

BAITULMAL INSTITUTION : A STUDY ON PROCEDURE AND  
PRACTICE IN FEDERAL TERRITORY OF KUALA LUMPUR

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**BAITULMAL INSTITUTION: A STUDY ON PROCEDURE AND  
PRACTICE IN FEDERAL TERRITORY OF KUALA LUMPUR**

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**AUTHOR DECLARATIONS**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I hereby declare that the work in this academic project is my own except for quotations and summaries which have been duly acknowledged.

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## ABSTRAK

Penyelidikan ini bertujuan untuk melihat sejauhmana prosedur dan amalan-amalan institusi Baitulmal dalam projek ekonomi dan sumbangan yang dilaksanakan dapat membantu kerajaan membasmi kemiskinan. Kajian dijalankan ke atas Institusi Baitulmal Wilayah Persekutuan Kuala Lumpur. Tumpuan diberikan kepada aktiviti dan program yang dijalankan serta skim-skim bantuan untuk asnaf fakir dan miskin. Kajian juga mengetengahkan sumber pendapatan dan perbelanjaan Baitulmal. Hasil kajian menunjukkan bahawa lebih pendapatan zakat di Kuala Lumpur adalah besar pada setiap tahun. Ini merupakan satu potensi untuk Baitulmal bergerak lebih proaktif bagi kepentingan umat Islam amnya serta golongan fakir dan miskin khususnya. Di samping itu, skim bantuan yang perlu diberi penekanan oleh Baitulmal ialah yang berbentuk bantuan modal atau perniagaan serta latihan dan kemahiran. Pengagihan dalam bentuk tunai atau sara diri perlu ditukarkan. Ia perlu diubah kepada yang lebih efektif iaitu dengan memberi bantuan modal atau perniagaan serta latihan dan kemahiran yang dapat melatih mereka untuk hidup berdikari.

## ABSTRACT

The aim of the research is to see how far does the institution of *Baitulmal's* procedure and practice and their contribution assist the government in order to abolish the poverty in the economic project. This research is about the Institution of *Baitulmal* of Federal Territory of Kuala Lumpur. They give the focus to the activity and program that implemented with assistance schemes for the *asnaf* fakir and poor. Study is also centralized on the source of income and *Baitulmal's* expenditure. Study result shows that the title income excess in Kuala Lumpur is bigger each year. This is a potential for *Baitulmal* to be more proactive for its importance on all Muslims especially regarding the group fakir and poor. Besides that, the assistance scheme that must be emphasized by *Baitulmal* is the one who is in the form of assistance or capital of the business and training and skill aspects. Distribution in the form of cash or monetam assistance must be altered. It must be changed to be more effective that is by giving assistance or capital of the business and training and skill development, which is able to train them to live independently.

## ملخص البحث

هذا البحث الذي جرى به القلم يهدف إلى إمعان النظر إلى طريقة وفعاليات هيئة بيت المال في المشروعات الإقتصادية ودورها في مساعدة الحكومة على مشكلات الفقر. لقد جرى هذا البحث والتشخيص الإحصائي على بيت المال لولاية الاتحاد كوالا لمبور. لقد ألقىت الهممة في تكميل هذا البحث إلى برامج وأصناف المساعدة التي أدها بيت المال إلى الفقراء والمساكين. كذلك أخذ موضوع هذا البحث مصادر الدخل لبيت المال وتصرفاته. وقد اتضح بين سطور البحث أن زيادة أموال الزكاة في كوالا لمبور كانت على عدد كبير ومكية ضخمة في كل سنة. فهذه الإحصائية تعتبر من أكبر دوافع التي تسمح لبيت المال ليتحرك حركة مؤثرة في تكافل الأمة الإسلامية على شكل عام والفقراء والمساكين على شكل خاص. وبجانب ذلك مما يحسن على بيت المال في تطبيق وتنفيذ دوره لدى المجتمع الإسلامي بإعطاء رأس المال لغرض التجارة مع تزويدهم بالتدريب والمهارة العملية بدلا من هبة النقود والأموال وتكلفة المعيشة لكي يكونوا على الحياة المستقلة والاعتماد على الطاقة الإكتسابية.

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## GLOSSARY

Al-Hadith	the tradition of Prophet Muhammad SAW including his deeds, saying and approval
Al-Quran	the Holy Book revealed by Allah SWT to Prophet Muhammad SAW
Hukum	ruling of Syariah
Hukum Syara’/ Islamic Law	practical laws of Islam
Khalifah	caliph; chief Muslim religious leader and ruler, regarded as the successor of Prophet Muhammad
Surah Al-An’am	chapter six of the al-Quran
Surah Al-Anfal	chapter eight of the al-Quran
Surah Al-Baqarah	chapter four of the al-Quran
Surah Ali-Imran	chapter three of the al-Quran
Surah Al-Muzammil	chapter seventy three of the al-Quran
Surah Al-Qasas	chapter twenty eight of the al-Quran
Surah An-Nisa’	chapter four of the al-Quran
Surah At-Taubah	chapter nine of the al-Quran
Syariah	the collective name for all the laws ordained by Allah SWT for his servants through Prophet Muhammad SAW including the Islamic system of ‘ <i>aqidah, akhlak, ibadah and mu’amalah</i>
Zakat	obligatory aims made annually under Islamic Law

**ABBREVIATION**

BFT	<i>Baitulmal</i> of Federal Territory
BFTKL	<i>Baitulmal</i> of Federal Territory of Kuala Lumpur
BIS	<i>Baitulmal</i> Institute of Skills
BPI	<i>Baitulmal</i> Professional Institute
CCZ	Central Collection <i>Zakat</i>
CF	Certification Qualifications Occupy
Dic.	December
ed.	editor/ edition/ edited by
FT	Federal Territory
FTKL	Federal Territory of Kuala Lumpur
H	<i>Hijriyyah</i>
ICFT	Islamic Council of Federal Territory
IDFT	Islamic Department of Federal Territory
IPT	Higher Learning Institution
IRCFT	Islamic Religious Council of Federal Territory
M	<i>Miladiyyah</i>
MARA	<i>Majlis Amanah Rakyat</i>
n.d.	no date/ no year
Oct.	October
p.	page
pp.	pages
PUSRAWI	<i>Pusat Rawatan Islam</i>
SAW	salla Allah <sup>°</sup> alayh wa sallam
SWT	subhānahu wa tata <sup>°</sup> ālā
Trans.	translate
UOMS	Unit Outside Medical Service
vers.	version
vol.	volume

## INTRODUCTION

### ***BAITULMAL* INSTITUTION: A STUDY ON PROCEDURE AND PRACTICE IN FEDERAL TERRITORY OF KUALA LUMPUR**

#### **1.0 Background of Research / Topic**

*Baitulmal* is financial institution of Islamic since the beginning where it functions is as the financial of Islamic and also being Islamic Bank. The concept of *Baitulmal* nowadays, is as a body that collects, keeps and distributes the tithe of general resource. It also acts as collector manager and spending trustee money and it also as a manager and others to Ceremony to property donation obtain limited acquisition.

This institution is important because money or resource that is obtained is a trustee that divided to the deserve especially to poor. This is the way that they reduce the poverty. There is the various finance resources that collected by *Baitulmal's* institution in Islam such as *kharaj*, donation, *jizyah* etc. all of the properties have its role and importance that is the most unique in assisting and help Muslims that is in the difficulty. However the biggest resource of *Baitulmal* is title property.

Social responsibility is not a new matter in our society today. The involvement and the role that becomes responsibility of each organization or from public and private sector less visible and is examined when it seen. To an organization which aiming for to achieve the specific objective, should be more proactive to society and necessity assist public's programs consistent with conceptual aspiration 'the Caring Society' to achieve vision 2020 and want to ensure in order to activities and the operation of organization does not prejudice to whole society.

Parallel with the rapid development that is occurring in our country, increasingly many companies, company and ministry who realizes their social responsibility. Increasingly, many agrees that the level of the energy to become really complex with factor-user's psychology factor, the resident's confidence besides assistance of infrastructure of social (including education) and assistance of research of science of technology it also includes the field of economy to trader in the small and medium industry especially small outside the town.

As an administration division that plays role to supervise the collection and spending the Muslims, *Baitulmal* has a biggest responsibility in implementing social's responsibility towards society. Each planning that is arranged is very important as strategy primary to raise its effectiveness in *Baitulmal's* administration and managements. Nevertheless, social responsibility not only becomes *Baitulmal's* duty as the organization other also should is proactive towards attentive attitude that involves social's responsibility.

This study is divided into four chapters. First chapter discusses about *Baitulmal*, the evidence of the establishment and poorer, early history of its administration until darkness era at formation era, function that is played by it, resources that is obtained and resources using.

The second chapter debates about the structure of administration of *Baitulmal* in Federal Territories Kuala Lumpur by seeing to its formation, function, finance resources and also spending resource that to is lawful quantitatively. This primary resource is referring base on to Federal Territory Kuala Lumpur *Baitulmal* with interview and also information that is obtained.

The third chapter explains about its contribution is towards society, poverty as a whole meaning that contains the characteristic about role of Federal Territory Kuala Lumpur *Baitulmal* in implementing social's responsibility, its effectiveness-character poverty. This chapter also discusses about the contribution and general and special property that is done by Federal Territory Kuala Lumpur *Baitulmal*. Henceforth the study is prolonged by studying and accumulates data to prepare theory a Bank Pusat

Islam from the viewpoint of objective, basic principles and operation, function and its role and position to basic of finance of Islamic state as guard. Besides that, in this chapter also writer explains about the implementation of the scheme of assistance of business at Federal Territory Kuala Lumpur *Baitulmal*.

The final chapter that is chapter four describe about the formula of roles of Federal Territory Kuala Lumpur *Baitulmal* is a in implementation social's responsibility, towards poverty that based by movement work contribution that is carried out for Muslims in economic Islam system, *Baitulmal* as Main Bank, and following with the formula about implementation the scheme of assistance of business by Federal Territory Kuala Lumpur *Baitulmal*. In this chapter also give the proposal concerning repairing administration system and law enforcement.

Hopefully with what written in this book can be utilized by all and hoped it becomes the guide to *Baitulmal's* development in Malaysia.

## **2.0 Significance of Research / Study**

This paper study has the unique importance that is to expose the society about role of *Baitulmal* itself, begin early Islam from era to society about importance until to today.

This study will see and observe how *Baitulmal* who operating on today can take position and role of modern Bank Pusat to Basis of Finance of Country as guard. Muslims that is now sinking to arise in conversional state of the economy are failing to show the model of Bank Pusat who is ideal and practical.

As being known, now the role of *Baitulmal* role was restricted by its scope if is compared with olden days. Nevertheless, it is being retained until is now based by jurisdiction that there is for the sake of this importance of whole Muslims. As a result is proper the Muslims now know about the role of *Baitulmal* and its importance to assist their life today.

To see more detailed how it was implemented; the writer has studied and selected Federal Territory Kuala Lumpur *Baitulmal* in this study as primary model. This study is important as though out observation that is made by writer, have not more further is the most detailed study regarding institution of Federal Territory Kuala Lumpur *Baitulmal* that done before.

### 3.0 Objective of Research

This writing is centralized by writer based on several objectives that is assumed the important matter and must be understood by society towards the institution of finance of Islam itself.

Generally, this studies aim is to evaluate far where organization that exists on today implements their responsibility towards society more specially. This study aims to understand the responsibility concept that plays based an activity that is implemented by Federal Territory Kuala Lumpur *Baitulmal*. Besides that, writer also describes clearly the result and their importance of responsibility is to general society. Hoped by this academic study will give the contribution to the society.

Hence, writer determined several special objectives to ensure that the objective is achieved. The objective is as follows:

- a. To fulfill part of stipulation to obtain the Bachelor of honour of *Syariah* and Judiciary, Islamic University College of Malaysia.
- b. To see the actual of the institution of *Baitulmal* itself and their role that played by them as Islamic finance institution.
- c. To give clearer overview about the concept of social responsibility that work by the organization especially in liberalization and deregulation in management.

- d. To understand more about the concept of the *Baitulmal* and its role as a Islamic financial institutions.
- e. See the impact of implementation through responsibility social to society.
- f. To gain more knowledge and describe the role of Federal Territory Kuala Lumpur *Baitulmal* to fulfill the social responsibility toward society.
- g. To identify the meaning of the concept of social responsibility and how it actually plays.
- h. To observe the success and *Baitulmal* fund in Federal Territory Kuala Lumpur that have achieved till how and there planning on future.
- i. To know more about the implementation of *Baitulmal* Business scheme by *Baitulmal* Federal Territory Kuala Lumpur.
- j. To know how this scheme can assist the financial development of Islamic Society especially in Federal Territories Kuala Lumpur.
- k. To suggest the idea to increase the quality of business scheme and its role in economic development.
- l. To suggest an idea and suggestion to make *Baitulmal* operating as Islamic Bank Pusat in Islamic Financial Economy.

#### **4.0 Scope of Research**

Generally, *Baitulmal* played many roles in administrating its finance resource. In this study, the writer restricted her study based on question of study, study location and group and subject that becomes study target. So, that, it is not out that was determined. Hence, writer determined the specific scope. To achieve the study

objective, writer arranged such form of chapters that there is and chained between one another to show the continuity and the effectiveness of study. All chapters also have importance and signification that is the most unique.

See to this topic of study, that scope study only includes the concept of Federal Territory Kuala Lumpur of *Baitulmal* institution role. Writer will discuss briefly about the contemporary history of Islam era *Baitulmal* at era of *Rasul*, friends that are how *Baitulmal*'s institution is prepared and also resources for *Baitulmal*'s property and its division at that time.

Henceforth, the writer directly focuses to *Baitulmal*'s institution of Federal Territory Kuala Lumpur that is put below jurisdiction of Federal Territory Islamic Religious Council. And then, writer directly more further reduces its study scope that is concerning *Baitulmal*'s roles in implementing social responsibility such as social responsibility concept towards especially programs at Federal Territory Kuala Lumpur that implemented by Federal Territory Kuala Lumpur *Baitulmal*. Besides, these studies also focus to the effort and programs that was in particularly implemented by *Baitulmal* and by its other organization generally in the aspiration implement social responsibility.

The whole study is also carried out the precision of social responsibility concept towards programs that is implemented by *Baitulmal* to know its effectiveness. Besides that, writer also discussed the other roles that is done by Federal Territory Kuala Lumpur *Baitulmal* such as abolishing the poverty and *Baitulmal*'s contribution property towards society, *Baitulmal* in system of economy of Islam as Bank Pusat, *Baitulmal* alteration is Federal Territory Kuala Lumpur and National Bank Malaysia to Bank Pusat model of Islamic and eventually concerning implementation the assistance business scheme by Federal Territory Kuala Lumpur *Baitulmal*.

Hence, the writer discussed about *Baitulmal*'s institution at Federal Territory Kuala Lumpur and touch only on several other roles that becomes her research focus.

## 5.0 Literature Review

*Farah Wahida binti Zainal Abidin*, in her view *The Role of Baitulmal to Fulfill the Social Responsibility*. She was describing clearly about the social responsibility by *Baitulmal* towards Muslim in Federal Territories. An Islamic financial institution, *Baitulmal* is like other organization, they responsible on matter relate on the society because every service is relate to the society and it will make comfortable to the society. The social responsibility towards society must not forget by every organization. Beside that, as a sign of empathy and appreciation, to the society, it also shows to the society how their commitment to the society was.

*Dusturi bin Omar* in his view, the role of *Baitulmal* to decrease the poverty. He research how was the role of *Baitulmal* in economic project and their implementation can assist the government to decrease the poverty. Beside that, assist scheme that enforce by *Baitulmal* such as the capital or business and skill to decrease the poverty rate in Malaysia.

## 6.0 Research Method

Methodology means a system that includes the principle and method that use in the activity discipline and others<sup>1</sup>. To complete this project paper, the writer also describes completely about the method that being used. In writer's opinion, to gain to good result the best and suitable method must be adapted.

Methodology is also can describe as collective activity and data analysis. In systematically and logically and efficient to gain a new question to test the hypothesis. In this research, the writer uses some method to make sure the achievement is gain. In this research, the writer uses some method to make sure the achievement is gain. In this research, the writer uses two type of research method that is library method and general research.

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<sup>1</sup> Kamus Dewan. 1997. Kuala Lumpur: Dewan Bahasa dan Pustaka. p. 887

### **a. Library Research**

This method is also known as a documentation that is made on the document such as books, magazines, new papers and all things that can gain the information. It also data collection method using fact, word, chart and so on<sup>2</sup>. By using this method, the writer can interpret and analyze all the information that gain from the chart and others. It will give the clear understand to the reders.

For this method, the writer has gone to a few libraries to gain the information like the journal, magazine, paper work and the relating project paper. The writer using this method especially in first chapter. For this, writer goes to:

- i. The Library of Islamic University College of Malaysia
- ii. The Library of Malaya University
- iii. The Library of Islamic Academy, University of Malaya
- iv. The Library of Za'ba Memorial, University of Malaya
- v. Public Library of Islamic Centre, Kuala Lumpur
- vi. National Library of Malaysia

### **b. General Research**

#### **i. Interview Method**

Interview method is a method to gain the information<sup>3</sup> where the research subject is exists audit make by face to face. The writer use this method to interview the officer from the administration of Federal Territories Division to gain the information relate on this division. This method is the main method that using by the writer on this research. To gain information that relate on administration system and the progress of Federal Territories Kuala Lumpur *Baitulmal*.

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<sup>2</sup> Ibid. p. 87

<sup>3</sup> Ibid. p. 237

## ii. Observation Method

It describe as a Data Collection Technique that make by the writer by direct observe on the subject<sup>4</sup>. From the method, the writer look the administration of Federal Territories Kuala Lumpur *Baitulmal* in their customer service and look a number of staff there to manage the relate on *Baitulmal* Administration.

## c. Data Analysis

Data can describe as something that know and assuming about something<sup>5</sup>. Analysis also to make sure and to know the patern in Data Distribution. Than, to know all the patern audit relationship to interpret what is happened. In the process to analyze this data, writer used the method is based by method of inductive, deductive and comparative.

### i. Inductive Method

This method is one of way to analysis data by think and find prove from the general matter<sup>6</sup>.

### ii. Deductive Method

This methodology is critical method to gain statement prove according to general prove too special prove<sup>7</sup>. It also means the way to make the conclusion from the general prove to make the exclusive conclusion.

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<sup>4</sup> Abdul Majid Konting. 1990. *Kaedah Penyelidikan*. Kuala Lumpur: Dewan Bahasa dan Pustaka. p. 155

<sup>5</sup> J. Supranto. 1986. *Kaedah Penyelidikan Penggunaannya dalam Pemasaran*. Kuala Lumpur: Dewan Bahasa dan Pustaka. p. 1

<sup>6</sup> Ibid. p. 13

<sup>7</sup> Op. cit. Abdul Majid Konting. 1990. p. 12

### iii. Comparative Method

The writer using this method to make data analysis by making conclusion based on comparative method. It made by find a comparative and the different that exist especially in *Baitulmal* institution in early Islam and nowadays. This method is also using to make comparative between the data fact that gain as a conclusion in this research.

## CHAPTER ONE:

### HISTORICAL ASPECT OF *BAITULMAL* INSTITUTION

#### 1.0 INTRODUCTION

Financial institution already exists since in the early of Islamic government in *Madinah*. This institution is known as *Baitulmal* that develop together with the development of Islamic civilization. It gives a big contribution in the economical development of Muslim. Obviously, the Prophet *Muhammad S.A.W* has executed policy and function of *Baitulmal* aspractised nowadays but it was yet called *Baitulmal*. In the beginning, *Baitulmal* is a place in trusty property of Islamic society and product that obtained and divide it to people who have rights continuously.

After downfall government of *Abbasiyyah* that the biggest government in Islamic civilization especially *Baitulmal* become more blur. Nevertheless on this recently arise tendency among the Muslim to know economical facts and its implementation.

*Baitulmal* institution is significant institution for Islamic state whether in the economy or social. It roles to increase Muslim's economic and personality of the Muslim itself. If function of *Baitulmal* is given by pressure in its implementation so do not arise again that problem especially in the problem of poverty, which happen on the epoch of *khalifah* that *zakat* is no longer to be taken by consequence from no more a poor society at that time.

## 1.1 CONCEPT OF *BAITULMAL* IN ISLAM

### 1.1.1 Definition of *Baitulmal*

*Baitulmal* is an original from two Arabian words; al-bait and al-mal are intended to property house or treasury. From the angle of language also *Baitulmal* gives meaning as a fiscus or treasury of Muslim. It is also short from the word of *Bait al-Mal al-Muslim* or treasury of Muslim or property of Islamic society.<sup>1</sup>

*Al-Mawardi* has defined *Baitulmal* as a place of recording allocation and accumulation country asset.<sup>2</sup> In Islamic history *Baitulmal* ever also named as *al-Diwan as-Sani* or the highest department. It is because *diwan* has entered into it and not all as such as money but also from other the angle which include cash, weapon, clothes, product crop and so on that can become property.

### 1.1.2 Proof on the Existence of *Baitulmal*

*Baitulmal* begins its body formally for long time ago in government of *Umar al-Khattab* where at that time *Baitulmal* functioned fully and has a good administration property. Even though this *Baitulmal* is formally bodied on the epoch of *Umar al-Khattab* is not necessary for long time ago and there has no institution such as *Baitulmal*. On originally, *Baitulmal* functioned since a epoch of Prophet but is not called as *Baitulmal* its officially. It is one body of collection of country's production and through *zakat* and so on.

Evidence that show existence of *Baitulmal* officially on the epoch of *Umar al-Khattab* where he is made witness to the justice that is during allocation of *Baitulmal* property because judge worries about a wrong *ta'wil* in the allocation that property. It is because someone who not has the rights on the *Baitulmal* property except after has accepted from the government.

<sup>1</sup> Syed Amir Ali. n.d. *Muhammadan Law*. ed. 7. p.132

<sup>2</sup> Al-Mawardi. 1983/ 1404H. *Al-Ahkam al-Sultaniyyah*. Al-Qahirah: Dar al-Shabaabi al-Tibu'ah. p. 124

### 1.1.3 Concept of *Baitulmal*

*Baitulmal* as recording in the history of Islamic in early roles such as Central Bank. There is a proof shows that all the properties that owned by Muslim are a part of the *Baitulmal* without consider its physical situation. *Baitulmal* is a broad concept and based on to belief that all the powers are included rights on ownership of property the whole of world, is in the hand's God. Human is only a holder his trust in the earth and all belonging are temporary.<sup>3</sup>

There are the three types of *Baitulmal* that is *Special of Baitulmal*, *General of Baitulmal* and *Muslimin of Baitulmal*. *Special of Baitulmal* is the Royal *Baitulmal* that owns a source of income and a type of expenditure is unique. It covers a personal expenditure of *khalifah*, his place, his family, and pension for his relatives, official's palace and souvenir from the *khalifah* to foreign government.

*Baitulmal* also is Central Bank for any country empire. This is not meaningful execute all the functions of Central Bank as likely nowadays but whatever function exist in shaping of primitive is already implemented by *Baitulmal*.

Second general treasury is titled *Muslimin of Baitulmal* or treasury for race *Muslimin*. Its function includes welfare for all the citizens of any Islamic state regardless of caste, complexion or religion. Its function cover civil work, road, bridge, mosque, welfare and aid to the *fakir miskin*.

There is two liabilities civil treasury that is liability on the property that store in the treasury for a goal of safety and asset liability itself.<sup>4</sup>

From the statement of history, as it has been informed briefly, show which institution of *Baitulmal* is basically not show to the buildings or its situation in only the certain place, but it is also the meaning with activity of *khalifah* with property of country which is owned by all people under lee of Islamic government. *Khalifah*, his

<sup>3</sup> Muhammad Abdul Mannan. 1992. *Ekonomi Islam: Teori dan Praktis*. ed. checking. vol. 2. A.S. Noordeen. Kuala Lumpur. pp. 67-68

<sup>4</sup> Ibid. 1992. p. 69

behavior as a head of state, executes the strength of effort accumulate the entry source of property and flow it by following priority to people who have the rights to accept it, meanwhile managing of efforts *Islah* and development of country.

To update an affair of administration of country, hall or departments have been set up from the time to time, with a goal to increase management efficiency and administration of country and financial suitably with the expansion of that development achieved at that time.

However, from the fact of history shows less in getting reports which quite completed about sources property of *Baitulmal*, like wise its situation in *Abbasiyyah* time except source of *kharaj*. Source property of *kharaj* in *Abbasiyyah* time, getting a detail clarification. However, the clarification is not complete fully from states, which are under their shelter. Property of *waqaf* that believed to become source of the entrance property of *Baitulmal* that a quite big is less getting attention and clarification, because of it, it is difficult to make sure the actual amount of treasure which accumulate in the property of *Baitulmal*.

The most important thing that must give attention is property value, which is getting in early of century 9<sup>th</sup>. Even though the total is not really big, only there is 99 millions *dirham* at the time of *Khalifah al-Rasyidin*, but obviously if its value at this time may be exceeds 180 billions.

With expertise of technology is quite limited, relation system and transportation is quite limited and skill and efficient of accountancy that not widespread yet Islamic government at that time got to form budget system in country that become basically, aware or not to budget system which existing.<sup>5</sup>

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<sup>5</sup> Hailani Muji Tahir. 1982. *Baitulmal Institusi Kewangan Islam dan Asas Belanjawan Negara*. Kajang: Sincere Press Sdn. Bhd. p. 11

#### 1.1.4 *Function of Baitulmal*

Basically, a function of *Baitulmal* as trustee for Islamic Property of society. It looks like a financial Ministry nowadays. It functions as depositor and use the property of Muslim for common *kemaslahatan*. Prevalent between properties is used like paying salary of justice, governor, officials and so on. It is as country manages to increase life of Muslim.

