**Issues and Challenges of Zakāt al-Māl Collection in Brunei Darussalam**

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**Abstract.** The collection of Zakāt al-Māl in Brunei Darussalam is a concern as it is still considered to be in a weak position knowing that Zakāt al-Māl collection is the main contributor to the total zakāt collected. It is known zakāt institutions faced many issues and challenges in carrying the role to improve Zakāt al-Māl collection. The main objective of this paper is to examine and elaborate the issues and challenges of Zakāt al-Māl collection in Brunei Darussalam faced by Brunei Islamic Religious Council (MUIB). This paper analyses and extracts the issues and challenges faced by MUIB by using qualitative approach. The data obtained was through an in-depth personal interview with the heads of units under the BAKAZ MUIB and thematic approach was adopted to highlight the themes emerged from the transcripts using NVIVO11 as the tool for analysis. Findings of this study indicates the issues and challenges were (1) there are limited promotions conducted by MUIB to educate the public regarding the payments of zakāt; (2) Limited number of staff; (3) The lack of using technology. These issues where limited of staff as the main issue has led to limitations of BAKAZ MUIB capability to improve the Zakāt al-Māl collection in Brunei in order to achieve its full potential. However, the findings also indicate there were several initiatives to tackle the issues and challenges by recruiting temporary staff, attending to Seminars as presenters as well as future initiative to digitalise the Zakāt al-Māl collection. This paper highlights the need to promote and educate the public to increase awareness on Zakāt al-Māl payments by developing a new unit which focuses on Public Relations and Marketing.

**Keywords:** Zakāt; Zakāt al-Māl; Zakāt Payments; BAKAZ; MUIB.

**Introduction**

*Zakāt* plays an important role in the development of a society as well as the economy through the circulation of money to help uplift the poor and the needy. It is an effective socio-economic tool to alleviate
poverty. Zakāt is the third pillar of Islam right after the obligation of performing salāh (prayer). In the al-Qurʿān, zakāt is mentioned thirty-two times and twenty-six of them are associated with salāh.1 As the third pillar of Islam, which acts as the financial obligation of a Muslim, it cannot be taken lightly, every eligible Muslim must pay their dues of zakāt. The zakāt payers are the most vital part in the zakāt system, where it acts as the main source. Without it, there will be no distribution of the zakat fund in the first place. It has been empirically proven that zakāt is a more effective indicator to develop the economy of a nation. According to Kafabih & Wahyudi, who did a study on three Muslim Southeast Asia countries, he has found that zakāt significantly and positively affect per capita income of the three countries and it has a greater coefficient to increase the economic development compared to Foreign Direct Investment (FDI).2

Although it is the role of each individual Muslims to carry this responsibility, it is also the role of the government as the zakat administrator to manage zakāt from the collection, accumulation to distribution of zakāt to the eight aşnāf (the poor and needy). It is the role of the zakat administrator to educate and increase awareness among the public to pay their zakāt, to collect and manage the zakat payments as well as to distribute it to the eligible aşnāf (zakat recipients) available including investigating the eligibility of each zakāt recipients. This role has been shown throughout the era of the prophet Muhammad Ṣallallāhu ʿAlayhi Wasallam which was further continued by his companions and the caliphas after them.3

According to Kahf (2000), during the time of the prophet Muhammad Ṣallallāhu ʿAlayhi Wasallam in the second year of hijrah, zakāt has a pivotal role in the collection and disbursement of the zakāt

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4 Islamic calendar starting from the migration of the Prophet and his companions from Makkah to Madinah.
funds. The prophet Muhammad ۶Allāhu ʿAlayhi Wasallam, as the head of the state in Madinah at that time, adopted a centralised system of managing the zakāt. The prophet has appointed several officers as the collectors of zakāt in every corner of the state. Among the roles of these appointed officers were; to collect the zakāt from the zakāt payers, to identify and assess the aṣnāf eligible to receive the zakāt funds collected, to disburse zakāt to the identified aṣnāf and to report all activities related to zakāt to the central government in Madinah. This was further continued by the four caliphates after the passing of the prophet Muhammad ۶Allāhu ʿAlayhi Wasallam. During the time of the caliph Umar Bin al-Khattab, as more people became Muslims, it has resulted in a sudden growth of the Muslim population and drastic increase of wealth. This has made the Caliph Umar to create a new system of record keeping for each state. He also appointed more zakāt collectors which include officers directly collecting the zakāt from merchants along trade routes of local and foreign Muslim merchants. ۵

