

La filantropía musulmana en Singapur y el papel del gobierno

Muslim's Philanthropy in Singapore and the Role of Government

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Resumen: Los musulmanes en Singapur son minoría bajo el gobierno del estado secular. El objetivo principal de este estudio fue explorar el desarrollo de la filantropía islámica en Singapur, especialmente en lo que respecta a la distribución del zakat u otros cultos sociales. Además, el documento ha analizado si los musulmanes singapurenses prefieren pagar el zakat de forma independiente o a través de una institución y qué tan grande es el fondo de zakat que ha sido recolectado y distribuido por la comunidad islámica de Singapur a los destinatarios. Este análisis del estudio se basó en una investigación cualitativa con análisis de contenido. Mientras tanto, considerando que el enfoque cualitativo prioriza la interpretación de los datos recolectados, los datos

Abstract: Muslims in Singapore are minority under the rule of secular state. The main purpose of this study was to explore the development of Islamic philanthropy in Singapore, especially regarding zakat distribution or other social worships. Further, the paper has analyzed that if Muslim Singaporeans prefer paying zakat independently or through institution and how big is the zakat fund that has been collected and distributed by Singaporean Islamic community to the recipients. This analysis of the study was based on qualitative research with content analysis. Meanwhile, considering that qualitative approach prioritizes interpretation of the data collected, the data presented in this study is the form of justification of opinions or arguments. This research reveals that despite the fact that Singapore is a secular state, government provide facilities for Muslim spending

presentados en este estudio son la forma de justificación de opiniones o argumentos. Esta investigación revela que a pesar del hecho de que Singapur es un estado secular, el gobierno proporciona instalaciones para que los musulmanes gasten su zakat infaq y sadakah, a través de una institución de propiedad del gobierno, es decir, Majelis Ugama Isam Singapura (MUIS), así como una asociación religiosa privada como Muhammadiyah y Jamiyah. Los medios de recaudación de fondos, como zakat y sadaqah, se realizan utilizando métodos de pago en línea como PayNow, eNETS en línea y AXS. Estos fondos se asignan luego a programas sociales tales como servicios básicos y programas de apoyo para los pobres y necesitados, para la construcción de masjid (mezquita) y madraza (escuela), becas y presupuesto para funerales.

their zakat infaq and sadakah, through government owned institution i.e., Majelis Ugama Isam Singapura (MUIS) as well as private religion association such as Muhammadiyah and Jamiyah. Fundraising means, such as zakat and sadaqah, are performed using online payment methods like PayNow, eNETS online, and AXS. These funds are then allocated for social programs such basic services and supportive programs for the poor and needy, for building masjid (mosque) and madrasah (school), scholarships and funeral budget.

Keywords: Philanthropy; Zakat; Infaq; Sadakah.

Palabras Clave: Filantropía, Zakat, Infaq, Sadakah

1. INTRODUCTION

One of the most interesting indicators in the development of the international community is the spread of the spirit of philanthropy, which refers to the awareness of human solidarity in the form of charity for others, whether it is carried out by individuals or civil society organizations, including socio-religious organizations. In Islam, philanthropy or social generosity commands are associated with the practice of *zakat*, *infaq*, *sadaqah*, and *waqf*. Every Muslim is obliged to donate a certain amount of his/her wealth to the poor to meet their needs for a year, or even for life. This need fulfillment may be in the form of a working capital grant which focuses on improving the quality of their skills (Shihab, 2000).

But, who are the poor? The following is Prophet Muhammad's explanation about who the poor refers to as:

“The poor person is not the one who goes round 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: 81).¹

¹ Look into <https://sunnah.com/bukhari/24/81>.

In this sense, the poor or the needy are people who need “something”, thus they must be helped. Even Yusuf Qardhawi's opinion stated that the needs for medical and education expenses are primary needs that shall be met. Therefore, those, who cannot afford to go to school or cannot seek medical treatment because they do not have money, shall be helped. Based on this view of Yusuf Qardhawi, the innovation of Islamic philanthropy program becomes very important to develop in strategic empowerment activism.

