

Malaysian Model of Death Khairat Money Scheme (DKMS): A Preliminary Review on Its Implementation in Mosque Institution

Model Skim Wang Khairat Kematian (SWKK) di Malaysia: Tinjauan Awal dalam Pelaksanaannya di Institusi Masjid

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Abstract: Death khairat or known as death charity, and funeral administration are closely related concepts. Considering the tradition of managing the remains of the deceased within the Malaysian community, the average mosque institution has formed its own Death Khairat Money Scheme (DKMS). While Skim Wang Khairat Kematian (SWKK) is the Malay term for managing the procedure and equipment of the corpse. This DKMS is a fund intended to prepare in the event of death without considering financial matters in managing the deceased's remains. The management of DKMS in mosque institutions is not uniform and varies from location to location. This shows that the implementation of the DKMS model is flexible and not strict, depending on the suitability of the population and area. Hence, a random study has investigated the DKMS model implemented in several Malaysian states. A qualitative methodology has already been implemented based on a literature review and interviews with DKMS managers at the mosque, such as the DKMS chairman, DKMS treasurer, and DKMS secretary. As a result, a new model can be proposed to help mosque institutions develop and implement DKMS more effectively and brilliantly. Next, it is hoped that the new model will significantly impact the Muslim community, especially among the youth participating in this DKMS.

Keywords: Death khairat. funeral administration. Death Khairat Money Scheme (DKMS). mosque institution. Malaysia;

Abstrak: Khairat kematian dan pengurusan jenazah adalah satu terma yang saling berkait rapat antara satu sama lain. Melihat kepada adat pengurusan jenazah masyarakat di Malaysia, rata-rata institusi masjid telah mengadakan dan mewujudkan khairat kematiannya yang tersendiri ataupun nama lainnya ialah Skim Wang Khairat Kematian (SWKK) bagi menguruskan proses dan kelengkapan perihal jenazah. SWKK ini merupakan satu tabung yang bertujuan sebagai persediaan apabila berlakunya sesuatu kematian tanpa perlu memikirkan soal kewangan dalam pengurusan Jemaah si mati. Namun begitu, pengurusan SWKK di institusi masjid dilihat tidak seragam dan berbeza dari satu tempat ke satu tempat. Ini menunjukkan bahawa pelaksanaan model SWKK ini adalah fleksibel dan tidak ketat bergantung kepada kesesuaian penduduk dan kawasan. Oleh yang demikian, satu kajian secara rawak telah dilakukan bagi mengkaji model SWKK yang telah diaplikasikan di beberapa negeri di Malaysia. Metode kualitatif melalui pendekatan kajian kepustakaan dan temu bual bersama para pengurus SWKK di institusi masjid

seperti pengerusi SWKK, bendahari SWKK dan juga setiausaha SWKK telah pun dilakukan. Natijahnya, satu model baharu dapat dicadangkan bagi membantu institusi masjid mengembangkan dan melaksanakan SWKK dengan lebih berkesan dan cemerlang. Seterusnya, diharapkan supaya model baharu tersebut mampu memberi impak yang besar terhadap masyarakat Muslim terutama di kalangan belia dalam menyertai SWKK ini.

Kata Kunci: Khairat kematian. pengurusan jenazah. Skim Wang Khairat Kematian (SWKK). institusi masjid. Malaysia;

Introduction

The Death Khairat Money Scheme (DKMS), also known as the death benefit activity or death charity activity. It is a practice and tradition of the Malay community in Malaysia on the management of corpses. This procedure has been carried out for a very long time, and it is still in use now; the laws of this country make provision for it (Ibhraim et al., 2021). Generally, acts of charity are deeds performed out of goodwill or goodness. In addition, in Malay tradition, the word "khairat" is frequently used interchangeably with "death khairat," which refers to a savings account that is overseen by a local community group and used for carrying out activities associated with death, such as managing the corpse and other related activities (Bahrom & Nordin, 2015). The name and concept of 'khairat' are no longer unfamiliar to the Muslim community and in Malaysia. This DMKS demonstrates that the concept of khairat itself has brought with it the qualities and principles of Islam, which have been inadvertently absorbed into the ideas and behaviours of the Malay community for this khairat activity to be accepted and adopted by the Malays.

