

DEATH KHAIRAT FUND AS THE HALAL FINANCIAL MANAGEMENT ECOSYSTEM AT RAJA HAJI FI SABILILLAH MOSQUE MALAYSIA: AN ANALYSIS FROM HIFZ AL-DIN

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Abstract

The Death Khairat Fund (DKF), also known as the Death Khairat Money Scheme (DKMS), is a cultural custom observed within the Muslim community. Typically, the management of this fund is a halal financial management ecosystem entrusted to mosque institutions, facilitating the payment process of the local community and ensuring direct benefits in the event of death. The establishment of this fund has become imperative for the average Muslim community in the realm of funeral management. The rationale behind the utilisation of this fund is in its capacity to facilitate the procurement of necessary resources and aid for the comprehensive management of funerals, thereby streamlining the otherwise complex responsibilities that fall upon the beneficiaries. Nevertheless, there has been a lack of scholarly examination about the alignment of the DKF with the principles of *Maqasid Shariah*, particularly in relation to the safeguarding of religious interests (*hifz al-din*). Hence, this initial investigation examines the correlation between the DKF and *Maqasid Shariah*. The researchers have achieved success in this study through the utilisation of a qualitative methodology. The study concluded that the implementation of the DKF aligns well with the notion of *hifz al-din* within the framework of *Maqasid Shariah*. This is due to its ability to rejuvenate the essence of Islam by promoting the integration of Quranic teachings and the practises of the Prophet Muhammad, hence fostering unity among Muslims. An in-depth examination of the correlation between the DKF and other *Maqasid Shariah* ideas is imperative to ascertain the magnitude of significance and necessity of this fund within the Islamic framework.

Keywords: DKF, Death Khairat Money Scheme (DKMS), hifz al-din, religious interest, Maqasid Shariah.

INTRODUCTION

DKF (DKF) in Malaysia was started by Persekutuan Ikhwan al-Masakin, located in the Jelutong mosque in 1926. The primary purpose of this establishment was to give death charity to the members of the association and their responsibilities (Md Salleh Bin Md Ghaus, 1976; Ibrahim et al., 2017). Death charity is a social welfare that the Muslim community in Malaysia has long applied. Initially, it started from the institution of the mosque, and now, death *khairat* has spread its importance until it is established and created in government bodies that have generally created for employees. Furthermore, several states also provide special schemes for funeral cost assistance, such as Selangor, Negeri Sembilan, Kedah and Kelantan (MyPT3, 2021). Each state allocates funds and a different amount of interest, and in order to get the aid scheme, each needs to make an application and meet the eligibility requirements as stated (Shahbuddin & Gunardi, 2022).

Not to be left out, non-governmental organizations (NGOs) also serve the community by helping the funeral process to reduce the burden of people experiencing poverty in funeral matters. This has given a general impression that the Muslim community in Malaysia can access various forms of funeral social funds and benefits (Azlan et al., 2022). Based on the information stated above, the charity of death can provide various advantages to the community, such as helping reduce the burden of the heirs, providing items for the funeral, speeding up the funeral process, and educating Muslims to be steadfast in giving alms. Thus, this study will focus on implementing the DKF at Raja Haji Fi Sabilillah Mosque and the connection of this death charity with the concept of *hifz al-din* in *Maqasid Syariah*.

METHODOLOGY

This paper is conducted based on a literature review that highlights writings, reports and the results of previous studies related to the topic. The focus of this article is based on DKF and its connection with *hifz al-din*. The method used in producing this paper is by using qualitative approach that involves highlighting and analysing primary and secondary data obtained through documents, articles, books, and interview with the manager of Raja Haji Fi Sabilillah Mosque. Researchers analysed the primary data by using manual techniques, while secondary data obtained were systematically analysed using content analysis techniques.

Death Khairat Fund in Raja Haji Fi Sabilillah Mosque

Raja Haji Fi Sabilillah Mosque is a royal mosque in Persiaran Semarak Api, Cyberjaya, Sepang district. The mosque has fully supervised the DKF system at this mosque since 2019. According to Muhammad Ali (2022), previously, the mosque had used the services of a company to run DKF that used the takaful system. However, it was seen that the management was not very practical, so the mosque had to take over the management of DKF completely. The DKF committee members of this mosque are made up of mosque officials and representatives of the park's residents who are credible and known. This mosque also collaborates with the Putra Perdana Mosque, located close to this mosque, to help manage corpses, especially female ones.