*Baitulmal* has a big role such as financial institution. Inter its function is look after the importance of policy budget, role model as an agent of development, trust body and trading agency. *Baitulmal* is basically having a broad of role for wholly of Muslim if it has been practiced nicely.

#### 1.1.5 *Objective of Baitulmal*

As it has been informed that *Baitulmal* is treasury or house property in Islamic state. It shows that *Baitulmal* is a big institution and also plays a big role. Basic objective the establishment of *Baitulmal* is looking after the importance of general society regardless in living standard of individual.<sup>6</sup> Besides, *Baitulmal* also has set up to balance the living standard of all society layers by reducing the gap in difference between *fakir miskin* and rich.

It has been existed as an institution to collect the whole property of country that accumulated from a certain sources and from people who has qualification. Besides in responsible of collecting and managing, properties also need to expand for the importance of all people. Although, the duty depends on common sense of *Baitulmal* Manager to build it whether needing to splash in the service sector, transportation, industry or other.

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<sup>6</sup> Abdul Malik Bin Yaacob. 1989. *Baitulmal Wilayah Persekutuan: Pembangunan dan Sumbangan*. Project Paper. Fakulty of Syariah. Islamic Akademic. University Malaya. p. 30

*Baitulmal* looks after living standard social society by striving to slop the rate of poverty in the society. It is done by *Baitulmal* with executing programs welfare such as financial aid, clothes, emergency and so on that can relief burden which carried by them. During Islamic time ago, objective establishment of *Baitulmal* also to prepare allocation to accommodate expenditure of government to build up buildings and administration office also including cost of managing office such as buy equipment and pay salary side management of *Baitulmal*.<sup>7</sup>

Briefly there is three main objectives establishment of Islamic *Baitulmal* that is: -

- i. To achieve a clean method of Islamic life from all things which contravene with Muslim law' that fulfill objective system of Islamic economic.<sup>8</sup>
- ii. Arrange the common expenditure to the direction of formation planning accurately and related to problem which faced by resident of Islamic state like poverty and decline.
- iii. Achieve the objective of justice in the society as a demand that same plane in the Islam

## 1.2 EARLY HISTORY OF BAITULMAL ADMINISTRATION

### 1.2.1 *Rasulullah SAW*

Nowadays, *Baitulmal* is not more prominent because it is beginning in the expansion of area and also territory. Its administration also is still blurring. According to opinion of *Dia' al-Din al-Rayes*<sup>9</sup> an Islamic economist say that administration of *Baitulmal* at this time is still not prominent because the expansion of territory is limited likewise with entry production of country is still young.

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<sup>7</sup> Ibid. p.31

<sup>8</sup> H. Zainal Abidin Ahmad. 1979. *Dasar-Dasar Ekonomi Islam*. Jakarta: Bulan Bintang. p. 158

<sup>9</sup> Muhammad Dia' al-Din al-Rayes. 1957. *Al-Kharaj Fi al-Daulah al-Islamiyyah*. pb. 1. Qahirah: Matba'ah al-Nadwah. p. 132

In beginning establishment of institution also is several events only which become source of income for *Baitulmal* that though war which at that time Islamic government is still wide its power. In this matter, production the *ghanimah, al-fai'* and a peace of treaty becomes source of *Baitulmal*. In peace of treaty too Islamic government executes tax of *jizyah* and also *zakat* to all Muslims.

In managing of country and also this institution, a various of certain methods in managing of treasury country that is prophet has divided power to several areas and puts officials for an area. At that time, city *Madinah* as center which be directional by his majesty of Prophet SAW.

### 1.2.2 *Abu Bakar as-Siddiq*

On this time, it is time for changing and also a term of transition from *Nabawiyyah Government* to *khalifah*. Government for three years does not show management system property. In addition, situation of chaos is consequence from my *suku-suku Arab* who reluctant to pay *zakat*. It is because at that time many of them think that after prophet has died so *zakat* is no longer to become duty. Such as, *Abu Bakar as-Siddiq* makes affirm action to fight against my *suku-suku Arab* which reluctant to pay *zakat*. He has said:<sup>10</sup>

*“For God, if they reluctant to take out a lamb to me while they have withdrawn to the prophet, I will behavior them because their reluctant to take it out”.*

Because of it, still don't have planning system property and he is only connected to what prophet carries out.

### 1.2.3 *Saidina Uthman bin Affan and Saidina Ali bin Abi Talib*

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<sup>10</sup> K. Ali. 1971. *A Study of Islamic History*. Calcutta: Mullidi Brother. p. 70

At this time, Islamic is already developed broadly with development of territory, which is already captured. As a result, from this production and property also are developed expand so a rise in several problems in the administration of financial *Muslimin*. As such, *Khalid al-Walid* has given suggestion to *Saidina Umar* that needs him to give his responsible to manage the property of Muslim.

At beginning, *Saidina Umar* has set up *Diwan* and *Khazanah* and then changes it to the *Baitulmal*. Property which is used is civil property becomes country property owned by Muslim for welfare general. Consequence from it, thus it is beginning a new era in the administration of *Baitulmal* formally.

#### 1.2.4 *Bani Umaiyyah*

At this time, when *Saidina Uthman bin al-Affan* holds his government by following footmark of *Saidina Umar*. Nevertheless post of *khalifah* has been held by *Saidina Ali bin Abi Talib* his which is hold to attitude and opinion by *Saidina Abu Bakar as-Siddiq* in the allocation of property do not look at to splendor and powerful of *Saidina Ali* to give his aid to people who have rights balance without knowing people who have relationship with the Prophet SAW.<sup>11</sup>

Attitude and opinion show that *Saidina Ali* does not distinguish in ranking and genetic in the allocation of *Baitulmal* property such as in has be done by *Saidina Abu Bakar as-Siddiq*.

#### 1.2.5 *Bani Abbasiyyah*

A time of *Bani Umaiyyah*, *Baitulmal* institution has developed broadly consequence from the expansion of territory especially in time *Khalifah Muawiyah*. Because of the administration is become more widespread and production of income *Baitulmal* is more and more, government at that time has set up several *Baitulmal* in

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<sup>11</sup>Hailani Muji Tahir. 1982. p. 11

territories which it is suitable for making center of administration. At this matter, to making easy in administration of *Baitulmal* financial or property of Muslim in managing source of *Baitulmal*.<sup>12</sup>

This matter is already developed until it reaches to *Khalifah Umar Abdul Aziz*. Income of *Baitulmal* at that time exceed in what has been produced or expenses. Because of expenditure not excess income so *Saidina Umar bin Abdul Aziz* has divided surplus of property to people who have the rights and require it.

### 1.2.6 Government of Bani Abbasiyyah

At this time, production system of country has already arranged property and more effective such as reorganize the tax system and rate of *kharaj*. Baghdad city at that time is under the government of *Khalifah al-Mansur* is expanded rapidly until beginning a new era of luxury in the property of *Baitulmal*.<sup>13</sup>

It is more popular and more brilliant after government of *Khalifah Harun al-Rasyid* where he has executed his wisdom by taking an action to prepare reports that detailed especially about source of production *Baitulmal* property. Figure is already achieved at that time is the highest figure that is 99 millions *dirham* that is an extraordinary achievement in the history of Islamic state that unable to be complete.<sup>14</sup>

Excellent time is not permanent until it comes declining time and darkness of *Baitulmal* especially when happening struggle of political power between the *Khalifah al-Ma'mun and al-Amin*. Like wise with crusade event (1096 – 1250M), which bring it to the conquest of western country against Islamic state at the whole of world. Because of event that *Baitulmal* becomes degenerate and no longer function as the last time, which is only operated narrowly.<sup>15</sup>

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<sup>12</sup> Hailani Muji Tahir. 1988. *Pengenalan Kepada Tamadun Islam Dalam Institusi Kewangan Negara Islam*. Kuala Lumpur: Dewan Bahasa dan Pustaka. p. 2

<sup>13</sup> Mustafa Haji Daud. 1991. *Tamadun Islam*. Utusan Publication and Distributors Sdn. Bhd. p. 143

<sup>14</sup> Muhammad Ibn Idrus al-Jashiri. 1938. *Al-Wuzara' wa al-Khattab*. Tab'ah al-Kuttab. p. 15

<sup>15</sup> Mustafa Haji Daud. 1991. p. 143

### 1.3 FINANCIAL RESOURCE AND PROPERTIES OF *BAITULMAL*

In early of Islamic government and also since of *Baitulmal* had been set up officially, production that become source which is from *zakat*, *kharaj*, *jizyah*, *ghanimah*, *al-fai'* and *al-usyur* and several sources of *Baitulmal* that is:

#### 1.3.1 Special Resource

Special source is source that has accumulated at the certain time in one year such as *zakat*, *kharaj*, *jizyah* and *al-usyur* that amount are needed to be produced which depending on a principle of *syara'*.<sup>16</sup>

In overall properties would be collected based on evidence in both of *al-Quran* and *al-Hadith* and would be able to collect the property. Here, the writer will explain briefly about both of evidences.

##### 1.3.1.1 *Zakat*

*Zakat* is an important thing and all Muslims must spend their money whether *fitriah zakat* or property *zakat*. As the meaning of Allah SWT say:

*“Surely your Lord knows that you stand in prayer nearly two – thirds of the night, or half of the night, or a third of the night, and also a party of those with you, but God determines the night and the day. He knows that you are unable to keep count of it, so He has turned to you in Mercy, therefore recite as much of the Quran as is easy for you. He knows that some are sick among you, and others are traveling through the land seeking God’s bounty, and others are fighting in God’s cause. Therefore recite of the Quran as much as is easy for you, and establish regular prayer, and pay the alms, and lend to God a good loan. And whatever good you send forth for your souls, you*

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<sup>16</sup> Hailani Muji Tahir. 1982. p. 5

*shall find it with God as a better and greater reward. And ask God's forgiveness, surely God is All – Forgiving, Most Merciful".<sup>17</sup>*

*Zakat* is a core and pulse Islamic civil finance. It covers moral field, social and economy such as prohibit agglomeration of unhealthy property in several handful of human and giving chance for property way out before it grips in amount that endanger in the hand of its owners. *Zakat* is contribution that obligatory on Muslims to the treasury country for importance of all.<sup>18</sup>

*Zakat* is already explained and divided into two divisions parts that is *fitriah zakat* and property *zakat*. *Fitrah zakat* is a compulsory *zakat* on the Muslim in yearly at the last month of *Ramadhan* which has been taken from certain food and give it to people who have the rights to get *zakat* by following the certain of rules.

Property can be defined as a price value that can take out its owner from any beggary or poverty and enter it into a group of rich people what is an important, the property have to become owner permanently and it is not temporarily. It is productive naturally that can be increased and decreased.

From the *hadith* of Prophet Muhammad SAW and his deeds also friends that show the type of property which obligatory to be imposed that consist of significant property in many various of economic sector such as crop product, from the kind of fruits or grains livestock animal such as camel, buffalo, cow, goat and some of them can be categorized in it, gold and silver, from the kind of *ma'adin* (material minerals) or *nuqud* (currency) and goods trading.<sup>19</sup> As in the meaning of Allah SWT say:

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<sup>17</sup> Al-Quran. Al-Muzammil 73: 20. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

<sup>18</sup> Muhammad Abdul Mannan. 1992. p. 206

<sup>19</sup> Hailani Muji Tahir. 1991. *Sistem Ekonomi Islam dan Dasar Belanjawan*. pb. 1. Al-Rahmaniah. Badan Dakwah dan Kebajikan Islam Malaysia. pp. 43-44

“O you who believe! Spend from what We have bestowed on you, before there comes a Day when there shall be no bargaining, nor friendship, nor intercession, and the unbelievers they are the evildoers”.<sup>20</sup>

And of Allah SWT further said:

“God is the One Who produces gardens trellised and untrellised, and palm trees and crops diverse for eating, and the olives and pomegranates, each similar in kind yet different in variety. Eat of their fruits when they bear fruit, and pay due alms from them on the of harvest, and do not be excessive, surely God does not love the excessive”.<sup>21</sup>

From both of sentences on the top we can understand in whatever product of agriculture good, crop paper or crop soft (young) such as vegetables, maize, paddy and so on are obligatory to be produced as *zakat*, if it has already counted on the time in harvesting.<sup>22</sup> This *zakat* is crop *zakat*.

Livestock *zakat* also is yielding from the livestock that excess its amount. Once upon a time of *Rasulullah* in managing country, animals such as camel, buffalo, cow and goat are be imposed to *zakat* except horse but on epoch of *Umar Ibn al-Khattab* becomes *khalifah*, horse includes in a herd of livestock can be imposed *zakat* the reason is because it is a livestock animal that are naturally productive and good for trading.

*Hadith of Abu Dhar's* story explains meaning that camel, goat and whatever livestock animals are using for objective of that obligatory to be imposed *zakat*.<sup>23</sup>

<sup>20</sup> Al-Quran. Al-Baqarah 2: 254. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

<sup>21</sup> Al-Quran. Al-An'am 6: 141. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

<sup>22</sup> M. Ali Hasan. 1996. *Masail Fiqhiyyah: Zakat, Pajak Asuansi dan Lembaga Kewangan*. pb. 1. Manajemen PT Raja Grafindo Persada. Jakarta. p. 6

<sup>23</sup> Muhammad Kamal al-Jafr. 1970. *Al-Nizam al-Mali al-Islami*. Qahirah: Matba'ah al-Nahdah al-Jadidah. p.126

Gold and silver of *zakat* are categorized into two divisions that are *zakat* gold and silver from kind of *ma'adin* or can be mentioned as mineral materials and kind of *nuqud* or recently, it can recognize as terminology currency. Fuqaha<sup>24</sup> have same opinion or on agree duty of material *zakat* that is gold and silver.

Trading *zakat* also is yield of *Baitulmal* that duty about this trading is not include in *al-Quran and al-Hadith*. Nevertheless, it is compulsory by according of *ijma'* friends.<sup>25</sup>

Income *zakat* salary also is yield of *Baitulmal* that obligatory if enough counting without wait the condition of *haul*.<sup>26</sup> This is opinion of *Ibn Abbas, Ibn Mas'ud, Mu'awiyah, Umar Ibn Abd al-Aziz* and several *fuqaha'* then more sided on choosing the concept of *maslahah a'mmah*, that is more focusing on benefits to a group of weak people (*fakir miskin*).<sup>27</sup>

Source of *Baitulmal* property also can be taken from savings *zakat* based on *hadith* about duty by story of *Ali Ibn Abi Talib* intend to:

"If you have 200 dirham *zakat* 5 dirham and 20 dinar *zakat* 1/2 dinar (2.5%)".<sup>28</sup>

Money that stored in banks, whether in savings account, deposit investment or fixed current or debt, loan to the government in shaping of bill treasury, assurance letters of government, organization of private capitalization in shaping bond, debenture or to be invest in share so all of them are mixed with cash in hands when enough counting and *haul* are being to count as property that obligatory to be produced *zakat* because generally, the property have potential to develop.<sup>29</sup>

<sup>24</sup> Mustafa al-Khin. n.d. *Al-Feqah al-Munhaji a'la mazahab al-imam al-Syafie*. Darul al-Ulum al-Insaniyyah. Damsyik. p. 22

<sup>25</sup> Abu 'Ubaid & Al-Qasim Ibn Salam. 1969. *Kitab al-Amwal*. Qahirah: Maktabah al-Kulliyat al-Azhariyah. p.586

<sup>26</sup> Hailani Muji Tahir. 1991. p. 54

<sup>27</sup> Yusuf al-Qardawi. 1960. *Fiqh al-Zakah*. ed. 1. Bairut: Dar al-Irshad. p. 499

<sup>28</sup> Abu Ubaid. 1969. p. 559

<sup>29</sup> Hailani Muji Tahir. 1991. p.57

Share property that invested in trading companies, enterprise or organization of investment is being to count as property that have potential to develop, because of that, it can be imposed *zakat*. *Muhammad Abu Zahrah* thinks that obligatory impose of *zakat* on the share property except implementation of *zakat* share property is meaningful, happen brutality on poor people meanwhile can become element of refugee from fulfilling of *zakat* if there has no compulsory on share.<sup>30</sup>

### 1.3.2 General Resource

General source also is property would be collected and there has no specific time instead depending on existence of property such as minerals property, *rikaz*, *ghanimah*, property spilled, heir, *waqaf* property, left heritage, *waqaf* property and so on.<sup>31</sup>

#### 1.3.2.1 *Fai'* Property and *Ghanimah*

*Fai'* is procurement property of Islamic government that getting from non-Muslim with peaceful road. While *ghanimah* just like on the top, but would be obtained with war road or powerty. *Fai'* property and *ghanimah* can be divided into two divisions that is property do not change and property change. Property does not change like land and house (buildings) while property change like war tool, livestock animal, trading property and war captive. As in the meaning of Allah SWT say:

*“And know that whatever spoils you take, a fifth is for God and His Messenger, and for the near of kin, and orphans and the needy and the wayfarers, if you do believe in God and what We revealed to Our servant on the day of the criterion, the day the two parties met, and God has power over all things”*.<sup>32</sup>

<sup>30</sup> Shauqi Isma'il Shahatah. 1997. *Al-Tatbiq al-Ma'asir li al-Zakah*. ed. 1. Jeddah: Dar al-Shuruq. p. 117

<sup>31</sup> Surtahman Kastin Hasan. 1990. *Ekonomi Islam*. ed. 2. Bangi. Universiti Kebangsaan Malaysia. p. 72

<sup>32</sup> Al-Quran. Al-Anfal 8: 41. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

### 1.3.2.2 *Ma'adin* Property

*Ma'adin* property can be derived as a high value that latent worth in the stomach earth such as gold, silver, copper and so on. This property becomes significant source to the *Baitulmal* through taxation system. It is happened, when hope or wish to be effort by side other society or be to effort by government itself, so directly, it becomes income country.<sup>33</sup>

### 1.4.2.3 *Rikaz* Property

*Rikaz* property is property that left by an ancient people or which latent in the earth or found on land "*mawat*" non-Muslim. *Rikaz* property that found on land which is belonging to master land, while property that found it in Islamic state is lamented whether in the earth or somewhere is become *luqatah* property (spill property).

There are three methods of taxation on *rikaz* property. Firstly, properties that meet have to be imposed tax 20% from it and balance would be given to person, which find it. Secondly, all properties would be taken and send it to *Baitulmal*. Thirdly, give it to person that found it. First method is very suitable because tax would be taken to ratio to the *ghanimah* property.

### 1.3.2.4 Land Tax (*Kharaj*)

Tax also is source of *Baitulmal*. Tax system that has implemented in Islamic state is land tax (*kharaj*). There are four kinds of land that is procurement land war, land that its residents accept Islam without war, land that obtained through treaty peace and other land are decided by government. Land that to be imposed tax is only two that is procurement land war and would be obtained peacefully.

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<sup>33</sup> Nabhan & Muhammad Faruq. 1970. *Al-Ittijah al-Jami' fi Tasyri' al-Iqtisad al-Islami*. ed. 1. Qahirah: Dar al-Fikr. p. 251

*Umar Ibn al-Khattab* put total principle where any lands that obtained through war has no more divided to Islamic fighters instead can become own property country.<sup>34</sup> Source of evidence refers to *hadith*, decree *Rasulullah SAW* which intend to:

*"Production of tax is with because there has assurance".*

#### 1.3.2.5 *Jizyah*

Next source is *jizyah* that tax would be imposed among non-Muslim as affix for assurance that has given by Islamic state on those who try to protect their life such as asset, worship, religion and release from being quotation military. A group of non-Muslim that their life and property guaranteed like that can be mentioned *Dhimmi*. In imposing *jizyah* is not shape of punishment. Obviously, this concept based the meaning of Allah SWT say:

*"Fight those who do not believe in God and the Last Day, who do not forbid what God and His Messenger have forbidden, and do not adopt the True Religion (Islam) from among the people of earlier Scripture, until they pay the Jizyah (tax) with willing submission and feel themselves subdued".*<sup>35</sup>

#### 1.3.3 Welfare Property

Besides special property, general property of government and also taxes that has explained clearly on *waqaf* property, heritage property, will property, *sadaqah*, vow and *kaffarah* are also including in a group of *Baitulmal* property.

<sup>34</sup> Yahya Ibn Adam al-Qurayshi. 1347H. *Kitab al-Kharaj*. ed. 2. Qahirah: al-Matba'ah al-Salafiah. pp.23-24

<sup>35</sup> Al-Quran. At-Taubah 9: 29. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

### 1.3.3.1 *Waqaf* Property

Here, *waqaf* can be derived as delivering usage of benefit property for importance besides owned master it. Delivering can be done by owned master it indirectly to *waqaf* receiver or be able through certain sides in delivering of *waqaf*.

Income production of *waqaf* property can be used following importance of people who receive *waqaf*, whether receive individual institution or board in the certain society or country. Its usage would be aimed welfare and religion.

Existence of *waqaf* institution is directly can give opportunity to Islamic individual for completion to welfare that has explained obviously in the *al-Quran* which intend to:

*“You will not attain piety until you expend from what you love, and whatever thing you spend surely God knows of it”*.<sup>36</sup>

### 1.3.3.2 Heritage Property and *Wasiat*

For people who have died and do not have heir so government or *Baitulmal* would manage the left of property. Beside people who are very sick and painful also can will their property to God’s road in amount of 1/3 only from their property while there have heir. It is aim to look after and guarantee member heir that leave, so they are not burden to society and country.

This matter has been explained in the *al-Quran* which intend to:

*“God commands you concerning your children (inheritance), for the male a share proportionate to the shares of two females. If only two or more daughters, their share is two thirds of what you leave. And if there is one daughter only, her share is half.*

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<sup>36</sup> Al-Quran. Ali-Imran 3: 92. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

*And to parents one sixth to each from what he leaves, if he has children, but if he is childless and the parents are the sole heirs, then to his mother a third, but if he has brothers and sisters, to his mother a sixth after the settlement of any legacy or debt he leaves. Your parents or your sons, you do not know which one of them is more beneficial to you. This is the ordinance of God, and God is All- Knowing, All – Wise”.*<sup>37</sup>

As such, left of property that has already been willed and also property that do not have heir can be classified in *Baitulmal* property that *Baitulmal* will spend the property for welfare and religion.

### 1.3.3.3 *Sadaqah*

*Sadaqah* is all shapes of usage that expenses for welfare each contribution or donation is welfare that gives benefit to receiver, whether individual or welfare institution. Its quality is not being restricted it depends on giver. In this matter, this property can also be given to the *Baitulmal* institution in implementing of welfare.

Cannot be denied that *sadaqah* property is an important thing activity. However, whether small or big its role, depends on the attitude's society that sincere as commandment of Allah SWT in the *al-Quran* which intend to:

*“If you give charity publicly it is good, but if you give charity secretly to the needy it is much better for you, for this will blot out many of your sins, and God is aware of whatever you do”.*<sup>38</sup>

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<sup>37</sup> Al-Quran. An-Nisa' 4: 11. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

<sup>38</sup> Al-Quran. Al-Baqarah 2: 271. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

#### 1.3.3.4 *Nazar* Property and *Kaffarah*

Other property become source of *Baitulmal* is *nazar* and *kaffarah*.<sup>39</sup> When a person makes must make it become true and if he fails so he will be imposed by *kaffarah*. As be brighter in the *al-Quran* which intend to:

“When the wife of Imran said, “My Lord! I have solemnly pledged to You what is in my womb as a consecrated gift, so please accept this from me. Indeed You are the All – Hearing, the All – Knowing”.<sup>40</sup>

*Kaffarah* can be imposed on Muslim who collide the principles of God’s punishment such as do not fulfill *nazar*, making false *nazar*, sex in month of *Ramadhan* and make *zihar*. All properties are included in *Baitulmal* property.

Besides *waqaf* property, heritage, will, *sadaqah*, *nazar* and *kaffarah* there are several types of also property that include in the welfare property and some of property are *hibah*, *hadiah* and *luqatah*.<sup>41</sup>

### 1.4 USAGE OF *BAITULMAL* PROPERTY

Money or whatever property store in the *Baitulmal* is being as financial resources country. Country’s property would be arranged property and categorized of yield product and its usage following by certain rules from the *Tasyri’s* source that *mu’tabar* so the position more clearly and do not mix between the special property and general property.

About special property of government or institution is obligatory fulfill trust and execute demand a group of *asnaf* that eight the above property as commandment God on the eight the above *asnaf* which intend to:

<sup>39</sup> Al-Sayyed Sahiq. 1975. *Fiqh al-Sunnah*. ed. 5. vol. 3. Kuwait: Dar al-Bayan. pp. 132-234

<sup>40</sup> Al-Quran. Ali-Imran 3: 35. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

<sup>41</sup> Hailani Muji Tahir. 1988. p. 35

“Most surely, alms are for the poor, the needy, for those employed to administer it, for those whose hearts have newly embraced Islam, the ransoming of slaves, those in debt, in the cause of God, and for the wayfarer, an obligation from God, and God is All – Knowing, All – Wise”.<sup>42</sup>

Method of using property for importance of many is being decided by God and *ijtihad khalifah*. *Ijtihad khalifah* can happen if do not have quotation in *al-Quran and as-Sunnah*. In this matter, institution of *Baitulmal* roles as media or middle of tool leads rights on the property of *Baitulmal* for flowing to person who requires accepting.

