Analysis of Fatwa in Malaysia on the Provision of Housing Using Zakat Fund

Azila Ahmad Sarkawi
International Islamic University Malaysia (IIUM)

Paper to be presented at International Conference of Zakat 2018
15-16 November, Universitas Gadjah Mada, Yogyakarta, Indonesia

ABSTRACT

The usage of zakat fund for housing assistance such as rental, repair, deposit, and construction of a specified size of house unit is well-known in Malaysia. In fact, they have been included in the zakat disbursement schemes. The emerging issue, however, is the development of mass housing using zakat fund. If the mass housing development is meant to accommodate asnaf (zakat recipient), it posed a less religious issue. If it is for the purpose of investment that the proceeds will be spent for asnaf, it invites a discussion on its permissibility from shariah perspective. Seemingly, the critical issue is the degree of directness of the benefits and their possibilities to reach the recipients. Hence, it is the purpose of the study to analyze the current religious rulings in kind of fatwa in Malaysia related to zakat. Consequently, 68 fatwas on zakat shortlisted from the Department of Islamic Development (JAKIM), the Department of Awqaf, Zakat and Pilgrimage (JAWHAR) and the Selangor Mufti Department compilation were studied. Content analysis was adopted for that purposes. The study found that there is no direct fatwa related to this kind of mass housing development. However, Selangor has a general fatwa on the investment of zakat fund from ‘amil portion subjected to strict conditions and the building of a hostel for asnaf. The study concluded that the matter is ijtihad and proposed areas that require shariah rulings based on the construction procurement processes, later on, to be developed as a guideline for zakat funded houses.

Keywords: Zakat, Shariah, Asnaf, Housing

INTRODUCTION

Zakat has been prescribed in Islam as mandatory following its terms and conditions. It is a kind of religious charity with two prongs objectives that is to clean the wealth of the zakat giver and at the same time to share the wealth with the specified group in the community i.e. asnaf (zakat recipients) (Yusuf al-Qardawi, n.d.; JAWHAR, 2012; Azman et. al., 2012; Fuadah et. al., 2015; Hasanah, 2017).

The collected zakat fund has been used for various purposes of the asnaf ranging from their accommodation, food, costumes, medication, education, and transportation that have been packaged under different schemes of zakat disbursement. As far as accommodation is concerned, the practices of providing housing assistance to the eligible asnaf could be said as well established in Malaysia (JAWHAR, 2009; Azman and Hasanah, 2015).

The asnaf was given an opportunity to apply for a rental, deposit, repair and construction assistance cost of their house on a small scale. However, the consumption of zakat fund for a mass housing development or for the investment purposes that the benefits would be dedicated to asnaf invites shariah rulings on the matter in kind of fatwa. Basically, a fatwa is a ruling on the point of
Islamic law given by a recognized authority (https://en.oxforddictionaries.com/).

Consequently, it is the aim of the paper to analyse the fatwa on zakat in Malaysia with specific reference to housing provision. In so doing, a compilation of fatwa by JAKIM, JAWHAR and the Selangor Mufti Department was selected. JAKIM compiled fatwas from the National Council of Islamic Affairs without limitation on the topics, likewise, the Selangor Mufti Department though its coverage is within the State of Selangor merely. Meanwhile, JAWHAR compiled fatwas from various States in Malaysia related to the topics of waqaf, zakat, pilgrimage, and baitulmal.

This paper is structured into six parts commencing with the introduction. Part Two explains the shariah legitimacy of zakat and its role towards better living conditions. Part Three describes the administration of Islamic affairs, zakat, and fatwa. Part Four elaborates the research methodology followed by analysis and discussion in Part Five. Part Six concludes the paper with the significant findings.

