

ZAKAT LITERACY AMONG INDONESIAN MIGRANT WORKERS IN MALAYSIA

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Article history:

Received: May 2024

Revised: May 2024

Accepted: May 2024

ABSTRACT The potential for zakat abroad is significant; however, zakat management has not yet been optimized due to issues with socialization and limited zakat literacy among zakat payers (muzaki) abroad. These issues include the frequent movement of muzaki and low trust in Zakat Management Organizations (OPZ), leading many to pay their zakat directly. Empowerment methods and enhancing zakat literacy for Indonesian Migrant Workers and the Indonesian Diaspora are critical factors in increasing understanding and knowledge, which can change attitudes and behaviors in zakat payment. This assistance follows the stages of empowerment, namely: the awareness stage, the skills transformation stage, and the intellectual and skills enhancement stage.

KEYWORDS: *Zakat, Indonesian Migrant Workers, Literacy*

1. INTRODUCTION

According to a study by BAZNAS Central, there is a significant potential for zakat fundraising abroad among Indonesian migrant workers (PMI), the Indonesian diaspora, and Indonesian representatives overseas. The study found that the zakat potential from PMI is valued at Rp11.44 trillion, followed by zakat collection from the Indonesian diaspora at Rp4.15 trillion, and Indonesian representatives abroad at Rp40.71 billion. Data from the Indonesian Migrant Worker Protection Agency (BP2MI) shows that in 2022, the Indonesian population abroad reached 200,761 individuals (Hasbi Zaenal, 2023). The zakat collection pattern is generally retail or individual for PMI and the diaspora abroad.

Despite the significant potential, zakat management by zakat organizations such as BAZNAS and LAZ has not been maximized (Rusydiaana & Al Farisi, 2016). Although the number of

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Indonesian migrant workers has increased, making them zakat payers (muzaki) who pay their zakat through amil institutions faces several challenges:

first, the socialization to increase zakat fundraising potential among Indonesian migrant workers in Malaysia is still low, resulting in low awareness of zakat payment among migrant workers (Sutrisno, 2024); second, migrant workers generally move from place to place or domicile. Third, successful migrant workers as professionals generally distribute their zakat directly to zakat recipients (mustahik) (Hidayati & Tohirin, 2010). This occurs due to weak trust in zakat management organizations (OPZ), especially government OPZ. According to Huda & Sawarjuwono (2013), muzaki's trust in OPZ is influenced by several factors, including the professionalism of the OPZ, the length of OPZ's establishment, and the socialization to the public. Non-governmental OPZs tend to be more trusted by the public than those managed by the government. On the other hand, government OPZs such as BAZNAS, BAZDA, and UPZ have a wide range of networks, almost in every province, even regencies, and cities. Therefore, synergy between OPZs as zakat operators is needed (Alim, 2013).

The issue of payment gateways remains a major problem in optimizing zakat collection abroad. Many muzaki are hindered from fulfilling their zakat due to the unavailability of usable payment channels. Availability and ease of access to payment channels significantly affect muzaki in paying zakat to zakat management organizations (Kasri & Yuniar, 2021). Typically, payment gateway problems in overseas zakat collection programs are limited to using bank accounts (debit and credit cards), PayPal, and some overseas crowdfunding. Some suggestions for zakat collection efforts include establishing Zakat Management Units (UPZ) to focus on two government institutions, namely KBRI, KJRI, and the Indonesian Migrant Worker Protection Agency (BP2MI). These two institutions are the main stakeholders in managing data for the Indonesian diaspora and Indonesian migrant workers (PMI) abroad. Therefore, establishing UPZ in these two institutions is crucial for the initial management of BAZNAS overseas zakat collection. The proposal to establish UPZ (Hasbi Zaenal, 2023).

Given the complexity of zakat development challenges, strategic steps can be taken by building networks targeting zakat collection abroad. One concrete effort that OPZ can take is digital literacy for Indonesian citizens abroad. The issue of low literacy can be addressed by developing assistance for PMI or the diaspora abroad through digital literacy development using websites, social media, or networks of Indonesian community associations.