Registration and payment of DKF fees can be done virtually or 'online'. The fee at this mosque is as much as RM50 per year, different from the fee charged before, which has two options: RM50 and RM120, depending on the value of the benefits that will be obtained for the charity members. The benefits of DKF received include protection for 12 months. Assistance with the management of the remains will be completed from the beginning of the process until completion, including providing '*kepok*' as grave ornaments to give uniformity to the cemetery area, and all these processes amount to RM1250.

In addition, among the efforts and methods used by the Raja Haji Fi Sabilillah Mosque to encourage the participation of community towards DKF is to advertise this death charity by using the mosque's social media platform, hanging banners, and carrying out the 'Death Khairat Tour' activity. Not to forget, the mosque is also working on short videos lasting one minute to attract the local community's attention to participate in DKF. Following that, it can be concluded that the innovative and creative approach implemented by the mosque in promoting DKF is evident and in line with the development of modern technology.

Death Khairta Fund According to *Hifz Al-Din*

Al-Yubi (1998) has defined *hifz al-din* as an act of preserving the purity of the Islamic religion to guarantee safety in this world and the hereafter. *Hifz al-din* is the *Maqasid Shariah* that is at the forefront of *Darūriyyāt al-Khams* compared to others. This is because the foundation for preserving life, intellect, soul, and wealth starts from the care and preservation of religion (Al-Khadimi, 2001; Gunardi, 2019). *Hifz al-din* is also defined as preserving the purity of religion from all things that can disturb a person's creed and faith (Nur Farahiyah Mat Daud et al., 2015).

Nasibah et al. (2020) also stated that *hifz al-din* means implementing all the religious demands of Islam and staying away from all things that conflict with Islamic values. While Asmadi (2003) stated that this principle explains that Islam is not merely a form of belief and worship, but as a whole, Islam is a system of life that consists of comprehensive life rules.

This DKF is closely related to managing the death charity, which manages Islamic remains. When looking at the issue of DKF indirectly, the discussion of death charity management will be touched upon. For the first principle, which is the care of religion (*hifz al-din*), indirectly, the culture of DKF can revive religion (Lukman Abd Mutalib, 2022) by practising a helping attitude and fostering the spirit of cooperation among Muslims during the ongoing process of managing the corpse as it has been recommended in the Quran and hadith. Among the arguments that are clear and easy to understand have already been recorded by Shahbuddin & Gunardi (2022) in their article on DKF and its connection with good things based on the Qur'anic verse, Surah Al-Maidah, verse 2, which means:

Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression. And be mindful of Allah. Surely Allah is severe in punishment.

Meanwhile, from the context of the hadith it can be seen that the hadith from Abu Hurairah R.A., narrated by Imam Muslim in Chapter Al-Birr Wa Şilah, said that:

Messenger of Allah (ﷺ) said, “If anyone relieves a Muslim believer from one of the hardships of this worldly life, Allah will relieve him of one of the hardships of the Day of Resurrection. If anyone makes it easy for the one who is indebted to him (while finding it difficult to repay), Allah will make it easy for him in this worldly life and in the Hereafter, and if anyone conceals the faults of a Muslim, Allah will conceal his faults in this world and in the Hereafter. Allah helps His slave as long as he helps his brother. Related by Muslim.

In addition, the hadith from Nu'man bin Bashir R.A also shows that the nature of Muslim is as follows:

Messenger of Allah (ﷺ) said:

The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever. Related by Al-Bukhari and Muslim.

Based on the arguments stated above, it clearly shows that DKF can indirectly revive and manifest the glory of Islam by practising a caring attitude and always doing good to fellow Muslims. DKF, which is a voluntary joint savings, is not only able to benefit the participants themselves, but other charity members will also benefit comprehensively through the donation. Furthermore, with this DKF, funeral arrangements for the *asnaf* family can also be assisted quickly and comprehensively without expecting payment from the deceased's family before the funeral management process is carried out (Marji Saim, 2022). This practice coincides with the words of Imam Az-Zuhaili (2011) regarding the law of financing the cost of managing another Muslim remains, which is:

Meaning: *If unable, then on wealthy Muslims and benefactors (to finance the cost of funeral management), as a sign of respect, helping, supporting fellow human beings.*

This statement is also based on evidence found in the Qur'an, Surah al-Baqarah, verse 272 which is:

Meaning: *Not upon you, [O Muhammad], is [responsibility for] their guidance, but Allah guides whom He wills. And whatever good you [believers] spend is for yourselves, and you do not spend except seeking the countenance of Allah. And whatever you spend of good – it will be fully repaid to you, and you will not be wronged.*

Therefore, the process of funeral management needs to be carried out by part of the Muslim community to complete the responsibility subject to the *fardu kifayah* (Pulungan et al., 2020). From the context of funeral management, when a part of the population has taken responsibility for helping to manage a corpse, the sin of some other population who did not participate in the matter is absolved. This statement has also been recorded in the hadith of Prophet Muhammad (SAW) narrated by Imam Bukhari in Chapter Muhrim Yamut Bi Arafah.

