

## Productive Zakat PROPAZ Steps to Eradicating Poverty in Brunei Darussalam

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### ABSTRACT

*The issue of poverty is not a new thing and the way to eradicate it is not easy. In fact, it takes a long time and takes a lot of steps, strategies, effective methods also take a lot of involvement from various parties and so on. This issue should not be left out, it needs to be addressed in an effective way. As an Islamic state, there are many ways to deal with poverty according to Shariat policy, which is zakat. Islam is very concerned about justice, well-being and harmony of the people. One of the purposes of zakat is to improve the well-being of the people. Through zakat, the rights of the poor, the poor are upheld and helped. Therefore, apart from zakat which is consumptive, it is also enabled through zakat which is productive which is to increase or as venture capital. Majlis Ugama Islam as the zakat manager of Brunei Darussalam has tried to diversify the steps of assistance in order to help asnafs who need especially the poor. Beside to distributing zakat funds consumptively, MUIB also holds a new program as a means of productive distribution called PROPAZ. PROPAZ introduced as part of the expected distribution method to reduce poverty in Brunei Darussalam.*

*Keyword: poverty, zakat and PROPAZ.*

### INTRODUCTION

Poverty is a big problem that has existed for a long time and indeed has huge implications for life. Islam places great emphasis on freeing the poor and the weak from poverty. In fact, Islam is also the first religion to introduce and practice the system of unity, well-being and balance of society in practice when it requires sufficient property *haul* and *nisab* to pay *zakat*. In other words, the property accumulated through *zakat* is intended to achieve the well-being of the *ummah*. Allah Subhanahu Wa Taala said in Quran Surah An-nahl verse 97;

*Whoever does righteous deeds - whether male or female - while he (or she) is a believer; then We will certainly give them a good life, and We will certainly grant them their rewards in proportion to the best of what they used to do.*

And said in Surah Quraysh verses 3-4.

*Therefore, let them worship the Lord of this House. Who fed them against hunger, and secured them against fear.*

Through the above verses describe some of the characteristics of the well-being of the *ummah*. Dr. Abdul Nasir (2012) explains that well-being means helping to improve a better standard of living, achieving victory and success, giving pleasure and reducing suffering, gaining blessings and prosperity, maintaining a climate of love and affection and eliminating hunger and fear.

Prosperity can be achieved through *zakat* if the muslim community practices and adheres to the Islamic system. Thus, the problem of poverty will be solved effectively. *Zakat* has a big role in the muslim community which covers various aspects such as economic, social, legal,

educational and so on. Mohamed Yusoff (2011) explains that *zakat* has a positive effect in economic growth which serves as one of the effective economic fiscal tools. This matter is agreed by economists that *zakat* is the main source to maintain welfare in the growth and economic development of a country. *Zakat* must be distributed to certain groups in need, as has been stated in the Qur'an that is to the eight eligible groups.

His Majesty Sultan Haji Hassanal Bolkiah Mu'izzaddin Waddaulah, Sultan and Yang Di Pertuan of Brunei Darussalam is very serious about this issue of poverty through his orders, among others;

*"... Since the country achieved its independence, the per capita income of the population has been encouraging. Ten years after independence it continues to increase. This is beyond doubt, in itself contributes to the improvement of living standards and well-being of the people..... Departing from here, should, the poverty rate by itself is declining. So based on this, does it not cross our minds to set one of the goals of the Vision is, to make the poverty rate in this Country to zero level? ... "*

*"From a religious point of view, while there are encouraging conditions, then poverty among Muslims is not difficult to overcome. Today we are talking about migration, and if Muslims succeed out of the cocoon of poverty, then it means this is the most historic migration for them." he said again.*

His Majesty also said:

*"... The social issue that is often mentioned, especially by the mass media is the issue of poverty. Relevant agencies have also addressed this problem with their various programs, with the same*

*focus, namely to alleviate the burden of poverty. In my opinion, the issue of poverty in this country is not as severe as in other places abroad. It may be handled more effectively through practical methods appropriate to the situation in the country. It's just that maybe, we have not yet found or do not want to try these methods... "*

Brunei Darussalam together with government agencies, private and NGO's strive to eradicate poverty to strengthen the community's ability to be independent and then generate a better life. This effort is aimed at reducing the country's poverty rate through various forms of assistance and appropriate to the current situation.

