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**The Management Of Collection And Distribution Of Zakat
In Kelantan**

Ahmad Fakruddin Bin Mat Daud
(Matric No. P010202)

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

Date: 28 February 2004

Signature:



Name:

AHMAD FAKRUDDIN BIN
MAT DAUD

Matric No:

P 101202

Address:

Lot 2012, Kg. Pengkalan Hj Ali, 16050
Bachok, Kelantan

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Praise be to Allah the almighty, the cherisher and the sustainer of the universe. May the peace and blessings of Allah the almighty be upon Muhammad (S.A.W).

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ABSTRAK

Zakat merupakan salah satu rukun dari rukun Islam yang lima yang diwajibkan keatas orang Islam menunaikannya. Ianya terbahagi kepada beberapa jenis seperti zakat perniagaan, pendapatan, emas dan perak serta zakat pertanian. Kutipan dan agihan zakat merupakan dua elemen utama dalam sistem pengurusan zakat di setiap pusat zakat negeri. Kedua-dua kompenen ini perlu dirancang dengan teliti supaya institusi zakat dapat beroperasi dengan cekap untuk mencapai matlamatnya dalam mengutip zakat dari golongan yang kaya dan mengagihkannya kepada semua golongan asnaf. Justeru, kajian ini dibuat terhadap salah satu pusat zakat negeri iaitu pusat zakat negeri Kelantan dimana ia memfokuskan terhadap pengurusan pusat zakat tersebut dalam menjalankan pungutan dan agihan zakat. Pusat pengurusan zakat negeri Kelantan terletak dibawah kelolaan MAIK yang mendapat kuasa sepenuhnya daripada Sultan Kelantan dan merupakan satu-satunya organisasi yang menguruskan zakat dinegeri ini. Dibawah MAIK terdapat beberapa unit utama dan pengurusan zakat adalah terletak dibawah unit pembangunan. Unit ini bertanggungjawab sepenuhnya dalam menjalankan kutipan dan agihan zakat melalui beberapa program kutipan dan agihan yang diperkenalkan. Antara program kutipan zakat yang diperkenalkan ialah skim potongan gaji dan kutipan melalui pos dan program agihan adalah seperti skim bantuan bulanan fakir dan miskin, bantuan pendidikan, skim latihan dan banyak lagi. Selain itu kajian ini juga membicarakan tentang permasalahan yang dihadapi oleh MAIK dalam urusan kutipan dan agihan zakat.

ABSTRACT

Zakat is one of five Islamic pillars that being compulsory on every Muslim to practice it. It is divided to many types such as *Zakat* of business, income, gold and silver, and *Zakat* of agricultural. The collection and distribution of *Zakat* are the two main elements in *Zakat* management system at *Zakat* center in every state. Both components should be planned conscientiously for efficiency in operation to achieve its aims in collection *Zakat* from the rich parties and distribute to *Asnaf* parties. Nevertheless, this research is conducted at state zakat center in Kelantan. Where it focuses toward management of *Zakat* center in collection and distribution of zakat. The management of zakat center in Kelantan is organized by MAIK with got full authority by Sultan Of Kelantan and it is sole organized zakat. Under the MAIK there are some of the main unit and the management of *Zakat* under the development unit. This unit has full responsibility in collecting and distributing *Zakat* through programs introduced. The programs that relating to *Zakat* collection for instance are salary deduction scheme and zakat collection by post, while the programs that pertaining to distribution such as monthly aid scheme for poor and needy, educational scholarship, training scheme and others. Beside that, the study also discusses about problems faced by MAIK in collection and distribution of *Zakat*.

ملخص البحث

الزكاة ركن من أركان الإسلام الخمسة التي فرض على المسلمين أدائها. وهي تنقسم إلى عدة أقسام، كزكاة التجارة والدخل والذهب والفضة وزكاة الإنتاج الزراعي. وجمع الزكاة وتوزيعها أمران هامين في نظام إدارة الزكاة في مختلف مراكز الزكاة الوطنية. وهذان عنصران مهمان يحتاجان إلى خطة دقيقة لكي تكون عمليات جمع وتوزيع الزكاة في مركز التدريب والتأهيل محققة لغاياتها في جمع الزكاة من الأغنياء وتوزيعها على الأصناف المحتاجين فيما يُعرف بمصارف الزكاة. ولذلك كانت هذه الدراسة التحليلية في أحد مراكز الزكاة وهو مركز زكاة ولاية كلنتان. واهتم هذا البحث خصوصا بنشاط الإدارة في طريقتها المعتمدة في جمع الزكاة وتوزيعها. ومركز الزكاة يقع تحت إشراف مجلس الشؤون الإسلامية والعادات الملايوية لولاية كلنتان (MAIK) الذي يقع بدوره تحت سلطة سلطان الولاية، وهو مركز المجلس في إدارة شؤون الزكاة لهذه الولاية. وضمن المجلس توجد عدة فروع أساسية. وإدارة الزكاة تقع تحت إشراف قسم الإدارة والبناء. ويعتمد هذا القسم في عملية جمع الزكاة وتوزيعها على طرق ومناهج قررها وخطط لها مسبقا. ومن البرامج التي ينفذها هذا المركز هو عملية اقتطاع جزء من الرواتب واستلامها عن طريق البريد. وطريقة التوزيع تكون في شاكلة مساعدة شهرية للفقراء والمساكين، وكذلك المساعدات التربوية والتدريبات وغيرها. كما اهتم هذا البحث أيضا بمناقشة قضية المشاكل التي تواجه مجلس الشؤون الإسلامية والعادات الملايوية لولاية كلنتان في إجراءات جمع الزكاة وتوزيعها.

Content

	Page
Author Declaration	i
Acknowledgements	ii
Abstrak	iii
Abstract	iv
<i>Mulakhhkas Al-Bahth</i>	v
Content Page	vi
List Of Tables	x
List Of Appendices	xi
Abbreviation	xii

Chapter I: Introduction

1.1 Background Of Study	1
1.2 Objective Of Study	1
1.3 Essential Of Research	2
1.4 Scope Of Research	2
1.5 Methodology Of Research	2

Chapter II: Definition Of Term

2.1 Introduction	4
2.2 The Meaning Of <i>Zakat</i>	4
2.3 <i>Zakat</i> In The Holy Quran	5
2.4 The Evidences Show About The Obligation To Pay <i>Zakat</i>	5
2.4.1 The Evidences From Holy Quran	6
2.4.2 The Evidences From Al-Sunnah	7
2.5 Division Of <i>Zakat</i>	9
2.5.1 <i>Zakat</i> Of Property	10
2.5.2 <i>Zakatul -Fitr</i>	10
2.6 The Specialize And Objective Of <i>Zakat</i>	12
2.6.1 To Help Poor And Needy Muslims In Their Life	12
2.6.2 To Close Up The Different Level Between Groups Of Society	13
2.6.3 <i>Zakat</i> As The Source For The Development Of Society	13
2.6.4 To Purify The Heart From Stingy Attitude	13
2.6.5 To Purify And Growth Of Property For The People Who Pay The <i>Zakat</i>	14
2.6.6 To give a chance for the rich persons to make an obligation by paying <i>zakat</i> from their properties	14
2.6.7 To make close relationship between persons and Allah as a creator beside the relationship among the Muslims	14
2.7 General Conditions About Paying <i>Zakat</i>	15
2.7.1 Islam	15
2.7.2 Independent	15
2.7.3 Perfect Ownership	15
2.7.4 Enough Of <i>Nisab</i>	15
2.7.5 Enough Of <i>Hawl</i> .	15
2.7.6 Intent To Start A Business.	15

2.8 The Functions Of <i>Zakat</i> From Social And Economic Aspect	15
2.8.1 The Function Of <i>Zakat</i> From Social Aspect	16
2.8.2 The Function Of <i>Zakat</i> From Economic Aspect.	17
2.9 <i>Zakat</i> From The West Point Of View	18
2.10 The Effect Of Refusal To Pay <i>Zakat</i>	19

Chapter III: Background Of MAIK

3.1 The Management Of <i>Zakat</i> In Malaysia	21
3.2 The Background Of MAIK.	21
3.2.1 The History Of Establishment	21
3.3 The Expanding Through Time	22
3.3.1 The Council's Office.	22
3.3.2 The Changes In Law.	23
3.4 The <i>Zakat</i> Unit	23
3.5 The Objective Of Council	24
3.5.1 The Council's Strategies	25
3.6 The Council's Authority.	25
3.7 The Programs And Activities Of MAIK	26
3.7.1 Collection And Distribution Of <i>Zakat</i> .	26
3.7.2 The Religious Activity.	26
3.7.3 The Involvements Of Council In Economy.	27

CHAPTER IV: The *Zakat* Collection

4.1 The Methods of <i>Zakat</i> Collection In Kelantan	28
4.1.1 Provide <i>Zakat</i> Payment Counters In MAIK Office.	28
4.1.2 Receiving Payment By Post	29
4.1.3 Receiving Payment By Salary Deduction Scheme	29
4.1.4 Receiving <i>Zakatul-Fitr</i> Payment by <i>Amil</i>	30
4.1.5 Receiving Paddy <i>Zakat</i> Payment	30
4.1.6 The Peripatetic <i>Zakat</i> Counters During Ramadan	31
4.2 The Types Of <i>Zakat</i> , Rate Of <i>Nisab</i> , <i>Hawl</i> And Sum Compulsory Amount To <i>Zakat</i>	31
4.2.1 The <i>Zakat</i> on Trade	31
4.2.2 The <i>Zakat</i> on stock	33
4.2.3 The <i>Zakat</i> On Saving of Money	34
4.2.4 The <i>Zakat</i> On Salary.	38
4.2.5 The <i>Zakat</i> On Saving In Employee Provident Fund (EPF)	40
4.2.6 The <i>Zakat</i> On Gold And Silver	41
4.2.7 The <i>Zakat</i> On Animal	42
4.2.8 The <i>Zakat</i> On Agriculture	44
4.3 The Methods To Encourage The People To Pay <i>Zakat</i> .	45
4.4 The Problems Faced By MAIK In <i>Zakat</i> Collection	46
4.5 The Suggestion To Overcome The Problem	46

CHAPTER V: The Distribution Service

5.1	The Qualification of <i>Asnaf</i>	48
5.1.1	The Needy: <i>Al- Fuqara</i>	48
5.1.2	The Poor: <i>Al- Masakeen</i>	49
5.1.3	The <i>Zakat</i> Collectors: <i>Al- Amil</i>	49
5.1.4	Who Need To Be Reconciled: <i>Al- Muallafati Qulubuhum</i>	49
5.1.5	People Who Are Not Free: <i>Fir-Riqab</i>	50
5.1.6	The Overburdened Debtors: <i>Al-Gharimeen</i>	51
5.1.7	In The Cause Of Allah: <i>Fi- Sabilillah</i>	51
5.1.8	Wayfarers: <i>Ibnu- Sabil</i>	51
5.2	The Types Of Distribution	52
5.2.1	The Distributions To The Needy And The Poor People	51
5.2.2	The Distributions To Convert	52
5.2.3	The Distributions To <i>Asnaf Fisabilillah</i>	53
5.2.4	The Distributions To <i>Ibnu-Sabil</i>	53
5.2.5	The Distributions To <i>Gharimeen</i>	53
5.2.6	The Distributions To <i>Amil</i>	53
5.3	The Explanation Of Aid Programs	54
5.3.1	The Permanent Monthly Aid	54
5.3.2	The Treatment Aid	54
5.3.3	The Education Scheme Aid	54
5.3.4	The Medical aid	56
5.3.5	The Skill Aid	56
5.4	Distribution Service	56
5.4.1	The General Condition	56
5.4.2	The Type Of Application Forms	57
5.4.3	How To Make The Application	57
5.5	The Problem Faced By MAIK In Their Distribution Service	57
	Bibliography	59
	Appendices	61

List of table

Table	Page
Table 4.2.7.3: Schedule Show Number Of Cow Or Buffalo And Total Imposition To <i>Zakat</i>	43
Table 4.2.7.5: Schedule Show Number Of Goat Or Sheep And The Total Imposition To <i>Zakat</i>	44

LIST OF Appendices

	Page
Appendix A: Enactment Majlis Agama Islam Dan Adat Istiadat Melayu Kelantan 1994 (seksyen 51-60).	61
Appendix B: Borang kebenaran potongan gaji bulanan.	66
Appendix C: Contoh pengiraan zakat gaji atau pendapatan.	67
Appendix D: Borang bayaran zakat melalui pos.	68
Appendix E: Borang bayaran zakat.	69
Appendix F: Borang bantuan zakat bulanan kepada fakir dan miskin.	70
Appendix G: Tabung yayasan pengajian tinggi.	74
Appendix H:	
1- The Total <i>Zakat</i> Collection Since 1995-2002	77
2- The Total ZAKAT Distribution To The ASNAF Since 1995-2002	77
3- The Receiver Of Monthly Aid For Poor And Needy According To The District From 1998- June 2003	77
4- The Total Distribution Base On Programs	78
5- Total Monthly Aid Spending To The Poor And Needy From 1998 –June 2003	79
6- The Number Of Receiver Monthly Aid (Poor And Needy) From 1998-June 2003	79
7- The Number Of Aid Receiver From 1998- June 2003	80

ABBREVIATIONS

(P.B.U.H)	Peace be upon him
EPF	Employee Provident Fund
IPT	institut pengajian tinggi
MAIK	Majlis Agama Islam Kelantan
n.d	no date/no year
n.pb.	no publisher
n.pl.	no place
p.	Page
swt	subhanahu wa ta'ala
Trans.	translated
UKM	Universiti Kebangsaan Malaysia

CHAPTER I

Introduction

1.1 Background Of Study

As we know, *Zakat* is one of five Islamic pillars that must be performed by every Muslim when they fulfill certain conditions. The people who implement this Islamic pillar will purify their property and will get blessing from Allah *swt* and at the same time help poor groups.

The management of *Zakat* is very difficult. It is because not all Muslim fully obedient to the religion and there are also people who refuse to pay the *Zakat*. Saidina Abu Bakr As- Siddiq announced the war upon residents of Arab, who did not want to pay *Zakat*. This happened after Prophet (P.B.U.H) passed away. However, from that story the *Zakat* is compulsory on every Muslim and must be fulfilled whenever it completes the conditions of *Zakat*.

The management of *Zakat* in Malaysia is under the jurisdiction of every state. It is under religious council of every state. Their management is difference by each other. In Kelantan, the management of *Zakat* property and *Zakatul-Fitr* are organized under *Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)* at *Zakat* Unit, Development Division, at first floor, *Balai Islam Complex*, Lundang, Kota Bharu. It has been existed to make it easy for the implementation of collecting *Zakat* in that state. By these points, the author want to make a study at *Zakat* Unit MAIK in order want to know about the procedures of collection and distributions of *Zakat* and *Fitrah* in Kelantan.

1.2 Objective Of Study

This academic project focuses on collection and contribution of *Zakat* in Kelantan. The author has many objectives and goals to achieve the targets. There are:

1. To know and understand the process of *Zakat* collection and contribution in Kelantan.

2. To examine who are entitled to receive *Zakat* and who are qualified to accept it.
3. To know how far *Zakat* management can help the development in Kelantan.
4. To see how far the functions and jurisdiction of *Zakat* unit in managing the collection and distribution of *Zakat* in Kelantan.

1.3 Essential Of Research

Indirectly, the essential of this research is mentioned in the objective. However, in this research the author has important opinion to expose to the society relating to the process of collections and distributions of *Zakat*. Besides that it also give an understanding about the important of *Zakat*, which is managed through the professional management.

The author hopes this research will give some contribution in enhancing the knowledge and understanding about *Zakat*.

1.4 Scope Of Research

For the scope of research, the author only touches about background of MAIK and *Zakat* unit, the collections and distribution of *Zakat* system that already practiced, and the activities available at MAIK.

This research also discussed about the distribution of *Zakat* to *Asnaf* based on the programs handled by this unit such as renovating house, scholarship to students, monthly aid and others.

1.5 Methodology Of Research

In collecting the information about *Zakat*, the author uses three methods to get the information and collect the data. There are:

1. Interview

The author used interview method formally with respondent. The respondents are the officers of *Zakat* Unit at MAIK. He is En. Murtadha bin Hj. Abdullah and En. Nik Mohammad Nor bin Nik Ishak.

By that interview, the information are gained concisely and precisely.

2. Documentation Research

The author also uses the Documentation Research such as reports, magazines and brochures. This method is important to make conclusion of research because all documents will become facts and data.

3. Library Research

This method will help the author in understanding the matters of research. It also has been a guideline and preparation of secondary information. The libraries are Islamic University College of Malaysia library, Islamic Center Library of Kuala Lumpur and the University Malaya library.