With an effective and efficient zakāt management, the goal of zakāt to achieve poverty eradication and to provide financial assistance to those in need listed under the aṣnāf category can be realised and it has been proven from the era of the caliphates. In the era of the Caliph ‘Uthman, where the zakāt funds exceeds the required amount to be given to the recipients, hence, he halted the obligation of paying the zakāt to the government, instead, Caliph ‘Uthman encouraged all zakāt payers to voluntarily pay directly to the aṣnāf applying their own judgement and opinion.۶ In the Umayyads caliphate, zakāt has shown to reach its full potential during the era of Caliph ‘Umar Bin Abdul Aziz. According to Agussalim and Siradjuddin (2020), during Caliph ‘Umar Bin Abdul Aziz’s era, his reign covered the eastern sides of Kufah, Basrah and Khurazan to the west side of Andalusia, Spain and North Africa with a population of about 62 million people. His era marked the absence of those who would receive the zakāt which indicated the people had enough for themselves.

Poverty eradication can be achieved and it is the role of the government to uplift the society using zakāt as an effective socio-economic tool.

In Brunei Darussalam, the management of zakāt is solely managed by Brunei Islamic Religious Council (Majlis Ugama Islam Brunei, MUIB), Ministry of Religious Affairs (MoRA) through the Collection and Disbursement Unit (Bahagian Agihan dan Kutipan Zakat, BAKAZ), where they adopted a centralised zakāt management system. This authority is given by the Laws of Brunei, 1/1984, Religious Council and Kadi Courts, Chapter 77, Section 114, to collect on behalf of His Majesty, and to dispose of as His Majesty may. The Laws state that, “The Majlis shall have the power, and shall be under the duty, to collect on behalf of His Majesty, and to dispose of as His Majesty may subject to the provisions of this Act direct, all zakāt and fitrah payable in Brunei in accordance with Muslim law, and shall do so to the extent and in the manner provided in this Act.” All Zakāt al-Fiṭr and Zakāt al-Māl are collected solely by MUIB and the Zakāt al-Māl in Brunei consists of six categories namely; zakāt on savings, zakāt on business, zakāt on gold, zakāt on silver, zakāt on paddy and zakāt on poultry.

According to MUIB, the zakāt collection in Brunei Darussalam has reached a total amount between BND 17.9 million to BND 18.4 million. According to Bashir et al. (2012), when compared to the Gross Domestic Product (GDP) of a country which indicates the economic well-being of the country, in the year 2001 to 2008, zakāt does not exceed the 0.2 percent of the total GDP. The researcher for this study adopted the same model created by Bashir et al (2012) from the year 2014 to 2020 as shown in the table 1.
Table 1. Gross Domestic Product and Zakāt Payment in Brunei Darussalam, 2014-2019

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<tr>
<td>GDP at current prices</td>
<td>21,694.7</td>
<td>17,776.9</td>
<td>15,747.7</td>
<td>16,747.7</td>
<td>18,300.7</td>
<td>18,375.0</td>
<td>16,578.6</td>
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<tr>
<td>Total Amount of Zakāt Collected</td>
<td>17.9</td>
<td>17.8</td>
<td>18.4</td>
<td>18.4</td>
<td>17.6</td>
<td>18.3</td>
<td>17.9</td>
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<tr>
<td>% of Zakāt to GDP</td>
<td>0.08</td>
<td>0.10</td>
<td>0.12</td>
<td>0.11</td>
<td>0.10</td>
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The table 1 indicates that the zakāt collected are still in a weak position, considering it has been quite stagnant over the 7 years especially when knowing Brunei has a very high average per capita income where oil sector has continuously contributed strongly to the national income. This means the collection of zakāt in Brunei has yet to improve and despite the government as a sole organisation to administer zakāt are unable to reach wide range of more potential zakāt payers among the public.