Method of society in demand rights on the property of individual can be done with two methods that is individual oneself by giving aid to people that require to accept and after that then shift to other division that need aid and loan and other expenditures in the God roads.<sup>43</sup> Second, society can demand their rights through government from a group of property that store in *Baitulmal*.

In this matter we can divide the usage of property's *Baitulmal* to four goals; assurance of social, infrastructure of development, project of importance many and field of investment.<sup>44</sup>

#### 1.4.1 Social Warranty

Concept of assurance social is not intend to build up national economy merely but to prepare the basic to fulfill economical requirement in the society in shaping size that the most minimum and consistent on everyone a part of property that be channeled for goal of assurance social will increase with buying power by each

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<sup>42</sup> Al-Quran. At-Taubah 9: 60. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

<sup>43</sup> The meaning of al-Quran. Al-Baqarah 2: 177. The meaning of welfare in the Al-Quran said. “...and to give away from your cherished wealth to your kin, orphans, the needy, the traveler, the beggars and to ransom a slave”.

<sup>44</sup> Hailani Muji Tahir. 1988. pp. 43-53

individual. Thus, with buying power against the individual so economy will enhance and at least can avoid depression of economical activity.

Such understand, that a net meaning from the *zakat*, *waqaf* is aim to give a position guaranteed of living standard among individuals. Basically assurance of social at minimum stage is very meaningful society is given a preparation of basic for mobile in the realm respectively following by capability to produce a storey of certain product.

#### 1.4.2 Development of Infrastructure

With assurance of social that obtained by all of meaningless the stages on duty and responsibility of government and people are already settled but in the contrary still need a bigger effort especially in preparing of infrastructure development.

Infrastructure development here contains two shapes that are external and internal. External infrastructure is more focusing to the aspect of physical temporary internal infrastructure is more focusing on basic of preparation to the receiver discipline knowledge and knowledge of modern technology as a tool to the development.

A discipline of education and a learning that instill united on a both of aspects in material and can increase development and also civilization of country. With discipline of education and a learning which come from a foreign country that do not conflict with Islamic ethics can increase development with discovery of new knowledge and can help especially in shaping of technical era in a broad of comprehension and expertise about what have to become statement.

External infrastructure also is included in a physical shaping or materialism such as a preparation of facility road, fire supply, water, house, health, welfare, religion, tool of relation land, sea and so on. Basic of requirement that stand up with expenses a group of property general treasury.

### 1.4.3 Project of Human Society

Main goal of development that expensed or using property of public and property of country is to planning a development, which can give profit return to people and country. Establishment of fund or organization of entrepreneur as administrator together between civil sector and private. Efforts in project of importance to people are needed to focusing in effort of justice society without press any side.

In Islamic development encourages planning of development, whether it has managed by civil sector or private that have a big profit to society. In this matter, a planning is more to service and focus its activity to welfare of people. Interest become second thing because a demand of people and in overall is more important from interest or a planning of utility development that profit only getting by several sides.<sup>45</sup>

### 1.4.4 Field of Investment

Besides, priority in usage property of *Baitulmal* to accommodate an expenditure addition to basic of assurance social, preparing infrastructure of development and expenditure of project with advantageous also should be used for requirement field investment in civil sector and private. For less project benefit such as industries in making equipment of war, weapon, agriculture sector, production of material food government give subsidy in shaping of investment because projects are project that take out a basic material to people. With investment that was given by government so it can function continuously and the production of product can make people happy with cheaper price and no more problem that can make people difficult and country because of it.

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<sup>45</sup> Hailani Muji Tahir. 1991. p.195

Investment or economical activities that has managed by individual also can get a investment from a property of *Baitulmal*.<sup>46</sup> Entrepreneur can make a loan without interest for usage of capital whether making a loan in long-term or short period and based on a certain conditions.

Because of method of expenditure general property of country (*Baitulmal*) locates on good deed of government through *ijtihad* unanimity of council *syura*, so government is obliged to give aid to those who need a helping especially in problem that decide to die and live in certain effort that carried out a high profit size return to public.<sup>47</sup>

### 1.5 DISTRIBUTION OF *BAITULMAL'S* PROPERTY

As we know a source of *Baitulmal* cannot be used government by arbitrarily especially for property of *zakat*. Sources are needed to be used in a good may to repair a living standard society and increase in Muslim's economic. Distribution of property can be divided into two divisions that are special distribution property (*zakat*) and also distribution of general property (besides *zakat*).

Property of *zakat* is the most important property that need to be expensed following by principles of *syara'* which is already decided by God in *surah al-Taubah, verse 60*. What we get from a core of verse is related with eight *asnafs* that obligatory on property *zakat*, that is *fakir miskin, amil, fisabilillah, gharimin, muallaf, ibnu sabil and also riqab*. What is needed to be obvious is eight *asnafs* get right same on the property of *zakat* with rate 1/8 from a yield of *zakat*.

<sup>46</sup> Muhammad Shauqi. 1972. *Al-Madhal ila al-Iqtisad al-Islami*. ed. 1. Al-Qahirah: Dar al-Nahdah al-Arabi. p.168

<sup>47</sup> Hailani Muji Tahir. 1991. p. 199

### 1.5.1 *Fakir Miskin*

*Fakir miskin* is a main focus in the property of *zakat* allocation that they were given more attention against it. Besides this, they also get division in other source *Baitulmal* such as 4% from the property of *ghanimah and al-fai*'. This matter have been obvious by Allah SWT in the *surah al-Anfal verse 1* that intend to:

*"They ask you (Mohamed) about the spoils of war, say, "Spoils are at the disposal of God and His Messenger, so fear God and be righteous to each other, and obey god and His Messenger, if you are believers".*

In the *surah al-Hasyr, verse 7* too there is commandment of Allah SWT which bring meaning:

*"Whatever spoils of war God has bestowed upon His Messenger from the people of the towns, it is for God's cause, and for the Messenger, and for the near of kin, and for the orphans, and needy and the wayfarer, so that it does not become a thing to circulate only among the rich of you. And whatever the Messenger gives you, accept it, and whatever he forbids you, desist from it. And fear God, surely God is severe in punishment".*

### 1.5.2 *Ibnu Sabil*

Although for a group of travelers who run out of expenditure, besides getting a division from *zakat*, they also get a division in total of 4% from the property of *ghanimah and al-fai*' that is one part over five divisions from property.<sup>48</sup>

### 1.5.3 *Muallaf*

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<sup>48</sup> Subhial-Saleh. 1983. *Sistem Ekonomi dan Kewangan Dalam Islam*. Bangi: al-Rahmaniah. pp. 42-46

*Muallaf* is a new that tamale his heart to hug Islam and still not have hold which firm against the Islam. They also strive to help other brother to follow their footmark. For Allah SWT already promises this group with getting 1/8 from the property of *zakat* as what there is in the *verse 60, surah al-Taubah*.

*“Most surely, alms are for the poor, the needy, for those employed to administer it, for those whose hearts have newly embraced Islam, the ransoming of slaves, those in debt, in the cause of God, and for the wayfarer, an obligation from God, and God is All – Knowing, All – Wise”.*

#### 1.5.4 *Amil*

*Amil* is people who manage matter, which related to *zakat and fitrah* excluding entrepreneurs or *khalifah* in the highest country, Islamic judge or justice. *Amil* is to be appointed by the Islamic *khalifah* itself. According to verse also they will get 1/8 from the property of *zakat* that should be collected as reward from their effort.<sup>49</sup>

#### 1.5.5 *Riqab*

*Riqab* or a group who free with promising by his master also that have allocated by Allah SWT in the above verse to get division 1/8 from the property *zakat*. This *zakat* will be directly given to the slave itself and pay to their employer respectively following by price or certain value which are already agreed by his master.

#### 1.5.6 *Gharimin*

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<sup>49</sup> Imam Taqiyuddin Abu Bakar Bin Muhammad al-Husaini. 1993. *Kifayatul Akhtar*: kelengkapan orang soleh. Trans. Singapura. Pustaka Nasional PTE LTD. p. 441

Division from 1/8 from the property of *zakat* also is to be given to the *gharimin* or people who owe for a goal of reconcile two sides, which dispute or owe for a goal of advantage merely because of Allah SWT. Their goal is to be given money is to redeem and replace money or property that has already borrowed from others during process of peaceful.

### 1.5.7 *Fisabilillah*

Terminology of *fisabilillah* is being a meaningful with person who helps other Muslim in the road's God. This is a group consists of those who fight or fight in the Allah SWT road's but do not get salary from the government. They can receive *zakat* with rate 1/8 from the *zakat* even though consist of rich. This matter is as encouragement and share to them so that, they do not broke spirit to fight.<sup>50</sup>

If special of property or *zakat* inadequate for all the *asnaf* that eight so Islamic lining so that added with sources of general *Baitulmal* to accommodate the above shortage.<sup>51</sup>

### 1.5.8 Other Group Who Deserve The Property

Need to be obvious that property of other *Baitulmal* besides property of *zakat* also distributes to several other groups in the society. They consist of orphan, widow, old man, patient and also the unemployed.<sup>52</sup> This matter because of their consist of less group means and require assurance social, protection, shelter and custody which accordingly to continue life properly and perfect from the others.

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<sup>50</sup> Imam al-Ghazali. 1995. Trans. *Rahsia dan Hakikat Ibadah Puasa dan Zakat*. Kuala Lumpur. pb. Al-Hidayah. p. 158

<sup>51</sup> Hailani Muji Tahir. 1982. *Baitulmal: Institusi Kewangan Negara Islam*. Kuala Lumpur: al-Rahmaniyyah. p. 86

<sup>52</sup> Surtahman Kastin Hasan. 1993. *Ekonomi Islam: Dasar dan Amalan*. Kuala Lumpur. Dewan Bahasa dan Pustaka. p. 164

Because of source property that obtain which in common shaping contains properties Islamic people and non-Muslims thus besides who are included in the category of *Dhimmi* is having the right in taking profit or benefit from the property of General *Baitulmal*. Likewise government has the rights by using a part of property to look after the importance safety non - Muslim *al-Ahd*, which succumb under Islamic government.

By using a general property of *Baitulmal* is more focusing to the problem in expansion of public security and assurance of social which included in the expenditure of management and if it is more applicable to help expenditure in development of country, whether development of physical shape or spiritual. In each of result and action, *khalifah* is basically can not different rights and distinction of certain group to get profit of benefit, which is more from the other. Failure from executing trusty of God will give effect to situation as *khalifah* or chief and this enable his pot be replaced by others which be agreed by council *syura* and demand the public.

#### 1.6.2 Muslimin of *Baitulmal*

Source of product of *Baitulmal* consists of property *waqaf* and which his other include property orphan, *nazar*, *kaffarah*, *wasiat*, *sadaqah al-fitr*. Property with shape this *waqaf* special and general, because of this usage and his management cannot be on or be to it. Property special *waqaf* can only applicable follow goal certain as which be conditioned and be to trust. Likewise property children orphan, vow, *kaffarah* and will. Different from the property which include in the group general *waqaf*, his usage not limited in the range certain, but he is broader cover expenditure general for which do not wrong demand Muslim laws' and the benefits of the nation.

While property *zakat* his basically can be put under the group Muslimin *Baitulmal*, but in the shape which different special that is for importance Islamic people and his usage for goal besides which be to clear in the *al-Quran* is being considered contravene with Muslim laws'. Likewise usage and his allocation outside the *asnaf* still exist in the area or state where the *zakat* be collected.

Except division *fakir miskin*, division *amil*, *muallaf*, *gharim*, *riqab fi sabilillah* and *al-sabil* concept usage his property quite flexible a little. This means that when shortage six the above *asnaf* so property, which balances that, is 6/ 8 can be entered into group property Muslimin *Baitulmal* and with this method applicable the above property like his usage for goal welfare, management and expenditure development.

### 1.6.3 Special Baitulmal

In the time *khulafa' al-Rasyidin* prominent not really so concept Special Baitulmal. However, in the time government *Umaiyyah* from the angle his practice he has exist but obvious do not as department special until his born government *Abbasiyyah* and Islamic government in Spain. Basic idea this institution is aim to give sustenance live *khalifah* from the angle eat to drink, residence and requirement other be thought suitable but from the angle his practice, especially after *khulafa' al-Rasyidin* quite far go out from the idea the above basic. Visible this from the expenditure which be used, for example in the government *Umaiyyah*, *Abbasiyyah* and Islamic government in the *Andalus* especially in the epoch leader *Abd. Rahman* is second (822-882M).

Most of the *Baitulmal* property comes from the *khalifah* himself. If he experience shortage of expenditure, so General *Baitulmal* with consideration council *Syura* can accommodate the above shortage to what extent which be needed is not for goal luxury extravagance. However, council *Syura* can reject the demand if unreasonable be got.

From various types of *Baitulmal* as being explained above it does portray a rigid or flexible division of property, but it describes the differences of *Baitulmal* from any financial firms in the country. Visible this from the angle groups the property oneself that with shape special and common. Special like his *zakat* is one system or structure financial resources which be used to finance socio-economy Muslim who obligatory be cashed together by the whole people which afford. While property besides with shape *zakat* common too (is not *waqaf* special) power his usage is being

given on the *khalifah* to decide. With other sayings expenditure civil God oneself that is be done follow principle *Syariah-wahyu* is deciding the first. While civil expenditure, which second too the power be hand over to the *khalifah* oneself to decide policy finance and budget country.<sup>54</sup>

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<sup>54</sup> Hailani Muji Tahir. 1991. pp. 137-140

## CHAPTER TWO:

# THE PROCEDURE OF *BAITULMAL* IN FEDERAL TERRITORY OF KUALA LUMPUR

## 2.0 CONSTITUTIONAL PROVISION

Federal Constitution only touches Islamic situation generally as the religion of the state. Article 3 (1) explains that:

*"Islam is the religion of the Federation; but other religions may be practiced in peace and harmony in any part of the Federation"*.

Para 1 in List 2 of Ninth Schedule in the Malaysian Constitution lists out *zakat* under the list of state powers. In order to ensure the smooth running of the administration and management Article 74 (2) allocates that the state can make any laws for all matters mentioned in the state list in the Ninth Schedule.

While in the 10<sup>th</sup> schedule Part 3 (13) provides that among there sources which have been delivered to the states are *zakat*, *fitrah*, *Baitulmal* and other Islamic resources.<sup>55</sup>

Even though the jurisdiction of *zakat* management falls under the power of the state, the Federal Territories Kuala Lumpur, Labuan and Putrajaya, are located under federal jurisdiction. Article 3 (5) says:

*"Notwithstanding anything in this Constitution the Yang di-Pertuan Agong shall be the Head of the religion of Islam in the Federal Territories of Kuala Lumpur, Labuan and Putrajaya; and for this purpose Parliament may by law make provisions for*

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<sup>55</sup> Federal Constitution. Section 74 (2)

*regulating Islamic religious affairs and for constituting a Council to advise the Yang di-Pertuan Agong in matters relating to the religion of Islam”.*

*“Article 97 (3) explains that any Zakat, Fitrah, Baitulmal or similar Islamic religious revenue is raised, it shall be paid into a separate fund and shall not be paid out except under the authority of State law or federal law”.*<sup>56</sup>

## **2.1 THE BAITULMAL OF THE FEDERAL TERRITORY OF KUALA LUMPUR**

*Baitulmal* of the Federal Territory of Kuala Lumpur (BFTKL) is one of the institutions that have been set up to help Islamic Religious Council of Federal Territory (IRCFT) in executing power to manage property resources and council’s financial matters. It is located under the power of the Islamic Department of Federal Territory (IDFT) which acts as secretariat to the IRCFT. Acts 505, Administration of Islamic Laws (Federal Territory) Act 1993 allocates for the establishment of one financial institution known as *Baitulmal*. Section 60 (1) of the Act allocate:

*“A Fund to be known as Baitulmal is hereby established. The Fund shall consist of all moneys and properties, movable or immovable, which by Islamic Law or under the provisions of this Act or rules made thereunder, accrue, or which are contributed by any person, to the Fund”.*

Based on these provision, the role of *Baitulmal* is generally to manage the problems of council’s financial matters whether it is from the source of *zakat* or otherwise.

From the aspect of *Syara’ zakat* expenditure is specially to the certain group of people thus, the *Baitulmal* has set up a special account separately to distinguish between the expenditure of *zakat* and general expenditure based on Rule 4, of the

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<sup>56</sup> Ibid. Tenth Schedule Part 3 (13)

*Baitulmal* Rules which provides as such for that purpose.<sup>57</sup> While from other aspects such as the collection and organizational structure that has not been cleared, the Council and Islamic Religious Department acting, as the secretariat to the council, will make decision about it. Act 505, the Administration of Islamic Laws (Federal Territory) Act 1993, Section 60 (3) provides:

*“Subject to the provisions of this Act, the Majlis, with the approval of the Yang di-Pertuan Agong, may make rules for the collection, administration and distribution of all properties of the fund”.*

While in order to help the Council to arrange the *Baitulmal* policy which related with expenditure policies one committee that has been set up under the method 6, BFT method.<sup>58</sup> These committees by chairman of council and members of committee consist of Muslim consultant jurist, secretary council and four other members are appointed by council and an officer Islamic department as a secretary. After that a council will be helped by a committee negotiation punish Muslim laws’ that has been set up through section 37 (1) Act 505, Administration Islamic Laws (Federal Territory) Act 1993, if there has any question which related with a principle of *Syariah*.

### 2.1.1 Introduction

BFTKL is one of the *Baitulmal* in Malaysia. BFTKL has been set up to look after the welfare and increase the economy especially for residents in two territories that is Federal Territory of Kuala Lumpur and Federal Territory of Labuan. BFTKL operates in the Tingkat Bawah and Tingkat 2, Menara Pusat Islam, Jalan Perdana, 50519 Kuala Lumpur.

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<sup>57</sup> Ahmad Hidayat Buang. July 1999. *Kutipan dan Agihan Zakat di Wilayah Persekutuan Kuala Lumpur Bagi Tempoh 1985 – 1995: Satu Pemerhatian*. Jurnal *Syariah*. vers. 7. vol. 2. p. 144

<sup>58</sup> *Ibid*. p. 144

### 2.1.2 Objective of Establishment

As other *Baitulmal*, BFTKL is basically on a top of several objectives. Common objective BFTKL is to Act:

*“As an Islamic financial institution roles to build and settle the problem of Islamic society in the WPKL from economical angle, social and welfare”.*

Besides thereof BFTKL also supports several objectives council that is:

- i. To shape and make a dynamic and a progressive Islamic society to look for life that blessing by God.
- ii. To cultivate and strengthen of *ukhwah Islamiyyah* among Muslims in FTKL specifically in Malaysia generally for goal to achieve unity of *ummah*.
- iii. Increase the welfare efforts and prohibit *kemungkaran* in Islamic society.
- iv. Implement efforts for increasing Islamic council property FTKL through investment and other effort of lawful and cause the profit.

### 2.1.3 General Objectives of *Baitulmal*

As Islamic financial institution roles to build and settle the economical problem, social and welfare of Islamic people in the Federal Territory.

### 2.1.4 Historical Background and Concept of Implementation

According the history record, BFTKL has simultaneous been set up with establishment Federal Territory that is on 1 February 1974.

In the division 1, Article 3 (5), Federal Constitution has to mention:

*“Notwithstanding anything in this Constitution the Yang di-Pertuan Agong shall be the Head of the religion of Islam in the Federal Territories of Kuala Lumpur, Labuan*

*and Putrajaya; and for this purpose Parliament may by law make provisions for regulating Islamic religious affairs and for constituting a Council to advise the Yang di-Pertuan Agong in matters relating to the religion of Islam (Acts A206)".*

Act of Administration Islamic Laws (Federal Territory) 1993 (Acts 505), Section 4 (1) also mentions:

*"There shall be a body to be known as the "Majlis Agama Islam Wilayah Persekutuan" to advise the Yang di-Pertuan Agong in matters relating to the religion of Islam".*

Through allocation above, obviously to us that council is the highest power in Administration of Islamic Laws. This is more strengthen when we refer to the Enactment of Administration a Principle of *Syara'* Selangor 1952 that rearranged by command of FT 1974 explains that council is responsible body and the highest power for all Islamic transaction in FT.

While it is open up on 1 February 1974 IRCFT has been presided by a lot of respect Tun Abdul Razak. Simultaneously, also BFTKL sets up under IDFT control that becomes secretariat to the IRCFT. That means BFTKL is one of the division which it is in IDFT that initially only function to collect *fitrah zakat*, a little property *zakat*, trading *zakat* and so on. Thus, with its situation which such outlook difficult is<sup>59</sup> for BFTKL influence policy government and this very different from the should happen in economical system Islam.

### 2.1.5 Developments

Until this study is done, we can see the development of BFTKL through three stages time:

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<sup>59</sup> Johnson Pang, 1995. *Banking and Finance Malaysia*. Shah Alam: Federal Publications Sdn. Bhd. p. 19

### Year 1974 - 1979

In this stage of BFTKL only executes its operation limitedly. Focus when it is given to the collection of *fitriah zakat* only. Collection of other *zakat* is less to be given pressure and activities are still not being carried out. This stage of BFTKL is just begun sole and organizes strategy while amendment structure organization, which has.

### Year 1980 - 1983

This stage witness broader role is played by BFTKL. In year 1980 methods of BFTKL (Expenditure and Usage) are already been legislated and jurisdiction that give is already became beginning to the journey of BFTKL more aggressive and completely. It implements with a committee of BFTKL that has already been set up in the same year.

### Year 1984 - present

In year 1984 BFTKL has stridden to one step with establishing an organization of BFTKL as bible in the Section 312 Acts Organization BFT. It is enable BFTKL to active, conduct activity which broader and effective. It is proven by its projects such as *Daruzzakah Complex*, *Darul Kifayah complex*, *Wisma of Baitulmal*, *Institute Kemahiran Baitulmal*, *Darussadah and Institute Professional Baitulmal*.

Starting year 1984 until present is already increased units organization such as laws unit, computer unit and internal audit. In year 1991 too, officials council begins to be taken with a stage of contract and it's become 120 people from 150 personnel *Baitulmal* the whole. *Baitulmal* also has held acts of organization that known as organization of BFT. This organization is framed to move again a journey of *Baitulmal* so more effective and efficient.

Successful of development the latest that succeed is achieved by BFTKL is successful of organization of Central Collection *Zakat* (CCZ) collects *zakat* that the highest for year 2000 others. Generally, along term of ten years, amount of collection

*zakat* in year 2000 is the highest of collection that is a total of RM56.1 millions compare RM35 million in year 1999. It shows excellent prestige glory after descent in year 1998 by effected economic crisis country. Between the factors that make production of collection, *zakat* in last year feels the increasing is because consciousness among the Muslim about the duty to fulfill principles of Islam meanwhile effect from the restoration of national economy. The collection also is very fact over the targets for last year that is RM45 million. Collection money is already been distributed to the *asnaf* a total of RM48 million. Then its surplus is entered into *Baitulmal* money box.

#### 2.1.6 Visions of *Baitulmal*

Make an organization as a role model in a stage of national and international, in the usage a group of *Baitulmal* money to generate Islamic society that dynamic, progressive, consequences and peace.

#### 2.1.7 Main Functions of BFTKL

Main function BFTKL is as an Islamic financial institution roles to build and settle the problem of Islamic society in the FTKL from economical angle, social and welfare. Next function is *Baitulmal* acts as secretariat to the society such as committee of *Baitulmal*, committee of distribution, committee of administration and committee of financial.<sup>60</sup>

Besides, BFTKL also functions to collect, store and distribute the production of *zakat* and production of general source *Baitulmal*. Meanwhile it roles to manage collection and expenditure of trust money and administer obtain property *waqaf* and other procurements which named to the council. Other function is to take out the material of publication about the activity of *Baitulmal* which already and will be done.

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<sup>60</sup> *Sistem Agihan Zakat*. p. 6

### 2.1.8 Responsibilities of *Baitulmal*

- i. To implement the policy which is already been decided by council.
- ii. To collect all kinds' of *zakat*.
- iii. To accept and distribute or implement *waqaf*.
- iv. Inheritance and trust.
- v. To divide expend and use *zakat* revenue.

### 2.1.9 Jurisdiction of *Baitulmal*

*Baitulmal* methods have been done to facilitate again the management of *Baitulmal* especially from the angle of expenditure and allocation. That method is recognized with BFT method (Expenditure and Usage) 1980, (amendment) 1988, (amendment) 1996.

## **2.2 ORGANIZATION AND ADMINISTRATIONS OF *BAITULMAL* FEDERAL TERRITORY OF KUALA LUMPUR**

In organization and administration, *Baitulmal* locates under IDFT with controlling by a secretary council and a committee of *Baitulmal*. In IDFT, there are several divisions include a division of *Baitulmal/ Zakat*. This division has 4 units of *Baitulmal/ Zakat*, administration and financial unit, development and investment unit and training central *Baitulmal* (refer chart 1 and 2). Administration and finance unit manages all things that related to office administration, computer, personnel, civil affair and control and ensure the financial journey by following the rules that decided. Unit objective is to ensure a confession of council is done neatly and manages a division administration that planned effective.

*Zakat* unit is divided into 4 sub-units distribution in viewing a field of duty and a broad of responsibility for this unit. Unit objective helps Muslim development

Federal Territory from social and welfare through planning the implementation neatly and efficiently.

*Waqaf* unit, generally source, publication and explanation manage the matters related to *waqaf* and sources production besides *zakat*. Objective lined for this unit is to obtain a source of property product and Muslim financial in FTKL. For publicasi and announcement objective, printing BFT published several magazines that are newsmagazine *Baitulmal*, *al-Amal* and *We Care*.

