

**AN ANALYSIS OF ZAKĀT
DISTRIBUTION SCHEME IN THE
LIGHT OF MAQĀSĪD AL-SHARĪ'AH IN
MALAYSIA, BRUNEI AND SINGAPORE**

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The administration in the collection and distribution of *zakāt* system in Malaysia, Brunei and Singapore are under the supervision of Islamic Religious Council. The administration of *zakāt* funds in Malaysia is different because it has fourteen states. *Lembaga Zakāt Selangor* (LZS) as one of the *zakāt* enforcement bodies in the state of Selangor and it will be the focus for this research. In Brunei and Singapore, *zakāt* distribution scheme under the jurisdiction of their own Islamic Religious Council. The objective of this research* to ensure the *zakāt* distribution scheme fulfilled the *maqāṣid al-Sharī'ah* principle. A qualitative research methodology was undertaken by using the *zakāt* reports and *zakāt* websites. Thus, all the schemes needed to analyse are based on the *maqāṣid al-Sharī'ah* consisting of the five main principles; religion, life, intellect, lineage, and wealth. The finding of this research concluded that the *zakāt* distribution scheme provided in Malaysia, Brunei and Singapore were followed the *maqāṣid al-Sharī'ah* principle. However, the new model of *zakāt* distribution schemes propose, based on the code categorization of *maqāṣid al-Sharī'ah*, should be implemented. The implication of this research would be a great solution for *zakāt* institutions in Malaysia, Brunei and Singapore to improve all existing *zakāt* distribution schemes to be more systematic and efficient.

Keywords: *Zakāt* distribution scheme, *Maqāṣid al-Sharī'ah*, Malaysia, Brunei, and Singapore.

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Introduction

Zakāt is an obligatory religious duty on Muslims to achieve Divinely prescribed socioeconomic objectives. It is a financial aid adopted with full religious backing to support those poor and needy who are unable to help themselves to alleviate misery and poverty in society. Hence, *zakāt* distribution scheme has been introduced in *zakāt* institutions to distribute the *zakāt* funds received from the *zakāt* payers. The importance of *zakāt* has been emphasised in both the Qur'ān and *Sunnah* and has been widely discussed by almost all the jurists either traditional or contemporary corpus of Islamic law. *Zakāt* is obligatory on every Muslim considered eligible for its payment in accordance with the Islamic law. Traditionally, *zakāt* is said to have both a spiritual and economic effect.

The explanation from this verse explains about the believers having a discussion regarding the position of infidels and the valid reason of their being punished by God. The infidels neglected the right of *masākīn* and let them suffer in famished condition. Apart from that, in the chapter *al-Qalam*, Allah has illustrated the story of orchard owners who colluded to gather all the fruits of their orchard, early in the morning, without allowing even a single needy person's entrance in their garden. As a consequence from that, is that Allah afflicts such groups with misfortunes as mentioned in the verse below:

فَطَافَ عَلَيْهَا طَائِفٌ مِّن رَّبِّكَ وَهُمْ نَائِمُونَ ۝ فَأَصْبَحَتْ كَالصَّرِيمِ ۝ فَتَنَادُوا مُصْبِحِينَ ۝ أَنْ اغْدُوا عَلَيَّ حَرْثَكُمْ ۝ إِن كُنْتُمْ صَارِمِينَ ۝ فَانطَلَقُوا وَهُمْ يَتَخَفَتُونَ ۝ أَنْ لَا يَدْخُلَهَا الْيَوْمَ عَلَيْكُمْ مَسْكِينٌ ۝ وَغَدُوا عَلَى حَرْدٍ قَادِرِينَ ۝ فَلَمَّا رَأَوْهَا قَالُوا إِنَّا لَضَالُونَ ۝ بَلْ نَحْنُ مَحْرُومُونَ ۝ قَالَ أَوْسَطُهُمْ أَلَمْ أَقُلْ لَّكُمْ لَوْلَا تُسَبِّحُونَ ۝ قَالُوا سُبْحَانَ رَبِّنَا إِنَّا كُنَّا ظَالِمِينَ ۝ فَأَقْبَلَ بَعْضُهُمْ عَلَى بَعْضٍ يَتَلَوْمُونَ ۝ قَالُوا يَا وَيْلَنَا إِنَّا كُنَّا طَاغِينَ ۝ عَسَىٰ رَبُّنَا أَنْ يُبَدِّلَنَا خَيْرًا مِّنْهَا إِنَّا إِلَىٰ رَبِّنَا رَاغِبُونَ ۝ كَذَلِكَ الْعَذَابُ ۝ وَالْعَذَابُ الْآخِرَ أَكْبَرُ ۝ لَوْ كَانُوا يَعْلَمُونَ ۝

Then there came on the (garden) a visitation from thy Lord, (which swept away) all around, while they were asleep. So the (garden) became, by the morning, like a dark and desolate spot, (whose fruit had been gathered). As the morning broke, they called out, one to another, – “Go ye to your tith (betimes) in the morning, if ye would gather the fruits.” So they departed, conversing in secret low tones,

(saying) – “Let not a single indigent person break in upon you into the (garden) this day.” And they opened the morning, strong in an (unjust) resolve. But when they saw the (garden), they said: “We have surely lost our way: “Indeed we are shut out (of the fruits of our labour)!” Said one of them, more just (than the rest): “Did I not say to you, ‘Why not glorify (Allah)?’” They said: “Glory to our Lord! Verily we have been doing wrong!” Then they turned, one against another, in reproach. They said: “Alas for us! We have indeed transgressed! “It may be that our Lord will give us in exchange a better (garden) than this: for we do turn to Him (in repentance)!” Such is the Punishment (in this life); but greater is the Punishment in the Hereafter, – if only they knew! (al-Qur’ān, LXVIII:19-33).

Both chapters in the *Qur’ānic* verses delivered the same message of concern towards the *faqīr* and *miskīn*. As a human being, the rich have to give assistance to the *miskīn* in order to get a reward from Allah. The *miskīn* is a person who possess something but it is less than his *niṣāb* (limit). He does some work but, on account of lack of material or physical resources, does not earn enough to support himself and his family.¹

In the Qur’ānic chapter of *al-Dhāriāt*, Allah has mentioned the special characteristics of those who are granted paradise. They are the one who realize that the property owned by them has a right for the *faqīr* and *miskīn* (needy and destitute persons). The act of giving *zakāt* to *faqīr* and *miskīn* are the obligation that has to be done as Allah says:

إِنَّ الْمُتَّقِينَ فِي جَنَّاتٍ وَعُيُونٍ ۝ آخِذِينَ مَا آتَاهُمْ رَبُّهُمْ ۖ إِنَّهُمْ كَانُوا قَبْلَ ذَلِكَ
مُحْسِنِينَ ۝ كَانُوا قَلِيلًا مِّنَ اللَّيْلِ مَا يَهْجَعُونَ ۝ وَبِالْأَسْحَارِ هُمْ يَسْتَغْفِرُونَ ۝ وَفِي
أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ ۝

As to the Righteous, they will be in the midst of Gardens and Springs, taking joy in the things which their Lord gives them, because, before then, they lived a good life. They were in the habit of sleeping but little by night. And in the hour of early dawn, they (were found) praying for Forgiveness; And in their wealth and possessions (was remembered) the right of the (needy) him who asked, and him who (for some reason) was prevented (from asking). (Al-Qur’ān, LI:15-18)

The following verses of chapter *al-Asrā'* further explain that true Muslims should render due rights to the kindred, needy and wayfarer.

