Bank from 2018 to 2022 shows that no income containing elements of usury was recorded during this period, affirming the bank's commitment to Sharia-compliant financial practices.

***The Third Maqashid Syariah Index performance ratio (Welfare):***

Table 5. Maqashid Syariah Index of Welfare 2018-2022

Year	Welfare
2018	186.7484959
2019	504.7927286
2020	-1833.891838
2021	-192.7642851
2022	-123.7733842

Source: processed data, 2024

The Welfare component of the Maqashid Syariah Index (MSI) is calculated as the sum of the profit ratio, personal income, and investment ratio in the real sector. In 2018, the MSI for Welfare was 186.75. This value significantly increased in 2019 to 504.79. However, from 2020 to 2022, the Welfare index experienced a sharp decline, recording negative values of -1833.89 in 2020, -192.76 in 2021, and -123.77 in 2022. These negative figures indicate a considerable downturn in the profit ratio, personal income, and real sector investment during this period.

***Net income/total assets (R8):***

The performance ratio of the Maqashid Sharia Index (MSI) shows that BWM *Khas Kempek* maintained varying levels of profitability from 2018 to 2022. In 2018, the bank achieved a net income of IDR 41,937,100, representing 9% of its total assets of IDR 4,280,612,177. However, in 2019, net income dropped to IDR 18,944,172, or approximately 0% of total assets of IDR 4,299,556,349. This downward trend continued in 2020, with net profit falling to IDR 5,464,993, or 0% of total assets of IDR 4,294,093,356.

In 2021 and 2022, BWM reported losses, with net incomes of -IDR 28,322,440 (0% of total assets of IDR 4,265,770,915) and -IDR 66,930,416 (1% of total assets of IDR 4,198,840,498), respectively. Despite these fluctuations, many BWM *Khas Kempek* products remained operational and functioned effectively during this period, contributing to the bank's overall performance.

***Zakat/Profit (R9):***

Although BWM *Khas* does not distribute zakat, the bank channels funds towards employee salaries as a substitute. In 2018, the total funds allocated for salaries amounted to IDR 85,500,000. This



increased to IDR 109,000,000 in 2019, despite the total profit being only IDR 18,944,172. In 2020, BWM Khas further raised the salary fund to IDR 115,120,000. However, in 2021 and 2022, the amounts allocated for salaries were reduced to IDR 60,685,000 and IDR 83,485,000, respectively, despite the bank recording negative profits of -IDR 28,322,440 in 2021 and -IDR 66,930,416 in 2022.

### ***Distribution for Investment/Total Distribution (R10)***

As one of the largest Islamic banks in Indonesia, BWM *Khas Kempek* distributed 3% of its total investment funds in 2018 to the real sector. This increased to 4% in 2019, and remained at 4% in 2020. However, in 2021 and 2022, the real sector distribution decreased to 3% and 2%, respectively. Investment in the real sector is a crucial element in achieving the Maqashid Sharia Index, as it promotes social and economic welfare. Despite the general trend in the banking industry to focus on monetary investments, such as securities, BWM *Khas Kempek* prioritized real sector investments. One of the primary vehicles for this investment was *Qardh* financing, which aligns with the bank's commitment to Sharia-compliant financial principles.

### **Maqashid Syariah Index (MSI)**

Tabel 5. Maqashid syariah index 2018-2022

<b>Year</b>	<b>Maqashid Syariah Index</b>
2018	3800.603843
2019	3984.760773
2020	1350.888027
2021	3126.217507
2022	3014.102675
total	15276.57283

Source: processed data, 2024

The results of the Maqashid Sharia Index for the *Khas Kempek* Micro Waqf Bank over the period from 2018 to 2022 show an interesting trend. In 2018, the index was recorded at 3800.60, which increased to 3984.76 in 2019. However, in 2020, the index saw a significant decline, dropping to 1350.89. The following years showed a recovery, with the index rising to 3126.22 in 2021 and slightly decreasing to 3014.10 in 2022.

This fluctuation indicates potential external factors influencing the bank's performance in relation to the objectives of the Maqashid Shariah during this period.

### **Discussion**

The three fundamental needs of humanity are *dhururiyah*, *hajiyah*, and *tahsiniyah*. The *dhururiyah* (essential) needs encompass the preservation of religion (*hifzh Al-din*), the preservation of life (*hifzh Al-nafs*), and other key aspects. Performance measurement using the Maqashid Shariah Index offers a unique approach to evaluating the performance of Shariah-compliant banking. Unlike conventional banking, which tends to prioritize profitability, this method emphasizes the Shariah principles that





form the foundation of Islamic banks, ensuring that ethical and spiritual dimensions are considered alongside financial performance.

The results of this study are consistent with the findings of Cakhyaneu (2018), who noted that performance measurements from 2018 to 2022 were based on the Maqashid Shariah Index. The bank's strong emphasis on achieving two key Maqashid Shariah objectives—*Tahzib Al-Fard* (educating individuals) and *Iqamah Al-Adl* (upholding justice)—was instrumental in helping it attain the highest score on the Maqashid Shariah Index. This focus on ethical principles reflects the bank's commitment to its core Shariah values.

*Tahdzib Al-Fard* (educating individuals) requires Islamic banks to support all efforts to expand knowledge for both employees and the wider community. This growth in knowledge is expected to enhance the understanding of Islamic finance in Indonesia, which is still relatively low. According to Wimboh Santoso, Chairman of the Board of Commissioners of the Financial Services Authority (OJK), the national Islamic financial literacy index is only 8.92%, which is significantly lower than the general public's literacy in the conventional financial sector, which reaches 37.72%.

The presence of Micro Waqf bank *Khas Kempek* has boosted micro-enterprises (UMKM), especially for the community around *Kempek Village*, where access to Islamic banking products remains limited. Micro Waqf Bank *Khas Kempek* does not focus on education, research, or publications, but rather on directly serving the community. Through training programs, it has positively impacted the financial literacy of the local population near the *Khas Kempek Islamic Boarding School*.

The concept of *Iqamatu Al-Adl* (upholding justice) in Islamic banking ensures that negative factors in transactions or banking operations, which could lead to injustice, such as *riba* (interest), *maysir* (gambling), and *gharar* (uncertainty), are eliminated (Avitriani et al., 2023). Fund distribution through various contracts in Islamic banking differs from conventional banking. These contracts, including *mudharabah* (profit-sharing) and *musyarakah* (partnership), emphasize risk-sharing based on fairness. Micro Waqf Bank of *Khas Kempek* ensures that its services benefit the community, by optimizing funds and promoting a fair system that serves the collective good.

The concept of *Jalb Al-Maslahah* (public welfare) is crucial in Islamic banking, where the focus is on achieving well-being, trust, and justice (Mustaring, 2022). Bank Wakaf Mikro *Khas Kempek* contributes in various ways to promote the welfare of the community. These achievements are part of a broader goal to enhance societal welfare through Islamic financial institutions, which must focus on expanding investment projects and improving social services.

## Conclusion

Based on the research results presented in this study, the following conclusions can be drawn:

1. The performance of Micro Waqf Bank of *Khas Kempek*, when measured using the Maqashid Syariah Index (MSI), which consists of three indicators—*Tahdzib Al-Fard* (educating individuals), *Iqamah Al-Adl* (justice), and *Jalb Al-Maslahah* (public welfare)—showed a value



- of 312.58 for 2018, 147.50 for 2019, -19.16 for 2020, -225.22 for 2021, and -608.91 for 2022.
2. Based on an analysis of the Maqashid Syariah Index (MSI) for the 2018–2022 period, the *Tahdzib Al-Fard* (educating individuals) indicator showed an increase in the training ratio, reflecting a focus on training. In contrast, the *Iqamah Al-Adl* (justice) indicator was only represented in the fair returns ratio during 2018–2022. However, the functional distribution ratio and the interest-free income ratio were not recorded in the annual financial reports of Micro Waqf Bank of *Khas Kempek*.
  3. For the *Jalb Al-Maslahah* (public welfare) indicator, the profit ratio demonstrated a decline from 2018–2022. Meanwhile, the personal income ratio and investment ratio in the real sector did not show significant utilization of funds. Overall, the annual assessment of these indicators, combined with the total performance, revealed that the financial performance of Micro Waqf Bank of *Khas Kempek* consistently declined, with an average overall rating of -393.22.

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## DEVELOPMENT AND IMPLEMENTATION OF MYIPIZ GRANTS: A WEB-BASED GRANT MANAGEMENT SYSTEM FOR UNIVERSITI UTARA MALAYSIA'S INSTITUTE OF RESEARCH AND ZAKAT INNOVATION (IPIZ)

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**Abstract:** *The integration of technology in grant management has significantly improved the efficiency of academic institutions in handling research and consultancy grants. This article explores the design, development, and implementation of MYIPIZ Grants, a web-based grant management system tailored for Universiti Utara Malaysia's Institute of Research and Zakat Innovation (IPIZ). Utilizing a Business Process Reengineering (BPR) approach, the system automates previously manual tasks such as grant submission, evaluation, monitoring, and reporting, thereby reducing administrative workloads and improving transparency. The system development involved a thorough requirement analysis and employed web-based technologies, specifically PHP and MySQL, to create a multi-tiered platform. This platform facilitates real-time feedback, role-based access, and automated tracking of grant applications. The survey conducted among users, including researchers and administrators, indicated high satisfaction with the system's ability to streamline processes and reduce bottlenecks. However, some areas, such as user interface design and support, require further improvement. Key features of MYIPIZ Grants include online form submission, real-time feedback, monitoring of project milestones, and comprehensive reporting functionalities, all of which contribute to greater accountability and transparency. The system also offers strategic insights through data analysis, allowing IPIZ administrators to assess funding trends and project success rates. While challenges remain, particularly in enhancing the graphical interface and user support, MYIPIZ Grants marks a significant advancement in automating and modernizing grant management. It aligns with UUM's goals of promoting research innovation and digital transformation, providing a model for similar institutions seeking to improve their grant management processes. This study highlights the system's success in enhancing both user experience and administrative efficiency, positioning it as a valuable tool for managing high-impact academic projects.*

**Keywords:** *Grant management, web-based system, Business Process Reengineering, MYIPIZ Grants, academic research automation*

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## Introduction

In today's fast-paced world, technology integration has transformed various sectors, including academia and research. By automating repetitive tasks and improving decision-making processes, technology enables organizations to boost productivity and efficiency. For instance, automation reduces manual workloads, allowing employees to focus on more strategic activities (IABFC, 2023). In academic settings, Learning Management Systems (LMS) and similar technologies have replaced traditional paper-based record-keeping methods, streamlining administrative processes such as student data management and lesson planning (Bradley, 2021). Additionally, the automation of repetitive tasks like grading and attendance tracking has freed educators to focus more on interactive teaching methods (Hase & Kuhl, 2024).

At Universiti Utara Malaysia (UUM), the Institute of Research and Zakat Innovation (IPIZ) has embraced this shift towards automation by implementing MYIPIZ Grants, a web-based system to manage research and consultancy grants. The adoption of Business Process Reengineering (BPR) has enabled IPIZ to automate grant management, significantly reducing administrative workloads while improving transparency and decision-making processes (Zairi & Sinclair, 1995).

## Objectives

The primary objective of developing MYIPIZ Grants was to create a comprehensive online system for managing grant applications and consultancy projects overseen by IPIZ. The key sub-objectives of the project include:

1. Collecting system requirements from IPIZ stakeholders.
2. Designing a conceptual model, including database architecture and analytical diagrams.
3. Developing the system using web-based technologies.
4. Providing various reporting formats related to research grants and their outcomes, ensuring all stakeholders receive transparent and accurate updates.

## Literature Review

### *Institute of Research and Zakat Innovation (IPIZ)*

IPIZ, a research center at UUM, focuses on promoting research and innovation in the field of zakat. Its mission includes conducting comprehensive research to explore challenges and opportunities in zakat management, academic publications, and community development programs. The collaboration between UUM and the Lembaga Zakat Negeri Kedah (LZNK) has facilitated IPIZ's role in advancing strategies for distributing zakat funds more effectively. The use of digital platforms has further enhanced the transparency and efficiency of these initiatives.

### *Web-Based Grant Application Systems*

Transitioning from paper-based grant submissions to web-based systems has been driven by the need for efficiency, accessibility, and transparency. Systems like MyGrants in Malaysia offer faster application processing, enhanced accessibility for global researchers, and improved transparency in



the evaluation process (MOSTI, 2023; Piwowar et al., 2018). By centralizing submission guidelines and templates, these systems ensure that researchers have access to all necessary resources, facilitating a smoother submission process. The online nature of these platforms has also democratized access, enabling researchers from developing regions to participate in academic publishing and grant applications (Gasparyan et al., 2019).

### ***Technical Aspects in Developing a Web-Based Submission System***

Developing a web-based submission system requires careful consideration of various technical factors, including user interface design, data security, integration with existing journal management systems, and scalability. A well-designed user interface is crucial for ensuring that authors, reviewers, and editors can navigate the system easily. As noted by VanLehn (2011), a well-structured user interface simplifies the submission process with clear instructions, guiding users through each step. Additionally, ensuring compatibility with different devices and browsers is essential for accessibility.

Data security is paramount, given the sensitive nature of academic work. Developers must implement robust confidentiality protocols to safeguard submitted manuscripts and personal information, as highlighted by Brembs et al. (2023) and Tennant et al. (2016), who emphasize the need for "frequent security audits and updates to protect the system from potential breaches." Furthermore, effective integration with existing journal management systems is necessary for smooth data transfer and communication between publication process components (Salem, Culbertson, & O'Connell, 2016). Lastly, scalability is a key consideration; as submission volumes increase, the system must handle traffic and data storage without compromising performance. Novotny et al. (2018) suggest that cloud-based solutions are often preferred for their flexibility and ability to scale rapidly in response to changing demands.

### ***Encouragement for Transitioning to Online Systems***

Several studies have highlighted the benefits of online submission systems for both authors and journals. Research by Rouhi, Beard, & Brundy (2022) indicates that journals using online submission systems experienced a significant reduction in idle time from submission to publication, compared to those relying on traditional methods. The study also notes that online systems improve communication between authors and editors, leading to a smoother review process. Furthermore, prior research emphasizes the role of digital platforms in democratizing access to publishing opportunities. According to Gasparyan et al. (2019), these online systems help level the playing field for researchers from underrepresented areas, enabling them to engage more fully in the global academic community. Overall, transitioning to online submission systems not only enhances efficiency but also fosters inclusivity within academia.

Despite these advancements, many systems still face challenges in streamlining administrative workflows, providing a user-friendly interface, and ensuring real-time tracking of grant applications. MYIPIZ Grants addresses these issues by introducing automated processes, enhancing transparency, and offering a comprehensive platform tailored to the needs of UUM's Institute of Research and Zakat Innovation.

## Development Framework

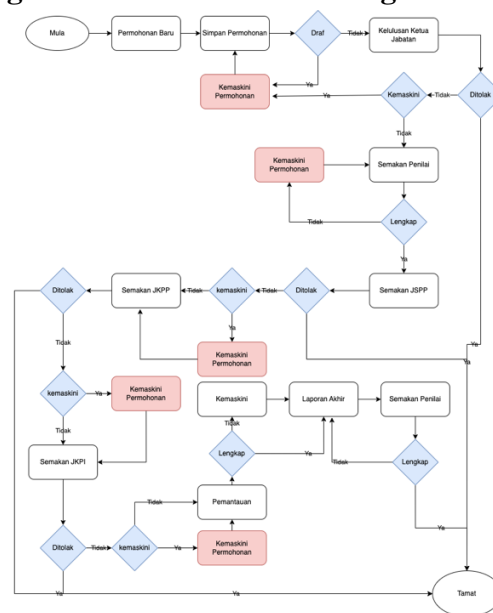
### System Design

The conceptual framework for MYIPIZ Grants focuses on creating an intuitive, user-friendly interface that simplifies the process. The MYIPIZ Grants system is designed as a comprehensive platform to manage all stages of the grant application process. This includes grant submission, administration, monitoring, and final reporting. By using a multi-tier workflow, the system automates various stages, reducing the administrative burden and processing time associated with traditional manual methods.

### System Workflow

The system's structure (see Figure 1 below) involves several stages, from grant application initiation to final project closure, ensuring a smooth flow through different stages of evaluation and approval. The multi-tier approach allows for parallel processing at different stages, improving efficiency and ensuring that applications are reviewed promptly. Below is an expanded explanation of each core function in the workflow.

**Figure 1: MYIPIZ Grants Logical Structure**



The following is a step-by-step overview of the workflow in MYIPIZ Grants:

1. Grant Application: Users create and submit grant applications via the system.
2. Departmental Approval: The application undergoes a review by the Head of Department.
3. Expert Evaluation: Approved applications are forwarded for evaluation by subject matter experts.
4. Final Review and Monitoring: The application passes through additional committees before final approval. After approval, project monitoring and reporting take place.
5. Project Closure: Upon completion, the user submits a final project report, marking the closure of the grant application.



This automated and tiered workflow not only speeds up the review and approval process but also provides a transparent and accessible platform for all stakeholders involved.

## Methodology

### *User Requirement Analysis*

The Waterfall model was adopted for developing MYIPIZ Grants, emphasizing logical progression through the system development lifecycle (SDLC). During the user requirement analysis phase, interviews with IPIZ administrators revealed key system functionalities needed to address inefficiencies in the manual grant management process. Table 1 outlines the shift from manual to automated processes and how MYIPIZ Grants addresses these challenges.

Table 1: Manual vs Automated System

Manual Process	Automated System (MYIPIZ Grants)
Paper-based submission of forms	Online submission with real-time updates
Delayed approvals via physical copies	Faster digital approvals and real-time tracking
Manual follow-ups for updates	Automated status tracking and notifications
Physical document storage	Digital storage with encryption

The requirements were categorized into functional (submission, evaluation, reporting, etc.) and non-functional (performance, security, and user-friendliness) requirements.

### System Design

Once the user requirements were collected, the design phase began. The system architecture for MYIPIZ Grants was divided into two main components:

1. **Frontend:** The user interface was designed using HTML, CSS, and JavaScript to create a responsive and intuitive interface for users. Bootstrap was utilized to ensure accessibility across devices such as desktops, tablets, and smartphones
2. **Backend:** The core functionality of the system, including handling user requests, database management, and business logic, was developed using PHP. The Model-View-Controller (MVC) framework in PHP enabled clear separation between the user interface (View), database interactions (Model), and business logic (Controller).

The system workflow automates the entire grant management process, including key modules like grant submission, application review, progress monitoring, and final reporting, ensuring efficiency and transparency at every stage.

### Database Development

The database was developed using MySQL, a robust and scalable relational database management system. The database was designed to store all relevant information related to grant applications, user





roles, reviewer feedback, and project reports. Below are the core database tables created during this phase:

1. Users: This table stores information about all system users, including researchers, administrators, and reviewers. Each user is assigned a role that determines their access level in the system. Table 2 is the user table design.
2. Roles: This table defines the different roles in the system (e.g., researcher, administrator, and reviewer) and what permissions each role has.

Table 2: Table of User

Field	Type	Description
id	INT	Primary Key (Auto Increment)
name	VARCHAR(255)	User's full name
email	VARCHAR(255)	Unique email address
password	VARCHAR(255)	Hashed password
role_id	INT	Foreign Key to the roles table
created_at	TIMESTAMP	Date the user account was created
updated_at	TIMESTAMP	Last update timestamp

3. Grants: This table manages all the grant submissions, including project details, researcher information, and submission status. Table 3 show the grant table design.

Table 3: Table of Grant

Field	Type	Description
id	INT	Primary Key (Auto Increment)
title	VARCHAR(255)	Title of the research project
researcher_id	INT	Foreign Key to users table (researcher)
submission_date	DATE	Date of submission
status	VARCHAR(50)	Current status of the submission
created_at	TIMESTAMP	Date the grant was submitted
updated_at	TIMESTAMP	Last update timestamp

4. Evaluations: This table stores feedback and evaluations from reviewers regarding each grant application as shown in Table 4.

Table 4: Table of Evaluation

Field	Type	Description
id	INT	Primary Key (Auto Increment)
grant_id	INT	Foreign Key to the grants table
evaluator_id	INT	Foreign Key to the users table (reviewer)
comments	TEXT	Reviewer's feedback
evaluation_date	DATE	Date of evaluation
status	VARCHAR(50)	Status (e.g., Reviewed, Needs Revision)



The database was normalized to the third normal form (3NF) to avoid redundancy and ensure data integrity.

