


THE MANAGEMENT OF DEATH CHARITY FINANCIAL FUND: A STUDY OF PRINCIPLES AND IT'S APPLICATION IN AR-RAHMAH SUNGAI BUAYA MOSQUE, RAWANG, SELANGOR MALAYSIA

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ARTICLE INFO	ABSTRACT
<p>Article history:</p>	<p>Purpose: This study aims to identify the management of the Death Charity Financial Fund (DCFF) through the approach of principles and practices implemented at Ar-Rahmah Sungai Buaya Rawang mosque, Selangor, Malaysia.</p>
<p>Received 30 June 2023</p>	<p>Theoretical framework: Death Charity Financial Fund (DCFF) is an initiative in collecting donations in preparation for death. The rising cost of funeral expenses has pushed the government, non-governmental organizations (NGOs), and mosque institutions to establish a death charity financial fund. However, the local community considers the mosque a suitable entity for administering the Death <i>Charity</i> Financial Fund. Due to there is no specific law on how to manage it, its applicability differs depending on the mosque.</p>
<p>Accepted 28 September 2023</p>	<p>Design/Methodology/Approach: This study adopted a qualitative approach that involved conducting semi-structured interviews with two academicians and mosque manager who are directly involved and responsible for managing the DCFF. In the meantime, through a quantitative approach, managed to gather 70 respondents from communities.</p>
<p>Keywords:</p>	<p>Findings: The results of the study found that the principles and application of DCFF in mosque institutions have been in accordance with Shariah and law.</p>
<p>Death Charity Financial Fund; Lower Socioeconomic Group; Funeral Expenses.</p>	<p>Research, Practical & Social implications: The implications of this study found that the establishment of a DCFF is to lessen the burden on the deceased person's family, particularly for those from lower socioeconomic backgrounds.</p>
	<p>Originality/Value: The study is expected to benefit the community in providing supplies on the day of death, so that family members feel light and easy in financing the funeral management. Also contribute to a financial management system that is</p>

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required to be made by the Death Charity Financial Fund member group in a comprehensive manner.

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A GESTÃO DO FUNDO FINANCEIRO DE CARIDADE DA MORTE: UM ESTUDO DE PRINCÍPIOS E SUA APLICAÇÃO NA MESQUITA AR-RAHMAH SUNGAI BUAYA, RAWANG, SELANGOR MALÁSIA

RESUMO

Objetivo: Este estudo tem como objetivo identificar a gestão do Fundo Financeiro para Caridade da Morte (DCFF) através da abordagem de princípios e práticas implementados na mesquita Ar-Rahmah Sungai Buaya Rawang, Selangor, Malásia.

Quadro teórico: Fundo Financeiro para Caridade da Morte (DCFF) é uma iniciativa na coleta de doações em preparação para a morte. O aumento do custo das despesas com funerais forçou o governo, organizações não governamentais (ONGs) e instituições de mesquitas a estabelecer um fundo financeiro para caridade para a morte. No entanto, a comunidade local considera a mesquita uma entidade adequada para administrar o Fundo Financeiro para Caridade da Morte. Devido a não haver nenhuma lei específica sobre como gerenciá-lo, sua aplicabilidade difere dependendo da mesquita.

Projeto/Metodologia/Abordagem: Este estudo adotou uma abordagem qualitativa que envolveu a realização de entrevistas semiestruturadas com dois acadêmicos e gestores de mesquitas diretamente envolvidos e responsáveis pela gestão do DCFF. Enquanto isso, por meio de uma abordagem quantitativa, conseguiu reunir 70 entrevistados das comunidades.

Descobertas: Os resultados do estudo constataram que os princípios e a aplicação do DCFF em instituições de mesquitas têm sido de acordo com a Sharia e a lei.

Investigação, Implicações práticas e Sociais: As implicações deste estudo concluíram que a criação de um FCFD é reduzir o ônus sobre a família da pessoa falecida, particularmente para as pessoas de origens socioeconômicas mais baixas.

Originalidade/Valor: Espera-se que o estudo beneficie a comunidade no fornecimento de suprimentos no dia da morte, para que os membros da família se sintam leves e fáceis no financiamento da gestão do funeral. Também contribuir para um sistema de gestão financeira que é exigido para ser feito pelo Death Charity Financial Fund membro do grupo de forma abrangente.

