

# Awareness of Indonesian Migrant Workers in Paying Zakat: Case Study of Borneo Palm Oil Plantations Samudera Langkon, Marudu, Sabah Malaysia

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## ABSTRACT

Zakat is a fundamental obligation for Muslims, as one of the five pillars of Islam. Therefore, every Muslim must pay zakat annually during the holy month of Ramadan. This research aims to explore the awareness of Indonesian migrant workers regarding the payment of zakat. This study primarily examines the extent of awareness among migrant workers regarding their zakat obligations. Using a qualitative approach, data was collected through in-depth interviews and participatory observations with migrant workers across various industries in Malaysia. The findings reveal that most respondents exhibit a strong awareness of their zakat obligations as a religious duty. Factors such as religious education, personal experiences, and the social environment at the workplace significantly influence the level of awareness. The implications of these findings offer insights for relevant institutions to develop educational and promotional programs aimed at enhancing awareness and compliance with zakat payments among Indonesian migrant workers. This study concludes that religious education, personal experiences, and the social environment at the workplace play a crucial role in shaping migrant workers' awareness of their zakat obligations, and understanding these factors can help design more effective interventions.

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## INTRODUCTION

Paying zakat is an obligation in Islam, commanded by Allah SWT. It fosters love and solidarity among Muslims and extends to the broader community and environment, even in the context of sharing not only Muslims but also fellow humans and the surrounding environment, so that sense of caring for each other and a sense of togetherness and caring for each other in living life arises. Zakat is a form of worship encompassing two dimensions, obedience to Allah and obligations to fellow humans. Zakat is a form of *maaliyah ijtimā'iyah* worship (financial and social worship), holding a crucial role in Islamic teachings and societal welfare development, both in terms of Islamic teachings and in terms of developing the welfare of the people. Zakat is categorized into various types, including zakat fitrah, zakat mal, and zakat *tijarah* (Munajat, 2023).

Zakat *tijarah* or trade zakat is paid on ownership of assets intended for buying and selling. Like other forms of worship, a Muslim is required to achieve perfection in implementing the zakat service. For this reason, if determining and calculating zakat is essential; Muslims are obliged to do so with a certain level of propriety and caution. Additionally, a set of accounting principles can be used as a tool to achieve perfection in worship. Zakat *tijarah* is obligatory for the Muslim community and pertains to zakat on trading assets, which must be paid to clear one's property from the rights of others, as regulated by Islamic law. The Muslim Ummah is obliged to pay zakat *tijarah* if the trader's assets have reached the threshold. The Islamic religion does not necessarily require paying zakat *tijarah* for its people, but rather Islam provides a limit, namely the threshold if the assets do not reach one threshold then there is no need to pay zakat *tijarah* so this is not burdensome for the Muslim community in general (Iswanaji et al., 2021).

Zakat is not only a unique form of worship but also a fundamental practice that brings significant blessings, because the impact of zakat extends beyond individual acts of devotion, as it fosters economic prosperity and enhances social welfare. Instilling the practice of zakat in Muslims is essential, as it represents not only an obligation to God but also a commitment to social responsibility and environmental awareness. Islam is one of the officially recognized religions in Indonesia. Every Muslim is required to uphold the five pillars of Islam as a reflection of their faith. These pillars are taught from an early age through various methods, both in the family environment and at school, ensuring that these principles are ingrained in every

individual. To maintain their faith until the end of their lives, Muslims must consistently practice the pillars of Islam (Aziz & Prabuwno, 2023).