Zakat and Housing Provision in Islam

The prescription of zakat is made explicitly by Allah SWT in the Quranic verses, amongst others, is al-Tawbah, verse 11

"But even so, if they repent, establish prayer, and practice zakah, they are your brethren in faith. Thus do we explain the signs in detail for those who understand"

Also, the Hadith of the Prophet SAW;

It is narrated on the authority of 'Abdullah son of 'Umar that the Messenger of Allah said:

\[ \text{Anon: } \text{The poor} \]

(Muslim jurists interpreted zakat literally to mean growing and increasing. When it is said about a person, it means to improve, to become better. Consequently, zakat is blessing, growth, cleanliness, and betterment. Technically it is defined as the determined share of wealth prescribed by God to be distributed among deserving categories (Yusuf al-Qardawi, n.d.). The payment of zakat is obligated to Muslim who has reached puberty, is sane, is free, owning the zakatable item for one-year keeping i.e. haul and meeting a minimum amount which determines the zakatability of a person i.e. nisab.

For distribution purposes, Quranic verse al-Tawbah: 60 enumerated eight recipients of zakat as follows:

1. **Faqir** (needy)
2. **Miskin** (poor)
3. **Amil** (workers in zakat administration)
4. **Muallaf** (those whose hearts are being reconciled)
5. **Riqab** (freeing slaves)
6. **Gharimin** (those under liabilities)
7. **Fi sabilillah** (in the way of God)
8. **Ibnussabil** (wayfarers)

The distribution is made according to the had al- kifayah (line of sufficiency) of the recipients as understood from the Hadith of the Prophet SAW;

\[ \text{Narrated Abu Huraira: Allah's Messenger (SAW) said, "The poor} \]
person is not the one who goes around the people and ask them for a mouthful or two (of meals) or a date or two but the poor is that who has not enough (money) to satisfy his needs and whose condition is not known to others, that others may give him something in charity, and who does not beg of people.” (Sahih al-Bukhari 1479, Book 24, Hadith 81)

In short pillars of zakat are (i) person who gives zakat, (ii) zakatable item or equivalent, (iii) recipients (asnaf), (iv) utterance of zakat giving, (v) zakat administrator (‘amil).

‘Amil carries the big religious responsibility of zakat administration to the extent that its cost is allocated within the zakat fund itself as one of the asnafs. Efficiency and transparency are paramount to gain people’s confidence and at the same time to uplift the living condition of the asnaf. Thus, accommodation is no exception. It is a human necessity mentioned in the Quran as a place to provide tranquility and peaceful mind by virtue of the terms maskan and sakana. In this regard, Azman and Zahari (2017) and Spahic (2008) elaborated the house as "maskan" (Arabic) because it offers its inhabitants a chance to take a break from the demands and pressure of the outside world and concentrate on physical, mental and even spiritual recuperation. This elaboration is in conjunction with the Quranic verse “It is Allah Who made your habitations (houses) homes of rest and quiet for you…” (An-Nahl: 80).

For that matter, Azila et al. (2017) laid down all the housing assistance offered under the zakat disbursement schemes in Malaysia. Shawki (1985) gave broad outlines for financing socio-economic infrastructure from zakat fund including low-cost housing. Mohammad Mohit and Nurul Nazyddah (2011) studied social housing programme under zakat scheme while Mahyuddin (2011) looked into the management of zakat distribution towards achieving the quality of life of the asnafs.

Administration of Zakat in Malaysia

The structure of zakat administration more or less influences its efficiency and effectiveness. In this regard, each state in Malaysia is governed by their Enactment of Islamic affairs administration in which the provisions on zakat is part of it. These provisions are supported by subsidiary laws and rules for the purpose of implementation (Azman, 2014; Ram and Norfaiezah, 2016; Eza Ellany, 2014).