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ۝ إِنَّ الْمُبْتَدِرِينَ
كَانُوا إِخْوَانَ الشَّيَاطِينِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۝

And render to the kindred their due rights, as (also) to those in want, and to the wayfarer: But squander not (your wealth) in the manner of a spendthrift. Verily spendthrifts are brothers of the Evil Ones; and the Evil One is to his Lord (himself) ungrateful. (Al-Qur'ān, XVII:26-27).

The Islamic history shows the development of *zakāt* institutions from the era of Prophet Muḥammad (ﷺ) until the *Umayyad* and 'Abbāside dynasties*. After the *Hijra*, the journey where the Prophet Muḥammad (ﷺ) migrated to Madinah, the administration of *zakāt* had been organized centrally where *zakāt* institutions were established at the state level. There were formal appointments of *zakāt* collectors as well as the introduction of record keepers.²

All the Qur'ānic verses discussed above were revealed during the stages of Islam in Makkah. The protection towards the *faqīr* and *miskīn* had been one of the Islamic missions to replace *Jāhiliyyah*'s (dark ages) norms and society. During that time, *zakāt* terminology has not been introduced, however, the correct terms used such as giving food, or to funding the poor and needy but not considered as an obligation yet. In other words, the concept used was simply referring to an act or virtue of almsgiving which is voluntary in nature as well as in accord with the sense or awareness of helping and providing the less fortunate people such as *faqīr* and *miskīn* with the basic necessities.

Qur'ānic and *Hadīth* Revelation and Issue of *Zakāt*

There are many Qur'ānic verses and *Hadīths* that have been prescribed about the *zakāt* in Islam.

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَارْكَعُوا مَعَ الرَّاكِعِينَ ۝

And be steadfast in prayer; practise regular charity; and bow down

*Even After the 'Abbāsid period the Muslim rulers continued to collect and levy *zakāt*. As late as the Eighteenth century the Mughul emperors received it from the rich. When the British ruled India (1857-1947), they ignored and abolished all the religion oriented Muslim rites. However, the Muslims led by their ulema unable to receive any help from the colonial masters, continued to pay *zakāt* to the poor and the needy particularly in the month of *Ramadān* (see also addendum at the end of this article) –Ed.

your heads with those who bow down (in worship). (Al-Qur'ān, II:43)

لَيْسَ الْبِرُّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ
وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ وَآتَى الْمَالَ عَلَى حُبِّهِ ذَوِي الْقُرْبَى
وَالْيَتَامَى وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى
الزَّكَاةَ وَالْمُؤْفُونَ بَعْدَهُمْ إِذَا عَاهَدُوا صَلُّوا إِذَا عَاهَدُوا صَلُّوا إِذَا عَاهَدُوا صَلُّوا
وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ ۝

It is not righteousness that ye turn your faces Towards east or West; but it is righteousness to believe in Allah and the Last Day, and the Angels, and the Book, and the Messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and practice regular charity; to fulfil the contracts which ye have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic. Such are the people of truth, the Allah-fearing. (Al-Qur'ān, II:177).

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ۝

By no means shall ye attain righteousness unless ye give (freely) of that which ye love; and whatever ye give, of a truth Allah knoweth it well. (Al-Qur'ān, III: 92)

Zakāt is the third of the five perennial Divine commands to humanity. The Prophet (ﷺ) said in this regard: “Islam is built on five (pillars): Acknowledgement that there is no God but Allah, and Muḥammad (ﷺ) is His Messenger, performing the prayers, giving the *zakāt*, fasting in *Ramaḍān*, and performing Ḥajj if one is able” (*Ṣaḥīḥ Muslim*, 1, No. 0019).

The notable *Companion* of the Prophet (ﷺ), Abū Hurayrah, relates that a Bedouin once asked the Prophet (ﷺ) to instruct him in a course of action that would cause him to enter Paradise. The Prophet (ﷺ) replied: “Worship God and join not anyone with Him (in that worship)! Resolutely establish the prayer (in your life). Pay the *zakāt* (annually). And observe the fast of (the month of) *Ramaḍān*” (*Ṣaḥīḥ Bukhārī*, No. 480).

The *ḥadīth* above explains that paying *zakāt* is an obligation to perform when one achieves the *niṣāb* (limit) to those in need*. Giving alms or *zakāt* is one of the good deeds because the lives of poor and needy can be well-preserved as Muslims should help each other. In another *ḥadīth*, it threatens those who refused to pay *zakāt*.

Abū Hurairah (رضي الله عنه), related that the Prophet (ﷺ) said:

“Whoever is made wealthy by Allah and does not pay the *zakāt* of his wealth will be made like a bald-headed poisonous male snake with two black spots over its eyes. The snake will encircle his neck and bite his cheeks and say, “I am your treasure” Then he recited the following verse, And let not those who covetously withhold of the gifts which Allah Hath given them of His Grace, think that it is good for them: Nay, it will be the worse for them: soon shall the things which they covetously withheld be tied to their necks Like a twisted collar, on the Day of Judgment. To Allah belongs the heritage of the heavens and the earth; and Allah is well-acquainted with all that ye do. (Al-Qur’ān, III: 180) (*Ṣaḥīḥ Bukhārī*, vol. II, p. 281, No. 1403).

Based on the Qur’ānic version and of *ḥadīths* of the Prophet (ﷺ) *zakāt* is very important in the Islamic financial system and institutions because the obligation to pay *zakāt* has been ordained. However, its distribution to the right recipients should be analysed in detail. *Zakāt* also benefits not only the one who receives it, but also the *zakāt* payer as well. Our scholars have enumerated the outstanding effects that *zakāt* bequeaths to such individuals and their wealth. The act of giving *zakāt* purifies the heart of the payer from selfishness and greed for wealth and develops in him sympathy for the poor and needy. On the other hand, those who received the *zakāt* funds will purify the heart of the recipients from envy and hatred of the rich and prosperous, and fosters in him a sense of good will towards his Muslims brother.

