



جامعة السلطان الشريف علي الإسلامية  
UNIVERSITI ISLAM SULTAN SHARIF ALI  
SULTAN SHARIF ALI ISLAMIC UNIVERSITY

**Faculty of Islamic Economics and Finance  
Semester I, 2020/2021 Academic Session**

**Final Examination Question Paper**

**Course Code : BF3310**

**Course Name : Humanomics**

**Course Level : Bachelor of Science in Islamic Finance,  
Bachelor of Business Management & Minor  
in Islamic Economics**

**Time : 3 hours**

**Notes:**

1. This examination comprises of 5 questions. Answer only **FOUR** questions out of five questions. This carries a total of 60 marks.
2. Write **ALL** of your answers in the Answer Booklet provided.
3. Candidates are not allowed to take the Answer Booklet out of the examination venue.

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Answer 4 questions only. Each question carries 15 marks (TOTAL: 60 MARKS)

**Question 1 [15 Marks]**

- a. Surah at-Taubah verse 90 clearly mentioned the eligible recipients for *zakat*. Explain the definition of each group of eligible recipients (*asnaf*) of *zakat*. (8 marks)
- b. The role of *Amil* in managing the *zakat* institution is getting more sophisticated in the era IR4.0. Discuss the issues and challenges of *Amil* in Brunei Darussalam? (7 marks)

**Question 2 [15 Marks]**

According to the Zakat Collection and Distribution Division (BAKAZ), Brunei Islamic Religious Council (MUIB), the *zakat* fund is also given for assistance in the form of business capital. Unfortunately, there is no specific unit being formed to take charge of this significant poverty alleviation program. Therefore, no proper monitoring and guidance program were given to the recipients. (15 marks)

Discuss on how to improve the program of business capital assistance provided by BAKAZ and the challenges.

**Question 3 [15 Marks]**

Microfinance is well known as one of the tools in eradicating poverty. Discuss on how Microfinance can help the low income people to up lift their living from poverty. (15 marks)

**Question 4 [15 Marks]**

- a. Identify and explain three main characteristics of *waqf*. (6 marks)
- b. *Waqf* has high potential for economic development of Muslim ummah. It has been practiced widely in many countries. Discuss. (9 marks)

**Question 5 [15 Marks]**

Group lending is popular practice in delivering Microfinance facilities to the under privilege family in many countries. Discuss the features of group lending in microfinance institution and how *Hiwalah* contract is applied in group lending. (15 marks)

بالتوفيق والنجاح