## System Development Using PHP

The core system development was carried out using PHP. PHP was chosen due to its flexibility, ease of integration with MySQL, and wide community support for building secure and scalable web applications.

### Development of Core Modules

1. **Grant Submission Module:** A user-friendly interface was developed where researchers could submit their grant proposals along with required documentation. This module includes form validation using PHP and JavaScript to ensure that all necessary fields are completed before submission.
2. **Evaluation Module:** This module allows reviewers to access grant submissions and provide feedback. PHP was used to dynamically fetch the relevant data from the MySQL database and display it to the reviewer. The system also allowed for the submission of evaluations and recommendations directly through the interface.
3. **Monitoring Module:** After a grant is approved, the monitoring module tracks project progress. Researchers can upload periodic reports, and administrators can review them. PHP scripts handle file uploads, database updates, and ensure that the reports are associated with the correct projects.
4. **Reporting Module:** This module provides the final step in the process, allowing researchers to submit a comprehensive final report on their research project. PHP generates automated summaries and notifications to remind users of upcoming deadlines.

### Security Implementation

The system uses PHP's built-in security features to handle user authentication, form submissions, and session management. Passwords are hashed using crypt for secure storage in the database. Additionally, SQL injection prevention techniques were employed by using prepared statements in all database interactions (Tennant, et al., 2016).

### MVC Structure

PHP's Model-View-Controller (MVC) architecture was used to separate the system logic from the presentation layer. This structure improves code reusability and makes future enhancements easier.

1. **Model:** This layer handles all database interactions (e.g., submitting grant data, fetching user roles, etc.).
2. **View:** This layer is responsible for rendering the user interface, which was developed using HTML, CSS, and JavaScript.



3. Controller: The controller contains the business logic that connects the user's actions to the model and view. For instance, when a researcher submits a new grant application, the controller updates the database and presents the user with a confirmation message.

## Testing and User Acceptance Testing (UAT)

Before deployment, the system underwent several rounds of testing:

1. Unit Testing: Each module was tested individually to ensure that the core functionalities (submission, evaluation, monitoring, and reporting) worked as expected. Tests included validation of form inputs, file uploads, and database interactions.
2. Integration Testing: The system's various components were tested together to ensure that data flowed correctly between modules. This ensured that a grant submission could be reviewed, monitored, and reported without errors.
3. UAT: A group of 5 faculty members and 5 IPIZ administrators tested the system to identify usability issues and provide feedback on functionality. Their feedback was used to make final improvements, particularly in the user interface and notification systems.

## Key Features of MYIPIZ Grants

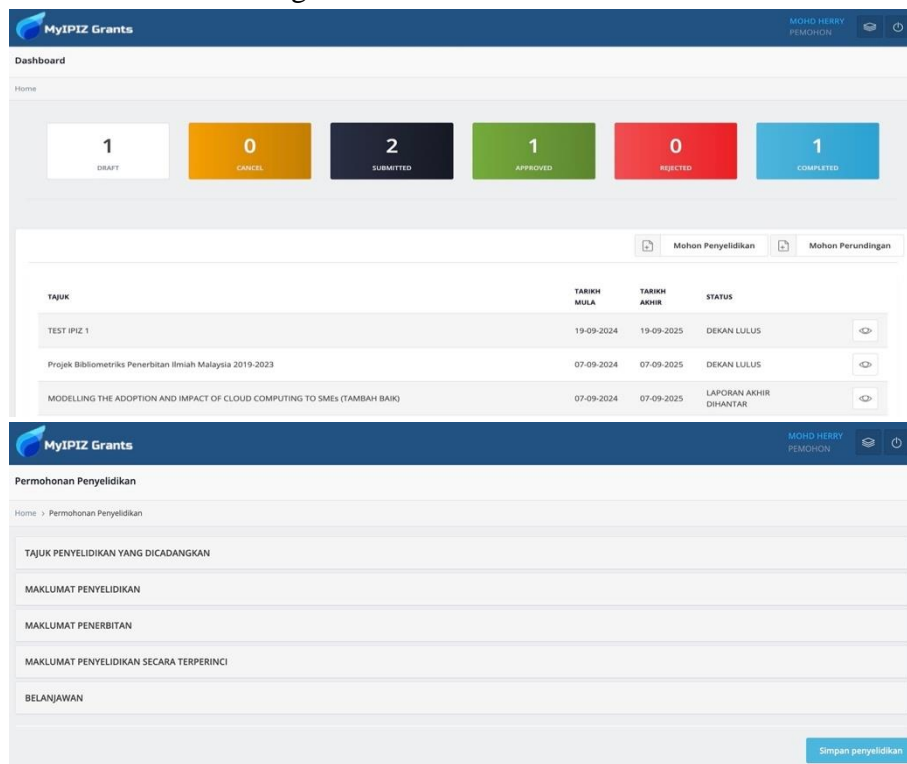
The MYIPIZ Grants system is built around four key functions that address various stages of the grant lifecycle: submission, administration, monitoring, and reporting. Each of these modules is designed to automate previously manual tasks, reducing administrative burdens and enhancing the overall transparency and accountability of the grant management process

### Submission Module

The Submission Module is the entry point for all users submitting research grant applications. This function is user-centric and guides researchers through the application process, ensuring compliance with submission requirements. Figure 2 illustrates the submission module:

1. Online Form Submission: The system allows researchers to submit grant applications directly through the platform using a web-based form. The form is structured to capture all essential information such as project title, objectives, methodology, and budget details. Researchers can also upload any required supporting documents (in formats such as PDF, DOCX, etc.). The system automatically validates the submission to ensure it meets the required criteria before proceeding to the next stage.
2. Real-Time Feedback: Upon submission, users receive immediate confirmation and a tracking ID, enabling them to monitor the status of their application in real time. This real-time feedback significantly reduces the uncertainty experienced in manual submissions, where delays in responses can often lead to frustration.
3. Draft Saving: Researchers can save incomplete applications as drafts and return to them later for further modifications, allowing flexibility during the application preparation phase. This is particularly beneficial for researchers who may need time to gather additional information or refine their proposals before final submission.

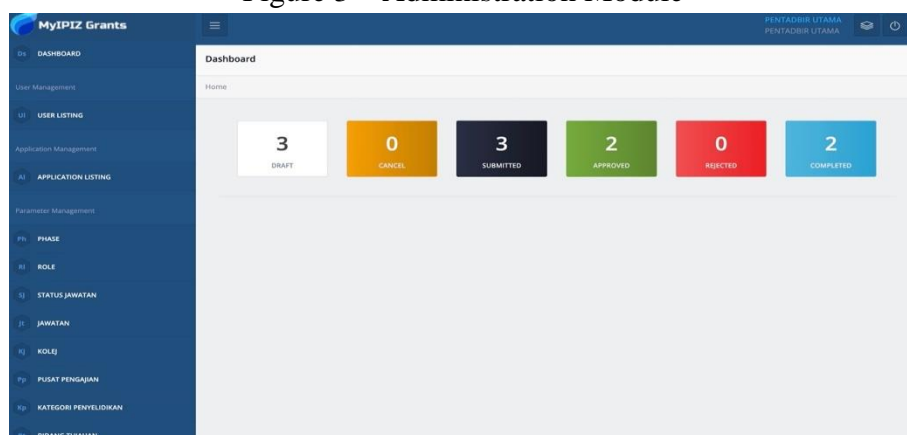
Figure 2 – Submission Module



## Administration Module

The Administration Module is designed to streamline the internal processing of grant applications. This module is primarily used by IPIZ administrators and reviewers to manage, review, and approve or reject grant proposals. It is depicted in Figure 3.

Figure 3 – Administration Module



1. **Role-Based Access:** Different levels of access are granted based on user roles. For example, while researchers have access only to submission-related functionalities, administrators and reviewers have additional permissions to review, evaluate, and process grant applications.
2. **Application Review Process:** Submitted applications automatically flow to the administrative dashboard, where they are assigned to appropriate reviewers. Reviewers are selected based

on subject matter expertise, and the system sends notifications to them for evaluation. Each application goes through multiple layers of approval, including initial screening by department heads and subsequent evaluations by an expert panel.

3. Reviewer Feedback and Decision Making: Reviewers can provide feedback, make comments, and recommend changes directly within the system. The platform tracks all actions and stores them for transparency, so researchers can later view the feedback provided by reviewers. Once all evaluations are complete, the system generates a decision (approval, rejection, or request for revisions) and notifies the researcher.
4. Tracking and Notifications: Administrators can track the progress of each application through different stages, including evaluation and approval. Automated notifications are sent to researchers at key milestones, such as when their application moves to a new phase, requires revisions, or is approved.

## Monitoring Module

The Monitoring Module provides tools for continuous oversight of projects that have been awarded grants. This function helps administrators and researchers track the progress of funded projects over time, ensuring that milestones are achieved, and funds are utilized appropriately. Figure 4 shows the monitoring module.

Figure 4 – Monitoring Module

MyIPIZ Grants

PENTADBIR UTAMA  
PENTADBIR

Pemantauan Permohonan

Home > Pemantauan Permohonan

Maklumat Projek

Tajuk Utama : CORPORATE SOCIAL RESPONSIBILITY IN THE AGE OF AI: REIMAGINING BUSINESS ETHICS AND MANAGEMENT  
Ketua Projek : MOHD HERRY  
Baki semasa (RM) : 13,000.00  
Kod S/O : 123456

Tarikh Mula Projek : 25 Aug 2024  
Peratusan perbelanjaan daripada jumlah bajet (%) : 0.00  
Tarikh Hantar Pemantauan : 31/08/2024

Jenis Geran : KONTRAK PERUNDINGAN  
Bajet yang diluluskan (RM) : 13,000.00

Komen Keseluruhan Ahli Jawatankuasa Pengurusan IPIZ

xlengkap

Kemas Kini Pemantauan

1. Milestone Tracking: Once a grant is approved and the project commences, the system requires the researcher to submit periodic progress reports. These reports include details such as project milestones achieved, funds utilized, and any deviations from the original project plan. The system provides a structured template for these updates, ensuring uniformity across reports.
2. Expenditure Monitoring: The system includes an expenditure tracking feature where researchers must report on how grant funds are being spent at each project stage. Administrators can compare these reports against the initial budget projections submitted during the application phase to ensure compliance with the project's financial guidelines.

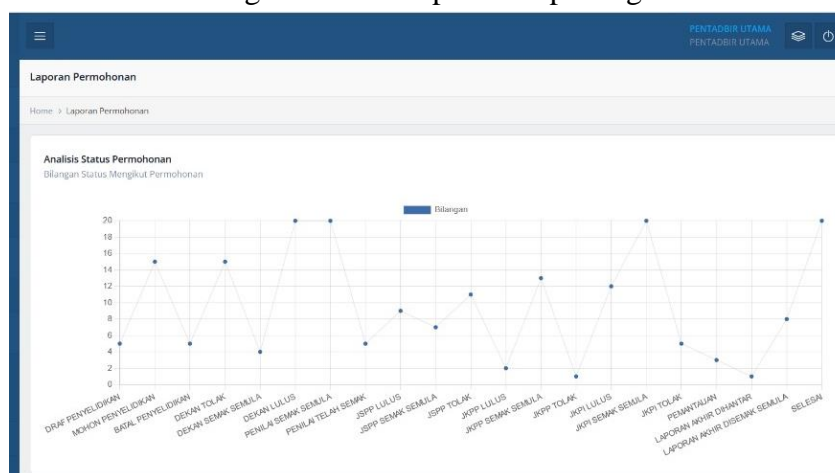
3. Alerts and Notifications: The system sends automated reminders to researchers to submit their progress reports by set deadlines. Failure to submit these reports triggers alerts within the administrative dashboard, ensuring that no project goes without adequate oversight.
4. Continuous Feedback Loop: Both administrators and researchers benefit from the feedback mechanisms built into the system. Administrators can request further clarification on certain milestones or fund usage if necessary, while researchers can respond to those requests directly through the platform. This creates a transparent and efficient feedback loop that maintains project accountability.

## Reporting Module

The Reporting Module is the final stage in the grant lifecycle and is designed to simplify the creation, submission, and evaluation of final project reports. This module also serves as a data repository, allowing administrators to generate executive summaries and reports for strategic planning.

1. Final Report Submission: At the end of the project, researchers are required to submit a final report detailing the outcomes of the research, how the objectives were achieved, and the final utilization of funds. The system provides a template for the final report, ensuring consistency in the reporting format. Researchers can also upload additional supporting documents, such as publications or patents resulting from the research.
2. Archiving and Compliance: Once submitted, the final report is archived within the system, where it can be reviewed by administrators and used for compliance audits. The archival function ensures that all project-related documentation is stored securely and is easily accessible for future reference.
3. Strategic Insights: Administrators can use the data gathered through the system to analyze trends, such as which research areas are receiving the most funding or which types of projects have the highest success rates. These insights are crucial for long-term planning and strategy development within IPIZ.

Figure 5 – Example of Reporting



4. Data Analysis and Reporting: The system also allows administrators to generate comprehensive reports on the status of all grants under management. This includes insights into the success rates of funded projects, the financial utilization of grants, and overall

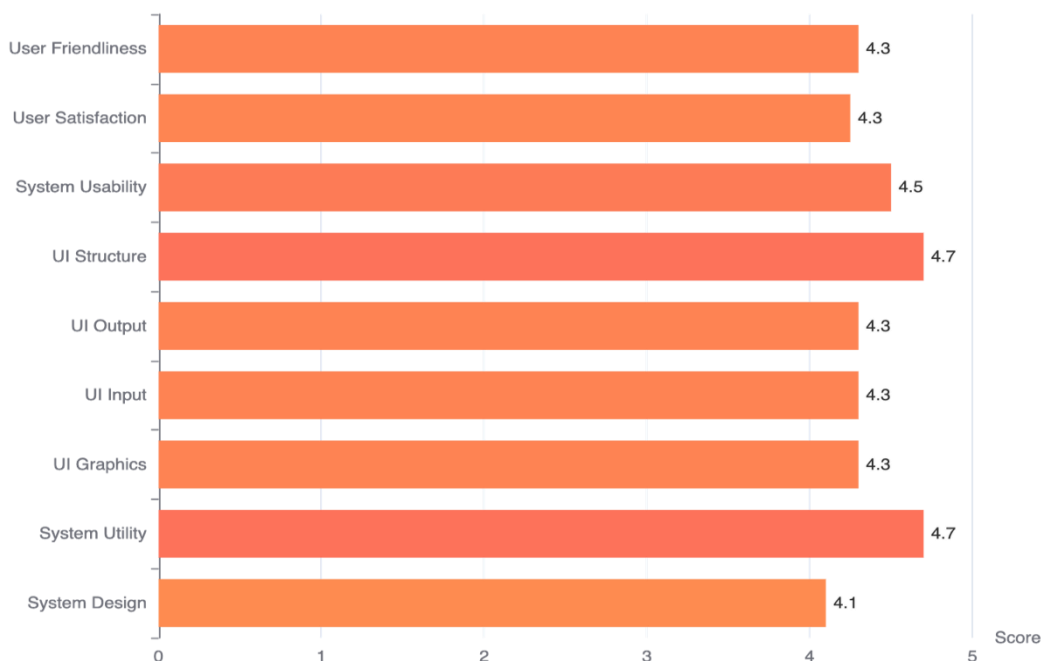
research outcomes. These reports can be used to evaluate the effectiveness of the grant management process and to inform future funding decisions. An example of reporting is shown in Figure 5:

### User Feedback and System Performance

To assess the functionality and user satisfaction of MYIPIZ Grants, a user satisfaction survey was conducted among 20 participants, including both researchers and administrators. The feedback was collected on several dimensions, including system design, user interface, ease of use, and utility. As shown in Figure 5, the survey revealed high levels of satisfaction with key aspects of the system. The survey revealed high levels of satisfaction with the utility of the system (4.7/5), indicating that the system successfully streamlined grant management tasks.

The Submission and Monitoring Modules were particularly praised for their role in reducing administrative bottlenecks and enhancing transparency. However, the User Interface received a slightly lower score (4.1/5), with users suggesting improvements in graphical design and user support features.

Figure 5: User Satisfaction Result



### Conclusion

The development and implementation of MYIPIZ Grants have significantly improved the efficiency, transparency, and accountability of research grant management at IPIZ. The automated workflow processes—from submission to reporting—have reduced administrative burdens and enhanced researcher experience. Furthermore, the system’s ability to provide real-time feedback and tracking



has increased transparency, which was reflected in the positive user satisfaction scores, particularly in the 4.7/5 rating for system utility.

While user feedback indicates room for improvement in the system's interface and expending user support, MYIPIZ Grants is well-positioned to meet the evolving needs of research management in the future. Addressing these aspects will be crucial to fully optimizing the system's usability and further improving user satisfaction.

Continuous updates to the system will be necessary to maintain its effectiveness, particularly as more researchers and administrators adopt the platform. Enhancing the graphical interface, improving user support, and adding new functionalities will ensure that MYIPIZ Grants remains a robust and valuable tool for managing research grants and facilitating high-impact academic outcomes. By aligning with UUM's broader goals of research innovation and digital transformation, MYIPIZ Grants can serve as a model for similar institutions seeking to modernize their grant management processes.

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## PENINGKATAN SUMBER EKONOMI GOLONGAN ASNAF MELALUI “EZEE DIY AQUAPONICS DESIGN”

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**Abstract:** *Isu keterjaminan makanan merupakan satu isu global yang menjadi cabaran utama kepada banyak negara termasuklah Malaysia. Pelbagai isu terkait rapat dengan keterjaminan makanan seperti pertambahan bilangan populasi penduduk dunia, kekangan sumber air, kemerosotan kesihatan dan makanan sihat, kekurangan tanah untuk pertanian dan perubahan iklim dunia. Kebergantungan terhadap sumber makanan import juga perlu dilihat secara serius oleh banyak pihak. Pelbagai strategi diatur untuk menangani isu keterjaminan makanan seperti mendidik dan melatih ahli masyarakat untuk menghasilkan sumber makanan sendiri. Antara kaedah berinovatif yang dilihat mampu untuk menghasilkan sumber makanan sendiri adalah melalui kaedah akuaponik. Kajian ini melibatkan dua asnaf untuk dilatih bagi menghasilkan dua sumber makanan sendiri iaitu ikan dan sayuran secara serentak. Penerima yang dipilih telah dibekalkan dengan set akuaponik lengkap yang dibangunkan oleh sekumpulan penyelidik dari Universiti Utara Malaysia yang dinamakan dengan “Ezee DIY Aquaponics Design”. Set akuaponik pertama telah dipasang di Kampung Tradisi, Changloon Kedah dan set akuaponik kedua telah dipasang di kampung Paya Parit Latih, Jitra Kedah. Berdasarkan pemantauan berterusan serta data-data statistik yang dikumpulkan, didapati bahawa set akuaponik yang dibekalkan telah dapat membantu asnaf terpilih untuk menghasilkan dua sumber makanan sendiri, membantu mereka menjimatkan perbelanjaan dapur serta berupaya menambahkan pendapatan mereka melalui penjualan sebahagian hasil ikan dan sayuran organik kepada penduduk sekitar. Pelbagai jenis sayuran telah dapat dituai hasilnya sepanjang tempoh kajian seperti sayur salad batavia, salad kerinting, pegaga gajah, terung, bendi, cili, daun kucai, daun kesum dan daun pandan. Selain itu juga, ikan talapia hidup turut diolah menjadi ikan pekasam talapia yang mana harganya lebih tinggi dan produk pekasam boleh disimpan dalam tempoh masa yang lebih lama.*

**Keywords:** *Keterjaminan makanan, akuaponik, ikan, sayuran organik, ekonomi asnaf*

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## Pengenalan

Isu keterjaminan makanan merupakan satu isu global yang menjadi cabaran utama kepada banyak negara termasuklah Malaysia. Pelbagai isu terkait rapat dengan keterjaminan makanan seperti pertambahan bilangan populasi penduduk dunia, kekangan sumber air, kemerosotan kesihatan dan makanan sihat, kekurangan tanah untuk pertanian, perubahan iklim dunia, pembekalan makanan yang cukup, selamat dan makanan bernutrisi merupakan cabaran utama yang berkait rapat dengan keselamatan dan kecukupan makanan. Pertubuhan Bangsa-bangsa Bersatu (PBB) juga turut memberi penekanan tentang isu keterjaminan makanan melalui agenda “*The United Nations 17 Sustainable Development Goals (SDGs)*”.