Zakāt Administration and Management in Malaysia, Brunei and Singapore

Malaysia, Brunei and Singapore have shared their experiences of

*According to one interpretation the *niṣāb* of *zakāt* as per *ahnāf* scholars, is possession of value equivalent to $7\frac{1}{2}$ *tolās* of gold (87.48 g) or $52\frac{1}{2}$ *tolās* of silver (612.36 g) after passing one year’s time., $2\frac{1}{2}$ % of one’s savings is deducted as *zakāt* – Ed.

various approaches in *zakāt* distribution towards modernization through effective collaboration and distribution channels. Based on the annual *zakāt* report, these countries have shown an increasing of *zakāt* collection and distribution every year. Throughout social media, advertisements, Islamic preachers and other, *zakāt* payers already aware that *zakāt* is compulsory when reached its limit (*niṣāb*). These countries administer their *zakāt* based on the Qur'ān and the *Sunnah* embodied within the legislative and political framework. This is to ensure that not only each Muslim's religious obligation is fully adhered to, but also to give a more structured and organized determination of the parameters of *zakāt* distribution.³ Amongst these countries, they have enacted such laws and regulations pertaining to the administration of *zakāt* including in particular, its collection and distribution mechanisms.

Malaysia

In Malaysia, a jurisdiction of Islamic matters such as *zakāt* is under the supervision of states and administered by the State Islamic Religious Council (SIRC). There are many states in Malaysia such as Perlis, Perak, Kedah, Sabah, Johor, Kelantan, Terengganu and Selangor who are collecting and distributing of *zakāt* under the SIRC or independent government body. SIRC is a main body to govern Islamic matters whereas LZS falls under the SIRC jurisdiction and pertained to *zakāt* governance only. *Zakāt and Fitrah* (State of Selangor) Regulation 2012 stated that for the purpose of enforcing regulation 41, the *Lembaga* (board) shall create a procedure for *zakāt* distribution including matters determined by the *Fatwā* Committee.⁴ *Zakāt* distribution system has been applied in every state and *Lembaga Zakāt Selangor* (LZS) is one of the *zakāt* enforcement bodies. LZS plays a crucial role in collecting and distributing *zakāt* to the *zakāt* recipients (*aṣnāf*). Based on the *Zakāt Administration Report* of Selangor, it shows that LZS has distributed *zakāt* coherently on five main programs which are religious institution development, educational development, economic development, social development and human development.⁵ To ensure the distribution of *zakāt* achieves *zakāt* goals, therefore, the distribution of *zakāt* should follow *maqāsid al-Sharī'ah* principles under the prioritization of religion, life, intellect, lineage, and wealth.

Brunei Darussalam

Zakāt Collection and Distribution Division (BAKAZ) is one of the divisions of the Department of Islamic Religious Council of Brunei. The main function of this division is to collect and distribute *zakāt* funds received from *zakāt* payers to be distributed to 6 *aṣṇāf* entitled in Brunei. BAKAZ headed by a chief who reports to the Secretary of the Islamic Religious Council in the administration of the charity. Disbursement or distribution is solely authorized by Brunei Islamic Religious Council. Section 116 under the *Undang-Undang Negara Brunei Darussalam* stated that *zakāt* should be payable by a Muslim who reached the limit (*niṣāb*).⁶ Generally, there are 8 *aṣṇāf* eligible to receive *zakāt* like *faqīr*, *miskīn*, *mu'allaf*, *amīl*, *al-ghārīmin*, *ar-riqāb*, and *fī sabīlillah*. However, only 6 groups are entitled for the *zakāt* distribution in Brunei whereas Mufti Fatwā No 14 MKB 3/1969 excluded the slave (*ar-riqāb*) and (*fī sabīlillah*) (struggle in the way of Allah) as *zakāt* recipients.

In Brunei Darussalam, there is no extreme poverty, but the problem is in the form of relative poverty.⁷ Relative poverty could be further analysed when a family is incapable to buy basic household needs such as food, cloths and so on. On the other hand, in the *zakāt* distribution, there was a drastic increase in the number of recipients since 2004.⁸ The number of recipients for both the monthly and annual aid is increasing considerably from 3,347 people to 13,298 people in 2004. The drastic increase occurred on the number of family members who depend on the *zakāt* category, increased at about 300%, from 491 people to 1,520 people. While for annual aid categories, the head of the family of an increase in 2,595 people to 2,718 people (4.7%) but the dependents increased from 50 people to 8645 people (17.19%). This drastic increase is due to a change in the format of assessment.

Singapore

In Singapore, MUIS or known as *Majlis Ugama Islam Singapura* is vested with wide executive powers to supervise and administer Islamic matters in Singapore. The distribution of *zakāt* is not the individual's responsibility,⁹ but refers to the responsibility of the authority tasked with the matters of Islam from the Islamic community. This was the practice

shown by *Rasulullah* (ﷺ) and the *khulafā'* (رضي الله عنهم) who appointed *zakāt* officers during their own era. In Singapore, MUIS is the organization responsible for the welfare of the Islamic community including the *zakāt*. Collection and distribution of *zakāt* such as *zakāt* on savings, *zakāt* on business, *zakāt* on gold, *zakāt* on shares and *zakāt* on *fiṭrah* were administered under MUIS. A collection of *zakāt* is stated under the Section 68(1) Administration of Muslim Law Act where the *Majlīs* (body) has the power to collect *zakāt* in Singapore in accordance with the Muslim law. In addition, *zakāt* on *fiṭrah* refers to the allocated time from first of *Ramaḍān*'s month, to the time right before the *eid* prayers are performed.¹⁰

In addition, Section 69(1) states that MUIS, with the approval of the Minister, may make rules for and regulate all matters in connection with the collection, administration and distribution of *zakāt* and *fiṭrah*. Another point of contention was having a centralized system of collecting and distributing *zakāt* and *zakāt al-fiṭrah*. Some commented that it would not be “practical” to implement the system because of existing economic inequality in the Muslim community.¹¹ The purpose of distributing *zakāt* fund is to alleviate poverty, to protect the welfare, to improve economic hardship¹² and to develop the infrastructure of Muslim society through the distribution of income and wealth from the wealthy to the needy.¹³ *Zakāt* institution in Malaysia, Brunei and Singapore has the responsibility to distribute and disburse the *zakāt* funds received from the *zakāt* payers.