Palavras-chave: Fundo Financeiro para Caridade da Morte, Grupo Socioeconômico Inferior, Despesas Funerárias.

LA GESTIÓN DEL FONDO FINANCIERO DE CARIDAD DE LA MUERTE: UN ESTUDIO DE PRINCIPIOS Y SU APLICACIÓN EN LA MEZQUITA AR-RAHMAH SUNGAI BUAYA, RAWANG, SELANGOR MALASIA

RESUMEN

Finalidad: Este estudio tiene como objetivo identificar la gestión del Fondo Financiero de Caridad de la Muerte (DCFF) a través del enfoque de principios y prácticas implementadas en la mezquita Ar-Rahmah Sungai Buaya Rawang, Selangor, Malasia.

Marco teórico: Death Charity Financial Fund (DCFF) es una iniciativa para recaudar donaciones en preparación para la muerte. El creciente costo de los gastos funerarios ha empujado al gobierno, a las organizaciones no gubernamentales (ONG) y a las instituciones de las mezquitas a establecer un fondo de caridad para la muerte. Sin embargo, la comunidad local considera que la mezquita es una entidad adecuada para administrar el Fondo de Caridad de la Muerte. Debido a que no hay una ley específica sobre cómo administrarla, su aplicabilidad difiere dependiendo de la mezquita.

Diseño/Metodología/Enfoque: Este estudio adoptó un enfoque cualitativo que implicó la realización de entrevistas semiestruturadas a dos académicos y gerentes de mezquitas que están directamente involucrados y son responsables de la gestión del DCFF. Mientras tanto, a través de un enfoque cuantitativo, se logró reunir a 70 encuestados de las comunidades.

Resultados: Los resultados del estudio pusieron de manifiesto que los principios y la aplicación del DCFF en las instituciones de las mezquitas se ajustaban a la ley cherámica y a la ley.

Implicaciones de investigación, Prácticas y Sociales: Las implicaciones de este estudio encontraron que el establecimiento de un DCFF es para disminuir la carga sobre la familia de la persona fallecida, particularmente para aquellos de orígenes socioeconómicos más bajos.

Originalidad/Valor: Se espera que el estudio beneficie a la comunidad en el suministro de suministros el día de la muerte, para que los miembros de la familia se sientan ligeros y fáciles en el financiamiento de la administración del funeral. Contribuir también a un sistema de gestión financiera que el grupo miembro del Death Charity Financial Fund debe realizar de manera integral.

Palabras clave: Death Charity Financial Fund, Grupo Socioeconómico Inferior, Gastos Funerarios.

INTRODUCTION

The comprehensiveness of the Islamic religion in taking care of every human aspect can be seen starting from the blowing of the spirit to funeral matters. It is clearly seen with the five principles of *Maqasid Shariah* (Objectives of Shariah) which serve as the benchmark for ensuring that human rights maintained as outlined by Islam.

Mosques are typically thought of as places of Allah's worship as well as spiritual growth. However, Islam does not limit the mosque's message only to perform the five daily prayers, rather the Prophet S.A.W. wanted the institution of the mosque to play a positive and dynamic role on a holy goal which is to serve the entire Muslim community. In other words, the mosque also plays a significant role as an agent that takes care of the well-being of the community.

In order to create a thriving society, several factors must be taken into consideration, including the economy, security, education, welfare and others. Because of this accomplishment, history has noted that the mosque institution played a crucial part in the administration of the Islamic government throughout the Prophet's lifetime. The role of mosque management in the economy does not entail actual economic operations like production, distribution, and consumption. The ideal role of mosque management in the economic field is to shape the Muslim soul to obtain a good life based on the Qur'an and Hadith. Manage assets and property such as *zakat* (almsgiving), *sedekah* (financial charity), *waqf* (endowment) and death charity is the branch of economic management in mosque institutions that require valid contracts and agreements.

In 1926, death charity became known in Malaysia was named Persatuan Al-Ikhwan Al-Masakin (Association of al-Ikhwan Al-Masakin) operating at the Masjid Jelutong in Penang which managed the death charity for the members and families (Mirza et al., 2022a). Since then, various institutions have gained early awareness by establishing an organization that aims to cover the expenses of managing funerals in Malaysia.

