

Optimising Zakat Fund in Empowering *Mu'allaf* in

Brunei Darussalam

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Abstract

Within the unique socio-economic setting of Brunei Darussalam, the new Muslim converts which is known as *Mu'allaf* represent a diverse community with distinct needs ranging from religious education and social integration to economic stability. *Mu'allaf* individuals often find themselves on a reflective journey, marked by a transition into a new faith and the need for cultural integration. While the conversion is spiritually enriching, there will be challenges which include religious understanding and to assimilation into a diverse and vibrant Muslim community. Furthermore, these individuals may encounter economic difficulty during this transitional period, making it essential to address their socio-economic needs to ensure their sustainability as active members of the Muslim community. Zakat is one of the Islamic social finance instruments that embodies a core principle of social and economic justice in Islamic institutions. This conceptual framework aims to explore the multidimensional role of zakat as an instrumental tool for empowering and supporting the sustainability of *mu'allaf* community within Brunei Darussalam. The framework describes the specific requirements and nuances of the *mu'allaf* community. It emphasizes the importance of a needs-based approach that tailors zakat disbursement programs to encompass religious education, cultural integration, vocational training, and socio-economic support. The conceptual framework also underlines the significance of community engagement and support, in recognizing that empowerment extends beyond financial assistance to cultivate the sense of belonging and self-reliance among *mu'allaf* individuals. In conclusion, this paper's intention is to the ongoing discourse on zakat's transformative potential within the context of Brunei Darussalam and thus strengthen their faith, enrich their lives, and assimilation into the broader Muslim community.

Keywords

Islamic Social Finance, Zakat, mu'allaf, Brunei, empowerment

Research Background

Zakat is one of the five pillars of Islam. It is a mandatory act intended by Allah Subhanahu wa Taala which each Muslim must fulfill throughout their life. This act of worship helps in the distribution of wealth among other Muslim societies and thus helps other brothers and sisters of Islam in sustaining their Lives.

The administration and management of Zakat in Brunei Darussalam is administered by Majlis Ugama Islam Brunei (MUIB) it was established in 1956 during the sovereignty of Sultan Omar Ali Saifuddin III under the Law No.20/1955 Act and it was amended to Religious Council and Kadi Courts, Chapter 77. In this act, there are provisions for Zakat and Fitrah under chapters 114 to 121. In these chapters, the council is authorized to collect zakat from Muslim society in Brunei Darussalam. On 11th Syawal 1389 correspondent to 1st January 1969 the introduction of a law of Zakat and Fitrah 1969 the administration and management of zakat in Brunei Darussalam was able to operate systematically. Thus, this gives the full authority of the council to collect the zakat and distribute it to a specific group (asnaf) in Brunei Darussalam.

The administration of Zakat is operated by Jabatan Urusan Zakat, *Waqaf*, dan *Baitulmal*. One of the divisions under this department which is known as the Zakat Division previously known as Tithes Distribution and Collection Unit (BAKAZ) responsible in administering the zakat operation. It purely aids its vital role as an independent zakat institution where it is regulated under the dominant power of MUIB. The fundamental responsibility of this unit is to manage the Zakat funds of Brunei Darussalam proficiently in accordance with *Hukum Syara'*.

In Brunei Darussalam, six (6) categories of asnaf zakat are eligible to receive it. Namely, the *fuqara* (poor), *al-masakin* (the needy), *'amil* (Those who collect/distribute zakat), *mu'allaf* qulubuhum (those whose hearts are inclined towards Islam), *al-gharimin* (the indebted), and Ibnu sabil (the wayfarer who need help). However, two (2) categories of asnaf have been excluded which are *firriqab* (the slave) and *Fi-sabillilah* (those who struggle in the cause of Allah). The exclusion was based on the Brunei Darussalam's state mufti's fatwa (reference number 14 MKB 3/1969, dated 1st September 1970) stated that *firriqab* (the slave) and *fi sabillilah* (those who struggle in the cause of Allah) are not present in the context of Brunei Darussalam.

