

DEATH KHAIRAT MONEY SCHEME (DKMS) MODEL: ITS PRACTICE AND APPLICATION IN THE STATE OF MALACCA

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Abstract

The Death Khairat Money Scheme (DKMS) is a matter that is no stranger to most of the Muslim community. This DKMS is a noble practice that has existed for ages in the Malay community in Malaysia. Therefore, a study on implementing the DKMS system in the state of Malacca has been carried out. Literature review and interview methods have been applied in this study. The study's results found that implementing DKMS among the selected mosques differs from a management point of view. As a result, the diversity of DKMS management methods in mosque institutions is high. Therefore, it is hoped that a more in-depth and extensive study can be done so that data collection on the management of DKMS in mosque institutions can be perfected for future benefits.

Keywords: The Death Khairat Money Scheme (DKMS), the Malay community, mosque institutions, Malacca, management.

INTRODUCTION

According to the second edition of the Kamus Pelajar Bahasa Melayu dictionary, a scheme is a methodical plan constructed to accomplish a goal or a purpose. On the other hand, in Arabic, the word "*khairat*" refers to assistance and can also be translated as "charity" (Almaany, n.d). It includes the comprehensive meaning of welfare because it is not only for charity collection from the mosque institution, but other parties are also allowed to collect and include it in the death charity fund (Ibrahim et al., 2021). Meanwhile, the word death brings meaning of a person will go through the moving process to the realm of '*barzakh*' and then to the realm of '*baqa*', according to (Abdullah, 2014), says that death is the end of a person's life in this world. As a result, the term "corpse" refers to any deceased individual who has already been received by Allah and whose burial preparations have begun. Therefore, the researchers believe

that DKMS is a plan that aims to preserve the well-being of individuals in the face of the situation of death, which is something that every single human being will invariably encounter.

Some examples of the funeral management process include things like bathing and shrouding the corpse, preparing the grave, hearse van, and driver, providing the consolation of the *'tahlil imam'* and *'talqin,'* as well as other things such as *ihsan* money or condolence money to the relevant family members (Ibrahim et al., 2021). Here is where DKMS comes into play to ensure that all the necessary processes are carried out successfully. Every process step has value, which various management parties like mosque institutions have determined. The existence of this plan is likely beneficial, even if not entirely. However, with the benefits received, to a certain extent, it can ease the burden of the deceased's family members, especially regarding managing the deceased's remains.

METHODOLOGY

This study uses qualitative research methods as the primary research design by using descriptive document analysis methods through library research such as analysis of journals and articles, as well as related websites. The researchers also do the interview method to get the latest and new data. A total of four informants were interviewed face-to-face to obtain data for this study, including the chairman of the mosque, the treasurer, and the secretary of the death *khairat* organization. In general, the conclusions of this study are derived solely from secondary sources.

RESULTS AND DISCUSSION

DKMS System Management Model

Interview research on the DKMS method was carried out in two selected mosques within the state of Malacca. These mosques were the International Airport Mosque (LTAM) in Batu Berendam and the Al-Rahmah Mosque in Taman Bukit Rambai, Kampong Bukit Kechil. The DKMS system is carried out in a manner that is distinctively different at each of these two mosques. As a result, a deeper look will be taken at the DKMS system in LTAM Mosque in its daily operations. Next, the research will be done on Al-Rahmah Mosque.

Based on interviews with the chairman of the death *khairat* of this mosque, the DKMS management at the LTAM Mosque is supervised and entrusted by the mosque entirely under the *Khairat* Management Unit and it does not involve any involvement of outsiders. The mosque has full authority over the DKMS implementation process, starting from publicity activities and advertising, money collection, and distribution.

Therefore, this system is more progressive and makes it easier for mosque management (Mansor, 2022).

DKMS System Management Model (Masjid LTAM)

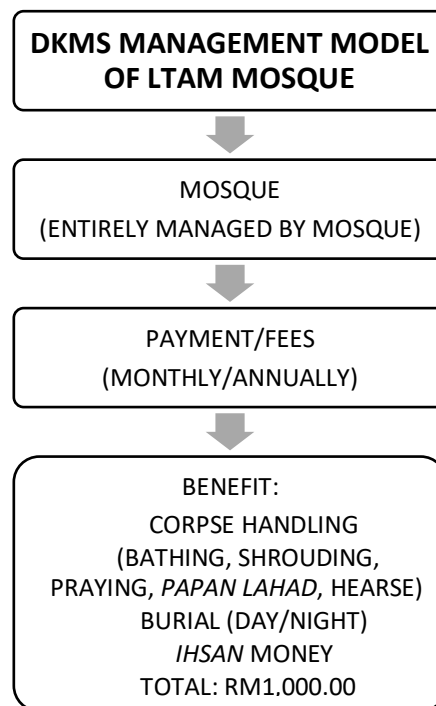


Diagram 1: The diagram above shows the flow chart of DKMS model in LTAM Mosque.

Next, the contribution rate for each member of the death charity at the LTAM Mosque is RM50 per year and is limited to five family members who live with their parents. If there are more than five family members, an additional fee of RM5 is required for each member. The death khairat contribution for each member will be put into the mosque's *khairat* fund that is not specifically fund of death *khairat*. This statement has already been stated in the LTAM Mosque Khairat form. Suppose funds are not claimed or need to be released in the current year to manage the remains, so in that case, the funds can be used to empower the development of the community in the surrounding community or '*kariah*' area. *Kariah* here means an area inhabited by residents who share a mosque or surau (Dewan Bahasa dan Pustaka, 2017). While the mosque's treasurer will only manage all transactions and activities involving money to ensure transparency in financial management.