Based on the *zakāt* governance in these countries, the authors believe that the *zakāt* distribution scheme applied should be disbursed in accordance of *maqāṣid al-Sharī'ah* principles. There are many issues raised by *zakāt* recipients like the *zakāt* disbursed not in fair and just manner. Henceforth, this research will suggest the implementation of new model of *zakāt* distribution schemes based on the code categorization of *maqāṣid al-Sharī'ah*. Indeed, the effectiveness of *zakāt* distribution managed by the *zakāt* institutions has become the main concern of the Muslim society as they hope that *zakāt* fund could free recipients from the clutch of poverty and improve their quality of life.¹⁴

The Concept of Maqāṣid al-Sharī'ah

In Islamic jurisprudence, a principle of a higher objective of law or *maqāṣid al-Sharī'ah* plays a significance position in contemplation of a

Sharī'ah ruling.¹⁵ *Maqāṣid* researchers during the *muta'āakhirīn* (scholar of last period) lifetime such as Ahmad al-Raisuni gives the definition of *maqāṣid al-Sharī'ah* as "Ultimate goals guided by *Sharī'ah* for the human needs".¹⁶ This definition is recognized by Ibn 'Ashur, Muḥammad bin Sa'ad al-Yubi and 'Allal al-Fasi.¹⁷ The word "*maqāṣid*" (sing as *maqṣad* or *maqṣid*) is referred to purposes, objectives, principles, intentions, goals and ends behind the Islamic ruling. Therefore, this research would highlight the importance of *maqāṣid al-Sharī'ah* towards the *zakāt* distribution system. This is to ensure that *zakāt* institution has *Sharī'ah* guidelines in distributing the *zakāt* funds based on the schemes provided.

Ultimately, *maqāṣid al-Sharī'ah* are based on promoting *manfa'ah* (benefits) for human and prohibiting *mafsadah* (harm) which is adverse to human interest, here and after the world.¹⁸ It is unanimously agreed among Islamic scholars that *al-Sharī'ah* will protect five (5) fundamental interests of human being that are observed where to protect *ad-dīn* (religion and self-consciousness), *al-nafs* (life and personal dignity), *al-'aql* (intellect and reason), *al-nasl* (lineage and progeny), and, *al-māl* (wealth and resources).¹⁹ *Al-'adl* (justice) and *al-waṣṭ* (equity) are also playing a significant role in reprioritizing the order of the objectives.

Maqāṣid al-Sharī'ah is concerned about the variation in the value based on current situation, places, *'urf* (custom) and *mṣlahah*. Ibn Qayyim al-Jawziyyah has stressed the concern of *maqāṣid al-Sharī'ah* in current time and places is fundamental and must comply in the process of current *ijtihād* as its ignorance will give negative impact on Islamic law.²⁰ In other words, *maqāṣid al-Sharī'ah* could be implemented for a new situation arises regardless the time, place and custom as long it is based on *ijtihād* in the society.

Imām al-Shaṭībī stated that level of human benefits has differed due to the basic needs such as socio-economic, educational background and others.²¹ The features of Islamic laws are dynamic and flexible which allow the arrangement of the laws' objective coincidence with the human needs and essential.²² Based on the Islamic law perspective, levels of essential (*maṣlahah*) that must be protected are divided into three categories which are *al-ḍarūriyyāt*, *al-ḥājīyyāt* and *al-taḥsīniyyāt*.

i) *Al-Ḍarūriyyāt* (essential) is a necessary requirement and choices

to the extent of the extreme necessity and urgency. *Ḍarūriyyāt* consist of the main things in the religion called *al-ḍarūriyyāt al-khamsah* namely the preservation of religion (*ad-Dīn*), life (*al-Nafs*), intellect (*al-'Aql*), lineage (*al-Nasl*) and wealth (*al-Māl*).²³

ii) *Al-Ḥājiyyat* (Complementary) is an objective or goal to achieve the necessary space in life, thus eliminating the hardships that normally bring trouble. Even so, it did not attain the level of emergency or destroy human life on the whole system.²⁴

iii) *Al-Taḥsīniyyat* (embellishment) is the act of doing something or customary practice that is good and noble and avoids things that could be improved by making perfect sense.²⁵ Al-Ghazālī believes the interest of *taḥsīniyyat* is helpful and accommodating in pursuit of common purposes and fundamental interests, it is a complement to the achievement *ḥājiyyāt* (Complementary) and *ḍarūriyyāt* (embellishment).²⁶

Based on the *maqāṣid al-Sharī'ah* category above, it is to understand that there are methods and rules of Islamic law in resolving the various issues that arise nowadays. Therefore, proactive steps need to be taken as to understand and practice the concept of *maqāṣid al-Sharī'ah* in the definition of the concepts, theories, laws and the method.²⁷ It can be seen in the teachings of Islam as well as in the adjustment of *al-Sharī'ah* ruling based on the values of the current situations which are more dynamic and flexible. *Maqāṣid al-Sharī'ah* principles can be implemented in *zakāt* distribution scheme in Malaysia, Singapore and Brunei *zakāt* institutions. As far as concern, the schemes provided by these *zakāt* institutions have fulfilled the *aṣnāf's* need; however the scheme improvement in accordance of *maqāṣid al-Sharī'ah* prioritization should be implemented. The suggestion to implement *zakāt* distribution based on the code categorization of *maqāṣid al-Sharī'ah* will be discussed next.

***Zakāt* Distribution Scheme in Malaysia, Brunei and Singapore**

Historically, *zakāt* was collected from the wealthy residents of a locality and distributed to the poor and needy in that same locality. Excess *zakāt* was sent on to the central *bait al-māl* (treasury), usually after local disbursement had been thoroughly exhausted. In the time of the

first Caliph, Abū Bakr (ؓ), for example, he appointed ‘Umar ibn Al-Khaṭṭāb (ؓ) as *zakāt* administrator, who directed the residents of the great cities of Kufah, Basrah, and Damascus to select their most trustworthy countrymen as *zakāt* collectors. Nowadays, *zakāt* distribution scheme plays a crucial role in administering the *zakāt* funds received from the *zakāt* payers every year.

Malaysia

In Malaysia, *zakāt* distribution scheme in LZS has been chosen as a focus because of the highest state in collecting *zakāt* funds. According to the *zakāt* collection statistics, Selangor has had significant developments in terms of *zakāt* collection from only RM11.5 million in 1994 to RM244.5 million in 2008.²⁸ LZS has distributed *zakāt* funds to the eight *zakāt* recipient's categories which are: *faqīr* (poor), *miskīn* (needy), *‘āmil* (*zakāt* collector), *mu'allaf* (those who embraces Islam), *fī sabīlillah* (for the sake of Allah), *gharimīn* (debtors), *ibn-i sabīl* (wayfarers) and *riqāb* (slaves). LZS plays a vital role in developing all the schemes for the *zakāt* recipients in Selangor state specifically.²⁹ *Zakāt* is one of the important instruments in Islamic economy system and plays significant roles in eliminating inequalities in the society.³⁰ In this context, Selangor state has distributed the *zakāt* schemes amongst *zakāt* recipients in accordance to their current need.

Brunei

In Brunei, the *zakāt* distribution scheme is governed by BAKAZ. There are three departments of collection and *zakāt* distribution based on Brunei districts; Belait Tutong and Temburong. As has been explained earlier, there is no extreme poverty in Brunei, yet they have only relative poverty. Relative poverty, often called overall poverty, describes a situation in which people lack the resources to obtain a balanced diet and have good living conditions and amenities, which are customary or at least widely encouraged or approved, in the societies in which they belong.³¹ The good distribution process of *zakāt* to its entitled *aṣṇāf* is based entirely upon the function of collecting *zakāt* itself. It means that the distribution takes place in accordance with *aṣṇāf*'s need based on time and situation.