However, this research will only focus on those whose hearts are inclined towards Islam (*mu'allaf*) and on how to empower this group by using the Zakat fund in Brunei Darussalam. In the time of prophet Muhammad *Sallallahu 'Alaihi Wasallam*, zakat was given to this group merely to strengthen their new belief of Islam and to also help on the spread of the teaching of Islam in the era of the prophet. In Brunei Darussalam, the

Islamic Dakwah Centre and its unit known as Conversion and Guidance Unit is responsible for providing guidance and understanding about Islam to the new converts.

This conceptual paper will address the concept of zakat in Islamic perspectives particularly on *mu'allaf qulubuhum* during the times of prophet Muhammad *Sallallahu 'Alaihi Wasallam*, the type of zakat assistance which is provided by MUIB for this asnaf, the education for new converts, and finally the recommendation on how zakat fund may be utilized in empowering this group.

2.1. Objectives of the paper

The objectives of this conceptual paper are as the following:

- 2.1.1.** To provide an understanding of the concept of zakat;
- 2.1.2.** To provide an understanding on the concept of zakat's recipient known as *mu'allaf qulubuhum* in the context of the tradition of Prophet Muhammad *Sallallahu 'Alaihi Wasallam* and Brunei Darussalam; and
- 2.1.3.** To share the conceptual framework on optimising the zakat fund to empower *mu'allaf* in Brunei Darussalam.

2.2. Zakat Muallaf Qulubuhum in Islamic perspective

Definition of Zakat

Zakat may be defined as cleansing or decontamination from dirt. In Syariah it is refers as specific portion of wealth that Allah has ordered to be distributed among particular categories that has been mentioned in the Al-Qur'an. In accordance of Imam Shafi'i that Zakat comes from an Arabic word which define as pure and growth and in Syariah it is a disbursement of specific amount of specific wealth and be given to the particular groups when it suffice its conditions.

Though there has been a lot of definition Zakat has been mentioned throughout fourteen centuries the meaning of Zakat has always been a specific proportion of wealth that is obligated by Allah to be given to those who are eligible in receiving it. The distribution of this wealth would cleanse the heart and soul of the giver. As a whole, the wealth is purified and as the same times it is ever growing, receiving the blessing from Allah and an investment in the day after.

The heart and soul of the one who is paying their Zakat obligations will be purified by Allah and protection against any bad deed such as arrogance. The blessing from Allah covers both the payer and the receiver as the payer is purified while the receivers are blessed with wealth in order to building their life and enable them to worship Allah.

2.2.1 Evidence of Zakat as an Obligation for Muslims

There are several pieces of evidence from the Qur'an and hadith in the obligation of Zakat towards Muslim society. The true spirit of Zakat is to create a harmonious community and create a sense of belonging among the Muslim society and also an answer to the alleviation of poverty in the Muslim community as a whole. There is a total of thirty verses where the word 'Zakah' or 'Zakat' is stated in the Qur'an which are used for orientations to the obligatory Zakat and it is always associated with the obligatory prayers, where Allah mentioned in Al-Qur'an;

“And establish prayer and give zakah and bow with those who bow [in worship and obedience]” - surah Al-Baqarah, verse 43

Allah has promised that those who perform 'solah' and 'zakah' will be given a heavenly reward from Him where Allah says:

“The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong establish prayer and give zakah and obey Allah and His messenger. Those-Allah will have mercy upon them. Indeed, Allah is exalted in Might and wise” - surah At-Tawbah, verse 71

2.2.2. Evidence from Ahadith

In the five pillars of Islam, zakat is allocated on the third pillar, as stated in an authentic hadith narrated by Bukhari and Muslim that Islam is built on five pillars:

*On the authority of Abdullah ibn Umar ibn Al Khattab (May Allah be pleased with him) who said: I heard the messenger of Allah (Peace be Upon Him) say:
Islam has been built on five pillars: Testifying that there is no god but Allah and Muhammad is the messenger of Allah, performing the prayers, paying the zakah, making the pilgrimage to the house and fasting in the month of Ramadhan*

Another hadith narrated by Bukhari where the prophet Muhammad had addressed Mu'adh when he went to Yemen, that prophet said:

Inform them that Allah has prescribed sadaqah (zakah) on their funds, to be taken from their rich.