For Muslims, in general, there are two common forms of *zakat*: *zakat al-Fitr* and *zakat al-Maal* (wealth) which must be given annually. First, *zakat al-Fitr* is an obligation to distribute a number of staple foods or equivalent to the poor and needy among the Muslims every Ramadan month. Second, *zakat al-Maal* is the obligation to distribute a certain amount of money from wealth in accordance with sharia provisions (QS. Al-An'am [6]: 103). The commandment to pay *zakat* (both *zakat al-Fitr* and *zakat al-Maal*) has become a stipulation in the Quran that every Muslim does not distinguish between the commandment for prayer and the obligation for *zakat* (QS. Al-Baqarah [2]: 43).

In relation to the *zakat* commandments above, this obligation is specific to every Muslim who is economically well or already has a certain amount of wealth. For example, in *al-Maal zakat*, for every 20 dinars the *zakat* is 0.5 dinars, and for every 200 silver dirhams the *zakat* is 5 dirhams. Likewise, for professional Muslims, based on the *ijtihad* of contemporary scholars, the amount of *zakat* on income that must be given is analogous to agricultural *zakat*, but there are also those who equate it to *zakat* on trade. In the world of commerce, a Muslim entrepreneur is obliged to do *zakat*, where the object of *zakat* lies in the commodity being traded.

The obligation of *zakat* is attached to every Muslim, either as a minority or majority group. In this regard, one of the countries with the largest Muslim minority population is Singapore. The Muslim community in Singapore only makes up 14% of the total population, or less than one million people. The majority of Singapore's population is Chinese ethnics who generally embrace Buddhism, Christianity and Confucianism, as well as Indian ethnics who are generally Hindus. Singaporean Muslims are indeed identical with Malay ethnicity (Riyanto, 2009).

Nevertheless, Singapore's per capita income is the highest in the

Southeast Asia region or even compared to several other regions. According to the statistical data, Singapore's per capita income in 2017 was US\$57,713. This figure is far above Brunei Darussalam at US\$28,278, Malaysia at US\$9,755, Thailand at US\$6,591 and Indonesia at US\$3,876. Referring to these data, the per capita income of Singaporeans is 15 times greater than the per capita income of Indonesians. The fact, that the per capita income of Singaporeans (including the income of Muslims in that country) is greater than the income of Muslims in other countries, implies that the welfare of Muslims in Singapore is very prosperous and the potential for *zakat* that can be extracted from Muslims in Singapore is enormous.

1.1. Formulation of the Problem

Based on the background above, it was interesting to explore the development of Islamic philanthropy in Singapore, especially regarding *zakat* distribution or other social worships. Do Muslim Singaporeans prefer paying *zakat* independently or through institution? How big is the *zakat* fund that has been collected and distributed by Singaporean Islamic community to the recipients?

2. LITERATURE REVIEW

Many researches about Islam in Singapore had been conducted by various parties. One of which is the research of Lily Zubaidah Rahim which stated that Singaporean Muslims are indeed in a dilemmatic situation considering they are indigenous people in one hand, yet they are also a minority in economic and social status (Tan, 2007). Meanwhile, (Riyanto, 2019) emphasized on the political role of Malay Muslims which is not too significant. The number of representatives of Malay Muslim group in the parliament is also low, including in the strategic ministerial positions. Furthermore, this Malay Muslim group is negatively stigmatized within the Singaporean community as a lazy group.

Various research results above illustrated the position of the Singaporean Islamic community within a state that adopts secular system. Secular state is a government system in which the state is neutral to religious affairs. The state supports neither religious nor non-religious community. This is the uniqueness of Singapore among other Southeast

Asian countries. Since its establishment, Singapore has firmly expressed the separation of religious and political affairs in its government system. However, behind this secular system, Islam continues to develop and even has a unique position compared to the other minority Muslim communities, like what happened to the Muslim minorities in Thailand and Myanmar.

Although the presence of Muslims in Singapore is a minority, the potential for zakat is enormous. For example, the Islamic Religious Council of Singapore (MUIS) in 1999 had donated \$1,671,529 to religious institutions in Singapore.