Table 2 shows the collection of both Zakāt al-Fiṭr and Zakāt al-Māl in terms of its amount and the number of zakāt payers. The figure indicates there are no issues with regards to Zakāt al-Fiṭr as majority of Muslims in Brunei are paying, however, there are issues with regards to the Zakāt al-Māl where only between 4,000 to 5,000 Zakāt al-Māl payers pays their dues of zakāt. Since Zakāt al-Māl acts as the main contributor to the grand total of zakāt collected, it is a major concern and there is a need to investigate the issues and challenges the management has faced which hinders them to increase the zakāt collections.
Table 2. Zakāt al-Fiṭr Zakāt al-Māl

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<tr>
<td>Zakāt al-Fiṭr</td>
<td>Number of zakāt payers</td>
<td>329,475</td>
<td>330,976</td>
<td>332,582</td>
<td>344,426</td>
<td>342,571</td>
<td>347,208</td>
<td>346,103</td>
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<td></td>
<td>Total zakāt collected (BND)</td>
<td>927,300</td>
<td>931,640</td>
<td>937,480</td>
<td>972,170</td>
<td>967,190</td>
<td>980,250</td>
<td>977,820</td>
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<tr>
<td>Zakāt al-Māl</td>
<td>Number of zakāt payers</td>
<td>4,489</td>
<td>5,014</td>
<td>4,638</td>
<td>5,050</td>
<td>4,902</td>
<td>5,096</td>
<td>5,678</td>
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<tr>
<td></td>
<td>Total zakāt collected (BND)</td>
<td>16,923,250</td>
<td>16,830,310</td>
<td>17,942,310</td>
<td>17,486,710</td>
<td>16,622,460</td>
<td>17,312,350</td>
<td>16,962,900</td>
</tr>
<tr>
<td><strong>GRAND TOTAL ZAKĀT COLLECTED</strong></td>
<td></td>
<td>17,850,540</td>
<td>17,761,790</td>
<td>18,879,780</td>
<td>18,458,880</td>
<td>17,589,650</td>
<td>18,292,600</td>
<td>17,940,710</td>
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**Source:** Department of Brunei Islamic Religious Council, Ministry of Religious Affairs. (2020).

The collection of Zakāt al-Māl has been stagnant for since 2015, where the highest collection amount of Zakāt al-Māl was in 2016 with BND17,942,310, although the Zakāt al-Māl payers has reached its highest in 2020 with 5,678 Zakāt al-Māl payers. This study focuses more on the collection of Zakāt al-Māl and hope to contribute in the zakāt literatures in Brunei Darussalam, with the main focus on the collection of Zakāt al-Māl.

**Literature Review**

It is the role of government to collect and distribute the zakāt to the deserving recipients. There are many methods in managing the zakāt which varies from one country to another depending on the needs of the Muslim ummah and its era. However, the concept of managing the zakāt can be categorised into three main groups. According to Kahf (2000) who did a study on contemporary Muslim countries, the three types of management vary from each other. The first type is through a specialized voluntary committee consists of private individuals to collect as well as distribute the zakāt without any interference from the government.
Second type is through the government via a special department supervised by one of the ministries of the country. It consists of full-time government employees. The last type of management is quite similar to the second, however, all collection and disbursement is carried out on a mandatory basis enforced by the power of the law. Kahf (2000) emphasized that the second and third type of zakāt management are the most preferred and adopted method.

Many researchers have conducted studies to investigate the effectiveness and efficiency of the zakāt management in Brunei Darussalam. Bashir et al. (2012) who did a study to investigate the overall management of distribution of zakāt along with the processes of the collection and distribution of zakāt. The study emphasized the issue of lack of supervision on programmes related to the distribution of zakāt among the poor and needy. This has led to many downturns in the programmes. The authors also highlighted how zakāt in Brunei are still considered low, comparing it to the GDP. Among the said issues mentioned in this study includes the change in management for the collection unit under BAKAZ as it could net better collection in the future.

Similarly, Bashir & Nurul Nabilah (2012) investigated the perceived quality of the zakāt management among the asnāf in Brunei. The findings suggest although the asnāf’s lives has improved from the distribution of zakāt, awareness and publicity among the public need to be emphasized. This can be a mechanism to improve the collection as well as to encourage more potential zakāt payers to carry out their financial obligation. It is mentioned, one of the main challenges within the management is the multitasking of the staff among BAKAZ officers as they have been facing lack of staff for a long time. The study has stated recommendation to enhance the management by adopting stabilised computerised system which has yet to be implemented. Without the system, there are no mechanisms to track down the zakāt payers. Furthermore, the study also suggested the need of a strong policy or law to impose penalties for those who refuses to pay their zakāt. Law