There are two types of zakat in Islam namely:

2.3 Zakat Al-Fitr

Zakat Al Fitr is an obligatory zakat paid by Muslims every year in the month of Ramadhan. This zakat is also known as zakat of human nature (*fitriah*) and it is obligatory upon every Muslim regardless of their ages, genders, and social status. The purpose that this zakat is performed in the month of Ramadhan because to suffice its purpose in cleansing the soul of the people who fast, as founded on the hadith:

From Ibn `Abbas who related, "The Prophet of Allah enjoined Zakat al-Fitr on those who fast to shield them from any indecent act or speech, and for the purpose of providing food for the needy. It is accepted as Zakah for the one who pays it before the `Eid prayer, and it is sadaqah for the one who pays it after the prayer." Hadith no 1605

In Brunei Darussalam's tradition, the Muslim societies would have to pay their *zakat al-fitr* based on the price of the rice of 2.268 kilogram. There are two types of rice which Bruneian consumed which is *Beras Siam* and *Beras Wangi* respectively and both cost \$1.93 and \$2.84 correspondingly.

2.4 Zakat Al Mal

Zakat Al-Mal is an obligatory zakat where Muslims who has certain amount of wealth which has economic values such as gold, silver, currency, agriculture, animal properties, wealth from trading and buried treasures. However, this *zakat al mal* needs to reach certain conditions before it became an obligation towards individual or certain group of people.

Where firstly, the zakat payer must be Muslim, having a full ownership of the said wealth, reached its minimum requirement for zakat or known as *nisab* and it reached its *haul* (completed one year of Hijri calendar year). The rate of the zakat is 2.5% for Hijri Calendar year.

The *asnaf* of zakat or the recipients of zakat is clearly mentioned in the Al-Quran, as Allah says in surah *At-Tawbah* verse 60:

"As-sadaqat (here it means zakat) are only for the al- Fuqara' (poor), and al- masakin (the poor) and those employed to collect (the funds); and for to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and Allah's cause (i.e mujahidun- those fighting in the holy wars), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. And

Allah is All-Knower, All-Wise”

This verse indicated the legitimacy of those who deserved upon receiving the zakat. These have been recognised as:

- i. The poor (*fuqara* ‘): The poor are those that do not own any wealth or any source of income or those who do not have enough basic necessities to sustain
- ii. his and his family member’s needs;
- iii. The needy (*al-masakin*): The needy are those who have a source of income however, it does not assure their daily needs. This group is better in term of providing the needs for themselves and their family in compare to the poor;
- iv. Those who collect the zakat (*amil*): Those who collect zakat are the one that have been entrusted by the zakat institutions in order to administer the zakat fund. Their main role is involved in collecting and disbursement of the zakat fund to the eight categories;
- v. Those whose hearts are inclined towards Islam (*mu’allaf qulubuhum*): Those people who have embraced and readily accepted Islam as their religion and their new way of life, The main purpose of giving zakat upon them is to strengthen their belief and bring them closer to understand the beauty of Islam;
- vi. Those whose are captives or slaves that need to be free (*al-riqab*): This category of zakat recipients are those slaves who want to free themselves from their master and they don’t have money to buy their freedom. Thus, zakat is used to free them;
- vii. Those fights for the sake of Allah (*fi-sabilillah*): Those who are fighting in the path or cause of Allah;
- viii. Those who in debt (*al-gharimin*): Those who are in debt and unable to pay their debt. These debts are ones that are allowed by Islam which abide by Hukum Syara’; and
- ix. The wayfarer who needs help (*ibnu sabil*): Those who are traveling and their purposes of leaving their home are not against any Islamic teaching, or those who are stranded and do not have enough money to return to his country.

