

DEATH KHAIRAT FUND: PRINCIPLES AND PRACTICE IN KOTA DAMANSARA MOSQUE ACCORDING TO HIFZ AL-MAL

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ABSTRACT

The Death Khairat Fund, or the Death Khairat Money Scheme (DKMS), is a pure culture practised among the Muslim community. Usually, this fund will be managed by the mosque institution to make it easier for the local community to make payments and get direct benefits in the event of death. This fund has become necessary for the average Muslim community in funeral management. This is because the benefit of this fund in providing equipment and assistance for complete funeral management has simplified the process of funeral management that needs to be done by the heirs. However, the study of the explanation of the Death Khairat Fund with any principle of Maqasid Shariah has not yet been studied, especially from the point of view of property protection (hifz mal). Therefore, this preliminary study analyses the relationship between the Death Khairat Fund and Maqasid Shariah. The researcher succeeded in this study by using a qualitative method consisting of analysis of articles, newspapers, books, and interviews with the management of the Death Khairat Fund in the mosque, which was selected face-to-face. As a result, the study found that the practice of the Death Khairat Fund is very much in line with the concept of hifz mal from the point of view of Maqasid Shariah because the use of individual property in this fund can have a significant impact on the good of the people and does not lead to any harm and harm. A further study of the relationship between the Death Khairat Fund and other Maqasid Shariah concepts is necessary to see the extent of the importance and need of this fund from the Islamic perspective.

Keywords: *Death Khairat Fund, Death Khairat Money Scheme (DKMS), hifz mal, property care, Maqasid Shariah.*

1. INTRODUCTION

According to statistics on fatalities in Malaysia, the percentage of Malaysians who perished in this country has increased by 0.7% compared to 2020. However, these fatalities are consistent with the rate of growth in the elderly population in this country (Bernama, 2021). Therefore, the picture of an individual's need for preparation against mortality is dire. Concerning this, the Death Khairat Fund solves the Muslim community's dilemma of preparing for death. Usually, the Muslim community and mosque committees are responsible for most funeral-related tasks. Death Khairat Fund is also highly synonymous with "charity fund". This is because the meaning of the word "Khairat" itself leads to the connotation of charity (Shahbuddin et al., 2022). Other than that, the Death Khairat Fund also known as the Death Khairat Money Scheme or DKMS (Shahbuddin et al., 2022), Death Khairat Fund scheme or DKFS (Gunardi et al., 2022) and mutual benevolent (Muhamat, 2014).

Traditionally, a Muslim funeral is financed by the Community Death Fund Association or Death Khairat Fund through the mosque, where money is collected from each household (Katan et al., 2019). Considering the preceding statement, the demand for Death Khairat Fund is very high, as the rising number of deaths necessitates that every individual be meticulously prepared for death from the perspective of corpse management so that the funeral process is not exposed to any risks or difficulties. In this study, the researcher intends to examine the practice of the Death Khairat Fund in Damansara City Mosque and its relationship to Maqasid Shariah according to the Hifz Mal principle.

2. 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 the Death Khairat Fund and its connection with Hifz Mal. The method used in producing this paper is by using a qualitative approach that involves highlighting and analysing primary and secondary data obtained through documents, articles, books, and interviews with the Assistant of the Death Khairat in Kota Damansara Mosque. Researchers analysed the primary data by using manual techniques, while secondary data obtained were systematically analysed using content analysis techniques. According to

Nawawi (1983), the descriptive method is a technique that answers the research problem by describing the circumstance. This understanding of the method is based on the statement that the descriptive method is a procedure to answer the research problem.

3. LITERATURE REVIEW

Sharifah Norhafiza Syed Ibrahim et al. (2021) researched are regarding on how Malaysian mosque committees display accountability and good governance in managing mutual benevolence. This study suggests some recommendations for improving mosque committee accountability and governance in managing these funds, such as the committee should be more transparent and use appropriate communication platforms, exercise more effective communication skills, and be more receptive to member feedback and suggestions. Finally, the relevant authorities can effectively monitor mosque committees by referring to the recommended best practices. The researcher sees that the above study focuses on governance according to the members' perspective only and does not touch on the perspective of Islam.

Next, a study on the explanation of the Death Khairat Fund using Maqasid Shariah has not yet been discovered in any paper. The study titled "The Role of Maqasid Shariah and Islamic Religiosity in Tourism Perspectives" by Musa & Mohd Zaidi (2020) has fully and clearly described the framework of Maqasid Shariah in the perspective of Islamic tourism based on the importance of *daruriyyat* which represents five main aspects of importance from the perspective of religion, intellect, life, offspring, and wealth. In the context of Islamic tourism, a Muslim's religion and beliefs can describe their religiosity. The Islamic concepts and values can be applied more systematically with the guidance of the Maqasid Shariah framework for Islamic tourism operations. Regardless, the study is limited to discussing Maqasid Shariah's framework from the Islamic tourism standpoint. There are no more thorough articles and studies on the Death Khairat Fund and Maqasid Shariah, such as the ones described above.