CHAPTER II

Definition Of Term

2.1 Introduction

The various aspects of Islam such as ideology, spirit, legality, social, politics, are mutually consistent and complete each other. Islam, therefore does not call Muslims to occupy themselves with worship only, but they are to work hard for the sake of furthering and implementing all its (Islam) various aspects in all walks of life and creating the best Muslim society and promoting it.

Zakat, in accordance with the above, named Islamic point of view, is one of the essential requirements of building up the Muslims society. Giving the *Zakat* is one of the reasons for which the righteous is given the authority on earth.

Zakat as an institution is intimately tied up to the fiscal policies and even plays a greater role in removing inequality in the Muslim society. Its application is not confined to a day or two but goes beyond a year.

2.2 The Meaning Of *Zakat*

Zakat, which is an Islamic fundamental *'Ibadah* (worship) and not a tax. In literal sense it means growth and purification.

The word of زكا الزرع (*zaka al-zar'u*), which means the batch of plant which growth and good.¹ As Allah said in the *Surah al-Kahfi*, verse 74:

أَقْتَلْتَ نَفْسًا زَكِيَّةً بِغَيْرِ نَفْسٍ لَقَدْ جِئْتَ شَيْئًا نُكْرًا.

It means: “ *what, hast thou slain an innocent soul who hath slain no man? Verily thou hast done a harried thing*”.

Beside that the meaning of *Zakat* from literal sense also means arable, boon, benefit, chaste from dirty.²

¹ Samsuri Rifa'I, Ibrahim Abi Zainab, 1999. *fiqh Imam ja'far Shadiq*. Jakarta. Pt Lentera, P.315.

² Wahbah al-Zuhaili. 1995. *Fiqh Dan Peundangan Islam*, KL: Dewan Bahasa dan Pustaka. jilid II. P 819.

In the technical it means to purify one's possession of wealth by distributing a prescribed amount imposed on the rich, which has to be given to the poor as their right as an essential mode of worship and not alms³.

By paying the *Zakat*, one aspires to attain purification in heart and in self and the cultivation of good deeds on the one hand and the blessing of increase wealth on the other hand.

There are a different meaning between *Zakat* and *sadaqa*. In the terminology of *fiqh* (Islamic jurisprudence), a clear distinction between *Sadaqa* and *Zakat* is made. As *Sadaqa* generally refers to any kind of charity, which is given for the sake of Allah, whereas *Zakat* signifies the obligatory contribution, which every well-off Muslim has to pay to the poor.⁴

By the way, there is no equivalent practice in other religions. Actually there is no term convey the true sense of the word *Zakat*. The terms such as charity, alms, poor-due, poor-tax, tithe, dole and any other term just the word translated.

2.3 *Zakat* In The Holy Quran

In the Holy Quran, the word *Zakat* have been mentioned for 30 times. From this number, 27 times is mentioned together with *salat* in a verse. Eight of this number mentioned in Qurran *Makiyyah* and the other is mentioned in Quran *Madaniah*.

Beside that, there is some of author who said the *Zakat* is mentioned with the *Salat* in Al-Quran for 82n times. They said the meaning of *Zakat* include all matter, which related with the *Zakat* likes *Infraq*, give food to the needy and so on.

The other word used for *Zakat* In Holy Quran is obligatory *Sadaqa*, which is derived from word *Sidq* (the truth and right). It is to show true of worship and obedience the person who paid of *Zakat*. The term *Sadaqa* incorporates *Zakat*. As Muslims, becomes responsibility to pay the *Zakat* voluntarily upon Allah *swt*.⁵

2.4 The Evidences Show About The Obligation To Pay *Zakat*

In Al-Quran or *Hadith* from prophet Muhammad (P.B.U.H), there are many verses explained about compulsory to pay of *Zakat*, there are:

³ Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. P 28.

⁴ Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. P 29.

⁵ يوسف القرضاوي. 2001. *فقه الزكاة*. ناشرون: مؤسسة الرسالة ج. 1، ص. 62.

2.4.1 The Evidences From Holy Quran

There are many verses from holy Quran, which show an obligation of *Zakat*. For examples:

1. The verse explain an obligation of *Zakat* together with *Salat*:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ.⁶

It means: “And be steadfast in prayer and give Zakat, and whatever good ye send forth for you souls before you, ye shall find it with Allah, for Allah sees well all that ye do”.

2. The verse where Allah command to spend the property in the way of Allah:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ.⁷

It means: “O ye who believe: Give of the good things ye have (honorably) earned, and of the fruits of the earth which we have produced for you, and do not even aim at getting anything which is bad, in other that out of it ye may give away something, when ye yourselves would not receive it except with closed eyes. And know that Allah is free of all wants, and worthy of all praise”.

3. The verse which explain in the Muslim property have a right belong other:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَعْلُومٌ لِلسَّائِلِ وَالْمَحْرُومِ.⁸

⁶ Al-Baqarah 110

⁷ Al-Baqarah: 267

⁸ Al- Ma'arj: 24-25.

It means: “*And those in whose wealth a recognized right, for the (needy) who asks and him who is deprived (for some reason from asking)*”.

4. The verse explain the obligation of *Salat* and *Zakat* in the real religion:

وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقِيَمَةِ.⁹

It means: “*And they are ordered naught else than to serve Allah, keeping religion pure for him, as man by nature upright, and the establish worship and to pay the poor-due. That is true religion*”.

2.4.2 The Evidences From Al-Sunnah

There are also evident from *Al-Sunnah* which explain about *Zakat*, for example:

1. *Al-Sunnah* explains about worship include the *Zakat* which can make people near to the paradise:

حَدِيثُ أَبِي أَيُّوبَ الْأَنْصَارِيِّ رَضِيَ اللَّهُ عَنْهُ : أَنَّ أَعْرَابِيًّا عَرَضَ لِرَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ وَهُوَ فِي سَفَرٍ فَأَخَذَ بِخِطَامِ نَاقَتِهِ أَوْ بِزِمَامِهَا ثُمَّ قَالَ يَا رَسُولَ اللَّهِ أَوْ يَا مُحَمَّدُ أَخْبِرْنِي بِمَا يُقَرِّبُنِي مِنَ الْجَنَّةِ وَمَا يُبَاعِدُنِي مِنَ النَّارِ قَالَ فَكَفَّ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ثُمَّ نَظَرَ فِي أَصْحَابِهِ ثُمَّ قَالَ لَقَدْ وَفَّقَ أَوْ لَقَدْ هُدِيَ قَالَ كَيْفَ قُلْتَ قَالَ فَأَعَادَ فَقَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ تَعْبُدُ اللَّهَ لَا تُشْرِكُ بِهِ شَيْئًا وَتُقِيمُ الصَّلَاةَ وَتُؤْتِي الزَّكَاةَ وَتَصِلُ الرَّحِمَ دَعِ النَّاقَةَ.¹⁰

⁹ Al-Bayyinah: 5.

¹⁰ SAKHR. 1996. *AL-BAYAN Hadis Riwayat Bukhari dan Muslim*. (CD Rom). Vers. 1.0. Kitab Iman. # 8.

It means:

Abu Aiyub Al-Ansari, may Allah be pleased with him, reported: "Once during a journey of the Holy Prophet (may peace of Allah be upon him), a Bedouin appeared before him and caught hold of the nose string of his she-camel and then said: Messenger of Allah (or Muhammad), inform me about that which takes me near to Paradise and draws me away from the Fire of Hell. He the narrator said: The Prophet (may peace be upon him) stopped for a while and cast a glance upon his Companions and then said: He was afforded a good opportunity or he had been guided well. He the Holy Prophet, addressing the Bedouin, said: (Repeat) whatever you have uttered. He the Bedouin repeated that. Upon this the Apostle (may peace be upon him) remarked: You worship Allah and associate none with Him, and you perform Prayer and pay Zakat, and do good to your kin. After having uttered these words, the Holy Prophet asked the Bedouin to release the nose string of his she-camel"

2. Al-Sunnah which explain an obligation of Zakat:

حَدِيثُ مُعَاذِ رَضِيَ اللَّهُ عَنْهُ قَالَ : بَعَثَنِي رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ إِنَّكَ تَأْتِي قَوْمًا مِنْ أَهْلِ الْكِتَابِ فَادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّي رَسُولُ اللَّهِ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمْتُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَأَعْلِمْتُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً تُؤْخَذُ مِنْ أَعْيَانِهِمْ فترُدُّ فِي فُقَرَائِهِمْ فَإِنْ هُمْ أَطَاعُوا لِذَلِكَ فَإِيَّاكَ وَكَرَائِمَ أَمْوَالِهِمْ وَأَتَّقِ دَعْوَةَ الْمَظْلُومِ فَإِنَّهُ لَيْسَ بَيْنَهَا وَبَيْنَ اللَّهِ حِجَابٌ¹¹.

It means:

Mu'adh, may Allah be pleased with him, said: "The Messenger of Allah (may peace be upon him) sent me (as a governor of Yemen) and (at the time of departure)

¹¹ SAKHR. 1996. AL-BAYAN Hadis Riwayat Bukhari dan Muslim. (CD Rom). Vers.1.0. Kitab Iman. #12.

instructed me thus: You will soon find yourself in a community of the People of the Book, so first call them to testify that there is no god but Allah, and that I (Muhammad) am the Messenger of Allah; and if they accept this, then tell them that Allah has enjoined upon them five Prayers during the day and night; and if they accept it, then tell them that Allah has made Zakat obligatory for them that it should be collected from the rich and distributed among the poor; and if they agree to it, don't pick up (as a share of Zakat) the best of their wealth. Beware of the supplication of the oppressed for there is no barrier between it and Allah"

3. *Al-Sunnah* show an obligation of *Zakatul-Fitr* for every Muslim during fasting Ramadan:

حَدِيثُ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا : أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَرَضَ زَكَاةَ الْفِطْرِ
 مِنْ رَمَضَانَ عَلَى النَّاسِ صَاعًا مِنْ تَمْرٍ أَوْ صَاعًا مِنْ شَعِيرٍ عَلَى كُلِّ حُرٍّ أَوْ عَبْدٍ ذَكَرٍ أَوْ أُنْثَى
 مِنَ الْمُسْلِمِينَ.¹²

It means:

Ibn 'Umar, may Allah be pleased with them, reported: "Allah's Messenger (may peace be upon him) prescribed the payment of Zakat Al-Fitr (on breaking the Fast) of Ramadan for people, for every freeman, or slave, male and female among the Muslims, one sa' of dried dates, or one sa' of barley "

2.5 Division of *Zakat*

Zakat can be divided to two aspects. It is *Zakat* based on the property named *Zakat* of property and *Zakat* related to the body named *Zakatul-Fitr*.

¹² SAKHR. 1996. *AL-BAYAN Hadis Riwayat Bukhari dan Muslim*. (CD Rom). Vers.1.0. Kitab Iman. #537.

2.5.1 *Zakat Of Property*

Zakat of property is payment of *Zakat* which involves certain properties when it fulfills certain condition. The *Zakat* property needs to be paid such as gold and silver, animals like cow and goat, plantations, trading and property of *rikaz*.¹³

2.5.1.1 Types Of *Zakat* On Property

1. Trading
2. Saving money or accounts
3. Share
4. Income or salary
5. Gold and silver
6. Farm animals
7. Cereal and fruits

2.5.2 *Zakatul -Fitr*

2.5.2.1 The Aim Of *Zakatul -Fitr*

Zakatul-Fitr is also called *Sadaqat - ul- Fitr*. It is a type of *Sadaqa* which must be paid at the end of fasting, Ramadan. It is prescribed for Muslims to purify and support their fasting as well as to make up for wrong deeds committed during the month of fasting. It is obligatory for every Muslim whether slave or free, male or female and young or old. It is to enable the poor to participate in the rejoicing of '*Eid-ul- Fitr*'.¹⁴

The Holy Prophet (P.B.U.H) said in this connection, on the authority of Ibn 'Abas (Allah be pleased with both of them): " the messenger of Allah has prescribed *Zakatul-Fitr* to purify the faster from vain discourse and obscenity, and food for the needy".¹⁵

¹³ Abi Abdullah Muhammad Yazid Al-Khazwani. n.d. *sunan Ibn Majah*. Istanbul. Juzu' 1. p.25.

¹⁴Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. P 92.

¹⁵ Abu Dawood

2.5.2.2 The Duty Of *Zakatul-Fitr*

Zakatul-Fitr is compulsory upon every Muslim who owns extra provisions beyond his need as well as the need of every one in his family on the day and night of 'Eid-ul-Fitr. In other word, a father should pay for himself and for whom he supports.

In the sound *Hadith* reported by Ibn 'Umar (Allah be pleased with them both) that "The messenger of Allah prescribed *Zakatul-Fitr* of Ramadan one *sa'* of dates or one *sa'* of barley for every individual among Muslims whether free man, or slave, male or female, young or old".

2.5.2.3 The Time Of Payment

Zakat-ul-Fitr, according to imam Shafi'i, can be paid from the first of Ramadan. It is preferable to pay it on the last to days of Ramadan. But, on the other side, it best time is on the first day of 'Eidul- Fitr before 'Eid Prayer. If it is paid after the pray of the *Eid*, it is considered on ordinary *sadaqa*. The Prophet said:

"Whoever pays it before *salat* ('Eid prayer), it is an acceptable *Zakat* and whoever pays it after *salat*, then it is (regarded only as) a charity".¹⁶

Shafi'ie hold that it is permissible to give *zakatul-fitr* any time during the Ramadan up to 'Eid Prayer. Abu Hanifa says, it is permissible to give it before Ramadan to 'Eid Prayer so long as you make this your intention. As for the position of Ibn Hazm, he assumes that it is not permissible except after dawn on the day of 'Eid but before 'Eid Prayer.

There are also some jurist who think that it is permissible to delay giving it even after 'Eid Prayer. But the point of view of the Shafi'ie school is the superior one because if we pay it during Ramadan, the poor can buy what he wants for Ramadan and 'Eid. In doing so, we can bring happiness to the poor on the day of 'Eid. This also gives the children of the poor a chance to enjoy 'Eid like others.

If *Zakatul- Fitr* is not paid before 'Eid Prayer, one is not exempt from it. It becomes as debt, which should be paid even after death. The heirs must not distribute the deceased inheritance before praying *Zakatul-Fitr* for the deceased if he did not pay it.¹⁷

¹⁶ Reported by Abu Dawood, Ibn Majah and Ad-Dar Qutni.

¹⁷ Dr. Hussain H. Shahata. 1999. *How To Calculate Zakatul-Fitr*. Cairo-Egypt: Al-Falah Foundation. P 17.

2.5.2.4 The Quantity Of *Zakatul-Fitr*

Every Muslim should offer one *sa'* from local foodstuffs such as wheat, rice, barley dates, dry grapes, cheese or maize.

As regard if we can pay instead of giving food, Imam Abu Hanifa (may Allah's mercy be upon him) legalizes paying money instead of foodstuff. In such a case, you are to spend (money) what is equal to the value of one *sa'* of the common local foodstuff in the country.

2.5.2.5 The Place To Pay *Zakatul-Fitr*

It is better to pay *zakatul-Fitr* in the place in which one lives and fasts. However, if someone fast in foreign town, (because of traveling), he should pay it therein, this is the position of *Hanbalis* and *Shafi'is*, because *zakatul-Fitr* relates to one's body.

However, some contemporary jurists hold that it is permissible to send *zakatul-Fitr* elsewhere if the poor, the needy or other recipients of *Zakat* do not exist in such place. It is narrated that Sahnun said, " If the Imam (a leader) knows that there is a poverty in some town, he may give it to the recipients of *Zakat* there. This is because, all Muslims are brothers and if a Muslims complains about poverty, the others Muslims should help him and this is superior point of view."¹⁸

2.6 The Specialize And Objective Of *Zakat*

The *Zakat* were obligated upon the Muslims who fulfill of its term. It has certain privileges and objective. It is:

2.6.1 To Help Poor And Needy Muslims In Their Life

Allah SWT creates human being same in their shape and facial, but their level and position or title is different from each other. Where some of them are rich and some of them are poor. Nevertheless, the *Zakat* is the one way for the rich people to help the poor people.

¹⁸ Dr. Hussain H. Shahata. 1999. *How To Calculate Zakatul-Fitr*. Cairo-Egypt: Al-Falah Foundation. P 21.

As Allah said in *Surah Al-Dzariyat* verse 19, it is:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

It means: “*And in their wealth the beggar and outcast had due share*”.