The Islamic Religious Council through the *Zakat* Collection and Distribution Division has set the rules for the distribution of *zakat* as a *Zakat* Administrator in Brunei Darussalam. The methods of distribution of *zakat* are set such as distribution in the form of cash and distribution in material form. In addition, the Islamic Religious Council has taken a bigger step in the method of distribution of *zakat* to the productive distribution known as the *Asnaf Zakat* Empowerment Program or PROPАЗ. This program is a collaboration involving the Islamic Religious Council together with government agencies, private and NGO's.

## OBJECTIVE

*Zakat* can accomplish people in needs, reduce economic disparities, reduce the number of social problems, and maintain the purchasing power of society to maintain the business sector. In other words, *zakat* makes human consumption to a minimum, so that the economy can continue to run and increase. At the same time can improve the living standards of people who are still below the poverty line. *Zakat* funds can be used for

consumption and productive purposes. *Zakat* managers need to improve or enhance their role especially in the use and distribution of *zakat*. The Islamic Religious Council has introduced and implemented the method distribution of *zakat* to productive distribution known as the *Asnaf Zakat* Empowerment Program or PROPAZ. This study is to find out how the Brunei Islamic Religious Council determines the characteristics of *asnaf* that need assistance, as Brunei Darussalam does not yet have a poverty line. However, the main purpose of this study is to find out the extent to which PROPAZ can help *asnaf* in eradicating poverty. In addition to introducing the *Asnaf Zakat* Empowerment Program more about the purpose of the program as well as the types of activities offered to help the participants.

#### OVERVIEW OF PRODUCTIVE ZAKAT

There are several writings that study about *zakat* and its role in enhancing the country's economic growth and social well-being through the empowerment of *zakat*. There are even writers who discuss the importance of this productive *zakat* being done, among others;

Ataul Haq(1993) argues that *zakat* plays a role in improving the living standards of Muslims which can increase income and eradicate poverty and reduce the gap between rich and poor. Projects funded from using *zakat* funds in the fields of education, health, and social welfare have great potential to increase the productivity of the poor. The study of Mohammed Yusoff (2006) found that *zakat* has the potential to be a major fiscal policy instrument in the economy of Islamic countries because *zakat* serves as a natural stabilizer, especially when the country faces an economic downturn, *zakat* collection is reduced automatically. With *zakat*, it can solve the problems of the poor. *Zakat* also plays a role in

increasing productive efforts so that it can help the income of this group. In fact, *zakat* can help the country in reducing the problem of unemployment.

Yusuf Qardhawi(1966) argues that paying *zakat*, including social acts of worship in order to help the poor and the weak economy to raise their economy so that they are able to stand on their own in the future and persevere in defending their obligations to Allah S.W.T. The distribution of *zakat* in a productive way once happened in the time of Rasulullah S.A.W where he gave *zakat* property to be used by his friends as business capital. As mentioned by the author Didin Hafifuddin who argues with the hadith narrated by the narration of Imam Muslim, "From Salim bin Abdullah bin 'Umar from his father (Umar bin Khatab) may Allah S.W.T be pleased with them, that the Prophet S.A.W once gave Umar bin Khatab a gift , then Umar said: "Give to those who are poorer than me, the Prophet said" *Take it first, then possess (empower) and give alms to others and what comes to you from this kind of property, while you do not need it and you do not ask , then take it. And which is not the case then do not follow your desires"* HR. Muslim. This hadith mentions that the giving of *zakat* property can be empowered or produced.

K.H A Safradii(2018) says that the distribution of *zakat* productively is one of the efforts to improve the well-being of society. Therefore, both consumptive and productive *zakat* must be implemented on the *zakat* recipients (*mustahiq*) so that the effort can run well in accordance with what has been prescribed.

*Zakat* given to society is generally consumptive, to meet the daily needs of those who cannot afford and are in dire need. But it does not help the community in the long run. Thus, the money or daily needs given will run out quickly and they will return to life in poverty. K.H A Safradii (2018) explains that one of the purposes of *zakat* is to improve the well-

being of the people, especially the *du'afa*, both morally and materially. Therefore, apart from *zakat* which is consumptive, it is also enabled through *zakat* which is productive which is to increase or as venture capital.