These are all of the eight categories that are eligible in receiving Zakat. Nonetheless, different *Mazhab* may have different interpretations on how these groups may be entitled in receiving zakat.

2.5 Those Whose Hearts Are Being Reconciled (Mu'allaf Qullubuhum)

In this section, there will be a brief description on the subdivisions of the group of those whose hearts are being reconciled, the scholar's thoughts on the annulment and refutation of the annulment of the distribution of Zakat to this group.

2.5.1 The subdivision of this category

The *Fuqaha'* had determined that there are total of seven subdivisions of this group whether it is from Muslim community or non-Muslim community. Those subdivisions as explained below:

- I. The individual who are close in becoming Muslims and zakat is given to them in order to strengthen their intention to embrace Islam and accepting Islam as their new belief. When Prophet Muhammad and his followers had conquered Mecca, the Prophet had granted safety upon Safwan ibn Umayyah and he had not embraced Islam yet and gave him camels overloaded with goods after the battle of *Hunayn*. Muslim and Al-Tarmidhi reported from Sa'id ibn al-Musayyab from Safwan ibn Umayyah with his statement:

“By Allah, when the Prophet gave me, he was the person I hated the most. He continued to give me until he became my most beloved person”

Thus, Safwan became to most committed person in Islam.

- II. The second group comprises those who may cause danger or destruction to Muslims and only giving zakat to them made them stop or discourage them from initiating damage or jeopardy in Muslim society.
- III. The third group consists of the individuals who have newly encompassed Islam as their new religion and faith and the disbursement of zakat to them is to help them grow fonder and steadfast in holding upon their new religion. It is comprehensible when individuals who embrace Islam may have made significant sacrifices and may be victimized, detested, or even financially threatened by the societies in which they come from or even their own families. Thus, these converts are in no doubt need support and reassurance.

- IV. The other category that is entitled in given Zakat are the prominent Muslims who have a very good social reputation among the disbelievers of similar social reputation, in such promoting these Muslims in encouraging their non-Muslims counterparts to accept Islam as their religion.

- V. Zakat can be distributed to Muslim community leaders where their commitment to Islam is still weak and they have a lot of followers. These individuals have a great influence on the people and by giving the zakat to them may reinforce their faith and serve the interest of the Muslims community completely.

- VI. Zakat may be given to those Muslims who are in the frontiers of Muslim land. To protect against any attack from the enemies.

- VII. Zakat may be disbursed to the Muslims whose power is required in the collection of zakat in a society where the communities are not willing to pay zakat. Hence, the government does not need to wage war against them.

Following Imam Shafi‘i those whose hearts are being reconciled comprised the new converts of Islam, and the disbeliever must not be given any Zakat and this implies the context of Brunei Darussalam. He argued that what was given by Prophet Muhammad to Safwan ibn Umayyah came from the wealth acquired by Muslims after winning the battle of *Hunayn*. In addition, Imam al-Shafi‘i said that “*Allah makes it mandatory that the zakat of Muslims must be rendered to Muslims and not to disbelievers*”.

2.6 The Scholar’s Thoughts on the Annulment and Refutation of the Annulment of the Distribution of Zakat to this Group

Islamic scholars have different arguments that the rights of those whose hearts are being reconciled are dropped after the prophet’s death. The Malikites have two opinions; allowing the distribution of Zakat to this group and forbidding the distribution of Zakat. However, according to Hanafites, the prohibition of giving the Zakat to this group was merely because of what companions had done. In the era of Khalifah Umar Al-Khattab he did not approve in distributing Zakat to those whose hearts being reconciled because during this era Islam was strong and the empire of Islam was well known in Middle East and the wealth was easily distributed among the people.