2.6.2 To Close Up The Different Level Between Groups Of Society

Further more, the circumstances and level of living among society are very different, an accidentally have been buried between group of wealthy and poor. But with giving *Zakat* were help the poor groups. Benefit from this situation was happened where the poor peoples respected to the groups of wealthy. Therefore, the united among the society will be existed by this way.

2.6.3 Zakat As The Source For The Development Of Society

The *Zakat* can be the main source for the development of society if it was managed through the right way. Especially to the poor groups, which can get benefit from the help of rich groups. The rich groups will get benefit from the prayer of poor's group.

When the *Zakat* managed by good management, it can make a balance life among the poor and wealthy groups.

2.6.4 To Purify The Heart From Stingy Attitude

If someone was work very hard to collect the money as his properties, of course they will love to their property. If they loving to the property without grateful to Allah, it will make the stingy attitude in their heart.

The stingy is a bad attitude which will destroyed our self and we must avoid it. By paying *Zakat* it will teach a person to avoid the stingy with his property. As Allah said in the Holy Quran, *Surah Al-Hashr* verse 9, it is:

وَالَّذِينَ تَبَوَّؤُوا الدَّارَ وَالْإِيمَانَ مِن قَبْلِهِمْ يُحِبُّونَ مَن هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِّمَّا أُوتُوا وَيُؤْتُونَ عَلَى أَنفُسِهِمْ وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ وَمَن يُوقَ شُحَّ نَفْسِهِ فَأُولَئِكَ هُمُ الْمُفْلِحُونَ .

It means: “Those who entered the city and the faith before them love those who flee unto them for refuge, and find in their breasts no need for that which hath been given them, but prefer (the fugitives) above themselves though poverty become their lot. And whose is saved from his own avarice, such are they who are successful”.

2.6.5 To Purify And Growth Of Property For The People Who Pay The Zakat

The poor and need's group have their right on the other Muslim wealth property. The owner of property must give the *Zakat* to the poor and need's group to purify their property. After give the *Zakat* as an obligatory, the balance property is full possessiveness by the people. As Allah said in *Surah At-Tawbah*, verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ.

It means: “take alms of their wealth, wherewith thou mayst make them grow, and pray of them. Lo! Thy prayer as an assuagement for them. Allah is Hearer, Knower.”

We said that the *Zakat* could purify the property because the amount of *Zakat*, which was paid, just a little amount compare with reciprocation from Allah. Maybe Allah will change that little money with the big reciprocation.

2.6.6 To give a chance for the rich persons to make an obligation by paying Zakat from their properties.

2.5.7 To make close relationship between persons and Allah as a creator beside the relationship among the Muslims.

2.7 General Conditions About Paying *Zakat*.¹⁹

2.7.1 Islam.

Zakat can be charged for the Muslims only. For Muslims trading with non-Muslim, it only can take the equity percent of Muslim for *Zakat*.

2.7.2 Independent

The slave cannot oblige to pay *Zakat* except *Zakatul-fitr*. However not arisen about slave at this time, but the condition of slave still maintained as one condition of *Zakat*.

2.7.3 Perfect Ownership

The property must be perfect in belonging's person and not related of other people. The owner also should have the benefit from it.

2.7.4 Enough Of *Nisab*

Nisab is minimum value level were certain whether that property should be given *Zakat* or not. The *Nisab* is same with 85 grams of current value of gold. It is about RM3000 (depend on the current values of gold).

2.7.5 Enough Of *Hawl*

Enough of *hawl* means one year period of keeping the properties.

2.7.6 Intent To Start A Business

This condition is for the trading *Zakat* only.

2.8 The Functions Of *Zakat* From Social And Economic Aspect

Zakat is one of the Islamic pillars design on both aspects social and economic. Beside admission of *tawheed* (*shahadat*) and pray, the person must pay the *Zakat* to confirm their Islamic faith and into Muslim line. As Allah said in the Holy Quran, *Surah At-Tawbah* verse 11, it is:

¹⁹ Islamic Religious Council of Federal Territory.

فَإِنْ تَابُوا وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ فَإِخْوَانُكُمْ فِي الدِّينِ وَنُفَصِّلُ الْآيَاتِ لِقَوْمٍ
يَعْلَمُونَ.

It means: “*But if they repent and establish worship and pay the poor-due, then are they your brethren in religion. We detail our revelations for a people who have knowledge*”.

Generally, the *Zakat* have two important functions from economic and social aspect. It base on two main function of *Zakat*. Firstly, the *Zakat* can purify the heart of person who pays it from stingy attitude and secondly, the *Zakat* can enhance the society in good condition.²⁰

2.8.1 The Function Of *Zakat* From Social Aspect

Every Muslim who fulfills certain condition must pay *Zakat* as an obligatory. The *Zakat* fund should be used to help unable society. There are should be build a society co-operative such as became an insurance company and saving fund on Muslim. Every Muslim who needs to help will be getting it from this fund. Because of that, the duty of *Zakat* as an extra capital supported by the society to help jobless, an orphans, widow, cripple, sickness and others. In the other word, *Zakat* is an important social insurance for the Muslim to make the good condition in their future.

Zakat is one of the social insurance funds, which was support from the rich man. Therefore, the Muslims should not be worry about their own financial problem. That is because the *Zakat* fund will always help them and also the people who need it. On the other word, every Muslim should not be worry if there has any disasters like flood, disease, damages, bankrupt, death and many more, which will cause damages to their business and also to their properties, because *Zakat* fund is an insurance which will help every people in every risk. So, we can know that *Zakat* was fulfilled the purpose of purifying the heart as a duty to the religion and also as a social insurance for all type of risk, which was donated by the wealthy.²¹

²⁰ Fakulty Ekonomi UKM. 2002, “Pendapatan Dan Sasaran Perbelanjaan Dana Zakatdi Negeri Kedah, Perak, Selangor Dan Negeri Sembilan”. (paper). *Muzakarah Pakar Zakat*, UKM. 21 Disember. p.3.

²¹ *ibid*.p.4.

2.8.2 The Function Of *Zakat* From Economic Aspect

One of the main purposes of *Zakat* is to close up the differential of the economic status in the society. It is also to make the society growth in the same level according to their income. The purpose of *Zakat* is to make the fair economic differentiate among the Muslim in order that the rich people is not is not to be more rich and the poor people not to be more poor. This statement is related with the view of prophet Muhammad (P.B.U.H) which show that the *Zakat* as a money which was taken from the rich people and will be given to the poor people.

Nevertheless, the mission of paying *Zakat* is to distribute the wealthy from the society, which will make the Muslim not left in the poor live. This can help the people or Muslim leave in a good condition as a moderate people or family in the large society and not in the poor live.

Beside that *Zakat* also can encourage the industrial and trading investment because of psychology factor. The money from *Zakat*, which was paid, is to have a lesson from Allah as a creator, which will attract the other people to pay the *Zakat* in the bigger amount. This factor will make the other Muslim felt invited to give their money or capital (by paying the *Zakat*) to make the cycle in the industrial and business.

So, when there was many capitals were invested in the industrial and trading, there will make much more money, which will be collected. So the people were encouraged to invest their money other than keep it. If the *Zakat* institution is manage with a good management, all the static properties will be charged as a *Zakat*. This means that all the properties which were hidden (not proactive) will be invested in the proactive industry. Every single people who have this property will attempt to use their property to have much benefits from that property. All Muslim must pay *Zakat* in whatever condition. Each people like to pay *Zakat* from the benefit, which was collected, other than paying *Zakat* from the proactive property. This situation can make the property holder have to produce much more money to the industrial and trading from the properties, which was neglected before.

From the function of *Zakat* above, of course it can encourage the investment and also can encourage the expense, which will give a big meaning in the economic

situation. The establishment of the investment fund will help the industrial development and economic growth become first.²²

2.9 *Zakat From The West Point Of View*

There are many books researcher from occidentals where they were lifted and respected of *Zakat* system practiced in the world at this time. For instead, Anold in his book “*Dakwah Islam*” he have discuss about the Islamic quotes and strengthen about good of *Haji* and *Zakat* worship. His said:

“The relationship is a finest religious theory, which makes an imposing feelings among the Muslims. This is clear that, Islam is always take care to all the people who converted to Islam without caring their races”.

The new converters are accepted by all Muslims and they have their own places amongst the Muslim in the same level.

According to Recdorus, his said:

“Based on my research, in Islam I found that have two social problems in the world. First, in Al-Quran mention that all Muslim have their close relationship. Secondly, all people owing properties must pay the *Zakat*, whether they give or take it compelled from them to give to poor people, when the wealthy people did not want to pay it voluntarily. This is the one way to solve the problem which was faced by the society today”.

The famous west Oriental, Masinion said that:

“Islam has their own strength to implement the fairness among them. This is the benefit from obligation of *Zakat*, which every Muslims must pay it to fulfill the *Baitulmal* fund”.

Beside that, Dr.Faglery in his book stated that “all religious confess that the donation is very important for the behave and the assess of the society. So, the religious have a close relationship between them. But, Islam have their own way to put a rule to take a lot of money from the property of the wealthy, to distribute it to the poor. With this obligation, the people was tasted their behavior from the bad nature (stingy) and after that they will be given a merit from Allah.²³

²² Fakulty Ekonomi UKM. 2002, “Pendapatan Dan Sasaran Perbelanjaan Dana Zakatdi Negeri Kedah, Perak, Selangor Dan Negeri Sembilan”. (paper). *Muzakarah Pakar Zakat*, UKM. 21 Disember. p.4.

²³ Fakulty Ekonomi UKM. 2002, “Pendapatan Dan Sasaran Perbelanjaan Dana Zakatdi Negeri Kedah, Perak, Selangor Dan Negeri Sembilan”. (paper). *Muzakarah Pakar Zakat*, UKM. 21 Disember. p.6.

2.10 The Effect Of Refusal To Pay Zakat

Zakat or *sadaqa* in Islam is not a voluntarily act of charity where the rich person gives to the poor out of his or her own sweet will, but it is an obligatory act, which every Muslims was enjoined to perform.

The people who refuse to pay *Zakat* fall outside the pale of Islam.²⁴

The Holy Quran said:

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ²⁵.

It means: “*They who hoard up gold and silver and spend it not in the way of Allah, unto them give tidings (O Muhammad) of a painful doom*”.

Beside that the Holy Prophet (P.B.U.H) said:

حَدِيثُ أَبِي ذَرٍّ رَضِيَ اللَّهُ عَنْهُ قَالَ : ائْتَيْتُ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ وَهُوَ جَالِسٌ فِي ظِلِّ الْكَعْبَةِ فَلَمَّا رَأَى قَالَ هُمُ الْأَخْسَرُونَ وَرَبُّ الْكَعْبَةِ قَالَ فَجِئْتُ حَتَّى جَلَسْتُ فَلَمْ أَتَقَارَّ أَنْ قُمْتُ فَقُلْتُ يَا رَسُولَ اللَّهِ فِدَاكَ أَبِي وَأُمِّي مَنْ هُمْ قَالَ هُمُ الْأَكْثَرُونَ وَأَمْوَالًا إِلَّا مَنْ قَالَ هَكَذَا وَهَكَذَا مِنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ وَعَنْ يَمِينِهِ وَعَنْ شِمَالِهِ وَقَلِيلٌ مَا هُمْ مَا مِنْ صَاحِبِ إِبِلٍ وَلَا بَقَرٍ وَلَا غَنَمٍ لَا يُؤَدِّي زَكَاتَهَا إِلَّا جَاءَتْ يَوْمَ الْقِيَامَةِ أَعْظَمَ مَا كَانَتْ وَأَسْمَنَهُ تَنْطَحُهُ بِقُرُونِهَا وَتَطْرُوهُ بِأُظْلَانِهَا كُلَّمَا نَفِدَتْ أُخْرَاهَا عَادَتْ عَلَيْهِ أَوْلَاهَا حَتَّى يُقْضَى بَيْنَ النَّاسِ²⁶.

It means:

Abu Dzarr, May Allah be pleased with him, reported: “I went to the Apostle of Allah (may peace be upon him) and he was sitting under the shade of the Ka'bah. As he saw me he said: By the Lord of the Ka'bah, they are the losers. I came there till I sat and I could not stay (longer) and (then) stood up. I said: Messenger of Allah, let

²⁴ Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. P 8.

²⁵ Surah At-Tawbah:34.

²⁶ SAKHR. 1996. *AL-BAYAN Hadis Riwayat Bukhari dan Muslim*. (CD Rom). Vers.1.0. Kitab Iman. # 541.

my father be ransom for you, who are they (the losers)? He said: They are those having a huge amount of wealth except so and so and (those who spend their wealth generously on them whom they find in front of them, behind them and on their right side and on their left side) and they are a few, And no owner of camels, or cattle or goat and sheep, who does not pay Zakat (would be spared punishment) but these (camels, cattle, goats and sheep) would come on the Day of Resurrection wearing more flesh and would gore him with their horns and trample them with their hooves. And when the last one would pass away, the first one would return (to trample him) till judgment would be pronounced among people”

CHAPTER III

Background Of MAIK

3.1 The Management Of *Zakat* In Malaysia.

In Malaysia, the management of *Zakat* is under the jurisdiction of every state. Usually, their management is under the state religious council of every state. Their management is different between each other. Every state religious council takes the duty in managing all things regarding to the religion. It includes the management of collection and distribution of *Zakat*. In Kelantan the management of *Zakat* is under the State Religious Council named “*Majlis Agama Islam dan Adat Istiadat Melayu Kelantan*” or MAIK. This council has its own power, which is under the power of Sultan Kelantan. It is one of the main religious council in this state.

3.2 The Background Of MAIK.

3.2.1 The History Of Establishment.²⁷

The Islamic Religious Council and the Malay Custom of Kelantan was established on 24 of December 1915 by the Royal Muhammad the fourth. Kelantan was the first state in Malaysia to take Islamic Institution played an important role in the religion than other state. For example the Islamic Religious Council of Johor was established at 1925 and the Islamic Council Of Kedah was established at 1948. The background and the organization focused on Islamic religion and the study of Islamic religion. The growth of Islamic religion started since in the middle of 19 century when the power of politics effected Kelantan in early 20 century.

In 1909, the declaration of Bangkok (Anglo Siamese Treaty of 1909), Kelantan, Kedah, Perlis and Terengganu was controlled under British Counselor by the name J.S Masson after this declaration. Through this declaration the growth of the good ideas by some of clever people in Kelantan had organized the Islamic institution. Through the Islamic institution whatever activities in administration, social and life had to follow the Islamic rule. The history of Kelantan stated that there were three

²⁷ MAIK. 25 July 2001. *Majlis agama Islam dan Adat Istiadat Melayu Kelantan dalam Alaf Baru*, Unit Zakat.

brilliant Malay religious men who played an important role in the Islamic religion. They were Hj. Nik Mahmood bin Hj. Wan Ismail, Hj. Mohamad bin Khatib Hj. Mohamad Said and Hj. Awang Mohamad Yusuf bin Ahmad well known as “*Tok Kenali*”.

In the year 1915, these people told the Sultan of Kelantan about the suggestion to organize the Islamic Council and the Malay Custom. The Sultan accepted the suggestion. In the same year, on 24 of December the Excellency Sultan declares in front of their people at Kota Bharu District Office.

On the declaration day, the Sultan appointed 12 people as members of Islamic Religious Council.

On 17 October 1916, an enactment named “Council of the Religion of Islam and Malay Custom, Kelantan, enactment 1916” passed by state legislation. This enactment as a guide to the Council in running their responsibility. Beside explaining the jurisdiction, the duty and rule of meeting to the members of council, this enactment also explain the origin translation of “*Majlis Agama Islam dan Adat Istiadat Melayu Kelantan*” based on translation on that time.

Since establishment until now, the organization of Islamic council makes the Islamic council and the Malay Custom move actively in giving the message about the Islamic religion to the Muslim people in Kelantan. The teaching of the Islamic religion took seriously to make the Muslim people understand more about the Islamic religion. Further, the organization of Islamic Council also takes the duty as an economic and social administrator to the Muslim people. For example the Council has run activities to develop the *Asnaf* categories and welfare to the people.

3.3 The Expanding Through Time

3.3.1 The Council’s Office.

Since their establishment, the Council’s office was placed at the first level at Kota Bharu Land Office. It was located opposite *Balai Besar* Palace, but this building already collapsed. On 9 of August 1971, this office was moved to their personal building at Jalan Sultan, Kota Bharu. This building is belong to ex-minister of Kelantan, Dato’ Hasan Bin Saleh. This building is bought by the Council from the collection of *Zakatul-Fitr* on 31 of July 1917, which worth RM15000.

This building already there when the Council moves to their new building located at *Balai Islam* complex, Lundang, Kota Bharu²⁸.