From the initial perception, when it comes to the death charity, the community is more inclined to the institution of the mosque because they perceive the mosque's congregation as responsible and knowledgeable in areas such as funeral administration. The Death Benefit

Financial Fund (DBFF) is also perceived as becoming more necessary in society, particularly the funeral costs have risen rapidly worldwide (Mirza et al., 2022b). As a result, a number of institutions, including from the government, non-governmental organizations (NGOs), and mosque institutions take the initiative to become more active, particularly in helping the less fortunate, by establishing the DCFF. Therefore, this study will examine the position of the DCFF in the institution of the mosque as well as to study its principles and applications in ensuring the well-being of the community is achieved.

The understanding and involvement of the Muslim community in the DCFF are low. According to data released by Berita Harian (2008), around 500 adults between the ages of 25 and 30 have never heard of death charity. This demonstrates the awareness of community on the benefits and advantages of death charity is low. Additionally, the cost of paying for funeral expenses which is rising, becomes a burden for the lower socioeconomic background. Nonetheless, there are still a few groups of people who are concerned about the position of the death charity financial fund by develop a specific system to facilitate the data management easier, feasible to prevent misappropriation, leak and more. Following that, this study was conducted to identify the position, principles, and application of the DCFF at the Masjid Ar-Rahmah Sungai Buaya mosque, Rawang.

RESEARCH METHODOLOGY

According to Hornby (1985), "methodology" is a set of methods used to conduct research on a specific research topic. Therefore, this section will discuss research design and tools to answer the questions presented. Other than that, methodology is a complete structure of a research study, including the size, sample method, practices and techniques used to collect data, and process to analyze that data. Meanwhile, the purpose of the methodology is to help understand in more detail the application of the method by providing a description of the research process.

In this study, researchers used two well-known methods which is qualitative approach and quantitative approach. A qualitative approach was conducted in interview session with two academicians who are expert in Shariah field and a mosque manager who are directly involved and responsible in managing the DCFF. This is because data collection is not only limited by looking at past case studies, but it is also important to obtain directly from people who venture into that field to get accurate, thorough, and in-depth information based on the real situation. By analyzing the principles and practical applications of the DCFF in mosque institutions, this

technique can assist the researchers in balancing what can be considered. In order to obtain data and fact, researchers used the mechanisms of journals, newspapers, and websites in particular to understand the principle of death charity used. Researchers used data from primary sources such as Al-Quran and Hadith without excluding secondary sources.

A quantitative approach was used to conduct a survey with 70 respondents from different communities. This survey was created to gauge how well community members comprehend and engage in DCFF and how its position in the Ar-Rahmah Sungai Buaya mosque, Rawang. Thus, the collected data is processed statistically so it can be interpreted and provided with a good result.

LITERATURE REVIEW

Role of the Mosque

A mosque is essential to the growth of Islamic society as a center of worship and social development. However, to ensure the mosque constantly 'alive', human resource is a central factor of any activity, whether it moves individually or organizationally (Mustari & Jasmi, 2008). Once a mosque is able to use all its resources to pay for its needs while performing its duties and providing the best service to the Muslim community, it can be deemed successful due to the proof that the mosque has played a dynamic role. These needs can include enlarging the mosque's area, constructing new facilities, and paying operational costs like staff salaries, utilities costs, running the program for communities etc (Yahyah, 2021). Therefore, management funds should be established for the management of reliable assets, including *waqf* (endowment) assets, *tabarru'* (donation), and *zakat* (almsgiving). These assets and funds are considered in line with Shariah rules if it free from any uncertainty and fraud (As-Salafiyah, 2021).

Mosque Mobilizes the Charity Fund

A mosque serves as a 'mobilizer' in uniting the local community. In terms of DCFF, the community is more consider of utilizing the mosque as a 'middleman' even any institution or organization is free to do so. This is clearly show even though there is no specific law provided in monitoring death charity, however community put high trust in the mosque institution in managing their funds, donations, and welfare. In addition, the mosque's *charity* fund could make a great contribution to the social development of *Ahli Kariah* (members of Kariah) if it were managed well and systematically (Ibhrain et al., 2021).

Mechanisme Uses in Death Charity Fund

The mechanism used in the old and new charity system is still the same. One of the main mechanisms is the value of helping others in the community. As we can see from the preceding Malay era, to move a house into a new site, it is not a necessary to demolish and rebuild a house to move it to a new location because the community at that moment use their energies to lift and carry the house in masse. All this is easy to do because the Malay traditional house structure at that time was built of wood. In addition, cooperation and helping are practice strongly in the community (Sahabuddin, n.d). Thus, the foundation of the establishment of the DCFE adheres to the principle of helping each other following this practice that has been integrated into the Islamic society in Malaysia. The main purpose of establishing this DCFE is to assist the low-income group in facing funeral expenses. Even though the actual cost of the funeral is relatively small, it still puts a great burden on the poor and lower income group (Masrukhin, 2022).