The state of Selangor for instance, it has Administration of the Religion of Islam Enactment 2003 (hereafter referred to as ARIE 2003) for which zakat is mentioned in Sections 86 to 88. On top of that, it has Zakat and Fitrah Regulations 2012. Talking about the distribution of zakat fund, reference to the Fatwa Committee for any amendments or changes made to the current practice, in this case using zakat fund for mass housing development is required by the Regulations. This legislation framework of zakat administration is quite similar to other states in Malaysia. Table 1 summaries the structure of zakat administration in Malaysia.

| Structure                                                  | States                     |
|------------------------------------------------------------|----------------------------|
| Zakat administration solely by SIRC for both collection and distribution | Johore, Perak, Perlis, Kelantan, Terengganu |
| Dwi-system zakat administration i.e. collection by a subsidiary, distribution by SIRC | Federal Territories, Negeri Sembilan |
Privatization of both collection and distribution of zakat on behalf of SIRC

Separate from SIRC but it is under the Sultan of the state

| Privatization of both collection and distribution of zakat on behalf of SIRC | SIRC Selangor, Pulau Pinang, Sabah, Sarawak |
| Separated from SIRC but it is under the Sultan of the state | Kedah |

Source: Adapted from Eza Ellany et al., 2014

**Fatwa and Zakat Administration**

By virtue of the Rules 41 to 43 i.e. zakat disbursement, in the Selangor Zakat and Fitrah Regulations 2012, the relationship between zakat administration and fatwa requirement is made evident. In a religious context, the word "fatwa" carries the answer to the questions related to Islamic point of view produced by the Islamic scholar. This "fatwa" carries more weight than just the random opinion of any person on the street. Islamic scholars are expected to give their "fatwa" based on religious evidence, not based on their personal opinions. Therefore, their "fatwa" is sometimes regarded as a religious ruling (http://www.questionsaboutislam.com).

In so doing, a fatwa is an Islamic legal pronouncement, issued by an expert in religious law (mufti), pertaining to a specific issue, usually at the request of an individual or judge to resolve an issue where Islamic jurisprudence (fiqh), is unclear. Typically, such uncertainty arises as Muslim society works to address new issues (http://www.islamicsupremecouncil.org/). For example, the new issue is the development of mass housing using zakat fund. Islam has the answer, but the way answer is sought matters. In this respect, Section 47 of ARIE 2003 states that fatwa could be sought by any person by letter addressed to the Mufti, or by the direction of His Royal Highness the Sultan or the Fatwa Committee may prepare fatwa on any unsettled or controversial question of or relating to Hukum Syarak on its own initiative.

In relation to the power of the Fatwa Committee to prepare a fatwa specified in Section 47 above, Section 48 describes the procedure in making a fatwa. Upon receiving a request for a fatwa, the Mufti may cause any study or research to be carried out as directed by him and a working paper to be prepared. The request will undergo a process of discussion amongst the Fatwa Committee’s members specified in Section 46 of the Enactment. The prepared fatwa shall be submitted to the SIRC for deliberation and recommendation be made to the Sultan for his assent. The assented fatwa shall be informed to the State Government to be published in the Gazette. Upon its publication in the Gazette, a fatwa shall be binding on every Muslim in the State of Selangor as a dictate of his religion and it shall be his religious duty to abide by and uphold the fatwa, unless he is permitted by Hukum Syarak to depart from the fatwa in matters of personal observance. In addition, a fatwa shall be recognised by all courts in the State of Selangor of all matters laid down therein (Section 49, ARIE 2003).

Therefore, the law provides a way forward for the issue of mass housing development using zakat fund via the issuance of fatwa succumbed to other laws and policies related to housing development.

**METHODOLOGY**

The study starts with an extensive literature review related to Islamic injunctions on zakat, Quranic verses, Prophetic Reports and their exegesis. Besides, the administration of Islamic affairs in particular zakat is dwelt into including the related laws, procedures and fatwas. Reviewing the fatwas, the researcher decided to focus on three sources of fatwa two of which are the government agencies at
the federal level and one is a state level that is the state of Selangor. They are:

- JAKIM (2016), *Kompilasi Pandangan Hukum Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan bagi Hal Ehwal Agama Islam*.
- JAWHAR (2012), *Kompilasi Hukum dan Fatwa Berkaitan Wakaf, Zakat, Haji & Sumber Am.*
- Selangor Mufti Department, [http://www.muftiselangor.gov.my/perkhidmatan/fatwa-selangor](http://www.muftiselangor.gov.my/perkhidmatan/fatwa-selangor)

Out of fatwas on many other topics, the fatwas on zakat were shortlisted. Before coming to the final list of the fatwa for analysis, overlapped fatwas have been cleaned. In the end, sixty-eight fatwas are ready for analysis. Using a content analysis method, it helps to attain the objective of the study; to examine the availability of fatwa for housing provision using zakat fund in Malaysia generally and in Selangor specifically.

ANALYSIS AND DISCUSSION

An analysis was done on the 68 fatwas on zakat compiled by the respective authorities. For JAKIM, it is quite straightforward since the compilation listed down 27 fatwas on zakat under its Chapter 5 out of 330 fatwas compiled from 1970 until 2015.

| JAKIM (2016)          |                  |
|-----------------------|------------------|
| 1. Zakat payment by Tabung Haji |                  |
| 2. Matric system in zakat administration |                  |
| 3. Zakatability of KWSP |                  |
| 4. Zakatability of Koperasi Shamelin |                  |
| 5. Zakatability of MARA |                  |
| 6. Zakatability of company |                  |

|                     |                  |
|---------------------|------------------|
| 7. Zakatability of salary & professional income 1 |                  |
| 8. Zakatability of korban & aqiqah of deer |                  |
| 9. Zakatability of salary & professional income 2 |                  |
| 10. Women & non-Muslim as ‘amil for zakat salary & income at LHDN |                  |
| 11. Zakat for a company owned by both Muslim & non-Muslim shareholders |                  |
| 12. Zakatability of firms & consultancy company |                  |
| 13. Zakatability of company & holdings under PNB |                  |
| 14. Zakat on Islamic banks & business company which their main company owned by non-Muslim |                  |
| 15. Coordination of a method to determine the amount of zakat fitrah for the whole Malaysia |                  |
| 16. Zakatability of salary and its rate |                  |
| 17. Amount of zakat fitrah for the whole Malaysia |                  |
| 18. Zakatability of Tabung Haji owned company |                  |
| 19. Zakat fitrah for a Muslim prisoner |                  |
| 20. Zakatability of ANGKASA |                  |
| 21. Proposal for standardization of zakat payment by corporate bodies according to States |                  |
| 22. Zakatability of FELDA and its companies |                  |
| 23. Zakat KWSP upon withdrawal |                  |
| 24. Private zakat disbursement and qada’ zakat |                  |
| 25. Zakat to non-Muslim for da’wah purposes |                  |
| 26. Revised hukum on private zakat disbursement |                  |
27. Status of zakat requirement for Syarikat Pelaburan Hartanah Berhad (PHB)

Source: *Kompilasi Pandangan Hukum Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan bagi Hal Ehwal Ugama Islam Malaysia*, 2016.

For JAWHAR, there are 44 fatwas on zakat compiled all together. However, only 19 fatwas are presented in the following Table omitting the overlapped fatwas with JAKIM and Selangor Mufti Department.

**JAWHAR (2012)**

1. Investment of zakat using ‘amil’s portion
2. Determination of necessities’ expenses for zakat deduction
3. Zakat for properties that generate incomes
4. Zakat and administration of public deposits, State Islamic Religious Council Kelantan
5. Zakat money used for an economic project
6. Rate for zakat, women gold jewellery at Trengganu
7. Zakatability of public listed company
8. Zakat money used for the administration of Muassasah Gadaian Islam Terengganu
9. Niat zakat in salary collection form
10. Status of dividend for zakat money in a bank
11. Zakat padi
12. Zakat special account for investment
13. Zakat fitrah via short messaging system (SMS)
14. Zakat payment via credit card
15. Proposal to have a member card for zakat payer