Di Malaysia, pelbagai pihak turut sama memberi penekanan kepada isu keterjaminan makanan ini. Pelbagai rancangan jangka masa pendek, sederhana dan panjang turut digariskan oleh pihak kerajaan bagi menangani isu ini. Selain daripada itu, isu kebergantungan kepada makanan import juga turut menjadi topik hangat yang perlu ditangani dengan langkah segera. Menurut laporan dari Malaysia Trade Statistic Review (MTSR, 2023) yang dikeluarkan oleh Jabatan Perangkaan Malaysia menunjukkan bahawa jumlah import makanan negara mencecah RM75.6 bilion berbanding nilai eksport makanan sebanyak RM44.6 bilion sahaja. Senario ketidakseimbangan urusan niaga ini jika dibiarkan secara berterusan akan memberi impak yang negatif kepada isu keterjaminan makanan di Malaysia.

Lantaran itu, penghasilan dan pengeluaran sumber makanan sendiri merupakan suatu aspek yang perlu dititikberatkan oleh kerajaan dan juga masyarakat. Dalam usaha kerajaan menjamin keterjaminan makanan dan mengurangi kebergantungan kepada makanan import, setiap ahli masyarakat seharusnya dididik dan dilatih untuk menghasilkan sumber makanan sendiri. Sehingga kini, pelbagai program kesedaran awam turut sama dilancarkan, antaranya seperti program pembangunan pertanian komuniti ataupun disebut juga program pertanian bandar. Program yang di bawah Jabatan Pertanian, Kementerian Pertanian dan Keterjaminan Makanan Malaysia ini dibentuk untuk memberi galakan kepada masyarakat untuk bercucuk tanam di halaman rumah masing-masing di samping membantu isi rumah meringankan kos sara hidup melalui pengeluaran sendiri bahan makanan.

Di dalam usaha penghasilan makanan sendiri, terdapat beberapa pendekatan yang boleh dilakukan samaada melalui kaedah pertanian konvensional ataupun melalui kaedah pertanian moden. Bagi pertanian moden, kaedah bercucuk tanam secara fertigasi dan hidroponik merupakan dua kaedah yang popular digunapakai dalam masyarakat. Walaubagaimanapun, kaedah akuaponik merupakan satu kaedah yang semakin berkembang pesat memandangkan kaedah akuaponik dapat menghasilkan dua sumber makanan serentak iaitu hidupan air (ikan air tawar) dan sayuran dalam satu sistem yang sama. (Mohammed Alhaji et. al, 2024). Pelbagai hasil kajian yang dilakukan oleh ramai penyelidik mendapati bahawa ekosistem akuaponik dapat membantu menyelesaikan isu keselamatan dan kecukupan makanan (Lennard & Goddek, 2019). Minat masyarakat terhadap sistem akuaponik juga semakin meningkat kerana ianya melibatkan rantaian nilai bersepadu, rendah pengeluaran karbon dan tinggi produktiviti (Palm et al., 2018). Selain itu, akuaponik juga merupakan kaedah yang dapat

menghasilkan ikan yang segar dan sayuran yang sepenuhnya organik (Laimeheriwa et. al, 2024; Kyaw & Ng, 2017).

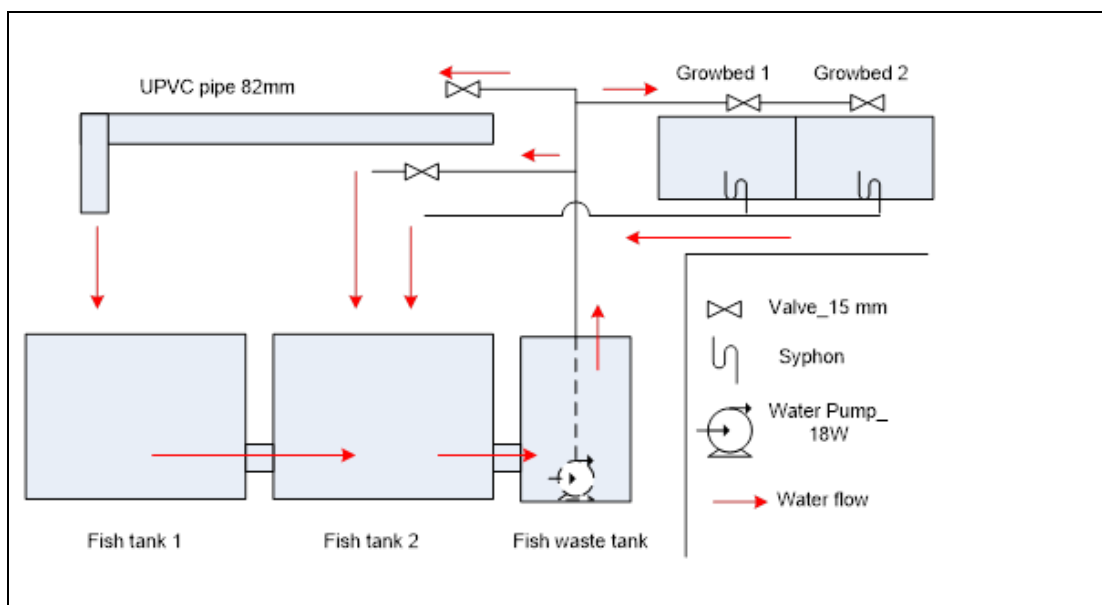
## Objektif Kajian

Objektif utama penyelidikan ini adalah membantu meningkatkan ekonomi golongan asnaf melalui “Ezee DIY Aquaponics Design”. Di dalam memastikan objektif utama tercapai, beberapa sub-objektif telah digariskan seperti berikut:

- i) Menyediakan set “Ezee DIY Aquaponics Design” di rumah golongan asnaf terpilih.
- ii) Melatih asnaf terpilih untuk menghasilkan dua sumber makanan sendiri iaitu hasil ikan dan hasil sayur.
- iii) Mengukur indikator ekonomi seperti kadar hasil pendapatan bersih dan analisis tempoh pulangan modal.

## Pelaksanaan Projek Ezee DIY Aquaponics Design

Set akuaponik yang dipasang di rumah asnaf terpilih merupakan satu set akuaponik yang telah dibangunkan oleh sekumpulan penyelidik di Universiti Utara Malaysia (UUM) Sintok Kedah. Set akuaponik ini diberi nama sebagai Ezee DIY Aquaponics Design. Nama ini sudahpun didaftarkan di Perbadanan Harta Intelek Malaysia (MyIPO: LY2021P02887). Rekabentuk lengkap set ini ditunjukkan dalam Rajah 1.



Rajah 1 Rekabentuk lengkap Ezee DIY Aquaponics Design:

Di dalam kajian ini, seramai dua asnaf telah dipilih iaitu Puan Che Putih binti Doon (55 tahun) yang beralamat di Kampung Tradisi Changloon, Kedah dan penerima kedua ialah Encik Muhammad Faizal bin Murat (42 tahun) di Kampung Paya Parit Latih Jitra Kedah. Setelah penerima dikenalpasti, langkah seterusnya ialah memasang set akuaponik di rumah penerima program sepertimana ditunjukkan dalam Rajah 2.



Rajah 2: Kerja Pemasangan Ezee DIY Aquaponics Design

### Hasil Kajian

Di dalam kajian ini, terdapat tiga objektif yang telah ditetapkan. Objektif pertama dalam kajian ini ialah untuk menyediakan set lengkap “Ezee DIY Aquaponics Design” di rumah penerima program. Set pertama untuk penerima di Kampung Tradisi Changlun telah dapat disiapkan sepenuhnya pada 8 Februari 2023 (rujuk Rajah 3). Manakala bagi set kedua akuaponik di Kampung Paya Latih Jitra telah dapat disiapkan pada 12 Julai 2023 (rujuk Rajah 4).



Rajah 3: Ezee DIY Aquaponics Design di Kampung Tradisi, Changlun Kedah



Rajah 4: Ezee DIY Aquaponics Design di Kampung Paya Parit Latih, Jitra Kedah

Setelah set lengkap dipasang, objektif kedua adalah melatih asnaf terpilih untuk menghasilkan sendiri sumber makanan iaitu ikan dan hasil. Beberapa siri tunjuk ajar telah dijalankan kepada penerima program meliputi cara penyemaian benih, cara penjagaan ikan dan cara mengatasi serangan serangga untuk tanaman sayur. Rajah 5 dan Rajah 6 menunjukkan hasil sayuran dan ikan pekasam yang dihasilkan oleh penerima program.



Rajah 5: Hasil Sayuran: Salad Batavia Organik



Rajah 6: Ikan Pekasam Talapia Akuaponik

Bagi mencapai objektif ketiga kajian ini, data data statistik turut dikumpul bagi mengira beberapa analisis indikator ekonomi. Walaupun set akuaponik dipasang di dua lokasi berbeza, Jumlah Kos (JK) pengeluaran adalah hampir sama. Jumlah kos bagi satu setup akuaponik dipecahkan kepada dua bahagian iaitu Jumlah Kos Tetap (JKT) dan Jumlah Kos Berubah (JKB). JKT meliputi semua kos dalam menyediakan setup akuaponik seperti kos kolam ikan, pam oksigen, pam air, kerangka besi, paip upvc, plastik UV, penyambung pvc dan sebagainya. Manakala JKB meliputi semua kos input seperti kos elektrik, air, racun organik, pembelian benih sayuran dan ikan. JK bagi tempoh setahun ialah RM5602.20 (rujuk Jadual 1)

Bagi tujuan pengiraan kos keseluruhan, jumlah kos akan dikira sepanjang tempoh 12 bulan iaitu selepas set akuaponik beroperasi di rumah penerima.

Jadual 1: Jumlah Kos

<b>Kos</b>	<b>Perkara</b>	<b>Harga (RM)</b>
Kos tetap	Kolam ikan dan tong penapis	1500.00
	Pam oksigen/pam air/K1/lampu UV/penyambung PVC	1599.80
	Plastik UV/C-Channel/UPVC/Plastik UV	893.40
Kos berubah	Kos elektrik	180
	Kos air	96
	Kos benih sayur	92
	Kos benih ikan	140
	Kos makanan ikan	1104
<b>Jumlah kos</b>		<b>5605.20</b>

Dalam pengiraan kadar hasil pendapatan bersih, kesemua hasil sama ada ikan dan sayuran akan dikira berdasarkan berat dan harga jualan semasa. Bagi hasil sayuran dan ikan, ada yang digunakan atau dimakan terus oleh penerima projek dan ada juga hasil yang dijual kepada pihak lain. Bagi penerima



pertama, hasil pendapatan adalah melalui penjualan ikan pekasam talapia, ikan talapia hidup, sayur salad batavia, salad kerinting, terung, cili, pegaga, selum, daun kesum dan daun sup. Hasil pendapatan ditunjukkan dalam Jadual 2.

Jadual 2: Hasil Pendapatan di Kampung Tradisi, Changlun Kedah

Bil	Item	Harga (RM)
1	Ikan pekasam talapia (RM35 x 60kg) x 2 kali tuaian	4200.00
2	Ikan talapia hidup (RM15 x 40kg) x 1 kali tuaian	600.00
2	Salad batavia + kerinting (RM20 x 20kg) x 4 kali tuaian	1600.00
3	Daun pegaga + daun sup + selum + kesum + terung + cili + bendi	290.00
<b>Jumlah</b>		<b>6690.00</b>

Bagi penerima kedua, hasil pendapatan adalah melalui ikan talapia hidup, hasil sayuran seperti salad kerinting, pegaga dan pokok terung. Jumlah pendapatan ditunjukkan dalam **Jadual 3**.

Jadual 3: Hasil Pendapatan di Kampung Parit Paya Latih, Jitra Kedah

Bil	Item	Harga (RM)
1	Ikan talapia hidup (RM15 x 60kg) x 2 kali tuaian	1800.00
2	Salad kerinting (RM20 x 20kg) – 4 kali tuaian	1600.00
3	Pokok terung + pegaga + pudina	350.00
<b>Jumlah</b>		<b>3750.00</b>

Berdasarkan hasil pendapatan bagi kedua-dua lokasi, berikut dinyatakan kadar hasil pendapatan bersih bagi tempoh 12 bulan adalah seperti berikut:

Penerima 1 (Di Changloon):  $((RM6690 - RM5605.20)/5605.20) \times 100\% = 19.35\%$

Penerima 2 (Di Jitra) –  $((RM3950.00 - RM5605.20)/5605.20) \times 100\% = -33.10\%$

Bagi pengiraan kedua adalah berkaitan dengan analisis tempoh pulangan modal. Pengiraan ini akan menunjukkan tentang tempohmasa yang diperlukan untuk mendapatkan semula pulangan modal yang telah dilaburkan.

### Penerima 1:

Dalam tempoh 12 bulan kajian, jumlah pendapatan adalah sebanyak RM6690 dan jumlah kos adalah RM5605.20. Keuntungan dicatatkan sebanyak RM1084.80. Secara puratanya, tempoh pulangan modal adalah selama 10 bulan operasi.





## Penerima 2:

Dalam tempoh 12 bulan, jumlah pendapatan adalah RM3950 dan jumlah kos adalah RM5605.20. Dalam tempoh setahun, didapati penerima di Jitra belum dapat pulangan modal terhadap JK. Secara purata, tempoh untuk mencapai titik pulangan modal adalah selama 17 bulan operasi.

Analisis kadar hasil pendapatan bersih bagi kedua-dua penerima jelas menunjukkan perbezaan pada nilai hasil pendapatan bersih penerima program. Ini adalah kerana untuk penerima pertama, hasil ikan talapia telah dijadikan produk bernilai tambah iaitu ikan pekasam talapia. Pekasam talapia ini mempunyai nilai pasaran yang lebih tinggi berbanding harga ikan talapia yang dijual secara segar.

## Kesimpulan

Di dalam kajian ini, set Ezee DIY akuaponik mampu diuruskan dan diselenggara dengan mudah oleh penerima program. Hasil kajian menunjukkan bahawa set Ezee DIY Aquaponics Design telah dapat membantu asnaf terpilih untuk menghasilkan dua sumber makanan sendiri, membantu mereka menjimatkan perbelanjaan dapur serta berupaya menambahkan pendapatan mereka melalui penjualan sebahagian hasil ikan dan sayuran organik kepada penduduk sekitar.

Pelbagai jenis sayuran telah dapat dituai hasilnya sepanjang tempoh kajian seperti sayur salad batavia, salad kerinting, pegaga gajah, terung, bendi, cili, daun kucai, daun kesum dan daun pandan. Selain itu juga, ikan talapia hidup turut diolah menjadi ikan pekasam talapia yang mana harganya lebih tinggi dan produk pekasam boleh disimpan dalam tempoh masa yang lebih lama.

Hasil kajian juga menunjukkan bahawa tempoh pulangan modal akan menjadi lebih cepat dan menguntungkan peserta sekiranya ikan talapia hidup dapat diolah menjadi ikan pekasam talapia yang mana tempoh tuaian ikan untuk pekasam lebih cepat dan dapat menjimatkan kos pembelian makanan ikan. Jenis sayuran yang ditanam juga memainkan peranan penting, sebagai contohnya salad batavia dapat dijual dengan harga lebih tinggi berbanding jualan sayur kangkung, bayam dan sawi.

## Penghargaan

Penyelidik ingin merakamkan ucapan penghargaan kepada Universiti Utara Malaysia dan Lembaga Zakat Negeri Kedah yang membiayai geran penyelidikan ini di bawah geran IPIZ Kod S/O: 21324.

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## PENENTUAN KRITERIA ZAKAT DALAM KALANGAN ORANG KELAINAN UPAYA (OKU)

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**Abstrak:** Kedudukan Orang Kelainan Upaya (OKU) dalam kategori orang susah dan miskin sememangnya sangat rapat berdasarkan ketidakupayaan mereka mengurus diri, mencari pekerjaan dan memperoleh pendapatan serta golongan ini kebanyakannya berada dalam kategori asnaf. Namun demikian, golongan ini seringkali berada dalam kelompok terpinggir daripada menerima zakat. Selaras dengan hasrat kerajaan yang ingin menjadikan Malaysia sebagai sebuah negara yang menitik beratkan pembangunan secara holistik dan seimbang kepada seluruh rakyat, dasar dan program seharusnya diberi perhatian oleh pihak kerajaan melalui beberapa institusi di bawahnya. Sehubungan dengan itu satu kajian telah dilakukan dalam menghasilkan satu pengukuran yang digunakan dalam menentukan peruntukan zakat dan seterusnya mendokumentasikan satu standard yang digunapakai bagi menentukan jenis dan tahap OKU serta peruntukan untuk OKU oleh badan zakat di negeri Kedah. Metodologi kajian menggunakan kaedah kualitatif temubual tidak bersemuka dengan pihak pengurusan zakat di negeri Kedah. Berdasarkan kepada hasil kajian menunjukkan kedudukan OKU sama seperti asnaf lain yang layak. Ini bermaksud tiada pembahagian zakat yang diberikan khusus kepada OKU kerana golongan ini dianggap tidak termasuk dalam lapan kategori asnaf yang disebutkan di dalam al-Quran. Sebarang pemberian zakat yang diagihkan adalah atas sebab individu atau keluarga tersebut tergolong dalam kategori asnaf yang layak menerima zakat, bukan atas sebab OKU. Oleh itu, Hasil daripada dapatan kajian, maka satu cadangan standard pengukuran dalam penentuan agihan zakat OKU di negeri Kedah dibentuk. Antara perincian yang perlu dilakukan adalah dengan mengambil kira keadaan fizikal sama ada boleh melakukan pekerjaan atau sebaliknya, tidak berharta benda, kurangnya barang keperluan asas dan keadaan persekitaran rumah. Sehubungan dengan itu, dengan adanya ini boleh dijadikan garis panduan untuk standard piawai khas golongan OKU untuk digunapakai oleh LZNK serta akan menjadi satu “benchmark” yang boleh digunakan oleh persekutuan atau negeri-negeri lain.

**Kata Kunci:** Orang Kelainan Upaya, Zakat, Penentuan Agihan, Standard Piawai

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### Pengenalan

Islam suatu agama yang mencakupi segenap aspek kehidupan manusia. Antaranya aspek persaudaraan yang sangat dititikberatkan. Justeru itu, zakat merupakan suatu pensyariaan yang boleh memenuhi aspek persaudaraan tersebut. Malah zakat berupaya membentuk kesejahteraan rakyat dengan penekanan pembasmian kemiskinan dan meningkatkan pendapatan. Kewajipan zakat merupakan suatu tanggungjawab yang membawa berkat dan memberi kesan yang berterusan kepada mereka yang mengeluarkan dan mereka yang menerimanya. Pelaksanaan zakat juga memberi kesan



kepada seluruh lapisan masyarakat terutama dalam mempertingkatkan kebajikan masyarakat. Allah S.W.T telah mewajibkan zakat sebagai salah satu jaminan sosial kepada masyarakat yang amat memerlukan, meningkatkan pertumbuhan ekonomi yang seimbang melalui agihan semula kekayaan dalam masyarakat dan sebagai satu bentuk penyucian dan pembangunan rohani setiap Muslim. Firman Allah dalam surah al-Dhariyyat ayat 19 bermaksud “apabila Allah S.W.T menyatakan bahawa dalam setiap rezki dan harta yang dikurniakan kepada seseorang Muslim itu terdapat hak orang miskin yang memerlukannya”.

Kedudukan Orang Kurang Upaya (OKU) dalam kategori orang susah dan miskin sememangnya sangat rapat. Berdasarkan ketidakupayaan mereka mengurus diri, mencari pekerjaan dan memperoleh pendapatan, golongan ini kebanyakannya berada dalam kategori asnaf. Namun demikian, golongan ini seringkali berada dalam kelompok terpinggir daripada menerima zakat. Selaras dengan hasrat kerajaan yang ingin menjadikan Malaysia sebagai sebuah negara yang menitik beratkan pembangunan secara holistik dan seimbang kepada seluruh rakyat, dasar dan program seharusnya diberi perhatian oleh pihak kerajaan melalui beberapa institusi di bawahnya. Seperti mana dalam Akta Orang Kurang Upaya 2007, hak-hak perundangan kepada golongan OKU telah diluluskan di Parlimen bertujuan mengadakan peruntukan bagi pendaftaran, perlindungan, rehabilitasi, pembangunan dan kesejahteraan golongan OKU. Namun, masih lagi ramai dalam kalangan mereka yang tidak mendapat peluang, sama ada pekerjaan, pendidikan mahupun bantuan sarahidup yang sama sepertimana golongan normal yang lain (Lau, Ahmad Shamsuri & Chew, 2011).