Initiative of the Government

Lower socioeconomic groups are encouraged to engage in this fund due to the rising expense of funerals, which has climbed by an average of 3.69% annually, which indicates a significant rate of inflation (Mirza, 2020a). Most of them are struggling to pay for the funerals of their next of kin, which ultimately leads to an increase in debt levels. Thus, the government took an initiative by providing a Death *Charity* Scheme of RM1000 for beneficiaries of Malaysian Family Assist (*Bantuan Keluarga Malaysia (BKM)*), which targets low-income groups. In other words, the government's social funds will not cover the whole cost of the funeral, therefore they need to add more budget for any unforeseen costs. When claiming *Charity* funds, the heirs must fulfill some prescribed procedures such as present several verification documents, including the original death certificate or a copy from the National Registration Department (*Jabatan Pendaftaran Negara (JPN)*), the heir's original identity card, and documents proving the relationship between the recipient and the heir to avoid from any fraud and forgery (Malaysia, 2022). From the aspect of monitoring, the government can provide true evidence and original documents that are required in the management of this matter. The government can make strict supervision by relying on the environment of internal auditing agencies. Therefore, the preparation of the proposed audit program includes effective audit procedures on government financial reports by diagnosing financial and accounting irregularities. and the extent to which these government financial reports comply with government accounting standards (Abd et.al., 2023).

e-Charity System

The application of the web in the management of the DCFF is an innovation to fill in the lacuna and limitations of the previous system. This method is perceived and well embraced by the community to have a positive impact compared to the conventional system because it uses online software as a medium. Apart of achieving transparency and assisting management of the DCFF, local community can register online as a membership, free to make a manual fee payment, bank transfer, or FPX, update member details and dependents conveniently, get quick access to fee status and digital receipts, upload documents (death certificates, etc.) easily, and so on (Amri Creatine, 2022). Moreover, e-Charity system also aims to highlight the development of technology that makes it possible to update the most recent data on Muslim deaths and so on (Azira, 2019). It is a positive response from the community, which has a high awareness of the death charity by developing a special system as an improvement to the current system. The development of this system is an innovative that makes it easier for users to monitor the DCFF process either from the perspective of collection and distribution]. Therefore, this is an innovative behavior is an individual behavior that aims to explore and promote new and useful ideas, processes, products or procedures (Mayastinasari & Suseno, 2023).

FINDINGS AND DISCUSSIONS

In general, the word charity (*khairat*) is a loan word from Arabic that has been widely used in Malaysian. According to the dictionary of *Al-Maany* (n.d), the word charity means *taah* (obedience) and *a'mal al-salihah* (good deeds). Meanwhile, according to Kamus Dewan Bahasa dan Pustaka (2013) Edisi Keempat, the word *charity* means *kebajikan* (welfare), *derma* (donation), and *sedekah* (financial charity). In the scope of organizations, a death organization collects money (fees) for the welfare of its deceased members (for example, for burial expenses). *Derma* and *zakat* are donations that aim to receive rewards in the afterlife, whether in the form of obligatory or circumcison. There are many arguments from primary sources regarding the encouragement and exhortation to give charity. Among of them in Holy Quran (Al-Quran, al-Nisa 4: 114): "*No good is there in much of their private conversation, except for those who enjoin charity or that which is right or conciliation between people. And whoever does that seeking means to the approval of Allah - then We are going to give him a great reward.*"

According to Abu Jaafar's interpretation of this verse in Tafsir At-Tabari, those who perform charity or good deeds, whether in the form of God's command (*wajib*) or circumcison

(*sunat*), or who mediate a truce between two disputing parties, will receive the pleasure of God and be given a great reward (al-Tabari, n.d).