*Zakat* epistemologically comes from the word *Zakah* from Arabic which means cleansing, growing and blessing. In addition, *zakat* also has an increased meaning. While the word productive comes from the English language "productive" means to produce or give a lot of results. Asnaini(2007) explains that productive meaning refers more to adjectives and generally productive means producing a lot of work. Therefore, productive *zakat* can be understood as a method of distributing *zakat* funds to a group of *zakat* recipients (*mustahiq*) who can make them produce something continuously with the *zakat* funds they receive. By providing productive *zakat*, the group of *zakat* recipients can expand and use their business in order to meet their ongoing daily needs. So it can be concluded that productive *zakat* is the giving of *zakat* that can make the recipients produce something continuously with the property of *zakat* that they have received. Productive *zakat* is thus *zakat* on property or *zakat* funds given to the *zakat* recipients is not spent, but is developed and used to help their efforts, so that with those efforts they can meet the needs of life continuously. To realize the empowerment of *zakat* well, the role of government and *zakat* management institutions is very much needed. So it can be concluded that productive *zakat* that is managed in a productive way, which is done by giving capital to the recipients of *zakat* and then developed, to meet the needs of their lives for the future.

Efforts to achieve these goals, the distribution of *zakat* is not enough to provide only needs that are consumptive, the distribution of *zakat* productively for business capital will be more meaningful,

so it is hoped that the *zakat* recipients will be able to upgrade their lives to be better and achieve all needs.

## METHODOLOGY

This study is a qualitative study, which is a study that prioritizes processes and perceptions where the study conducted can reveal various qualitative information by describing and analyzing the information carefully and meaningfully, while not excluding quantitative information in the form of numbers (Noeng Muhadjir, 1996). A qualitative approach is chosen because by using this approach, the researcher can interpret the data by giving meaning, translating, and making the results of the interpretation as data. Therefore, the researcher has space to interpret the data obtained descriptively to answer the problems in this study. To achieve the objectives, this study was conducted using qualitative methods in the form of library research by taking information and references from secondary data such as; journals, thesis studies, books and also *zakat* management websites in Brunei Darussalam as well as other *zakat* related websites.

## RESEARCH RESULTS/FINDINGS

Brunei Darussalam does not yet have a poverty line that can be used as a source of reference material. Yang Di-Pertua Majlis Kesejahteraan Masyarakat (MKM), Datin Paduka Dayang Hajah Intan binti Haji Mohd. Kassim argues that data on the level of poverty in the country is less reliable because it is only based on the number of those receiving government assistance. According her experience in NGO's, most communities are categorized as poor and have low education and lack of skills and this position is doubled because such cycles continue and their dependents, including children, are trapped in poverty. Statistics from the Ministry of

Culture, Youth and Sports in 2011 reported a total of 5,472 families comprising 27,360 people were reported to be poor but the average could not describe the actual position due to the absence of poverty lines.

In conjunction with the Hari Raya Aidilfitri Celebration 1429 Hijrah/2008 AD Organized by Yayasan Sultan Haji Hassanal Bolkihah on Monday 12 Syawal 1429/13 October 2008 His Majesty said,

*"In my opinion, the issue of poverty in this country is not as serious as in other places abroad. It may be handled more effectively through practical methods appropriate to the situation in the country..."*

Majlis Ugama Islam is one of the highest organizations in Brunei Darussalam which is the policy maker to determine the direction of the administration of Islam in the country. The management of *zakat* in Brunei Darussalam is based on Islamic *Shariah* law and is distributed to the entitled people as mentioned in the Al-Quran. Because Brunei Darussalam does not yet have a poverty line that can be used for reference in the distribution of *zakat*, the Brunei Islamic Religious Council generally stipulates that the distribution of *zakat* given includes three objectives, namely; Social Security, Economic development and Human development.

Acting as the national *zakat* manager, the Islamic Religious Council has listed several factors / characteristics / conditions of poor and needy *asnaf* who are allowed to receive *zakat* distribution as follows; No income, Insufficient income and many dependents, Old age (unable to work and no one bears his livelihood), Sick or disabled (unable to work and no one expected to help), Widow (no one is expected to support her life and her family), Women left behind by their husbands without alimony, Husband jailed for criminal and drug cases, Retired and no more income.