Development and investment unit manages any investment also items that related to economical projects, management Policy Company owned by council and custody or land rental or buildings owned by ICFT. Its objective is to ensure a management and development council property can administer and develop.

### 2.3 SOURCES OF INCOME OF *BAITULMAL*

Refer to the income source of *Baitulmal* originally, is defined from the source of *zakat*, whether property *zakat*, *fitriah zakat*, trading *zakat*, interest and more various. Nevertheless, *sadaqah*, *waqaf* and contribution also are source of *Baitulmal*. In the FTKL crop *zakat* not excluded in its source because agriculture activity is not in the FTKL.

Work in collection of this source is done by Central Collection *Zakat* (CCZ). Only *fitriah zakat* has done in the *Baitulmal*. All the affairs collection of property *zakat* has been handed over to the one corporate for managing it since 1990. *Baitulmal* side still administer the collection of *fitriah zakat* that done through chief *Amil* aid and *amil qaliah* which is appointed by side Islamic Council<sup>61</sup>

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<sup>61</sup> Ibid. p. 13

## 2.4 DISTRIBUTION OF *BAITULMAL* RESOURCES<sup>62</sup>

As we mention that production of *zakat* must be divided to the *asnaf* eight that is:<sup>63</sup>

### 1. *Fakir*

Someone who does not have any property or occupation or receive income where its total is less than 50% daily requirement and requirement of people under his responsibility and less than 5% of life expense who lives a moderate life and people under his responsibility.

### 2. *Miskin*

Someone who has an occupation or revenue that only fulfill a part of his basic requirement but sufficient to accommodate daily requirement and also accommodate people under his responsibility.

### 3. *Amil*

Those people who involve directly in the *zakat* institution whether individual or organization for administering and managing *zakat* affairs including collection, distribution, management, financial and so on.

### 4. *Muallaf*

People whom their hearts are full with wishes and tendency to receive Islam or convert to Islam (but no firm yet) it is divided into two that is:

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<sup>62</sup> n.d. *Laporan Majelis Agama Islam Wilayah Persekutuan*. p. 13

<sup>63</sup> *Ibid.* p. 11

### i. Muslims

- New converts to Islam
- Muslim leaders who has good communication with non-Muslim leaders of the same position.
- Muslim leaders whose *iman* is weak but the followers still obey their commands and leadership.
- Muslims who stay nearby at the border of the country.

### ii. Non-Muslims

- Can invite them to convert to Islam.
- Can invite them not to harm the Muslims.

#### 5. *Al-Riqab*

Release Muslim from slavery and conquest whether from physical or mental and being under the control of certain people.

#### 6. *Al-Gharimin*

People borrow money to fulfill the basic requirement of themselves, their family or society who need urgent settlement and allowed by the principle of *Syara'*.

#### 7. *Fisabilillah*

Any person or group who involves themselves in an activity to establish for, defend and calling for Islam and welfare.

#### 8. *Ibnu Sabil*

Any person in the journey for the purpose that is approved by a principle of *Syara'* from any state or country who need aid and assistance.

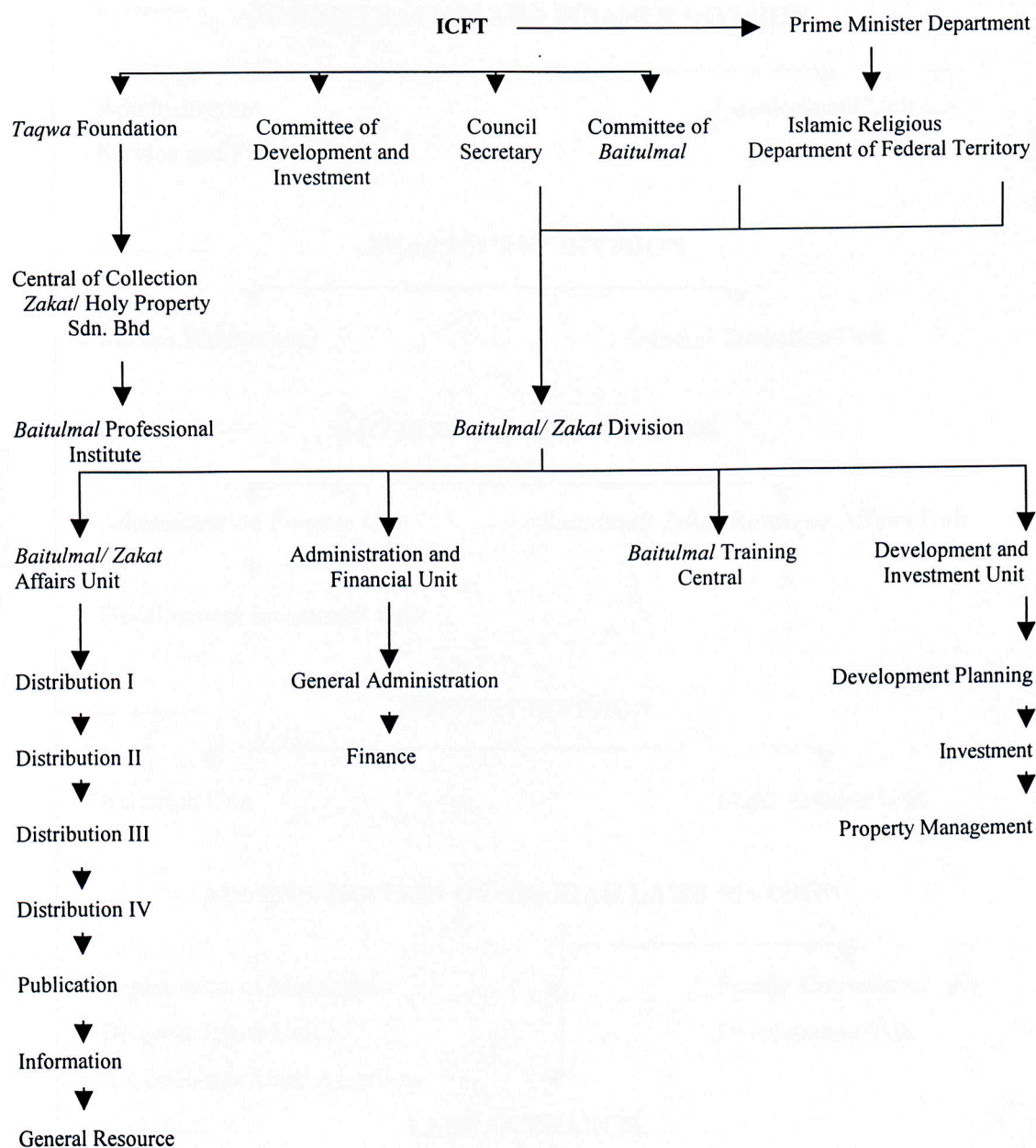
The distribution system of *Baitulmal* resource is divided into two divisions that are direct distribution and indirect distribution. The direct of distribution has various schemes which is further divided into three kinds namely:<sup>64</sup>

- i. For social welfare purpose.
- ii. For education purpose.
- iii. For socio-economic purpose.

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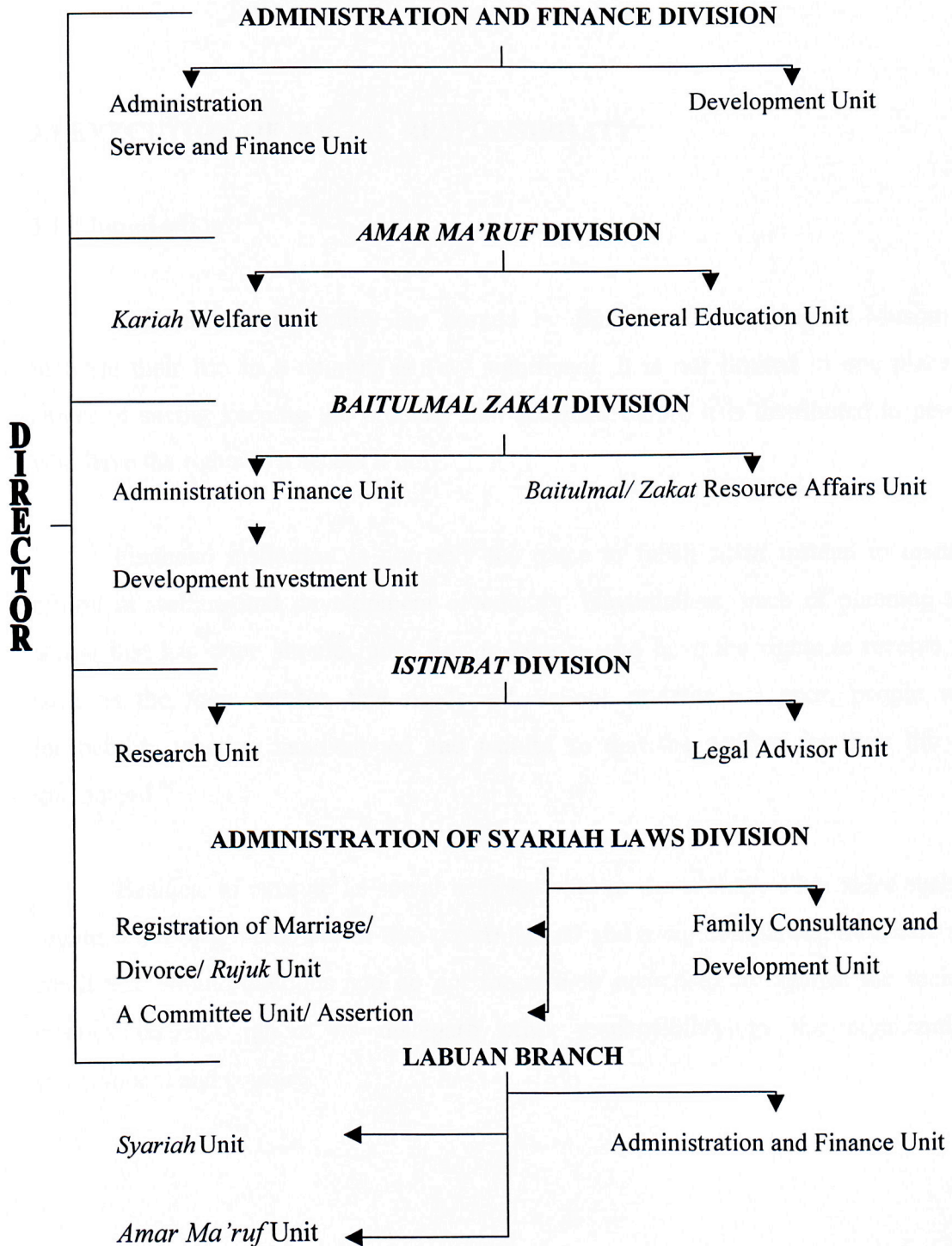
<sup>64</sup> Ungku Abdul Aziz. June 1964. *Poverty and Rural Development in Malaysia*. Kajian Ekonomi Malaysia. vers. 1. vol. 1.

CHART 1:

ORGANIZATION OF *BAITULMAL* OF ISLAMIC COUNCIL OF FEDERAL TERRITORY

Source: *Baitulmal* of Federal Territory of Kuala Lumpur

**CHART 2:  
ORGANIZATIONAL CHART OF ISLAMIC RELIGIOUS DEPARTMENT OF  
FEDERAL TERRITORY**



Source: *Baitulmal* of Federal Territory of Kuala Lumpur

## CHAPTER THREE:

### THE PRACTICE OF *BAITULMAL* IN FEDERAL TERRITORY OF KUALA LUMPUR

#### 3.1 EXECUTION OF SOCIAL RESPONSIBILITY

##### 3.1.1 Introduction

Role and responsibility are borned by *Baitulmal* in helping of Muslim to increase their life in a country is very significant. It is not limited to one place or center of saving keeping the property that accepted before it is distributed to people who have the rights to a accept it only.

Financial institution is not only the place to fulfill *zakat* instead to manage efforts in welfare and development of country. Nevertheless, each of planning and action that has done should focus first to people who have the rights to receive aid such as the *fakir miskin*, that needs aid, school students are poor, people who incapability whether handicapped and painful so that the welfare for their life are guaranteed.<sup>65</sup>

Besides, to execute its social responsibility to the society, other sides such as organization of government or non-governmental and a big companies, moderate and small also should cautious and do not forget their responsibility against the society, besides do not ignore or disregard other responsibility to the organization, environment and country.

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<sup>65</sup> Majlis Agama Islam Wilayah Persekutuan. 2000. *Berita Baitulmal*. Pustaka Wira. Batu Caves. vers. Oct.-Dic. 2000. p. 11

### 3.1.2 Responsibility of *Baitulmal* of Federal Territory of Kuala Lumpur<sup>66</sup>

Responsibilities implemented by *Baitulmal* are as follows:

- i. To execute any matters decided by the council.
- ii. To collect all kinds of *zakat*.
- iii. To be responsible in receiving and managing the general resource of *Baitulmal* (monetary or property) such as *sadaqah*, charity, bank saving, interest individual gift and so on.
- iv. To receive and manage or use (money or property *waqaf*, will and trust money).
- v. To distribute, expense and use *zakat* money and general resources of *Baitulmal* directly, scheme and so on.
- vi. To prepare the estimation of annual budget for council and the estimation of division budget for department.
- vii. To plan and build up any economical project or welfare for the importance of Muslim in Federal Territory of Kuala Lumpur.
- viii. To prepare the annual report of division to Islamic Council of Federal Territory Kuala Lumpur.

Generally, *Baitulmal* Federal Territory Kuala Lumpur acting as an Islamic financial institution is to build and settle the society problem, economic, social and welfare.

### 3.1.3 The Jurisdiction of *Baitulmal* of Federal Territory of Kuala Lumpur<sup>67</sup>

The administration of BFTKL is based on the rules prided in the Selangor Administration of Muslim Laws' Enactment 1952 states as is changed by command of Federal Territory 1974, especially in the Section 94 and 108.

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<sup>66</sup> Abdul Kadir Haji Ismail & Abdullah Haji Ibrahim. 1990. *Baitulmal Islam*. Kertas Kerja Seminar Baitulmal Peringkat Kebangsaan. Universiti Kebangsaan Malaysia. p. 4

<sup>67</sup> Ibid. p. 5

According a method of *Baitulmal* has been done to facilitate the administration of *Baitulmal* especially expenditure and allocation. The method is recognized with a method of *Baitulmal* Federal Territory expenditure and usage 1980, (amendment) 1988.

Following the method, a committee that known as a committee *Baitulmal* Federal Territory that presided by chairman council and several of committee members money *Baitulmal* (general source and *zakat*) for all activities of *Baitulmal* that include allocation of *zakat* money to the eight *asnaf for Muslim welfare*, development and investment.

### 3. 1.4 Programmes under the *Baitulmal* of Federal Territory of Kuala Lumpur

To implement the social responsibility to the society, *Baitulmal* has arranged the several programmers that aim to help Islamic society especially in the Federal Territory Kuala Lumpur meanwhile to success the welfare and development of Malaysian social especially the family welfare and children. It also aims to help the improvement of standard living that people who have unfortunately fate through the medical aid, welfare and education.

Besides that, to encourage and give a special pressure to the growth of service welfare for family and children also to encourage and develop the growth of service voluntary organization in the improvement of standard living society especially around the Federal Territory of Kuala Lumpur.

It is very suitable with Islamic teachings that encourage believers to increase the standard living in the world, especially to strengthen the economic. That means Islam does not prohibit the followers to work in any field of career. Meanwhile, cannot forget the charity works worship and have to observe to each command of God, that why it is very important.

As in the meaning of the commandment of Allah SWT:

*“But seek, in that God has given you, the Hereafter, and do not forget your portion of this life, and do good, as God has been good to you, and do not seek corruption in the land, surely God does not love the corrupt”<sup>68</sup>*

Through the sentence above, God press the matter of welfare like in the problem of helping the *fakir miskin*. It aims to give physical strength through attention and aid that are given. Should understand their actual situation, give aid so that it can make a peace society.

Therefore, the role of BFTKL and its responsibility in civil expenditure is big especially the budget policy that related directly to welfare and reformation matters and development of the country. So its role in execute the responsibility of social against the society cannot be denied. The importance through programmed had already layered planned and united.

To reduce the life pressure that experienced by a *fakir miskin*, programmed had been planned as following:

#### 3. 1. 4.1 Monthly Food Aid

Scheme objective helps a *fakir miskin*, poor and from the Muslim who origin or *muallaf* in food asasi according the rate which sufficient (limit *al-kifayah*) for self and its responsibility (include parents or brother). Allocation has done through the three methods that are through application, census and suggestion from the *amil*. Begin year 1989 aid receivers are demanded to come personally to get supplies in the panel shop decided. Before this, aid was sent by itself to the acceptance center each area. Expenditure has already allocated for food monthly aid decided follow requirement. In year 1996, a total of RM 1709, 274 are expenses compare year 2000,

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<sup>68</sup> Al-Quran. Al-Qasas 28: 77. (All Quranic translations in this writing are based on Abdullah Yusuf Ali. *The Holy Quran, Text, Translation and Comentary*. Maryland: Amana Corporation. Translations from other sources will be cited accordingly).

which is RM 1397, 068 only. Decreasing expenditure may due to amount *fakir miskin*, poor and in the FTKL become more decrease.

### 3. 1. 4. 2 Medical Treatment Aid<sup>69</sup>

Aid scheme's objective gives a free medical treatment to the individual who having the rights in the clinics decided. People who qualify to receive this aid consist the receiver food monthly aid. Scheme started since 1987. Priority is given to old man who aged 50 years above, patients who prepare to receive treatment, widow who have many quarantines and *fakir miskin* that have quarantine diseased.

Patients just need to come to panel clinic devided. Scheme is very limited to the clinical treatment, the rate of payment allowed by everyone not less than RM 20.00 per each time treatment. Until year 1991, 150 families receive facility that involve the amount of expenditure approximately RM 1500,00 per month. Scheme expenditure depends on the amount of patient to get treatment. On April 11, 1991 Unit Outside Medical Service (UOMS) of *Baitulmal* or Islamic Medical Central has launched that continue from this scheme. UOMS is expensed fully by *Baitulmal*.

It can give a complete service to all group of poor society. The clinic opens for 3 hours only for somewhere place. IDFT also sets up the method of donation patient. Until now there are ten clinic which are already decided by *Baitulmal* that is seven clinic in Kuala Lumpur, *Petaling Jaya* and two clinics in *Labuan, Sabah*.

### 3.1.4.3 Month of *Ramadhan* Aid<sup>70</sup>

With existing this scheme, *fakir miskin* also getting an opportunity to hold the preparation of ceremony *Hari Raya* like other groups. Consolation in cash is given to them a week before *Hari Raya*. Aid rating is fitness that is already allocated by a

<sup>69</sup> Syed Muhd Syed Hassan. *Peranan Baitulmal*. Majalah al-Muslimah. Syarikat al-Muslimah. Kuala Lumpur. July 2000. p. 12

<sup>70</sup> Ibid. p. 12

committee of *Baitulmal* or conference council. Other activities also are carried out such as *Majlis Keraian* council government and purchased souvenir or consolation.

Applicant who qualifies will receive the consolation that the total is RM 120.00 for each family. Chief Amil suggests receiver who qualifies. In year 1993, system of allocation computer *zakat* begins to implement. *Baitulmal* time by time based on the annual budget and once a year decides rating aid. Special to this aid scheme, approximately RM 505, 860.00 has allocated in year 2000 compare RM 835, 218.00 in year 1999.

#### 3.1.4.4 General Aid<sup>71</sup>

##### House Rent Aid

To pay rent house. To rent house, the rate is not less them RM100.00 per month. DBKL rent house aid is lower than not DBKL rent house.

##### Housing Project

To housing a *fakir miskin*.

##### Land Project

Has efforted and developed by a poor people.

##### Marriage Aid

To help a *fakir miskin*, to build a house ladder on a half rating or fully. Allocate in year 2000 for this scheme is RM 24, 000.00.

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<sup>71</sup> Majlis Agama Islam Wilayah Persekutuan. n.d. *Baitulmal Masa Kini*. Ampang Press. Kuala Lumpur. p. 18

Small Trading Aid

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To help them independent. *Baitulmal* helps a small businessman by holding a rental push car scheme that existed in year 1983. This scheme contains the three categories and expects that tenant or buyer able to pay back within 30 months with rating RM 60.00 per month.

Skill Aid<sup>72</sup>

To train a *fakir miskin*, and their children in certain fields to be independent such as central of training *Baitulmal*. Approximately RM 1474, 962 is allocated for expenditure in year 2000 compare RM 1628, 319 in year 1999 to aid scheme.

3.1.4.5 Emergency Aid<sup>73</sup>

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Kolej Universiti Islam Malaysia

To help them who face the problem that need aid instantly disconnect expenditure of living because leave working or suddenly bankrupt and so on. The rate is produced with permission the secretary of *Baitulmal* and not less than RM 50.00. Patients Islamic *dhaif* and non-Muslim also receive this aid. Besides, people who stretched or facing problem related to payment bill hospital or fare return trip can get this aid. In year 2000, allocation of expenditure emergency aid is RM 490, 800.00 compare RM 446,000.00 in year 1999.

3.1.4.6 Shelter Aid (*Al-Riqab*)

The aid rate is neglected depending to application and deliberated and approved by a committee *Baitulmal*.

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<sup>72</sup> Syed Muhd Syed Hassan. 2000. p. 18

<sup>73</sup> Ibid. p. 19

#### 3.1.4.7 Fare Aid (*Ibnu Sabil*)

*Ibnu Sabil* also can apply aid from the *Baitulmal*. It helps people who facing the result (break) expenditure whether fare or food in the expenditure or going out to somewhere imposely whether local or foreign country. A successful application will be given a warrant ticket, pocket money and other requirements to continue their journey or opportunity to hometown or original state. Allocation is not less than RM 10.00 per day individually for staying in FTKL. Until 1991, a total of 132 applicants with expenditure that involve a total of RM 3888.00 and a warrant ticket amount are RM 980.00 had been expensed. A total of RM 110, 157.00 had expensed in year 2000 for fare aid compare RM 98, 862.00 in year ago.

#### 3.1.4.8 Natural Disaster Aid

Disaster can happen any time with sacrificing the assets or life. Event like this always happen around Kuala Lumpur such as flood lightning, snatch typhoon, fire and so on. Victims involve in fire around FTKL are not neglected. Normally, victim face problem with the basic requirements such as residence, food and so on. The rate aid produces not less than RM 50.00 in cash or product and in certain cases not less than RM 200.00. Committee of *Baitulmal* decides an actual rating aid. Allocation is approximately RM 125,765.00 in year 2000 compare RM 112, 062 .00 in year 1999.

#### 3.1.4.9 Debts Reduction Programme

To help individuals in a group of *gharimin* (people owe because the basic requirements) such as food debts, lesson debts, treatment debts, rental house debts, death debts, trading debts and market assurance. For this group, rating aid depends on the amount of debts that involve and get permission from committee of *Baitulmal*. For a group of *gharimin*, this scheme is allocated the expenditure is approximately RM 316, 468.64 in year 2000.

While to defend *ummah* in welfare matters through aid directly or not, programmes are implemented orphan aid and newcomer.

#### 3.1.4.10 Orphans Aid

To guarantee orphan life so make it more perfect, *Baitulmal* built a complex that is a complex *Darul Kifayah*. Complex located in *Kampung Delima, Batu 5 Jalan Ipoh* that cost exceed RM 2 millions. Its construction from a part of donation collected. Complex construction started in August 1990 and sits in year 1993 and equipped with a several of facilities. This hostel can accommodate 160 students where as before this it placed in the *Taman Bukit Anggerik, Cheras*.

#### 3.1.4.11 Converts Aid<sup>74</sup>

Expenditure is divided into several schemes that are lesson aid, administration scheme (support further study in certain Higher Learning Institution (IPT) with meaning to become *da'ee*). The rating is RM 200.00 per month. Besides, other aids to them such as publication and printing, activity sermon, a place of study and residence. Newcomer's expenditure also follows requirement. Expenditure in year 2000 is quite decreasing RM 602, 198. In year 1999, it is RM 103, 606. While in year 1998, total falls down approximately RM 885, 897 had expensed to a group of newcomer.

*Baitulmal's* mission gives contribution to altitude Islamic civilization and formation dynamic society have already implemented several programs aid that is education aid.

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<sup>74</sup> Abu Salim al-Ahmadi. June 2001. *Baitulmal Wilayah Persekutuan Patut Dicontohi*. Dewan Agama dan Falsafah. Media Network Sdn. Bhd.. p. 14

## Education Aid

Education aid is like scholarship aid. A small scholarship aid for primary and secondary school include Islamic course, Arab and national. This scheme is supply to the student who studies in FTKL or outside FTKL but parents stay in FTKL. Cooperation the department of education also is needed to send a professional circular offer scholarship and form application. School is responsible to set up the committee of election for candidates.

Uniform aid, fare, fees and school equipment are given to the student. Rating aid follows current rating is broken through council budget and be given once a year. Besides two schemes above, there is also other aids such as a tool listening aid is RM 1500.00 for a pupil. Typewriter Braille and seat wheel also provided many benefits to the student. Education aid for student FTKL which categorized in *fakir miskin* are RM 671, 452 in year 2000 compare RM 625, 452 in year previously. Expenditure increases because follow the allocation and the latest situation that has already decided by council.

### 3.1.4.12 Aid for *Amil*

It gives a consolation to the Chief *Amil* and courses so that they can carry out the duty more perfectly. Expenditure for aid to the *Amil* increases from year to year that is from RM 7129, 522 in year 1999 to RM 7846, 534 in year 2000. While in year 1996, its expenditure is RM 6790, 200 only.