Meskipun terdapat jumlah OKU yang boleh dikategorikan bukan fakir dan miskin, namun jumlah ini tidaklah besar. Malah, golongan ini juga masih boleh menerima zakat dalam kategori yang lain, seperti asnaf fi sabilillah, Ibn sabil dan gharimin. Situasi ini menimbulkan tandatanya mengenai mekanisme pengurusan zakat. Ini kerana kebanyakan institusi zakat tidak menyebutkan dengan jelas dan spesifik mengenai kedudukan OKU dalam agihan zakat berbanding dengan pembahagian-pembahagian zakat kepada golongan lain. Umpamanya, lembaga zakat Selangor memperuntukkan jenis bantuan kepada pelbagai asnaf tetapi tidak menyebut golongan OKU. Demikian juga pengurusan zakat negeri Kedah tidak mengagihkan secara khusus kepada golongan OKU sehingga golongan OKU seperti disisihkan daripada menerima agihan ini secara jelas. Justeru itu, artikel ini akan membincangkan kajian-kajian yang telah dilakukan oleh sarjana-sarjana sebelum ini berkaitan zakat dalam kalangan OKU dan seterusnya akan merumuskan pendekatan-pendekatan yang telah dikaji oleh sarjana-sarjana sebelum ini serta membincangkan lebih mendalam bagi mencadangkan kepada penulis-penulis masa hadapan apa keperluan kajian yang diperlukan memandangkan kajian terhadap zakat dalam kalangan OKU kurang dilakukan. Hal ini amat penting sebagai sumber ilmu pengetahuan dan polisi kepada sesuatu tindakan yang perlu dilakukan dari masa ke semasa.

## **Zakat**

Zakat dari segi bahasa adalah al-barakatu (keberkahan), al-namaa' (pertumbuhan dan perkembangan), ath-thaharu (kesucian), ash-shalahu (keberesan). Dari segi istilah pula, zakat adalah bahagian dari harta dengan pensyaratan tertentu, yang Allah s.w.t mewajibkan kepada pemiliknya untuk diserahkan kepada yang berhak menerimanya berdasarkan kepada pensyaratan tertentu yang



telah ditetapkan. Di dalam Al-Quran juga terdapat beberapa kata yang walaupun mempunyai erti berbeza dengan zakat, tetapi kadangkala dipergunakan untuk menunjukkan makna kepada zakat, iaitu infak', sedekah dan hak, sebagaimana yang dinyatakan dalam surah At-Taubah: 30, 60 dan 103 serta surah Al-an'aam: 141.

Zakat menurut istilah pula ialah hak yang wajib dikeluarkan daripada harta. Berikut ialah definisi yang dikemukakan oleh para fuqaha'. Dalam mazhab Syafi 'i, zakat didefinisikan sebagai kadar yang ditentukan daripada beberapa jenis harta, yang wajib dikeluarkan kepada golongan manusia tertentu apabila cukup syarat tertentu. Menurut Dr. K.H. Didin Hafidhuddin (2002) zakat adalah ibadah yang mengandungi dua dimensi iaitu dimensi hablum minallah atau dimensi vertikal dan kedua adalah dimensi hablum minannaas atau dimensi horizontal. Ibadah zakat apabila ditunaikan dengan baik, akan dapat meningkatkan kualiti keimanan, dapat membersihkan dan menyucikan jiwa dan mengembangkan serta meluaskan harta dan rezeki yang dimiliki. Malahan jika diuruskan dengan baik dan amanah, zakat mampu meningkatkan kesejahteraan umat dan ekonomi.

### Orang Kelainan Upaya (OKU)

Akta Orang Kurang Upaya 2008 (Akta 685) menyatakan 'orang kurang upaya' termasuklah mereka yang mempunyai kekurangan jangka panjang fizikal, mental, intelektual atau deria yang apabila berinteraksi dengan pelbagai halangan, boleh menyekat penyertaan penuh dan berkesan mereka dalam masyarakat. Jabatan Kebajikan Masyarakat Malaysia (2016) mengklasifikasikan OKU kepada tujuh kategori iaitu:

Jadual 1.1 mengklasifikasikan OKU mengikut Jabatan Kebajikan Masyarakat Malaysia

Bil	Kategori	Status
	Kurang Upaya Pendengaran	Tidak dapat mendengar dengan jelas di kedua-dua telinga tanpa menggunakan alat bantuan pendengaran atau tidak dapat mendengar langsung walaupun dengan menggunakan alat bantuan pendengaran.
1.		Terdapat empat tahap iaitu:
	Minimum	15 - < 30 dB (Kanak- Kanak)
		20 - < 30 dB (Dewasa)
	Sederhana	30 - < 60 dB
	Teruk ( <i>Severe</i> )	60 - < 90 dB
	Sangat Teruk ( <i>Profound</i> )	> 90 dB

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Kurang Upaya Penglihatan	Tidak dapat melihat atau mengalami penglihatan terhad di kedua-dua belah mata walaupun dengan menggunakan alat bantu penglihatan seperti cermin mata atau kanta sentuh. Terdapat dua tahap iaitu:
2.	Terhad: Penglihatan lebih teruk dari 6/18 tetapi sama dengan atau lebih baik daripada 3/60 walaupun dengan menggunakan alat bantuan penglihatan atau medan penglihatan kurang dari 20 darjah dari <i>fixation</i> . Buta: Penglihatan kurang daripada 3/60 atau medan penglihatan kurang dari 10 darjah dari <i>fixation</i> .
Kurang Upaya Pertuturan	Tidak boleh bertutur sehingga menyebabkan gangguan berkomunikasi dengan sempurna dan tidak boleh difahami oleh mereka yang berinteraksi dengannya. Keadaan ini adalah kekal atau tidak akan sembuh. Bagi kanak-kanak dinilai pada umur lima tahun ke atas.

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Di peringkat antarabangsa pula, *National Assistance Act* (1948), mendefinisikan OKU sebagai manusia yang tidak berupaya seperti orang buta, pekak atau bisu, atau mana-mana orang yang secara kekal atau sementara menjadi tidak upaya disebabkan oleh kesakitan, kecederaan atau ketidakupayaan yang berlaku kerana kecacatan yang ada sejak seseorang itu lahir lagi atau mana-mana ketidakupayaan yang dinyatakan oleh menteri. Menurut Nur Fadliana (2015), Pertubuhan Bangsa-bangsa Bersatu (PBB), mendefinisikan OKU adalah seseorang yang tidak berupaya untuk menentukan sendiri bagi memperoleh sepenuhnya atau sebahagian daripada keperluan biasa seseorang individu itu dan tidak dapat menjalani kehidupan bermasyarakat sepenuhnya. Hal ini disebabkan oleh sesuatu kekurangan atau keadaan lemah, sama ada dari segi fizikal, mental atau emosi, yang dialami semenjak dilahirkan atau kemudian dari itu. Dalam konteks Pertubuhan Kesihatan Sedunia (WHO) pula, konsep kecacatan dikelaskan kepada tiga iaitu penurunan nilai, hilang upaya dan orang kurang upaya. Kemerostan merujuk kepada pengurangan atau kehilangan struktur fizikal, psikologi dan tingkah laku biasa yang sedia ada. Walau bagaimanapun, Jones (2001) berpandangan penggunaan tiga kategori yang selalu digunakan ini iaitu penurunan nilai, hilang upaya, dan orang kurang upaya adalah merujuk kepada terma diskriminatif.

### **Ulasan Karya - Kedudukan Zakat Dalam Kalangan Orang Kelainan Upaya (OKU)**

Kajian Ab Aziz et al. (2009) dan Azman, Zulkifli dan Mohammad Naqib (2015) yang lebih tertumpu kepada hukum zakat bagi golongan OKU. Mereka bersependapat bahawa syarat-syarat wajib zakat ialah Islam, memiliki nisab dan cukup haul setahun atas pemilikan nisab dan ia tidak dinyatakan pemilik harta itu seorang baligh, berakal dan cerdik. Oleh itu, ini menunjukkan bahawa semua golongan OKU wajib membayar zakat termasuk kecacatan akal, fizikal, pendengaran, percakapan dan OKU penglihatan sekiranya mereka mempunyai harta yang wajib dizakatkan dan cukup syarat-syarat tersebut. Pengkaji bersetuju dengan pandangan mereka bahawa golongan OKU penglihatan



tergolong dalam kalangan mereka yang wajib membayar zakat. Namun penulisan kedua-dua sarjana ini hanya menumpukan kepada hokum membayar zakat dalam kelainan OKU tanpa memperincikan hal-hal lain seperti berkaitan kategori penentuan zakat dalam kalangan OKU.

Nabihah, Hamdi dan Tengku Intan Zarina (2018) telah mengkaji amalan zakat di kalangan OKU penglihatan, mengenal pasti pelaksanaan kutipan zakat bagi OKU penglihatan, dan menganalisis beberapa halangan dari sudut ekonomi yang terpaksa dihadapi oleh golongan OKU penglihatan dalam menunaikan zakat. Reka bentuk kajian ini merupakan kajian kualitatif yang menggunakan kaedah kajian kes yang melibatkan pihak PERTIS dan MAIDAM melibatkan 7 orang responden yang terdiri daripada pengerusi PERTIS, 5 orang OKU penglihatan dan pegawai MAIDAM. Dapatan kajian menunjukkan tidak ramai golongan OKU penglihatan yang mampu menunaikan zakat. Hal ini disebabkan kesukaran mereka dalam menjana ekonomi. Secara tidak langsung, halangan tersebut memberi kesan kepada pelaksanaan zakat dalam kalangan mereka. Kajian ini juga secara tidak langsung dapat memberi maklumat kepada pihak institusi zakat dalam memainkan peranan mereka bagi meningkatkan ekonomi dalam kalangan OKU penglihatan.

Nabihah (2017) juga turut meneliti konsep zakat dan kedudukan OKU penglihatan sebagai asnaf, mengenal pasti pelaksanaan zakat oleh pihak Majlis Agama Islam dan Adat Melayu (MAIDAM) bagi OKU penglihatan di Terengganu serta menganalisa cabaran yang dihadapi oleh OKU penglihatan dalam menunaikan dan menerima zakat di Terengganu. Hasil dapatan kajian mendapati masih tiada penetapan kedudukan OKU penglihatan sebagai asnaf. Dapatan juga menunjukkan pengutipan dan pengagihan zakat oleh MAIDAM bagi OKU penglihatan masih kurang memuaskan. Kajian ini juga menunjukkan tidak ramai golongan OKU penglihatan menunaikan zakat disebabkan beberapa cabaran termasuk cabaran ekonomi, cabaran kemudahan dan perkhidmatan, cabaran informasi dan maklumat, dan sebagainya. Implikasi kajian ini dapat memberi maklumat kepada pihak MAIDAM dalam membuat penambahbaikan pada perkhidmatan bagi OKU penglihatan. Kajian ini juga membantu masyarakat memahami peranan mereka dalam membantu pihak institusi zakat dan OKU penglihatan serta kajian mendalam terhadap penentapan OKU sebagai asnaf perlu diteliti supaya satu mekanisme boleh diwujudkan dalam menentukan kedudukan OKU yang layak menerima zakat.

Azman (2018) telah menganalisis dan mengenal pasti kedudukan Orang Kelainan Upaya (OKU) sebagai asnaf arriqab dalam konteks pada masa kini. Oleh itu sarjana ini membincangkan secara mendalam tentang kefahaman definisi sebenar asnaf ar-riqab menurut ulama' dulu dan kini termasuk fatwa-fatwa yang berkaitan dengannya serta mengetahui perluasan konsep dan interpretasi ar-riqab oleh para ulama. Sarjana ini juga turut menilai kedudukan OKU sebagai asnaf zakat dan mengenalpasti kriteria-kriteria OKU yang boleh dimasukkan sebagai asnaf ar-riqab. Hasil analisis menunjukkan bahawa OKU layak menerima zakat tetapi mestilah berdasarkan kriteria dan syarat yang telah ditetapkan oleh Syarak, Jabatan Kebajikan Masyarakat dan Kementerian Kesihatan. Perkara ini penting kerana ia merupakan satu ijtihad yang perlu mengambil kira semua aspek sebelum sesuatu ketetapan hukum ditentukan. Namun sarjana ini mencadangkan bahawa skop ar-riqab yang asal iaitu membebaskan manusia yang menjadi hamba daripada tuannya perlu dilihat dan dikaji semula. Perlu ditekankan bahawa sekiranya pemberian zakat kepada OKU ingin dilaksanakan, ia



mestilah berdasarkan kriteria-kriteria yang telah digariskan agar dana zakat yang diagihkan bertepatan dengan syarak dan keperluan mereka. Diharapkan kajian ini membawa inovasi kepada perluasan konsep dan interpretasi asnaf ar-riqab dalam wajah dan versinya yang baru dan berbeza dengan mengusulkan OKU sebagai satu golongan yang mempunyai ruang untuk diletakkan di bawah lingkungan asnaf ar-riqab.

Kajian yang dilakukan oleh Shukri et al (2018) meneliti kedudukan OKU dalam pengurusan zakat negeri Kedah, seterusnya mengenal pasti bentuk agihan zakat dalam kalangan OKU yang diamalkan oleh Lembaga Zakat Negeri Kedah dan akhirnya meneliti tahap penerimaan zakat dalam kalangan OKU di negeri Kedah. Hasil kajian menunjukkan hampir keseluruhan OKU adalah terdiri daripada golongan asnaf. Kebanyakannya menjelaskan bahawa mereka tidak pernah mendapat bantuan zakat meskipun mendapat sedikit bantuan dari Jabatan Kebajikan Masyarakat. Oleh cadangan pembahagian yang khusus kepada golongan OKU ini mengikut kriteria perlu lebih diberi perhatian dalam memenuhi keperluan kehidupan mereka. Harus diingatkan golongan OKU masih boleh mendapat zakat melalui asnaf yang lain mengikut keperluan. Oleh itu, golongan ini wajar diletakkan di bawah seksyen tertentu agar layanan lebih baik dapat diberikan kepada mereka. Justeru itu, kajian-ini merupakan suatu yang penting sebagai asas informasi dan pembinaan kerangka data untuk digunakan pengkaji pada masa hadapan, misalnya untuk pembentangan trend kriteria agihan dana OKU, sebagai data asas dalam perangkaan pelan strategik, polisi dan sebagainya.

## **Metodologi**

Reka bentuk kajian ini adalah berbentuk kualitatif dengan mengumpulkan data melalui kaedah temubual secara tidak formal dalam kalangan pihak pengurusan zakat di negeri Kedah.. Pemprosesan data dilakukan dengan menggunakan perisian Nvivo 10 yang bertujuan menghasilkan satu model pengukuran dan penentuan agihan zakat khas untuk golongan OKU.

## **Hasil Kajian**

Berdasarkan kepada dapatan daripada temubual, Informan daripada Pegawai Zakat Negeri Kedah menyatakan kedudukan OKU sama seperti asnaf lain yang layak. Ini bermaksud tiada pembahagian zakat yang diberikan khusus kepada OKU kerana golongan ini dianggap tidak termasuk dalam lapan kategori asnaf yang disebutkan di dalam al-Quran. Sebarang pemberian zakat yang diagihkan adalah atas sebab individu atau keluarga tersebut tergolong dalam kategori asnaf yang layak menerima zakat, bukan atas sebab OKU. Misalnya, ketua keluarga yang mengalami kecacatan fizikal akibat kemalangan yang mengakibatkan keluarga tersebut hilang mata pencarian, adalah layak menerima zakat atas sebab asnaf miskin. Hal ini dibuktikan dengan petikan hasil temubual dengan Informan yang menyatakan seperti berikut;



Jadual 1.2: Petikan Temubual Berkaitan Pengurusan Zakat Negeri Kedah Menurut OKU

Informan Kajian	Petikan Temubual
Pertama	<i>"...tiada peruntukan untuk OKU. Dinilai macam kalau dia tergolong dalam kategori 8 asnaf yang layak itu. Maknanya tiada kategori khaslah untuk OKU ini.."</i>
Kedua	<i>"..golongan OKU ini akan dianggap dalam lapan kategori asnaf yang disebutkan di dalam al-Quran. Sebarang pemberian zakat yang diagihkan ke atas mereka yang layak bukan sebab OKU. Contoh keluarga itu kemalangan lepas itu mengalami cacat fizikal dan menyebabkan hilang sumber pendapatan. Yang macam ini layak sebab sudah dikategori asnaf miskin...."</i>



Rajah 1 Kedudukan OKU Dalam Pengurusan Zakat Menurut Pandangan Pegawai Zakat Negeri Kedah

### Perbincangan DAN Kesimpulan

Berdasarkan kepada hasil kajian yang diperolehi, dapatlah dibincangkan bahawa kedudukan OKU dalam pengurusan zakat adalah sama seperti asnaf yang lain yang berkelayakan dan tiada keistimewaan khusus. Hal ini menurut pihak Lembaga Zakat disebabkan tidak terdapat dalil khusus mengenai golongan ini sama ada dari dalil al-Quran atau Sunnah untuk diletakkan dalam kategori berasingan. Dalam kata lain, sebarang pemberian zakat yang diagihkan adalah atas sebab individu atau keluarga tersebut dianggap tergolong dalam kategori asnaf yang layak menerima zakat, bukan atas sebab Orang Kurang Upaya (OKU). Berkenaan dengan agihan zakat yang disalurkan oleh Lembaga Zakat Negeri Kedah (LZNK) telah mempertanggungjawabkan kepada pegawai zakat masing-masing dalam bahagian agihan untuk mengagihkan zakat mengikut setiap daerah. Agihan



zakat ini telah dibahagikan kepada lapan kategori asnaf khusus seperti yang disebutkan dalam al-Quran. Bantuan zakat kemudian diberikan berdasarkan skim dan bentuk agihan yang bersesuaian mengikut hasil siasatan dan keadaan semasa keluarga asnaf berkenaan. Pihak LZNK juga pada setiap bulan akan mengemaskini keadaan keluarga penerima zakat bertujuan untuk sebarang penukaran skim bantuan atau pemberhentian skim bantuan zakat. Secara umumnya, bantuan zakat akan didebit terus ke akaun penerima. Namun serahan secara langsung juga dilakukan kepada penerima yang tidak berupaya untuk mengambil duit di bank disebabkan faktor usia atau daif.

Hasil daripada dapatan kajian dan perbincangan sebelum ini, maka satu cadangan standard pengukuran dalam penentuan agihan zakat OKU di negeri Kedah dibentuk seperti di Rajah 2 dan akan menjadi satu “*benchmark*” yang boleh digunakan oleh persekutuan atau negeri-negeri lain. Pengukuran dalam penentuan agihan zakat OKU seperti perincian berikut;

### **Ketidakupayaan Fizikal untuk Melakukan Pekerjaan**

Sekiranya mereka adalah orang yang tidak berupaya kekal dalam melakukan dan ahli keluarga tidak berada dalam keadaan berada dan mampu untuk membebaskan diri dari sifat-sifat belunggu kemiskinan disebabkan menanggung kos seperti perubatan, maka mereka ini layak untuk menerima zakat.

### **Tidak Berharta Benda**

Jika sekiranya OKU ini tidak berharta benda, tiada upaya berusaha dan tidak juga mempunyai sesiapa untuk menyara hidup mereka sama ada ibu bapa atau saudara terdekat, maka dia berhak dikategorikan sebagai layak menerima zakat dan golongan ini boleh dimasukkan dalam asnaf fakir dan miskin. Namun, sekiranya mereka punya ibu bapa atau saudara terdekat yang berharta maka mereka adalah di bawah tanggungan keluarga dan tidak berhak menerima zakat.

### **Kekurangan Barangan Keperluan Asas**

Setelah dilakukan penelitian oleh pihak pengurusan zakat dan sekiranya didapati OKU mengalami masalah tentang keperluan asas seperti makanan dan minuman layak menerima zakat seperti asnaf fakir miskin.