16. Zakat to parent
17. Administration of surplus zakat
18. Status of zakat paying & receiving for muflis
19. Collection of zakat salary via LHDN

Source: *Kompilasi Hukum dan Fatwa berkaitan Wakaf, Zakat, Haji dan Sumber Am, 2012*

**Selangor Mufti Department (online)**

1. Zakatability of share investment
2. Zakat by managing company of unit trust
3. Zakat for gold women jewellery in Selangor
4. Contemporary interpretation of asnaf gharimin
5. Contemporary interpretation of asnab al-riqab
6. Duration for muallaf
7. Zakat disbursement schemes in Selangor
8. Zakat disbursement in kind of benefits
9. Collecton of zakat padi via deduction from its subsidy coupon
10. Payment of zakat fitrah via electronic devices
11. Using zakat money to pay muallaf’s debt before his/her conversion to Islam
12. Zakat corporate for GLC Negeri Selangor
13. Changing status of unclaimed zakat scholarship & financial assistance to undisbursed zakat
14. Usage of zakat money for the emolumen of a specified division of Majlis Agama Islam Selangor (MAIS) staff
15. Usage of zakat money for allowance of Kakitangan Kompleks Wawasan Balkis (al-riqab)
16. Usage of zakat money for the emolument of contract staff MAIS
17. Usage of zakat money for group takaful replacing Pelan Persaraan Kakitangan Lantikan MAIS
18. Usage of zakat money for Skim Latihan Dalam Perkhidmatan for MAIS & its Holdings staff
19. Usage of zakat money for medical facilities MAIS staff
20. Usage of zakat money for Skim Latihan Dalam Perkhidmatan Khas Bagi Peringkat Sijil, Diploma, Sarjana Muda, Sarjana Dan Kedoktoran (PhD) for MAIS staff
21. Usage of zakat money for a legal fee in the muallaf court case
22. Usage of zakat money for court case Baitul Iman

For Selangor Mufti Department, the fatwas are accessible through its e-fatwa. Altogether, there are 52 fatwas on zakat recorded from 1990 till present. For the purpose of the study, 22 are selected excluding overlapped and yearly zakat fitrah fatwas.

Delving into the actual fatwas, they are very much issue-based raised by parties concerned. Noticeably, the fatwa on zakat disbursement aims at the immediate needs of the eligible asnaf by virtue of the term ‘fawran’ in the Quranic verse al-Tawbah: 60 which means ‘immediately’. Although accommodation has been put as one of the considerations in zakat disbursement, food, costumes, medication, education and transportation are at the top priority. Nevertheless, housing assistance such as rental, repair, deposit, and construction of a specified size of house unit are available in zakat disbursement schemes. Obviously, there is no direct fatwa on mass housing development using zakat fund issued so far.

The closest fatwas that could be implied to housing development using zakat fund are zakat surplus, zakat for economic activities and zakat investment. According to Fatwa Committee of Terengganu (1988), the surplus of zakat must be used for the maslahah of the asnaf whereby Fatwa Committee of Perlis and Melaka (2009) specified actions should be taken to it to include creating a business that could give asnaf long-term benefits. However, Fatwa Committee of Kelantan (1993) purported that zakat fund cannot be used for business which is generally taking a long time to mature and exposed to loss and gain though in case of the business makes profits, the benefits will go to the asnaf. Similarly to Pulau Pinang (2016) when its Fatwa Committee prohibited surplus of zakat to be used for purchasing land for development. These seeming differences of opinion are much influenced by the waqi’ (living scenario) of one’s state viewed by the respective fatwa committee.

Interestingly, the Fatwa Committee of Selangor (1999) quoted Majma’ al-Fiqh al-Islami’s (1992) opinion in considering the investment of zakat fund involving ‘amil’s portion. It is permissible, subject to the following conditions:

(i) Whenever there is no longer immediate needs of the asnaf that are required to be distributed;
(ii) Investments must be made perfectly the same way as other investments, and it must be based on shariah.
(iii) There shall be an assurance that the original property invested remains as zakat’s assets so as its profits.