Singapore

MUIS has provided much *zakāt* assistance to alleviate the poverty issue amongst the poor and needy. MUIS guided the community in leading its religious life in the unique Singapore social context. In Singapore, *zakāt* should be distributed to the eight *aṣṇāf* which is the groups of people entitled to receive *zakāt*. This is in accordance with the *Sharī'ah* law in chapter *al-Taubah* verse 60, and MUIS is capable of distributing *zakāt* to all the eight *aṣṇāf* so those who receive *zakāt* contribution are the rightful recipients. The Singaporean Muslim Identity project which was started in 2004 is creating real impact as studies had shown that Singaporean Muslims clearly manifest the appropriate social ethos in their socio religious lives. MUIS's *zakāt* assistance is categorised into three program pillars. Firstly, *Zakāt* Empower which focuses on helping the needy to achieve self-reliance and secondly, *Zakāt* Progress focuses on the developmental and educational needs of children of *zakāt* recipients, so as to help them break out of the poverty cycle. Lastly, *Zakāt* Uplift program focuses on helping the needy who require long-term assistance to integrate into the community, such as the elderly and people with disabilities.

An Analysis of Zakāt Distribution Scheme Based on Maqāṣid al-Sharī'ah

Zakāt distribution schemes in Malaysia, Brunei and Singapore have a vital role in helping out *aṣṇāf* to continue their life. *Maqāṣid al-Sharī'ah* principles can be applied by dividing scheme of *zakāt* with referring to the five main principles which are: religion, life, intellect, lineage and wealth. Based on the researcher's observation and analysis, the researchers categorized *zakāt* distribution schemes into code categorization of *maqāṣid al-Sharī'ah*: religion (M1), life (M2), intellect (M3), lineage (M4) and wealth (M5). The code categorization is very important as to evaluate and divide all the *zakāt* distribution schemes in Malaysia, Brunei and Singapore based on *maqāṣid al-Sharī'ah* principle.

Based on Fig. 1, *maqāṣid al-Sharī'ah* consisted into three main categories which are: *ḍarūriyyāt*, *ḥājīyyāt* and *taḥṣīniyyāt*. All the categories consisted of five main principles; preservation of religion (M1), preservation of life (M2), preservation of intellect (M3), preservation of lineage (M4) and preservation of wealth (M5). These five main principles

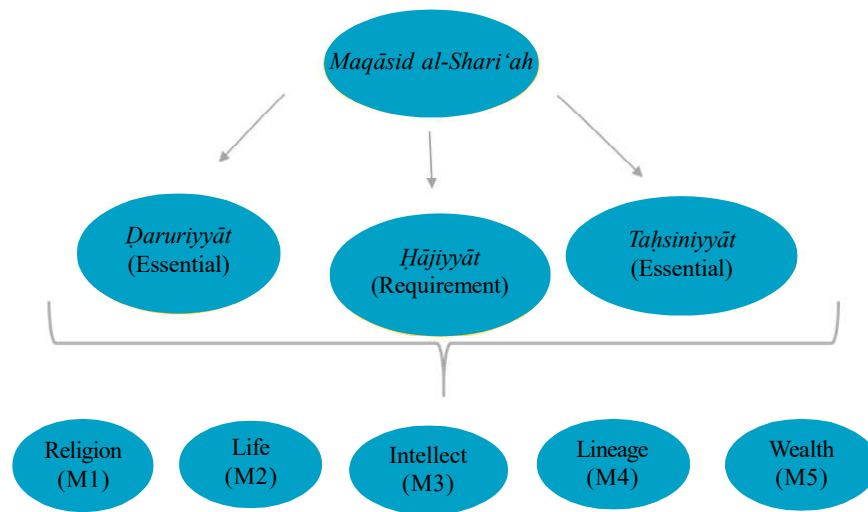


Fig. 1

The Division of *Maqāsid al-Sharī'ah* Category

Source: Azman, A.R. (2015).

followed by its priority which begin with the sequences of religion, life, intellect, lineage and wealth. Preservation of religion (M1) can be referred to the schemes that fulfilled the religious development in spite of the Islamic missionaries program for the *maṣlahah* of society. In the context of preservation of life (M2), basic needs, living place, health, clothes, food, transport and welfare to provide for the better life in society. Preservation of intellect (M3) can be deduced as a developing knowledge and soft skills to the *aṣnāf*. On the other hand, preservation of lineage (M4) could inculcate the Islamic values, life change and good behaviour for *aṣnāf* family members. Preservation of wealth (M5) can be seen as a medium to enhance the economic growth of *aṣnāf* by providing *zakāt* assistance.

The issues arose when the *zakāt* distribution was not properly disbursed to the *aṣnāf*. It can be illustrated that, if there is no parameter for *zakāt* distribution based on *maqāsid al-Sharī'ah* principle, the unfair distribution issues will happen again. There is a reason and wisdom why *maqāsid al-Sharī'ah* principles play an intriguing role for *aṣnāf* development. Not only that, the issue of unfair distribution will be continuous if the *zakāt* institutions do not improvise their existence *zakāt* distribution schemes. Henceforth, the authors believe that the *zakāt*

distribution based on code categorization of *maqāṣid al-Sharī'ah* principle will be a new suggestion to solve an unfairness issues in *zakāt* institutions.

COLLECTION OF *ZAKĀT* FUNDS IN LZS, MALAYSIA

Table 1 shows the collection of *zakāt* distribution from 2009 to 2016. In 2009,³² the collection of *zakāt* distribution was RM283.8 million and in 2010,³³ it has increased to RM336.8 million. After that, in 2011,³⁴ LZS managed to collect RM394.1 million and in 2012, RM451.3 million had been collected from the *zakāt* payers on *zakāt* wealth and *zakāt fitrah*.³⁵ In addition, in 2016,³⁶ LZS managed to collect up to RM673.7 million where the highest distribution took place. It can be seen that, the *zakāt* collection is increasing on every year.

TABLE 1
Collection of *Zakāt* in LZS from 2011 to 2016

Year	<i>Zakāt</i> Collection (RM/Million)
2009	283.8
2010	336.8
2011	394.1
2012	451.3
2013	517.3
2014	582.2
2015	627.2
2016	673.7

Source: Website of Lembaga *Zakāt* Selangor (2016).