Hasan Bahrom and Nordin (2015) had stated that, the overarching purpose of this charitable organisation for the heirs is to encourage participants to adopt a spirit of mutual assistance in administrating the deceased person's business concerns. At first, this DKMS was carried out in a conventional manner, which entails using a joint savings system. This signifies that funds or donations will be collected from individuals who want to register as charity members. Initially, this DKMS was carried out traditionally (Sahabuddin, 2004). To be more specific, the members of the mosque committee that are in charge of handling the DKMS will either prepare the death khairat form or declare its availability to the congregation that visits the mosque and the community at large. After that, if they decide to participate, they must fill out the following terms and agree to them. The money or contribution needs to be provided per the rate determined by the mosque and the participants, which was agreed upon by both sides (Nazammudin, 2022).

As a result, this research aims to conduct a more in-depth analysis of the DKMS management model currently in use in Malaysia. The goal is to determine whether the diversity of the model is compatible with the DKMS practice, which has been a part of the Malay community for many generations.

Methodology

The primary research strategy for this research is qualitative. The researchers use descriptive document analysis methods to gather information through bibliographic research on sources, including journals and articles, seminars, conference papers, and associated websites. In addition, the researchers used the interview approach to collect the most recent and up-to-date data. The researchers carried out a field study at numerous selected mosques in the states of Selangor, Melaka, Negeri Sembilan, Pulau Pinang, and Kelantan. The information needed for this study came through face-to-face interviews with twelve different informants, including the mosque's chairman, the mosque's imam, the treasurer of the death khairat, and the secretary of the death khairat. Before beginning the interview, the researchers had already gotten permission to audiotape the session to use the recording later for data analysis. The analysis was conducted using a process known as descriptive analysis, and it was based on the study questions that the researchers had originally posed. The conclusions are this study have been further strengthened by analysing all primary and secondary sources included in this study.

Discussion

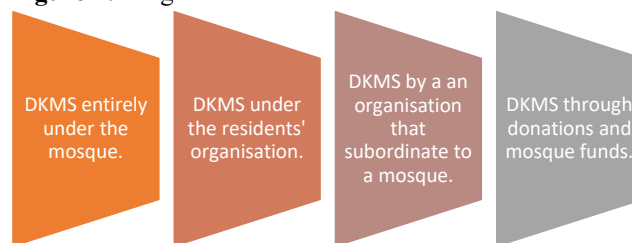
There are several models that can be produced based on interviews with the following informants. For the state of Selangor, according to Hamzah & Faizal (2022), the death khairat management at Jamek Ar-Rahimiah Mosque, Klang is completely managed by the mosque. Similarly, the management of the death khairat of Masjid Alam Impian, Shah Alam is also supervised under the

mosque (Marji, 2022). Not to be outdone, Nazammudin (2022) stated that in the state of Selangor now, the management of the death khairat will be completely managed and supervised under the institution of the mosque under a special unit or body regarding to the death charity and will subsequently be monitored by the Selangor Islamic Religious Department (Jabatan Agama Islam Selangor). Nowadays, establishing an organisation to manage death khairat in Selangor is no longer permitted unless the organisation was founded prior to the decision prohibiting this practise. This demonstrates that the Selangor Islamic Religious Department has taken effective measures to control and monitor the implementation of death khairat in mosque institutions to prevent a bigger risk when there are an excessive number of death khairat organisations in the state.

It can be noticed that the management of death khairat in state mosque institutions outside of Selangor is somewhat laxer and more varied. For instance, the management of DKMS at Taman Bukit Rambai Ar-Rahmah Mosque is through the Kampong Bukit Kechil Death Khairat Organisation under the residents of Kampong Bukit Kechil and the residents of the surrounding park (Ngadiron & Zamani, 2022). Meanwhile, the DKMS at the Malacca International Airport Mosque is under the authority of the mosque just like the existing DKMS practices (Mansor, 2022). The following is the management of death khairat at Masjid Dato' Klana Petra Undang Luak Sg. Ujong, Nilai is through the Death Khairat Organisation which shelters under the mosque (Andi, 2022). Meanwhile, for Dato' Klana Petra Lela Mohd Yusof Mosque, their DKMS is under the management of the mosque itself (Muhammad Umar, 2022).