Literacy is one factor that will increase understanding and knowledge, which can change a person's attitude towards an issue (Alwasilah, 2012). In zakat literacy, the research refers to the zakat literacy index compiled by Hasbi Zaenal (2023). The index explains that the zakat literacy

index is measured using two indicators. The first is basic knowledge about zakat, and the second is advanced knowledge about zakat. The advanced knowledge encompasses various aspects.

One of the goals related to zakat, as one of the pillars of Islam, is the obligation for Muslims to fulfill their duties to be managed and distributed to the poor (Qaradawi, 2007). Good zakat governance management represents a potential fund that can be utilized to advance the general welfare of society. As stated in Law Number 23 of 2011 on zakat management, Article 3 mentions that zakat management aims to increase the effectiveness and efficiency of zakat management services and enhance the benefits of zakat to achieve community welfare and poverty alleviation. Transparent and accountable zakat fund management can build public trust in zakat managers. With the increasing amount of zakat funds collected and productive distribution patterns, it will create welfare in society, particularly reducing poverty levels.

2. METHOD

The Method Used In This Community Service Project Began With Conducting Online Activities Via Zoom For Indonesian Migrant Workers (Pmi) And The Diaspora In Malaysia. These Zoom Sessions Consisted Of Lectures Providing Explanations And Education On Zakat Topics, Including The Jurisprudence Of Zakat, Payment Methods, And Explanations Of Zakat Management Organizations (Opz) As Zakat Management Institutions According To Regulations In Indonesia. The Second Step Involved Face-To-Face Lectures And Simulations With 110 Participants From Pmi And The Indonesian Diaspora In Malaysia.

Data Collection Methods Included In-Depth Interviews With Pmi And The Diaspora Regarding Issues Related To Zakat Payment And Zakat Mechanisms In Malaysia. The Second Step Involved Documentation To Cross-Check (Triangulate) The Interview Results, Both Concerning The Administration Of Zakat Collection And The Distribution Of Zakat Funds.

3. RESULT AND DISCUSSION

3.1 Empowering Zakat Payers Through Zakat Literacy

The empowerment process is undertaken as an effort to transfer power or ability from those who have it to those who lack or have not yet acquired it (Sulistiani, 2017). Empowerment through digital literacy aims to raise awareness and knowledge of zakat among Indonesian migrant workers and the diaspora by utilizing digital services such as website platforms or social media.

1. Digital Zakat Literacy Program For Empowering Indonesian Migrant Worker Zakat Payers

The zakat literacy process can be carried out in this service project by empowering zakat payers (muzaki) to channel their zakat to zakat management organizations, thereby increasing zakat fund collection through online platforms. This includes guidance via Zoom or Google Meet.

Digital socialization is carried out by utilizing digital platforms such as the Baznas East Java YouTube channel, Baznas East Java's website, and social media platforms like Instagram, Facebook, and Twitter. The strategy for optimizing these platforms involves creating content on social media. In addition to websites, social media platforms such as Instagram, Facebook, and YouTube can be utilized. Social media serves as a means of publication, campaign, and zakat socialization to the public. It also plays a crucial role in mapping the segmentation of zakat payers. Currently, Baznas' social media focuses on zakat campaigns and socialization, targeting the general Indonesian public (Hasbi Zaenal, 2023).

Through social media or website platforms, literacy activities are carried out by inviting the community and the diaspora to learn together by reviewing content and information presented on social media and website platforms. With these social media platforms, people can channel their zakat online. This online method can also enhance literacy by providing knowledge about online zakat information.

a) Zakat Management Organization Websites

A website contains information displayed on its pages, which can include text, image data, animation data, sound, video, or a combination of all these, usually summarized on a world wide web (www) server accessible via the internet. Websites, as part of digital content, are commonly used by zakat management organizations to socialize zakat collection programs by utilizing the website. Socialization programs through websites significantly impact the information received by the public. The Baznas East Java website includes features such as "Zakat Calculator, Zakat Confirmation, Zakat Account, Online Zakat Payment," and news containing information on Baznas' zakat performance.