There is a hadith of the Prophet Muhammad from Abu Hurairah (may Allah be pleased with him) reported that the Prophet (may Allah's peace and blessings be upon him) (Muslim #6592) said: "*Charity never diminishes wealth, and Allah does not increase the someone who pardons others expect in honour, and no one humbles himself seeking the pleasure of Allah expect that Allah, the Exalted, will raise his rank.*"

Imam An-Nawawi (n.d.) presented two opinions on "*Charity never diminishes wealth*". According to the first, means that the donated property would not be diminished instead will be blessed, sanctified, and protected from harm. Reduction from rate of wealth, shielded by the nature of hidden blessings and this is understood by sense and custom. The second is that, despite the amount being less, the benefit and reward will be greater than what they have contributed.

In "*Allah does not increase the someone who pardons others expect in honour*" also have two points of view. First view, whoever forgives others, Allah will add glory to him. While the second view, they will be rewarded and honored in the afterlife.

From the arguments above, it is clearly understood that Muslims are encouraged to involve themselves in the worship of *sedekah* due to the number of tremendous rewards have been promised by Allah S.W.T. to his servant who gives charity which are far more valuable than the amount that one gave out in charity. In addition, charity does not decrease by his generosity. In fact, it increases wealth, blesses it, and wards off the evils that might affect them.

From perspective of *charity* in Malaysia's constitution, each religion is free to manage its religious affairs by establishing or maintaining religious institutions as stipulated in Article 11 of Federal Constitution (Federal Constitution. Article 11 (3)). However, according to the State List (List ii) and Joint List (List iii) of the Ninth Schedule of Federal Constitution, the allotment of *Charity* falls under the purview of State Legislation (Federal Constitution. Ninth Schedule (List ii)). It means that any kind of institution, government agency, or non-governmental organization (NGO) has given the opportunity to establish the death *charity* financial fund scheme as long as in line with the original purpose of the death *charity* itself that collects funds for the welfare of its deceased members to help the heirs especially in matters of funeral management and so on. Although there is no specific law that talks about death *charity*, but it is subject to the rules of the association or mosque institution that handles the death *charity* body itself. For mosque institutions that are registered with the state government, all

management activities must be approved by the State Islamic Religious Council (Majlis Agama Islam Negeri (MAIN)). Each term and condition including the method of implementation process, the type of benefits offered, the fees charged by each participant and related matters must be stated at the beginning of the signed contract.

Looking from the legal aspect, a contract is defined as an agreement formed with the consent of the parties who are entitled to enter into a contract, for a legal consideration with a legal purpose (Akta Kontrak 1950. Seksyen 10 (1)). Therefore, all the pillars must be clear without any element of fraud, free from any uncertainty to ensure the contract is valid and not contrary to Shariah.

DCFF is a financial assistance program created to assist deceased family members during the funeral process. There are three pillars that must be followed when executing the DCFF contract in order to ensure that it is regarded as legitimate. Among of them are:

- i. *Al-Akidain* is between participant and the organization in charge of the death *charity* financial fund must make up the contracting party.
- ii. *Ma'qud 'alaih* is contract's subject, which is the fee or obligation imposed on the participant must be aware of.
- iii. *Sighah* is the pronouncement of *ijab* and *qabul* between both parties or any act that carries the meaning of mutual consent as a symbolic of the agreement / contract having been mutually agreed upon.