Al Kasani mentioned that the annulment of the disbursement of Zakat to this group was merely because of the unanimous consensus among the companions. However, Prophet

Muhammad provided the zakat fund for this group because he wanted them to embrace Islam, moreover, during the time of Prophet Muhammad, the condition of the new converts was weak and the disbelievers were in abundance and the possibility that these people might hurt them may be higher. However, as time went by Islam became stronger and this was what happened in the era of *Khalifah ar Rashidun* when the zakat to this group was stopped. It is a rule in *Shari'ah* that whenever a ruling could be reasonably qualified to a particular reason and if the reason is annulled then the ruling is dropped. In brief, Al Kasani's opinion can be summarised into two main points:

2.6.1 The ruling is annulled by the consensus of the companions

2.6.2 The ruling of resolution is caused by a rational reason and dropped if the cause did not exist in that place.

However, looking at the world now Islam has been interpreted as the religion of terrorism and thus this may endanger the Muslim societies and the real reputation of Islam as a religion of peace. This is taken from an authentic hadith of the prophet Muhammad; Abu Huraira reported: The Messenger of Allah, peace and blessings be upon him, said, "*Islam began as something strange and it will return to being strange, so blessed are the strangers.*" - Sahih Muslim

There are several statements from various scholars that the annulment in distributing zakat to those whose hearts are being reconciled have been refuted. As mentioned by Abu Ubayd:

"This verse (9:60) is a clear text. We know of no annulment of it in the book or in the Sunnah. Whenever there are individuals who can be brought closer to Islam by being given to generously and it is not to the benefit of Muslims to let them be driven away or to fight them, the Islamic state decide to give them Zakat for the reconciliation of their hearts. This action supported by three facts: The texts of Qur'an and Sunnah, promotion of the best interests of Muslim and the hope that such individuals may be guided to the path of Islam once they have the opportunity to study it"

2.7 Those Whose Hearts are Being Reconciled (Mu'allaf Qulubuhum) in Brunei Darussalam's Perspective

The light of Islam has been showered by Allah to this country since five centuries ago. Brunei Darussalam's official philosophy is Malay, Islam and Monarchy (Melayu, Islam, Beraja) it was officially proclaimed on the 1st January 1984 on the day of its independence by His Majesty Sultan Haji Hassanal Bolkiah Mu'izzaddin Waddaulah

as stated:

“Negara Brunei Darussalam with Allah God the Most Holy and the Most High’s permission and abundant grant is forever to remain a democratic, sovereign, and independent state of Malay Islamic Monarchy based on the Islamic teachings according to Ahli Sunnah wa al-Jama’ah and also based on justice, trust, and freedom, as well, as Allah’s guidance and blessings.”

With the persistence of the government of Brunei Darussalam and the Ministry of Religious Affairs, Islam vigorously spread throughout the country and this achieving His Majesty’s *Titah* to create this nation as nation of Zikir. Hence, welcoming any ethnic groups that are staying in this country to embraced Islam as their new religion. In the context of Brunei Darussalam those who are newly converted into Islam is known as *mu`allaf*.

2.8 Zakat Management and Assistance in Brunei Darussalam

This section will briefly describe the functions and list of zakat assistance that will be provided by the zakat authority.

2.8.1 Function of Jabatan Urusan Zakat, Waqaf dan Baitulmal

One of the functions of Jabatan Urusan Zakat, Waqaf dan Baitulmal is a driving force in enforcing the zakat in Brunei Darussalam. It solely serves its important role as an independent zakat institution. As their name as stated that one of their main core responsibilities is to manage and administer the zakat fund in Brunei Darussalam based on the Islamic teachings and a dedicated unit has been given full authority by MUIB in managing zakat funds.