### **Keadaan Rumah**

Pihak pengurusan juga perlu menilai keadaan rumah OKU dan melihat keadaan sekeliling untuk melayak OKU menerima zakat. Sekiranya dilihat keadaan rumah terlalu usang dan tidak berkeadaan baik perlulah bantuan diberikan.



Rajah 5.1 Standard Pengukuran Penentuan Agihan Zakat OKU

Oleh itu dapatlah disimpulkan bahawa golongan OKU adalah wajar diletakkan dalam kategori khas bagi setiap golongan asnaf zakat. Kedudukan ekonomi semasa melibatkan kos sara hidup yang semakin meningkat, pelbagai kos rawatan dan keperluan asas menyebabkan bantuan kepada OKU perlu diutamakan. Para OKU juga meletakkan harapan yang tinggi agar mereka boleh mendapat bantuan daripada LZNK. Sehubungan dengan itu, dengan adanya ini boleh dijadikan garis panduan untuk standard piawai khas golongan OKU untuk digunapakai oleh LZNK. Manakala untuk ahli akademik dapatan ini boleh membantu untuk rujukan semasa dalam memperluaskan kajian ini dengan lebih mendalam bagi melihat kriteria-kriteria lain yang melayakan OKU menerima zakat dan memperluaskan di satu Malaysia.

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## KUTIPAN ZAKAT TANPA TAULIAH : TINJAUAN TERHADAP AMALAN HISBAH DI LEMBAGA ZAKAT NEGERI KEDAH

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**Abstract:** Pihak yang menguatkuasakan prinsip *al-amr bil makruf wa nahyu anil munkar* dalam Islam dikenali sebagai Muhtasib. Terdapat satu bidang utama dalam Hisbah berkaitan kutipan zakat yang akan dilaksanakan oleh Muhtasib iaitu menjaga ibadah dan perilaku yang menyalahi hukum agama. Biarpun Muhtasib sedia wujud dalam Islam, isu berhubung amil tanpa tauliah atau palsu ini masih lagi berlaku di Malaysia melalui pelbagai kaedah. Kertas kerja ini menyoroti amalan kutipan zakat tanpa tauliah di negeri Kedah. Ia bermula dengan pernyataan masalah isu kutipan zakat tanpa tauliah. Seterusnya kertas kerja ini meneliti konsep dan pemyariatan Hisbah di dalam Islam. Selain itu, kertas kerja ini membincangkan pemakaian Hisbah yang melibatkan rukunnya iaitu Muhtasib (Penguatkuasa), Muhtasab Fih (Bidangkuasa Penguatkuasa), Muhtasab Alaih (Pihak yang didakwa) dan Ihtisab (Tindakan dan hukuman terhadap pelaku kemungkar). Kertas kerja ini juga adalah kajian perundangan yang bersifat kualitatif dan menganalisis data secara deskriptif dan analisis kandungan. Secara rumusannya, kertas kerja ini mendapati bahawa amil dan pegawai penguatkuasa agama serta pendakwa Syarie di Kedah sememangnya Muhtasib dan Muhtasab Fih juga dikenal pasti melalui bidang tugas yang merangkumi enakmen negeri dan arahan-arahan amalan di peringkat persekutuan. Muhtasab Alaih juga dikenal pasti sebagai amil palsu atau amil yang mengutip zakat tanpa tauliah yang berlaku di seluruh negara. Namun begitu, kertas kerja ini juga merumuskan bahawa Ihtisab dari sudut dakwah telah dilaksanakan tetapi dari sudut undang-undang, Kedah tidak mempunyai sebarang peruntukan khusus berhubung kutipan zakat tanpa tauliah. Kertas kerja ini mencadangkan LZNK perlu membuat cadangan pindaan kepada mana-mana enakmen sedia ada bagi melindungi hak asnaf untuk menerima zakat dan kutipan zakat dilaksanakan secara bertanggungjawab dan telus.

**Keywords:** Undang-Undang, Zakat, Tauliah, Hisbah, Kedah

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### Pendahuluan

Kesalahan berkaitan kutipan zakat tanpa tauliah telah tercatat dalam sejarah sejak sebelum merdeka (Muhammad Faizul Wahab et al., 2014). Malahan kutipan zakat tanpa tauliah adalah satu kesalahan yang dinyatakan dalam kebanyakan enakmen atau akta kesalahan jenayah Syariah yang sedia ada di



hampir semua negeri di Malaysia. Namun, terdapat individu yang masih aktif mengutip zakat tanpa tauliah yang bertindak sebagai amil palsu, beroperasi dalam kumpulan kecil melalui platform internet dengan menghantar emel kepada syarikat-syarikat tertentu (Berita Harian, 2018). Beza antara amil palsu dan amil yang bertauliah adalah resit yang dikeluarkan oleh amil bertauliah mempunyai pengesahan rasmi dari institusi zakat (Harian Metro, 2021). Kegiatan amil tanpa tauliah dilaporkan berlaku khususnya dalam bulan Ramadhan ketika umat Islam mahu membayar zakat fitrah.

Isu seperti ini pernah didedahkan oleh Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM) yang menyatakan bahawa MAIDAM ada menerima laporan berhubung kegiatan berkenaan (Harian Metro, 2020). Namun, situasi lebih membimbangkan apabila kebanyakan kutipan zakat tanpa tauliah ini berselindung di sebalik nama badan bukan kerajaan (NGO) yang kadangkala kutipan zakat tersebut melangkaui negeri dan mengagihkannya di tempat lain sehinggakan menjejaskan pengurusan institusi zakat yang sah di negeri terbabit (Sinar Harian, 2022).

Oleh yang demikian, kertas kerja ini akan membincangkan amalan kutipan zakat tanpa tauliah khususnya di negeri Kedah dengan merujuk kepada pemakaian Hisbah di Lembaga Zakat Negeri Kedah. Analisis dan perbincangan dalam kertas ini meneliti enakmen berkaitan kutipan zakat serta mengkaji kesalahan dan hukuman bagi kutipan zakat tanpa tauliah.

## Metodologi Kajian

Kertas kerja ini adalah kajian perundangan yang meninjau peruntukan undang-undang yang terkandung dalam enakmen negeri Kedah. Kajian ini bersifat kualitatif dan tidak menggunakan teknik statistik kuantitatif (David Silverman, 2010). Data primer yang digunakan adalah enakmen negeri yang dirujuk melalui portal E-Syariah yang diuruskan oleh Jabatan Kehakiman dan Syariah Malaysia (JKSM). Metod pengumpulan data akan menggunakan pendekatan sejarah, yang melibatkan analisis asal usul penubuhan institusi dan penggubalan peruntukan, untuk meneliti tahun penggubalan enakmen dan penubuhan institusi tersebut. Selain itu, pendekatan perbandingan juga akan digunakan untuk mengkaji persamaan dan perbezaan antara dua situasi dalam sistem undang-undang yang sama (Anwarul Yaqin, 2007) terutama berkaitan dengan enakmen negeri di Kedah yang berada di bawah undang-undang syariah. Data tersebut akan dianalisis menggunakan instrumen analisis kandungan, berdasarkan dokumen rasmi enakmen negeri yang diperolehi secara dalam talian. Hasil analisis kertas kerja ini akan disajikan dengan teknik deskriptif. Kajian ini berasumsi bahawa semua data yang diperolehi adalah dari sumber yang sahih.

## Hisbah dan Pensyariatannya

Institusi Hisbah telah diwujudkan dalam Islam dengan merujuk kepada pelaksanaan *al-Amr bi ma 'ruf* (mengajak kepada kebaikan) ketika hal itu jelas diabaikan, serta *al-Nahyu 'an al-Munkar* (mencegah kemungkaran) ketika hal itu jelas dilakukan (al-Ghazali, 1980). Prinsip *al-amr bil makruf wa nahyu anil munkar* adalah asas kepada pelaksanaan *al-Siyasah al-Syariyyah* dan sejajar dengan kehendak *Maqasid al-Syariah*. Ibn Taymiyyah (1982) menyatakan bahawa pelaksanaan prinsip ini melibatkan



bukan hanya institusi Hisbah, tetapi semua institusi Islam seperti tentera, polis, kehakiman, dan kewangan.

Pensyariatan Hisbah dapat dilihat melalui prinsip utama *al-amr bil makruf wa nahy anil munkar*, yang mendorong pengajaran kebaikan dan pelarangan kejahatan. Oleh itu, prinsip ini harus dilaksanakan oleh setiap lapisan masyarakat di Malaysia dan negara-negara Islam lain. Setiap dalil yang berkaitan dengan prinsip ini serta konsep keadilan dan kebenaran dianggap sebagai asas yang menyokong pensyariatan Hisbah (Abd. Allah Muhammad `Abd Allah, 1996). Nas-nas yang berkenaan dengan prinsip utama Hisbah tersebut adalah pensyariatan yang wajib dilaksanakan di dalam sesebuah negara Islam (Abd al-Karim Zaidan, 1998). Ini dapat dijelaskan melalui firman Allah swt:

*“dan hendaklah ada di antara kamu satu puak yang menyeru (berdakwah) kepada kebajikan (mengembangkan Islam), dan menyuruh berbuat Segala perkara Yang baik, serta melarang daripada segala yang salah (buruk dan keji). dan mereka Yang bersifat demikian ialah orang-orang yang berjaya.”*

(Surah Al Imran: 104)

Menurut *Tafsir al-Qur'an al-`Adzim* ayat tersebut merupakan tuntutan Allah SWT terhadap segolongan umat Islam yang bertugas untuk mengembangkan urusan *al-amr bil makruf wa nahy anil munkar*, sekalipun urusan tersebut memang diwajibkan ke atas setiap individu dalam kalangan umat hari ini (Ibn Kathir, 1999). Kewajipan ke atas setiap individu merupakan *fardhu ain* telah dinyatakan oleh Rasulullah S.A.W dalam sebuah hadith:

Maksudnya: *"Sesiapa di antara kamu yang melihat kemungkaran hendaklah dia mengubahnya dengan tangannya, sekiranya tidak berupaya untuk mengubahnya, maka gunakanlah dengan lidah dan sekiranya tidak berupaya juga, maka ubahkannya dengan hati. Demikian itu adalah selemah-lemah iman."*

(Hadis Riwayat Muslim)

Justeru, pelaksanaan Hisbah adalah satu kewajipan dalam mana-mana negara Islam untuk mengangkat prinsip *al-amr bil makruf wa nahy anil munkar* yang merupakan asas kepada pelaksanaan *al-Siyasah al-Syariyyah* dan sejajar dengan kehendak *Maqasid al-Syariah*. Cumanya pelaksanaan Hisbah ini dapat dilihat samada menerusi kewujudan entiti berasingan seperti institusi Hisbah ataupun kewujudan amalan Hisbah ini dirangkum dalam mana-mana institusi agama atau penguatkuasaan agama.

### **Pemakaian Hisbah Dalam Lembaga Zakat Negeri Kedah**

Secara sejarahnya, institusi zakat Kedah ditubuhkan pada 5 September 1936. Perhimpunan Riyal Zakat dan Sedekah Orang-orang Islam di Negeri Kedah pada tahun 1936 dicatatkan sebagai tarikh bermula sebaran zakat secara rasmi kepada rakyat di negeri Kedah (Lembaga Zakat Negeri Kedah, 2021). Sebuah komiti zakat juga ditubuhkan pada tahun yang sama. Walaubagaimanapun, pada 26



Syawal 1397H (12 Oktober 1977), komiti zakat telah ditukar nama kepada penubuhan Jawatankuasa Zakat (Mohammad Azam Hussein dan Zuryati Mohamed Yusoff, 2005). Penubuhan Jawatankuasa Zakat ini menjadikan Kedah sebagai satu-satunya negeri yang pentadbiran zakatnya terpisah daripada Majlis Agama Islam Negeri Kedah (MAIK). Jawatankuasa Zakat ini terus kekal ketika di bawah Jabatan Zakat Negeri Kedah Darul Aman (JZNK) dan kini bertukar nama kepada Lembaga Zakat Negeri Kedah (LZNK). Ketika JZNK mentadbir zakat di negeri Kedah, Enakmen Zakat Kedah 1955 (No 4) telah digunakan sejak tahun 1955 sehinggalah beberapa pindaan telah dibuat pada tahun 1962 dan 1982. Namun, enakmen tersebut telah digantikan dengan Enakmen Lembaga Zakat Negeri Kedah Darul Aman pada tahun 2015 dan ditadbir oleh LZNK. Menara Zakat Kedah di Alor Setar adalah ibu pejabat LZNK sejak awal pembinaannya di bawah JZNK.

Pemakaian Hisbah dalam LZNK berkaitan kutipan zakat tanpa tauliah dapat dinilai melalui rukun Hisbah. Terdapat empat rukun dalam institusi Hisbah iaitu *Muhtasib* (pegawai penguatkuasa), *muhtasab fih* (bidang kuasa pegawai penguatkuasa), *muhtasab alaih* (pihak yang melakukan kemungkaran) dan *ihtisab* (tindakan atau hukuman terhadap pelaku kemungkaran) (Imam al-Ghazali, 1980). Rukun-rukun ini juga ditekankan dalam *al-Ahkam al-Sultaniyyah Wa al-Wilayah al-Diniyyah* yang menyatakan keberadaan rukun-rukun tersebut, meskipun tidak tersusun sepenuhnya seperti yang ditulis oleh Imam al-Ghazali (al-Mawardi, 1966). Ibn al-Farra' turut menyokong kewujudan rukun Hisbah seperti yang dinyatakan dalam *Ihya Ulumuddin* (Ibn al-Faraa', 1938). Yahya Ibn Umar (1956) juga membahas rukun Muhtasib dengan elemen yang sama, walaupun tanpa penyusunan yang teratur. Keempat-empat rukun ini penting untuk memastikan institusi Hisbah berfungsi mengikut syariat Islam.

### ***Muhtasib dan Muhtasab Fih***

Rukun yang pertama ialah Muhtasib. Berdasarkan Ibn Khaldun (1405M), Muhtasib didefinisikan sebagai jawatan agama yang bertanggungjawab dalam pengawasan pelbagai aktiviti yang dianggap munkar. Tugas Muhtasib mencakupi aspek sosial, politik, dan ekonomi. Ibn Taimiyyah (1982) tidak memberikan definisi khusus, tetapi menjelaskan peranan dan fungsi Muhtasib, yang secara tidak langsung membentuk pemahaman mengenai jawatan ini. Selain itu, ulama terkemuka seperti al-Shayzari (1946), al-Mawardi (1966), dan al-Ghazali (1980) juga menegaskan betapa pentingnya tugas dan peranan Muhtasib dalam institusi Hisbah, walaupun tidak membahaskan definisi secara mendalam. Menurut al-Mawardi (1966), Ibn al-Farra' (1938), al-Ghazali (1980), dan Ibn al-Ukhuwwah (1976), terdapat tiga komponen dalam kategori-kategori ini, iaitu yang melibatkan hak Allah, hak manusia dan yang melibatkan kedua-dua hak tersebut.

Mardzelah Makhsin (2010) menerangkan bahawa terdapat empat bidang tugas utama Muhtasib berdasarkan penulisan terdahulu dan kontemporari, iaitu mengawal aktiviti ekonomi, menjaga ibadah dan perilaku yang bertentangan dengan hukum agama, memantau kesihatan, serta mengawasi industri ubat-ubatan dan hal ehwal perbandaran. Bidang kuasa Muhtasib termasuklah menggunakan kuasa budi bicara untuk menyiasat dan menasihati pesalah. Namun Muhtasib tidak boleh bertindak sewenang-wenangnya sehingga melampaui bidang kuasa yang diperuntukkan kepadanya (al-Mawardi, 1966). Di samping itu, perbincangan Muhtasib juga mempunyai kaitan dengan rukun





kedua iaitu muhtasab fih. Rukun ini berkaitan bidang kuasa pegawai penguatkuasa dalam Hisbah. Mardzelah Makhsin (2010) menyatakan bahawa bidang kuasa ini terbahagi kepada dua bahagian iaitu amar maaruf dan nahi munkar yang membabitkan hak-hak manusia dan hak-hak Allah Taala. Walaupun peranan Muhtasib dan bidang tugasnya iaitu Muhtasab Fih sangat luas, kertas kerja ini akan fokus kepada Muhtasib dan Muhtasab Fih dari aspek menjaga ibadah dan perilaku yang melanggar hukum agama. Aspek ini diteliti dari sudut pandang lantikan amil bertauliah dalam melaksanakan kutipan zakat termasuklah juga tindakan amil-amil palsu yang juga mengutip zakat rentas sempadan.

Secara aplikasinya di Kedah, Muhtasib meliputi tiga pihak utama iaitu Bahagian Penguatkuasaan, Jabatan Hal Agama Islam Kedah (JHEAIK), Jabatan Pendakwaan Syariah Negeri Kedah (JPSNK) dan LZNK. Bahagian penguatkuasaan JHEAIK adalah salah satu bidang tugas utama di dalam JAIN yang bertanggungjawab dalam urusan pencegahan kemungkaran dan penguatkuasaan hukum syarak (Alias Azhar *et.al*, 2015). Penguatkuasaan hukum syarak di Kedah meliputi undang-undang daripada Enakmen Kesalahan Jenayah Syariah (Negeri Kedah) 2014. Pegawai-Pegawa Penguatkuasa Agama (PPA) yang akan menguatkuasakan hukum syarak ini adalah tertakluk kepada Arahan Tetap Pengarah Jabatan Agama Islam Negeri 2007 dan Kod Etika Pegawai Penguatkuasa Agama Jabatan Agama Islam Negeri 2008 yang juga dianggap sebagai Muhtasab Fih. Arahan-arahan di atas ini merupakan garis panduan penguatkuasaan undang-undang jenayah Syariah yang telah dikeluarkan oleh pihak Bahagian Penyelarasan Penguatkuasaan Undang-undang di bawah JAKIM hasil usaha secara bersama oleh JAIN seluruh Malaysia.

Manakala JPSNK juga adalah Muhtasib. Secara sejarahnya, JPSNK merupakan Bahagian Pendakwaan, Jabatan Hal Agama Islam Kedah (JHEAIK). Namun pada 1 Oktober 2024, institusi ini telah dinaik taraf menjadi sebuah jabatan untuk memastikan ketelusan dan keadilan dalam membuat pendakwaan (Urusetia Penerangan Darul Aman, 2024). Ketelusan pendakwaan juga tertakluk dengan Arahan Ketua Pendakwa Syarie 2011. Arahan ini adalah Muhtasab Fih yang merupakan satu garis panduan bagi tugas pendakwaan undang-undang syariah yang dibuat untuk semua Pendakwa Syarie seluruh Malaysia. Arahan ini telah diersetujui oleh Mesyuarat Ketua Penguatkuasa Agama dan Ketua Pendakwa Syarie seluruh Malaysia dan Persidangan Ketua-Ketua Jabatan/Majlis Agama Islam Negeri seluruh Malaysia. Secara prinsipnya, arahan ini banyak merujuk kepada Pendakwa Syarie dan bukannya PPA. Namun beberapa peruntukan dalam arahan ini perlu diikuti oleh PPA antaranya rekod penghantaran dan penerimaan kertas siasatan dari Bahagian Penguatkuasaan, semakan kertas siasatan dari sudut perintah siasatan dari Ketua Pegawai Penguatkuasa, borang maklumat PPA dan laporan penyiasatan PPA. Secara tidak langsung, hasil siasatan PPA berkaitan kutipan zakat tanpa tauliah akan dibawa kepada Pendakwa Syarie untuk didakwa menggunakan peruntukan Enakmen Kesalahan Jenayah Syariah (Negeri Kedah) 2014. Ini juga menepati konsep Muhtasib dan Muhtasab Fih yang digariskan dalam Hisbah.

Selain itu, LZNK juga adalah Muhtasib kerana institusi ini bertanggungjawab untuk memilih amil untuk ditauliah dan diberikan kuasa untuk mengutip zakat fitrah mahupun harta. Amil diertikan sebagai mereka yang beragama Islam dan dilantik oleh LZNK bagi menjalankan tugas memungut dan mengagihkan zakat atau zakat fitrah bagi pihak LZNK (Enakmen Lembaga Zakat Kedah Darul



Aman 2015, seksyen 2). Tanggungjawab dan fungsi LZNK dalam melantik dan membayar ejen ataupun amil dinyatakan dengan jelas dalam Seksyen 19(1)(i) (Enakmen Lembaga Zakat Kedah Darul Aman 2015). Bahkan LZNK juga boleh membuat apa-apa peraturan berhubung kutipan, pentadbiran dan agihan zakat (Enakmen Lembaga Zakat Kedah Darul Aman 2015, seksyen 22). Kedua-dua peruntukan ini menunjukkan bahawa bidang tugas LZNK adalah Muhtasab Fih dalam Hisbah.