### 3.1.4.13 *Fisabilillah* Aid

- i. *Dakwah*. To help side the conduct the sermon activity whether full time or part time and not gain aid from other sides.

- ii. Education. To support the students education in the school, college, IPT whether in FTKL or outside FTKL. Besides, Islamic teachers who teach in Islamic schools under IDFT administration, addition allowance from *Baitulmal* also are given.

For *fisabilillah* aid, expenditure in year 2000 is RM 11 559, 133 only. This amount decreases if compare in year 1999 is RM 12 162, 510.

#### 3.1.4.14 Islamic Development<sup>75</sup>

Existing scheme supports any special project and development for future Muslim from spiritual and physical, health, implementation of *fardhu kifayah*, expertise and so on.

Besides, BFTKL is responsible to Muslim who passes away without heir. A total of allocation each year channeled to IDFT in distribution for *asnaf fisabilillah* or a gift to manage funeral which not heir. It is because a part of duty a live Muslim.

In a field of *fardhu kifayah*, BFTKL realizes the weakness of Muslim. In many matters, they quite backward if compare to other races which not Islamic. BFTKL feels responsibility and proved it by set up *Baitulmal Professional Institute* (BPI) ten years ago.

Acquisition their students among teenager are more increasingly each year. It a teenager from a poor family is supported fully by *Baitulmal*. *Baitulmal* supplies ten courses which suitable with the last stability. The latest stitch male and female, cooking and catering course, *pendawaian* electric course, automative course, panel beating course and painting spary, technology building course, plumbing and piping course and fabrication metal and *kimpalan* course. These courses are guided with MARA cooperation.

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<sup>75</sup> Ibid. p. 15

Besides, to generate more professional Muslim, *Baitulmal Professional Institute* (BPI) is also existed. This matter makes IRCFT advance more steps in effort to repair situation Muslim and improves the knowledge and gain a guarantee life in the world and *akhirat*. Viewing a group of professional Muslim decreases within 3 - 10 percent only in the market, so this situation need improvement.

Development of BPI generated 112 graduates and just attached in certain sectors. Graduates who born from the BPI are in accountancy course, trade and economy, management and secretary corporate.

While to welfare serve, *Darussaadah* has already built. This is one of the Centre shelter and restoration owned by IRCFT that it is special constructed to deploy the Islamic girl who face the problem. *Darussaadah* with cooperation the department of welfare society participate actively in giving education and practicing skill to the girl who involved. Training in the centre that be as a preparation to them for future life after went out. They have placed there at least six months, but if still not resume, they will continue 12 months.<sup>76</sup>

BFTKL welfare service is more broadly with a complex welfare Islamic society. Complex contains newcomer and single mother who are neglected. As girlish problem, newcomer and single mother are given the basic of *fardhu ain*. They are given shelter for whole life. All their requirements are expensed by BFTKL.

BFTKL through welfare programmes and economy gives financial aid, welfare, clothes, emergency and so on. Even though in fact, it will not abolish totally poverty in the society, but a little can reduce burden and overcome current problem and relief a difficulty life that born by people who aid needed. Besides, BFTKL proved to all sides that BFTKL do not forget its social responsibility against the society especially Islamic society in the FTKL. Meanwhile also, *Baitulmal* gets smooth administration country by preparing allocation to build government buildings and support all the requirements to government office to pay their worker salaries.

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<sup>76</sup> Ibid. p. 16

In goal to generate the generation intellectually and quality, BFTKL succeeded to produce the graduates and the excellent student from the BPI. In year 2000 ago, 61 excellent students from the BPI entertained after succeeding in the diploma of accountancy and diploma of trading study.

Since the program was carried out, BPI showed success highly with a high percent. For six semesters consecutively, prestige of passing student recorded more than 90 percent. Thus, BPI can assume as the best college allied executing the program with UITM. Recently, BPI offers program with UITM.<sup>77</sup>

To develop BPI besides to generate graduates whom quality, several courses will add starting the acquisition on session 2001. Program study is diploma of computer science. While, a level of degree too is a degree of accountancy, financial and special marketing and administration business. A proud prestige becomes to the IRCFT to increase the standard socioeconomic Muslim in the FTKL especially.

*Baitulmal* is very important and its roles in social responsibility to the society. Each step and activity is not only bringing advantage to its organization instead to the society, religion and country.

### 3.1.5 Effectiveness and Its Contribution to the Society

According its mission to guarantee welfare and increase a standard living of Muslim, *Baitulmal* gave its contributions and managed its responsibility to society.

Viewing the development from day to day of Muslim especially in FTKL can prove it. The first development is a successful Baitulmal Institute of Skills (BIS) is already improved by organizing the contest of *Busana Muslim* on 28 October 2000 ago.<sup>78</sup>

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<sup>77</sup> Institut Professional Baitulmal. 2000. *Laporan Tahunan 2000*. p. 9

<sup>78</sup> Berita Minggu. Oct. 2000. *Institut Kemahiran Baitulmal Terokai Bidang Fesyen*. New Straits Time Bhd. p. 5

The program succeeds to produce a fashion design whether for casual, bride or bridegroom, night clothes and also clothes for the office. The council is already officiated by chairman BIS, *Haji's Mohd Alwi Bin Yusoff*. Involvement coaches in succeed this program, it is not only from the stitch course but also from the all courses that supplied. 16 participants were chosen for the last contest involves eight men and eight women. Obviously, they are not disappointed but succeed to exhibit their creating idea.

This program also attracted the interest society in same place where hamper 500 men also present to see the contest that judged by three entrepreneur are well-known in this country. The effort indirectly will give an opportunity to mention the modern Islamic clothes.

The contribution is preciously such as sincerity BFTKL gives practice skill and knowledge to the *fakir miskin* indirectly get improvement and increase the ability and capability individual and family to achieve a peace life. Contribution is very precious because can eliminate the unfair situation and unbalance social and economic in the country.

The effort is implemented by BFTKL help to drop the rate of poverty among Islamic society especially in FTKL because there is many groups Islamic society which incapability and in a group of inferior. Moreover, living cost in FTKL is very high compare to living cost in somewhere else.

Conclusion, social programmes are provided by BFTKL can give contribution and help Islamic society to increase their standard living and form balance the development among the society.

### 3.2 POVERTY AND THE CONTRIBUTION OF *BAITULMAL'S* PROPERTY IN FEDERAL TERRITORY OF KUALA LUMPUR

#### 3.2.1 Meaning of Poverty

Poverty problem is actually not a new problem. In Malaysia, the first discussion about poverty was already done in year 1923 by *Za' ba*. He attracted people to<sup>79</sup> striking to the Malays poverty, but did not define the concept and measure poverty. *Ungku Abdul Aziz*<sup>80</sup> felt to define definition, measure and look for cause of poverty. He wrote around 40 years after *Za'ba*. He suggested the three main causes of poverty among Malays that were negligence by government, a low production, and exploitation.<sup>81</sup>

Actually, it is not easy to define the concept of poverty. There are two main causes it was happened. The first, definition of poverty differently follows the discipline. Second, it follows geography, society and time. Because of two these causes, there is no definition of poverty that standard which can accepted by everyone or all the countries each time.

#### 3.2.2 Characteristics of Poverty

*Syed Hussin Ali*<sup>82</sup> portrays the poverty as a situation where exist shortage to get requirements asasi like food, housing and clothes and social facilities such as water, fire, hospital and school. In economic, this situation arises because non-exist or shortage ability caused by a level of income, ownership and low occupation. In social, a poor group sits the lowest level in system of hierarchy society.

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<sup>79</sup> Ungku Abdul Aziz. June 1964. *Poverty and Rural Development in Malaysia*. Kajian Ekonomi Malaysia. vers. 1. vol. 1.

<sup>80</sup> Syed Hussin Ali. 1983.

<sup>81</sup> Osman Rani Hassan & Abdul Majid Salleh. 1988. *Konsep-konsep Kemiskinan dan Ketaksamaan: Satu Tinjauan dalam Chamhuri Siwar dan Mohd Haflah, Isu, Konsep dan Dimensi Kemiskinan (kumpulan Rencana Tentang Kemiskinan)*. Kuala Lumpur: Dewan Bahasa dan Pustaka. pp. 30-31

<sup>82</sup> Anwar Ibrahim. 1983/ 1984. *Kemiskinan Dari Perspektif Agama dan Politik*. Institut Pertanian Malaysia (AIM). Kemiskinan Luar Bandar. Kuala Lumpur. p. 18

Besides, *Kamal* mentions the three characteristics of poverty. The first is threatened. Second, limited choice, third, access that limited. In first characteristic, a poor group is very easy affected by inflation a rubber price fall, flood, disease, expelled work and so on. In second characteristic, poor groups do not have a choice to live widely. For examples, work choosing children lesson, joy life, eat to drink and so on compare to a rich group. While in third characteristic, a poor group is pressed by situation which weaken a self spirit because do not have power, do not have deposit power (land ownership or other property include lesson which can give power to the owner to get other profit in the society and economic) is used for changing its circumstances situation. In third characteristic, the problem is like structure.<sup>83</sup>

### 3.2.3 Distribution Structure of *Baitulmal* Resource in Federal Territory of Kuala Lumpur

#### 3.2.3.1 Direct Distribution

As it is already explained above, scheme distribution *Baitulmal* property is directly have three divisions that is:

- i. Social Welfare Purpose.
  - a) Monthly financial aid
  - b) House repairs or house purchase deposit aid
  - c) *Ibnu Sabil aid*
  - d) *Al-Riqab aid*
  - e) Aid to the welfare agency
  - f) *Ramadhan aid*
  - g) Medical treatment aid
  - h) Marriage aid
  - i) House rent aid
  - m) Debt settlement aid
  - k) *Musibah aid*

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<sup>83</sup> Ibid. Anwar Ibrahim. 1983/ 1984. pp. 22-23

- ii. Education Purpose
  - a) Scholarship aid
  - b) General education aid
  - c) *Baitulmal* Professional Institute Education Aid
- iii. Socio-economic Purpose
  - a) Trading aid
  - b) Taxi hire-purchase aid

Each scheme is carried out which have rate aid by following the best requirement. (Refer to table 1)

In this matter *Baitulmal* has decided a limit *al-Kifayah* that is schedule calculation individual based on living cost in Kuala Lumpur. (Refer to table 2)

### 3.2.3.2 Indirect Distribution

About the distribution indirectly, *Baitulmal* made a several of programs. For instances:

- i. Health program through Islamic Medical Central in Islamic Hospital.
- ii. Training program for religious pauper, poor and through *Baitulmal Skills Institute*.
- iii. Shelter program to the orphan children through *Darul Kifayah*.
- iv. Program to equip Muslims with professional qualification through Professional Institute.
- v. Shelter program for Muslim society complex through Welfare Islamic Society.
- vi. Excellent education program for Muslim students through cooperation with department education of FTKL.
- vii. Aid program for poor students in the IPT through students council fund aid of IPT.
- viii. Inculcating *taqwa* program through *Taqwa Fund*.

- ix. Training program in entrepreneurship, motivation and Islamic understanding to the aid receivers.
- x. Program to overcome help custodianship problem of infant children, and working mothers through *Darul Hanan*.
- xi. Temporary accommodation place for relatives of the patient who is under a treatment in Kuala Lumpur General Hospital.

#### 3.2.4 Implemented Projects

Project is carried out by this *Baitulmal* is a program distribution of *zakat*. That means, a program is one of moving work for allocation of *zakat* to people who needed like a *fakir miskin*, especially and its general Muslim. Program is already carried out like:

##### *Daruzakat Complex*

Complex located at *Haji's Hussein 2 off Jalan Raja Muda, Kuala Lumpur* has been being constructed to deploy course to the *Baitulmal* Administration and *Zakat*. It expenses RM 6 millions and has already completed in year 1992 and operated in year 1993. In it, a part of it becomes a head office center of *zakat* collection and its balance for rental.

##### *Darul Kifayah Complex*

This Complex is constructed for goal to deploy the orphan children in FTKL. It provides several of facilities like shelter, education, food, clothes, health and so on. Complex can deploy 150 residents.

This complex is completed in year 1993 that located in *Kampung Batu 5, Jalan Ipoh, Kuala Lumpur*. Construction cost is RM 2 millions.

### Wisma Baitulmal

*Wisma Baitulmal* is constructed with cost that is RM 6.5 millions. Its buildings located in *Jalan Ipoh, Kuala Lumpur*. It built to deploy an Islamic Central Medical (PUSRAWI) with rating is RM 60,891.47. PUSRAWI is a medical central which give to serve medicine and treatment Islamic.

### Baitulmal Institute of Skills

This Institute deploys students course skill which its students consist a fakir *miskin* especially and its general civilian. All education expenditures will take over born by *Baitulmal*. This Institute just completed in year 1990 and operated in year 1991 with expenditure is RM 3 millions that located in *Jalan Perkasa, Kampung Pandan Kuala Lumpur*.

### Baitulmal Professional Institute Campus Construction (Phase 1)

This building is constructed with cost RM 16 millions with broad 2 acre that located in *Jalan Perkasa, Kampung Pandan Kuala Lumpur*. It aims to give a professional education to Muslim and also to generate a professional group. It had stand up in year 1996 with renting it is RM 113,300.00.

### Baitulmal Professional Institute Campus Construction (Phase 2)

To deploy students institute professional and it also becomes a hostel to the student. It constructed in year 1997 with construction cost is RM 13 millions. The building located in *Jalan Perkasa, Kampung Pandan* nearby with campus building Institute Professional.

### Pelangi Jaya Housing Area

It is a joint venture project that located near to highway Karak/ Kuala Lumpur. This project contains 187 units' double-storey terrace house and 13 unit's shophouses.

Only 32 units terrace houses and council obtains 12 units shop houses. While value landed property too becomes owned by council is RM 8,324,000.00. Its development was completed in year 1996.

#### *Protection of Muslim Society Complex ( Darussaadah )*

This building located in highway *Karak/ Kuala Lumpur*. Its construction to deploy a youth who face problem, girls that have morale problem, old man who do not wake up and newcomer who has no residence.

It completed 100% and is already given the Certificate Qualifications Occupy (CF) and operate in year 1999. Building spend RM 15 millions. Complex can deploy 200 residents and have a hall that can accommodate 500 people.

#### 3.2.5 In Progress Projects

The project that in progress and unfinished fully by following:

#### *PUSRAWI Hospital and Hotel*

Project is a planning to exaggerate the operation of PUSRAWI is already having to the hospital. Its location is located in *Jalan Tun's Razak*, in front of *Jantung Negara*. There are 11 levels for hospital by loading 265 beds and hotel 11 levels by loading 100 rooms. It spends RM 100 millions. It is implementation with method BLT with *Lembaga Tabung Haji* with maximum expenditure is RM 70 millions. Work construction Sub structure worth has total RM 26 millions is just walking (whole campaign 50%). Work super construction structure on the stage tender (be produced at 24<sup>th</sup> May 2001). It is expected to complete in year 2004.

TABLE 1

Table shows the rating that decided by BFTKL.

No.	Aid Skim	<i>Asnaf</i>	Limited (RM)
1	Financial monthly	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	300 maximum
2	Repair houses Deposit to buy house	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	4, 200 maximum
3	<i>Ibnu sabil</i>	<i>Ibnu sabil</i>	Pocket money - 50 maximum and ticket journey
4	Instant	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i> <i>Ibnu sabil</i>	According requirement
5	<i>Al-riqab</i>	<i>Al-riqab</i>	According requirement
6	Government agency	<i>Muallaf</i> <i>Fisabilillah</i>	FTKL - follow requirement Border FTKL - 20,000 maximum Outside FTKL - 5,000 (maximum) Foreign country - 5,000 maximum
7	<i>Ramadhan</i>	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	Receiver financial aid - 300 Coach BIS - 100 New brother - 200 Occupant KKMI - 200

8	Treatment medical Poor and pauper	<i>Fakir</i> <i>Miskin</i> <i>Fisabilillah</i>	Dialysis (monthly) Religious mendicant, poor or follow requirement advice doctor. <i>Fisabilillah</i> - 600 General - base on cost treatment include cost medicine. Equipment - base on price equipment.
9	Marriage	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	From FTKL - 2,000 come from Sabah or Sarawak - 3, 000
10	Rent house Poor and pauper	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	Deposit – follow requirement rental monthly DBKL house 2 rooms - 124 1 rooms - 94 Longhouse - 45 Besides house DBKL – 300 maximum
11	Settle debt	<i>Gharimin</i>	According requirement
12	<i>Musibah</i>	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	Immediately - 200 Small damage - 500 Big damage - 1,000
13	Scholarship (annual) Poor and pauper	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	School Class 1 - 3: 300 Class 4 - 6: 420 Primary School Class 1 - 6: 180

			High School Class 1 - 3: 540 Class 4 - 5: 720 Class 6: 960 Special Class: 420
14	Am education IPT (annual)	<i>Fakir</i>	Full time Certificate - 960 Matriculation - 2,400 Diploma - 2,500 Degree (in the state) - 3,500 Degree (foreign country) - 5,000 Scholar - 5,000 Half time / PJJ Certificate - 480 Diploma - 1,250 Degree (in the state) - 1,750
15	Student BPI (annual)	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	2,000 maximum
16	Business	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	5,000 maximum
17	Rental taxi	<i>Fakir</i> <i>Miskin</i> <i>Muallaf</i>	Decided through a committee distribution / <i>Baitulmal</i>

Source: Berita *Baitulmal* 2000

**TABLE 2**

Limitation of *al-Kifayah* based on the six basic needs:

Basic requirement	Head of family (RM)	Adult (RM)	Adult S (RM)	Child S (RM)	Child PS (RM)	Child NS (RM)
Shelter	250	-	-	-	-	-
Foods	81	81	81	54	54	54
Clothes	20	20	20	10	10	10
Medicine	15	15	15	15	15	15
Education	-	-	40	40	40	-
Transportation	54	-	54	30	30	-
Amount	420	116	210	149	129	79

Adult - aged 15 years and on the

S – School

PS – Pre schooling

NS - Not schooling

Increase calculation

Type of cost	Increase (RM)
Chronic disease	200
Handicapped	200
Single mother	200
Bear a child who learns in the IPT	200
Family problem: Husband in the jail Husband drug addict Husband AIDS	200

## Refusal calculation

Kind cost	Refusal (RM)
Car (1 - 5 year)	300
Car (6 - 10 year)	100
Hand phone	100
Gold (neat thing)	100
Video	50
Hi-Fi	50
Saving money	Amount money is divided into 12 month

Source: Berita *Baitulmal* 2000

## CHAPTER FOUR:

### CONCLUSIONS AND RECOMMENDATIONS

#### 4.1 SUMMARY AND SUGGESTIONS

##### 4.1.1 Summaries

*Baitulmal* is a big financial institution. Basically, *Baitulmal* is set up to look after the importance of the public common society regardless someone's economic position. *Baitulmal* tries to overcome the problems of the poor and pauper who are incapable.

Looking into the sources of *Baitulmal*, it covers money, property, estates of the deceased that is testate or intestate so on. It is distributed to rightful persons such as scholarship to students and so on whether in economic, health and social field.

Role that played by *Baitulmal* in implementing its social responsibility on the society can change life and increase the society's income especially for Islamic society that stay in the Federal Territory. All social programs that carried out indirectly show concern and high sincerity that become a commitment of *Baitulmal* especially BFTKL. Although *Baitulmal* also executes other activities like investment and development, but a social responsibility towards the society is in priority.

Compared to *Baitulmal* of other states BFTKL is more developed and is the most active in executing its activity on the society. Its economic is resolute and its project is expending. Because of the rapid development, BFTKL always become a role model to other states from the aspect of financial management.

Besides providing a welfare and social functions to the unable and poor people, *Baitulmal* also provides a development infrastructure and financial support for the beneficial projects of the departments, institutions, foundations and trust organizations that increase public facility in the form of service and welfare to Islamic society. Financial support that was provided by *Baitulmal* such as for the Association of Deaf of Malaysia, Kidney Foundation of Malaysia, Malaysian Association of *Pengasih*, Malaysian Muslim Indian Youths Movement and several other institutions.

Current development shows obvious improvement and expansion in changing the pattern of administration for the Islamic Financial Institution which are not really obtrusive and professional before. Administrative approach brought by *Baitulmal* nevertheless has brought reformation and indirectly, has increased the image of Muslims and has proven their ability to handle an Islamic based financial institution effectively.

Roles played by *Baitulmal* are very significant in our country which its residents are majority consist of Muslims. It is undeniable that the involvement of *Baitulmal* in implementing a social responsibility to wards the society may further accelerate the a process of development, overcome social problem and further increase the standard of living of the society.

Obviously, the role and responsibility of *Baitulmal* in public financing is big especially in the budget policy that is closely and directly related to welfare and reformation matters and development of the country.

If we look to the function and role of *Baitulmal* since early days of Islam until present time it is obvious that *Baitulmal* is not a body that only accumulates property instead it functions to eliminate poverty among Muslims. This matter is clearly portrayed by the schemes that have already been carried out as a whole by BFTKL. It plays an important role in the elimination of poverty and weakness of the society. If we see from the aids that have been done, it mostly focuses on the aid to the poor and pauper.

With prestige to *Baitulmal* as the country's treasury but also can prove its ability to control the financial policy of the country and simultaneously execute its welfare function in helping Muslim in general.

#### 4.1.2 Suggestions

After evaluating the administration and management and involvement of *Baitulmal*, there are several weaknesses and shortage that should be amend in order to make *Baitulmal* as an excellent and glorious institution through administration and its service to the society.

It is necessary to plan on the amendment of the administration system of *Baitulmal* which officers whom appointed at Islamic Council of Federal Territory should consist of those are professional that related and know the curve of *Baitulmal* itself. Relating to this matter, it is proposed to set up a body or training central and *zakat* skill institute so that it can generate professionalism in this field. Through them, we can increase administration efficiency and can study and investigate the investment opportunities, economic and so on that can benefit *Baitulmal*.

From the administration aspect, shows it discrepancies in legal aspects as in deciding *zakat* portion (*nisab*) because each state has a unique method of management. These discrepancies cause *Baitulmal* development in each in coordinated. This weakness will cause the allocation given to Muslim society limited and do not cover the whole society activities. With a standard system for all *Baitulmal* institutions in Malaysia, the administration will be more efficient and effective.

As we know, the power of laws is the most important in executing certain order or instruction. Thus, it is important for the government and people to give a full power to *zakat* administrator so that to execute a responsibility that is already existed properly. For instance, taking a court action to people who do not pay *zakat* and seize their property or imprisonment according to their offence. This matter is necessary to fight people who do not pay *zakat*.

BFTKL as a main model that should become an example in its excellence to give the best service to Muslim society. This step can also widen the scope and jurisdiction of *Baitulmal* as the main source to country's finance.

Besides, focus should be given on investment activity that can give a big profit and benefit to people that is to establish social justice without emphasizing any parties. Expenditure should be prioritized to welfare projects before using for profit based projects.

In reality, Muslim society in the Federal Territory today still do not take any action on the duty to fulfill *zakat*. There are many of them who do not understand the actual function of *Baitulmal* and this problem should not continue. If each Muslim, realizes more collection of *zakat* can be accumulated and distributed to the in capable group. Of people Muslim society who is able and rich, should not neglect the poors who is incapable without giving any aid. By fulfilling *zakat*, indirectly they are already helping the poors who need aid.

To give understanding to the society about the importance of *Baitulmal*, a through program need to be held to the whole society so that they know more about the procedure and the practise of *Baitulmal* as a financial institution firm in Islam. Generally, Muslim society nowadays need a complete education to explain the importance of *Baitulmal*. For Islamic society, although they are irresponsible directly with the administration of *zakat* or *Baitulmal*, they should promote knowledge and play a role to realize the weaknesses that need to be amended by the administrative authorities of *Baitulmal*.

## 4.2 CLOSURE

Since *zakat* is the main revenue of *Baitulmal*, it becomes a benchmark or measure and all issues relating to it cannot be taken easily by various parties. Thus, all issues relating to it is very sensitive because it involves certain parties/ groups who are already prescribed by *Hukum Syara'*. So, *Baitulmal* roles in this matter need to be

given attention and be recognized by Muslim society so that Islamic financial institution is able to handle recent problems in the society. According to this it is believed that if *Baitulmal* executes their responsibility properly and perfectly, the problem shall not prolong among Muslims nowadays and will be overcome. Last but not least, the writer hopes that a plan to resolute the administration and management of ICFT will be implemented towards the increasing of efficiency and management of *Baitulmal* until it become similar to the its position in the early times of Islam before.

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**QUESTIONNAIRE**

1. With your permission sir, can you clearly tell me, when BFTKL was established and what is its objective?
2. Referring to *Baitulmal*, what is the function and role of this institution?
3. On the structure of the administration of *Baitulmal*, can you explain how was the structure of administration was implemented?
4. In the glorious time of Islam, *Baitulmal* is the main institution is Islamic economics. And today we can see that Bank Negara has taken its place. So, in your opinion, can *Baitulmal* plays its role as important as before?
5. In your opinion, what is the best method or way to reestablish the role of *Baitulmal*?
6. When *Baitulmal* was altered to be a basic model for Islamic Central Bank, what similarities and the differences that might exist?
7. Many people complaint about the existence of Bank Negara in Islamic economics because Islam prohibits *riba*. In your opinion, can Islamic Central Bank operate without *riba*?
8. Before this we can see that there is too few figure or economic thought of Islam who discuss about the basic principles of Bank. In your opinion, what is the guideline?
9. When the *Baitulmal* acts as Central Bank/ Bank Negara that means it will implement its two main roles at one time, which is carrying out the original duty as institution, which takes care of the welfare of the society, and as a

backbone to the basic of national finance. Will any role persecute when they implement both roles?