2.8.2 Zakat Assistance for Mu`allaf in Brunei Darussalam.

There are several types of zakat assistance given to those newly converted individuals in Brunei Darussalam such as below:

- i. Consolatory for embracing Islam
- ii. Allowances for the courses of newly converted individuals;
- iii. Housing and shelters;
- iv. necessities;

2.8.2.1 Functions of Conversion and Guidance Unit of Islamic Da'wah Islamiah Centre Brunei Darussalam

The Conversion and Guidance Unit of Islamic Da'wah Islamiah Centre is responsible for guiding these Muslim converts. These unit main functions are to:

- I. Conduct conversion ceremonies for the newly converted individuals;
- II. Conduct classes and courses for newly converted personnel;
- III. To ensure that the newly converts brothers and sisters of Islam to have a guidance sufficiently;
- IV. Provide counseling to those newly converts that have personal problems, working and many more;
- V. Conducting several competitions such as Al-Qur'an recitations, nasyid, and any relevant religious activities among new converts; and
- VI. Conducting khatam Al-Qur'an ceremony for those students under *mu'allaf*

2.8.2.2 Types and Objectives of Course or Guidance Given to the *Mu'allaf* by the Islamic Da'wah Centre

The Conversion and Guidance Unit offers five different types of courses and below is the list:

- i. Course for the *mu'allaf* in the Introduction of Islam
 - To instill understanding to the new converts about the religion, the compulsory duties, and the way of life in Islam;
 - To give an awareness to new converts in focusing their intention and thoughts in understanding the teaching of Islam and respect towards *Ulul Amri*
- ii. Basic Guidance Scheme
 - Providing basic guidance in Islam at the same time to strengthen their faith in Islam as their new religion;
 - To groom this newly converts into better person based upon Islamic teachings;
 - to instill more understanding of the teaching of Islam thus that they could practice it in their way of life.

iii. Advanced Guidance Scheme Part 2

- To provide the new converts with more advanced guidance

iv. *Mu'allaf* Guidance Class

- To provide these *Mu'allaf* classes to receive the understanding of Islam continuously from their places.

v. Mobile Guidance

- To help these new converts to have a proper understanding of Islam (for those *Mu'allaf* that live in secluded areas)

From above the author believes that the main core of their guidance is from (i), (ii), (iii), and (iv) because it provides a deeper understanding in Islam.

3. Conclusions and Recommendations

In this section will conclude this conceptual paper on optimizing Zakat fund in empowering *Mu'allaf* in Brunei Darussalam. To sum up, this section will offer some recommendations on the Zakat assistance provided by Zakat authority and the education schemes by the Conversion and Guidance Unit under Islamic Da'wah Centre Brunei Darussalam.

3.1. Conclusions

The asnaf of *Mu'allaf Qulubuhum* (Those whose hearts are being reconciled) is one of the unique groups that Allah Subhanahu wa Taala has permitted on the distribution of Zakat upon them. This because in order of an individuals to change their belief into Islam needs a great sacrifice in terms of family ties, financial, or even become a victim of abused by their societies. Hence, when a personage has chosen Islam as their religion, it is a responsibility of other Muslim societies to make these new converts the sense of belongings and welcome in Muslim societies. As mentioned in the Qur'an, in surah Al-Hujarat, verse 10: "*The believers are but brothers*"

Embedding the sense of belonging among these newly converts is not enough. The teaching or the understanding of the religion of Islam needs to be instilled in their mind and especially their hearts in order for them to be able to taste the sweetness of worshipping the Allah Subhanahu wa Taala. Investing in producing a better Muslim especially from newly converts come with large amount of expenses, however, Allah Subhanahu wa Taala has introduced zakat in order to

empower this group and to enable them stand on their foot. Therefore, education, finance, and the sense of belonging are the three important aspects that could empower this group. Hence, becoming the ambassador in spreading the beauty Islam to their close relatives that have not converted to Islam.

The zakat authority and Guidance unit plays vital roles in facilitating in preserving their belief. The zakat funds were offered by zakat authority would provide these newly converts with financial supports for their educations and livelihood. As for the Guidance Unit, it will provide guide these individuals in understanding Islam and instilled it in their everyday life, practicing Islam as ways of life and not just religion. Thus, in order to fully reconciled their heart and grow fonder in Islam the help from the Muslim society also plays a crucial role in molding them to part of the societies. Hence, creating sustainable and dynamic Muslim individuals.