### ***Muhtasab Alaih***

Rukun yang ketiga ialah muhtasab alaih iaitu golongan yang dikenakan tindakan hisbah atas sebarang kesalahan yang dilakukannya tanpa sebarang pengecualian. Abdul Qahhar Ibrahim et.al, (2017) juga menyatakan bahawa muhtasab alaih ditakrifkan sebagai orang atau pihak yang melakukan perbuatan-perbuatan munkar atau meninggalkan perbuatan-perbuatan maaruf yang wajib. Secara aplikasinya, individu yang mengutip zakat tanpa tauliah yang bertindak sebagai amil palsu adalah muhtasab alaih. Seperti mana yang dinyatakan sebelum ini, kebanyakan kutipan zakat tanpa tauliah ini berselindung di sebalik nama badan bukan kerajaan (NGO) yang kadang-kadang kutipan zakat tersebut melangkaui negeri dan mengagihkannya di tempat lain sehinggakan menjejaskan pengurusan institusi zakat yang sah di negeri terbabit (Sinar Harian, 2022).

Terdapat individu yang pernah didakwa sebagai Muhtasab Alaih di atas kesalahan kutipan zakata tanpa tauliah. Kes tersebut ialah Pendakwa Syarie Selangor Lawan Mohd Azmee dan Omar [Kes Jenayah No: 10006-1450116-2016 dan 10006-145-0117-2016] apabila tertuduh-tertuduh ini tidak pernah diberikan kebenaran atau tauliah untuk membuat sebarang kutipan zakat atau fitrah di dalam negeri Selangor. Kedua-duanya telah disabitkan di bawah Seksyen 52(1)(b) tahun 1995 yang dibaca bersama seksyen 37 Enakmen Jenayah Syariah (Selangor) Tahun 1995 iaitu percubaan pungutan zakat atau fitrah tanpa diberikuasa dan dijatuhkan hukuman denda sebanyak RM 2,000.00 atau penjara selama tempoh Sembilan hari jika tidak dapat membayar denda tersebut (Mohamed Hadi Abd Hamid dan Ibrahim Ismail, 2017). Walaupun tidak terdapat kes kutipan zakat tanpat tauliah yang pernah didakwa di Kedah sejak penggubalan Enakmen Lembaga Zakat Kedah Darul Aman 2015 dan Enakmen Kesalahan Jenayah Syariah (Negeri Kedah) 2014, namun LZNK pernah menerima laporan berkaitan wujudnya Muhtasab Alaih selaku amil palsu di negeri Kedah. (Muhammad Hafiz Badarulzaman et.al, 2020).

### ***Ihtisab***

Rukun yang keempat pula ialah ihtisab. Menurut Imam al-Ghazali (1980) Ihtisab mempunyai beberapa peringkat. Peringkat-peringkat tersebut ialah ta'aruf, melarang, pengajaran dan nasihat, memaki dan mengherdik, merubah dengan tangan, mengancam dengan pukulan, menjatuhkan pukulan dan melaksanakannya, menampakkan senjata dan yang terakhir melahirkan kekuatan dengan mengumpulkan tentera. Merujuk kepada amalan semasa di LZNK, proses taaruf, larangan, pengajaran dan nasihat telah dilaksanakan dengan baik. Pihak LZNK telah mengadakan beberapa siri bengkel kepada amil-amil yang bertauliah tentang perkara-perkara yang dibenarkan dan dilarang semasa mengadakan kutipan zakat. Selain itu, amil-amil ini juga diraikan dalam suatu majlis anugerah khas dan hadiah tertentu telah dianugerahkan kepada mana-mana penolong amil yang melaksanakan nilai kutipan zakat yang tinggi dan besar. Anugerah dan hadiah tersebut akan



merangsang kutipan zakat sedia ada agar tidak dibayar di luar negeri Kedah dan keperluan asnaf di negeri ini akan sentiasa terjamin (Muhammad Hafiz Badarulzaman et.al, 2020).

Di samping itu, ihtisab juga boleh dilihat pemakaiannya di Malaysia menerusi undang-undang. Segala kesalahan dan hukuman berkaitan zakat khususnya kutipan zakat tanpa tauliah dapat dilihat melalui enakmen-enakmen kesalahan jenayah syariah di negeri-negeri (Muhammad Hafiz Badarulzaman dan Siti Nabilah Sulaiman, 2019). Umpamanya di Pulau Pinang dan Wilayah Persekutuan. Muhammad Hafiz Badarulzaman et. al (2021) menjelaskan bahawa Pulau Pinang telah menjelaskan kesalahan berkaitan kutipan zakat tanpa tauliah secara khusus melalui seksyen 33 (Enakmen Kesalahan Jenayah Syariah (Negeri Pulau Pinang) 1996). Manakala Wilayah Persekutuan juga menyatakan dengan jelas di bawah Seksyen 33 Akta Kesalahan Jenayah (Wilayah-Wilayah Persekutuan) 1997 yang berbunyi seperti berikut:

### **Pemungutan zakat atau fitrah tanpa kuasa**

Mana-mana orang yang memungut zakat atau fitrah atau menyebabkan dipungut zakat atau fitrah tanpa dia dilantik sebagai amil atau selainnya diberi kuasa oleh Majlis adalah melakukan suatu kesalahan dan apabila disabitkan boleh didenda tidak melebihi tiga ribu ringgit atau dipenjarakan selama tempoh tidak melebihi dua tahun atau kedua-duanya, dan Mahkamah hendaklah memerintahkan supaya pungutan itu dirampas dan dibayar ke dalam Kumpulan Wang yang ditubuhkan di bawah seksyen 60 Akta Pentadbiran.

Sungguhpun begitu, peruntukan undang-undang berkaitan kesalahan zakat bagi negeri Kedah dapat dilihat menerusi Enakmen Kesalahan Jenayah Syariah (Negeri Kedah) 2014. Enakmen tersebut hanya memperuntukkan satu-satunya kesalahan zakat di negeri Kedah iaitu menghasut supaya mengabaikan kewajipan agama (Enakmen Kesalahan Jenayah Syariah (Kedah) 2014, seksyen 15(2)). Ini bermaksud Kedah tidak menyediakan sebarang peruntukan undang-undang berkaitan kesalahan individu yang membayar zakat kepada seseorang yang mengutip zakat tanpa tauliah ataupun kesalahan terhadap individu yang mengutip zakat tanpa tauliah seperti mana negeri-negeri lain di Malaysia. Kewujudan peruntukan tersebut penting demi memastikan bahawa tiada penyelewengan berlaku terhadap sebarang kutipan zakat tanpa tauliah. Ini juga dapat menjamin bahawa hasil kutipan zakat secara sah dan mampu disalurkan kepada asnaf yang diiktiraf oleh institusi zakat. Walaupun negeri Kedah mahu mendidik dan bukan menghukum mana-mana rakyat dalam urusan zakat (Muhammad Hafiz Badarulzaman et.al, 2015), namun untuk menjadikan sesuatu penguatkuasaan itu efektif, peruntukan berkaitan kesalahan dan hukuman khususnya kutipan zakat tanpa tauliah perlu dinyatakan di dalam mana-mana enakmen yang berkaitan.

### **Kesimpulan**

Secara penutupnya, kutipan zakat tanpa tauliah adalah isu serius yang berlaku di seluruh negara. Keadaan menjadi lebih parah apabila apabila kebanyakan kutipan zakat tanpa tauliah ini berselindung di sebalik nama badan bukan kerajaan (NGO) yang kadang-kadang kutipan zakat tersebut melangkaui negeri dan mengagihkannya di tempat lain sehinggakan menjejaskan pengurusan



institusi zakat yang sah di negeri terbabit. Melihat kepada situasi yang meruncing ini, tinjauan Hisbah perlu dilaksanakan untuk meneliti institusi zakat khususnya di Kedah sama ada memenuhi kriteria Hisbah atau sebaliknya.

Secara konsepnya, Institusi Hisbah telah diwujudkan dalam Islam dengan merujuk kepada pelaksanaan *al-Amr bi ma'ruf* dan *al-Nahyu 'an al-Munkar* yang merupakan asas kepada pelaksanaan *al-Siyasah al-Syariyyah* dan sejajar dengan kehendak *Maqasid al-Syariah*. Kedah telah dipilih sebagai sebuah negeri untuk ditinjau pemakaian Hisbah memandangkan Kedah menjalankan pentadbiran zakat yang memisahkan bidang kuasa MAIK dan menyerahkan sepenuhnya kepada LZNK.

Pemakaian Hisbah dirujuk menerusi empat rukun utama iaitu *Muhtasib*, *muhtasab fih*, *muhtasab alaih* dan *ihtisab*. Kertas kerja ini merumuskan bahawa Kedah mempunyai tiga Muhtasib dalam menguatkuasakan prinsip *al-Amr bi ma'ruf* dan *al-Nahyu 'an al-Munkar* iaitu Bahagian Penguatkuasaan JHEAIK, JPSNK dan LZNK. Bidang kuasa iaitu Muhtasab Fih telah dinyatakan dengan jelas dalam Arahan Tetap Pengarah Jabatan Agama Islam Negeri 2007, Kod Etika Pegawai Penguatkuasa Agama Jabatan Agama Islam Negeri 2008, Arahan Ketua Pendakwa Syarie 2011 dan Enakmen Lembaga Zakat Kedah Darul Aman 2015. Manakala Muhtasab Alaih adalah individu mahupun kumpulan yang tidak mempunyai tauliah dalam membuat kutipan zakat. Mereka akan bertindak sebagai amil palsu yang boleh dikenakan tindakan di bawah enakmen negeri-negeri. Ihtisab pula melibatkan proses dakwah dan pendakwaan oleh JHEAIK, JPSNK dan LZNK. LZNK telah melaksanakan proses dakwah dengan sebaiknya dengan penganjuran bengkel dan majlis khusus berkaitan amil yang bertauliah. Manakala JHEAIK dan JPSNK mempunyai kuasa siasatan dan pendakwaan.

Namun, Kedah tidak mempunyai sebarang peruntukan khusus berkaitan kesalahan dan hukuman kutipan zakat tanpa tauliah. LZNK disaran agar membuat cadangan pindaan kepada enakmen kesalahan jenayah syariah negeri ataupun enakmen yang mentadbir LZNK sendiri. Ini bagi memastikan wujud peruntukan undang-undang yang melindungi hak asnaf untuk menerima zakat sewajarnya. Selain itu, peruntukan undang-undang ini penting bagi memastikan kutipan zakat dilaksanakan secara bertanggungjawab dan telus apabila dilantik secara sah oleh LZNK. Ini juga dapat memastikan bahawa peraturan dan undang-undang yang telah ditetapkan oleh pemerintah atau Ulil Amri yang menyatakan bahawa hak kutipan hanya terletak pada kuasa LZNK dan tidak boleh dipertikaikan adalah bertujuan demi siasah dan masalah ummah.

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## DEVELOPING THE BEST PRACTICE MODEL OF ZAKAT ADMINISTRATION; ANALYSIS OF ZAKAT INSTITUTIONS IN KEDAH MALAYSIA AND PATTANI PROVINCE THAILAND

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**Abstract:** *The Zakat administrative practice varies between Malaysia and Thailand by country. The differences exist in the zakat practice administration in the collection from Muslims and distribution to Asnaf. But zakat is obligatory for every Muslim regardless of where they are. However, there is diversity in implementing zakat management practices in the states of Malaysia and no less in areas in Southern Thailand. However, the similarities in Amil Zakat's responsibility in collection and distribution come from the appointed mosque imams. The implementation of zakat management practice administration is quite different in both countries. The variety of zakat management practices raises the question of what the best practices in zakat management can improve the performance of zakat institutions and have a high impact on the socioeconomic development of the Muslim community. Therefore, this study aims to identify zakat administration based on the best practices of zakat management. Qualitative research was used in this study. The library research approach by referring to regulation law, books, kitab turast, and journals related to zakat and interviewing stakeholders directly involved with zakat is suitable for this study. Two aspects of the findings the study found. Firstly, the internal administration practice which is the zakat organizations. Implementing Shariah law regulations and local regulations plays a major role in the zakat administration. The practice of transformation by using information technology in the collection and distribution of zakat is faster, easier, and time-saving. In addition, sustainable financial management zakat the quality of asset management and good facilities management of zakat. Second; external management practices of the organization, which is who are the managers of Muslim community, stakeholders, and who deal with zakat, especially asnaf zakat. The final finding of this study, the dominant approach between internal and external management practices can transform the best practice of zakat management and the development of socioeconomic in Muslim society.*

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**Keywords:** Zakat, Kedah Malaysia, Collection, Distribution, Management, Fatoni Thailand

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## Introduction

Muslims are minority in Thailand and most of them live in southern provinces of Pattani, Yala, Narathiwat, and Satun. The administration of Muslims' affairs is governed by the Administration of Islamic Organizations Act B.E. 2540 (1997), which aims to promote Islamic affairs through the Central Islamic Council of Thailand, the provincial Islamic council, and the mosque Islamic committee. This Act states that the *Sheikul Islam* is the leader for Islamic activities and is the president of the Central Islamic Council of Thailand (CICOT). The Council comprises the *Sheikul Islam* and councilors, representing provincial Islamic councils and other members selected by the *Sheikul Islam*. The powers and duties of CICOT stated in the Act include to supervise provincial Islamic councils by issuing rules and regulations on Islamic affairs such as Halal affairs, marriage, and operations of provincial Islamic councils and Islamic Mosque committees. CICOT has also issued the regulation on the promotion of Zakat and Welfare Fund B.E. 2559 (2016), which describes the management of Zakat organizations at various levels: country level, province level, and mosque level.

However, many organizations such as mosques, Islamic schools, foundations, charitable organization, and individuals, have collected and distributed Zakat and other types of welfare funds long before the issuance of the regulation on the promotion of Zakat and Welfare Fund the operations in these organizations are different and lack of standardization. As a result of that, Zakat may not be utilized as an effective tool for the welfare of Thai Muslims. In Pattani province, where 675 mosques (Pattani Province, 2022), and several Islamic cooperatives have been in operation, Zakat management has been practiced based on the organizations' conceptual framework and followed their regulation or guideline. This study attempts to examine Zakat management of provincial regulator, mosques, and Islamic financial institutions so that best practices of Zakat management and to propose the appropriate model for Zakat organization in Pattani.

Institutions are public institutions established to create zakat management system that systematically, in carrying out activities to collect and distribute zakat money. According Ezza Ellany (2014), there are 14 institutions of charity set up in Malaysia to represent 13 states and three federal territories (represented by a charity institution). In Malaysia, the zakat distribution is governed by the state legislature managed by the State Islamic Religious Council (MAIN). According to Mahamad Naser (2011) on 24 December 1915, Kelantan was the first state to introduce the Islamic Religious Council states that the host state and head of the sultan of Islam. The Islamic Council serves to maintain and preserve the rule of Islam as the religion of the State and the nation. In Kedah, the State Islamic Council is composed of the *Yang Dipertua*, the *Kadi*, the Religious School Registrar, Secretary Zakat, treasury secretary and five members. Administration religion in sync with the state Islamic Religious Department's role is to carry out all the directives and policies that have been made by the Islamic Religious Council (Mustafa Abdul Rahman, 1989). Most of the states in Malaysia will be followed, as well as with the Department of Islamic Affairs to play a role in the management of zakat either collection or distribution. The role is managed by the treasury in charge of all matters related to zakat.





Wilayah Persekutuan, Penang, Pahang, and Terengganu also have been corporatized or privatized in the collection and distribution of zakat. For Kedah, Zakat management has corporatized and privatized the management of Zakat alms under the responsibility of the State.

## Literature Review

Islam emphasizes the establishment of a society that is fair, humane, and united. Protecting people from hunger, ensuring social security, and maintaining human dignity and respect are the elements that should be in the rules of a just and humane society. Prophet Muhammad said that hunger is a form of society's most severe pressure. According to Padmavati Haji Ibrahim (2008), Islam recommends zakat institutions as a mechanism to save people from hunger, ensuring socio-economic justice in society and provide an environment that allows people to preserve the honor and responsibility to God. By increasing the productivity of society, charity relieves and envies fellow community members, and in turn generate the Muslim community a safe and united. Therefore, zakat was revealed to fulfill clear goals in society. In summary, charity established by God with the goal as a form of social safety net for the poor and needy, to develop balanced economic growth through redistribution of wealth in society and as a form of purification and spiritual development.

According to Patmawati Hj Ibrahim, there are various types of assistance provided by the centers of zakat in Malaysia to the recipients of zakat distribution. In general, the types of zakat are divided into 6 major categories, viewed from various socio-economic aspects of society: i. Help current consumption (for food and subsistence); ii. Medical assistance; iii. Education Assistance; iv. Help entrepreneurship; v. religious assistance; vi. Emergency help.

According to Imtiaz et. al (1989), Zakat has also been identified as a key component of the social security system. Zakat has been shown to reduce poverty (though not eliminate them) and reduce income distribution gap (though not eliminate) and has the potential to promote economic growth. According to Monzer Kahf (1999), he argues that in applying contemporary zakat, every Muslim should remember that charity alone cannot solve the problem of poverty among Islamic countries. According to him, charity is a redistribution tool, while poverty among Islamic countries stems from the productivity and level of economic development of the poor. Monzer Kahf suggested that the principle of charity expanded and thus charity fund will increase.

According to Timur and Kuran (2002), the results of their study in Pakistan, Malaysia, and Saudi Arabia concluded that if zakat is expected to eradicate poverty alone, then this program will be doomed to failure. According to him, this is due to the charity on this day did not play a major role in the economy. According to Ataul-Haq and Martinez (1993), he saw that the Zakat can serve to improve income and living standards, and thus eradicate poverty and reduce

## Research and Objective of the study

Based on the research problems presented earlier, the questions and the objective of the study are. What is the type of zakat administration management and the objective of the research to determine



the type of administration of zakat management?

The research questions are very useful for this research in determining the objective and focus of this study. In addition, it also contributes to efforts to find a suitable solution for the statement of the research problem.

### Findings of the study

Generally, the findings of the study analyzed based on the data obtained and processed address several questions that have been outlined and have achieved the set objectives. The study's findings also address several emerging questions. This study's first and second questions revolve around what types of zakat management administration practices exist and what the history of zakat management administration. The researcher addresses the answers to these questions in the first objective of this study, which is to examine the types of zakat management administration practices, and in the second objective of this study, which is to identify the history of the existence of zakat management administration in both Southern Thailand and Northern Malaysia. Zakat management hinges on a multifaceted framework of administrative practices that are instrumental in optimizing the efficiency and equity of Zakat collection and distribution. The following are some types of zakat management administration practices:

#### Type of Zakat Administration Practices

The administration of zakat in Kedah is centralized in LZNK, which serves as a reference center for organizations and Muslims in the state of Kedah. This administration has full authority in setting policies, collecting, and distributing zakat. Despite the diversity of zakat administration practices in Malaysia, the Kedah State Zakat Board operates under the auspices of the Sultan of Kedah. Kedah is the only state that places zakat under the Sultan's patronage, unlike other Malaysian states that place zakat under the State Islamic Religious Council. As illustrated in Table 2.1, the zakat chairperson in both Pattani and Kedah holds the position of religious leader, highlighting a shared structural characteristic between these two regions.

Table 2: Head/ Chairman of zakat

Country	Head/Chairman
Southern Province of Thailand, Pattani	Syeikhul Islam
Northern Province of Malaysia, Kedah	Sultan of Kedah

Within the administrative structure of Islamic affairs in southern Thailand, the Pattani Islamic Religious Council (PIRC) occupies a pivotal position. This council serves as the highest authority on matters pertaining to Islamic law, including the administration of zakat assets and finances. Notably, the PIRC possesses the authority to formulate regulations and policy guidelines that govern the conduct, administration, and implementation of all Islamic practices in the region. Operating within the southern Thai province of Pattani, the Pattani Islamic

Religious and Malay Customs Council (PIRMCC) serves as a critical entity in zakat management. This council is directly responsible for the implementation of zakat collection and distribution practices.