In the perspective of Islam, wealth is a vital means and fundamental infrastructure for human life as a *khalifah*, humans are entrusted with authority over wealth and the universe, to ensure their survival and maintain environmental sustainability. Therefore, humans and wealth are very closely related. So closely related that the human instinct to own it becomes one with the instinct to care for human life itself. The connection between zakat, wealth ownership, and religious motivation is significant, as financial capability is a prerequisite for fulfilling zakat and other obligations. In other words, the obligation to seek wealth to become a capable person (*muzakki*). Zakat is the third pillar of Islam that must be fulfilled by every Muslim (Hana, 2024). Zakat is divided into two types zakat *fitriah* and zakat *mal*. Zakat Fitrah is performed during the month of Ramadan and must be paid before the Eid al-Fitr prayers, either in the form of staple food weighing 2.5 kg or in the form of money by the fatwa issued by the local Ulama Council. Meanwhile, zakat *mal* is paid once a year when a person's wealth or income reaches the threshold, equivalent to 85 grams of gold. By paying Zakat, Muslims fulfill their obligation to purify themselves from sins and contribute to improving the welfare of the less fortunate (Sari, 2024).

Linguistically, the term zakat means to grow, prosper, thrive, or attain happiness. In the Quran and Hadith, it is stated Allah destroys usury and gives growth to charity (QS. al-Baqarah [2]:276), and takes from their wealth a charity by which you purify and cleanse them (QS. at-Taubah [9]:103). A Hadith from Tirmidhi also mentions charity does not decrease wealth. According to Islamic law, zakat is a portion of a person's wealth taken when it reaches a minimum threshold (*nisab*) and given to those entitled to receive it, known as the *muzakki* as mentioned by Al Mawardi in his book Al Hawiy. In addition to zakat, there are terms such as *alms* voluntary charity, and *infaq* spending, which also represent forms of sharing wealth. Some scholars of fiqh argue that mandatory charity is referred to as zakat, while voluntary charity is called *infaq*. Conversely, some scholars argue that mandatory *infaq* is zakat, while voluntary *infaq* is called alms (Kusuma, 2024).

As a fundamental pillar of Islam, zakat serves a vital social function in supporting the needy and fostering economic equity. In the Quran, Surah Al-Baqarah, verse 177, it is stated it is not righteousness that you turn your faces towards the East or the West, but

righteousness is in one who believes in Allah, the Last Day, the Angels, the Books, and the Prophets, and gives his wealth, despite his love for it, to relatives, orphans, the needy, the traveler in need, those who ask for help, and for freeing slaves; and establishes prayer and gives zakat and those who fulfill their promises when they promise, and those who are patient in poverty and hardship and during battle. It is they who have been true, and it is they who are the righteous. The views of the Islamic scholarly schools of thought on zakat are generally similar, as zakat is considered an obligatory act for Muslims who are financially able. The details of zakat are governed by interpretations of the Quran and Hadith. The Hanafi, Maliki, Shafi'i, and Hanbali schools all recognize zakat as the third pillar of Islam and outline specific provisions regarding the types of wealth that are subject to zakat, the *nisab* (minimum threshold of wealth), and the distribution of zakat to the *mustahik* those eligible to receive zakat (Sanrego & Rusydiana, 2017).

Zakat is also part of the Islamic economic system. The command to pay zakat aims for economic balance, which can mobilize all potential and optimize the economic strength of the people. The obligation of zakat is not just an act of worship, but in the context of economics, zakat is a form of wealth distribution (*tariqah al-tsarwah*) among humans, namely distribution without going through economic transactions. Zakat is not just a realization of a Muslim's concern for the poor. But more than that, zakat has a very strategic function in the economic system, namely as an instrument for wealth distribution. Evidence that zakat is an instrument for wealth distribution that prospers the people is seen in the government of the Islamic caliphate (Nahar, 2018). Many people in Indonesia migrate from villages to cities and abroad. The main motivation for people to migrate is because of economic notification, which is a motive that develops because of economic inequality between various communities. Therefore, the destination of the population or the direction of the population tends to the city which is relatively expected to be able to meet their economic needs. People who migrate are legally required to pay *tijarah* zakat if the amount of their income or income has reached the threshold provisions regulated in Islamic law. So that people who earn income from working for 1 year or 2 years or more can build new houses, pay debts, and buy cars and other goods (Sawmar & Mohammed, 2021b).