The presence of MUIS as the highest institution in the Singapore government that regulates Islamic affairs, in addition to managing mosques and issuing *fatwas*, it also deals with *zakat* and *waqf*. For the management of *waqf* properties, all *waqf* properties are managed by Warees, a real estate company owned by MUIS, where around 60 percent of the profits from the management of *waqf* properties are channeled to maintain 69 mosques in Singapore. Part of the surplus of productive *waqf* is channeled for the development of Islamic education, given the high cost of *Madrasah* education in the country. In addition, it is also allocated to help with funeral costs, considering that Singapore has less burial ground, which has an impact on land prices.

2.1. The Concept of Philanthropy in Islam

The approach used in this research was the philanthropic approach, which is an approach to explain the attitude of voluntary social generosity to others. This philanthropic approach can produce an explanation of various social philanthropic activities of the Singaporean Muslim community, either in the form of *zakat*, *infaq*, *sadaqah*, or *waqf* payments.

The word 'philanthropy' comes from Greek, '*philanthropia*', which means love for humans. Another word that is often used to refer to the same meaning is charity or *caritas*. Robert Poyton defines philanthropy as giving donations voluntarily to others for the benefit of many people (Pranawati, 2006). In the above definition, literally philanthropic activity means giving, services and association voluntarily to help those in need as an expression of love (Jusuf, 2007).

In Islamic teaching, giving refers to the word "*sadaqah*" which means donating a portion of wealth to the poor and needy, family relatives, or any other interest for the cause of Allah. However, the word

sadaqah is not always identical with donating wealth but also includes all good deeds:

“Your smiling in the face of your brother is charity, commanding good and forbidding evil is charity, your giving directions to a man lost in the land is charity for you. Your seeing for a man with bad sight is a charity for you, your removal of a rock, a thorn or a bone from the road is charity for you. Your pouring what remains from your bucket into the bucket of your brother is charity for you.” (At-Tirmidhi, 1956).²

But in this sense, the concept of *sadaqah* remains synonymous with the meaning of "giving" whether it is in the form of property or a good deed.

In addition, in Islam, the meaning of giving also refers to the words *zakat* and *infaq*. Although these three concepts have their own meaning in *fiqh*, in general the word giving can be divided into two forms: obligatory (such as *zakat*) and voluntary (*amal Jariyah/sadaqah*). *Zakat* only applies to every *muzakki* (people who are obliged to give *zakat*) when someone has reached a certain economic condition as a form of wealth tax for social purposes. In this context, *zakat* is divided into two forms: *zakat al-Fitr* and *zakat al-Maal*. *Zakat al-Fitr* is the kind of *zakat* given to celebrate the end of Ramadan (calculated on a flat fee for each person), while *zakat al-Maal* is given on the basis of wealth. The general term ‘*zakat*’, most of the time, refers to both kinds of *zakat*, or sometimes to *zakat al-Maal*. Islamic law regulates *zakat* and *fitra* as compulsory for Muslim, although there is no legal obligation imposed by the state (Fauzia, 2013). Meanwhile, *infaq* means to give or donate money, which by law can be either mandatory, *sunnah* or *mubah*.

3. METHODS

3.1. Type of Research

This analysis based on qualitative research with content analysis. The qualitative research is based on assumptions, the researcher is the primary instrument in data collection, and the intent of this method is to understand a particular social situation, event, role, group, or interaction (Creswell, 2009). The purpose of this research is to explore Muslim's

² Look into <https://sunnah.com/tirmidhi/27/62>.

philanthropy in Singapore as secular state. The data was obtained mainly from books, journals, reports and other documents to obtain updated data and is greatly supported by data from reliable and accountable online sources.

Meanwhile, considering that qualitative approach prioritizes interpretation of the data collected through the literature study approach above, the data presented in this study is not numerical-based, but in the form of justification of opinions or arguments.

4. RESULTS AND DISCUSSION

The development of Muslims in Singapore continues to show improvement. Currently, Muslim community in Singapore makes up about 15 percent of the total population (around 650 thousand people out of 3.5 million total populations). This number puts the Muslim community in second place after the Chinese ethnic who are about 77 percent of the total population, and the Indian ethnic stands at 8 percent. This dimension of the development of Muslims in Singapore is also in line with the increase in *zakat* revenue, where from around 500 thousand Muslims there are 170 thousand people who regularly pay *zakat*.