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enforcement can help to influence the zakāt payers to pay their dues of zakāt. Rose Abdullah (2012), in her study has also suggested, the zakāt institution should focus on improving its publicity and awareness in promoting more zakāt payments as well as to educate the people the responsibility to pay zakāt in order to net better collection in the future.\(^8\)

Lack of staff has always been the challenges faced by BAKAZ MUIB, in addition, lack of expertise also exists. Hidayah Wahab (2016) has emphasized the need to recruit more staff to cater the workload carried by the current staff and to provide education among the staff to increase their expertise on zakāt.\(^9\) As lack of staff and expertise has become an issue within the zakāt management in Brunei, lack of pessimism also exists among the staff which can be a concerning factor. According to Zaki Zaini & Khairul Hidayatullah Basir (2017), surprisingly more than half of the staff in BAKAZ MUIB has shown a low level of belief that Brunei can achieve ‘zero poverty’ by 2035\(^{10}\) and Sustainable Development Goals (SDGs) 2030. Consequently, most of the staff have agreed that Brunei has not yet reach its full potential and there are many rooms for improvements.\(^{11}\)

Issues and challenges in the management are obstacles faced by all zakāt management around the world. This is an obstacle which resulted in the wide gap between the desired zakāt collection and the real zakāt collection. As there are issues and challenges related to the backbone of the zakāt management, regulations and law can also be an issue which can hinder the betterment of the zakāt collection. Muhammad Aunnurrochim & Nurul Hasan (2021) has emphasized there should be a law to encourage more zakāt payments among the zakāt payers for zakāt

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\(^{10}\) The 2035 Brunei Vision aimed to make Brunei Darussalam into a nation which excel in the three areas namely; An educated, highly skilled nation and accomplished people; high quality of life and; to have a dynamic and sustainable economy.

on business. While tax payments are more frightening than the responsibility to pay zakāt as for those who does not pay tax will be punished. Law can be a strong support for the zakāt management to carry out their roles effectively.\textsuperscript{12} This was also highlighted by Azwan Abdullah et al. (2021) where the zakāt payers who pays zakāt on business preferred to pay taxes more than the zakāt itself.\textsuperscript{13}

As it is important to implement the law and regulations to be enforced, it is equally important to increase the awareness among the public especially the potential zakāt payers. Azwan Abdullah et al. (2021) also mentioned there is a need to increase the awareness among Muslim entrepreneurs to make them understand the obligation of paying zakāt and its positive impact towards the social issues and the economic development of the country. This impact created a balance between socioeconomic of a nation which is the main goal of zakāt.\textsuperscript{14}

In addition to the issues and challenges, the emergence of pandemic Covid-19 has affected all countries around the world heavily from causing thousands of deaths to impacting the economic, health, social and educational sector negatively. For example, in the case of Malaysia, according to 2020 report from the Department of Statistics in Malaysia, the data has shown around 46.6 percent from self-employed individuals, 23.8 percent from among the employers, 33 percent from fishing sector and 21.2 percent from agriculture & plantation sector have lost their job during the Malaysian Movement Control Order (PKP).\textsuperscript{15}


Governments around the world have to adapt to the difficult period and provide as much assistance as they can in order to help develop the economy as well as to uplift the situation of its people affected by the pandemic. The Brunei government during the outbreak of Covid-19 has made many measures to assist all affected areas including the private sectors where the employees are at risk of being unemployed. Businesses in Brunei were one of the heavily focused areas as many were not yet established. The Ministry of Economy and Finance of Brunei has initiated some measures to help those who are affected. Among the measures were such as; providing training with the focus of upskilling and reskilling for businesses and 25 percent payroll subsidy for MSMEs (Micro Small Medium Enterprises) workers with 100 employees below for three months ("News - Brunei Sets Three Objectives Amid COVID-19 Outbreak", 2020).

Countries around the world need to adapt and change to cater the needs of the people. This unforeseen event has also affected zakāt. According to Fathullah Asni (2021), as more people were affected, it either leads to reduced number of zakāt amount collected or reduced number of zakāt payers due to zakāt payers falling under the categories of aṣnāf as many the pandemic has left many people unemployed.

It is the role of the zakāt management to create and increase zakāt awareness and education among the public as a mechanism to increase the collection of zakāt. And it is also the responsibility of the zakāt management to adapt to situations in order to provide an efficient and effective management for zakāt to achieve the balance of the socioeconomic of a nation.