Brunei Darussalam, this country has always been blessed with a leader concern about the safety of his people not just in this world but also in the hereafter. His Majesty's vision in creating Brunei Darussalam as *Negara Zikir* stated in his Majesty's Titah on his 62nd birthday, thus, it needs to be more mobile in terms of the expanding the teaching of Islam in order to ensure that Islam is well known the people in Brunei and implementing the way of life in Islamic manners.

3.2. Recommendations

This section will describe briefly on the recommendations on the structure of the zakat assistance and the structure of educations provided to the *mu'allaf*.

3.2.1. Structure of Zakat fund

Under section 3.3.2, the author has listed down numbers of assistance that was given by Brunei Darussalam's zakat authority ranging from consolatory for embracing Islam, allowances for the courses of newly converted individuals, housing and shelters, necessities needs, consolatory for Hari Raya and even for Hajj funds.

The author believes the zakat assistance that were given by zakat authority were sufficient but not enough in empowering them. Thus, the author wanted to add several assistances covering the needs of the children to the needs of the adults which are as follows:

- Add additional amount on their education allowances thus broaden their opportunity in understanding Islam and integrating the teaching with their ways of living;
- Provide education assistance for the children for those children under 18 years old. This assistance aims to ensure that the family regardless if the family was poor or rich

is able to send their children for a better education by acquiring skills and knowledge that may contribute to their family and Muslim society as whole; and

- Provide enterprise funds or modal funds for those newly converted to make financial support for the business, whether they want to establish a new business or expand the existing one. In addition, monitoring and guidance of the progress and development of this assistance would be strict. The initiative is to make sure that the applicants are fully capable and independent of managing the business by him/her.

The author has made aware that *mu'allaf* in Brunei Darussalam only received this assistance for 10 years after their first conversion. Thus, the author proposed extending the period to 12 years, hence, giving these recipients to utilize the funds to empower and sustain their livelihood.

3.2.2. Structure of Education for New Converts

The author believes that education is key to empowering the *mu'allaf*. The guidance unit has covered all Islamic aspects needed for these individuals from their basic guidance to advanced guidance. However, a few recommendations need to be shared:

To prolong their studies up to 12 years. The prolonged educational process would be divided into three phases:

- i. Phase One: Introduction of Islam (4 years):

The education covers every aspect of basic knowledge in Islam and as well as implementing their mindset that Islam is not about the religion but the way of life.

- ii. Phase Two: Basic Guidance (4 Years):

The basic guidance provides the direction of Islamic ways in ethics, the understanding of Al-Qur'an, and al-Hadith, and basic needs in understanding financial planning as they are entitled to receive zakat funds.

- iii. Phase Three: Advanced Guidance (4 years):

The Advanced guidance provides awareness to the recipients that they will be independent of receiving zakat assistance. The advanced guidance will mold the individuals to be sustainable and independent from financial support and they have become the ambassadors for spreading Islam to their non-Muslim families or friends.

In the process of their education and guidance process, the mixture of financial education, leadership training, and business strategies need to be associated in their

educational structure and implement it in Islamic ways. These three types of courses are needed to empower these new converts in understanding the needs of financial education regarding zakat and their own finance, leadership in order to achieve a better characteristic of true Muslim leaders in the family

During their education or guidance processes, it is a responsibility of the unit to closely monitor their progress in education or even in their life. This to ensure that they are protected from going back to the path of what they once came from.

Finally, the author believes that those who have chosen Islam as their way of life and belief and before they were coming from different religious backgrounds are like newborn babies as Allah has forgiven their sins. Thus, the important aspect in strengthening these new brothers and sisters in Islam is to provide them with a good education in understanding Islam, and in a way integrated way of living with Islam and as what had been practiced by our prophet Muhammad Sallallahu 'Alaihi Wasallam was to give them zakat, as they were one of the groups that have rights in receiving zakat.

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