The Department of Islamic Religious Council has sought to plan, design and conduct various programs in dealing with the poor to improve the ability of these groups so that their economic status in terms of economy to a better level. Even to achieve the goal of removing them from poverty. The self-empowerment assistance program among the efforts undertaken is to provide productive assistance as a method to help empower the poor and needy *asnaf* and encourage them to be independent and strive. Such assistance is in the form of long-term investment for each participant, among others;

- i) School Financial Assistance: This assistance is in the form of long-term investment and can guarantee the future of the individual to get a job. This assistance ensures that *asnaf* children receive the same education as children from other families to avoid not going to school due to the narrowness of family life.
- ii) Scholarship Assistance: It is a long-term investment related to educational affairs such as payment of school fees, admission to Institutions of Higher Learning, course fees, examination fees.
- iii) Capital Assistance: Is the assistance of the purchase of business equipment carried out. For example; sewing machines, agricultural implements, fishing gear, boats, vehicles and so on. This assistance is provided to applicants who are interested in starting and starting a business, so that they can be independent and at the same time help improve the family economy.
- iv) Training, Skills and Guidance Program: In 2007, an empowerment program was introduced as the *Asnaf Zakat* Empowerment Program [PROPАЗ]. This productive program is implemented with the allocation of *zakat* fund and is oriented towards the acquisition of

knowledge skills through training and guidance specifically for the poor *asnaf*.

#### *Asnaf Zakat Empowerment Program (PROPAZ)*

In an effort to address the issue of poverty and human development among *zakat asnaf*, Government and non-Government agencies together with the Ministry of Religious Affairs through the Department of Islamic Religious Council have agreed to also hold initiatives whether to channel material assistance for subsistence the poor themselves as well as those in the form of productive programs to empower the *asnaf*. In line with the wishes of His Majesty the Sultan and Yang Di-Pertuan of Brunei Darussalam, as the leader of the Islamic religion in this country, he wants the people to have a balanced and quality life in line with the National Vision 2035.

PROPAZ is administered under the Collection and Distribution Division of *Zakat*, Islamic Religious Council Department and operated by a Secretariat. The target participants for this Program are recipients of *zakat* money assistance from registered and qualified *asnaf fakir* and poor. This includes the recipient's own assistance, dependents of the recipient (wife and children) and children under the care of the recipient. Eligibility age of participants is in the age range of 18 to 45 years.

This empowerment program is very focused on three main aspects, namely; social development, religious and economic. The objective of this program is to change the minds of participants towards improving the standard of living. This program also wants to produce youths who are technically and vocationally skilled. With the available skills can provide brighter job opportunities and even create small and medium entrepreneurs.

Types of empowerment programs implemented under PROPAZ;

#### a) *Propaz Youth Development Center*

This program is more geared towards acquiring skills knowledge through technical and vocational training as well as self-development guidance such as Cooking and Catering Skills Training Course and Cake and Pastry Making, Plumbing/Pipe Fitting Skills Training and Air Conditioning/Refrigeration, Computer Skills Training and Office Operation, Makeup/Hairdressing Skills, Embroidery/Basic Sewing Skills Training, Welding/Vehicle Body Repair Skills Training and so on. The program is implemented for 9 months, which is 6 months of skills training at the Youth Development Center, Ministry of Culture, Youth and Sports and 3 months of job placement training in Private Companies. The training level at the Youth Development Center is at the City & Guilds Certification level.

#### b) *Propaz Apprentices*

The Apprenticeship Program is one of the branches of empowerment programs to help the poor and needy to improve their standard of living by obtaining training and skills through various fields of employment in accordance with the needs of the market. This 2-year program exposes and guides participants on the basics of work, understanding of work culture and ethics through skills training and job placements (apprentices) in private companies. This job placement is fully funded through the provision of *zakat* money, while during the probationary period, the payment of his salary will be shared equally through the allocation of *zakat* money and the company.

*Propaz-Entrepreneurship*

This program is specifically for graduates of any program (Youth Development Center) or Apprentices who are interested in entrepreneurship to run enterprises. The source of capital is through the *zakat* of the Islamic Religious Council according to the appropriate suitability, at least to help the traders who have started a small business. This program is a collaboration with the Ministry of Industry and Primary Resources.

c) *Propaz-Self Development*

These self development programs are more geared towards providing motivation, self development courses to the poor to raise awareness to change the standard of living, resilience, always strive, towards a better life and perfect. The activities implemented are such as seminars, workshops, *halaqah* and so on.