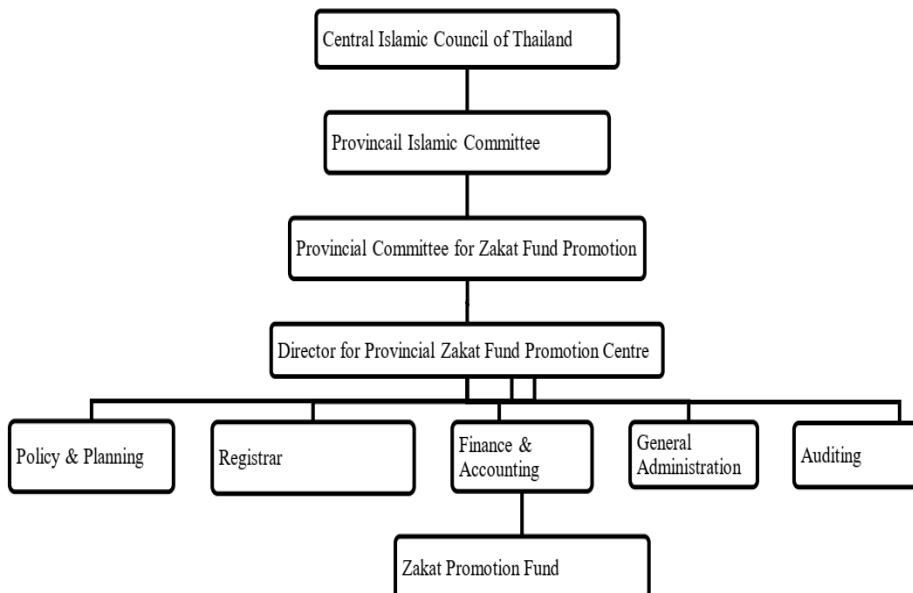


Diagram 1: Zakat Administration Chart in Southern Thailand, Pattani

In Thailand, zakat collection and awareness campaigns are conducted to increase public awareness of the obligation of zakat and its importance in Islam, particularly for the communities in the southern region of Thailand, Pattani. Zakat is collected through various channels such as zakat offices, mosques, or through digital methods like online payments. Every zakat payment is meticulously recorded to ensure transparency and accountability in zakat management. The distribution of zakat adheres to the eight categories of eligible recipients designated as *asnaf* within Islamic scripture (Qur'an 9:60). These categories encompass the poor, the needy, zakat administrators, recent converts to Islam, those seeking to free themselves from slavery, debtors in financial hardship, those engaged in jihad (struggle for the sake of Allah), and wayfarers in need. A thorough needs assessment is conducted to ensure zakat reaches those who demonstrably require financial assistance. Beyond direct cash aid, zakat funds are also channelled towards social welfare initiatives that promote education, healthcare, and support for small businesses.

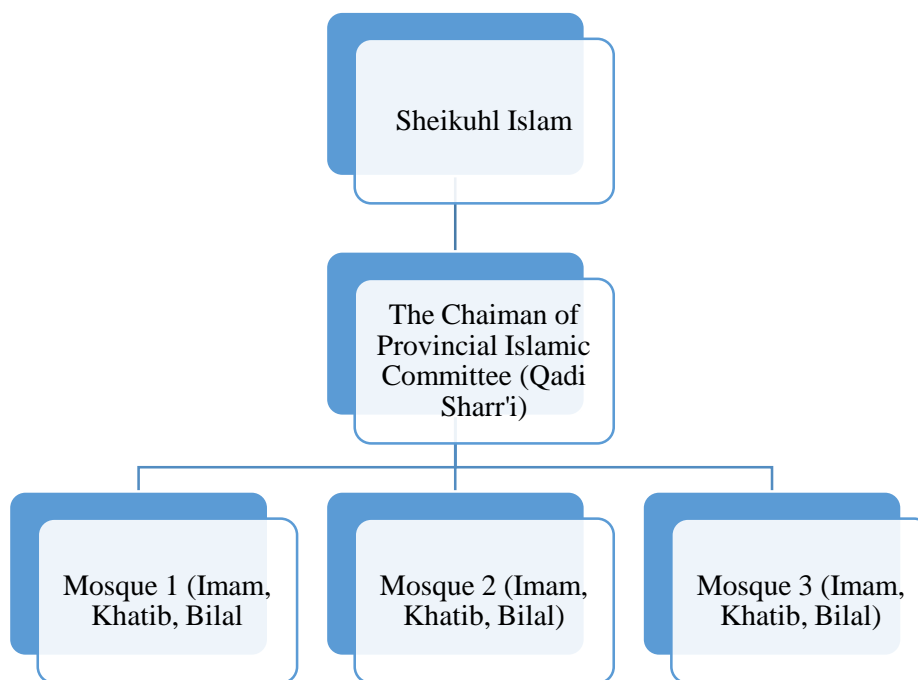
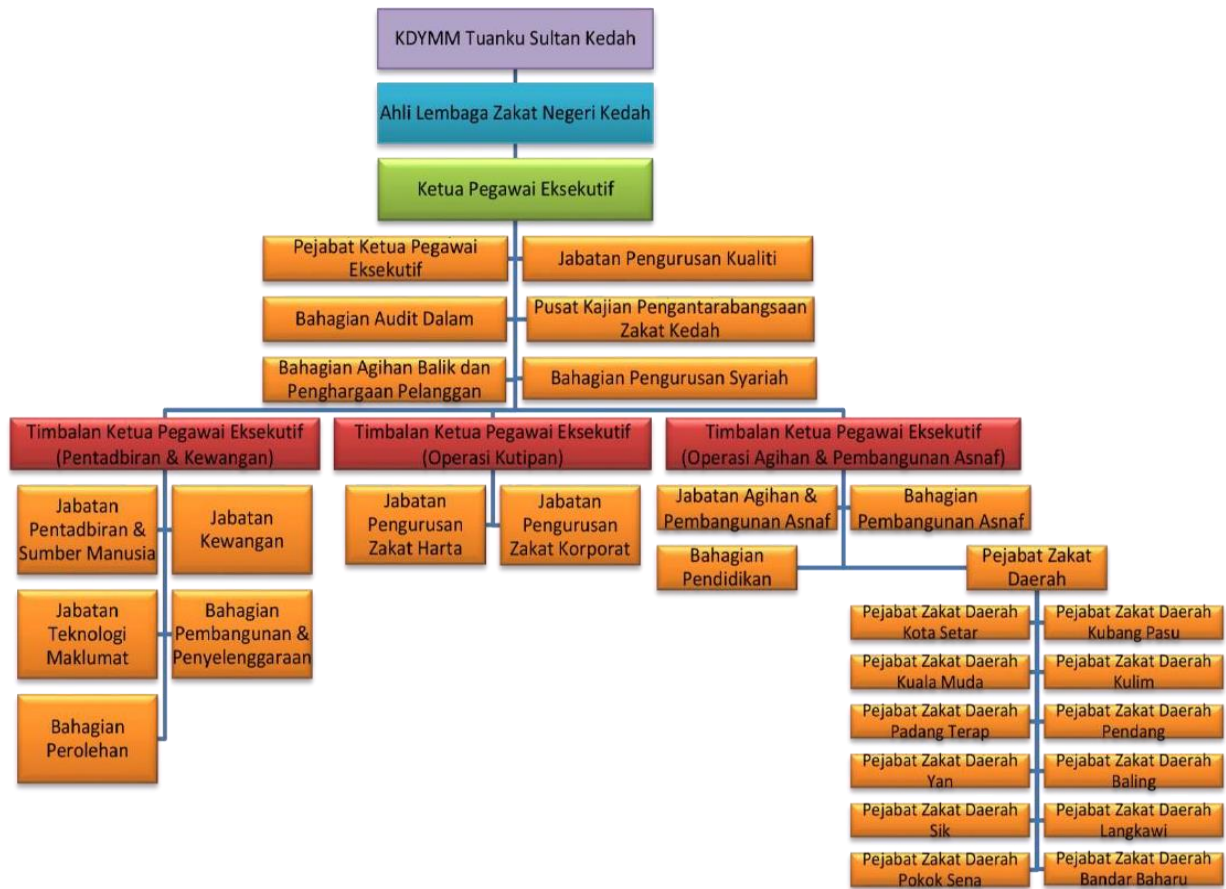


Diagram 2: Organization of Zakat Management in the Southern Province of Thailand, Pattani

Within the Malaysian context, zakat administration in the northern region, particularly Kedah, plays a vital role in ensuring the well-being of the Muslim population. This section will delve into the key aspects of zakat administration and management practices employed in Kedah. The primary responsibility for zakat collection and distribution within the state of Kedah falls under the purview of the Lembaga Zakat Negeri Kedah (LZNK). This organization is characterized by a well-defined organizational structure, encompassing specialized departments dedicated to various facets of zakat management. These departments include, but are not limited to, collection, distribution, financial management, and human development initiatives.



Source: Kedah State Zakat Board

Diagram 3: Organizational Structure of the Kedah State Zakat Board

As illustrated in Diagram 3, shows the Kedah State Zakat Board (LZNK) which was established on October 23, 1949. The head of Islam in the state of Kedah is the Sultan, who serves as the chairman of the Kedah State Zakat Board. Under the head of religion appointed by the Sultan are members who comprise the Kedah State Zakat Board. Additionally, the Chief Executive Officer (CEO) leads the Kedah State Zakat Board and acts as an advisor to the Sultan on zakat affairs. The governance of the Kedah State Zakat Board is managed by the CEO along with the members of the Kedah State Zakat Board. The CEO is assisted by the Deputy CEO, director general, accountant, and supported by units such as the ICT management unit, zakat unit, investment property unit, and finance unit. income distribution gap through the multiplier effect of Zakat. Projects funded using zakat funds in education, health, social welfare, etc. will increase the productivity of the poor to meet their basic needs. The income of the poor will increase as a result of increased productivity.

According to Muhammad Anwar (1995), he argues that the economic development of the poor and needy of this as a serious issue and should not be treated seasonally. Therefore, there should be short-term project planning and long-term development programs for the poor. He examines



the potential contribution of zakat in financing projects of long-term development to improve the living standards of the poor. According to him, apart from being used for short-term use and when, zakat funds can also be used to finance development projects that will bring long-term interest to the poor and needy in society. According to the study, the use of zakat funds is permissible in Islam.

Abdul Rahim Abdul Rahman (2006) was of the view that social welfare charity work and if it is managed effectively to benefit the poor (Nor Aini Idris, 2006). Ismail Serageldin (2000) states zakat institutions should be viewed as a key component in the commitment of a community. Poverty eradication should also be underpinned by the principle of economic development and productivity equity.

## Conclusion

This study found that the results indicate that internal organizational management practices need to be given due attention by organizations in their efforts towards achieving excellence in zakat management. Furthermore, it is found that the best practices model for zakat management requires a comprehensive and systematic approach. By combining a robust organizational structure, effective collection and distribution methods, and rigorous monitoring and evaluation, zakat management can be strengthened. The use of modern technology, continuous education, and strategic collaboration are essential elements that will ensure effective zakat management and maximum benefit to those in need, thus enhancing the welfare of the Muslim community. The findings also indicate that the role of information and communication technology in this era of globalization cannot be denied, as every organization has to move forward and improve performance and competitiveness. It is time for zakat management to apply ICT in zakat administration and management as one of the strategies to restore the glory of zakat as a dynamic Islamic treasury.

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## CULTIVATION PADDY MANAGEMENT AND POTENTIAL IMPACT OF SOIL TESTERS AT LARGE-SCALE SMART (SMART SBBA) ZAKAT BOARDS: AN EXPLANATORY STUDY OF ASNAF FARMERS

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**Abstrak:** Pada 2021, kerajaan Malaysia melancarkan Program SMART Padang Berskala Besar (SMART SBB) di bawah Pelan Tindakan Dasar Keselamatan Makanan Negara 2021-2025 untuk mengurangkan pergantungan kepada beras import dan mencapai sara diri semasa Rancangan Malaysia Ke-12 (RMKe-12). Program ini dengan kerjasama Lembaga Zakat Negeri Kedah (LZNK), MADA, dan NAFAS, juga bertujuan untuk mengurangkan kemiskinan dalam kalangan masyarakat asnaf di Kedah dengan menyediakan sumber yang disasarkan untuk meningkatkan kesejahteraan ekonomi mereka dan menggalakkan mobiliti sosial. Kajian yang mengkaji program ini tertumpu kepada pengalaman petani semasa musim tanam pertama dan kedua. Ia bertujuan untuk menilai keberkesanan program, mengenal pasti cabaran, dan mencadangkan kawasan untuk penambahbaikan. Petani menyatakan kepuasan terhadap pengurusan SMART SBBA tetapi menimbulkan kebimbangan mengenai kawalan perosak dan penyakit. Cadangan yang diajukan dalam kajian ini menekankan kepentingan amalan pengurusan tanah moden untuk membantu petani membuat keputusan berasaskan data di masa hadapan. Dengan memantau kelembapan tanah, tahap pH, dan kandungan nutrien, petani boleh mengoptimumkan pengairan, pembajaan, dan kawalan perosak. Ini meningkatkan hasil tanaman, mengurangkan sisa dan meminimumkan kesan alam sekitar. Teknologi pemantauan jarak jauh meningkatkan lagi kecekapan dengan membolehkan pengawasan masa nyata kesihatan tanah, mengurangkan keperluan untuk ujian fizikal, dan membenarkan campur tangan tepat pada masanya. Penyelidikan ini turut mencadangkan keperluan untuk latihan pengurusan yang betul untuk membantu pesawah meningkatkan produktiviti, mengurangkan kos, dan meningkatkan kehidupan mereka. Ramai petani berskala kecil kekurangan kemahiran penting seperti perancangan, belanjawan, pemasaran dan penyimpanan rekod, yang penting untuk memacu cabaran seperti perubahan iklim, wabak perosak dan turun naik pasaran. Program latihan yang memberi tumpuan kepada amalan pertanian yang baik, pemuliharaan tanah, dan pengurusan air boleh menggalakkan pertanian mampan, memberi manfaat kepada petani dan alam sekitar. Dengan mengamalkan amalan ini, petani boleh mencapai keuntungan jangka panjang, kemampuan dan daya tahan.

**Kata kunci:** Padi, Asnaf, Inovasi, Cabaran, Paddy Soil Tester, SKM



## Introduction

The Large-Scale Rice Fields SMART Program (SMART SBB) is a transformational initiative that aims to revolutionize the rice sector through advanced agricultural practices and strategic stewardship. The Ministry of Agriculture and Food Industry (MAFI) is targeting to transform traditional rice farming into a more productive and sustainable enterprise. A review of previous studies emphasizes the potential of SMART SBB to have a noticeable impact on the rice industry by encouraging sustainable practices and increasing the yield (Bujang & Abakar, 2019; Hashim et al., 2019) of the country's rice self-sufficiency stage (SSL), where the value of 63% increased to 75% within the 12MP period, then 80% by 2030 (Ministry of Agriculture and Food Industry, 2022).

The SMART SBBA program by LZNK aims to eradicate poverty among asnaf communities in Kedah by improving rice farming practices and ensuring sustainable livelihoods (GIL System, n.d.). SBBA's SMART project aims to improve the socio-economic standards and living standards of the Asnaf and B40 classes. The program offers three packages for farmers encompassing land owned by LZNK, their own land, or land leased or leased through LZNK.

## Literature Review

Issues and challenges mentioned by Basnet et al. (2022) and the International Rice Research Institute (IRRI) addressing the major challenges in rice farming, such as shortage of skilled labor, weed management, plowing practices, and water management, is important to do through better designing and astute allocation of resources to increase productivity and sustainability. Effective site preparation, such as soil testing, encourages optimum tillage and reduces input residuals, while integrated pest management techniques help contain infestations without damaging the surrounding nature. In addition, efficient water management not only conserves resources but also reduces the risk of pests and diseases, directly contributing to better yields and viability in cropping systems. This holistic approach to taking care of the complexities of rice cultivation includes ensuring farmers supported by initiatives such as Zakat institutions may achieve sustainable agricultural yields in the face of environmental challenges and costs of operation continuously in multiple seasons.

### *Field Management*

Proper soil management is essential and has a noticeable impact on crop yield and quality (Abd Rani et al., 2015). Effective practices need to be implemented before planting. Rice fields should be plowed two to three times before leveling to manage water distribution effectively (Voase, 2000). Soil leveling ensures a flat surface, essential for supporting irrigation systems and rice plant growth (Van Hung et al., 2022).

Therefore, agencies such as MADA and the Department of Irrigation and Drainage (DID) must ensure uniform water depth across the plot for efficient and consistent water distribution.



Face-to-face interviews with respondents exposed that excessive water in real paddy fields hindered maintenance activities such as land leveling. Farmers were forced to suspend this task for four seasons. There were times that the 400 rice niches in the LZNK area could not be fully harvested due to the watery and muddy state, which prevented the machinery from entering the fields. The stage of soil acidity has a marked effect on fertilization, management, and crop yield in rice cultivation. Non-acidic soil is essential for rice farming. Be that as it may, farmers in the study area face the problem of acidic soils, taking a long period to recover from the use of pesticides and chemical fertilizers. The optimum soil pH range is 5.5 to 6.5. Rice grown outside these areas is subjected to acid and aluminum stress, hindering growth and reducing yield (Azman et al., 2014). With guidance from PPK MADA and the Department of Agriculture, lime was used as an effective and cost-minimizing solution to take care of soil acidity. The face-to-face meeting with the respondents exposed that the paddy fields in the study area are facing high acid stress such that the soil pH meter cannot sense the proper value. In that connection, they expect systematic designing and organizing for restoring land for planting of rice seedlings in the coming season.

### ***Seeds Preparation***

Improved seed varieties are essential in rice-producing regions to improve crop yield, quality, and resistance to environmental stresses, contributing markedly to food security and economic growth. Tanzania's agricultural strategy focuses on ensuring access to quality seeds to increase rice production, especially under different irrigation circumstances. Nevertheless, challenges such as limited access to quality seeds and inefficient distribution systems hinder productivity and profitability for smallholder farmers, emphasizing the need for more effective seed systems to realize the full potential of the sector (Dayioğlu, M. A., & Turker, U., 2021) and Zenna et al. (2013).

In Kedah and Perlis states, MADA and LPP agencies are trying to conduct monitoring periodically to ensure that the rice seed production and distribution chain is sufficient to accommodate the needs in each field area. Based on the findings of the study, MADA and LPP will select the best rice seeds to distribute to farmers. This selection is subject to the Seed Seed Certification Scheme rather than the Ministry of Agriculture and Food Security (2022).

In addition, because of the conducted face-to-face meetings, respondents in Yan precinct obtained legitimate seeds than LZNK. The obtained seeds need to be soaked overnight to ensure that the seeds have a high probability of survival after performing the continuous sowing or wet sowing method. The method requires two bags of seeds for each niche and requires the cost of sowing approximately RM 80.00 to RM 100.00 compared to the cost of transplant (planting using machinery), which is RM 400.00 for one niche. However, not all the seeds sown can survive. According to the respondents, in the third season when the study was conducted, farmers were forced to sow seeds up to four times. In addition, the seed sowing method also caused the main seedlings not to grow uniformly. The problem led to rice farmers being forced to bear increased seed costs, additional labor, and costs for embroidery. It is



understood that the cost for the wages of workers embroidering rice staples is RM 35.00 per morning.

### ***Pest Management***

To increase rice productivity, farmers face pest attacks that reduce agricultural yields (Damalas & Eleftherohorinos, 2011). To combat pests, rice-producing countries have started using pesticides to protect their crops (Sharifzadeh, 2018). According to a report in Berita Harian by Yusri (2021) on December 1, 2021, the price of pesticides has jumped by 199%.

According to the results of the interview, there is no help or subsidy from the government in terms of pest management. So, rice farmers must pay their own expenses for pest expenses to ensure the quality of the harvest. Respondents also stated that they had to face the high cost of pesticides in the local market. So, to save the cost of using poison, they had to use poison produced in Thailand, which costs only about RM 250.00, which can be used to reach 50 niches of rice fields. According to respondents, the poison includes the eradication of 5 types of plant pests. So, they don't need to buy 1 per 1 type of poison to prevent the attack of each pest. In addition, the respondents explained that they had to use a banned pesticide, which is a poison produced by the State of China, to eradicate the gondang snail attack. The poison is not allowed to be used because it is in the Class I category under the Pesticides Act 1974. However, the respondent has no choice but to remove the gondang snail because the poison is very effective.