Abdullah et al. (2020), in their study titled "Implementation of Takaful Trust in Malaysia: Analysis According to the Perspective of Maqasid Shariah", state that the link between takaful trust and Maqasid Shariah (*hifz mal*) can be achieved through the concept of takaful trust from the perspective of Maqasid Shariah, as stated in their study. This demonstrates that takaful trust can be guaranteed as expected by each contributor by its objective, which coincides with one of the Maqasid Shariah conceptions known as *hifz mal*. Death Khairat Fund is viewed as lacking an explanation of its connection to Maqasid Shariah, which,

if explained as a takaful trust, would allow the public to contribute to Death Khairat Fund in preparation for death with greater understanding.

Razali et al. (2020) conducted research on Maqasid Shariah as well; however, the focus of their investigation was on Maqasid's study of E-Wallet Application. Because it does not violate the Islamic law prohibitions against *riba* and *gharar*, using an electronic wallet as a payment transaction medium for the purchase of goods or services is consistent with the idea of *hifz mal*. In conclusion, earlier research did not examine the notion of Maqasid Shariah and its relationship with the Death Khairat Fund. As a result, the researcher will conduct a thorough and in-depth investigation of the link between the Death Khairat Fund and Maqasid Shariah from the point of view of property care (*hifz mal*).

4. PRINCIPLE OF DEATH KHAIRAT FUND

According to Shahbuddin and Gunardi's (2022) research, the Death Khairat Fund is founded on three primary principles consistent with the Quran and Hadith requirements. Because of this, charity money is also referred to as donation money or social donation. Social donation is giving and volunteering to aid fellow humans, a traditional approach based on religious values and teachings (Pathak, 1981). In the history of Islam, social donations have existed in various forms to aid others. Abu Musa al-Ash'ary, for instance, was once praised by the Prophet PBUH. The Prophet PBUH praised the relatives of al-Ash'ary for practising a system of mutual aid akin to group social protection (Ibrahim et al., 2021). All the principles that lead to kindness in the form of virtue are the pillars of this practice's longevity and continued relevance. Therefore, in summary, this Death Khairat Fund employs three central concepts: *tabarru'* (contribution), *ta'awun* (mutual assistance), and *takaful* (mutual guarantee).

5. APPLICATION OF DEATH KHAIRAT FUND IN KOTA DAMANSARA MOSQUE

This research focuses on the mosque at Jalan Sepah Puteri 5/21, Section 5, Kota Damansara, Petaling Jaya district. (Laws for the Kota Damansara Mosque Death Khairat Body, 2019) The non-governmental organisation known as the 'Kota Damansara Mosque Death Khairat Body' oversees the Death Khairat Fund in this mosque. Due to this organisation's partnership with the mosque regarding funeral administration, the mosque's burial charity does not operate

in isolation. This organisation seeks to provide financial assistance for funeral management to members or their heirs in the event of the death of a member or a registered member's dependent.

This Death Khairat Fund is available to all Muslim residents of Masjid Kota Damansara in Petaling Jaya, Selangor, between the ages of 18 and 60. Non-residents of this subdistrict are ineligible to join the local mortality charity. At the start of the Death Khairat Fund registration procedure at this mosque, members must pay a fee or contribution of RM 50 per year per family and not be more than one year behind on fees. This condition was designed to encourage charity members to repay their contributions so that the Death Khairat Fund can be implemented flawlessly, and a charity member's membership can be preserved.

By submitting a valid death certificate, this organisation will provide funeral service assistance of up to RM1,500 per deceased charity member or dependent of a registered member. Registered members depend on members whose identities are registered with and maintained by the Death Benefit Secretary. If a member or dependent dies outside the City of Damansara, the surviving member or heir will receive financial assistance. Since the Death Khairat Fund of Kota Damansara Mosque is under the organisation, according to Ahmad Iskandar Muslim (2022), the annual audit will be conducted and sent directly to the Registration Department of Malaysian Organisations. In addition, Department of Islamic Religion Selangor (JAIS) audits were conducted to ensure the transparency of the financial administration of the mosque's Death Khairat Fund.

In terms of publicity and promotion, organisations and mosques will then disseminate information and advertisements regarding death charities on social media platforms such as Facebook, Instagram, and others. In addition, annually, the Death Khairat Fund is promoted to the Kota Damansara parish community through activities such as corpse management training or programmes. Since 2010, the administration of the Death Khairat Fund in this mosque can be attributed to the collaboration between the death charity organisation, charity members, and the mosque.