Therefore, the contributions accumulated in the *khairat* fund are not only beneficial to the process of managing the remains, but the benefits of the contributions will grow more widely because their use is not focused only on the death charity. Therefore, it can be concluded that the members' contribution to this death charity will be used optimally as possible either in the management of the remains, the development of the community, or the welfare of the local community.

From the point of view of benefits, death *khairat* members at this mosque are eligible to receive benefits that have been set by the mosque as stated in the death *khairat* membership participation form. The benefits include bathing the corpse, shrouding the corpse and its equipment, *lahad* board, funeral prayer, funeral vehicle and driver services, the burial of the corpse, and grave digger's wages, *talqin*, and *tahlil*. The estimate for all the benefits is between RM1300 and RM1500. The management of remains now requires quite a significant expenditure, and one of the factors is due to the increasing price of goods, then the need for more individuals to perform this service. Nevertheless, this is not a ticket for the public to continue not to know about the management of remains. However, the main objective of the mosque institution towards the DKMS is to be the backbone for funeral matters in the Muslim community.

DKMS System Management Model (Masjid Al-Rahmah, Taman Bukit Rambai)

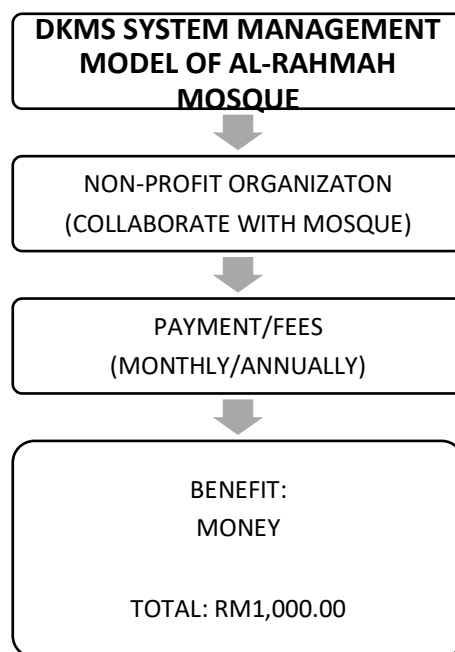


Diagram 2: The diagram above shows the flow chart of DKMS model in Al-Rahmah Mosque.

According to research information obtained by the secretary and treasurer of the Death Khairat Organization in this *kariah*, the management of DKMS at Al-Rahmah Mosque, Taman Bukit Rambai is supervised by a non-governmental organization of Kampong Bukit Kechil Death Khairat Organization, which has been registered under the Registration Department Malaysian Organization. This *khairat* organization has collaborated with the mosque from the point of view of funeral management. This means that, when a community member dies in the area, the mosque will still help manage the remains until it is finished. However, the heirs of those members must cover the expenses of managing the remains themselves. Here is the difference in the implementation of DKMS management at Al-Rahmah Mosque.

According to the Kampong Bukit Kechil Death Charity Organization Constitution for Amendment 2021, each charity member will be charged a fee of RM5, 20 percent will be used for administrative management, and the remaining 80 percent will be used for death charity assistance. The benefit that the *khairat* members will receive is in form of ringgit money, which is called death *khairat* charity money. If the member pays the monthly fee for three consecutive months, then the member's membership will expire immediately. In principle, all expenses for managing the deceased member's body must be paid off using the benefit money that the heirs have received. In addition to that, the value of death *khairat* benefits that charity members will receive are as follows:

Members: RM 1000.00

Wife: RM1000.00

Liability: RM 800.00

Dependents referred to here are unmarried daughters, sons under the age of 21, disabled children or those continuing their education (requires a confirmation letter from the relevant party), and siblings of disabled members that live together (need to submit a disabled certificate or disabled card). Next, for a member's parent or in-law who dies at the member's home or anywhere in Malaysia, the member will be given a donation of RM300 based on the membership conditions stated above. From the study above, it can be seen that the use of two different concepts in the implementation of DKMS between these two mosques still leads to one objective, which is to help facilitate the process of funeral management, whether assistance from a service or financial point of view. This shows that DKMS is a dynamic system and does not require only one method as long as the objectives of DKMS can be achieved.

Relevance of DKMS System

In Malaysia, the DKMS system is extremely important and absolutely vital. Its relevance is very high. This is due to the fact that the management of remains may be completed in a manner that is both faster and more effective thanks to the establishment of DKMS, which in turn fosters a sense of togetherness and collaboration among members of the Muslim community. Aside from that, awareness of greater preparation in the face of death can be seeded at the same time that it can help the local community by offering financial aid to the death charity fund for the common good. This is an additional way in which it can be beneficial. This is consistent with the overall philosophy and guiding principle of DKMS, which stands on the foundation of three primary principles: *sadaqah*, *hibah*, and *al-birru* (Shahbuddin & Gunardi, 2022).

CONCLUSION

In a nutshell, the study's outcomes demonstrate that different mosque institutions have different approaches to applying DKMS. This demonstrates that DKMS management techniques may be created and adapted according to the requirements of a mosque and its suitability for doing so. In order to acquire accurate data, it is strongly recommended that a more in-depth study of the DKMS model of mosque institutions in Malaysia be conducted. It can further improve the procedures and mechanisms already in place to develop the best DKMS system possible, allowing all mosque institutions in the country to coordinate it.

APPRECIATION

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