3.3.2 The Changes In Law.

The changes in the law are made to fulfill the current needed in management. Enactments, which legislate on 1916, then change on 1966. To fulfill the current needed, an enactment 1966 then changes for a second time at 1994 with the complete enactment named “Council of the Religion of Islam and Malay Custom, Kelantan, enactment 1994”, or known as an enactment number 4 of 1994²⁹.

3.4 The Zakat Unit³⁰.

The *Zakat* unit was located on the first floor at MAIK building. The unit was placed under the development department which responsible to manage the *Zakat*. The department of the development was divided into three main units, that is:

1. Collecting unit
2. Distribution unit
3. Development and investment unit

The collecting unit was supervised by a resources officer with the help from two other officers. It is *Zakat* officer and *Wakaf* and *Baitulmal* officer respectively. This department was responsible to manage the *Zakat* collecting which consists the *Zakat* of property and *zakatul-fitr*.

The distribution unit then was supervised and manage by a senior assistant officer which conclude 5 main units, that is:

1. The *Zakat* unit
2. Development unit
3. *Baitulmal* I unit
4. *Baituimal* II unit
5. Investment unit

²⁸ MAIK. 25 July 2001. *Majlis agama Islam dan Adat Istiadat Melayu Kelantan dalam Alaf Baru*, Unit Zakat

²⁹ MAIK. 25 July 2001. *Majlis agama Islam dan Adat Istiadat Melayu Kelantan dalam Alaf Baru*, Unit Zakat

³⁰. 2001, *laporan tahunann MAIdAIMK* .P. 12.

There are 4 officers under the *Zakat* unit. It is a general assistant *Zakat* administration, an assistant *Zakatul-Fitrah* administrator, an assistant property *Zakat* administrator and an assistant *Zakat* paddy administrator.

An assistant project development administrator and a civil technician managed the development unit.

The *Baitulmal* unit however was divided into two categories. It is a *Baitulmal* I unit and a *Baitulmal* II unit. The *Baitulmal* I unit was organized by two assistant administrators which responsible to manage the buildings rent, *wakaf* land and heritage. While the *Baitulmal* II unit was responsible to distribute the *Baitulmal*'s properties, which was conducted and managed by an assistant administrator and a junior assistant administrator.

The investment unit then organizes the collecting properties to be investing in the *halal* investment sector, which was managed by 2 assistant administrators.

All the units, which was mentioned earlier in this text mere responsible to manage the Muslim's properties in the state of Kelantan.

3.5 The Objective Of Council³¹.

The objectives of Islamic Religious Council of Kelantan are to attain the following goals, there are:

1. The effectively *dakwah* Islamiah.
2. Make and establish a progressive and dynamic Islamic society to attain god bless.
3. To substance piety and consolidate Islamic relation between Muslims especially in Kelantan and generally in Malaysia to unite *Ummah*.
4. To increase welfare efforts and avoid bad thing in Islamic society.
5. To manage and add the Council's properties through investment and other effort which allow in Islam.

³¹ 2001, *laporan tahunann MAIdAIMK*. p.6.

3.5.1 The Council's Strategies³².

There are many strategies, which were planned to attain the objective of the Council's. There are:

1. Generate the best organization to execute the functions and vision of the Council.
2. Enlarge the *Dakwah* and religion education activities, which will increase understanding about Islam in the society.
3. Ensnore and separate the economics development activities.
4. Ensnore the welfare institution and increase habitual action to dissolve society problem among poor, new converters, orphan, and so on.
5. Encourage and incriminate the society in the Islamic and welfare activities.

3.6 The Council's Authority.

Nowadays, the council's is the superior religious organization in the state of Kelantan. It covers all the main agencies in the state and an advice institution for the Excellency Sultan about Islamic religion and the Malay custom³³.

The Council authority today was mentioned under the Council of the Religion of Islam and Malay Custom, Enactment 1994. The Council's authorities under this enactment are:

1. As an enforcement officer of Islamic heritage in this state and as trustworthy.
2. To enroll the contract matter and also to manage the properties under its management according *Hukum Syarak*.
3. Power to make and manage the orphan's house.
4. To plan and make any activities to enhance the Islamic level.
5. To develop the economical of Muslim where the *Jemaah Ulama* of Council as an advisor.

³² 2001, *laporan tahunann MAIdAIMK*. p.7.

³³ 2001, *laporan tahunann MAIdAIMK* . p.6.

6. Power to establish the corporations to enroll, take care, and manage every project or scheme with the consent of Excellency Sultan of Kelantan.

3.7 The Programs And Activities Of MAIK

3.7.1 Collection And Distribution Of *Zakat*.

With the establishment of Council, the administration of *Zakat* collection was moved from state of Kelantan administrator to the Council on 1916. The notice number 3/16 dated 25 of January 1916 makes hand over the authority. Start from this date, the Council running their duty in collection *Zakat* of paddy for the first time.

For the next year 1917, the Council takes the duty in collecting *Zakattul-Fitr* after it was enforced and hand over the authority from Kelantan administrator to the Council through notice number 11/17. This notice instruct for the Council to collect the *Zakat* follow the rule that have already at that time.

The collection of *Zakat* and its distribution to the eight of *Asnaf* is under MAIK's duty. The distribution program, which committed was divided into two types. Firstly: Direct distribution, where the distribution was given directly to the people or *Asnaf* through distribution scheme in many field of distribution.

Secondly: Indirect distribution, where it is support the programs, which give effect for the long time. It will make the person free from weakness and poor.

For example, at 18 of April 2001, at least 45 families victim of fire damage in *Kampung Pengkalan, Pasir Mas* accepted the *Zakat* from MAIK. Every family accepted for RM1000 where it included 40 families. Beside that, the other 5 families who their resident had a little damage accepted RM 200 for every family. The total distribution from MAIK at that day was RM41,000.³⁴

3.7.2 The Religious Activity

There are many activities, which have done by the Council. For example the celebration of *Maulidul Rasul* and *Hijratul Rasul*, the Islamic council played an

³⁴MAIK. 25 July 2001. *Majlis agama Islam dan Adat Istiadat Melayu Kelantan dalam Alaf Baru*, Unit Zakat.

important role and the Sultan and his consort also taken part to celebrate these two great events together with their people.

Beside that, as a main religious administrator in this state the Council have running the *Dakwah* missionary activities to the people, for example:

1. The *Dakwah* missionary to the aborigines and non-Muslim.
2. Teaching Islamic knowledge to Muslims in mosques to enhance the knowledge about Islam.
3. To manage Islamic theology and *tahfiz* Al-Quran classes.
4. Teaching to the Muslims women about the conscious of Islam.

As a result, there are 52 Aborigines people from *Bateq* convert to Islam in front of Excellency *Tengku Mahkota* Kelantan at National Park, Kuala Koh, Gua Musang. A ceremony has done by *Tengku Mahkota* to celebrate and support new converters³⁵.

3.7.3 The Involvements Of Council In Economy

The Council was involved in many economic developments especially in land development, share, agriculture and tourism.

For example:

1. The opening of *Sertang* farm on the 12 acre of land in Jejabi and Chekok village, Kota Bharu.
2. The openings of animal farm in *Lubok Jong, Pasir Mas*, which give special care to the animal like cow, ostrich and many more. The opening also as a Tourism's Park located at strategic place, *Lubok Jong, Pasir Mas*, which is the main road to Thailand.
3. The council accompanied with Syarikat Sen Wah Development Enterprise Sdn. Bhd opens an oil palm farm on 10,000 acre of MAIK's land located at *Mukim Relai, Gua Musang*.³⁶

³⁵ 2001. *Laporan tahunann MAIdAIMK*,.P. 32.

³⁶ 2001. *Laporan tahunann MAIdAIMK*,.P 39.

CHAPTER IV

The Zakat Collection

4.1 The Methods of *Zakat* Collection In Kelantan

The Islamic Religious Council of Kelantan (MAIK) uses several methods in collecting zakat in Kelantan. There are:

4.1.1 Provide *Zakat* Payment Counters At MAIK Office.

MAIK provides zakat payment counters at its building to convenience to its customers paying *Zakat*. Each counter has a *Zakat* collector or *Amil* who is MAIK worker to manage the *Zakat* payment.

Zakat payment can be done by customers themselves or their agents. They need to show their identity cards to *Amil* who is on duty. Then the *Amil* will key in the name and identity card numbers to the computer. From this way, it can make the *Amil* and management department to check customer's data easier. In the data, which was taken, it contains complete information such as the amount that the customer has to pay, the previous *zakat* payment, the areas of payment and others.

Before paying *Zakat* the customers must state their intention. The intention of *Zakat* payment is like: "this is some money or cheque worth RM..... is to settle half or all of *Zakat* property that is compulsory to me or my party for the last year (*Hawl*)....., because of Allah *swt*³⁷.

To make easy for the customers to pay their *Zakat*, the classification of the counters is divided into three counters:

1. First counter: for property *Zakat* affairs, income *Zakat*, and education, business, saving money, stock, gold, silver, *Fitrah*, paddy, and *Qadha Zakat*.
2. Second counter: inquire, house rent, building rent, heritage affairs and the *Wakaf*.
3. Third counter: for monthly aid affairs, poor and needy, independent, curing, studies, process to enter the university, emergency,

³⁷ Nik Mohamed Nor bin Nik Ishak. 2002. *Prosedur Kualiti, MS ISO 9002:1994*. MAIK.

medication and treatment, and the process *Ibn Sabil* and *Gharimeen* aid affairs.

4.1.2 Receiving Payment By Post

The procedure of *Zakat* payment by post is used among the Muslims to make sure that the collection of *Zakat* property is managed systematically and effectively.

The customers who want to make their payment would be able to get the form at the *Zakat* counter in MAIK. Besides, the payment form by post are attached together in the article published by MAIK. The payment can be done whether by check or money order³⁸.

In certain conditions, if the form for *Zakat* payment is hard to get, they can send the formal letter to MAIK to settle the payment. The total of payment depend on zakat's payer. *Zakat's* unit will produce the evaluation list on request³⁹.

4.1.3 Receiving Payment By Salary Deduction Scheme

Besides, receiving *Zakat* payment from MAIK *Zakat* counter and post, MAIK also encourages all the government and private workers to pay *Zakat* by deducting their salary. It becomes easier to the customers and their employees since it was done in a systematic way.

MAIK has gazetted the *Fatwa* on 16 March 1999 that each salary will charge 2.5% or 1/40 when the amount comes to its certain limit for *Zakat* payment.

For those who want to pay *Zakat* with this scheme, they need to fill the form that provided by MAIK and then give it to salary department at their own office. Then, all the form copies have to be sent back to MAIK.

All the workers who are on duty with state and federal department and also in the private companies that have the permission from their employers to deduct their salary, are qualified to make the payment with this scheme.

As for the proof of that *Zakat* payment, MAIK will produce a receipt on *Zakat* payer every month when the payment was received. Annually statement will be sent to the payer when the payment deduction is stopped or completed within the period of a year.

³⁸ Nik Mohamed Nor bin Nik Ishak. 2002. *Prosedur Kualiti, MS ISO 9002:1994*. MAIK

³⁹ Nik Muhammad Nor bin Nik Ishak. 2004. "Kutipan dan agihan zakat". *Interview*. 05 Feb.

The advantage of salary deduction scheme is the payer can make payment through installment. Beside that, the payer no needs to be there to pay the *Zakat* at MAIK building when it comes to the limit of *Hawl*. The decrease or cutting the salary can be stopped anytime by order, from the employer. But, the best way is by sending a copy of stopped order to MAIK as a saving record⁴⁰.

4.1.4 Receiving *Zakatul-Fitr* Payment by *Amil*

The *Zakatul-Fitr* is collected during the fasting month of Ramadan. It is a duty of *Amil* to perform the *Zakatul-Fitr* collection. They are appointed by the Council. Normally, all of them are selected from accredited mosque Imam in every district. Every Imam or *Amil* is responsible to collect *Zakatul-Fitr* in his own district. They are not allowed to collect the *Fitr* from residents in other district.

In the collection process, the Council will call the Imam or *Amil*, who is appointed to give an explanation regarding the collection of *Zakatul-Fitr* 2 months before Ramadan. Beside the explanation, every Imam is provided with a form and receipt of *Zakatul-Fitr*

Before the month of Ramadan, the Imam or *Amil* must make a census to every family leader in their district. This census is to determine how many members in that families have to pay the *Zakat*.

When Ramadan starts, the Imam or *Amil* must ask every family leader in their district to pay the *Fitr* obligation. Every family leader must pay the *Fitr* on their own and also the people under them to the Imam by going to the Imam's house.

There's also an *Amil* that take initiative in collecting *Fitr* by way of open counter payment in Mosque.

An *Amil* that is appointed will be given commission for every *Zakat* collection. The total collection from *Zakat Fitr* will be given to the Council on the due date. It is a week after '*Eidul-Fitr*' celebration⁴¹.

4.1.5 Receiving Paddy *Zakat* Payment

The process of collecting *Zakat* on paddy must be done by *Zakat* Collectors (*Imam* or *Amil*). The first stage, the *Amil* needs to list out the entire name of farmer in

⁴⁰Nik Mohamed Nor bin Nik Ishak. 2002. *Prosedur Kualiti, MS ISO 9002:1994*. MAIK.

⁴¹ Ibid.

his district or *Mukim* or farmers outside the district who are planting paddy in his district in a table.

After harvest season, the qualified farmers in paying *Zakat*, must pay it to the *Amil* within one month from harvest season.

The *Amil* who received the paddy *Zakat* from the farmers must produce a payment receipt to the payer. The amount of *Zakat* collection will be given to MAIK with the list of payer and the *Amil* will get his portion from MAIK⁴².

4.1.6 The Peripatetic Zakat Counters During Ramadan

MAIK also provide peripatetic counters at the main city of Kelantan (Kota Bharu) on Ramadan. This service is conducted by workers of *Zakat* Unit and it's opened for 24 hours. Usually this counters is opened at the last of Ramadan to make it easier for the Kelantanese to pay *Zakat*.

Usually at the last of Ramadan, many Kelantanese who stay outside Kelantan are coming back to Kelantan. In this situation they have not enough time to pay *Zakat* at the normal counters or place. Because of that, MAIK takes initiative in collecting the *Zakat* by providing peripatetic counters. So, the people can pay the *Zakat* at these counters at any time when they arrived⁴³.

4.2 The Types Of Zakat, Rate Of Nisab, Hawl And Sum Compulsory Amount To Zakat.

4.2.1 The Zakat on Trade⁴⁴

Business is encouraged in Islam. Allah *swt* allows us selling and buying goods activities but Allah forbids us in *Riba*. Each business is compulsory and requires paying *Zakat* when it comes to the certain limit of *Zakat* regulation.

4.2.1.1 Conditions For Zakat On Business Property

There are 5 conditions businesses *Zakat* that need to be conscientious in paying business properties *Zakat*. The conditions are:

⁴² Nik Mohamed Nor bin Nik Ishak. 2002. *Prosedur Kualiti, MS ISO 9002:1994*. MAIK

⁴³ Nik Muhammad Nor bin Nik Ishak. 2004. "Kutipan dan agihan zakat". *Interview*. 05 Feb.

⁴⁴ MAIK. n.d. *Panduan pengiraan zakat*. p.16.

1. Islam: the *Zakat* payment on business only obligatory to Muslim. For the business partnership between Muslim and non-Muslim, the *Zakat* obligation will only be on the responsibility of Muslims traders.
2. Business properties are full possessiveness. It means that one-owner business or shared capital is full possessiveness and it deducted the debt to buying that stock.
3. Intention on managing business. That employee must have an intention to do the business to get profits.
4. Enough the *Nisab* (assessment).
5. Enough of *Hawl*.

4.2.1.2 The *Nisab* Of *Zakat*.

Enough *Nisab* is according to the current value of gold with 20 *Misqal* or 85 grams. The Assessment that counted to *Zakat* is exceeding on the ground needs of the owner and it is clean from debt.

4.2.1.3 The *Hawl* of *Zakat*

Enough *Hawl* of *Zakat* is enough for a period of a year on *Qamariah's* year that are 354 days from the business date. If within the business duration, there are an extra capital or extra source, *hawl* that be counted is grounded on the first business date.

4.2.1.4 The *Zakat* Rate

For properties that depend or lean on gold, *Zakat* assessment is 2.5% on properties that qualified for *Zakat*. It is the same with the trade *Zakat* on 2.5%

4.2.1.5 The Method On Calculate Business *Zakat*

The counting of *Zakat* for business depends on the balance Worksheet Company on business. Balance worksheet can give the details about the financial and ability of a company to pay the *Zakat*. From the balance worksheet, formula to count business *Zakat* is:

(Latest assess + easy cash port)
 x percent stock Muslim's owner
 x *Zakat* rate 2.5%

Example:

A. Latest asset	400,000
B. Plus easy cash port	100,000
C. Clean latest asses + investment	500,000
D. Percent stock Muslim (example 40%)	40%
E. Qualified <i>Zakat</i> asset	(C x D) 200,000
F. Business <i>Zakat</i> (E x 2.5%)	5,000

4.2.2 The *Zakat* on stock⁴⁵

Stock means holding or belonging half from properties in company. This means all the investment have joint employing properties in a company.