10. During this process of the alteration of *Baitulmal* to a basic model of Islamic Central Bank, in your opinion, what is the problem that exists?
11. Lastly, what is your personal opinion about my research?

**Appendix B**

## General Conditions To Apply An Aid

- Islam
- Citizenship / a holder identity red card
- Stay in Federal Territory / borders of Federal Territory
- Family income is less than sufficient limited (limit *al-kifayah*)
- Do not get any aid from any sides

## How To Apply An Aid

- Application should do through a form that provided by unit *Baitulmal* distribution ICFT.
- Application form should fill by an applicant completely and submit *Baitulmal* distribution.
- An applicant should get a confirmation from a chief of *Amil*, Chairman, a committee of mosque in applicants resident.
- An applicant who is already work should get a confirmation from a chief of department and signature.
- A chief of *amil*, chairman/ committee of mosque should investigate first items applicant.

## Appendix C

### Islamic Council Federal Territory long-term program that in planning

- a. Construction of Islamic Hospital
  - To fulfill a responsibility of Islamic Council Federal Territory to look after Muslim health especially a poor religious mendicant, from whole country and fulfill the demand of *fardhu kifayah*.
  - It spends RM 30 millions.
- b. Complex shelter of Islamic society
  - Complex to deploy youths who face problem, girls who face morale problem, old man who does not wake up and newcomer not have resident.
  - It spends RM 16 millions.
- c. Accommodation of woman and wives are neglected
  - To build 14 units one-storey terrace houses in two fields *waqaf* land in Sungai Mulia, Jalan Gombak.
  - This house to deploy woman or wives that abused and neglected which no place to hang on.
- d. *Dar al-Quran*
  - Education project teachers and guides Islamic society to memorize and understand the content of *al-Quran* that become policy and compass each Muslim.
  - Build on *waqaf* land 2 acres in Syed's road Putra that spend RM 16 millions.
- e. Undergraduate aid of Islamic Council Federal Territory in IPT
  - Support undergraduate aid in IPT that facing financial to register to any university.
  - A total of allocation is RM 700,00.00.
- f. Factory workers hostel
  - Hostel will deploy the woman worker (bachelor) who face problem to find out house in town from social and morale problems.

# BAITULMAL



Tahun 6

Edisi 21

Rabiulawal/Rabiulakhir 1424H

Mei/Jun 2003

## PENCAPAIAN DAN CABARAN MAJLIS AGAMA ISLAM WILAYAH PERSEKUTUAN

TUGAS memastikan umat Islam sentiasa berada di dalam keadaan cemerlang dan bersedia amat mencabar terutama dalam era IT hari ini. Tugasan dan cabaran yang telah diamanahkan oleh kerajaan kepada Majlis Agama Islam Wilayah Persekutuan (MAIWP) dilaksanakan dengan baik dan jujur oleh kesemua anggota petugas MAIWP. Aktiviti utama adalah memberi bantuan kepada asnaf-asnaf yang telah ditetapkan berlandaskan syariat. Selain itu, pihak pengurusan turut melibatkan diri dalam aktiviti-aktiviti komersial bagi memacu MAIWP ke arah yang lebih berdaya saing. Untuk melancarkan lagi jentera pengurusan MAIWP, beberapa ahli Jawatankuasa pelaburan telah dilantik. Mereka telah dipertanggungjawab oleh pengurusan bagi memastikan segala bentuk pelaburan mendatangkan manfaat sewajarnya kepada organisasi. Seterusnya memberi manfaat kepada umat Islam di Wilayah Persekutuan termasuk Wilayah Persekutuan Labuan dan Putrajaya.

Dari masa ke semasa pihak pengurusan MAIWP akan mengenalpasti kawasan yang berpotensi untuk dibangunkan bagi kegunaan dan kemaslahatan umat Islam.

Segala bentuk bantuan akan disalurkan kepada asnaf-asnaf yang telah dikenalpasti layak selepas penyelidikan dijalankan. Golongan asnaf fakir miskin merupakan golongan sasaran utama dalam penyaluran bantuan tersebut. Slogan "mempercepatkan bantuan bagi menyelesaikan masalah yang dihadapi dengan segera" merupakan semangat yang diterapkan dalam pengurusan kepada setiap kakitangan MAIWP. Oleh itu, penyaluran bantuan akan diberikan setelah proses penyelidikan yang rapi dijalankan. Untuk tahun 2003, majlis telah mensasarkan kutipan zakat sebanyak RM80 juta. Usaha-usaha ke arah itu sedang giat dijalankan termasuk memupuk kesedaran di kalangan ahli korporat dan individu yang layak atau mampu agar melaksanakan tuntutan Islam ini.

Menurut Pengarah Jabatan Agama Islam Wilayah, merangkap Setiausaha Majlis Agama Islam Wilayah Persekutuan, Tuan Haji Abdullah Mat @ Mohamad, semenjak Januari sehingga Jun tahun 2003, pihak

majlis telah mengagihkan bantuan wang sebanyak RM12,651,480.88 kepada semua asnaf-asnaf. Agihan ini turut termasuk kepada badan-badan bukan kerajaan (NGO) seperti rumah anak yatim, Pusat Darul Kifayah dan sebagainya. Perbelanjaan ini mewakili

sebanyak 35.33% daripada RM35.8 juta daripada jumlah keseluruhan peruntukan yang telah ditetapkan.

Bagi individu peniaga, mereka turut mendapat bantuan perniagaan. Jumlah maksimum bantuan kewangan yang diberikan adalah RM5,000.00. Selain itu, mereka turut diberikan kursus motivasi dan praperniagaan yang dianjurkan oleh pihak MAIWP dengan kerjasama MARA.

*bersambung ke halaman 5*



Pengarah Jabatan Agama Islam Wilayah, merangkap Setiausaha Majlis Agama Islam Wilayah Persekutuan, Tuan Haji Abdullah Mat @ Mohamad

### Kandungan

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# MEMBASMI KEMISKINAN BANDAR

Dasar Ekonomi Baru yang diperkenalkan pada tahun 1971 oleh kerajaan telah memfokuskan usaha ke arah membasmi kemiskinan. Usaha selama 30 tahun kerajaan dalam memerangi kemiskinan khususnya bumiputera Islam di Malaysia ini telah memperlihatkan banyak kejayaan. Kita melihat dari hasil DEB tersebut telah lahir golongan menengah Melayu yang terpelajar. Selain daripada itu, ia juga turut mewujudkan golongan profesional Melayu yang mampu bersaing hingga ke peringkat antarabangsa. Hal ini sebahagiannya telah melepaskan bumiputera Islam di Malaysia ini dari kemiskinan.

Setelah tamatnya DEB, usaha kerajaan membasmi kemiskinan tetap diteruskan, bahkan diganda dan dimantapkan dengan dasar-dasar baru yang lebih progresif. Hasil daripada DEB telah lahir ramai golongan profesional dan golongan korporat Melayu yang menguasai syarikat-syarikat besar yang bertaraf antarabangsa. Syarikat-syarikat korporat ini kemudian turut menyumbang kepada usaha membasmi kemiskinan melalui pembayaran zakat. Ini membantu usaha kerajaan untuk membasmi kemiskinan umat Islam di negara ini hingga ke taraf sifar. Dengan adanya hubungan bantu-membantu antara sektor kerajaan dan swasta ini kita dapat melihat usaha membasmi kemiskinan sedang memasuki fasa baru.

Di dalam fasa baru ini, usaha membasmi kemiskinan ini bukan lagi tertumpu di daerah luar bandar tetapi juga di bandar-bandar dan kawasan-kawasan pinggir bandar yang selama ini kurang diperhatikan. Di Wilayah Persekutuan Baitulmal IWP menjadi institusi pengagihan dan pengurusan yang paling berkesan dalam usaha membasmi kemiskinan terutamanya di bandar dan pinggir bandar. Baitulmal bukan sahaja memberi bantuan dalam bentuk sumbangan kewangan tetapi juga dalam bentuk latihan dan bimbingan untuk menjadikan penduduk-penduduk miskin lebih berdikari.

Dengan usaha-usaha yang dilakukan kadar kemiskinan penduduk bandar dan pinggir bandar telah berkurangan. Ramai daripada mereka akhirnya telah keluar dari kemiskinan. Dalam pada itu Baitulmal melihat bahawa membasmi kemiskinan melalui bantuan dalam bentuk skim latihan dan bimbingan merupakan tindakan proaktif yang sangat berkesan dalam fasa baru perjuangan membasmi kemiskinan ini. Usaha ini akan terus diteruskan dari semasa ke semasa.

*Hj Zainal Abidin Hj Jaffar*

## Sidang Redaksi Berita BAITULMAL

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Pengaruh,  
Jabatan Agama Islam  
Wilayah Persekutuan

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## BANTUAN RM19,880.00 KEMUDAHAN BERTEDUH PN HINDUN BT WAHID

Pn. Hindun merupakan seorang ibu tunggal yang masih menanggung seorang anak yang masih belajar di tingkatan 4 manakala seorang lagi menderita sakit mental. Selain itu, 2 orang anak beliau berusia 30 & 39 tahun merupakan penagih tegar yang masih tinggal bersama-sama beliau di Kampung Chubadak, Sentul.

Beliau turut menghidap penyakit darah tinggi, kencing manis dan sakit jantung. Bagi menyara keluarga, Pn. Hindun berniaga nasi lemak secara kecil-kecilan dengan pendapatan RM200.00 sebulan. Bagi meringankan bebanan-

nya, Pihak Baitulmal menyalurkan bantuan kewangan sebanyak RM200.00 sebulan semenjak tahun 1999.

Sebelum ini, rumah yang didiami terlalu kecil dan amat tidak selesa serta tidak dipasang cermin tingkap. Rumahnya hanya ditutupi dengan kain langsir usang semata-mata.

Bagi meringankan beban dan memperbaiki kehidupan Pn. Hindun pihak Baitulmal telah meluluskan bantuan sebanyak RM19,880.00 bagi membina sebuah rumah baru dan boleh diduduki pada bulan Jun 2003.

Sebelum baik pulih



Selepas baik pulih





## LAWATAN KERJA KE MAJLIS AGAMA ISLAM NEGERI (MAIN) BERKAITAN PELAKSANA SKIM SAHAM WAKAF

Unit Sumber Am Baitulmal telah mengadakan siri lawatan dan penyelidikan ke beberapa Majlis Agama Islam Negeri berkaitan pelaksanaan wakaf khususnya Skim Saham Wakaf. Lawatan ini diketuai oleh Ketua Penolong Pengarah Baitulmal Tn. Hj. Zainal Abidin B. Jaaffar serta diiringi beberapa orang pegawai Baitulmal. Antara tujuan lawatan ini adalah untuk mendapatkan maklumat tentang pencapaian dan keberkesanan Skim Saham Wakaf yang dilaksanakan di negeri-negeri berkenaan untuk dijadikan contoh oleh Majlis Agama Islam Wilayah yang sedang bercadang untuk mengadakan skim berkenaan.

Antara Majlis Agama Islam Negeri yang dilawati pada tahun 2002 ialah Melaka, Pahang

dan Selangor, manakala pada 2003 pula lawatan telah diadakan ke Majlis Agama Islam Johor, Kedah dan Pulau Pinang.

Hasil lawatan tersebut mendapati bahawa Majlis Agama Islam Melaka, Pahang, Johor dan Selangor telah mula melaksanakan Skim Dana Wakaf berkenaan manakala Pulau Pinang pula melaksanakan Skim Dana Wakaf yang dilancarkan pada 18 Oktober 2002 menggantikan Skim Saham Wakaf. Skim Saham Kaki pula hanya dilaksanakan oleh Majlis Agama Islam Negeri Kedah dan Pulau Pinang.

Dari segi sambutan, pelaksanaan Skim Saham Wakaf di Majlis Agama Islam Negeri-negeri berkenaan adalah amat menggalakkan. Contohnya, Skim Saham Wakaf Selangor memperolehi wang terkumpul RM780,000.00 pada tahun 2002 dan 5 unit lot kedai di Bandar Bukit Puchong. Majlis Agama Islam Pahang pula memperolehi wang terkumpul sebanyak RM421,746.09 dan Klinik al-Amin Sdn. Bhd. di Dataran Masjid Negeri, Kuantan.

Antara objektif utama Skim Saham Wakaf, Skim Dana Wakaf dan Skim Wakaf Kaki ini ialah memberi peluang kepada semua golongan masyarakat Islam untuk turut serta dalam amalan mewakafkan harta untuk kepentingan umat Islam. Adalah diharapkan Majlis Agama Islam Wilayah Persekutuan akan dapat melaksanakan skim-skim wakaf tersebut bagi memperluaskan konsep wakaf demi pembangunan ummah.



## PUSRAWI KE ARAH ISO 9000

PUSRAWI akan melaksanakan piawaian ISO-9000 menjelang akhir tahun ini. Perkara ini dimaklumkan oleh Pengurus Besar PUSRAWI, Tuan Haji Wan Mahmood setelah pelaksanaan sistem ini diluluskan oleh Lembaga Pengarah PUSRAWI. Sebagai sebuah institusi perkhidmatan dalam bidang kesihatan, penumpuan diberi kepada perkhidmatan kejururawatan. Tahun 2003 adalah tahun peralihan kepada satu penyusunan berlandaskan piawaian ISO-9001-2000.

Sehingga hari ini banyak prosedur kerja telah disemak semula serta digariskan secara siste-

matik bagi menjuruskan kegiatan ke arah meningkatkan keselesaan pesakit. Di samping itu aktiviti dan prosedur bahagian lain yang memberi sokongan kepada pengurusan kejururawatan juga disemak bagi menghasilkan sistem pengurusan yang berintegrasi dan berkesan kepada perkhidmatan pesakit keseluruhannya.

Persiapan ke arah ISO-9000 ini adalah bertujuan memantapkan lagi sistem pengurusan kejururawatan apabila Hospital sekarang berpindah keseluruhannya ke Hospital baru di Kompleks Hospital PUSRAWI di Jalan Tun Razak tahun depan.



Bangunan PUSRAWI dan kemudahan-kemudahan yang terdapat

*sambungan dari muka hadapan*

Sesungguhnya dalam menjalankan tugas ini, pihak MAIWP turut menghadapi pelbagai cabaran terutama golongan fakir miskin. Sebahagian maklumat yang diberikan oleh pemohon tidak tepat dan bercanggah dengan prosedur di MAIWP. Pihak MAIWP hanya bertanggungjawab kepada individu yang menetap di Wilayah Persekutuan minima satu tahun. Selain itu, kadar garis kemiskinan adalah berbeza-beza mengikut negeri. Bagi Wilayah Persekutuan, kadar kemiskinan seisirumah yang layak mendapat bantuan adalah yang berpendapatan kurang RM1,024.00 sebulan, di samping syarat-syarat lain.

Selain itu, pihak MAIWP turut menghadapi kesukaran mengesan penerima bantuan terutama mereka yang sering berpindah randah. Justeru itu kakitangan MAIWP akan membuat siasatan tentang perubahan isirumah selepas mereka menerima bantuan. Cara ini adalah untuk memastikan mereka ada inisiatif untuk

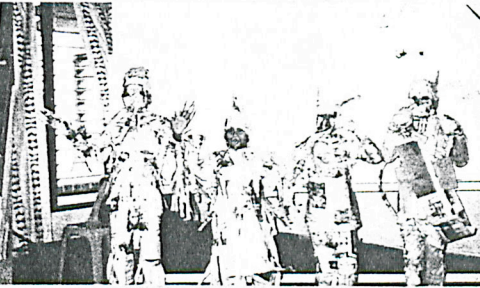
berdikari dan tidak mengharap kepada bantuan semata-mata.

Menurut Tuan Haji Abdullah Mat @ Mohammad lagi, penyaluran wang agihan zakat ini dibelanjakan dengan cukup berhati-hati dan disalurkan kepada mereka yang benar-benar layak. Ini kerana pembayar-pembayar zakat sentiasa mengambil kira perkembangan di mana wang mereka diagihkan. Selain itu, beliau turut berpuas hati terhadap usaha-usaha yang dijalankan pihak MAIWP. Sedikit sebanyak usaha tersebut dapat membantu kerajaan dalam membantu golongan yang kurang bernasib baik. Hal ini membantu kerajaan membasmi kemiskinan di bandar. Beliau juga turut mengalu-alukan pandangan orang ramai menyuarakan pendapat bagi membantu pihak MAIWP meningkatkan syiar dan maruah umat Islam, di samping itu dapat mengurangkan kadar kemiskinan di bandar khususnya di Wilayah Persekutuan.



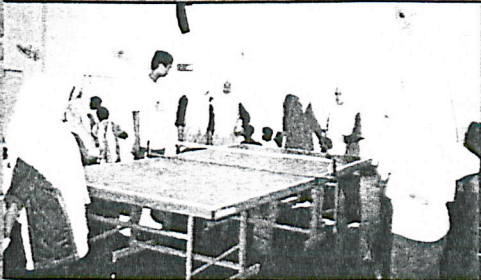
### SEKITAR AKTIVITI DARUL KIFAYAH JANUARI-MEI

Oleh itu, makanlah (wahai orang yang beriman) daripada apa jua yang telah dikurniakan oleh Allah kepada kamu dari benda-benda yang halal lagi baik dan bersyukurlah akan nikmat Allah, jika benar kamu hanya menyembah akan Dia semata-mata. (An Nahl: 114)



Nama Program : Majlis Sambutan Pelajar baru dan Minggu Silaturahmi Darul Kifayah 2003  
 Tarikh : 2-11 Januari 2003  
 Tempat : Kompleks Anak Yatim Darul Kifayah  
 Peserta : 71 pelajar

Nama Program : Perkhemahan Ukhuwwah Minggu Silaturahmi Darul Kifayah  
 Tarikh : 17-20 Januari 2003  
 Tempat : Hutan Lipur Sg. Tua, Ulu Yam, Selangor

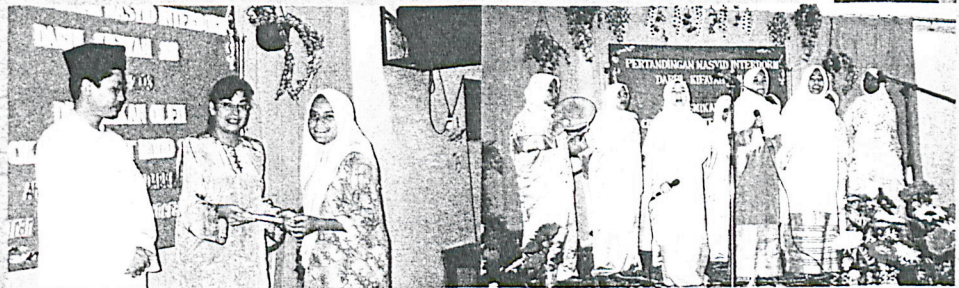


Nama Program : Mini-Konvensi Sukan Antarabangsa Darul Kifayah 2003  
 Tarikh : 15-16 Januari 2003  
 Tempat : Dewan Darul Ahsabah  
 Peserta : 1200 Pelajar

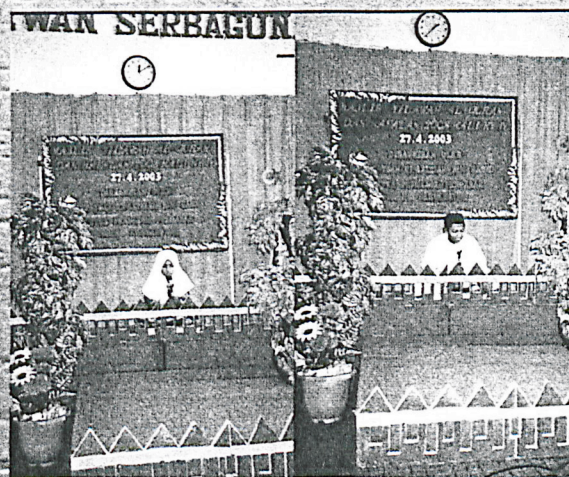


...Adapun orang yang memberikan apa yang ada padanya ke jalan kebaikan dan bertaqwa (mengerjakan suruhan Allah dan meninggalkan segala laranganNya) serta ia mengakui dengan baik akan perkara yang baik. Maka sesungguhnya Kami akan memberikan dia kemudahan untuk mendapat kesenangan. (Al Lail: 5-7)

**SEKITAR AKTIVITI DARUL KIFAYAH JANUARI-MEI**



Nama Program : Pertandingan Nasyid Inter Dorm 2003 Kompleks Anak Yatim Darul Kifayah  
 Tarikh : 30 Mac 2003  
 Tempat : Dewan Serbaguna Darul Kifayah  
 Peserta : 100 pelajar



Nama Program : Majlis Tilawah Al-Quran dan Hafazan 2003 Kompleks Anak Yatim Darul Kifayah  
 Tarikh : 27 April 2003  
 Tempat : Dewan Serbaguna Darul Kifayah  
 Peserta : 40 pelajar



Nama Program : Kursus Motivasi Keusahawanan Samsian Darul Kifayah 2003  
 Tarikh : 01-03 Mei 2003  
 Tempat : RM Chalet Kuala Sungai Bera, Melaka  
 Peserta : 56 pelajar



**SENARAI PENUH PENERIMA BANTUAN YANG DILULUSKAN  
OLEH MESYUARAT JAWATANKUASA AGIHAN BAITULMAL KALI KE 1/2003  
PADA 17 JANUARI 2003 (JUMAAT)**

**BANTUAN KEWANGAN DI BAWAH PELBAGAI ASNAF ZAKAT MAIWP  
WILAYAH PERSEKUTUAN KUALA LUMPUR**

Dr. Ismael Hussein Sengendo Puchong, Selangor - Bantuan kewangan bagi membiayai tambang tiket luar negeri - RM7,615.00	tapak rumah kediaman - RM9,047.80  Cik Nen Farahana binti Ahmad Foad - Bantuan Am Pelajaran - RM2,400.00	En. Muhamad Muqharabbin bin Mokhtarrudin - Bantuan Am Pelajaran (ulangan) - RM1,500.00
Mr. Tcherkachine Alexander (Adam bin Abdullah) Ampang, Selangor - Bantuan kewangan bagi membiayai tambang tiket luar negeri - RM4,886.00	Cik Norfadhilah binti Tan - Bantuan Am Pelajaran - RM1,500.00  Cik Nik Noor Fajarizaiha binti Nik Sinluddin - Bantuan Am Pelajaran - RM2,500	Cik Haslinda binti Mahatar - Bantuan Am Pelajaran (ulangan) - RM2,500.00  Cik Nur A'Thiroh Masyaa'il Tan binti Abdullah (Muallaf) - Bantuan Am Pelajaran (ulangan) - RM2,500.00
En. Mohd. Shabudin bin Raof Datuk Keramat, Kuala Lumpur - Bantuan kewangan untuk membiaya kos pembelian peralatan kesihatan - RM25,000.00	Cik Norfazidah binti Deheri - Bantuan Am Pelajaran - RM3,500.00	Cik Nik Noor Fajaridayu binti Nik Sinluddin - Bantuan Am Pelajaran (ulangan) - RM3,500.00
Pn. Pi'eh binti Talib Keramat Wangsa, Kuala Lumpur - Bantuan kewangan untuk membiaya kos rawatan CAPD - RM26,400.00	Cik Rosnah binti Mohamed Ismail (Muallaf) - Bantuan Am Pelajaran - RM3,500.00	En. Zul Fairiz bin Ahmad Foad - Bantuan Am Pelajaran (ulangan) - RM1,500.00  Cik Nurul Huda binti Abdullah - Bantuan Am Pelajaran (ulangan) - RM3,500.00
Pn. Sabariah binti Yunus Kg. Batu Muda, Kuala Lumpur - Bantuan kewangan bagi membantu menyelesaikan hutang pembelian peralatan kesihatan anaknya Mohd Fairuz b. Aziz - RM10,000.00	Cik Nur Fauzana binti Ahmad Tajuddin - Bantuan Am Pelajaran - RM3,000.00  Cik Norasyidah binti Abd. Wahab @ Ismail - Bantuan Am Pelajaran - RM3,500.00	En. Mohd Firdaridzuan - Bantuan Am Pelajaran (ulangan) - RM3,000.00  En. Adli bin Mohd Saad - Bantuan Am Pelajaran (ulangan) - RM4,000.00
Pn. Zaiton binti Hussein Kg. Cheras Baru, Kuala Lumpur - Bantuan kewangan bagi membantu menyelesaikan hutang tunggakan pembayaran hutang premium tanah dan denda lewat ke atas pemberimi- likan tanah kerajaan untuk tujuan	En. Syed Kadir Hassan Kathir bin Abdullah (Muallaf) - Bantuan Am Pelajaran (ulangan) - RM3,500.00	<b>JUMLAH KESELURUHAN: RM128,348.80</b>

**Adakah kamu takut (akan kemiskinan) disebabkan kerap kali kamu memberi sedekah sebelum memulakan pengadapan kamu itu? Kalau kamu tidak melakukan (perintah) itu, dan Allah pun memaafkan kamu (kerana kamu tidak mampu), maka dirikanlah sembahyang dan berikanlah zakat (sebagaimana yang sewajibnya), serta taatlah kamu kepada Allah dan Rasulnya, dan (ingatlah!) Allah amat mendalam pengetahuannya akan segala yang kamu lakukan. (Al-Mujahadah: 13)**