Source:
http://www.muftiselangor.gov.my/perkhidmatan/fatwa-selangor. Accessed 12.09.2018
(iv) When there is an urgent need of zakat should be distributed on the desperate needs of the asnaf, the property invested must be readily liquidated.
(v) Should be done in due diligence to ensure the security and sustainability of the zakat property.
(vi) Must be done by a group of experts in the related areas with the approval of the authority.

In view of the above conditions imposed on the zakat investment, the study proposes some considerations to be made with regard to mass housing development using zakat fund:

1. A master plan of zakat distribution based on an updated database of eight *asnafs* with some percentages allocated for contingencies;
2. Adopting list of Shariah-compliant securities issued by the Shariah Advisory Council of the Securities Commission Malaysia;
3. Employing experts in real estate planning and investment for their views on the viability, profitability and sustainability of the investment;
4. Bond by the government to ensure liquidity in a time of urgent needs of the *asnafs*;
5. Collective decision of the experts from various stakeholders and authorities including a reference to physical plan and other national policies;
6. Collaboration with external and internal funders for progressive zakat development;
7. Empowerment of Mufti’s Office as a Shariah Advisory Board to zakat housing development.

Given the strict conditions for zakat investment that may affect housing provision using zakat fund, each element in construction procurement processes must be made shariah compliant. Table 2 proposed areas require fatwa as an enabler to zakat housing. This consideration is important towards producing shariah standard on zakat housing construction procurement.

| ELEMENT | AREAS REQUIRE FATWA FOR ZAKAT HOUSING |
|---------|---------------------------------------|
| 1. **Initiation/promotion** | Feasibility study of the zakat housing projects to justify the usage of zakat fund and the needs to it. |
| The processes of recognising the need for a facility. | |
| 2. **Funding** | *Tawaqquf* – using zakat surplus to fund wholly or partially zakat housing projects other than other sources of fund and construction procurement system available. |
| The provision of the finance required in order for the project to be undertaken. | |
| 3. **Design** | House design that meets the concept of *sakinah* (peacefulness) in Islam. *Sakinah* is associated with *maskan* that means dwelling unit; from the physiological, physical, cost, internal and external factors. |
| The translation of the requirements of the initiator/promoter into drawings and specifications to facilitate construction. The design may be sub-divided into concept/schematic design, detailed design and specialist design. | |
4. **Statutory Approval**
   The processes of obtaining permissions from the relevant authorities to initiate and to construct a facility and upon its completion occupy and/or use the completed facility.

   Guideline to Local Planning Authority and other agencies in considering the planning approval for the zakat housing towards shariah compliant.

5. **Tendering**
   The process that is used to obtain offers leading to a contract between a client and contractor, a client and consultant or a contractor and subcontractor.

   Permissibility of tendering in Islam based on the principle of fairgrounds relating to tender documents, tenderers, method, and award.

6. **Construction**
   The processes of physically fitting the various components of a facility together, to form a final structure. Construction may be sub-divided into the management of construction and construction products.

   The welfare of workers at the construction site according to Islam; work schedule that allows them to perform solat, place for solat, cleanliness, gender relationship, wages/salaries, spiritual inputs, training etc.

7. **Risk Allocation**
   The susceptibility of each of the above generic functions to varying degrees of risk. The degree of risk is dependent upon the type of procurement system used and the individual functional roles.

   Detailing the risk management aspect in the fatwa issued on the permissibility of investing zakat fund and extending it to zakat housing projects.

8. **Maintenance & Management**
   Managing and maintaining the asset and property for sustainability, functionality, and value of money.

   Inheritance (*faraid*) of the zakat house. Applicability of the Strata Management Act 2013 to zakat housing projects.