6. DEATH KHAIRAT FUND ACCORDING TO HIFZ MAL

Ibn Ashur (1998) explains that Maqasid Shariah is a secret and

understanding that can be gleaned from religious Shariah in its entirety or significant part. 'Alal al-Fasi (1966) also defined Maqasid Shariah as the objective and purpose derived from Shariah, which contains the secrets that Shariah's creator, Allah, placed for each law. In the meantime, Al-Raysuni (1992) concluded that both goals are attainable by humans through Sharia's universal requirements provisions. *Daruriyyat*, *hajiyyat*, and *tahsiniyyat* constitute the three levels of Maqasid Shariah. The subject of *daruriyyat* refers to the care of the fundamental needs of human existence, known as *Daruriyyat al-Khams*, which includes the care of religion, life, intellect, lineage, and wealth. Failure to comply with these requirements can result in severe consequences, including the risk of the five mentioned earlier points (Aryanti, 2016). Therefore, only the principle of protecting property (*hifz mal*) will be considered in this study.

Development and preservation of a property from any damage, loss or decrease is the definition of property care from the perspective of Maqasid Shariah (Al-Khādimī, 2001). The beginning of taking care of a property is to go through several phases, namely the phase of ownership, use and care through the right and halal way. Property ownership can be obtained through employment, inheritance, and giving state property to the community, and property can also be received through donations such as grants, alms, and gifts (Ali Akbar, 2012). Every Muslim must use wealth wisely because Islam forbids his followers from misusing, wasting, possessing, and unlawfully spending wealth (Iswandi 2014: Razali et al., 2020). In this context, the Death Khairat Fund is a scheme not used for matters *Syarak* does not permit; rather, it is intended to help fellow Muslims who need funeral management services through joint savings.

This Death Khairat Fund is akin to *takaful* in that it emphasises mutual assistance. Rubayah Yakob and Nor Hamizah Abd Rahman (2017) stated that *takaful* could be considered *daruriyy* (necessary) in the modern era, particularly for those in low-income groups afflicted by various factors. Abdullah et al. (2020) concur that *takaful*, a product for systematic risk management, is crucial and essential for every family, particularly when there are young beneficiaries and non-working spouses. The level of Death Khairat Fund requirements can also be relied upon for *takaful* products, as these two practices concentrate on mutual savings to a similar extent. The only difference in the implementation is from management and the benefits of these two products. The administration of the Death Khairat Fund, which mosque institutions oversee, is deemed simpler and quicker to claim (Fakhrur Radzi, 2020). This is slightly distinct from *takaful*, where the benefits are stricter on financial protection claims

(Prudential BSN, n.d.). Typically, the Death Khairat Fund benefits will be used directly to manage the remains. Therefore, this Death Khairat Fund is more concerned with financing the management of remains for each participant on-site.

Moreover, when observed and scrutinised more closely, participation in the Death Khairat Fund is not a waste. It is a necessity, particularly for those who are less capable of preparing in advance for situations involving mortality, especially considering that the cost of burial is increasing (Amirul Haswendy Ashari, 2019) and differs fees by region (Admin, 2023). Therefore, it is very accurate that an effort is being made by the Department of Islamic Religion Selangor (JAIS) to refine the rate of funeral management in Selangor by providing management guidelines for the Islamic Cemeteries of the State of Selangor to coordinate the cost of funeral management fees to prevent unwanted issues from emerging (Engku Shariful Azni, 2022).

Due to insufficient funds, many funeral-related issues are delayed or cannot be expedited (Naimmullah Jaya, 2020). To circumvent this issue, the Death Khairat Fund is viewed as consistent with safeguarding a Muslim's property. The main objective of the Death Khairat Fund as a fund is to provide equipment and wages for funeral management, including wages for instruments of bathing, shrouding, and burying the corpse (Ismail et al., 2019) and the cost of preparing the burial site, wages for gravediggers, and transportation of the funeral van. Almost all of them require money. Especially in the contemporary era, the demand for financial resources is very high. Therefore, it has been demonstrated that the Death Khairat Fund can be classified as one of the products that conform to the concept of *hifz mal* based on its distinct characteristics and benefits, which is in line with the concept of *takaful ijtima'iy* in assisting and benefiting humankind, particularly Muslims.

7. CONCLUSION

As a conclusion, the concept of *takaful ijtima'iy*, which can be translated as "help each other together," is at the heart of the practice of death charity funds, which *Hifz Mal* considers to be a very fortuitous coincidence given that it is based on the principle of property care. This principle addresses how to put one's wealth to good use, particularly for the benefit of oneself, one's family members, and the public. Through this Death Khairat Fund, one can simultaneously gain two benefits, namely the benefit of preparing for one's

demise and the benefit of directing one's assets towards productive endeavours. Future researchers are anticipated to study other Maqasid Shariah principles to fill the research gap between Maqasid Shariah and this Death Khairat Fund.

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