AN ANALYSIS OF *ZAKĀT* DISTRIBUTION SCHEME IN LZS, MALAYSIA

Zakāt distribution scheme based on the code categorization of *maqāṣid al-Sharī'ah* in LZS shows preservation of intellect (M3) aspect has the highest distribution scheme with 27 schemes such as bursary and allowance for educational purpose. After that, the second highest distribution takes place for the preservation of wealth (M5) with 21 schemes such as Business Capital Aid and Agriculture Capital Aid. On the other hand, preservation of religion (M1) is the third highest of distribution with 18 schemes such as *Eid* consolation and funeral expenses schemes. Next, preservation of life (M2) has 13 schemes such as medical

TABLE 2
A New Model of Zakāt Distribution Scheme Based on the Code Categorization of *Maqāṣid al-Shari'ah* in LZS

Religion (M1)	Life (M2)	Intellect (M3)	Lineage (M4)	Wealth (M5)
<i>Eid</i> consolation	<i>Waqf</i> Construction for Senior Citizen	Education	Marriage Assistant Registrar Allowance	Monthly Allowance
Funeral expenses	Individual House	Training and Course	Marriage Aid	House Rent Aid
<i>Baitul Hasanah</i> Management	Monthly Food Assistance	Bursaries for local student	Rehabilitation program for HIV disease	Business Capital Aid
<i>Aṣnāf</i> or <i>Mu'allaf</i> Training Center	Construction/ Management Shelter House	KAFA's Teacher Allowance		Agriculture Capital Aid
Management of <i>Da'wah</i> Unit (<i>Mu'allaf</i>)	Indebtedness because of living cost	School Fees (Primary/ Secondary)		Fishery Capital Aid
<i>Mu'allaf</i> consolation	Emergency Aid	Scholarship		House Repairing Aid
Allowance (Teacher/ <i>Riqāb</i> Team/ <i>Da'wah</i> pamel)	Medical assistance	Mesir Student's Ticket		Entrepreneur Cluster Project
Construct/Repair Religious Institution in overseas	Dialysis treatment	Repair Student Accommodation in Selangor and Mesir		Petrol or Diesel Allowance (Car Service)
Religious Officer Course	Flood Aid	Bursary for Pasca Degree Sultān Idrīs Shāh		Livestock Capital Aid

Contd.....

Religion (M1)	Life (M2)	Intellect (M3)	Lineage (M4)	Wealth (M5)
Celebration of Muslim Great Day	Construction/Management Home Cluster	The Selangor International Islamic University College		Management of Tailor Workshop
Circumcision Aid	Storm Aid	Text Book Scheme to the Islamic Religious Council of Selangor)		Community Centre/ Transit House
Funeral Van Purchased	Special Fund for Chronic Diseases	Allowance for Attending Basic Religious Classes		Islamic Society Assistance
Islamic Values Program	Old Folks Home Management	Education General Assistance		<i>Riqāb</i> Unit Assistance
Construct/Repair of Mosque		Bursaries for overseas student		Religious Officer Monthly Allowance
Mosque Equipment		Qur'ān Memorization Bursary		Religious Teacher/Speaker Allowance
' <i>Āmil Zakāt Fīrah</i> (Agent of <i>Zakāt</i>)		School Furniture Equipment		Emolument for MAIS's staff
Construct/Repair of <i>Riqāb</i> Rehabilitation Home		Bursary for Religious School (Primary/		Mosque Committee Member Allowance

Contd.....

Religion (M1)	Life (M2)	Intellect (M3)	Lineage (M4)	Wealth (M5)
Construct <i>'Aqidah</i> Refining Centre		School Necessities Assistance		Administration Management
		Publishing/ Printing Assistance		<i>Riqāb</i> Rehabilitation Centre Activities
		Excellent Student Bursary		Outreach Program
		Emolument for MITST's Teacher		Counsellor Consolation
		Construct/ Repair Religious Institution		
		Return Ticket Assistance		
		Repair School's <i>Muṣalla</i> (Prayer room)		
		Travel Assistance		
		Study Visit		
		Basic Religious Class Teacher Allowance		
18	13	27	3	21

Source: Website of Lembaga Zakāt Selangor (2016).

assistance and dialysis treatment. Lastly, preservation of lineage (M4) is the lowest scheme where only 3 schemes provided such as marriage aid and rehabilitation program for HIV disease.

The researchers found that all *zakāt* distribution schemes in LZS are distributed based on the five principles of *maqāṣid al-Sharī'ah*. However, the schemes improvement in accordance priority of *maqāṣid al-Sharī'ah* principles such as preservation of religion (M1) should receive more *zakāt* distribution because religion is the main principle in *al-Ḍarūriyyāt al-Khamsah*. Hence, a new model of *zakāt* distribution scheme based on the code categorization of *maqāṣid al-Sharī'ah* could improve the *zakāt* distribution schemes in accordance with suitability of time, place and situation in LZS specifically.

COLLECTION OF *ZAKAT* FUNDS IN BRUNEI

Table 3 shows the collection of *zakāt* collection in Brunei from

TABLE 3
Zakāt Collection from 2001 to 2016 in Brunei

Year	Total collection (BNDS)
2001	9,849,351
2002	13,804,900
2003	10,869,270
2004	11,173,064
2005	14,751,913
2006	11,096,859
2007	11,292,007
2008	11,820,873
2009	19,918,345
2010	11,323,100
2011	11,975,385
2012	13,792,766
2013	15,466,076
2014	16,923,245
2015	16,830,149
2016	17,413,561

Source: *Zakāt* Collection and Distribution Department (BAKAZ), 2016.

2001-2016. From the table above, the highest collection of *zakāt* funds took place in 2009, totally BND\$19,918,345 and the lowest collection in 2001, totally BND\$9,849,351. After that, from 2010 until 2016, the collection of *zakāt* funds also has increased every year. In 2010, BND\$11,323,100 was collected and followed by BND\$11,975,385 in 2011. As can be seen, the total of *zakāt* funds collected is increasing again in 2016, where totally BND\$17,413,561.

AN ANALYSIS OF ZAKĀT DISTRIBUTION SCHEME IN BAKAZ, BRUNEI

There are 24 *zakāt* distribution schemes that have been provided in Brunei. However, the researchers have categorized the scheme in accordance to the code categorization of *maqāṣid al-Sharī'ah* principles. Firstly, preservation of intellect (M3) has 8 schemes and is the highest *zakāt* distribution scheme such as educational fees and examination fees. The second highest *zakāt* distribution takes place in preservation of religion (M1) such as consolatory to the selected *Mu'allaf* in performing pilgrimage and repairing or construction of *muṣalla* (prayer room). Next, preservation of wealth (M5) has the third highest schemes such as distribution tools and equipment's to set up small business. For the preservation of life (M2), there are only 4 schemes such as house rent distribution (including water and electricity bill) and urgency distribution. However, there is no *zakāt* distribution scheme provided under the preservation of lineage (M4). However, the schemes improvement in accordance priority of *maqāṣid al-Sharī'ah* principles such as preservation of religion (M1) should receive more *zakāt* distribution because religion is the main principle in *al-Ḍarūriyyāt al-Khamsah*. It can be deduced that BAKAZ may overlook on preservation of lineage schemes such as Marriage Assistant Registrar Allowance, Marriage Aid and Rehabilitation program for HIV disease schemes. On the other hand, it can be assumed that in Brunei, there is no argument on *zakāt* distribution scheme to preserve the lineage matters. Hence, a new model of *zakāt* distribution scheme based on the code categorization of *maqāṣid al-Sharī'ah* can improve the *zakāt* distribution schemes in accordance with suitability of time, place and situation.