The management of *zakat* in Singapore is carried out under the coordination of the Government through MUIS. Thus, MUIS has issued what types of *zakat* to give: gold *zakat*, share *zakat*, commercial *zakat*, savings *zakat*, CPF *zakat* or workers savings, insurance *zakat*, and *zakat al-Fitr*. For the payment of *zakat*, in Ramadan 2020/1441 H the range was set between S\$5.10 (normal price) and S\$7.50 (highest price) per person. This price referred to the price of 2.5 kilograms of rice as staple food in Singapore. *Muzakki* can make payments online such as via eNETS, PayNOW, AXS Islandwide, DBS / POSB iBanking, DBS / POSB (ATM transfer), Checks, and CIMB Clicks.

In the above context, the amount of *zakat* in Singapore is not always the same every year. Thus, *muzakki* needs to look at the *zakat* website at www.zakat.sg (<http://www.zakat.sg/>) or muis.gov.sg. On those sites, *muzakki* can see whether he/she has met the *haul* and *nisab* requirement by writing down his/her wealth or annual income. For example, this year (2020), the *nisab* amount set by MUIS is S\$ 5,802, and S\$5.10 to S\$7.50 for *zakat al-Fitr*. Meanwhile for *zakat* on profession, *muzakki* is able to pay the *zakat* all year. This is because according to some madhhabs such as Imam Syafi'i, professional *zakat*

does not meet the requirements of *haul* and *nisab*. In other words, if it is totaled in one year, not everyone meets the requirements of the *nisab* because salary is earned monthly and it is temporary in nature, while the assets that are subject to zakat are those that are owned. According to another *madhhab*, Imam Malik said that money must be paid for *zakat* if it fulfills *nisab* and *haul*, analogous to gold. Meanwhile, according to Yusuf al-Qardlawi, zakat on profession must be paid if one fulfills the *nisab*, no *haul*; so every time one receives a salary, when one reaches one *nisab*, then he/she must pay zakat (Asmani, 2016).

Referring to MUIS report, the collected zakat fund has increased every year. For example, in 2018 the zakat funds collected were 43.0 billion, in 2017 it was \$ 44.2 billion, in 2016 it was 38.2 billion, in 2015 it was \$ 35.3 billion, and in 2014 it was 31.8 billion. From these data, it can be seen that the potential for *zakat* in Singapore is very big. Thus, even though Singapore is not a country with Muslim majority population, the development of its *zakat* is truly an interesting example, from the collection to distribution strategies in the form of empowerment programs for Muslims in the country. The key to the success of *zakat* institutions in Singapore is inseparable from the management factor that is carried out professionally under the coordination of one institution (read: MUIS) which is indeed given by the Singapore government the full responsibility for management and distribution.

Figure 1. Zakat funds collection in 2014-2018



Source: Majelis Ugama Islam Singapore 2018 Annual Report (2018)

In Islam, as explained in Surah At-Taubah verse 60, there are eight groups which are entitled to receive zakat. The eight groups, in the context of Singapore, are as follows (Darul Arqam Singapore, 2018).

1. **Fakir (Poor).** *Fakir* are those who have no income at all, or even though they have income, it is not sufficient to meet the basic needs of themselves and their dependents (family). This group is Muslim citizens whom must be prioritized in receiving zakat. The distribution of *zakat* funds for this group can be done in two forms: to fulfill consumption needs or for productive purposes.
2. **Miskin (Needy).** *Miskin* are people who have no property and live in need. Even if they have income, it is not sufficient for their daily needs. Zakat is given to them for their daily needs or to improve entrepreneurial skills. In the context of Singapore, those who are categorized as *miskin* and entitled to receive *zakat* are families who have a single income while on the other hand have high medical expenses.
3. **Riqab (Slave).** The conventional *ulama's* interpretation of *riqab* is defined as slaves or that those who belong to the group, who are entitled to receive *zakat* with the aim of liberating them from their masters who have intended to sell them to others. Slaves, at

the time of the Prophet, were treated inhumanely. Therefore, *riqab* means to free the slave. However, in the interpretation of contemporary scholars, *riqab* has begun to expand its contextualization of meaning. In Malaysia, those who fall into the *riqab* category include victims of rape, victims of child abuse, victims of domestic violence and patients left in hospitals. In Singapore, those belonging to the *riqab* category are people who need help with (education) tuition fees.