The company's stock that ported illicit things is prohibited for Muslim to buy it such as gambling company's stock, Company that practiced *Riba*, company that produced alcohol drinking and others.

4.2.2.1 The Conditions For *Zakat* on stock

Compulsory condition for *Zakat* on stock is enough a year (*Hawl*), enough *Nisab* and free from debt (full possessiveness).

4.2.2.2 The Way To Pay *Zakat* on stock business

Overall guidance to pay *Zakat* on stock is based on value at the last *Hawl* for all stocks that are enough *Hawl* by independence Muslim and the *Zakat* counted on 2.5% rates.

All the stock buying and in business is regard to the compulsory right to pay the *Zakat* when there is enough the condition.

⁴⁵ MAIK. n.d. *Zakat perniagaan sahan*.

4.2.2.3 The Example Of Calculate *Zakat* On Stock

Encik Ahmad bought 1000 units stocks of company in a price of RM5 per unit on 1.1.1995. In the middle of 1995, the price of the stock dropped to RM4.90 per unit, but in the end of the year, its price increased to RM5.10 per unit.

The *Zakat* that necessary to pay of the stock are depends to the price in the end of the year where it is RM 5.10 per unit. The *Zakat* is:

: (RM5.10 X 1000 unit x 2.5%)

: RM5100 x 2.5%

: RM 127.50

The total of the *Zakat* need to pay is RM127.50.

4.2.3 The *Zakat* On Saving Of Money⁴⁶

Zakat from the saving must be paid when the condition are complete. The conditions are the same with the other *Zakat* like Muslim, independent, true on properties, as much *Hawl* and *Nisab*.

4.2.3.1 The Method In Calculate The *Zakat* On Permanent Saving Account.

When the permanent saving have complete a year and the totals are over up *Nisab* level (value of 85 gram gold), the *Zakat* is 2.5% from the saving.

Example:

The saving is RM40000 in a year without any withdrawal. (Consider the *Nisab* is RM3000) In this case, the compulsory *Zakat* to be paid is RM1000. The calculation is $RM40000 \times 2.5\% = RM 1000$.

4.2.3.2 The Method In Calculate *Zakat* On Normal Saving

The calculation is according to the total of the lowest balance in the account of the year. In this case, we must know the period of *Hawl* calculation when it started and ends for the account.

It is important to make sure that the saving account free from interest (in *Riba'* system) so the interest of money must be separated from the total balance for the period of *Hawl*.

⁴⁶MAIK. n.d. *Panduan pengiraan zakat*. p.4.

4.2.3.3 The Calculations Of Saving Money In Account

If the saving of money comes to the limit of one year and its lowest balance (after separating the interest within that period), the money more than *Nisab* level, so the person must pay the *Zakat* on that saving.

For example:

Normal Saving Account

Date	Debit	Credit	Balance
01.01.2000			500
14.04.2000	1000		1500
29.05.2000	10,000		11,5000
<i>Nisab</i> Enough			
18.06.2000	2400		13,900
06.07.2000		3,000	10,900
24.09.2000	2,000		12,900
13.10.2000		1,500	11,400
30.12.2000	Interest= 200		11,600
07.02.2001		3,400	8,200
25.04.2001	2000		10,200
30.05.2001	4800		15,000

The *Hawl* period must be counted from 29.05.2000 until 18.05.2001 (354 days for *Hijrah*'s year). It's because the lowest balance from 29.05.2000 is not enough to count the *Zakat* which is less from *Nisab* (consider the *Nisab* is RM3000).

The *Zakat* that must be paid is (the lowest balance for the certain time minus with bank interest) x 2.5%.

$$= \text{RM}8200 \times 2.5\% = \text{RM}200.$$

4.2.3.4 The Calculation Of Saving Money In Several Accounts

The person who has a few saving accounts in the same time, must be calculated according to the lowest balance in his every saving account. It must be gathered although it maybe his lowest balance is not enough in *Nisab*.

For example:

Saving Account 1:

Date	Debit	Credit	Balance
01.03.2000	8500		8500
31.07.2000		2000	6500
01.09.2000	500		7000
31.10.2000		4500	2500
20.02.2001	2000		4500
03.05.2001	2000		6500

Saving Account 2:

Date	Debit	Credit	Balance
01.03.2000	2000		2000
06.06.2000	1000		3000
07.10.2000		1500	1500
06.01.2001	1000		2500
04.04.2001	600		3100

The period of *Hawl* is 01.03.2000 until 17.02.2001 (354 days in *Hijrah's* year). In this period, the lowest balance in account 1 is RM2500 on 31.10.2000 and the lowest balance in account 2 is RM1500 on 07.10.2000.

In this case, the total when gathering the lowest balance in both accounts is RM4000 and it is beyond the calculation of *Nisab* (consider the *Nisab* is RM3000). So, the *Zakat* is $RM4000 \times 2.5\% = RM100$

4.2.3.5 The Transmission Of Credit From An Account To Another

For the credit transmission from one account to another account, the *Hawl* doesn't stop although in certain case the money transmission cause of saving account is less in *Nisab*.

For example:

Saving Account 1:

Date	Debit	Credit	Balance
29.05.2000	10,000		10,000
23.10.2000		9,000	1000
18.05.2001			1000

Saving Account 2:

Date	Debit	Credit	Balance
23.10.2000	9000		9000
18.05.2001			9000

Consider on 23.10.2000 the saving is RM9000 has been debited from account one then it has been deposited cash into the saving account two. The *Hawl* for this saving is not to be stopped, meaning that it stills on 29.05.2000 until 18.05.2001 according to two account savings.

The *Zakat* that must be pay is $RM10000 \times 2.5\% = RM250$.

4.2.3.6 The Steps For Calculate To Saving's *Zakat*

1. Make sure the date start for the total saving which enough the *Nisab*. That dates as a point to start the *Hawl*.
2. Make sure the total saving not so different with the *Nisab* for the period *Hawl*.
3. Get the total of lowest balance in the *Hawl*.
4. Minus or separate the interest money (*Riba*) on the certain account.
5. Compare the total account with the *Nisab* in the last *Hawl*, if the total it or more than *Nisab*, so you must pay the *Zakat* for 2.5%.
6. The total of lowest balance in the account must be multiplied with 2.5%.

4.2.4 The *Zakat* On Salary⁴⁷.

The Salary on *Zakat* has been done since caliph Muawiyah and Omar Abdul Aziz. It has been known as Al-Ata' and now it is called *Kasbul Amal*. After the colonization, the old *Zakat* system is changed with the modern taxes system including the salary *Zakat*. The state of Kelantan gazettes the *Fatwa* that the salary *Zakat* must be pay on 16 March 1999.

4.2.4.1 The conditions For *Zakat* On Salary

1. Islam.
2. Independent.
3. Full possessiveness.
4. The valid sources for the *Zakat* (the sources include salary and equable or permanency allowance).
5. Enough of *Nisab*. The *Nisab* of income is according to 85 gram gold currency because the income usually accepted in currency based on gold.
6. Enough of *Hawl*. In calculating the *Zakat* on salary, it must combine all the total of salary in a year (*Hawl*), and then *Zakat* can be counted. In this case, the important thing is the *Zakat* must be known from the attainment or acquisition of property and not known as saving property. It is suitable with the Islamic way in *Zakat*'s system.

4.2.4.2 Method In Calculate The *Zakat* Of Salary

There are two methods in calculating the *Zakat* of salary:

First method:

a) Paying *Zakat* from the salary in all of sources in the year. The rate is 2.5%.

For example:

The total of the salary in all of sources are RM33, 800. According to this situation, the *Zakat* is $RM33, 800 \times 2.5\% = RM845$.

⁴⁷ MAIK. n.d. *Panduan pengiraan zakat*. p.12.

Second method:

Example:

A. Salary from all of sources in a year.

Salary	RM 24000
Allowance	RM 6000
Total	RM 30000

B. Subtract: allowed expenses (per year)

1- Basic expenses

- Own self	RM 8000
- Wife (unemployed)	RM 3000
- Children (800 x 4 person)	RM 3200

2- Given under the responsibility

- Parent (if they were poor)	RM 3200
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3- Cutting of EPF RM 2400

4- Cutting by *Tabung Haji* RM 600

5- Cutting to institution

Which paid the *Zakat* on

Behalf the member	RM 1000
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6- Medical treatment RM 400

Subtract total RM 21000

C- The basic salary which qualified to deduction as the *Zakat* is (A - B).

$$\text{RM } 30000 - \text{RM } 21000 = 9000$$

The value is over the *Nisab* level. (Example the *Nisab* in 2001 is RM 3062.50)

D- The *Zakat* that must be paid (C x 2.5%)

$$\text{RM } 9000 \times 2.5\% = \text{RM } 225.$$

The notes to *Zakat* of salary calculation under the second method:

A. The total of the basic salary in all of sources must be sum up in a year.

B. Allowed expenses subtract to:

- Own self: RM 800.
- Wife (RM 3000 multiply with the number of wife) if they're not working.

- Parent, EPF, *Tabung Haji*, medical treatment and cutting to institution that paid the *Zakat* (the true treatment).
- The total expenses for own self; wives or wives and children are the example for allowed expenses. It's also means *Dharuriyat* expenses (the minimum of life requirement level).

4.2.5 The *Zakat* On Saving In Employee Provident Fund (EPF)⁴⁸

EPF is money from the employees and employers. It is saving in the employee account in EPF fund. The money in EPF is not imposing to the *Zakat* because it doesn't fulfill the condition of *Zakat* where it is not perfect ownership. But it is imposing to the *Zakat* when the person withdrawal that money from EPF fund.

4.2.5.1 The Method In Calculate *Zakat* On EPF

There are two methods in calculating the *Zakat* on EPF, There are:

1. The *Zakat* on EPF is paid when the person withdrawal that money (whether before pension or not). The rate is 2.5%.

Example:

If the person withdrawal RM 10000 from EPF, the *Zakat* is:

$$\text{RM } 10,000 \times 2.5\% = \text{RM } 250.$$

2. The *Zakat* on EPF is paid when the limit of *Hawl* is enough (354 days) from the day when a person withdrawal that money. The rate is 2.5%.

Example:

Person who withdrawal RM 20000 from their saving in EPF at 01.01.2000. If the balance of money which withdrawal after 354 days is RM 10000, the *Zakat* imposed to him is RM 250.

⁴⁸ MAIK. n.d. *Panduan pengiraan zakat*. p.9.

4.2.6 The *Zakat* On Gold And Silver⁴⁹

Historically proved that the gold and silver are two types of iron which are very available based on its functions as a currency and as a value of goods. Thus, the *Syara'* assumes this two types of thing are the wealth which contribute to the payment of *Zakat*. It is compulsory whether in value or in lump before it melts. It is including in the shape of bowls, arts, statue and so on.

4.2.6.1 The *Nisab* Of Gold And Silver

The *Nisab* of gold is 20 *Misqal* or 85 grams of gold. Beside that the *Nisab* of silver is 200 *Dirham* or 595 grams of silver.

4.2.6.2 The Method In Calculate *Zakat* On Gold

1. The gold for keeps.

The gold for keeps means the gold that are not in use. If the period of keeping is similar or it exceeds than *Nisab* level (85 gram), there is obligation to pay *Zakat* on 2.5% from the value of gold. The value calculated is the value of gold only and does not include any other material like diamonds.

For example:

The value of kept gold is RM4000 (the current values), therefore the *Zakat* for that is $RM4000 \times 2.5\% = RM100$.

2. The gold in use

For the gold in use as an ornamentation by the women whether sometimes or continuously is not imposed to *Zakat* if it is not exceed than '*Uruf*' (the values of local circumstances). An ornamentation gold will impose to zakat on 2.5% rates when it exceeds than '*Uruf*'. According to Imam An-Nawawi which based on Shafie school, the '*Uruf*' is largely were applied by various level of people. In Kelantan, the '*Uruf*' depends to social economic level.

⁴⁹ MAIK. n.d. *Panduan pengiraan zakat*. p.11.

4.2.7 The *Zakat* On Animal⁵⁰

Animals that include in the group of *Zakat* paying are camels, cows, buffaloes, goats, sheeps and also *kibasy*. This livestock are important to the people to mount, to eat its meat, drink the milk and also to use its hide or pelt and fur. Thus, Allah's order animal's farmer to be grateful on what is given to them by paying *Zakat*.

4.2.7.1 The Conditions For *Zakat* On Animal Farm

1. Islam.
2. Freedom or independent.
3. Full possessiveness.
4. Enough of *Hawl* (a year livestock)
5. Enough of *Nisab* (as for camel the *Nisab* starts at 5 camels, for the cow or buffalo is 30 and for the goat and sheep are 40)
6. The animal farm not used in running any job like as a plough, pull the vehicle, pull water wheel and so on.
7. Free in graze. The farms animals imposed to *Zakat* are animals that free in grassy. If the farmer cut grass to their animals or those animal are clinched they are not impose to *Zakat*.

4.2.7.2 The *Nisab* Of Cows Or Buffaloes

The minimum number of cows or buffaloes from the farm that imposed to *Zakat* is 30 cows or buffaloes. When person had 30 cows or buffaloes farm, they will impose with male cows or buffaloes (*Tabé'*) aged more than one year as a *Zakat* obligation. If they have 40 cows or buffaloes, they will impose a female cows or buffalos aged more than two years (*Masinnah*) as the *Zakat*.

⁵⁰ Unit Zakat MAIK. n.d. *Zakat Binatang Ternakan*

4.2.7.3 Schedule Show Number Of Cow Or Buffalo And Total Imposition To *Zakat*

Number of cow/buffalo (<i>Zakat</i>)	Total imposition of <i>Zakat</i>	Age condition
30 – 39	1 Tabe'	More than 1 year
40 – 59	1 Masinnah	More than 2 year
60 – 69	2 Tabe's	More than 1 year
70 – 79	2 cows/ buffalo: 1 Tabe' And 1 Masinnah	More than 1 year More than 2 year
80 – 89	2 Masinnaahs	More than 2 year
90 – 99	3 Tabe'	More than 1 year
100 - 109	3 cows: 1 Masinnah And 2 Tabe's	More than 2 year More than 1 year
110 - 119	3 cows: 2 Masinnaahs And 1 Tabe' Or 3 Masinnaahs Or 4 Tabe's	More than 2 year More than 1 year More than 2 year More than 1 year

4.2.7.4 The *Nisab* Of Goat Or Sheep

The minimum numbers of goats or sheep that farm are 40 to make their farmer impose to *Zakat*. When a farmer had livestock 40 animals from this category, they will impose to *Zakat* at the certain number.

4.2.7.5 Schedule Show Number Of Goat Or Sheep And The Total Imposition To *Zakat*

Number of goat or sheep (<i>Nisab</i>)	Total imposition of <i>Zakat</i>	Age condition
40 – 120	1 sheep Or 1 goat	More than 1 year More than 2 year
121 – 200	2 sheeps Or 2 goats	More than 1 year More than 2 year
201 – 299	3 sheeps Or 3 goats	More than 1 year More than 2 year
300 – 400	4 sheeps Or 4 goats	More than 1 year More than 2 year

Note: for every 100 farms and more, will be added 1 goat more than 2 years and sheep more than 1 year to *Zakat*.

4.2.8 *The Zakat On Agriculture*⁵¹

An obligation of agricultural *Zakat* including fruits and grains or cereal is implemented since the period of Mecca. In the Holy Quran it is mentioned with the term *Infaq* or *Haq*.

4.2.8.1 The Conditions For Agricultural *Zakat*.

1. Islam.
2. Full possessiveness.
3. Independent.

⁵¹ MAIK. n.d. *Zakat Tanaman*.

4. Enough of *Nisab* (their *Nisab* is 5 *Ausuq* or 600 receptacles or measurement of Baghdad or same with 375 measurement of Malaysia. For paddy the measurement is 875 kilograms).
5. The grains and fruits must be farmed by the people.
6. From the type that can be replete or satiate and can be kept long after season.