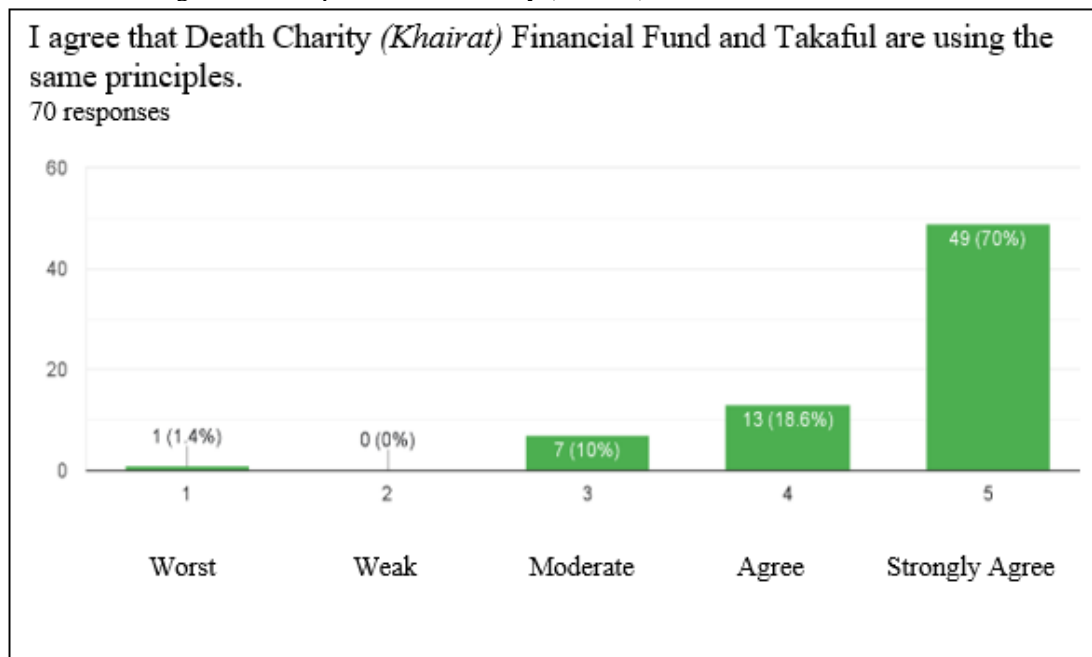
In dealing with the deceased, there are four main processes that must be done when managing death's Muslim such as bathing, enshrouding, praying, and burying the body. All of these things must be carried out perfectly and immediately except for martyrs (*mati syahid*) who are only obligated to pray and bury them (Jabatan Mufti Negeri Pulau Pinang, 2018). Even though it follows the same processes and procedure in managing funerals, there are regional variations in funeral expenses as well as costs that vary from one place to another. Usually, the higher the cost of living in an area, the higher cost of managing and burying the deceased.

Technically, the DCFF is not a contract that binds participants to legal action if they fail to make payments for upcoming years. In fact, it is a contract of a mutual agreement between the two parties. Therefore, it is strongly advised to make a good commitment in order to give smoothness to the mosque institution in managing this fund (Mohamad Zaharuddin, 2022). This is coinciding with the method of Malikiyyah (Al-Mausu'ah Al-Fiqhiyyah Al-Kuwaitiyyah, n.d.) said that: which means *when individual has made himself habituated (obligated) to something good activity, then it has become customary (wajib) upon him.*

From this method, it can be concluded that when a person has agreed to participate in the DCFE, he has indirectly committed himself to make this donation on a continuing basis. As a result of the good commitment given by the participants, the mosque management able to provide benefits as promised at the beginning of the engagement. However, there are certain participants are unable to give their full commitment. For example, they passed away before the donation money could pay for the funeral expenses. So, in DCFE, the concept of *tabarru'* is also practiced when all participants are informed and agreed that a small amount of the payment made will be contributed to the social fund *tabarru'* which aims on contributing to fellow participants.

DCFE and Takaful essentially adhere to the charitable and donation principles. The figure below shows that 70% of respondents strongly agree that DCFE and Takaful are using the same principle.

Figure 1: Principle of Death Charity (*Khairat*) Financial Fund and Takaful.