4. ***Gharimin* (Person in Debt).** Literally, *Gharimin* means a person who is in debt and cannot pay it off at all. The scholars divide this group into two parts. The first is a group that has a debt for the good and benefit of themselves and their families. The second is a group that is afflicted by various disasters and calamities, whether to themselves or their assets. In Singapore, *gharimin* groups are people who are unable to pay off debts, especially for basic needs.
5. ***Ibnussabil* (Stranded Traveler).** Someone who is traveling and running out of supplies is *Ibnussabil*. So, this group of zakat recipients is those who run out of supplies during their travel, regardless of their economic class. For now, apart from the travelers, it also includes people who take on trips that are recommended by Islam, such as study tours to historical and useful sites and scholarships for those who have been cut off from education due to lack of funds. In the context of Singapore, those who are called *ibnussabil* are migrants from abroad who cannot return to their home countries because they run out of money.
6. ***Fisabilillah*.** This group is someone or institution whose activity is in the cause of Allah or to uphold Islam. At the time of the Prophet Muhammad, this group was war volunteers who did not have a fixed salary. Today, the *fisabilillah* can be in the form of building mosques, educational institutions, libraries, training for preachers, publishing books, magazines, brochures, building mass media and so on. Meanwhile in Singapore, those who belong to this group are people who give their energy and time for Allah by joining a community. *Zakat*, in this context, can be given in the form of aid for Islamic education costs, religious programs or even for public affairs training.

7. **Muallaf.** *Muallaf* refers to a group of people who are still considered weak in their faith because they have just converted to Islam. At the present, this part of *zakat* can be given to *da'wah* institutions, or perhaps given to institutions that used to carry out Islamic training for people who have just converted into Islam.
8. **Amil (Zakat Officer).** *Amil* is the last group who is entitled to receive *zakat* if the other 7 groups have received it. *Amil* literally means *zakat* managers or people who collect *zakat* funds that have been given by *muzakki* (people who give *zakat*). This group is entitled to a share of *zakat*, a maximum of 1/8 or 12.5%, provided that these *amil* have done their job properly and spent most or all of their time for this task. In the context of Singapore, the management, collection and distribution of *zakat* is the responsibility of MUIS under the *Zakat and Waqf* Strategy Unit.

4.1. Zakat Distribution by MUIS

MUIS is an official institution responsible for religious, health, education, economic, social and cultural activities of Islam in Singapore. Therefore, regarding *zakat*, this institution is also responsible for the collection and distribution of *zakat*. However, considering that Islam does not provide technical guidance on the distribution of *zakat* to the said eight groups, therefore every *amil zakat* institution has the freedom to determine the priority of programs related to the distribution of *zakat* according to regional/state conditions.

Meanwhile, in the context of *zakat* distribution, in general it is optimized as an instrument for social programs and the improvement of skills or education of Muslims. In other words, *zakat* distribution in Singapore is used for social programs for consumptive or productive needs. In addition, *zakat* funds are also used to finance training needs to improve skills and scholarships for children of Singaporean Muslim families with weak economies.

After comparing the amount of *zakat* collected (figure 1) with the amount of *zakat* distributed (figure 2), there is not much difference between the two. This indicates that the distribution of *zakat* funds in Singapore is managed professionally and responsibly. That way, the philanthropic activities of Muslims in Singapore are successful in

optimizing the improvement of the standard of living of the poor and the quality of Muslim resources in Singapore.

MUIS 'strategy of collecting *zakat* funds is carried out using online and digital tools such as PayNow, online eNETS, and AXS. This is an interesting example for Muslim countries, especially for Muslim-majority countries like Indonesia. In other words, *zakat*, as an obligation for Muslims, if managed professionally and responsibly, will provide tremendous benefits for the empowerment of the *ummah*.

Figure 2. Zakat Funds Distribution in 2014-2018



Source: Majelis Ugama Islam Singapore 2018 Annual Report (2018)

Based on the figure above, comparing to the previous figure (see figure 1), it can be seen that the distribution of *zakat* is in line with the funds collected by MUIS each year. Therefore, it is not surprising that

Islamic programs in Singapore under the coordination of MUIS continue to run sustainably. In other words, *zakat* in Singapore has proven to be an economic instrument that supports the sustainability of aid programs in the social, educational and other development programs.