d) *Support Programs*

Establishment of the Empowerment Cooperative of the Ministry of Religious Affairs Berhad (KOPA KHEUB) where the purpose of this cooperative is established as one of the main agencies to help PROPAZ graduates and be a channel for them to develop businesses and enterprises, or become a workforce in cooperatives.

e) *Az-Zira'ah Program (Agripreneur)*

A newly started program, namely the *asnaf zakat* empowerment scheme through agricultural skills training. This 15-month program aims to help *zakat* recipients to improve their lives by providing skills training, self-development so that they can generate income for themselves and their dependents. The Department of Agriculture has provided a piece of land in Mukim Kilanas for PROPAZ *Az-Ziraah*

participants undergoing skills in growing pepper, sweet corn and cabbage vegetables. In addition to learning to plant, they are also exposed to the marketing knowledge of their respective products.

The socio-economic development agenda for the underprivileged is one of the ongoing efforts that desperately need the cooperation of all parties, including the government or the private sector as well as non-governmental organizations (NGO's) in ensuring that the planned programs are successfully implemented. Involvement through the cooperation held can fulfill the government's desire to achieve a prosperous and harmonious life of the people. Through the opportunities provided, it is possible to form and produce trained *asnaf zakat* who are trained, confident and knowledgeable in line with the progress of foreign industry and in turn will emerge from the poverty circle. The success of the participants will later become an icon to other *zakat asnaf* so that they will continue to be competitive in developing themselves to ensure a stable and prosperous life.

*The Extent to Which These Programs Help the Standard of Living*

Poverty is a global phenomenon including among developed countries. Brunei Darussalam, although the number of the poor is relatively small, should not be left out. Efforts to eradicate poverty in Brunei society through the *Asnaf Zakat* Empowerment Program (PROPAZ) have had a positive effect in bringing the poor out of the grip and loopholes that prevent them from enjoying the well-being of life. It is very gratifying when the participants who follow PROPAZ have the level of knowledge and skills that qualify them to get a job in the private or government sector. In fact, some are very confident to start a business, even on a small scale. True to the adage '*sedikit-sedikit lama-*

*lama jadi bukit'* (a little too long to be a hill), business is perfect for them to try to change their own lives.

Throughout the PROPAZ program conducted from 2008-2013 from the first session to the sixth session, several achievements have been achieved, as follows:

- a) For the PROPAZ (Youth Development Center) program, the number of participants at the beginning of this program was carried out, that is, in 2008 there were 18 participants, in 2009 there were 25 participants, in 2010 there were 40 participants, in 2011 there were 29 participants, in 2012 14 participants and in 2013 a total of 21 participants. During that period, 75.5 percent successfully completed courses and worked in government departments or the private sector and did business.
- b) PROPAZ - APPRENTICES Program: This program was first introduced in 2012 with the participation of 55 participants, namely 32 people in the first intake session and 23 people in the second intake session. 50.9 percent have been successful in this program and have received job offers with the government or working in the private or business sector.
- c) According to the former Deputy Minister of Religious Affairs, His Majesty Dato Paduka Awang Haji Abdul Mokti bin Haji Mohd. Daud, that since PROPAZ was conducted it has been able to give a positive effect measured through the good performance of the participants of the program and it is a good improvement that has been achieved in terms of personal, religious and economic skills.

According to the Minister of Religious Affairs, Yang Berhormat Pehin Udana Khatib Dato Paduka Seri Setia

Ustaz Haji Awang Badaruddin bin Director Dato Paduka Haji Awang Othman said in his opening remarks while discussing the Budget of the Ministry of Religious Affairs at the First Meeting of the 14th Meeting Season (2018) The National Meeting (MMN), that there are positive signs when some of the participants or their families are slowly becoming independent to get out of the circle of poverty or from the *Asnaf Fakir Miskin*. Some from small business produce food products on a small scale and then eventually grow to become a supplier (caterer). They were set as an example by KHEU and were sent out of the country in a seminar that wanted to show the success of *Asnaf Fakir Miskin* in Brunei as an example.

To further improve the quality of life of the poor and needy *asnaf* in Brunei Darussalam, the program implemented by the Brunei Islamic Religious Council is the *Az-Zira'ah* Agripreneur Program. *Az-Zira'ah* is an agripreneur program that provides an opportunity for zakat recipients and their families to learn the basics of agriculture and how it can generate income from their own hard work.