During the difficult times, digitalisation in the collection and disbursement of zakāt is essential. The fast-growing modern technologies and its usage are inevitable, therefore, zakāt administrator have to utilise it in order to achieve efficiency and effectiveness in the zakāt management during the pandemic. As many uses e-commerce and financial technology in their daily lives, it is very appropriate to digitalise zakāt which can be accessed by the zakāt payers without bound to time.

and place especially in a country which has a high usage of internet users such as Malaysia, Brunei and Singapore. Referring to DataReportal (2022), the internet users in the world consists of 63 percent of the total world population. Similarly, social media users around the world, it possesses 58.7 percent of the world population. Specifically, looking into the majority Muslim countries such as in the Southeast Asia region which includes Malaysia, Singapore, Indonesia and Brunei, it can be seen how internet users and social media has been drastically increased throughout the years until recently in the year 2022. Brunei possesses the highest internet users and social media users with 95 and 116 percent of its total population respectively. Followed by Malaysia and Singapore with internet users of 92 and 89.6 percent and social media users of 89.5 and 91.7 percent respectively. Internet users in Indonesia is also very high when compared to its total population with 73.7 percent and social media users with 68.9 percent of the total population.

The Covid-19 pandemic has pushed MUIB to create an online platform for those who need welfare assistance called The National Welfare System (Sistem Kebajikan Negara, SKN). The two agencies involved in providing Welfare Assistance are MUIB, under MoRA and Department of Community Development (Jabatan Pembangunan Masyarakat, JAPEM) under the Ministry of Culture, Youth and Sport (MCYS). Prior to the initiation of SKN, MUIB provide financial welfare assistance that were categorised under zakāt, whereas JAPEM provide the welfare assistance other than those who are categorised under zakāt recipients. Before Covid-19, there were many overlapping applications and all applicants were required to apply through traditional method via hand written forms from the agencies. Some of the issues resulted from these applications were; applicants received both welfare assistance, no system to cater all applicants and overlapping information of applicants since many applied from both agencies. Therefore, the creation of SKN on

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July 2020, is an initiative to cater this said issues, where it has become a centralised system for all welfare assistance provided by MUIB and JAPEM in one system and all application were made online with the aim to ease the application processes for the public.

The type of assistance includes Monthly Welfare Assistance (BKB) from JAPEM and disbursement of zakāt funds to the poor and needy from MUIB. Under the distribution of zakāt funds, there are several Distribution Schemes introduced by MUIB in providing financial assistance for the poor and needy as follows:¹⁸

1. Monthly Financial Distribution Scheme.
2. Basic Needs Financial Distribution Scheme.
4. Rent Payment Distribution Scheme.
5. Higher Education Distribution Scheme.

For the first phase, only Monthly, Basic Needs, Schooling and Rent Payment Financial Distribution Schemes are available for application. The eligibility of applicants in applying the schemes are evaluated and investigated by BAKAZ. This has shown how MUIB has adapted to the needs of the public during the pandemic.

Results

Issues and Challenges Faced by MUIB
The findings of this study have explored some important issues and challenges which need to be highlighted. The analysis of the interview results has found many similarities of themes between the Head of Research Unit ¹⁹ and the Head of Collection Unit²⁰.

Among the main issues and challenges faced by MUIB is the limited number of staff. This is one of the biggest challenges faced by the zakāt officers, with only 4 officers managing all the Zakāt al-Māl payments to MUIB in Brunei. Some of the issues arises from this challenge are as follows;

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¹⁹ Dayang Hartina Binti Haji Mohd Ariffin. (2021, December 20). Face-to-face In-depth Interview.
²⁰ Haji Zakaria Bin Haji Ajak. (2021, December 9). Face-to-face In-depth Interview.
a. Officers were multitasking in their work, handling 2 or more work at the same time.

b. The need of assistance from each unit. According to the zakāt officers, this often happened in the Disbursement and Investigation Unit, where the unit required manpower from the Collection Unit to assist in the mass applications of aşnāf received by the Disbursement Unit, especially during the Covid-19 where mass number of applications were received in a short period of time. One of the main processes in application is the need for on-site visits for each applicant to assess the living conditions for the eligibility of an applicant to receive the zakāt fund. Similarly, in the occasion of the officer from the Collection Unit were occupied for reason such as attending events or etc., it left the counter to be left open with no zakāt collectors available to collect the zakāt payments. Therefore, assistance from the zakāt collectors in the Disbursement Unit were required to assist in collecting the zakāt payments on behalf of the Collection Units.

c. No Marketing and Public Relation Unit to assist in creating and spreading awareness through booth exhibitions, showcases, roadshows and online platforms such as; social media, website and etc.