4.2.8.2 The Rate To Pay Agricultural Zakat

The fruits and grains that come to the limit of *Nisab* are required to the payment of *Zakat* on the total yield. *Jemaah Ulama'* from MAIK decided that the rate to *Zakat* depends to how the product are gained, where:

1. The fruits and grains that enough for *Zakat* through the use of energy of people or other such as animals or machine which spends a lot of money in their gain will impose to *Zakat* on the rate 5% or 1/20.
2. The fruits and grains that enough the *Nisab* based on rain or drainage from the river or ditch in their gain will impose to *Zakat* on the rate of 10% or 1/10.

4.2.8.3 The Agricultural Zakat In Kelantan

In Kelantan, the agricultural product that imposes to *Zakat* is the paddy only because it fulfills the agricultural *Zakat* condition based on Syafie School.

Jemaah Ulama' from MAIK decides the payment of *Zakat* on paddy is calculated based on total yield for every season after deduction to the management cost.

After obtaining the revenue of paddy, the farmers must pay the *Zakat* based on the decided amount to the *Amil* by cash.

4.3 The Methods To Encourage The People To Pay Zakat.

There are several methods applied by MAIK to encourage people to pay *Zakat*, those are:

1. Advertisements to let public know about *Zakat*. An advertisement arranged by MAIK like advertisement through radio, exhibition about

Zakat Unit activities and publication material reading about *Zakat* to public and others.

2. Giving speeches about *Zakat* at schools.
3. Publishing reading material like magazines, articles, books and others about *Zakat* in the MAIK office to public. People can get this material freely at MAIK office when they go there.
4. Provide peripatetic counters on Ramadan to ease the people to pay *Zakat*.
5. Provide advice services to those who want to know about *Zakat* or problem faced by them about *Zakat*. People can go to MAIK office at any office hours to get this service⁵².

4.4 The Problems Faced By MAIK In *Zakat* Collection

There are problems faced by MAIK in *Zakat* collecting process. There are some people who pay *Zakat* directly to poor and needy without MAIK guidance. If the person pays *Zakat* personally, of course the amount is few and it is not giving any effectiveness in solving problem faced by poor and needy. If the *Zakat* is paid through MAIK, it could be managed in more effectively.

Beside that the MAIK organization is lack of officer in conducting the project like organizing promotion and campaign. This problem causes activities that planned are limited and there are difficulties.

Further more, the MAIK building is small and not suitable to organize big program⁵³.

4.5 The Suggestion To Overcome The Problem

To overcome the problems, like problem regarding *Zakat* paying, MAIK has to give explanation to society about the benefits and importance paying *Zakat* through right channel by MAIK. It is because the money that collected by MAIK is gathered to the large amount. This amount will be given to the poor and needy in large amount. It is more effective than paying *Zakat* personally and the result will be better in solving the problem faced by poor and needy.

⁵² Nik Muhammad Nor bin Nik Ishak. 2004. "Kutipan dan agihan zakat". *Interview*. 05 Feb

⁵³ Nik Muhammad Nor bin Nik Ishak. 2004. "Kutipan dan agihan zakat". *Interview*. 05 Feb

Hopefully the MAIK management should improving their capability officers and enlarges their office with built new building to for better management. It is benefiting all parties because if the *Zakat* is managed with good management, possibly the Muslims no need to other sources in society and country development.

CHAPTER V

The Distribution Service

5.1 The Qualification Of *Asnaf*

The Holy Quran has specified the categories of people to whom *Zakat* can be given leaving no room for any kind of party spirit, human caprices, weak opinion or even to those whose selves may whisper to them to snatch the dues of the poor.

Allah SWT, assign where this finance should go, as the following Quranic verse declares:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ⁵⁴.

It means:

“ *Alms (Zakat, i.e. contribution of cash, merchandise, animals, etc) Are for the poor and the needy, and those employed to administer the (funds); for those hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the course of Allah; and for the wayfarer: (thus is it) ordained by Allah. And Allah is full of knowledge and wisdom).*

Eight categories of people, according to the holy Quran, are entitled to receive *Zakat*, they are:

5.1.1 The Needy: *Al- Fuqara*

The needy are persons who do not has any property or employment or income from any other sources where the amount is less from 50% of his daily need and the need of his dependant. And it is not more than 50% of expenses for person who lives in the middle stage and the person under his dependant⁵⁵.

⁵⁴ Surah Attaubah: 60.

⁵⁵ Nik Mohamed Nor bin Ishak. 1994. *Prosedur Kualiti, MS ISO 9002*. MAIK.

5.1.2 The Poor: *Al-Masakeen*

They are persons who have employment or income where it can fulfill apart of his basic necessity but it is not quite sufficient to cover his daily need or necessity and also to cover the need of people who in his dependant⁵⁶.

5.1.3 The Zakat Collectors: *Al-Amil*

Al-Amil those people who are appointed by an Islamic head of state or governor to collect *Zakat*. Among then are: the custodian of *Zakat*, shepherds and clerks for its administration. Taking part in the administration of *Zakat* has its own pay, and the employee has to be paid, whether rich or poor.

In the sound *Hadith*, the holy prophet (P.B.U.H) said: “ *Sadaqa (Zakat)* is not allowed for the well-off except for the following five: an administrator of *Zakat*, a purchaser of *Zakat* holdings, a debtor, a *Mujahid* (warrior) in the cause of Allah, or a person who is given a present by the needy from what the later had been granted as *Zakat*.”⁵⁷

5.1.4 Who Need To Be Reconciled: *Al-Muallafati Qulubuhum*

This category includes that group of people whose hearts need to be reconciled or strengthened for Islam. In this case, *Zakat* is distributed to rid Muslims from their evil, or to procure and obtain their assistance in the defense of Muslims. Scholars divided such people into Muslims and non-Muslims.

As for Muslims: they are four groups:

1. Leaders: people who are notable among Muslims and influential among their non-believing kinsmen deserve and if given *Zakat*, there is hope that their kinsmen will become Muslims.
2. Recently converted prominent people: distinguished people among Muslims, though recently converted to Islam and as such of weak faith but still obeyed by their people, if given *Sadaqa* and their counsel sought in jihad and other matters could lead them to become strong in their Islam.

⁵⁶ Nik Mohamed Nor bin Ishak. 1994. *Prosedur Kualiti, MS ISO 9002*. MAIK

⁵⁷ Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. P 79.

3. Muslim resident at the borders: Muslims who live at the frontiers, close to enemy land, can also be given *Zakat* as an incentive to defend the Muslim territory.
4. The *Zakat* employees: Muslims who are employed to collect *Zakat*, either through persuasion or force, from those who are not willing to give it can also qualify as its recipients for it is better to use such people to maintain Muslim unity.

As for non-Muslims: they are of two groups:

1. Those who may come to Islam through to reconciliation of their hearts;
2. People whose evil is feared, and it is hoped that money, if given to them, will naturalize their hostility.

Imam Muslim and Imam Ahmad (may Allah's mercy be upon them both) reported from Anas (may Allah be pleased with him) that whenever the Holy prophet (P.B.U.H) was asked for any thing for the sake of Islam, he would give it away. A man came and asks for *Sadaqa*. The prophet ordered that the man be given the entire lot of sheep between two mountains. These sheep were part of *Sadaqa*. The man returned to his people and said: ' Oh my people! Accept Islam, for indeed, Muhammad gives in such a way as he who does not fear poverty.'

In this context, Dr. 'Afif Tabarra says: the aim of this donation is to protect Islam and to call on as many to embrace it; in modern terms, this may be called *Dakwah*, i.e. propaganda⁵⁸.

5.1.5 The People Who Are Not Free: *Fir-Riqab*

A slave who wants to free himself from slavery should be given *Zakat* so that he can pay the necessary money to his master. Today, as slavery no longer exists, this category can be extended to other such people like those who have been imprisoned for their inability to pay fines imposed upon them, they can be helped with *Zakat* money to secure their release⁵⁹.

⁵⁸ Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. P.80.

⁵⁹ Ibid. P81.

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5.1.6 The Overburdened Debtors: *Al-Gharimeen*

People overburdened with debts and unable to pay them are entitled to receive *Zakat* so that they can meet their debts.

These people are of four kinds:

1. Those who guaranteed debts of others and therefore, upon default, the debts have become their obligation.
2. Those who mismanaged their finances.
3. Those who took upon themselves responsibility to discharge a debt.
4. Those who were involved in sinful act and then repented.

All of the above named may take *Zakat* to meet their debts. The holy prophet (P.B.U.H) said: “ asking for *Sadaqa* is permissible only for the following three classes (of people): (a) those who are in extreme poverty, (b) those who have severe debts, or (c) those who incurred it in the payment of blood money (on behalf of a relative or friend).”

In the same vein, some scholar hold the view that it is not desirable to give *Zakat* to the people who have fallen into debts due to extravagant habits, because the expectation of continuing help from *Zakat* will encourage them to continue in their extravagance⁶⁰.

Perpustakaan
Kolej Universiti Islam Malaysia

5.1.7 In The Cause Of Allah: *Fi- Sabilillah*

Fi-Sabilillah is whoever person or party which involved in such activities. That is to set up, to depend and to preaching Islamic religion and also it's welfare⁶¹.

5.1.8 The Wayfarers: *Ibnu- Sabil*

Wayfarers are travelers who have no money to return home. Scholars agree that such peoples should be given money from *Zakat*, enough to secure their getting back home. This donation is also tied to the condition that the wayfarer's journey must have been undertaken for Islamically acceptable reasons. But, if these travelers happen to be rich in their country and they can find someone to lend them the money they need, *Zakat* is not be given to them⁶².

⁶⁰ Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. p.81.

⁶¹ Nik Mohamed Nor bin Ishak. 1994. *Prosedur Kualiti, MS ISO 9002*. MAIK.

⁶² Yaseen Ibrahim Al-Sheikh. 1998. *Zakat the third pillar of Islam*. Beirut: Al-maktab Al-Islami. p.84.

5.2 The Types Of Distribution⁶³

The distribution to the categories (*Asnaf*) is divided as follows:

5.2.1 The Distributions To The Needy And The Poor People

MAIK combines the distribution between the needy and poor where the distribution given to them are:

1. Permanent monthly aid.
2. Treatment aid (for business)
3. Aid for workshop program
4. Emergency aid
5. Medical aid
6. Aid to further study in university
7. Education aid
8. Small scholarship scheme of MAIK
9. Encouragement scheme to student who studied in small house school (*Pondok*) whether inside or outside Kelantan
10. Special aid for *Hari Raya*
11. Aid for house renovation
12. Contribution to higher education foundation of Sultan Ismail Petra (TYPTSIP)

5.2.2 The Distributions To Convert

There are six-distribution program for the converts:

1. General aid for converts
2. Education aid for converts.
3. Aid of project for converts.
4. Aid of *Dakwah* for aborigines and non-Muslim.
5. Aid for *Dakwah* organization or *tarbiyah* activities.
6. Other special aid or celebration

(This programs are executed or organized by religion department of MAIK)

⁶³ MAIK. n.d. *Wang Zakat Bagaimana Diagihkan Sasaran*.

5.2.3 The Distributions To *Asnaf Fisabilillah*

1. Organize lecture series and religion speeches at the mosque.
2. Allowance for religious teachers and staffs of Mosque management
3. Aid to the mosques
4. Apart of the programs that organize by religion unites and *Dakwah* activities to the non Muslim
5. Aid to the higher education foundation of religions
6. Contribution to the committee of *Tahfiz* MAIK
7. Publish some religion books, magazines where more focusing to Islamic religion such as *Majalah Pengasuh*.
8. Funeral aid for the poor.
9. Aid for the grave maintenance.
10. Aid for activities for development *Ummah*.
11. Aid to them who are attempt to set up or build the Islamic Religion
12. Contribution for Islamic development
13. Aid for Islamic body and Islamic organization

5.2.4 The Distributions To *Ibnu-Sabil*

1. Special aid for *Musafir*, who does not, has enough money or expenses during his journey.
2. Food necessity
3. Resident necessity.

5.2.5 The Distributions To *Gharimeen*

1. Aid to the individual who carries out a program for special welfare.
2. Payment for medical bills.
3. Education fees.
4. Payment for emergency need.

5.2.6 The Distributions To *Amil*

1. Allowance for *Amil* who manage the collection of paddy *Zakat* and *Zakatul-Fitr*
2. Allowance for speaker of *Zakat*.

5.3 The Explanation Of Aid Programs.⁶⁴

5.3.1 The Permanent Monthly Aid

This aid is offered to the poor and needy categories. The income of family does not exceed than *Had Kifayah*. It means the limitation of needs. The target is to the old people who are needy, poor and ill, which are living without any income sources.

These application forms can be obtained from Imam of such district or at the MAIK office.

5.3.2 The Treatment Aid

This program is to generate the better life for poor people by preparing some facilities such as capital, advice service or knowledge, where it can help them to flow their effort or activities that they get involved.

This scheme is to increase the income of poor family by giving support to them to run their activities or works. The types of support that prepared by this scheme are capital, facilities and more.

The aid is considered as a teaching scheme or supporting scheme to these people, to involve in small business or small manufacturing field such as by made a business of traditional foods, furniture, carpentries, foods processing, farm animal and many more.

Therefore, all applicants must be from needy and poor people or who do not have the ability from the financial aspect. But they have the potential to success because of the effort and experience or skill that they have. So from these programs, it gives hopes that they will bring out themselves from including to these *Asnaf*.

5.3.3 The Education Scheme Aid

The schemes that provided by MAIK are:

⁶⁴ 2001. *Laporan tahunan 2001*. MAIK. P53.

5.3.3.1 The General Education Aid

This scheme consists of two schemes, they are general education aid and preparation aid to entering university for children of needy or poor people. The types of that scheme are as follows:

1. For purchasing academics books.
2. For purchasing education facilities.
3. The payment of education fees.
4. Own self-spending and fare.

5.3.3.2 The Aid To Further Study At Local University

This scheme open to all education institution or local university in various fields of education that are allowed by *Syara'*. Every application must be proof by the offering letter from that institution or university. It is to qualify that the qualification will be consider by MAIK.

5.3.3.3 The Higher Education Foundation Of Sultan Ismail Petra.

Committee of fund management conducts this fund for Higher Education Foundation of sultan Ismail Petra. This scheme is open to all students who are studying at oversea universities in Islamic course, where at least, they had their examination result for the first year of their study. This offer is done in the midyear in every year.

5.3.3.4 The Small Scholarship Scheme

This Scholarship scheme is prepared to students under *Yayasan Islam Kelantan (YIK)*. It is offered to the poor students who have the good achievement or improvement in their academic.

5.3.3.5 The Supporting scheme for students in *Pondok* School

This scheme is prepared for students who are studying in *Pondok* that sponsored by the government or private person. This scheme is considered as an initiative to them to study in Islamic field. And before the aid is given to them, they must get the confirmation from their teachers in *Pondok* to confirm that they have the qualification to accept the aid.

5.3.4 The Medical aid

This scheme is also for the needy and poor people. With this scheme, they can get medical treatment completely. The aid is including the payment for hospital, equipment purchasing such as ‘imitation-part of body’ like leg, wheelchair and many more. All applicants must get the confirmation from clinic or hospital or medical center.

5.3.5 The Skill Aid

This program is to give the knowledge and information to the children from poor and needy family. It is because to ensure that they can bring out their family from the life that they are facing today to the better life soon. The program that organize through this scheme are:

5.3.5.1 The Sewing Class

This class is preparing the basic training sewing for men and women cloths and the term of this course is taking 8-months of period.

5.3.5.2 The Embroidery Class

This class is preparing the skill training to embroidery, where the term of this course is taking for 8 months.

5.3.5.3 The Automotive Workshop

This workshop is for the youth (boy), where it is preparing the skill how to repair the motorcycle.

5.4 The Distribution Service⁶⁵

5.4.1 The General Condition

The general condition for distribution service is:

1. Islam.
2. Malaysian or *Musafir* who is allowed or permitted by *Syara*’.

⁶⁵ MAIK. n.d. *Wang Zakat Bagaimana Diagihkan Sasaran*.

3. The income of the family is not exceeding than the *Had Kifayah*, means limitation need.
4. Did not receive any aid from any other person or party.
5. Consider as to the *Asnaf* who is able to receive the *Zakat*.

5.4.2 The Type Of Application Forms

1. Application form for needy and poor people.
2. Application form of special aid for *Hari Raya*.
3. Treatment application form.
4. Application form for general aid:
 - Medical aid
 - Emergency aid
 - Others aid
5. Application form for education aid.
6. Application form for *Ibnu-Sabil*.

5.4.3 How To Make The Application

1. To apply the aid of *Zakat* distribution in Kelantan, all applicants can get the advice service through all Imams from the Mosque in Kelantan.
2. Every applicant must fulfill the application form where it can be acquired free from the *Zakat* counter at 1st floor of MAIK.