Training is provided for those who have not yet worked and still have not earned income as well as those who have an interest in exploring agriculture and are committed to improving themselves to be better. The program is implemented on 1.1 hectares of land at the Brunei Agricultural Research Center (BARC).

Under the PROPAZ program, participants will undergo several trainings including learning the basic concepts of agriculture with a mentor. Under the program, participants will undergo a number of trainings including those conducted by the Department of Agriculture and Agriculture, to learn the basic concepts of agriculture with appointed mentors, establish good business networks with the government and private



sectors, learn how to become successful and skilled agripreneur, to solve business problems through existing networks and in the end they will be a successful role model for the PROPAZ program.

For this program, both hydroponic and conventional agriculture will be used, meanwhile, the PROPAZ secretariat has decided that the program will use various types of cultivation as their main modules including green vegetables, corn, chillies and oyster mushrooms.

This *Az-Zira'ah* program from the beginning of its operation shows various positive effects/outcomes. In 2017, the total yield of paddy production for one paddy plantation business area was 1,069 metric tonnes with a value of BND1.71 million, while those in other paddy plantation companies produced 387 metric tonnes with a value of BND0.62 million.

One of the companies under this program, which started developing farms in 2000, did agricultural activities conventionally and systematically to produce high yields of vegetable crops. The farm has produced a total of 459 metric tonnes with a value of BND1.36 million in 2016 and in 2017 was able to increase the yield by 496 metric tonnes worth BND1.38 million.

There are companies that grow vegetables using the green house system, Hydroponics and Vertical Farming system that have started to be active at the end of 2017 and started producing in 2018. The farm produces one metric ton of vegetables worth BND6,093.

Apart from the good progress from agriculture to agriculture, programs in the field of livestock also show positive and progressive development. One of the PROPAZ companies originally had only two coops at the beginning of its establishment in 2014, now has ten fully operational coops. The company uses closed chicken coop system technology for coops with a capacity of 3,500 chickens

and coops with a capacity of 20,000 to 23,000 chickens per round. The yield from this broiler production is also increasing from year to year.

Therefore, this dynamic agripreneur program will be one of the cultural initiatives implemented according to current needs and encourage the *asnaf* to do business especially in the field of agriculture.

What is expected is that the *zakat* money that is the cost of such training will continue to bear fruit. Therefore, its participants will be able to free themselves from poverty by venturing into entrepreneurship or getting a job in any private company or Government offices.

## CONCLUSION

There are eight *asnafs* who are obliged and entitled to be given *zakat* and developing *zakat* is a good step as a method to optimize *zakat*. In addition to the consumer consumption of *zakat* property, *zakat* can be distributed productively that is to give *zakat* to the poor in the form of business capital, or in the form of tools for business that they can use as a source of livelihood.

The productive use of *zakat* property is allowed in Islamic law, the efforts of managers / managers in utilizing the results of *zakat* collection to targets in accordance with the *syara'*, distribution system that has effective and productive benefits with the socio-economic purpose of *zakat*. *Zakat* managers need to be honest, smart, trustworthy in carrying out *zakat* and have good and professional management in the success of the program carried out.

The objective of the study is to explain the PROPAZ Program and then the factors that are assisted until it can be used as a method of poverty eradication among *asnaf*. PROPAZ is simply an operator that paves the way, providing

practical skills training for the benefit of each participant and making it a force to lead life in a better direction. Thus, the involvement of the Brunei Islamic Religious Council (MUIB) through the PROPAZ Program Secretariat as well as other government bodies, private and NGOs can be a model for poverty eradication intervention programs so that poor families do not continue to be trapped in the vicious cycle of poverty. If the parents, children and grandchildren of this poor family can not get out of the shackles of poverty, it is very likely that future generations will continue to be in poverty.

Overall, the main objective of the study is to see the effectiveness of the PROPAZ method program in eradicating poverty among *asnaf*. Indeed this program is very successful, from year to year showing the positive progress. Participants from the *asnaf* group seem to be more educated, skilled and even have a bright future. At the same time this program can help improve the economy then will reduce poverty and then eradicate it to zero.

Although the distribution does not make them especially the poor turn into rich, but it is considered enough to cover the expenses of their daily lives. In this regard, we would like to advise that the poor do not feel disappointed, sad or upset with such a standard of living, even challenges must be met to improve the standard of living from time to time. And do not rely entirely on the *zakat* received. There needs to be an effort to improve one's standard of living.

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