Another challenge with regards to lack of staff is there are no new recruitment of officers. It is a necessity for an organisation to acquire apprentice (young officers) to experience the current collection processes and how it was conducted. According to the zakāt officers, there has been no recruitment of new officers in a long time, in addition, one of the main officers in the Collection Unit will retire in few years. Lack of expertise among the zakāt officers is also another obstacle. The current officers lack the skills needed in the field of business and Information Technology (IT) to assist in the calculations of zakāt on business and enhance the overall Zakāt al-Māl collections with modern technologies.

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21 In Brunei Darussalam, only selected officers are allowed to collect zakāt as the zakāt collectors.
IT as an important role in every organisation is essential especially when it involves the need to educate the public. According to the zakāt officers, having no proper database and computerised system in the management of collecting the Zakāt al-Māl has made the zakāt officers' facing difficulty in tracking the Zakāt al-Māl payers. In addition, there also should be a system that automatically or ease the zakāt officers to remind the regular Zakāt al-Māl payers. Inaccessibility for the zakāt payers to receive information from websites or applications and to pay via online platforms can be one of the main reasons there is not much increase in the number of zakāt payers as many does not prefer to use the traditional method of going to the counter to make payments.

As for computerised system, SKN is the system adopted by MUIB and JAPEM to ease the application processes for the public. However, since the launched of SKN in July 2020, it has created new obstacles to MUIB where mass applications were made since then in addition to the Covid-19 outbreak where many were affected. The zakāt officers has highlighted the main issue where most of the focus of BAKAZ MUIB were to educate applicants for the application to the SKN. This was the result of illiteracy among applicants in using online devices (such as; laptops and mobile phone) and applying through online platform to apply for the zakāt funds. This has further increased the workload and need of assistance from other units to cater the mass application online. This further shows the vital need to cater the issue of lack of staff.

Furthermore, SKN are mainly for the use and benefits of the Disbursement Unit. However, for the Collection Unit, currently there is no system implemented for data collection and payments of zakāt. Hence, the need of computerised system for the Collection Unit is vital in order to net better zakāt collection.

Another concern is the Confidentiality issue. The zakāt officers could not access the information of the Zakāt al-Māl payers from government or non-government agencies such as ROCBN and Islamic Banks. This information is crucial for the improvements where with the information, the zakāt officers will be able to identify those who have the potential to pay Zakāt al-Māl especially for zakāt on business and saving.
There is no law to grant authority for the Collection Unit to obtain required data from these agencies. In summary, lack of staff and no implementation of technology in place specifically for the collection of Zakāt al-Māl payments are one of the main challenges faced by the zakāt officers. This has resulted into new emerging challenges such as lack of promotions towards the public and unavailability of a specific unit for public relations work. This research has shown how some of the main issues and challenges faced by MUIB has not been resolved since it was mentioned in the works of Rose Abdullah (2012), Bashir M. S. & Nurul Nabilah (2012) and Hidayah Wahab (2016). As a sole zakāt institution in Brunei Darussalam, this has to be overcome in order to improve the Zakāt al-Māl collection as more efforts still needs to be executed. However, despite the many obstacles, the zakāt officers have managed to lessen the burden by making several initiatives.

**BAKAZ MUIB’s Initiatives to Overcome the Issues and Challenges Faced**

There are several initiatives implemented by BAKAZ in order to help overcome the challenges faced. Some of the initiatives were as follows:

In order to tackle the limited staff to cater the collections of Zakāt al-Māl, the Government of Brunei offered a temporary solution of recruiting I-Ready staffs. I-Ready is an apprentice program initiated by the government of Brunei to empower and recruit fresh graduates to work with organisation selected for them for a period of 18 months with small financial assistance from the government. The objective is to make the I-Ready apprentices employable to the appointed organisation they work for. This was the initiative currently implemented to help cater the lack of manpower for the mass application through SKN mainly in the investigation processes of applicants. This has reduced the need for assistance from other units especially the Collection Unit. Although it is a temporary solution to help cater the limited number of staff, according to the zakāt officers. The lack of expertise as well as the need to educate the public still remains as a challenge where the I-Ready staffs does not contribute in focusing on these particular matters nor the zakāt officers have the capability in doing so either.
However, there are other initiatives the Collection Unit and the Research Unit executed to cater the issues of lack of publicity. The Collection Unit are now looking into conducting presentations in a Seminar to share some insights on zakāt collections in Brunei. In addition, recently the zakāt officers in the Collection Unit has a collaboration with other government agency to include the Collection Unit in workshops to help spread awareness of zakāt payments in Brunei. Similarly, from the Research Unit, collaborations with higher institutions (such as; universities) has been implemented, where it does not increase the literatures of zakāt in Brunei, increase awareness among students, researchers and academicians, but it also opens opportunity for increasing the effectiveness and efficiency of zakāt management in Brunei through research.

The initiatives implemented to cater the issue of lack of staff and lack of publicity has been talked, although not entirely, it is an ongoing effort towards the betterment of the collection of Zakāt al-Māl. There is also another initiative in plan for the future which revolves around using technology to enhance and improve the Zakāt al-Māl collection in Brunei and to ease the Zakāt al-Māl payers when making payments for their dues of Zakāt al-Māl. This project is based from a successful initiative which was executed specifically for the payment of Zakāt al-Fiṭr called the ‘Zakat Fitrah Online’. ‘Zakat Fitrah Online’ was launched on 1st day in the month of Ramadān\textsuperscript{22} in 2021. The initiative was a collaboration between the Brunei Islamic Religious Council with Datastream Digital (DST) and BIBD. It is an available online platform for the Zakāt al-Fiṭr payers to have easy access for making Zakāt al-Fiṭr payments either through BIBD ‘Quick Pay’ features in the BIBD mobile application or through DST e-Zakat. The situation of Covid-19 pandemic has pushed MUIB to accelerate plans for the digital Zakāt al-Fiṭr payments in 2021. It resulted to further boost the payments of Zakāt al-Fiṭr and have recorded its highest ever recorded compared to previous years, reaching BND$1,013,534.93 million with 357,868 zakāt payers in the 2021 which is a 3.4 and 3.65 percent increase.

\textsuperscript{22} Fasting month in Islam
respectively from year 2020. According to the zakāt officers, the digital payments has proven to reach more zakāt payers for the Zakāt al-Fiṭr as it is convenient for the zakāt payers to fulfil their obligation without the need to physically go to mosques or zakāt counters.

According to the zakāt officers, this new initiative will be called 'Zakat Harta Online' and it will take a lot more time to prepare as it contains features other than payments of Zakāt al-Māl such as calculators and detailed information for each category of Zakāt al-Māl. The platform will be an ongoing platform and continuous unlike 'Zakat Fitrah Online' which is seasonal, available only during the Ramaḍān month. This is a huge step to digitalize the collection of zakāt in Brunei Darussalam. With the implementation of digital platforms, it can further enhance the efficiency and effectiveness of the collection of zakāt and hope to reach more potential zakāt payers.

These are some of the initiatives to overcome the issues and challenges, however, there are still more efforts needed in order to achieve a higher collection of Zakāt al-Māl in the future,

**Conclusion**

Zakāt management globally will always face issues and challenges as an obstacle to improve the overall management. In Brunei Darussalam, there is evidence where the lack of staff has been the main issue since many years, and more efforts and new initiatives needs to be implemented to cater this issue. From this is resulted the inexistence of Marketing Unit or Public Relation to handle the promotions of Zakāt al-Māl through exhibitions, social media, roadshows and etc to help educate and increase the awareness among the public. This is where the use of technology is vital to assist in the lack of staff, since lacking in the use of technology act as one of the main challenges faced also within the BAKAZ MUIB. However, BAKAZ MUIB has few initiatives which does help to cater the issues and challenges but not in entirely. In addition, BAKAZ MUIB is now in the right direction to improve the management with the plan and continuous preparation to execute ‘Zakat Harta Online’ as the previous.

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‘Zakat Fitrah Online’ was a successful mechanism to increase the amount and payers of Zakāt al-Fiṭr and as step to digitalise the zakāt management.

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