4.2. Monthly Assistance to the Poor and Needy

Each country has different indicators for poverty categories. However, Singapore does not have indicators on poverty categories for its citizens. Apart from that, Singapore also does not have any official provisions governing minimum wages. However, the lowest wages in Singapore are around \$ 1,500 per month or around \$ 3,000 per month when husband-wife income is combined. Meanwhile, the cost of living for daily expenses, education, housing, health care, and others is very high. As an illustration, the average expenditure of Singaporeans on living expenses, transportation and meals for a family consisting of a couple of two children costs around \$ 2,500-3000.

Given the high cost of living above, 42% of Singaporeans cannot retire. They mostly live in flats, but those who do not have their own housing have to pay rent of around \$ 1,500 per month. Thus, becoming a citizen of Singapore, especially for groups who cannot afford it, is certainly not easy. Therefore, those with low incomes depend on social programs for food or shelter. Furthermore, the Singapore government has passed the Destitute Persons Act against begging with a \$ 3,000 fine or a maximum of two years imprisonment. In short, there is no place for the poor in Singapore, given the high cost of living which is among the highest in the world.

Based on the aforementioned condition, *zakat* distribution program in Singapore for the poor and needy has become the main instrument to reduce this gap, given the high cost for living, shelter, education and so on. In these regards, *zakat* is distributed in cash for individuals and families who earn less than \$400 per capita. In addition, Singapore's *amil zakat* institution also has *fidyah* food voucher program. The vouchers can be used to buy foods from *fidyah* retails that have been approved by MUIS, which are located all over Singapore.

4.3. Basic Assistance Program for the Poor and Needy

As explained above, one of the main goals of *zakat* distribution in Singapore is to narrow the economic gap. MUIS cooperates with mosques to provide basic assistances and support programs for the poor

and needy. This financial *zakat* assistance is carried out under several programs, such as:

- **Debt Settlement.** A person in debt is a person who is entitled to receive *zakat* if the person concerned does not have excess assets that can be used to pay off the debt while the debt is due. In such cases, MUIS has a *zakat* assistance program to pay one arrears debt.
- **Emergency Aid.** Speed, in responding to disasters, is the main key. This assistance is provided in times of crisis such as natural disasters, fire, or emergency medical care. This emergency aid can be said to be a social safety net for Muslims which at any time can be issued as disaster relief. In the case of COVID-19, MUIS provided financial assistance for the purchase of return tickets for Singaporean students who were affected by it in foreign countries.
- **Funeral Cost.** Singapore, as a country with a small area but with high economic growth, has its own problems related to the availability of burial grounds and land price, where in this case every Muslim who dies must be buried. In such conditions, MUIS has a funeral assistance program considering the high price of land that must be purchased by every Muslim when he/she dies.

4.4. Mosque and Madrasah Development

The cost of education in Singapore is very expensive due to tight government regulations. Monthly tuition payments reach 800-2000 Singapore dollars. Because of this, Islamic religious education is carried out in mosques. Mosques are used not only for places of worship but also for religious schools and community development. Nevertheless, the implementation of *madrasah* education is managed in a modern and professional manner with hardware and software equipment.

For the implementation of Islamic education, MUIS collaborates with 6 religious school educational institutions with a distinctive curriculum that applies religious and general science education, they are:

1. Al-Irsyada Al-Islamiah
2. Al Maarif Al Islamiah
3. Alsagoff Al Islamiah
4. Aljunied Al Islamiah

5. Al Arabiah Al Islamiah
6. Wak Tanjong Al Islamiah

In the above context, the existence of MUIS aims to monitor the development of *madrasah* and to channel funds to *madrasah*. In other words, *madrasah* in Singapore are under the supervision of MUIS to ensure that implementation of the curriculum is in line with Singapore's state interests. Islam in Singapore is expected to adapt to the context of the era and place, morally and spiritually in line with the development of modern society, every good Muslim must be a good citizen, respect the civilization of other communities and have confidence in interacting with them, carry out the pluralism practices without clashes with Islamic teachings, and become a model and inspiration for others.