TABLE 4
A New Model of Zakāt Distribution Scheme Based on the
Code Categorization of *Maqāṣid al-Shari'ah* in BAKAZ

Religion (M1)	Life (M2)	Intellect (M3)	Lineage (M4)	Wealth (M5)
Repairing/Construction Mosque	Medical expenses treatment (Fees to the treatment centre)	Educational Fees		Direct monthly of distribution for the basic needs
Consolatory to the selected <i>Mu'allaf</i> in performing pilgrimage	Home repairs distribution (built/purchase/home set up)	Examination Fee		Capital for business
Repairing/Construction of <i>muṣalla</i> (prayer room)	House rent distribution (including water and electricity bill)	Student Declaration Fee		Advanced Basic Course distribution
Performing pilgrimage expenses	Urgency distribution	Student Card		Distribution tools and equipment's to set up small business
Consolatory aid to perform pilgrimage		School transportation fares		Distribution to increase the revenue
Repairing/Construction of Islamic centre		School Uniform		
<i>Mu'allaf</i> consolatory aid		School Equipment		
		Repairing/Construction of Religious School		
7	4	8	0	5

Source: Zakāt Collection and Distribution department (BAKAZ), 2016.

COLLECTION OF ZAKAT FUNDS IN SINGAPORE

Zakāt collection in Singapore has increased every year because the *zakāt* payer has the awareness to fulfil one of the Islamic pillars in Islam. The highest *zakāt* collection was in 2012, \$25.6 million had collected and \$14.3 million in 2003 was the lowest collection. Nevertheless, from 2004 until 2011, the number of *zakāt* collection has increased year by year. In 2005, \$15.1million was collected while \$ 16.5 million in 2006 followed by \$17.9 million in 2007. After that, in 2008, \$20.0 million was collected, in 2009 totally \$21.3 million, which in 2010, amounted \$22.8 million. Lastly, in 2016, \$38.2 million had been collected by the MUIS.

TABLE 5
***Zakāt* Collection from 2003 to 2016 in Singapore**

Year	Total (\$)/million
2003	14.3
2004	14.6
2005	15.1
2006	16.5
2007	17.9
2008	20.0
2009	21.3
2010	22.8
2011	23.3
2012	25.5
2013	28.4
2014	31.8
2015	35.3
2016	38.2

Source: MUIS Annual Report (2016)

ZAKAT DISTRIBUTION SCHEME IN MUIS, SINGAPORE

Zakāt assistance is a firm commitment from MUIS to ensure that the deserving *faqīr* and *miskīn* Muslims get the necessary support to

TABLE 6
A New Model of Zakāt Distribution Scheme Based on the
Code Categorization of *Maqāsīd al-Sharī'ah* in MUIS

Religion (M1)	Life (M2)	Intellect (M3)	Lineage (M4)	Wealth (M5)
Monthly financial assistance	Return air ticket to home country	Academic assistance for children e.g. tuition	Single parent: widow or divorcee in need	MUIS empowerment programmes
Special assistance during <i>Ramaḍān</i> for Muslim residents community homes/ Public Assistance recipients	Insufficient household income due to large number of dependants	Partial payment for GCE 'N'/'O'/'A' level examination fees for children, after assistance from respective schools		Training grants for approved skills upgrading courses
Mosque leadership and management	Breadwinner in prison or DRC	MUIS's scholarship		Supportive programme grants to organisations
Mosque be frienders scheme	Breadwinner or family members incurring high medical bills due to: (a) chronic illness e.g. kidney failure, cancer. (b) mental/physical disability	Islamic education/fee subsidies		Assistance for outstanding basic necessities bills e.g. utilities bills and service and conservancy charges
Religious programmes	Food assistance	LBKM bursaries		Community development

Contd.....

Religion (M1)	Life (M2)	Intellect (M3)	Lineage (M4)	Wealth (M5)
<i>Fidyah</i> Food Vouchers	Core Programme – spiritual and life skill needs	<i>Dakwah</i> and public education		Administration cost
Converts Administration	Purchase of medical equipment and necessities	Education grants for needy families		Start-up grants for home-based business
Grant to <i>Dārul Arqam</i> to administer the affairs of new Muslim converts	Life skills programme e.g. financial/budgeting, motivational workshops, health management, Islamic learning classes	Madrasah development and assistance		Financial assistance
' <i>Āmil</i> Administration		<i>Asātidhah</i> (teacher) development		Training cost
		Youth Islamic Education		
		Youth development and engagement		
		Basic literacy & numeracy programme for children		
9	8	12	1	9

Source: Majlis Ugama Islam Singapura (MUIS), 2016.

better manage their financial and social challenges. MUIS works closely with other national agencies and self-help groups to facilitate these families to achieve self-reliance. *Zakāt* distribution scheme in Singapore has 39 schemes provided for the eligible *zakāt* recipients. Preservation of intellect (M3) has 12 schemes and it is the highest distribution to takes place such as educational grants for needy families and partial payment for GCE 'N'/'O'/'A' level examination fees for children, after assistance from respective schools. The second highest distribution takes place in preservation of religion (M1) and preservation of wealth (M5) respectively. In preservation of religion (M1) 9 schemes are provided such as monthly financial assistance and special assistance during *Ramaḍān* for Muslim resident's community homes or public assistance recipients. Nevertheless, 9 schemes also are provided for preservation of wealth (M5) such as MUIS empowerment programmes and community development. Preservation of life (M2) has 8 schemes such as insufficient household income due to large number of dependants and breadwinner in prison scheme. Lastly, preservation of lineage (M4) has 3 schemes only such as basic literacy and numeracy programme for children. However, the schemes improvement in accordance priority of *maqāṣid al-Sharī'ah* principles such as preservation of religion (M1) should receive more *zakāt* distribution because religion is the main principle in *al-Ḍarūriyyādt al-Khamsah*. Hence, a new model of *zakāt* distribution scheme based on the code categorization of *maqāṣid al-Sharī'ah* could improve the *zakaat* distribution schemes in accordance with suitability of time, place and situation.