**Source:** Adapted from Khairuddin Abdul Rashid, 2002, p.62.

---

**CONCLUSION**

Zakat is a fixed obligation in Islam but *ijithadi* in its implementation. In the pursuit of achieving its objectives as social insurance, the authority that governs zakat must be pro-active working hand in hand with other stakeholders including Mufti’s office. Fatwa is seen as a reference point to zakat development towards uplifting the living conditions of the recipients in which housing provision is one of the agenda.

**ACKNOWLEDGEMENT**

The research for this paper was financially supported by the Transdisciplinary Research Grant Scheme (TRGS) 2016 (Project ID:
REFERENCES

Azman Ab Rahman & Hasanah Abd. Khafidz. 2015. Ensiklopedia Asnaf dan Skim Agihan Zakat di Malaysia. USIM Press.

Azman Ab Rahman and Irwan Mohd Subri (Eds). 2014. Pelaburan Wang Zakat Menurut Perspektif Islam. USIM Press.

Azman Ab Rahman and Zahari Mahad Musa. 2017. Pembinaan Rumah Kediaman Menurut Perspektif Islam. USIM Press.

Azman Ab Rahman. 2014. Modul Pengurusan Amil Zakat Malaysia. USIM Press.

Eza Ellany Abdul Lateff, Mohd Rizal Palil, Mohamat Sabri Hassan. 2014. Financial and non-financial Distribution Efficiency Performance Among Zakat Institutions in Malaysia. Jurnal Ekonomi Malaysia 48(2), pp.51-60.

Fuadah Johari, Mohammad Alias, Asma Abd Rahman, Muhammad Ridzuan Ab Aziz, Ahmad Fahme Mohd Ali (Eds). 2015. Zakat’s Role in Enhancing the Economy of the Ummah. USIM Press.

Hasanah Abd Khafidz. 2017. Pentafsiran Asnaf Zakat di Malaysia mengikut Masa dan Tempat. USIM Press.

JAKIM. 2016. Kompilasi Pandangan Hukum Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan bagi Hal Ehwal Agama Islam Malaysia.

JAWHAR. 2009. Manual Pengurusan Agihan Zakat. Jabatan Perdana Menteri Malaysia.

JAWHAR. 2012. Kompilasi Hukum dan Fatwa Berkaitan Wakaf, Zakat, Haji & Sumber Am. Jabatan Perdana Menteri. Putrajaya

Khairuddin Abdul Rashid. 2002. Construction Procurement in Malaysia. IIUM Press.

Mahyuddin Abu Bakar and Abdullah Abd.Ghani. 2011. Towards Achieving the Quality of Life in the Management of Zakat Distribution to the Rightful Recipients (The Poor and Needy). International Journal of Business and Social Science, Vol.2(4).

Mohammad Abdul Mohit and Nurul Nazyddah. 2011. Social Housing Programme of Selangor Zakat Board of Malaysia and Housing Satisfaction. Journal of Housing and the Built Environment. 26:143

Ram Al Jaffri and Norfaiezah Sawandi. 2016. Factors Affecting and Means of Managing Zakat Surplus in Malaysia. Information 19(8A),pp. 3137-3142. International Information Institute.

Shawki Ismail Shehata. 1985. Limitations on the Use of Zakah Funds in Financing Socio-economic Infrastructure.

Shofian Ahmad and Luqman Mahadi. 2013. Pelaburan Wang Zakat oleh Institusi Zakat Menurut Pandangan Islam. Makalah. Pp.122-135.

Yusuf al Qardawi (Translated by Monzer Kahf) (Ed. Islamfuture). Fiqh al Zakah. Scientific Publishing Center. King Abdul Aziz University, Arab Saudi.

http://www.islamicsupremecouncil.org/
https://en.oxforddictionaries.com/
http://www.muftiselangor.gov.my/perkhidmatan/fatwa-selangor
http://www.questionsaboutislam.com

Azila Ahmad Sarkawi
International Islamic University Malaysia (IIUM)
Malaysia