Figure 1. Zakat Management Organization Websites

b) Social Media

Social media is a platform on social networks that can be used for socialization and promotion. Through these applications, users can exchange information, communicate, and share content with each other. The social media platforms used include Facebook, Instagram, Twitter, YouTube, and TikTok.

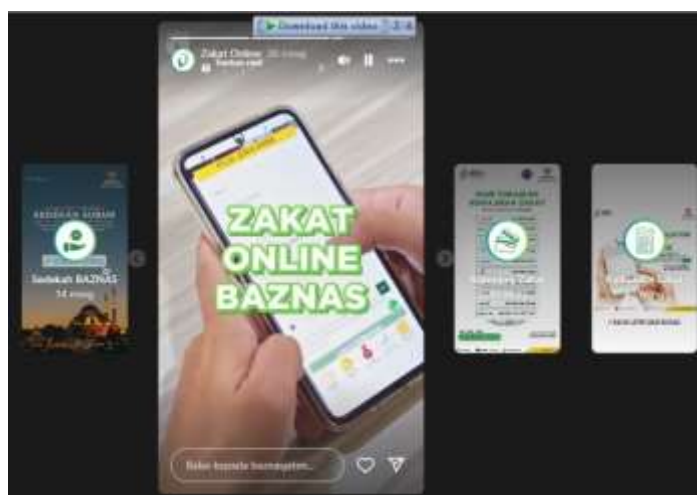


Figure 2. Zakat Social Media

2. Implementation Of Empowerment For Zakat Payers

The Zakat Literacy Process Carried Out In This Project Aims To Enhance The Collection Of Zakat Funds Online Through The Baznas Platform And Provide In-Depth Knowledge About Zakat Via This Platform. On The Website And Baznas Social Media, Information Is Provided About

Modern Zakat Management Through Social Institution Management Practices That Gather Community Funds And Distribute Them Fairly.