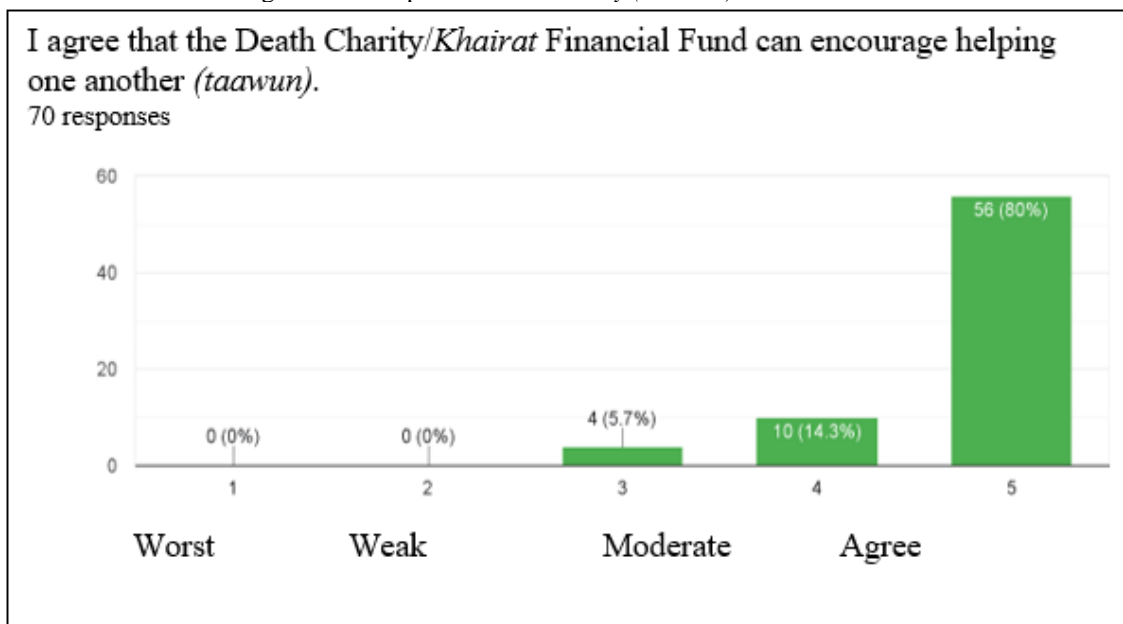


Source: Seventy (70) Respondents through Google Form Distribution

However, there is a slight difference between these two contracts from its application and the process's view which is the contribution paid by participants in the DCFE is not a form of investment that guarantees double returns, compared to Takaful contract. Therefore, the return given by DCFE should not be much more than Takaful. As a result, DCFE's return should not be much greater, instead of it is a charitable savings intended to lessen the burden who may be suffering on financial difficulties at the time of death.

"Berat sama dipikul, ringan sama dijinjing" is a Malay proverb that has become part of Malaysian culture, especially among the Malay population (Zanariah & Haniza, 2022). This proverb means that concept of working together through tough and easy times is an idea of mutual aid (*taawun*). This proverb leads to the main pillar of the DCFE when all participants agreed at the beginning of the contract to assist one another in case of the death of a member or his/her relatives. This is because some of the mosque covers funeral expenses for the participant's family such as his or her spouse, children, and parents. However, they will receive contributions according to the provisions that state in the constitution or an agreement between all members. This approach is used indirectly to ease the burden on family members when facing death, as well as when the contributions made are utilized to assist the heirs of participants who have passed away. It is clear to say that this idea is consistent with the goal of the fund, which was created to reduce the burden on the heirs while managing funeral arrangements. Figure 2 shows that 80% respondents strongly agree that the *taawun* principle is used in the DCFE.

Figure 2: Principle of Death *Charity* (*Khairat*) Financial Fund



Source: Seventy (70) Respondents through Google Form Distribution

Moreover, the management system of death *charity* has responded to Allah's call to apply the principle of mutual aid (*taawun*) in daily life. Allah S.W.T. said in the Quran (al-Maidah 5: 2): "And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty."

According to Ibn Kathir (n.d.), The Almighty commands His believing servants to aid in good deeds, which is righteousness, to avoid evil, incest, cooperate in sin, and oppose falsehood. This is piety when people help each other toward goodness while disregarding what God has commanded.

This verse can be interpreted as an encouragement from Allah S.W.T to always help each other in good matters, particularly to ensure the well-being of society is achieved.

The principle of *takaful* (social solidarity) is applied in DCFF particularly in dealing with poor people. Generally, in managing the death of poor people who do not have any property to manage their funeral expenses, then the responsibility to do so is borne by the person who supported them while they were alive. This phenomenon is like children and wives who are under the husband or father's responsibility. If there are none, the funeral expenses are taken over by *Baitul Mal* (money House/saving money for donation) in the respective area. If there is still none, it falls under responsibility of the wealthy Muslims because it is becoming *fardhu kifayah* (impose sufficiency) for the people who are still alive to take care of the deceased (Mohd Yunus, 2022). In other words, the obligation will only be lifted or considered completed when part of the community in that place takes responsibility for it.

Imam al-Zuhaili (2011) said: "*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.*"

In Imam Zuhaili's comment, the word "*supporting fellow human beings*" shows an encouragement to support and help each other especially for those who are able to do so. From all abovementioned arguments, it is obviously seen that Islam places a high value on assisting one another in order to prevent them from feeling oppressed and depressed. Instead of financial support, mosque institution also provides moral and social support to the deceased family in different ways. Moreover, empathy and affection (*mahabbah*) can be nurtured among the community.