5.5 The Problem Faced By MAIK In Their Distribution Service

There are several problems faced by MAIK in distribution of *Zakat* process to the people. Usually the problems are about the applicant where some of them dishonestly in giving the personal data in the form of the application. By the wrong information given, they are qualified to accept the *Zakat* distribution that actually they are not qualified.

Beside that, some of them do not fill the form application correctly. Thus the application cannot be processed.

The other problems faced by MAIK where the people who accepted the monthly aid do not report to MAIK about their current circumstances. For example a wife who she husband died and also has many children. In this circumstance, she is

qualified to accept monthly aid from MAIK but when her children become elder and have ability to support her live she is not qualified anymore. But they not report to the MAIK this circumstances causes they accept the aid continuously.

But, actually the case mentioned is a very small number. It is because the people know about this misdemeanor within the rule of religion. Beside that, MAIK makes co-operation with the Imam or leader in every district to ensure whether the people are qualified or not to accept the *Zakat* aid. The Imam will investigate about data of the people who apply the *Zakat* aid before that person can obtain the *Zakat* aid.

In other hand, there are some people who accept *Zakat* aid and then return it back to MAIK. It is because they feel that they are not qualified people to accept the *Zakat* aid. It shows awareness about possession of others who are qualified to accept the *Zakat* aid in the society⁶⁶.

⁶⁶ Nik Muhammad Nor bin Nik Ishak. 2004. "Kutipan dan agihan zakat". *Interview*. 05 Feb.

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Appendix: A



Warta Kerajaan

DITERBITKAN DENGAN KUASA

GOVERNMENT OF KELANTAN GAZETTE

PUBLISHED BY AUTHORITY

Jil. 47	12hb Mei 1994	<i>TAMBAHAN No. 2</i>
Bil. 10		<i>ENAKMEN</i>

Enakmen yang berikut telah diluluskan oleh Dewan Undangan Negeri, Kelantan, pada 23hb Mac, 1994 adalah diisytiharkan untuk makluman umum:

Enakmen Bil.	Tajuk Ringkas	Muka
4.	Enakmen Majlis Agama Islam dan Adat Istiadat Melayu Kelantan 1994	17

The following Enactment passed by the Legislative Assembly, Kelantan, on the 23rd March, 1994 is published for a general information:

Enactment No.	Short Title	Page
4.	Council of the Religion of Islam and Malay Custom, Kelantan, Enactment 1994	83

ENAKMEN MAJLIS AGAMA ISLAM DAN ADAT ISTIADAT 45
MELAYU KELANTAN 1994

mati sehingga ditunjukkan bahawa mana-mana bahagian daripada harta pesaka yang terakru kepada Baitulmal itu telah dibayar atau Yang Dipertua telah memberi kebenaran menanggungkan bayarannya.

(2) Jika Yang Dipertua berpuashati bahawa bahagian yang terletak kepada Baitulmal itu tidak dapat dibayar dengan serta merta, maka bolehlah dia membenarkan supaya bayaran itu ditanggungkan atau dijelaskan dengan apa jua syarat yang patut pada pertimbangannya secara bertulis.

50. Suatu perakuan yang ditandatangani oleh Yang Dipertua hendaklah diterima oleh mana-mana Mahkamah termasuk Mahkamah Awam dan menjadi suatu keterangan yang cukup bagi membuktikan fakta bahawa suatu bahagian daripada harta pusaka itu dan wang kepunyaannya telah terakru kepada Baitulmal.

Perakuan Yang Dipertua boleh diterima menjadi keterangan.

Zakat dan Fitrah

51. Majlis hendaklah mempunyai kuasa tunggal dan mempunyai kewajipan memungut semua jenis zakat atau fitrah dalam Negeri ini dan membelanjakan hasil pungutan itu sebagaimana yang dititahkan oleh Kebawah Duli Yang Maha Mulia Al-Sultan dengan berasaskan kepada Hukum Syarak.

Kuasa mengenai zakat dan fitrah.

52. Semua orang Islam di Negeri ini yang wajib ke atasnya membayar zakat atau fitrah, hendaklah menunaikannya apabila cukup syarat-syaratnya mengikut Hukum Syarak kepada mana-mana orang yang diberi kuasa mengikut Enakmen ini.

Kewajipan membayar zakat dan fitrah.

53. (1) Majlis boleh melantik amil-amil untuk mengendalikan pungutan zakat atau fitrah di mana-mana kawasan dalam Negeri ini menurut sebagaimana yang difikirkan patut.

Perantikan dan tanggung jawab amil

(2) Imam-imam masjid yang ditauliahkan dengan sendirinya menjadi amil atas nama jawatannya dan bertanggungjawab memungut mana-mana jenis zakat dan fitrah yang diperintahkan oleh Majlis dalam kawasan mukim masjid masing-masing.

(3) Amil-amil hendaklah, tertakluk kepada perintah Majlis dari semasa ke semasa, menyediakan senarai taksiran zakat dan fitrah bagi kawasan masing-masing.

Bayaran
zakat dan
fitrah.

54. (1) Seseorang yang ditaksir layak membayar zakat atau fitrah hendaklah segera menunaikannya dalam kawasan masing-masing menurut kadar yang ditetapkan.

(2) Bayaran zakat atau fitrah yang kena dibayar kepada Majlis hendaklah dilakukan dengan wang yang bersamaan dengan nilai zakat atau fitrah yang diwajibkan pada tahun yang berkenaan, melainkan jika Majlis memerintahkan sebaliknya.

Kuasa-kuasa
amil.

55. (1) Tertakluk kepada pengecualian dalam Enakmen ini tiada seorang pun berhak memungut, mengambil atau menerima zakat atau fitrah yang kena dibayar kepada Majlis kecuali amil-amil yang dilantik oleh Majlis, atau mana-mana orang yang diberi kebenaran bertulis oleh Majlis.

(2) Seseorang amil yang dilantik di bawah seksyen 53 (1) adalah mempunyai kuasa dalam kawasannya sahaja.

(3) Seseorang Islam yang layak membayar zakat atau fitrah hendaklah membuat bayaran di dalam kawasannya dan jika seseorang itu gagal berbuat demikian, setelah amil di kawasan itu memasukkan namanya dalam senarai taksiran, amil hendaklah segera melaporkannya kepada Majlis.

(4) Jika dengan alasan keuzuran syar'ie atau alasan lain yang tertentu, seseorang itu tidak dapat membayar zakat atau fitrahnya kepada amil dalam kawasannya, maka Majlis boleh memerintahkan supaya dia membayar di mana-mana tempat atau kepada mana-mana amil yang ditentukan.

HAKMEN MAJLIS AGAMA ISLAM DAN ADAT ISTIADAT 47
MELAYU KELANTAN 1994

56. (1) Mana-mana orang boleh mengemukakan bantahan kepada Majlis terhadap sesuatu taksiran zakat atau fitrah dan Yang Dipertua hendaklah menimbang bantahan itu dan memberi keputusan mengenainya. Bantahan mengenai taksiran zakat dan fitrah.

(2) Keputusan Yang Dipertua ke atas bantahan yang dibuat di bawah seksyen ini adalah muktamad dan tidak boleh dipertikaikan dalam mana-mana Mahkamah.

57. (1) Zakat padi atau lain-lain tanaman yang wajib zakat, hendaklah dikeluarkan sebaik sahaja ia selesai dituai. Zakat biji-bijian.

(2) Bagi tanaman yang diusahakan oleh seseorang lebih dari satu kawasan amil, maka amil-amil dalam kawasan berkenaan hendaklah menyenaraikan nama orang itu dalam senarai taksiran masing-masing, dan setelah dicampur pendapatannya dia hendaklah, jika cukup nisabnya, mengeluarkan zakatnya sama ada terus kepada Majlis atau kepada salah seorang amil yang diarahkan oleh Majlis.

58. (1) Semua ketua keluarga atau mana-mana orang yang bertanggungjawab ke atas ahli rumah bagi mana-mana keluarga Islam di Negeri ini hendaklah bertanggungjawab mengenai fitrah dirinya dan ahli-ahlinya dan hendaklah dibayar kepada Majlis sebanyak dua pertiga daripada jumlah bilangan tanggungannya. Fitrah.

(2) Satu fitrah ialah satu gantang Baghdad yang bersamaan dengan tiga satu per lapan cupak menurut sukatan tempatan, atau lebih kurang dua-kilo enam ratus lapan puluh lima gram.

(3) Bayaran fitrah boleh dikecualikan atas sebab-sebab kemiskinan dan amil bolehlah, setelah berpuashati dengan keadaan hidup seseorang itu dengan disahkan oleh mana-mana pegawai masjid mukimnya mengecualikan seseorang itu membayar fitrah.

(4) Amil hendaklah menyediakan laporan kepada Majlis bagi menyatakan sebab-sebab seseorang itu dikecualikan daripada membayar fitrah.

Pungutan zakat harta, galian, rikaz dan lain-lain.

59. Kecuali diperuntukkan sebaliknya di dalam Enakmen ini, Majlis hendaklah bertanggungjawab secara langsung dalam urusan memungut zakat harta, galian, rikaz dan lain-lain.

Habuan kepada amil.

60. Majlis boleh menentukan kadar habuan kepada amil-amil dan boleh, dari semasa ke semasa, meminda kadar habuan itu.

Wakaf dan Nazar

Wakaf dan nazar.

61. Walau apapun peruntukan yang berlawanan dengan mana-mana suratcara atau perisytiharan, Majlis hendaklah menjadi pengawal tunggal kepada semua wakaf, sama ada wakaf am atau khas, semua nazar am dan semua amanah khairat untuk kepentingan Agama Islam dan orang-orang Islam, setakat mana harta itu terletak kepada atau yang terletak di dalam Negeri Kelantan.

Perletakhakan.

62. (1) Semua harta, tertakluk kepada peruntukan seksyen 61 hendaklah, jika terletak di dalam Negeri Kelantan dan dalam perkara harta takalih, selepas pendaftaran di bawah Kanun Tanah Negara, terletak kepada Majlis tanpa apa-apa pemindahhakan atau penyerahhakan atau pemindahan apa jua untuk tujuan amanah, wakaf atau nazar am.

(2) Majlis hendaklah mengambil segala langkah yang perlu untuk meletakkan kepada Majlis mana-mana harta di bawah subseksyen (1) yang terletak di luar Negeri ini.

(3) Majlis hendaklah menyediakan satu daftar mengenai wakaf, nazar dan wasiat yang di bawah kelolaannya.

(4) Majlis hendaklah mempunyai kuasa memegang, mentadbir, menukar, memajak, membuat pawahan, melabur wang atau harta-harta wakaf am alih atau takalih bagi maksud memaju dan mengembangkan pendapatan harta-harta itu setakat mana yang dibenarkan oleh Hukum Syarak.



MAJLIS AGAMA ISLAM NEGERI KELANTAN
 KOMPLEKS BALAI ISLAM,
 JALAN SULTAN YAHYA PETRA, LUNDANG,
 15200 KOTA BHARU.
 TEL :09-7481512
 FAX :09-7444393

BORANG KEBENARAN POTONGAN GAJI BULANAN

A. MAKLUMAT BERIKUT HENDAKLAH DIISI DENGAN LENGKAP
 (SILA RUJUK PENERANGAN DI BELAKANG BORANG) GUNAKAN HURUF BESAR.

NAMA PEMOHON :

NAMA & ALAMAT MAJIKAN

 ALAMAT TEMPAT TINGGAL :
 SURAT MENYURAT

 POSKOD :

POSKOD :

NO. K/P LAMA :

NO. K/P BARU :

 KOD PUSAT
 PEMBAYARAN :

NO. GAJI/KT/PEKERJA :

NO. TEL RUMAH :

NO. TEL. PEJABAT :

B. Sila tandakan (✓) dipetak yang berkenaan.

Saya bersetuju dan membenarkan gaji bulanan saya dipotong bagi ansuran zakat mulai :

 bulan tahun
 sebanyak RM - sebulan

 Ditambah/dikurang dari RM kepada RM sebulan sehingga

arahan memberhentikan potongan diberitahu oleh saya kepada pihak majikan dan MAIK.

TANDATANGAN PEMOHON

JAWATAN

TARIKH

C. Niat membayar zakat (Berniat semasa mengisi borang)

Inilah wang sebanyak RM (sebulan) / RM (setahun) sebagai menunaikan zakat pendapatan yang wajib ke atas diri saya secara ansuran bagi tahun dan seterusnya kerana Allah Ta'ala.

D. Pengesahan Majikan

Adalah dengan ini disahkan bahawa butir-butir di atas diakui betul dan pemohon ini adalah kakitangan jabatan/syarikat ini. Dengan ini permohonan beliau diluluskan.

Tandatangan :

Nama Pegawai :

Cop Majikan :

:

E. Untuk Kegunaan MAIK :

Kod Majikan

Tarikh mula potongan

Jumlah Sebulan

Tarikh diproses

Appendix: C

CONTOH PENGIRAAN ZAKAT GAJI / PENDAPATAN

		<i>Ruang Pengiraan</i>		
A.	Pendapatan Dari Semua Sumber	(setahun)	Suami	Isteri
		RM30,000.00	_____	_____
B.	Tolak Perbelanjaan Yang Dibenarkan	(setahun)		
1.	Diri	RM8,000.00	<u>RM8,000.00</u>	<u>RM8,000.00</u>
2.	Isteri (jika tidak berkerja)	RM3,000.00 *	_____	_____
3.	Anak (6 orang x 800)	RM4,800.00 **	_____	_____
4.	Pemberian kepada ibubapa (jika miskin)	RM1,200.00	_____	_____
5.	Perbelanjaan bagi rawatan dan ubat-ubatan bagi diri sendiri, isteri dan anak dalam tanggungan	RM500.00	_____	_____
6.	Lembaga Tabung Haji ***	RM1,200.00	_____	_____
7.	KWSP	RM2,200.00	_____	_____
	Jumlah Tolakan	RM20,900.00	_____	_____
C.	Pendapatan yang layak dizakat (A-B)	RM9,100.00	_____	_____
D.	Zakat yang wajib dibayar (kerana C lebih nisab) ****			
	RM9,100.00 x 2.5%	RM227.50	_____	_____

* Untuk isteri, tiada tolakan untuk bahagian 2 dan 3. Ia adalah kewajipan atas suami.

** Perbelanjaan untuk seorang anak ialah :

1. RM800.00 - jika belum masuk IPT / IPTS / Luar Negeri
2. RM3,200.00 - jika sedang menuntut di IPT / IPTS / Luar Negeri

*** Tolakan juga boleh dibuat jika badan-badan kewangan lain telah membayar zakat untuk mengelak zakat dikenakan dua kali.

**** Kadar nisab adalah 85 gm emas atau RM3,062.50 bagi tahun 1421H - 1422H (berubah mengikut harga emas)

BORANG BAYARAN ZAKAT MELALUI POS

“KELUAR ZAKAT HARTA BERKAT”

Nama :

No Kad Pengenalan :

Alamat :

.....

.....

.....

No. Telefon Anda :

- Pekerjaan :
- Kakitangan Kerajaan
 - Swasta
 - Badan Berkanun
 - Kerja Sendiri

**KAUNTER ZAKAT
MAJLIS AGAMA ISLAM DAN ADAT
ISTIADAT MELAYU KELANTAN**
Kompleks Balai Islam, Lundang,
15200 Kota Bharu, Kelantan.
Tel: 09-7481512 Fax: 09-7444393

Tuan,
Bayaran Zakat

“Inilah wang sebanyak RM

No. Cek / K.W/W.P untuk
menunaikan zakat pendapatan / zakat wang simpanan / zakat
perniagaan / zakat harta yang wajib ke atas diri saya bagi tahun
berakhir kerana Allah Taala”.

.....
Tarikh

.....
Tandatangan

Peringatan:
Semua bayaran dengan Cek/Kiriman Wang / Wang Pos hendaklah / atasnama
“Majlis Agama Islam Kelantan” serta berpaiang
* Sila potong yang tak berkenaan.

BORANG INI
DIBERI PERCUMA
WANG ZAKAT
APAKAH ANDA LAYAK
MENEMPUNYAI ?

Appendix: F



Borang BFM 70
Pind. 1/2002
No. Siri : 05484

**MAJLIS AGAMA ISLAM DAN
ADAT ISTIADAT MELAYU KELANTAN**

Kompleks Balai Islam Lundang,
Jalan Sultan Yahya Petra, 15200 Kota Bharu, Kelantan.