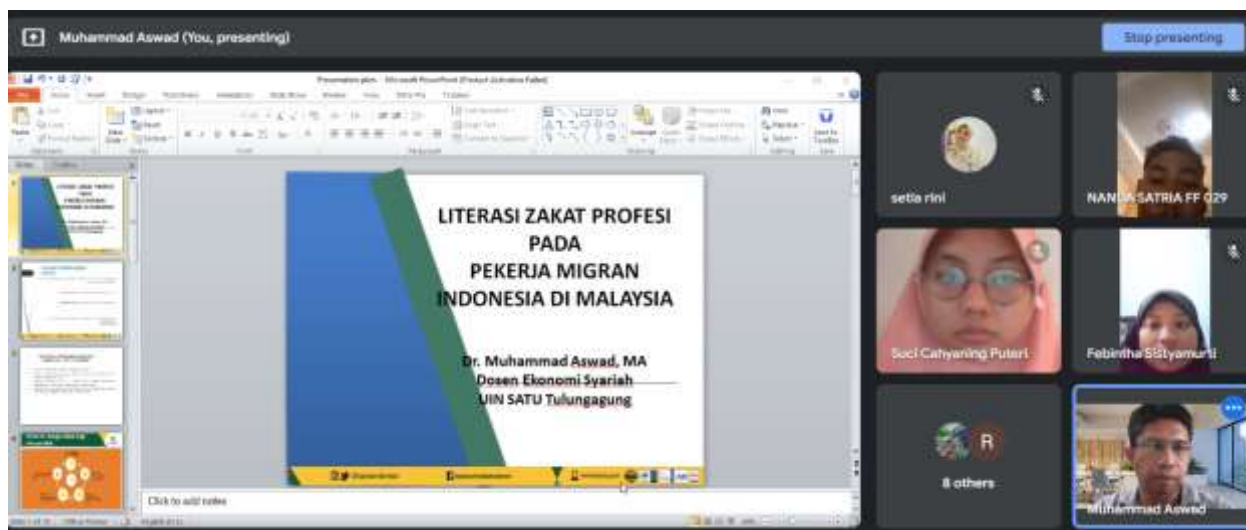


Figure 3. Matery of Zakat Literacy

In supporting zakat payers through digital literacy, Indonesian migrant workers (PMI) and the diaspora can utilize digital services to fulfill their obligations as Muslims. The empowerment approach for zakat payers involves stages that encompass knowledge, attitude, and practice, explained through psychological and educational indicators, including cognitive, affective, psychomotor, and conative aspects. Through the learning process, individuals can understand, know, delve into, and appreciate zakat, fostering a sense of involvement driven by awareness and responsibility in fulfilling their zakat obligations. The research examines the empowerment process for zakat payers based on the stages of empowerment according to Sulistyani (2017): awareness stage, skills transformation stage, and enhancement of intellectual and skill capabilities. These stages are described as follows:

1. Awareness Stage

The earliest stage is awareness and behavior formation. It is crucial to build awareness towards conscious and caring behavior, leading to the need for self-capacity improvement. In this awareness stage, zakat payers who fulfill their zakat through BAZNAS gain basic knowledge about zakat from religious lectures or formal education, which fosters awareness in each zakat payer. Some zakat payers develop their awareness from digital media content. Consistent zakat payments and the implementation of the 6 Pillars program are evidence that zakat payers recognize the need for self-capacity improvement through zakat knowledge via digital platforms and utilizing these platforms to become empowered and independent individuals.

2. Knowledge Transformation Stage

The second stage in the empowerment process is knowledge transformation. This stage can occur internally, where information and knowledge are gained from BAZNAS's digital platforms, or externally from other platforms. This enables zakat payers to apply the knowledge through digital applications. Consequently, zakat payers will indirectly experience a learning process about new knowledge and skills in accessing digital media platforms, which are relevant to their needs for digital zakat literacy. This process stimulates a broader perspective for zakat payers and enhances their skills in using digital platforms for zakat fulfillment. This improvement occurs from before they acquire knowledge to after receiving it, through content and information provided by zakat administrators and others.

In addition to online knowledge transformation, offline learning is also employed to maximize zakat payers' knowledge regarding zakat and the payment process through simulations as presented on the Baznas website. In this empowerment effort, Indonesian migrant workers engaged with the material provided during the empowerment activity held at Aula SIKL Kuala Lumpur on May 26, 2024.



Figure 4. Author as Presenter about Zakat Literacy at Community Service Activity

Based on digital information, zakat payers gain cognitive abilities or basic knowledge about zakat. With this knowledge and insight, zakat payers can further develop their abilities, which will also stimulate their motivation and enthusiasm for fulfilling their zakat obligations online. This, in turn, increases their intensity in seeking information about zakat management organizations (OPZ) and other knowledge, as well as sharing this information with their close contacts.

3. Skills Enhancement Stage

The skills enhancement stage is the third phase in the empowerment process of zakat payers through digital platforms. In this stage, zakat payers' intellectual and practical skills improve, enabling them to become more independent. By this stage, zakat payers have already acquired and mastered basic zakat literacy skills and are further developing their skills by seeking information from both zakat administrators and external sources. This development enables zakat payers to enhance their skills. For example, in the past, zakat payers needed more time to complete their zakat payments, often consulting via phone or visiting OPZ offices in person. Now, with their enhanced skills, zakat payers can find information and make payments online. This intellectual skill development facilitates and even motivates other zakat payers to fulfill their zakat obligations more eagerly, thanks to the accessibility provided.

4. CONCLUSION

The potential for zakat development among Indonesian citizens working in Malaysia as migrant workers or living abroad as the diaspora is significant, according to studies by Baznas Central. Therefore, concrete efforts are necessary to realize this potential through strategic measures. The initial step to maximize zakat potential involves empowerment through supporting zakat payers in Malaysia. Providing support as a means of socialization and literacy enhancement is a solution to increase zakat payments. Socialization efforts directed at PMI and the diaspora involve encouraging awareness of zakat information provided by various OPZs through website platforms and social media. Digital literacy programs are a key alternative for improving zakat knowledge, attitude, and practice among zakat payers. Empowerment is carried out in accordance with the stages of empowerment: awareness stage, skills transformation stage, and enhancement of intellectual and skill capabilities.

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