Meaning: *While a man was standing with the Prophet (ﷺ) at `Arafat, he fell from his Mount and his neck was crushed by it. The Prophet (ﷺ) said, "Wash the deceased with water and Sidr and shroud him in two pieces of cloth, and neither perfume him nor cover his head, for Allah will resurrect him on the Day of Resurrection and he will be reciting Talbiya.*

This hadith clearly shows that if a Muslim individual dies, it is the responsibility of the Muslim individual who is still alive to manage him. This aligns with the religious demands that encourage Muslims to complement each other to attain God's pleasure.

Zakaria & Othman (2023) have emphasized that this *hifz din* has a broad context, such as creed, Sharia, and morality. Among the aspects found in the angles mentioned above are good intentions, maintaining religion, not doubting Allah, *tazkirah* and *zikrullah*. Therefore, through the statement above, DKF is in line with the context of *hifz din*, which can be said to be a practice that can revive the Islamic religion based on the pure values found in its characteristics, which are very close to the aspect of *zikrullah*. This is because the practice of DKF is automatically capable of being an intermediary or a way to remember God for the still-alive public by seeing, following, and helping the funeral process.

Death Khairat Fund as Halal Financial Management Ecosystem

The management of DKF is very important for members participating in this scheme, as it is intended to prepare supplies in the future in the event of death and the need for burial costs. In terms of existing practice, DKF is one of the halal financial management ecosystems and permitted by sharia, because it brings mutual benefits (Gunardi at. al, 2022).

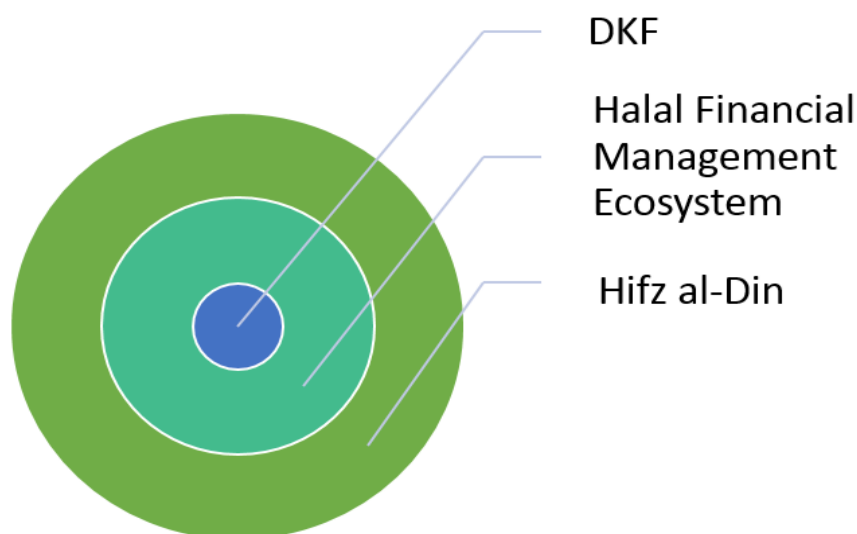


Figure 1: DKF as Halal Financial Management Ecosystem

Based on figure 1, it was found that DKF is actually part of the halal financial management ecosystem. Professional and comprehensive management will result in the collection and distribution of the DKF in line with the requirements of syariah. Of course, the determination of management aims to maintain the purity of religion or *hifz al-din*. Its implementation will show that the management system is beneficial for members and the sustainability of taking care of religion.

CONCLUSION

In conclusion, the practice of DKF is aligned with the objective of the first Maqasid Syariah, which is *hifz al-din*, because it can revive the spirit of Islam in individuals and society. This is because, from an individual aspect, the practice of DKF can make participants remember the preparations for the day of death and indirectly, this situation will lead a person to remember the Creator, Allah. From the aspect of the community, the call to the verses of the Quran to always do good and benevolent to fellow human beings can be answered by participating in joint savings to simplify the affairs of the bodies of all members of the charity of death regardless of rank. From the aspect of the halal financial management ecosystem, DKF gives confidence to members that this scheme must be syariah-compliant.

Thus, the researchers believe that the fact that this death charity fund brings many benefits to Muslims aligns with Maqasid Syariah's objectives. The researchers hope that a more in-depth study of the death charity fund and Maqasid Syariah can be done for future needs.

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