**SENARAI PENUH PENERIMA BANTUAN YANG DILULUSKAN  
OLEH MESYUARAT JAWATANKUASA AGIHAN BAITULMAL KALI KE 2/2003  
PADA 27 FEBRUARI 2003 (KHAMIS)**

**BANTUAN KEWANGAN DI BAWAH PELBAGAI ASNAF ZAKAT MAIWP WILAYAH PERSEKUTUAN  
KUALA LUMPUR**

En. Mohd Zaidon bin Ahmad Cheras, Kuala Lumpur - Bantuan kewangan bagi membiayai pendahuluan sewa beli teksis - RM5,000.00	komputer kitar semula ke sekolah-sekolah penerima bantuan biasiswa Baitulmal - RM40,000.00	rian hadiah pelajar-pelajar cemerlang di IPTA/IPTS - RM12,000.00
En. Muhammad Nasrun bin Nurul Anuar Kg. Padang Balang, Kuala Lumpur - Bantuan kewangan bagi membiayai pendahuluan sewa beli teksis - RM5,000.00	Persatuan Suri dan Anggota Wanita Perkhidmatan Awam Malaysia (PUSPANITA) JAWI, Kuala Lumpur - Bantuan kewangan bagi membiayai Program PUSPANITA tahun 2003 - RM10,000.00	Jabatan Pendidikan Wilayah Persekutuan Kuala Lumpur Jln. Semarak, Kuala Lumpur - Bantuan kewangan bagi menjayakan majlis Tadarus Al-Quran dan Sambutan Maal Hijrah serta majlis Ihtifal sekolah menengah agama 1424H/2003M - RM40,000.00
En. Ahmad Sukri Sugumaran Jalan Kelang Lama, Kuala Lumpur - Bantuan kewangan bagi membiayai pendahuluan sewa beli teksis - RM5,000.00	Sekolah Rendah Agama Kg. Malaysia Tambahan, Sungai Besi, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM11,827.00	Cik Rohaida binti Mohd - Bantuan Am Pelajaran - RM2,500.00
En. Mohd Ali B. Mohd Yasin Setapak, Kuala Lumpur - Pendahuluan sewa beli teksis - RM5,000.00	Sekolah Rendah Agama Islahiah, Sg. Besi, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM5,500.00	En. Muhd Faizal bin Mohamad Zainudin - Bantuan Am Pelajaran - RM2,000.00
En. Rosli bin Aman Kg. Batu Muda, Kuala Lumpur - Bantuan kewangan bagi menjelaskan bayaran premium tanah dan lain-lain bayaran yang bersangkutan - RM28,000.00	Sekolah Rendah Agama Fatimah Az Zahrah Kem Sg. Besi, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM12,260.00	Cik Suwaibah binti Zulkifli - Bantuan Am Pelajaran - RM1,500.00
Pertubuhan Rumah Perantaraan Hospital Kuala Lumpur (HKL) - Bantuan kewangan bagi tajaan mengendalikn 4 unit rumah perantaraan - RM20,712.00	Surau PPR Sri Pantai, Perumahan Awam DBKL Pantai Dalam, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian karpet surau - RM9,457.50	En. Shahrul Fahmy bin Yaacof - Bantuan Am Pelajaran - RM2,000.00
Pertubuhan Rumah Perantaraan Hospital Universiti Kebangsaan Malaysia (HUKM) - Bantuan kewangan bagi tajaan mengendalikn 9 unit rumah perantaraan - RM15,552.00	Tadika Islam Kg. Malaysia Tambahan Jln. Sg. Besi, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah. - RM11,677.00	En. Kamarul Zaman bin Puteh Jais - Bantuan Am Pelajaran - RM2,000.00
Persatuan Bekas Pelajar Sains Komputer UPM (BEPESKOM) - Bantuan program membekal	Darul Quran, JAKIM Kuala Kubu Bharu, Selangor - Bantuan kewangan untuk pembe-	En. Nurul Akmal bin Abdullah - Bantuan Am Pelajaran - RM2,400.00
		Cik Siti Khalijah binti Rahim - Bantuan Am Pelajaran - RM3,500.00
		En. Muhammad Shafarrudin bin Zainal Abidin - Bantuan Am Pelajaran - RM3,500.00
		Cik Noorhaslina binti Zakaria - Bantuan Am Pelajaran - RM3,500.00

En. Mohd Firdaus bin Mohd Fuzi - Bantuan Am Pelajaran - RM1,500.00	En. Zaidi bin Razali - Bantuan Am Pelajaran (ulangan) - RM2,500.00	En. Mohd Syarul Feddy bin Mohd Fouad - Bantuan Am Pelajaran (ulangan) - RM3,500.00
En. Meruwan Amin bin Shoib - Bantuan Am Pelajaran - RM5,000.00	Cik Nor Azura binti Ma Yusof - Bantuan Am Pelajaran (ulangan) - RM2,500.00	En. Alfian Izaz bin Abdul Halim - Bantuan Am Pelajaran (ulangan) - RM4,000.00
En. Jeffri bin Ramli - Bantuan Am Pelajaran - RM5,000.00	Cik Umi Kalsum binti Shahami - Bantuan Am Pelajaran (ulangan) - RM2,000.00	Disability Resource Center (DRC) Tmn. Cheras, Kuala Lumpur - Bantuan kewangan untuk membiayai aktiviti persatuan bagi tahun 2003 - RM20,000.00
Sekolah Rendah dan Menengah di Wilayah Persekutuan Kuala Lumpur - Pemberian biasiswa kepada pelajar-pelajar sekolah rendah dan menengah di Wilayah Persekutuan Kuala Lumpur bagi tahun 2003 (pembaharuan) - RM2,244,960.00	Cik Rohayu binti Yusof - Bantuan Am Pelajaran (ulangan) - RM1,000.00  Cik Ainy Haslyna binti Ibrahim - Bantuan Am Pelajaran (ulangan) - RM1,500.00	<b>JUMLAH KESELURUHAN: RM2,533,085.50</b>

**SENARAI PENUH PENERIMA BANTUAN YANG DILULUSKAN  
OLEH MESYUARAT JAWATANKUASA AGIHAN BAITULMAL KALI KE 3/2003  
PADA 21 MAC 2003 (JUMAAT)**

**BANTUAN KEWANGAN DI BAWAH PELBAGAI ASNAF ZAKAT MAIWP WILAYAH PERSEKUTUAN  
KUALA LUMPUR**

Sek. Ren. Agama Al-Nur Kg. Cheras Baru, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM12,360.00	yai pembelian karpet surau - RM4,800.00	yai pembelian peralatan surau - RM40,000.00
Tadika Islam Segambut, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM5,340.00	En. Petra bin Mahat Jln. Tun Razak, Kuala Lumpur - Bantuan kewangan bagi membiayai pendahuluan sewa beli teksi - RM5,000.00	Cik Jowher Neesha binti N.A Shaik Allaudin - Bantuan Am Pelajaran - RM2,500.00
Tadika Islam Al-Najah Batu Caves, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM5,440.00	En. Zainudin bin Hasan Jln. Damansara, Kuala Lumpur - Bantuan kewangan bagi membiayai pendahuluan sewa beli teksi - RM5,000.00	En. Ahmad Sukri Sugumaran Jln. Kelang Lama, Kuala Lumpur - Bantuan kewangan bagi membiayai pendahuluan sewa beli teksi - RM5,000.00
Tadika Islam Ummu Aiman Jln. Jelatek, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM7,905.00	Jawatankuasa Penaja Surau Ar-Rahman Putrajaya - Bantuan kewangan untuk membiayai pembelian peralatan surau - RM40,000.00	Sekolah Rendah Agama Fatimah Az-Zahrah Kem Sg. Besi, Kuala Lumpur - Bantuan kewangan bagi membiayai pembelian peralatan sekolah - RM12,260.00
Surau Institut Bahasa Melayu Lembah Pantai, Kuala Lumpur - Bantuan kewangan bagi membi-	Surau Arraudhah Putrajaya - Bantuan kewangan untuk membia-	<b>JUMLAH KESELURUHAN RM99,760.00</b>

"Sesungguhnya manusia apabila ia mendapat kebaikan ia amat kikir. Kecuali orang yang mengerjakan solat dan orang-orang yang dalam hartanya tersedia bahagian tertentu bagi orang miskin... (Al Ma'aarij: 21-25)



Pasukan Penyelamat bertungkus lumus memindahkan mangsa dan peralatan ke tempat yang lebih tinggi dan selamat

# BANJIR DI PUSRAWI

Pada 10 Jun 2003 satu banjir besar telah melanda seluruh kawasan Kuala Lumpur sepanjang Sungai Gombak. Ketika kemuncaknya paras air telah melepasi 6 kaki daripada paras jalanraya. Kerosakan kepada harta benda dan peralatan di PUSRAWI dianggarkan sekitar RMI juta. Hujan lebat yang berterusan hampir 3 jam itu telah mengakibatkan limpahan air dari Sg. Gombak. Switch gear TNB berhampiran dengan bangunan hospital ini meletup 2 kali dan terbakar menyebabkan api kebakaran menjulang separas dengan tingkat 2 bangunan menyebabkan bekalan elektrik terputus sama sekali.

Pesakit-pesakit PUSRAWI terpaksa dipin-

dahkan ke hospital-hospital lain seperti HKL dan Hospital Tawakkal. Bagaimanapun klinik telah dapat dibuka semula dan berfungsi seperti biasa pada keesokan harinya. Kerugian terbesar PUSRAWI ialah kerosakan mesin CT Scan yang terletak di Bangunan UMNO Selangor yang berdekatan. Bantuan daripada pihak Jabatan Pertahanan Awam, polis, bomba dan penyelamat serta TNB membolehkan PUSRAWI dapat bertindak cepat memindahkan pesakit dan mengembalikan fungsi hospital dengan segera. Kepada semua pihak yang membantu PUSRAWI dalam kejadian banjir tersebut, PUSRAWI mengucapkan ribuan terima kasih.

# Agenda

Oleh **DARINA OSMAN**

Sektor Perumahan:

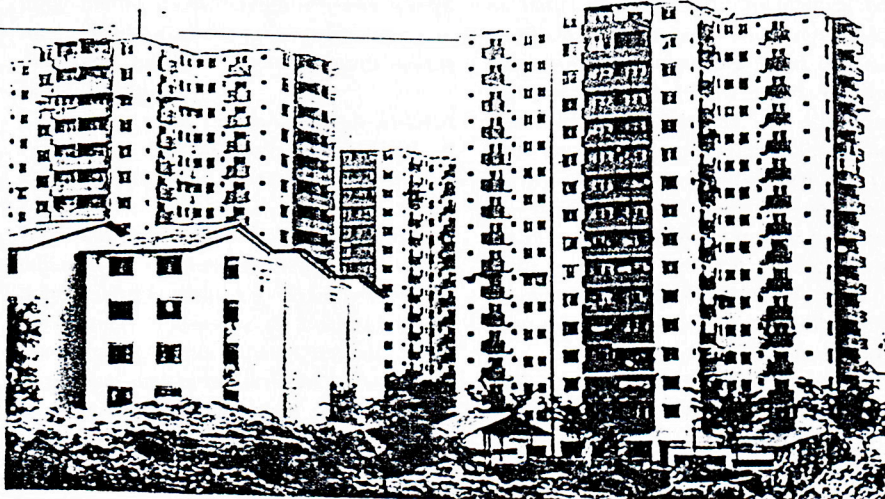
## Antara Sumbangan dan Tanggungjawab Sosial

**PERUMAHAN** merupakan antara sektor strategik yang penting untuk menjaga ekonomi negara. Statistik tahun 1994, menunjukkan industri perumahan telah menghasilkan output sebanyak RM7.3 bilion dan telah menyumbang sebanyak 12 peratus kepada pendapatan negara. Biarpun pertumbuhan ekonomi negara pada tahun 1998 diganggu oleh kegawatan ekoran krisis mata wang serantau yang tecetus pada pertengahan tahun 1997, namun sektor perumahan tetap mencatatkan peningkatan yang positif pada suku terakhir tahun 1998.

Biarpun pertumbuhan tersebut agak kecil, namun ia dilihat sebagai satu perkembangan yang sangat memberangsangkan jika dibandingkan dengan sektor-sektor lain. Malah, peratusnya daripada segi jumlah jual beli di pasaran telah meningkat, iaitu daripada 63.9 peratus pada tahun 1997, kepada 66 peratus pada tahun 1998. Ini menunjukkan ketahanan sektor ini berbanding sektor-sektor lain dalam menghadapi kesan kegawatan ekonomi.

Didapati pengaruh demografi, kepesatan industri, peningkatan pelaburan, perkembangan sistem kewangan serta peningkatan dalam penggunaan teknologi telah menyebabkan keperluan dan permintaan terhadap perumahan ini semakin meningkat, khususnya di kawasan bandar. Di samping itu, kempen-kempen yang dijalankan oleh kerajaan turut menjadi penyumbang kepada peningkatan terhadap permintaan perumahan. Misalnya, Kempen Pemilikan Rumah yang dilancarkan pada Disember 1998, menunjukkan peningkatan permintaan yang positif pada setengah tahun pertama 1999 terhadap sektor ini.

Pembangunan yang pesat di bandar-bandar utama, secara tidak langsung telah memberi kesan kepada perkembangan bilangan dan struktur penduduk. Statistik banci daripada Jabatan Perangkaan Malaysia mendapati, penduduk



di Lembah Klang telah mencapai 2.9 juta pada tahun 1991 dan telah meningkat kepada 3.7 juta pada tahun 2000. Manakala unjuran penduduk pada tahun 2005, dijangka meningkat kepada 4.2 juta. Manakala menjelang tahun 2020, penduduk bandar di Malaysia dijangka meningkat lagi kepada 32 juta orang atau mewakili 65 peratus penduduk negara ini. Sejalan dengan perkembangan itu, keperluan dan permintaan terhadap rumah pastinya akan meningkat.

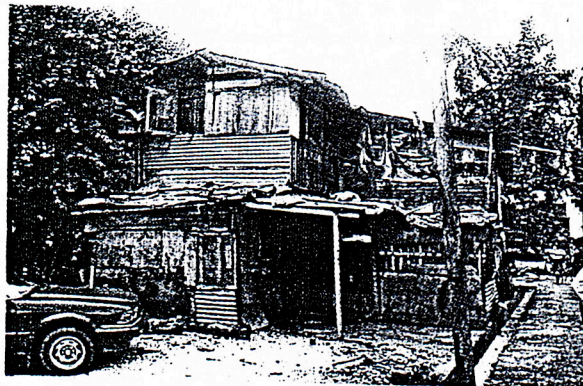
Walau bagaimanapun, tidak semua penduduk bandar terdiri daripada kalangan mereka yang berpendapatan tinggi. Ramai daripada mereka yang berpendapatan rendah dan tidak mampu untuk memiliki atau menyewa rumah. Dalam masa yang sama, ramai daripada penghuni bandar yang terdiri daripada pendatang-pendatang dari

negara jiran seperti Indonesia, Filipina dan Bangladesh. Kebanjiran mereka di negara ini yang bertujuan untuk mengejar peluang pekerjaan telah turut menyumbang kepada kepadatan penduduk di bandar-bandar negara ini. Faktor pendapatan yang rendah dan ketidaklayakan memiliki rumah telah mendorong kedua-dua golongan ini menjadi penghuni setinggan yang telah mencatatkan pemandangan di bandar-bandar besar di negara ini.

Justeru itu pembinaan rumah-rumah kos tinggi oleh sektor awam mahupun sektor swasta seharusnya diimbangi dengan penyediaan rumah-rumah kos rendah dan sederhana, malah perlu ditingkatkan dem menyediakan kemudahan kediaman kepada golongan tersebut. Ini sejajar dengan hasrat kerajaan untuk meningkatkan kualiti hidup rakyat dan membasmi kemiskinan

Walaupun pada asasnya penempatan semula setinggan itu merupakan sebahagian daripada faktor mendorong pembangunan kawasan perumahan kos rendah, selain daripada untuk menampung penduduk yang berpendapatan rendah, namun ia belum mencukupi memandangkan sehingga ke hari ini, masalah setinggan masih belum selesai.

Oleh hal yang demikian, kerajaan melalui Kementerian Perumahan dan Kerajaan Tempatan telah dan sedang melaksanakan beberapa program



perumahan seperti Program Perumahan Rakyat (PPR) Bersepadu yang bertujuan menempatkan semula setinggan-setinggan di sekitar Wilayah Persekutuan Kuala Lumpur dan Lembah Klang. Ia ditingkatkan dalam Rancangan Malaysia Ke-7 berikutan keputusan Majlis Tindakan Ekonomi Negara (MTEN), pada Disember 1998 untuk menjana ekonomi negara menerusi aktiviti sektor pembinaan, khususnya dalam pembangunan rumah kos rendah dan mengadakan kemudahan perumahan untuk disewa kepada setinggan, ke arah mencapai matlamat setinggan sifar menjelang tahun 2005.

Di samping itu, terdapat juga Program Perumahan Awam Kos Rendah (PAKR) oleh sektor awam dan swasta yang bertujuan untuk menyediakan kemudahan kediaman kepada golongan berpendapatan rendah melalui biayaan pinjaman daripada kerajaan Persekutuan kepada kerajaan Negeri.

Program lain termasuk juga, Program Skim Pertapakan dan Kemudahan (SPK) bagi golongan rakyat di luar bandar yang tidak mampu memiliki rumah di bawah program perumahan kos rendah dan Program Skim Pinjaman Perumahan (SPP) melalui akaun amanah yang dikenal sebagai Kumpulanwang Amanah Pinjaman Perumahan kepada golongan yang berpendapatan rendah. Kumpulan wang ini diluluskan pada 17 Disember 1975 di bawah Akta Acara Kewangan 1957 (pindaan 1972) dan mula berkuatkuasa pada tahun 1976. Akaun ini mempunyai Kumpulanwang Pusingan berjumlah RM70 juta untuk memberi pinjaman kepada golongan berpendapatan rendah untuk membina rumah sendiri atau membeli rumah kos rendah yang siap atau sedang dibina.

Langkah-langkah di atas, sedikit sebanyak dapat membantu menyediakan rumah kediaman kepada golongan yang berpendapatan rendah yang sebahagiannya merupakan penghuni setinggan di pinggir bandar raya. Langkah ini juga dapat mengurangkan kadar kepadatan penduduk yang hanya tertumpu di kawasan bandar utama. Manakala di satu sudut lain pula, penyediaan perumahan kos rendah ini merupakan tanggungjawab sosial yang harus dipikul oleh pihak-pihak yang berkaitan, biarpun jika dilihat daripada segi keuntungan, tentunya membina rumah kediaman berharga mampu (rumah kos tinggi) lebih menguntungkan.

Kepada setinggan-setinggan daripada kalangan bukan penduduk tempatan (warga-

negara asing), kerajaan boleh menyewakan rumah-rumah kos rendah itu kepada mereka di bawah kendalian satu badan atau agensi bagi mengelak mereka terusan menjadi penghuni setinggan yang jika dihitung, banyak merugikan negara, kerana mereka tinggal secara percuma dan tanpa izin, malah turut memburukkan imej bandar-bandar besar di seluruh negara. Kerajaan harus melakukannya kerana negara sekarang memerlukan tenaga mereka untuk mengisi sektor-sektor pekerjaan yang tidak diisi oleh rakyat tempatan seperti sektor buruh binaan.

Sasaran yang diunjurkan oleh Syarikat Perumahan Negara Berhad (SPNB) bagi membina sejumlah 75,000 unit rumah kos rendah dan sederhana menjelang tahun 2004 dan 35,000 unit setahun untuk tahun-tahun yang berikutnya, membuktikan permintaan dan keperluan terhadap perumahan amat tinggi, khususnya di kalangan bumiputera yang berpendapatan rendah. SPNB turut mensasarkan untuk membina sejumlah kira-kira 285,000 unit rumah sedemikian, di seluruh negara menjelang tahun 2010.

Walaupun bagaimanapun, dalam memenuhi tanggungjawab menyediakan rumah kediaman ini, kerajaan bersama-sara sektor swasta mempunyai tanggungjawab sosial yang harus diutamakan, termasuk menyediakan prasarana dan persekitaran yang sihat kepada penghuni rumah bagi memastikan masalah-masalah seperti kemiskinan dan perpaduan kaum kalangan rakyat dapat diatasi. Kesemua ini harus diambil kira, terutamanya dalam menggubal dasar perumahan negara yang dikira sudah tiba masanya untuk dilaksanakan, setelah sekian lama berada di bawah Dasar Ekonomi Baru (DEB). Kini sudah tiba masanya sektor perumahan mempunyai dasar dan perundangannya yang tersendiri termasuk mewujudkan tributan tuntutan perumahan yang amat diperlukan oleh pengguna sebagai pembeli rumah sekiranya wujud sebarang masalah dengan pemaju. Cuma apa yang diharapkan dasar baru nanti tidak terkeluar daripada matlamat sebenar DEB dan dapat pula meningkatkan dalam Rancangan Malaysia Ke-7 (2001-2005).

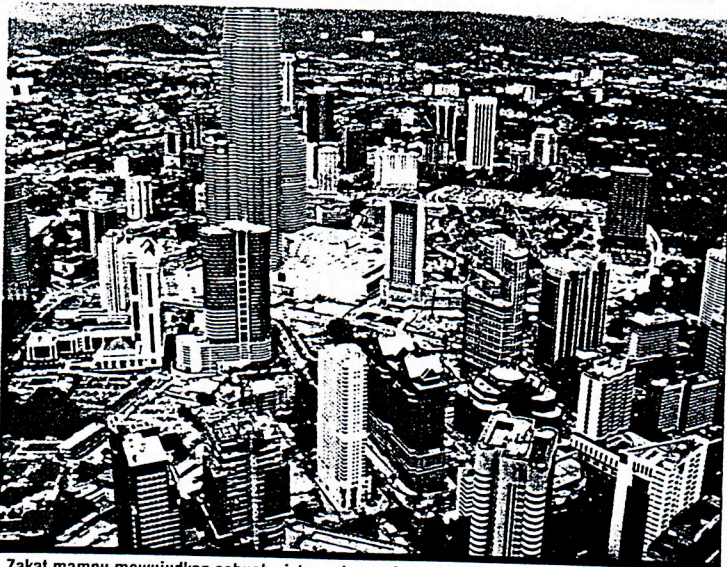
**PERUMAHAN SEKTOR AWAM DAN SWASTA BAGI RANCANGAN MALAYSIA  
KELAPAN, 2001 - 2005  
( unit )**

PROGRAM	Jumlah	Perumahan Untuk Rakyat Termiskin	Kos Rendah	Kos Sederhana Rendah	Kos Sederhana	Kos Tinggi
SEKTOR AWAM	312,000	16,000	192,000	37,300	46,700	20,000
%	50.7	5.1	61.5	12.0	15.0	6.4
Perumahan Awam Kos Rendah	175,000	-	175,000	-	-	-
Pemulihan Rumah	15,000	15,000	-	-	-	-
Skim Pertapakan dan Kemudahan	1,000	1,000	-	-	-	-
Perumahan oleh Agensi Komersial	56,000	-	15,000	10,000	16,000	15,000
Perumahan di Skim Tanah	3,000	-	2,000	1,000	-	-
Perumahan Kerajaan & Kediaman Kakitangan	62,000	-	-	26,300	30,700	5,000
SEKTOR SWASTA	303,000	-	40,000	94,000	64,000	105,000
%	49.3	-	13.2	31.0	21.1	34.7
Pemaju Swasta	289,000	-	39,000	90,000	60,000	100,000
Syarikat Kerjasama	14,000	-	1,000	4,000	4,000	5,000
JUMLAH	615,000	16,000	232,000	131,300	110,700	125,000
%	100.0	2.6	37.7	21.3	18.0	20.3

Sumber: Rancangan Malaysia Ke Lapan

# Kesan Zakat

## Dalam Pembentukan Sistem Ekonomi



Zakat mampu mewujudkan sebuah sistem ekonomi yang seimbang

**Z**akat merupakan mekanisme unik yang hanya wujud dalam ekonomi Islam. Sesuai dengan kepentingannya sebagai rukun Islam yang ketiga, zakat memberi implikasi yang cukup besar dalam masyarakat. Gabungan kadar yang riid dan perlaksanaannya yang fleksibel menghasilkan kaedah pembentukan ekonomi yang seimbang. Kajian ini akan meninjau aplikasi zakat menurut perspektif ekonomi yang menumpukan faktor kesan zakat dalam mewujudkan sistem ekonomi yang berteraskan keadilan dan ihsan.

Al-quran telah menyatakan pengertian dan fungsi zakat secara umum dalam beberapa ayat seperti al-Bawarah:265, al-Maidah: 55, Al-Taubah:103, al-Mukminin: 4, al-A'la: 14 dan al-Shams:9-10. Perbincangan tentang syarat, rukun dan segala permasalahan yang berkaitan dengannya telah banyak dibincangkan oleh para ilmunan dan sarjana Islam sejak dahulu lagi. Hasilnya, zakat terus berkembang daripada aspek perlaksanaannya dan kekal relevan sepanjang zaman. Selain daripada aspek spiritual yang cuba ditonjolkan melalui ibadah zakat ini, terdapat juga persoalan ekonomi yang jelas menunjukkan bahawa Islam adalah suatu cara hidup yang mencakupi segenap lapangan.