Masjid Ar-Rahmah Sungai Buaya, Rawang holds a prominent and significant position in the DCFF. This fund cannot be equated to other funds because it was established with a specific objective and goal. To prevent confusion, mixing of incoming funds, misuse of financial resources and similar issues, the member of management responsible for managing the DCFF were appointed separately from the mosque's management members. Here, we can see that the mosque gives the DCFF a high priority, especially when it comes to *Ahli Kariah'* funds (the participants). The committee members are very careful in handling the financial

affairs of *Ahli Kariah* (the participants) to ensure the participants get their rights as promised at the beginning of the contract. In the meantime, it is also important to maintain the good reputation and sanctity of the mosque institution in order to always be looked upon with respect by the Islamic and non-Islamic communities. Here, we can see that the mosque gives the DCFF a high priority, especially when it comes to *Ahli Kariah'* funds (the participants), and to ensure that they receive the contribution as agreed upon at the beginning of the contract.

By looking on how mosque institution run the DCFF, it differs according to the mosque administration pattern in a particular place. Most mosques have begun to establish the DCFF in accordance with scientific concepts that are guided by actuarial principles. The principle of *takaful* is used in managing this scheme in collaboration with Takaful Malaysia under the Malaysian Takaful Act 1984. Through interviews and field research conducted at the Masjid Ar-Rahmah Sungai Buaya, Rawang, all participants are required to pay RM 15.00 per year equal to 0.41 sen per day to enable them get protection and assistance benefits in the event of death. With a small amount of fees, any kind of group can engage in this fund including low-income groups, elderly, and retirees. Regarding the amount of donations received, only the agreed-upon sum which is RM 2000 will be distributed to the heirs as explained in the beginning of the agreement, not the remaining funds that have accumulated in the fund. For example, in Sungai Buaya burial area, the funeral cost charged to manage the deceased is RM1150. The remaining RM 850 will be distributed to the heirs for purposes related to the deceased, such as settling deceased's debts, hosting feasts (*tahlil*), and so on (Muhammad Nadzif, 2022). But practically, the procedure of claiming a death benefit with the Takaful Malaysia would undoubtedly take some time and cannot be completed instantly because it involves a third party. The question then becomes, which funds will be prioritized for the management of the deceased?

The management of Masjid Ar-Rahmah has devised a clever side-plan by using the general death charity financial fund to advance money during the funeral management. Every Friday, the general fund for purpose of death charity will be distributed to members of the mosque congregation to invite anyone who wants to contribute to the fund. The purpose was not only to collect advance money for the management of the deceased DCFF' participants but also for expenses associated with that management, such as fixing and purchasing tool used in funeral management like hoes, disposable gloves, and rubber shoes. It is clear evidence that the administration of Ar-Rahmah Mosque has made systematic and meticulous preparations in dealing with residents, particularly DCFF' participants.

CONCLUSION

From the era of Rasulullah to the present, mosques have played a significant role in the development of the nation. The role and contribution of the mosque are not only seen in the form of *amar makruf* (the order is good) or as a center for worship activities but more importantly, as a center for dealing with crises and problems in the local community. In the scope of managing the deceased, DCFE is a fund is a great solution to overcome Muslim society who are struggling with financial matters. Furthermore, death can be an emotional and financial strain due to how unexpected it is. Correspondingly, it is a commendable effort to assist the lower socioeconomic group in funeral expenses. Although its management varies according to the mosque, but it is still accepted among the community if its principles and application are in line with Shariah law and objectives of the establishment are achieved. This initiative can nurture a supportive and affection community environment as well as assisting them both financially and emotionally.

The researchers concluded that each mosque should set up a backup fund for public bereavement after looking into the application of DCFE at Masjid Ar-Rahmah Sungai Buaya. Since the researcher sees numerous benefits and favorable elements, including the ability to assist the death of *asnaf (eigible)*, the elderly who have no heirs, and so on. This general back-up fund is a way for the mosque management to deal with a shortage of advance money to meet the costs of managing *Ahli Kariah* funerals since the procedure of obtaining DCFE from Takaful Malaysia takes time. However, the researcher discovered that the at Masjid Ar-Rahmah Sungai Buaya should utilize the *e-Charity* system to streamline management and make the fund more accessible by *Ahli Kariah* such as exploring this fund, registering, updating data, and more.

In a nutshell, there are various approaches that can be applied to managing the DCFE. Therefore, mosque institutions are free to choose any form of implementation as long as it gives a good return to the community. The community also needs to be given more awareness and highlighted about the importance of the DCFE because of its nature, which looks out for the welfare of the community without collecting even a small profit for the mosque.

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