### ***Systematic training and manual requirements***

Systematic training for rice farmers is essential to improve their skills and knowledge, which ultimately leads to increased productivity and sustainability in rice cultivation. An effective rice production operation requires a skilled workforce with various competencies. Skilled personnel in this domain must be skilled in maintaining rice field infrastructure, preparing rice fields, managing rice seedlings, planting, controlling pests and diseases, fertilizing, and using farm mechanization. The maintenance of paddy field infrastructure is a critical aspect, as it ensures optimal conditions for planting (Puntumetakul et al., 2014). The preparation of paddy fields, the basic aspect of production, involves a series of activities such as plowing, leveling, and using soil amendments to create a suitable environment for rice growth (Saleh & Suherman, 2021).

Skilled personnel must also be proficient in rice seedling management, demonstrating expertise in nursery operations, seedling preparation, and smooth transplanting, ensuring strong and fertile plant growth (Thimmegowda et al., 2017). Skilled workers need to identify and deal with various biotic stresses that threaten crops, using integrated pest management strategies to reduce potential yield losses (Baliyan et al., 2018). One promising avenue highlighted in the literature is the development and implementation of precision management practices, which integrate multiple management components into a comprehensive high-yield and high-efficiency crop management system (Thimmegowda et al., 2017).



This precision-based approach has shown the potential to optimize resource use, improve environmental outcomes, and drive overall increases in rice production by leveraging the synergistic effects of various management components (Brar & Khush, 2012) (Thimmegowda et al., 2017). In addition to these precision-based advances, the scientific community has also made significant progress in biotechnology solutions, focusing on the development of rice varieties with improved characteristics. Such improvements include increased yield potential, increased resistance to disease and pests, and greater tolerance to abiotic stresses, all of which contribute to the sustainability and productivity of the entire rice production system (Chaudhary et al., 2022) (Brar & Khush, 2012). (Thimmegowda et al., 2017). To aid decision-making and improve management of rice cultivation in SMART SBBA, it is important to provide data and evidence based on a systematic manual. A well-organized manual will guide farmers and stakeholders, fostering better productivity, sustainability, and overall program success.

### **Experts**

*"When we want to introduce or practice a new method, it is very necessary to evaluate the impact of the new method and not just do it."*

When done correctly, impact assessment can measure both positive and negative changes in project development outcomes, whether they are for the short or long term.

### **Experts**

*"When we do a systematic impact assessment, we need certain processes such as reflection (reflection on project or program experience and identifying what works, what doesn't work, and why) (involving individual or group reflection), documentation, sharing, and application (systematic and flexible: embracing innovation)."*

In addition, farmers can be introduced, trained, and given systematic certification such as rice cultivation management training through Stage 2 Rice Production Operations in maintaining rice field infrastructure, preparing rice fields, managing rice seedlings, planting, controlling pests, diseases, weeds, fertilizing, and operating and maintaining farm mechanization. Expertise ensures efficient and sustainable rice cultivation, contributing to higher yields and better crop quality. Based on the Malaysian Industry Classification Standard (MSIC 2008), Section (A) Agriculture, Forestry, and Fisheries for National Occupational Skills Standard (NOSS) A0110022:2022, this standard is aimed at jobs in rice production operations. This standard ensures that workers have the necessary skills and knowledge in rice farming, covering all aspects from land preparation to harvesting to increase efficiency and productivity in the sector.



SEKSYEN	(A) PERTANIAN, PERHUTANAN DAN PERIKANAN		
KUMPULAN	(011) PENANAMAN TANAMAN BUKAN KEKAL		
BIDANG	PENGLUARAN PADI		
TAJUK NOSS	OPERASI PENGLUARAN PADI		
TAHAP NOSS	DUA (2)	KOD NOSS	A011-002-2:2022

TERAS	PENYELENGGARAAN INFRASTRUKTUR SAWAH PADI A011-002-2:2022-C01	SELENGGARA SISTEM PENGAIRAN DAN SALIRAN SAWAH PADI A011-002-2:2022-C01-W01	SELENGGARA JALAN PERTANIAN SAWAH PADI A011-002-2:2022-C01-W02	SELENGGARA SISTEM PAM AIR SAWAH PADI A011-002-2:2022-C01-W03	
	TERAS	PEMBAJAJAN TANAMAN PADI A011-002-2:2022-C06	LAKUKAN KAWALAN PENYAKIT TANAMAN PADI SECARA ORGANIK A011-002-2:2022-C05-W05	LAKUKAN KAWALAN PENYAKIT TANAMAN PADI SECARA KIMIA (RACUN SINTETIK) A011-002-2:2022-C05-W06	LAKUKAN KAWALAN RUMPAI TANAMAN PADI A011-002-2:2022-C05-W07
		LAKUKAN PENYEDIAAN BAJA ORGANIK TANAMAN PADI A011-002-2:2022-C06-W01	LAKUKAN PEMBAJAJAN TANAMAN PADI SECARA MANUAL A011-002-2:2022-C06-W02	LAKUKAN PENYEMBURAN BAJA TANAMAN PADI A011-002-2:2022-C06-W03	LAKUKAN PROSES PENAKAIAN PADI ANGIN A011-002-2:2022-C05-W08
		PENJAJAAN DAN PENGOPERASIAN MEKANISASI LADANG A011-002-2:2022-C07	LAKUKAN PENYELENGGARAAN MEKANISASI SAWAH PADI A011-002-2:2022-C07-W01	KENDALI DRON PERTANIAN OPERASI PENGLUARAN PADI A011-002-2:2022-C07-W02	LAKUKAN PEMASANGAN SISTEM INTERNET OF THINGS (IOT) SAWAH PADI A011-002-2:2022-C07-W03

Operasi Pengeluaran Padi	
A011-002-2:2022	
a)	Laksana Penyelenggaraan Infrastruktur Sawah Padi
b)	Laksana Penyediaan Sawah Padi
c)	Laksana Operasi Semaian Anak Padi
d)	Laksana Operasi Penanaman Padi
e)	Laksana Kawalan Perosak, Penyakit Dan Rumpai Tanaman Padi
f)	Laksana Pembajaan Tanaman Padi
g)	Laksana Penjagaan Dan Operasi Mekanisasi Ladang

Source: SKM Malaysia

Table 1: Excerpt from the Competency Profile Chart for Teaching & Learning (CPCPdP)

The farmers are responsible for carrying out various activities of rice planting operations, including during the preparatory process, the planting phase, and also post-planting, depending on the size of the paddy field operation, which will often determine the worker's duties. The scope of competence includes preparing paddy land, carrying out agricultural activities including preparation of rice seeds, planting seedlings, disease and pest control, and fertilizing and harvesting rice.

Through systematic management and rice planting activities, the management will also be more effective in building, supervising, and controlling a community of motivated, productive, and cohesive farmers, driving the success and growth of the SMART SBBA program. The competency implementation process among rice field workers who meet the Level 2 Rice Production Operation Standard with skill qualifications under the National Skills Development Act 2006 (Act 652) will enable the Malaysian Skill Certificate certification initiative to be obtained by rice field workers.

Systematic training for rice farmers is an important investment for their future. Equipping them with modern skills and knowledge can ensure they are better prepared to face the challenges of contemporary agriculture. Systematic training leads to increased productivity, sustainability, and economic benefits that ultimately improve their lives and contribute to food security. A systematic approach to training programs and awarding certification in the field in the farmers'



area without having to go out or leave the daily tasks of the farmers is important for the progress and resilience of the agricultural sector in SMART SBBA.

### ***Fertilization***

Understanding soil health is important for optimal crop yields. Training provides farmers with the skills to test soil quality and use the right type and amount of fertilizer to improve soil fertility and crop productivity. The findings of the study show that all SMART Zakat Field participants in Yan use government-subsidized fertilizers such as urea, mixed fertilizer, and bean fertilizer. However, they also state the need for additional fertilizers, vitamins, and supplements based on soil conditions, time, and location. This is in line with the MADA 2019 study, which highlights the importance of the rate and timing of fertilization in rice cultivation.

Research in Turkey's Edirne region highlights the adverse effects of improper fertilization practices, particularly the excessive use of nitrogen and phosphorus that not only harms the environment but also increases production costs for farmers. This study advocates a balanced approach that integrates appropriate fertilizer use with effective land management techniques, aiming to increase economic sustainability while reducing adverse ecological consequences. The right rice fertilizer, designed specifically for rice cultivation (Bujang and Abakar, 2019), combines essential macronutrients such as nitrogen, phosphorus, and potassium with essential micronutrients such as iron, zinc, and boron.

This formulation promotes healthy plant growth, increases crop yields, and improves rice quality (Hashim et al., 2019). By using the right fertilizer, farmers can optimize nutrient intake, minimize waste, and reduce environmental impact (Wu and Ma, 2015). Many farmers practice spreading lime to the soil before planting rice to balance the pH and increase fertility. Lime neutralizes soil acidity, common in rice-growing areas, and supplies essential calcium and magnesium. This process, called liming, improves soil structure, nutrient availability, and overall soil health, leading to better yields and quality crops. Asnaf farmers face three main challenges of fertilization: high input costs, skyrocketing fertilizer prices, and adoption of best agricultural practices. Effective fertilizer management is essential to maximize crop yields and farm productivity.

Addressing these challenges is important because they can have significant economic and environmental impacts. Respondents unanimously agreed that the cost of agricultural inputs, especially fertilizers and nutrients, was too high and disproportionate to the results. As a result, some farmers go into debt to maintain their crops until harvest, indicating the financial burden of high input costs in agriculture. They found additional fertilizers from NAFAS, G-Plantation, and Felcra very helpful. The next challenge highlighted by the respondents is the increase in the cost of agricultural inputs, especially fertilizers and tree vitamins. Currently, the continued increase in fertilizer prices is a significant issue. This increase is the main concern of rice farmers; as high prices are beyond their financial reach. Responses from respondents



highlighted significant concerns about the financial burden of fertilizer costs on rice cultivation and its implications for food security and farmers' incomes.

However, the success of SBB's SMART program shows that organic fertilizers can work as an effective alternative, yielding positive results in areas such as Kuala Selangor and Sabak Bernam. This shows that the adoption of organic farming methods can not only reduce cost concerns but also promote sustainable farming practices while increasing productivity. A study from the aspect of Good Agricultural Practices (MyGAP) revealed that all respondents recognized the benefits of organic fertilizers such as Tabikun to improve the health and fertility of plants.

However, only two respondents used organic fertilizers, while the others noted that their crops, treated with organic fertilizers, were healthy and set a positive example for the surrounding rice fields. This approach aligns with Integrated Pest Management (IPM) and Systems of Rice Intensification (SRI), both of which emphasize the use of natural resources to reduce the use of synthetic chemicals. Organic fertilizers can supply important nutrients needed for the growth of rice plants (Thakur, 2014). Nutrients such as nitrogen, phosphorus, and potassium are essential for healthy growth and high yields of rice plants, ensuring optimal development and productivity. Testing and understanding soil health is essential to optimizing agricultural productivity and sustainability, as it allows farmers to determine precise nutrient requirements, thereby maximizing crop yields while minimizing environmental impact.

Through analysis of soil composition, farmers can adjust fertilization and management practices that lead to more efficient use of resources, better soil quality, and sustainable agricultural practices that protect ecosystems and reduce waste. Furthermore, the results of expert interviews also found that there is a need for an easy-to-use and practical soil testing technology for large-scale rice paddy areas that is innovative and helps farmers quickly and accurately assess soil pH levels, nitrogen content, and other important parameters.

### **Expert**

*“Farmers can benefit greatly from soil nutrient testers, which help them analyze the chemical composition of their soil and identify any deficiencies or imbalances. This information allows them to make data-driven decisions about fertilizer use, reducing waste and environmental impact while improving crop yields and overall soil health. Soil nutrient testers can be used to measure pH levels, nutrient concentrations, and other parameters, providing valuable insights that can inform crop management strategies and optimize farm productivity.”*

As the world's population grows and the demand for this important grain increases, growing rice has become increasingly challenging, with farmers facing multiple obstacles, including the effects of climate change, dwindling natural resources, and the urgent need to adopt innovations and eco-friendly agricultural techniques (Swamy & Kumar, 2013) (Zhang, 2019). The development of smart rice soil testers has emerged as a promising solution, as these



technological advances can provide farmers with real-time and accurate data on critical soil parameters, such as moisture content, nutrient levels, and pH, allowing them to adjust their agricultural practices accordingly and maximize productivity. and the sustainability of their rice fields (Temniranrat et al., 2021).

**Expert:**

*“The Smart Rice Soil Tester is indeed a valuable tool for farmers, allowing them to quickly and accurately assess soil pH, moisture content, and nutrient levels. This information can help optimize soil conditions, improve crop growth, and reduce the need for expensive and unnecessary fertilizers and pesticides. Additionally, the device's user-friendly interface and real-time data analysis make it easy to monitor and adjust soil conditions, ensuring optimal crop yields and a healthier environment.”*

The widespread availability of mobile devices equipped with cameras will contribute to the proliferation of mobile applications designed to meet the needs of farmers, including features such as plant disease detection and soil analysis (Temniranrat et al., 2021). However, precision agriculture has shown uneven success, with greater use in developed countries and among large-scale farms (Molina-Maturano et al., 2021). Although GIS and remote sensing have been the main transformational drivers in large farms, mobile phones and their existence are predicted to bring the same transformational potential to small-scale farmers (Molina-Maturano et al., 2021). The combination of mobile technology and geographic information systems can provide accurate, specific/micro information about soil, water, and nutrient levels in farmers' fields, allowing them to make informed decisions and improve agricultural productivity (Puri et al., 2020). Since the target for smart rice soil testers involves small-scale and resource-constrained farmers, especially in developing regions, it is important to design the device with a focus on accessibility, affordability, and user-friendliness, ensuring that it can be seamlessly integrated into their existing agricultural practices. (Molina-Maturano et al., 2021).

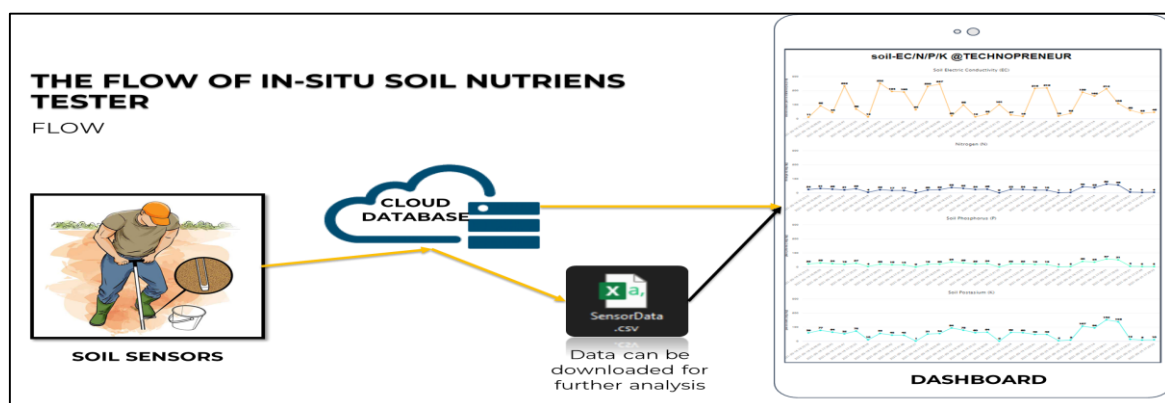



Table 2: System In-Situ Soil Nutrient Tester

The in-situ soil nutrient tester is a portable device that allows farmers and researchers to quickly and accurately assess soil nutrient levels on site without long waits for laboratory analysis.

Using advanced technology such as near-infrared spectroscopy (NIR) and X-ray fluorescence (XRF), this tool measures key nutrients such as nitrogen, phosphorus, and potassium and is then sent to a cloud base for analysis and then returned to the farmer or agency. This rapid tool approach will help various techniques to be practiced more effectively, as in the study by Hao et al. (2022), who showed that irrigation with aquaculture wastewater increased nitrogen uptake in rice, increased yield, and minimized nitrogen loss through subsurface drainage. This emphasizes how efficient water fertilizer management improves agricultural productivity and environmental sustainability. The smart rice soil tester sensor can monitor and analyze various parameters, such as soil moisture, temperature, pH, and nutrient levels, and send the data to a cloud database through a wireless connection. Cloud-based platforms can then provide real-time data insights, forecasts, and alerts to farmers and agricultural experts, enabling them to make informed decisions about irrigation, fertilization, and pest control. These IoT-based solutions can help optimize crop yields, reduce water waste, and promote sustainable agricultural practices.

**METODOLOGI PENGUJIAN CADANGAN PLOT UJIAN  
PER 0.7 EKAR**

**5 TITIK PENGUJIAN SETIAP TITIK 5 SAMPLE  
AKAN DIAMBIL**



Location/Plot: \_\_\_\_\_ Date: \_\_\_\_\_  
Field description/ Crop Growth Stage: \_\_\_\_\_

Point	Sample no.	EC Value	N (%)	P (%)	K (%)
1	1				
	2				
	3				
	4				
	5				
2	1				
	2				
	3				
	4				
	5				
3	1				
	2				
	3				
	4				
	5				
4	1				
	2				
	3				
	4				
	5				
5	1				
	2				
	3				
	4				
	5				

Table 3: Site testing methodology

The smart paddy soil tester uses a non-invasive and non-destructive testing methodology to analyze soil properties at the farm level at as many as five sample points. The device uses a combination of sensors and artificial intelligence to measure soil moisture, temperature, pH, and electrical conductivity in real time. This information is then used to provide farmers with accurate and actionable data about soil health, allowing them to optimize irrigation, fertilization, and pest management practices. The testing methodology involves using the device in the field, which can be done manually or using a drone, and then collecting data about the soil conditions over time. The device can be programmed to collect data at specific intervals or be triggered by specific weather events, such as rainfall or temperature fluctuations.

**Expert:**

*"This Smart Padi Soil Tester is for crop yields and reducing soil problems. Interesting and user-friendly, just by using a mobile phone you can know the pH level of the soil, so farmers*



*can get information on the spot about the soil. This device is complete with an easy-to-use application for farmers to read their land information. This technology helps farmers make decisions based on information, the level of crop yield and less impact on the environment. New farming practices, new technologies, and fertilizers are not lost and wasted".*

A rice soil tester is a valuable tool for farmers as it helps them analyze soil pH levels, nutrient content, and other properties, which are important for optimal rice cultivation. The use of these testers allows farmers to identify nutrient deficiencies and adjust their fertilizer use accordingly, leading to better crop yields, reduced fertilizer costs, and improved soil health. Additionally, testers can detect soil salinity, which is a major issue in most rice-growing areas, allowing farmers to take corrective measures to avoid yield loss. Overall, the Rice Soil Tester enables farmers to make data-driven decisions, reduce the risks associated with poor soil management, and increase their chances of success in a competitive agricultural market.

## **Methodology**

This study used exploratory and descriptive analysis methods to analyze the obtained data. A sampling approach is appropriate because the study focuses on an issue that has limited information. It aims to gather and foster the necessary information about the problem of inquiry and provide a preliminary view to build future methodologies (Marican S., 2005). Descriptive analysis will also be used to describe the characteristics of the population studied, shedding light on the social circumstances under study.

## **Conclusion**

Although issues and challenges in rice cultivation management and soil health persist, consistent initiatives are believed to address critical factors, significantly reducing and eliminating problems in rice cultivation. Continued initiatives and support will lead to increased productivity and sustainable agricultural practices. SBBA's SMART Zakat Board rice cultivation management, which parallels the training and certification of the Malaysian Skills Certificate, which includes competence in the preparation of paddy fields and carrying out agricultural activities such as seed preparation, transplanting of seedlings, pest and disease control, fertilization, and harvesting, will directly improve the skills and productivity of farmers, Asnaf. While the introduction and implementation of soil testing in the large-scale SMART SBBA Zakat Board project will revolutionize Asnaf farmers' rice cultivation by optimizing soil health management, increasing productivity, and fostering sustainable agricultural practices.

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