As for the selected mosques in Pulau Pinang, there are mosques that manage the death khairat without any payment or contribution and only through the collection of the mosque and donations. This model has been practiced for a long time by Jamek Sungai Gelugor Mosque (Mohd Ali, 2023). However, for Jamek Cherok Tok Kun Mosque, Bukit Mertajam, they manage the death khairat through the death khairat organisation under the auspices of the mosque (Yusof, 2023). Just like the model practiced by Masjid An-Nur, Wakaf Bharu and Masjid Al-Fattah, Kota Bharu. Abdullah Yaacob (2023) and Wan Hasani & Ali Hanafiah (2023) said that both mosques also use the same model in the management of DKMS. From the review above, it can be concluded that there are four DKMS management models in the mosque institutions that can be as a benchmark for this study. The model can be listed as follows:

Figure 1: Diagram 1



The definition of the model in diagram 1 can be described as follows. For the first model, which is the DKMS management model under the mosque, this means that all DKMS matters, regarding to the death charity savings, including the promotion of death charity, collection, and financial distribution as well as funeral management services, will all be held accountable under the relevant mosque and will not involve agencies or external organisations (Hamzah & Faizal, 2022). Therefore, the advantage of this model is that khairat members or charity members are no longer needed to pay any charges related to the management of the body because the mosque has fully managed by the death charity savings (Marji, 2022).

Whereas, for the second model, the DKMS management model is under the residents' organisation. This means that all saving matters for the death charity as above, i.e., promotions and financial transactions going in and out, will be managed by the residents' organisation and not the mosque. The mosque will only collaborate from the point of view of funeral management services. However, the heirs must pay service charges such as funeral equipment, services, and grave digging wages by their own since the benefits received are in the form of cash by the death charity residents' organisation for one place (Ngadiron & Zamani, 2022).

Next, the third model, which is the management of DKMS under the umbrella of the mosque, is a model that is not much different in its implementation from the first model. The only difference is that the mosque has created a recognised organisation to get support from the local community in making the affairs of the death charity a success and not just expecting energy from the Mosque Committee members. This means that, in the organisation of the death charity under the umbrella of the mosque, members of the public are very welcome if they want to give ideas and energy and be equally involved in managing the management of this death charity (Abdullah Yaacob, 2022).

The fourth model is the DKMS management model through donations and mosque savings. As has been the tradition at the Sungai Gelugor Mosque in Pulau Pinang, the mosque does not need to set any conditions to the

congregant or villagers who want to become charity of khairat members to fill out a form and make regular or annual contributions or payments in order for them to become members of the death khairat. This is because, considering the circumstances of the past and the current state of the local population, the vast majority of people there cannot contribute financially to the death khairat payment. As a result, the mosque concluded that it needed to implement the management of the death khairat using funds and resources derived either from the welfare fund or from donations collected from the general population (Mohd Ali, 2022). Then, the management of funerals will be the same as it was with the earlier models, in that the mosque itself will be entirely responsible for helping and managing the funerals.

In a series of studies of the DKMS model that have been carried out randomly, the researchers have held an in-depth discussion and discovered that a new method or model could be highlighted to improve the existing DKMS model by emphasizing the following two points. Firstly, it is hoped that the new model will be able to attract community interest in this participation. This fact is consistent with the statement made by Halimatus et al. (2022) regarding the problems and obstacles that the death charity association encountered. Among them is a need for more awareness, which can lead to non-involvement and delay in paying annual fees.

Secondly, the new model must be able to deliver benefits that are even more substantial than those currently provided by DKMS by optimising the technique by which it is implemented in a more inventive and creative way. For instance, in addition to the mosque's ability to assure the costs of funeral management services for the heirs, the mosque can also provide financial benefits, which can be categorised as higher condolence money for the survival of the heirs in the future. Even though DKMS will not be able to give adequate financial assistance, the heirs may still be able to rely on the financial aid that DKMS provides as their primary source of support. At the same time, they can apply for assistance from other sources. However, further research on this new model needs to be carried out to obtain relevant and comprehensive research results.

Conclusion

The DKMS model that has existed in Malaysia since ages has shown that the Muslim community in this country is very concerned about the condition of fellow Muslims. The application of the DKMS model in the management of this corpse has shown that the concept of helping each other is an idea that is in line with the teachings that have been stated in the Quran and hadith (Shahbuddin & Gunardi, 2022). In order to keep up with

the rapid advancement of technology, the DKMS model needs to be updated. This is because the DKMS is a scheme that is regarded as being of high moral character due to the fact that its primary purpose is to simplify the lives of all those who take part in the scheme on a systematic basis and to offer assistance to them.

Therefore, improvements to the existing DKMS model to become a more universal model with great benefits are highly expected. In addition, this model is seen to be able to provide extensive benefits and can be a reference for the management of death and funeral charity for Muslim communities around the world. Finally, with the superiority of how funerals are managed in this nation, the function that mosques play in society and their dignity as institutions can automatically grow.

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