However, considering Islam in Singapore is a minority religion, Islamic religious education institutions in Singapore cannot expect assistance from the government. Therefore, the *madrasah* funds managed by MUIS -which are obtained from various donations, *sadaqah* and zakat -are very helpful for the development of *madrasah* and mosques. Thus, Muslim philanthropic funds have played an important role in maintaining the sustainability of Islamic religious education in Singapore.

4.5. Waqf Management in Singapore

The government of Singapore, through MUIS, is an interesting example of an innovative development of *waqf* fund management. In this case MUIS through Warees Investment Pte Ltd.³ has succeeded in managing *waqf* for productive *waqf* activities, no longer for the construction of mosques or graves. All *waqf* properties are managed by Warees Investment Pte Ltd. which is engaged in real estate, in which 100% of the shares are owned by MUIS. This company was established by MUIS on September 26, 2001, and specifically carries out the commercial function of managing and developing *waqf* assets, as well as revitalizing unproductive *waqf* assets into productive or commercially valuable *waqf* assets.

Warees has been successful in managing *waqf* funds in Singapore through real estate development or supermarkets or other profitable businesses. With *waqf* funds, Warees has succeeded in building the luxury housing project "The Chancery Residence" as well as other

³ Look into <https://www.warees.sg/>.

innovative activities that have economic benefits. The profits from these activities are used for the development of Islam.

Through Warees, the results of the management of *waqf* properties can generate profits of up to SDG 3 million or around IDR 21 billion. About 60 percent of the surplus is channeled to maintain 69 mosques in Singapore. Part of the surplus is allocated for the development of Islamic education and other charity activities. The profit from the management of productive *waqf* is used for social and humanitarian purposes such as the operation of mosques, *madrasah*, scholarships and so on.

Previously, most of the *waqf* assets in Singapore were earmarked for the construction and management of mosques and *madrasah*. However, Warees later revitalized the unproductive *waqf* assets and renovated them into productive *waqf* assets. In this regard, of the 156 *waqf* assets valued at S\$769 million, now 85 *waqf* assets have been managed by Warees, while the remaining 71 *waqf* assets are still managed by *mutawalli* (*nazhir*). Every year, the net profits obtained from the management of *waqf* assets are distributed to beneficiaries of *waqf*, such as mosques, *madrasah*, social institutions, the poor and needy, and funeral services.

Interestingly, the profits from the management of *waqf* funds are also channeled overseas. For example, in 2014, S\$2,823,223 was disbursed to *waqf* beneficiaries of which S\$355,021 was disbursed overseas. The purpose of channeling abroad is to maintain compliance with the wishes of the donors of *waqf* (*waqif*), who usually come from Mecca and Medina. Meanwhile, domestically, the profit of the *Waqf* funds is used for educational program services, health services, clinics, and the development of mosques and *madrasah*.

4.5. Zakat Management and Distribution through Muhammadiyah Association of Singapore and Jamiyah Singapore

Jamiyah Singapore and Muhammadiyah Association of Singapore are two Singaporean Islamic institutions which are entrusted by the government of Saudi Arabia as the beneficiaries of Singapore's mosque development aid. However, these two institutions do not only focus on the development of Islam alone, but they are also organizations that have succeeded in mobilizing *zakat*, *infaq* and *sadaqah* fundraising

movements which are then distributed in the form of social programs and educational improvements for Singaporean Muslims.

Muhammadiyah Association of Singapore has been developing nicely and running various social services for the people, in synergy with the government of Singapore. Some of those services are Muhammadiyah Health & Day Care Center (MHCC), Muhammadiyah Welfare Home (MWH), Aid for Underprivileged Students, and so on (<http://mwh.muhammadiyah.org.sg>). The following is more detailed explanation of the services:

- **Muhammadiyah Health & Day Care Center (MHCC).**

MHCC is implemented in collaboration with the Singapore Ministry of Health as a care and rehabilitation program for elderly people with stroke, Parkinsonism, post-amputation, arthritis and rheumatism. This MHCC program is like a school for elderly, which is held from Monday-Saturday. In other words, the existence of MHCC is not like a nursing home. After the elderly have finished their activities, they can return to their respective homes. The MHCC activities include training for stroke sufferers, spiritual services, and a joint meal program. This Day Care is specifically intended for elderly people whose children are still actively working so that they cannot take full care of their parents. The cost of caring for elderly at MHCC reaches S \$ 800 to 1000, but the Singapore government covers 75 percent of the cost, while the rest is earned from donors, whose money is transferred to the Muhammadiyah Association of Singapore either through transfers or direct donations.