**BORANG PERMOHONAN WANG ZAKAT
BANTUAN BULANAN KEPADA FAKIR MISKIN**

PERHATIAN

Sila isikan borang ini dengan lengkap dan sertakan bukti yang boleh menyokong permohonan seperti berikut :

1. Permohonan hanya di buat oleh ketua keluarga atau penjaga sahaja.
2. Salinan Kad Pengenalan pemohon suami / isteri, anak-anak dan tanggungan. Jika bercerai, sertakan salinan surat cerai. Jika mati sertakan sijil kematian.
3. Dokumen yang membuktikan kes, contohnya :
 - 3.1. Salinan report polis kes kemalangan, bencana alam, kebakaran, kecurian, kematian dan lain-lain;
 - 3.2. Salinan surat menyurat seperti perakuan perubatan dari Pegawai Perubatan Hospital Kerajaan / rawatan dan lain-lain dokumen / bil-bil yang boleh menyokong kebenaran kes; termasuklah surat mati jika suami / isteri meninggal dunia;
 - 3.3. Surat pengesahan atau sokongan adalah diperlukan sekiranya ada seperti salinan slip gaji dari majikan bagi yang bekerja dengan kerajaan atau swasta;
4. Keutamaan akan diberi kepada pemohon yang berumur 50 tahun ke atas dan tidak mempunyai sumber pendapatan tetap, uzur, tidak dapat bekerja, tidak mempunyai harta dan tidak mendapat bantuan daripada anak-anaknya.
5. Sebarang permohonan yang didapati **tidak lengkap atau memberi keterangan palsu** akan ditolak. Jika tidak mendapat jawapan lebih dari tiga bulan, anggaplah permohonan Tuan / Puan tidak berjaya.

Peringatan :

Bantuan ini adalah hanya diberi kepada golongan fakir miskin / asnaf delapan yang berhak mendapat agihan wang zakat. Mereka yang tidak layak adalah diharap tidak mengambil peluang memohon / merampas hak golongan fakir miskin / asnaf delapan sepertimana dinyatakan dalam Al-Quran yang bermaksud :

"Sesungguhnya sedekah (zakat) itu hanya untuk orang-orang fakir dan orang-orang miskin, dan amil-amil yang menguruskannya, dan muallaf yang dijinakkan hatinya, dan untuk hamba-hamba yang hendak memerdekakan dirinya, dan orang-orang berhutang, dan untuk (dibelanjakan pada) jalan Allah, dan orang-orang musafir (keputusan) dalam perjalanan (ketetapan hukum yang demikian itu adalah) sebagai satu ketetapan (yang didatangkan) dari Allah. Dan (ingatlah) Allah amat mengetahui lagi amat menyaksikan."

Surah Al-Taubah, ayat 60

TARIKH KELUAR BORANG

1. BUTIR-BUTIR PERIBADI PEMOHON (Tandakan \sqrt pada petak berkenaan)

71

ASNAF DI POHON		FIZIKAL	TARAF KAHWIN	RUMAH	KENDERAAN	SIMPANAN
<input type="checkbox"/> Fakir	<input type="checkbox"/> Miskin	<input type="checkbox"/> Sihat	<input type="checkbox"/> Bujang	<input type="checkbox"/> Sendiri	<input type="checkbox"/> Kereta/Van	<input type="checkbox"/> T. Haji
<input type="checkbox"/> Muallaf	<input type="checkbox"/> Gharimin	<input type="checkbox"/> Sakit	<input type="checkbox"/> Berkahwin	<input type="checkbox"/> Sewa	<input type="checkbox"/> Motosikal	<input type="checkbox"/> ASN/B
<input type="checkbox"/> Fisabilillah	<input type="checkbox"/> Amil	<input type="checkbox"/> Cacat	<input type="checkbox"/> Janda	<input type="checkbox"/> Tumpang	<input type="checkbox"/> Basikal	<input type="checkbox"/> Bank
<input type="checkbox"/> IbnuSabil	<input type="checkbox"/> Ar-Riqab	<input type="checkbox"/> Buta/Pekak	<input type="checkbox"/> Duda	<input type="checkbox"/> Tiada	<input type="checkbox"/>	

- 1.1. Nama Penuh : _____
- 1.2. No. K/P : _____ Warna : _____
- 1.3. No. Pasport / Dokumen Perjalanan : _____
- 1.4. Tarikh dan Tempat Lahir : _____
- 1.5. Bangsa : _____ Kerakyatan : _____
- 1.6. Kaedah Fizikal : Cacat Sempurna
(Nyatakan Jenis Kecacatan : _____)
- 1.7. Taraf Perkahwinan (kahwin / belum kahwin / janda / balu / ditinggal suami / isteri) : _____
- 1.8. Alamat Tempat Tinggal : _____
- 1.9. Alamat Surat Menyurat : _____
- 1.10. Pekerjaan : _____ Pendapatan Bulanan RM : _____
Nama Majikan : _____ No. Tel : _____
- 1.11. Nama isteri / suami / penjaga : _____
(jika mati, sila nyatakan) _____ K/P : _____
- 1.12. Jenis pekerjaan suami / isteri / penjaga : _____
Pendapatan bulanan suami / isteri / penjaga : _____ jika tidak bekerja, nyatakan sebab-sebabnya : _____
- 1.13. Jenis Rumah Kediaman : (Rumah Sewa / Sendiri / Menumpang / Lain-lain) : _____
Jika rumah sendiri, nyatakan nilainya : RM _____
- 1.14. Tanah Dimiliki : Luas : _____ Nilai : _____
- 1.15. Kadar sewa bulanan (sekiranya rumah sewa) RM : _____
- 1.16. Jika Muallaf, nyatakan : Tarikh peluk Islam : _____ Tempat dilslamkan : _____
- 1.17. Mukim Masjid tempat tinggal : _____ Daerah : _____
Jajahan : _____ Nama Imam : _____
- 1.18. Tanggungan pemohon : (Suami / isteri / ibu bapa dan anak-anak yang masih di bawah tanggungan sendiri)* _____

BIL	NAMA	HUBUNGAN	UMUR	BELAJAR / TAK BELAJAR	DARJAH / TINGKATAN / PEKERJAAN

• Gunakan kertas tambahan jika tidak mencukupi

1.19. Anak-anak Pemohon Yang Sudah Berkeluarga / dan bukan tanggungan.

BIL	NAMA	UMUR	PEKERJAAN	PENDAPATAN BULANAN	BILANGAN TANGGUNGAN

• Gunakan kertas tambahan jika tidak mencukupi

2. MAKLUMAT BANTUAN

2.1. Pernahkah anda mendapat bantuan dari pejabat ini :-

Ya - Tidak -

2.2. Jika pernah, berapa kali : _____, Jumlah RM _____, Tarikh / Tahun : _____

2.3. Bantuan yang diterima dari Agensi lain, contoh : Jabatan Kebajikan Masyarakat, Tabung Serambi Mekah / Pejabat Tanah, Ahli YB dan lain-lain,

2.4. Sebab-sebab bantuan diperlukan : (Nyatakan dengan ringkas)

2.5. Jenis bantuan yang diperlukan :-

2.5.1. Jumlah wang : RM _____

2.5.2. Barangan (Jenisnya) : (1) _____

(2) _____

(3) _____

Nilainya RM _____

3. PENGAKUAN PEMOHON

Saya mengaku dengan nama Allah bahawa semua keterangan yang telah diberikan di atas adalah benar belaka dan pihak majlis berhak membatalkan dan menarik balik bantuan yang diberikan kepada saya sekiranya butir-butir yang diberikan didapati tidak benar. Pengakuan ini dibuat mengikut Akuan Berkanun 1960 yang boleh diambil tindakan undang-undang jika palsu.

Tarikh : _____

Tandatangan / Cap Ibu Jari
Pemohon

7. Keputusan Persekolahan:-

Sekolah Rendah:

Sekolah Menengah:

SMU		SPM/SPVM		STU		STPM	
Tahun: Pangkat: Angka Giliran:		Tahun: Pangkat: Angka Giliran:		Tahun: Pangkat: Angka Giliran:		Tahun: Pangkat: Angka Giliran:	
M. Pelajaran	Gred	M. Pelajaran	Gred	M. Pelajaran	Gred	M. Pelajaran	Gred
1. B. Malaysia		1. B. Malaysia (dgn. lisan)		1. B. Malaysia		1. Kertas Am	
2. Qawaid Arabiah		2. B. Inggeris		2. Qawaid Arabiah		2. B. Malaysia	
3. Tauhid Mantiq		3. Matematik		3. Tauhid Mantiq		3. B. Inggeris	
4. Tafsir & Ilmu Quran		4. Matematik Tambahan		4. Tafsir & Ilmu Quran		4. Ekonomi	
5. T. Islam & T. Tasyri'		5. Geografi		5. T. Islam & T. Tasyri'		5. Geografi	
6. Insyah' Adab & Nusus		6. Sejarah		6. Insyah' Adab & Nusus		6. Sejarah	
7. Feqah & Tauhid		7. Pg. Agama Islam		7. Feqah & Usul		7. Pengajian Islam	
8. Tafsir & Hadis		8. Lukisan		8. Hadis & Mustalaah		8. Bahasa Arab	
9. Akhlak & T. Islam		9. Rampaian Sains		9. Mantiq & T. Tasyri'		9. Syariah	
10. Insyah' Mustalaah & Nusus		10. Bahasa Arab		10. Insyah' Adab & Nusus		10.	
11.		11. Sastera Melayu		11. Al-Quran		11.	

8. Aktiviti Sukan:

9. Aktiviti Sosial dan Persatuan:

10. Pengesahan Pemohon:-

Saya mengaku dengan sesungguhnya bahawa segala maklumat yang diberikan di atas adalah benar belaka

Tarikh:

.....
(Tandatangan Pemohon)

11. Pengesahan Pegawai Kedutaan Bahagian Pelajar
(Bagi Pelajar Luar Negara Sahaja)

Tarikh:

T. Tangan:

Nama Pegawai:

Cop Resmi Kedutaan:

BAHAGIAN C (Keterangan Ibu Bapa/Penjaga)

1. Nama Bapa/Penjaga*:
2. Pekerjaan Bapa/Penjaga*: 3. Pendapatan: RM
4. Alamat Surat Menyurat: 5. No. Telefon:
6. Nama Ibu:
7. Pekerjaan Ibu: 8. Pendapatan: RM
9. Butir-butir Tanggungan:-

Bil.	Nama Anak/Tanggungan	Sekolah/Kolej	Kelas/Tahun	Perbelanjaan
1.				
2.				
3.				
4.				
5.				
6.				
7.				

BAHAGIAN D (Perakuan dan Pengesahan)

1. Perakuan Diri:
Nama Dua (2) orang selain daripada saudara mara yang boleh memberi maklumat mengenai diri pemohon:-
 - i) Nama:
 Alamat:
 Pekerjaan: No. Telefon:
 - ii) Nama:
 Alamat:
 Pekerjaan: No. Telefon:
2. Pengakuan Ibu Bapa/Penjaga*:-
 Saya mengaku dengan sesungguhnya bahawa segala maklumat di atas adalah benar belaka.

Tarikh:

 (Tandatangan Ibu Bapa/Penjaga)

3. Pengesahan:-
 (Pengesahan ini boleh dibuat oleh Ketua Jajahan, Wakil Rakyat, Majikan atau Penggawa)
 Saya sahkan sepanjang pengetahuan saya segala maklumat di atas adalah benar.

Tarikh: T. Tangan:
 Nama:
 Cop Resmi:

* Potong mana yang tidak berkenaan.

Peringatan:

Borang permohonan yang tidak lengkap dan tidak disertakan dengan dokumen yang diperlukan tidak akan dilayan.

1- The Total Zakat Collection Since 1995-2002

YEAR	PADDY	FITRAH	PROPERTY	TOTAL
1995	505,683.14	2,226,293.80	5,755,273.71	8,487,150.65
1996	531,536.00	2,439,091.00	6,425,949.00	9,369,576.00
1997	578,113.62	2,758,467.00	7,834,851.51	11,171,432.13
1998	582,477.38	2,941,224.60	6,922,498.78	10,446,200.76
1999	520,437.22	3,340,083.80	5,672,566.88	9,533,087.90
2000	592,627.55	3,909,833.40	11,172,460.95	15,674,921.00
2001	531,346.65	6,040,174.00	10,011,437.54	16,582,958.19
2002	381,780.10	4,872,146.90	1,1624,250.66	16,878,177.66

2- The Total ZAKAT Distribution To The ASNAF Since 1995-2002

YEAR	POOR & NEEDY	AMIL	MUALLAF	RIQOB & GHARIMIN	FISABILILAH	IBNUSABIL
1995	2,151,848.80	882,586.72	190,309.56	7,800.00	4,015,983.09	21,196.00
1996	1,919,727.13	727,114.60	268,090.90	2,9602.50	3,559,698.77	23,242.90
1997	2,680,295.40	762,906.70	301,119.93	7,000.00	3,336,662.98	37,127.10
1998	2,184,831.00	840,292.00	306,171.00	10,103.00	3,403,906.00	34,117.0
1999	2,540,236.13	1,042,211.64	302,289.29	173.00	4,357,994.90	8,124.60
2000	2,860,379.64	1,053,958.55	301,850.55	15,700.00	5,545,399.01	9,672.00
2001	3,858,242.50	1,428,819.29	291,101.80	8,800.00	4,801,838.57	9,305.00
2002	4,881,501.77	1,413,286.11	242,172.40	16,200.00	5,716,062.15	3,435.00

3- The Receiver Of Monthly Aid For Poor And Needy According To The District From 1998- June 2003

DISTRICT	YEAR					
	1998	1999	2000	2001	2002	Jun-03
BACHOK	220	267	261	333	471	570
JELI	44	54	54	58	76	107
KOTA BHARU	658	760	752	954	1197	1326
KUALA KRAI	99	112	97	143	176	195
MACHANG	86	102	101	112	123	131
PASIR MAS	246	312	296	361	435	473
PASIR PUTEH	246	312	296	361	451	516
TANAH MERAH	113	124	124	133	154	173
TUMPAT	118	156	156	206	259	301
GUA MUSANG	63	81	81	84	126	124
JUMLAH	1893	2280	2218	2745	3468	3916

4- The Total Distribution Base On Programs

PROGRAM	Total annually aid				
	1998	1999	2000	2001	2002
MONTHLY AID	882040	1054120	1359300	1958920	2586710
BUSSINESS	137510	96895	48850	211900	109011.5
SKILL	97420	154895	222347	104936	214652.31
EMERGENCY	52522	60725	64694	140050	126050
MEDICAL	53849	30690	79665	66900	90212
EDUCATION	395470	186000	193450	248800	434350
HIGHER LEARNING INSTITUTION	297260	500050	412480	500000	483500
YAYASAN ISLAM KELANTAN SCHOLARSHIP		253620	207400	279300	449940
PONDOK	9950	5550	5474	39500	12800
HARI RAYA	238860	190160	160000	75800	146750
HOUSE RENOVATION	82750	71450	143000	243000	271600
GHARIMEEN	10103	173	15700	10100	16200
IBNU SABIL	34116.9	8124.6	9672	9305	3435
BODY/FOUNDATION	36275	5940	34920	23170	51360
YAYASAN PENGAJIAN TINGGI/ FUND	225000	300000	350000	275000	500000
OTHERS/ FISABILILLAH	3540823.44	4483196.85	5150599.01	4801838.57	2392667.02
TOTAL	6093949.34	7401589.45	8457551.01	9015519.57	7889237.83

5- Total Monthly Aid Spending To The Poor And Needy From 1998 –June 2003

YEAR	SPENDING (RM)
1998	882040.00
1999	1054120.00
2000	1359300.00
2001	1985920.00
2002	2586710.00
Jun 2003	1571780.00
Total	9439870.00

6- The Number Of Receiver Monthly Aid (Poor And Needy) From 1998-June 2003

YEAR	THE NUMBER OF RECIEVER
1998	1962
1999	2283
2000	2230
2001	2745
2002	3468
June 2003	3916

7- The Number Of Aid Receiver From 1998-June 2003

NUMBER	YEAR					
	1998	1999	2000	2001	2002	Jun-03
1. TREATMENT	256	118	52	145	120	30
2. EMEGENCY	72	85	124	225	329	297
3. MEDICAL	54	47	63	56	85	64
4. EDUCATION	295	534	1104	1027	1824	3441
5. HIGHER LEARNING INSTITUTION	463	976	946	1000	1026	322
6. SMALL SCHOLARSHIP SCHEME OF MAIK	1751	1584	1339	1786	3114	-
7. PONDOK STUDENT	27	21	-	30	41	22
8. GHARIMEEN	12	1	9	11	21	81
9. IBNU SABIL	51	45	53	58	4	1
10. TYPTSIP	205	265	250	312	322	389
11. HOUSE RENOVATION	42	61	52	70	113	39
TOTAL	3228	3737	3992	4720	6999	4686