An Analysis of Zakāt Distribution Scheme Based on the Code Categorization of Maqāṣid al-Sharī'ah in Malaysia, Brunei and Singapore

Maqāṣid al-Sharī'ah principles based on their prioritization begins from preservation of religion (M1), preservation of life (M2), preservation of intellect (M3), preservation of lineage (M4) and preservation of wealth (M5). Based on the code categorization of *maqāṣid al-Sharī'ah* in Malaysia, Brunei and Singapore, the preservation of intellect (M3) is seen as the most prioritized scheme. In Malaysia, there are 27 schemes provided by LZS whereas 8 schemes and 12 schemes in Brunei and

Singapore respectively. In LZS, preservation of intellect related with the schemes involved of educational assistance like bursaries for overseas student, school transportation fares and academic assistance for children. In Brunei, examination fee and repairing or construction of religious school has been provided for *aṣnāf* whereas in Singapore, *dakwah* (missionary) and public education is example of educational schemes. It can be concluded, these countries have allocated much *zakāt* funds for the educational matters. If refers to *maqāṣid al-Sharī'ah* principles, the preservation of religion (M1) should receive the highest distribution because religion is a main priority in Muslim life.

The second highest *zakāt* distribution scheme in LZS is the preservation of wealth (M5), 21 schemes such as Outreach Program and Counsellor Consolation. Whereas, in Brunei, the second highest scheme is the preservation of religion (M1) totalling 7 schemes and in Singapore, preservation of wealth (M5) and preservation of religion (M1) are ranked the second highest. If refers to *maqāṣid al-Sharī'ah* principles, the preservation of life (M2) should receive the second highest distribution after religious matters.

Preservation of religion (M1) in LZS has 18 schemes and is in the third place of *zakāt* distribution scheme. *Mu'allaf* consolation and funeral expenses are important schemes in preserving the religion of Islam. The legal reasoning of these schemes is to help those in need especially from the *faqīr's* and *miskīn's* background. Preservation of wealth (M5) in Brunei's scheme has 5 schemes and is in the third ranked while preservation of religion (M3) is ranked in the third place and has 9 schemes. In preserving the wealth of *aṣnāf*, advanced basic course distribution and distribution to increase the revenue has been provided in Brunei. However, in Singapore, religious programmes and *Fidyah* Food Vouchers are the schemes provided. If refers to *maqāṣid al-Sharī'ah* principles, the preservation of intellect (M3) should receive the third highest distribution after life affairs.

The fourth highest *zakāt* distribution scheme in LZS is the preservation of life (M2) and has 13 schemes provided like an Old Folks Home Management and dialysis treatment. It can be explained that these schemes are necessary to continue the daily life because it's related with the life of a person. While in Brunei and Singapore, preservation of life (M2) is ranked in the fourth place. If refers to *maqāṣid al-Sharī'ah*

principles, the preservation of lineage (M4) should receive the fourth highest distribution after intellectual matters.

The fifth highest *zakāt* distribution scheme is preservation of lineage (M4) in LZS that has 3 schemes. In Brunei, there is no *zakāt* distribution scheme provided under the preservation of lineage (M4) and Singapore has 1 scheme only. If refers to *maqāṣid al-Sharī'ah* principles, the preservation of wealth (M5) should receive the last distribution after lineage matters.

Based on analysis above, the researchers concluded that all the *zakāt* distribution schemes followed *maqāṣid al-Sharī'ah* principles but needed in term of five principles of prioritization. It is therefore suggested by the authors with a new model of *zakāt* distribution schemes based on the code categorization of *maqāṣid al-Sharī'ah* in LZS, BAKAZ and MUIS. It can be seen that preservation of religion (M1) is the highest priority scheme under the *maqāṣid al-Sharī'ah*. Preservation of life (M2) should be in the second place and preservation of intellect (M3) in the third place. Preservation of lineage (M4) should be in the fourth place followed by preservation of wealth (M5) in the fifth place under the *al-Darūriyyāt al-Khams* principles. *Zakāt* distribution scheme can be implemented by the *zakāt* institutions in LZS, BAKAZ and MUIS in ensuring *zakāt* distribution system followed *maqāṣid al-Sharī'ah* principles.

Conclusion

In general, *zakāt* distribution scheme in Malaysia, Singapore and Brunei followed 5 main principles in *maqāṣid al-Sharī'ah* which are: religion, life, intellect, lineage and wealth. *Zakāt* institutions act as an enforcement bodies to collect and distribute *zakāt* funds in order to ease the *zakāt* administration.³⁷ The implementation of *maqāṣid al-Sharī'ah* in all aspects of life is very important in achieving goals. Islam has obliged all Muslims of the entire of the world to pay *zakāt* as one of the mediums to help each other. It has a strong and valid reason for paying *zakāt* the *faqīr* and *miskīn*. To ensure that administration of *zakāt* system is well managed,³⁸ the management of *zakāt* institution should implement *maqāṣid al-Sharī'ah* principles as a new policy in the line of five principles in *al-Darūriyyāt al-Khams*: religion, life, intellectual, lineage

and wealth. The findings of this research provides insight for *zakāt* institutions to implement a new suggestion of *zakāt* distribution scheme models in accordance of *maqāṣid al-Sharī'ah* principles towards the suitability of time, place and condition.

Recommendations

The researchers have collected the existing *zakāt* distribution schemes provided in LZS, BAKAZ and MUIS. After that, the researchers have categorized all the *zakāt* distribution schemes into the code categorization of *maqāṣid al-Sharī'ah* principle with codes of M1, M2, M3, M4 and M5. Based on the code categorization, the researchers found that the *zakāt* was disbursed not in the priority order. If we referred to *maqāṣid al-Sharī'ah* principle, the sequences should begin from religion (M1), life, (M2), intellect (M3), lineage (M4) and wealth (M5).

The researchers found that *zakāt* distribution schemes in Malaysia, Brunei and Singapore followed five main principles in *maqāṣid al-Sharī'ah*, but need an improvement based on the prioritization of religion, life, intellectual, lineage and wealth respectively. The researcher also discussed that all the schemes will be reviewed based on the *maqāṣid al-Sharī'ah* analysis as to ensure the *zakāt* distribution schemes run effectively. It may be suggested that one of the mechanisms is to change life of *aṣnāf* throughout the religious (M1) spiritual because without religion, one can loss in life. The preservation of life (M2) is very important such as for basic necessities, living place, and welfare of *aṣnāf* to survive. However, the researcher believe that education assistance will give a long term impact to increase the income of *aṣnāf*, hence, they can free themselves from being poor and needy.³⁹ Apart from that, through the lineage assistance, it aims to ensure *aṣnāf* life is protected, so that they can be shaped as an excellent generation in future and free their family from poverty.

The researchers suggest three new *zakāt* models of distribution that highlighted five principles in *maqāṣid al-Sharī'ah* prioritization which begins with religion (M1), life (M2), intellectual (M3), lineage (M4) and wealth (M5). In addition, these *zakāt* institutions can refer to the new *zakāt* model distribution introduced if it is suitable with time, place and situation. This new suggestion functions as a parameter to determine all

schemes conducted throughout three aspects; policy makers, execution of policies, and societies.

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