- **Muhammadiyah Welfare Home (MWH)**

This program is a place of rehabilitation or foster care for abandoned children or children who are difficult to control by their parents. This program is run in collaboration with the Singapore Ministry of Social Affairs and Family Development. In 2012, MWH introduced the *Al-Fatih* scholarship, which is an educational allowance for those who have been rehabilitated at MWH of \$ 2,500 per year which includes tuition fees and books.

Likewise with Jamiyah Singapore—this Islamic organization also provides welfare services for the less fortunate and disadvantaged,

regardless of their race or faith.⁴ For example, for the social sector, Jamiyah Singapore has a subsidized nursing home (*Darul Syifaa*) which was established in 2002. *Darul Syifaa* exists to provide gradual care for patients who need long-term care. This nursing home has a capacity of 185 beds and has been accredited by the Singapore Ministry of Health. Jamiyah Nursing Home (*Darul Syifaa*) provides a wide range of services including Day Care, Dementia Care and Integrated Home Care for the elderly by providing maximum care, maintaining and restoring the patient's health and quality of life for Muslims and non-Muslims alike.

In addition, Jamiyah Singapore also routinely distributes assistance for the provision of basic necessities such as the distribution of food rations through the Food Bank program. This activity is routinely carried out by distributing 1000 meals to those in need regardless of differences in race and religious beliefs. The food distribution activity is carried out in collaboration with various parties, both domestic and overseas. One of them was on June 8, 2018, Jamiyah Singapore with the United Arab Emirates Embassy distributed food packages and \$ 100 cash donations to 142 Singaporeans.

Therefore, it is clear that the Muslims' philanthropy programs in Singapore have provided significant contribution to the existence of Islam in such secular state. In other words, Muslims' philanthropy programs—of which the funds are collected from *zakat*, *infaq/sadaqah*, and *waqf*, which are then distributed into various forms of assistance programs—are the keys to Muslims' survival in Singapore as a minority group living under secular system. Like it or not, Muslims in Singapore are forced to be independent and to fulfill all their needs without the government's support. In addition, the current increasingly uncertain global economic condition further enunciates that social generosity programs are basic needs outside of the government's support. It is unimaginable how Muslims live in Singapore as a minority group while the living cost is already astronomically high. Without these social programs, it is certainly much harder to even barely live, let alone to 'exist' in the country. To that end, the presence of MUIS and other Islamic institutions, which provide attention to philanthropy programs through *zakat*, is a solution that can be set as example in other countries,

⁴ Look into <https://www.jamiyah.org.sg/>.

especially to Muslim communities in many countries, either as minority or majority group.

5. CONCLUSION

Despite Singapore being a secular state with minor Muslim population, Singapore has been successful in managing, developing, and distributing *zakat*, *infaq*, *sadaqah*, and *waqf*. Singapore has been successful in realizing these social virtues in form of philanthropic activities whose benefits can be directly felt by both Singaporean Muslim communities and non-Muslim communities.

This fact shows that Muslim communities in Singapore—either through MUIS, Muhammadiyah Association of Singapore, and Jamiyah Singapore—are more successful as compared to the other Muslim countries in developing its *amil zakat* institution. By utilizing technological advancement, the payment for *zakat*, *infaq*, *sadaqah*, and *waqf* can be made via online payment system.

The success of Singaporean Muslim community in running its philanthropic activities is inseparable to Singapore's condition as a developed state, which encourages its citizens to adapt with the technological and global advancement. This drives Singaporean Muslim communities to keep adapting and adjusting themselves with those changes, one of which is the *zakat* management and distribution that is being run in such professional and responsible manner by the official institution, MUIS, and also other Islamic organizations such as Muhammadiyah Association of Singapore and Jamiyah Singapore, but still under the coordination of MUIS.

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