Daripada perspektif ekonomi, zakat merupakan dasar fiskal yang diwujudkan untuk menjamin kestabilan ekonomi

dalam masyarakat. Harta merupakan salah satu daripada keperluan yang wajib dipelihara dalam masyarakat. Harta merupakan salah satu keperluan yang wajib dipelihara dalam masyarakat dan ini berkaitan dengan secara langsung dengan persoalan ekonomi. Zakat dapat dianggap sebagai suatu bentuk mekanisme dalam ekonomi kewangan yang berbentuk cukai kewangan yang telah ditetapkan sebagai kewajipan ke atas setiap individu seperti zakat fitrah dan terhadap harta kekayaan dan pendapatan seperti zakat perniagaan dan lain-lain. Ia diperuntukkan dalam usaha untuk membebaskan individu daripada belenggu kemiskinan dan kehinaan serta memenuhi keperluan ekonomi. Ia memerangi aktiviti pembekuan harte yang menghalang harta daripada beredar untuk pelaburan produktif.

Penulisan ini akan membahagikan skop perbincangan ini kepada dua cabang ekonomi iaitu pengagihan pendapatan dan pelaburan.

### KESAN PENGAGIHAN PENDAPATAN

Al-Quran menyebut bahawa antara fungsi utama zakat adalah untuk merapatkan jurang perbezaan pendapatan di kalangan masyarakat yang terdiri daripada golongan kaya dan miskin. Hal ini jelas dinyatakan dalam ayat al-Quran berikut:

Oleh: Mohd Ridwan Wahab

"Dan pada harta mereka ada hak untuk orang miskin yang meminta dan orang miskin yang tidak mendapat bahagian."

Ayat ini menekankan konsep tanggungjawab golongan kaya yang perlu ditunaikan menerusi harta yang dimiliki dan konsep hak golongan miskin yang perlu dipenuhi. Timbal balik antara hak dan tanggungjawab ini mendorong golongan kaya mengembalikan hak golongan miskin yang ada pada harta mereka kerana ini merupakan suatu tanggungjawab yang perlu dilaksanakan. Golongan kaya yang tidak melaksanakan tuntutan ini dianggap zalim dan akan diberi pembalasan pada hari kiamat. Hal ini demikian kerana bahagian harta golongan miskin yang terdapat dalam harta orang kaya itu merupakan milik orang miskin tetapi berada di bawah jagaan orang kaya yang perlu dipulangkan kepada pemilikinya. Usaha pengasingan bahagian harta milik golongan miskin daripada harta orang kaya menepati konsep pembersihan yang terkandung dalam perkataan 'zakat' dan menjadikan harta yang dimiliki itu bersih. Ungkapan yang digunakan dalam ayat ini menggambarkan secara tepat aspek bahagian orang miskin yang terdapat dalam harta orang kaya dan aspek keperluan orang miskin dalam masyarakat. Jumlah harta yang dikutip daripada golongan kaya pada kadar yang telah ditetapkan itu secara outomatik dapat memenuhi keperluan golongan miskin dan memperbaiki masalah kewangan yang dihadapi sehingga mereka tidak dianggap miskin lagi. Keadaan ini menunjukkan bahawa kadar lebihan harta yang dipungut daripada orang kaya akan sentiasa sama dengan kadar keperluan golongan miskin dalam sesebuah masyarakat.

Dalam sistem ekonomi kapitalisme yang wujud hari ini, sumber pendapatan hanya tertumpu dan dikuasai oleh segolongan kelas dalam masyarakat yang digelar kapitalis. Golongan ini mengeksploitasi segenap pendapatan yang ada padanya untuk mendapatkan keuntungan yang maksimum. Kewujudan zakat dalam sistem ekonomi dapat membantu proses pemindahan sebahagian daripada semua pendapatan ini kepada golongan yang tidak memiliki sumber pendapatan yang mencukupi untuk menyertai aktiviti pengeluaran yang produktif.

**Tujuan utama pengagihan harta zakat adalah untuk membebaskan individu tertentu daripada masalah yang berkaitan dengan kewangan**

Kadar minimum nisab yang ditetapkan dalam zakat merupakan garis pentu lebih pendapatan yang dimiliki oleh individu. Pemindahan pendapatan yang melebihi kadar nisab ini dapat membuka peluang kepada lebih ramai individu untuk menyertai pasaran faktor dan meningkatkan daya saing mereka dengan adanya sumber pendapatan yang mencapai nilai nisab. Dengan cara ini, lebih ramai individu yang memperoleh ganjaran daripada sumber faktor yang dimiliki. Seterusnya ia akan merapatkan jurang perbezaan pendapatan yang begitu ketara yang diwujudkan oleh sistem kapitalisme hasil monopoli sumber pendapatan yang berlaku pada hari ini.

Pada dasarnya, Islam amat menggalakkan seseorang individu bekerja untuk menyara kehidupannya. Dalam persoalan zakat ini, ternyata bahawa bantuan yang diberikan kepada golongan miskin itu adalah bersifat sementara. Tujuan utama pengagihan harta zakat adalah untuk membebaskan individu tertentu daripada masalah yang berkaitan dengan kewangan sama ada yang berbentuk kekurangan pendapatan untuk menikmati hidup yang selesa, masalah kecekapan pengurusan, belenggu hutang dan sebagainya. Oleh sebab itu, aspek kaedah pegagihan juga dititikberatkan untuk menjamin objektif zakat terlaksana.

Rasulullah pernah meminta seorang lelaki yang meminta sedekah agar menjualkan kopiahnya sebagai modal untuk membeli sebilah kapak untuk dijadikan alat mencari kayu api untuk dijual. Jelas di sini bahawa pemberian zakat dalam bentuk modal untuk golongan miskin

menceburi kerjaya yang sesuai dengan-nya lebih praktikal bagi membebaskan mereka daripada masalah kewangan yang dihadapi. Secara tidak langsung, ia dapat mewujudkan generasi masyarakat yang rajin, produktif dan berdikari.

Zakat hanya berfungsi sebagai pelengkap kepada pendapatan golongan miskin bagi memenuhi keperluan minimum untuk meneruskan kehidupan. Wang zakat dapat dimanfaatkan oleh penerima untuk menyertai aktiviti ekonomi yang produktif, bersesuaian dengan kemampuan mereka. Dengan cara ini ia dapat membantu mewujudkan semangat berdikari dalam diri penerima. Hal yang demikian bukan hanya dapat meningkatkan taraf penerima zakat kepada taraf golongan pemberi zakat, bahkan mewujudkan kesan pengganda positif dalam ekonomi.

**KESAN PELABURAN**

Zakat akan dikenakan terhadap semua harta disebabkan oleh daya penguatkuarannya sama ada digunakan secara produktif atau dibiarkan sebagai simpanan beku. Harta produktif seperti wang tunai, emas, perak atau mata wang lain yang pada asasnya bertujuan untuk digunakan dalam perdagangan dan industri dikenakan zakat walaupun ia disimpan beku.

Apabila seseorang diwajibkan membayar zakat daripada hartanya yang disimpan beku, maka dia lebih cenderung untuk melaburkan hartanya itu dan meningkatkan kesuburannya membayar zakat daripada hasil keuntungan pelaburannya pada masa yang sama dapat menambahkan hartanya. Tindakan ini

adalah lebih baik daripada membiarkan hartanya tersimpan tanpa digunakan dengan produktif kerana pada dasarnya, kuantiti harta tersebut akan habis secara beransur-ansur kerana membayar kadar zakat pada setiap tahun. Seterusnya pelbagai kegiatan produktif dapat diwujudkan hasil daripada sumbangan wang zakat ini. Dengan cara ini, zakat menjadi pendorong yang kuat kepada para pemilik modal lebih untuk melaburkan modal untuk membantu para usahawan daripada golongan miskin yang mengalami kekurangan modal. Jadual di bawah menunjukkan perbandingan antara dua situasi yang berlaku ke atas harta kesan daripada zakat yang dikenakan sama ada ia harta yang disimpan beku atau harta yang dilaburkan.

Menurut Monzer Kahf, disebabkan kadar nisab zakat kecil, maka individu yang tidak melaburkan kekayaannya, sebaliknya menyimpan beku akan kehilangan satu per-empat daripada harta kekayaannya untuk jangkamasa kira-kira 12 tahun. Rasulullah juga pernah mengarahkan pihak yang bertanggungjawab ke atas harta anak yatim supaya melaburkannya agar ia tidak berkurangan akibat dihakis oleh zakat.

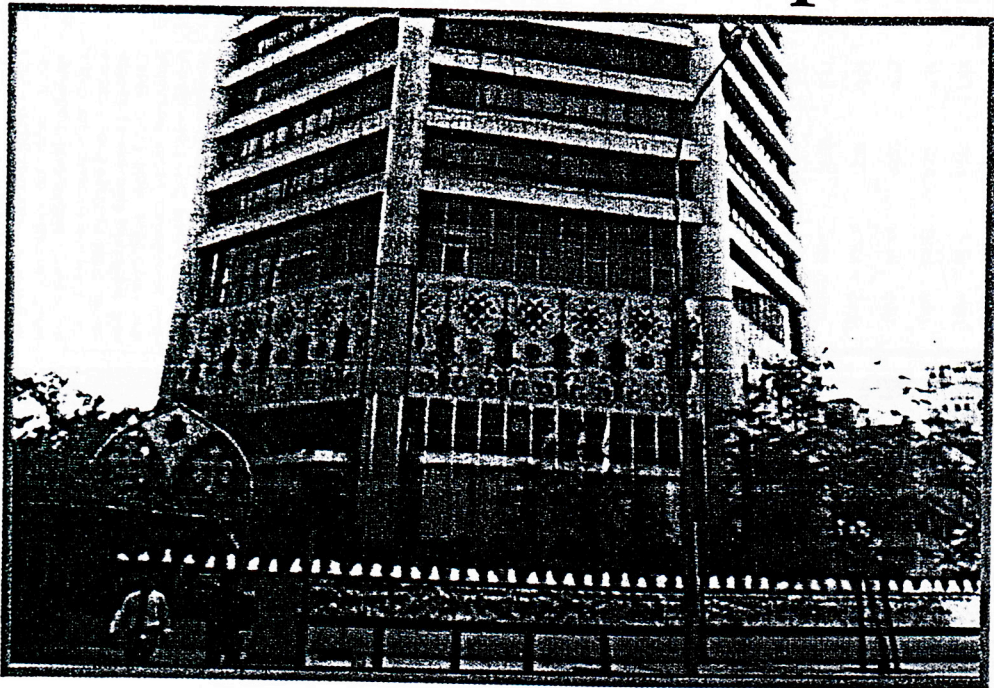
Apabila wujud kecenderungan untuk mengeluarkan, permintaan terhadap keuntun-ungan dalam pelaburan akan berkurangan. Situasi ini akan mendorong pihak swasta untuk terlibat dalam sektor pengeluaran yang biasanya diceburi oleh pihak kerajaan. Dengan cara ini, beban kewangan kerajaan untuk mengendalikan sesuatu aktiviti pengeluaran akan berkurangan apabila wujudnya kerjasama antara pihak swasta dan kerajaan dalam memajukan negara.

SITUASI 1: Harta yang disimpan beku.		
JUMLAH HARTA	KADAR ZAKAT (2.5 %)	BAKI HARTA SELEPAS ZAKAT
RM10,000	RM250	RM9,750

SITUASI 2: Harta yang dilaburkan		
JUMLAH HARTA + (UNTUNG)	KADAR ZAKAR(2.5%)	BAKI HARTA SELEPAS ZAKAT
RM10,000 + (RM1000)	RM275	RM10,725

# Sistem Perbankan Islam dan Peranannya dalam Tanggungjawab Sosial di Malaysia: Kajian Khusus Terhadap BIMB



Oleh: Mohd Ridwan Wahab  
Jabatan Syariah dan Ekonomi  
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Berdasarkan kajian yang dibuat sewaktu menyiapkan tugas kertas projek Tahap Akhir Syariah dan Ekonomi di Akademi Pengajian Islam Universiti Malaya pada tahun 2000, didapati bahawa sistem perbankan Islam yang diwakili oleh Bank Islam Malaysia Berhad sebagai model dalam kajian ini turut melaksanakan tanggungjawab sosial kepada masyarakat. Kenyataan ini menyangkal dakwaan bahawa institusi perbankan Islam hanya mementingkan keuntungan semata-mata tanpa mengambil berat tentang kewajipan terhadap masyarakat sekitar.

Bagi memudahkan penelitian, kajian ini secara amnya menganalisis peranan tanggungjawab sosial yang dilaksanakan oleh Bank Islam Malaysia Berhad berdasarkan pengkelasan yang dibuat mengikut lima kategori utama iaitu penglibatan BIMB dalam pelaburan pembangunan, mobilisasi zakat, pinjaman Al-Qard al-Hasan, derma atau sumbangan kebajikan dan program pendidikan.

## PELABURAN PEMBANGUNAN

Sistem perbankan Islam merupakan institusi pembangunan masyarakat. Hal ini dapat dilihat dengan jelas melalui fungsinya sebagai institusi yang mengemblem deposit ahli-ahli sesebuah masyarakat untuk kegunaan projek-projek ekonomi ahli-ahli masyarakat tersebut.

Sejak ditubuhkan, Bank Islam Malaysia Berhad telah melibatkan diri dalam pelaburan yang berdimensikan sosial melalui kerjasama dengan beberapa agensi kerajaan bagi membantu menjayakan dasar kerajaan dalam bidang ekonomi. Antara skim pelaburan pembangunan yang disertai oleh Bank Islam Malaysia Berhad adalah seperti Program Pembangunan Vendor. Dalam program ini, BIMB telah terlibat dalam menyalurkan modal dan kelengkapan yang diperlukan oleh Industri Kecil dan Sederhana (IKS) di samping memberi khidmat nasihat kepada para usahawan yang terlibat dalam program vendor dalam usaha membantu kerajaan untuk membangunkan usahawan bumiputera kelas menengah seperti yang digariskan dalam Rancangan Malaysia Ketujuh. Di samping itu, BIMB telah menandatangani perjan-

jian dengan PUNB untuk meningkatkan pengembangan daya keusahawanan kaum Bumiputera dalam sektor komersial dan industri. Pihak BIMB juga telah turut serta dalam menjayakan Tabung Pembiayaan Usahawan Kecil yang merupakan salah satu skim yang diperkenalkan oleh CGC. Pihak bank berfungsi untuk menyalurkan pinjaman kepada para usahawan berskala kecil untuk memulakan atau mengembangkan perniagaan mereka. Manakala dalam Skim Pembiayaan Melalui Dana Bank Negara BIMB telah menyumbangkan RM 1 juta kepada Tabung Perumahan Kos Rendah untuk digunakan dalam pembinaan rumah kos rendah yang dibiayai bersama oleh kerajaan bagi membantu golongan termiskin untuk mendapatkan tempat kediaman. BIMB juga telah memperkenankan konsep pembiayaan Islam dalam skim ini iaitu berasaskan konsep Bai' al-Dayn dan Al-Mudarabah Al-Mutanaqisah.

Melalui Skim Pembiayaan untuk Pembelian Mesin dan Kelengkapan di bawah Program Pembangunan Industri Desa pula, BIMB berfungsi menyalurkan dana yang dikeluarkan oleh Kementerian Pembangunan Luar Bandar dalam bentuk pinjaman kepada usahawan untuk

# Mengurus Kemiskinan melalui Sedekah (Sadaqah)

Oleh FAZILA AZMI AHMAD  
(Projek Pengurusan Pembangunan Islam (IDMP)  
Universiti Sains Malaysia)

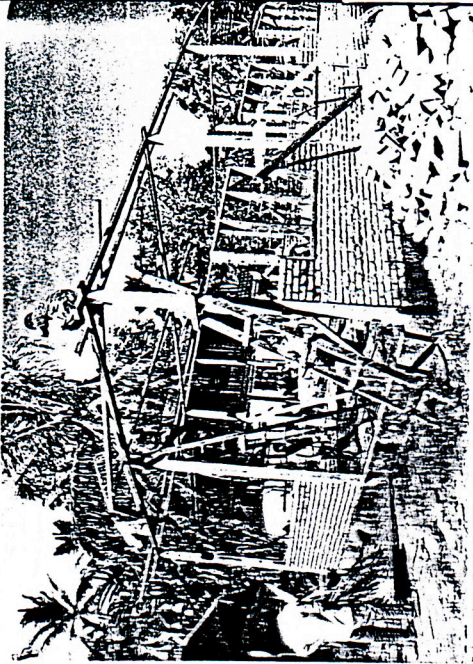
**D**ALAM Islam terdapat sekurang-kurangnya tiga kaedah mengurus kemiskinan harta iaitu kaedah wajib, kaedah wajib acahdi (mendiangi) dan kaedah sunat. Tulisannya saja sebelum ini telah menerangkan mekanisme mekanisme pengurusan kemiskinan material menerusi kaedah wajib dan kaedah wajib acahdi (mendiangi). Pada kali ini, pembaca akan melihat satu lagi kaedah Islam dalam mengurus masalah kemiskinan iaitu kaedah sunat.

Sunat menurut istilah syarak ialah sesuatu perkara yang mendatangkan pahala apabila dilaksanakan. Walau bagaimanapun, sekiranya diingakikan tidak pula mendatangkan dosa. Namun, oleh kerana perlaksanaannya dapat memberi manfaat, umat Islam dianjurkan untuk melaksanakannya. Contoh mekanisme pengurusan kemiskinan harta yang paling utama di bawah kaedah sunat ialah "sadaqah tatawaf".

"Sadaqah tatawaf" bermaksud pemberian atau penggunaan harta secara sukarela untuk tujuan kebajikan. Dalam maksud yang lain, Sadaqah tatawaf bererti semua bentuk sumbangan atau derma kebajikan yang memberi manfaat material kepada penerima. Kuantiti harta yang disumbangkan pula tidak terhad atau terkait dengan syarat-syarat yang tertentu.

### PEMBERIAN

Dalam konteks pengurusan kemiskinan, sadaqah merupakan alat untuk golongan yang berkemampuan menyumbangkan harta kepada golongan fakir dan miskin tanpa sebarang ikatan masa, tempat, nisab dan haul. Pemberian sadaqah ini lebih merupakan pemberian sesuatu dengan kasih sayang sebagai tanda belas ihsan golongan kaya terhadap golongan miskin. Pemberian ini sebenarnya boleh menjadi lambang perpaduan dan ikatan



Golongan kaya diperingatkan untuk menyebarkan masalah kemiskinan melalui sedekah.

hati antara pelbagai lapisan masyarakat. Di atas sebab itulah Islam sangat menggalakan pengannya menyumbangkan harta mereka melalui amalan sadaqah, menyuarakan perlaksanaan sadaqah ini.

### AMALAN KENABIAN

Ayat Al Quran dan Hadith di atas memberi pengajaran bahawa golongan harta sebenarnya mempunyai tanggungjawab untuk menyumbangkan sebahagian daripada harta mereka terutama kepada golongan yang memerlukan. Bahkan dalam sejarah, amalan menyumbangkan harta merupakan amalan kenabian yang paling banyak dilaksanakan oleh Rasulullah s.a.w. serta para sahabat baginda terutamanya dalam kalangan sahabat-sahabat yang berada. Rasulullah s.a.w. sendiri contohnya sering memberi sadaqah kepada setiap yang memerlukan wang sehingga habis keseluruhan wang beliau. Sayyidina Abu Bakar r.a. pula menyerahkan keseluruhan harta beliau untuk disadaqahkan sehingga apabila ditanya apakah yang beliau tinggalkan untuk keluarganya, beliau mengatakan "Aku tinggalkan Allah dan Rasulullah kepada mereka".

Sayyidina Umar juga telah menyahut

bersabda:

"...Ingatilah orang yang banyak harta itu yang tersedikit pahalanya di akhirat kecuali yang mengeluarkan hartanya kepada hamba Allah. ke kanan ke kiri, ke muka ke belakang. Tetapi sedikit sekait

anjuran bersadaqah dengan menyumbangkan sebahagian daripada harta kekayaan beliau. Begitu juga dengan Sayyidina Abul Rahman b. Auf dan Sayyidina Uthman b. Affan yang menyumbangkan sebahagian daripada harta kekayaan mereka. Manakala seorang sahabat bernama Abdullah b. Ja'far r.a. pernah membentangkan sebuah kebun kurma beserta dengan hamba yang mengerjakan kebun tersebut di samping segala peralatan yang ada dalam kebun itu. Hamba tersebut kemudiannya dimerdekan lalu disadaqahkan hakmilik kebun serta segala peralatannya kepada beliau. Begitulah suasana harmoni yang wujud di zaman Rasulullah s.a.w. di mana golongan miskin ketika itu sering mendapat curahan rezeki daripada golongan kaya.

Walaupun bagaimanapun, perlu diingat bahawa ciri istimewa golongan miskin pada zaman Rasulullah s.a.w. ialah mereka tidak meminta-minta, tidak mengenguh dan tidak menyusahkan masyarakat. Hal sedemikian berlaku kerana jiwa mereka kaya dengan iman dan taqwa.

### KETETAPAN

Dalam Islam, kekayaan kerohanian atau kekayaan iman dan taqwa dalam jiwa ini lebih diutamakan berbanding kekayaan material. Dengan kekayaan iman dan taqwa akan terbentuklah golongan miskin yang redha dengan ketetapan atau sunnah Allah yang menjadikan mereka miskin di samping tidak malas untuk menyumbang tenaga mengisi keperluan manusia.

Di samping itu dengan kekayaan iman dan taqwa juga lahiriah golongan kaya yang pemurah dan penyayang serta menjadi pembela kepada golongan miskin. Apabila kedua-dua golongan yang terduduk dengan iman dan taqwa tadi memaikan peranan masing-masing, maka akan wujudlah sistem kehidupan Islam yang dinamik.

Sebagai contoh, dalam sesebuah masyarakat kebiasannya buruh kasar, nelayan, petani dan penoreh getah merupakan golongan miskin. Sekalipun kus-lumus mereka yang bertungkus-lum menyumbangkan tenaga untuk mengisi keperluan masyarakat termasuk keperluan golongan kaya sama ada daripada segi makanan maubupun pembinaan tempat tinggal. Sebagai perperanan, golongan kaya seharusnya berperanan menyumbangkan sumber kewangan kepada mereka melalui amalan sadaqah.

Walaupun bagaimanapun, dalam pelaksanaan amalan sadaqah, Islam telah menyediakan garis panduannya. Sebagaimana yang telah dinyatakan, hukum pelaksanaannya amalan sadaqah ialah sunat. Hal ini bermaksud amalan ini perlu menyuat setelah perintah-perintah wajib disempurnakan. Perintah-perintah wajib tersebut termasuklah memberi nafkah kepada tanggungan serta mengeluarkan zakat yang diwajibkan ke atas dirinya. Memberi nafkah kepada tanggungan termasuk mengisi keperluan asas atau daruriah peribadi dan keluarga, menyediakan alat-alat kemudahan hidup yang utama serta menyediakan simpanan sekadar untuk keperluan.

Di antara ayat-ayat Al Quran yang menggariskan panduan mengeluarkan sadaqah ialah: "Dan jangmialah engkau menjadikan tanggammu itu terbelunggu ke telermu

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**Dalam konteks pengurusan kemiskinan, sadaqah merupakan alat untuk golongan yang berkemampuan menyumbangkan harta kepada golongan fakir dan miskin tanpa sebarang ikatan masa, tempat, nisab dan haul. Pemberian sadaqah ini lebih merupakan pemberian sesuatu dengan kasih sayang sebagai tanda belas ihsan golongan kaya terhadap golongan miskin. Pemberian ini sebenarnya boleh menjadi lambang perpaduan dan ikatan hati antara pelbagai lapisan masyarakat.**

dan jangan pula engkau membukakannya seluas-luasnya" (Al Isra' 17: 29).

"Dan mereka apabila membelanjai iaitu berlaku boros dan tidak pula berlaku kikir tetapi berlaku pertengahan di antara keduanya" (Al Furqan 25: 67)

Namun begitu pernah berlaku dalam s.a.w. sangap mengorbankan hak diri-nya semata-mata untuk memenuhi keperluan sahabat lain yang lebih memerlukan. Sayyidatina Aishah misalnya pernah memberi sadaqah seboti kurma sebarang makanan untuk dimakan. Beliau juga dengan sepupu Abu Jahm b.

Huzafiah yang sangap mendahulukan sahabat-sahabatnya yang sedang tenat dan memerlukan air lebih daripada keperluan dirinya sendiri sehingga akhirnya dia sendiri meninggal dunia.

### KESIMPULAN

Daripada ketiga-tiga kaedah pengurusan kemiskinan material yang telah dibincangkan, jelas dilihat bahawa pengurusan kemiskinan secara Islam lebih banyak meletakkan kunci penyelesaian persoalan kemiskinan di tangan orang-orang kaya. Tanpa kerjasama daripada golongan yang kaya ini, amat sukar untuk mengatasi persoalan kemiskinan seperti yang digariskan oleh agama Islam. Kehadiran orang-orang miskin dalam sesebuah masyarakat adalah untuk diperingatkan dan bertanggungjawab oleh golongan yang berada dan berkemampuan.

Apabila persoalan kemiskinan sama-

sama difikirkan dan ditangani oleh golongan berkemampuan ini, akan terlahi hubungan hati dan kasih sayang di antara kedua-dua lapisan masyarakat tersebut. Di situ lah sebenarnya terletak kunci keharmonian dan kebahagiaan sebuah masyarakat. Namun, kesemua ini hanya dapat diusahakan apabila kedua-dua golongan miskin dan kaya ini dengan iman dan taqwa. Dengan keyakinan kerohanian tersebut, barulah lahir golongan kaya yang pemurah semata-mata kerana mengharap kerredhaan Allah dan golongan miskin yang redha dengan kemiskinan serta tidak memintaminta, tidak malas untuk berusaha dan tidak menyusahkan orang lain.