The oil palm plantation industry in Malaysia began in the late 19th and early 20th centuries when the oil palm plant was first introduced by British colonizers as an ornamental

crop. In 1917, the colonial government initiated large-scale oil palm cultivation for vegetable oil production. Since then, the oil palm industry in Malaysia has grown rapidly. A corporate agreement signed in 1996 between the Sabah government, SLDB, Sawit Kinabalu Berhad, and Borneo Samudera Sdn Bhd marked the establishment of Sawit Kinabalu Berhad along with its group of companies. Although the management agreement between BSSB and SLDB ended in 2002, Sawit Kinabalu Berhad continued to develop as an independent entity after the corporatization process. The company's logo reflects professionalism and commitment to growth, with the gold color symbolizing strength and development, and the dark red color representing maturity and stability in the oil palm industry. Palm oil companies in Malaysia, particularly those located in more developed cities or regions such as the Langkon Estate in Kota Marudu, tend to have better infrastructure, easier accessibility and are more up-to-date in implementing technology and best practices within the industry. They are also more likely to comply with government regulations regarding the environment, worker welfare, and sustainability. On the other hand, palm oil companies located in remote areas may face challenges in terms of accessibility, limited infrastructure, and potentially lower compliance with regulations (Ab Rahman et al., 2012).

The differences in conditions between palm oil companies in cities and those in remote areas can influence the mindset of Indonesian migrant workers employed there. Migrant workers may have different perceptions regarding their working conditions, rights, and the welfare they receive, depending on the location of their workplace. Workers in palm oil companies located in cities are more likely to have better access to facilities and services and may feel more valued and protected by stricter labor regulations. These differences in working conditions and environment can impact the way Indonesian migrant workers perceive their religious obligations, including the payment of zakat. They may have varying perceptions of their ability to fulfill their zakat obligations based on the conditions of their workplace. Therefore, understanding the context in which migrant workers are employed can provide valuable insights into the factors that influence their awareness and behavior regarding zakat payments (Sawmar & Mohammed, 2021).

Indonesian Migrant Workers (PMI) have become an integral part of the global economy, making significant contributions to economic growth in various destination countries. Most of them are hard-working individuals who work far from their homeland to

support their families and seek a better life. Amid their efforts to adapt to new environments and meet job demands, their awareness of religious obligations, particularly the duty to pay zakat, becomes an important aspect of their lives. It is important to note that Indonesian Migrant Workers (PMI) in Malaysia typically have the primary motivation of seeking a better livelihood and higher income compared to what they can earn in their home country (Lubis et al., 2011).

Additionally, the absence of stringent requirements for employment makes it easier for PMIs to choose to work in the palm oil industry, where they feel they can find better opportunities. This report outlines the reasons why Indonesian Migrant Workers (PMI) choose to work abroad, including in the oil palm plantation sector in Malaysia. Below are examples of the typical jobs performed by palm oil workers in Malaysia. Interestingly, the full awareness of Indonesian migrant workers in Langkon Estate, Kota Marudu, regarding the payment of zakat has become a research focus that is rarely explored. The purpose of this study is to delve deeper into understanding the awareness of Indonesian migrant workers regarding their obligation to pay zakat while working abroad. Through a literature review, several studies reveal that religious awareness and socio-economic factors play an important role in an individual's motivation to pay zakat. However, there has been limited research specifically exploring the awareness of Indonesian migrant workers in the context of zakat payments

## **METHOD, DATA, AND ANALYSIS**

The research method used in this study is qualitative descriptive. The study was conducted at the Langkon Estate owned by Sawit Kinabalu SDN BHD in Kota Marudu in 2024. Data were collected through interviews and direct observations. The informants consisted of Indonesian Migrant Workers (PMI), community leaders, and CLC (Community Learning Centre) teachers Indonesian workers teaching children of PMI in Malaysia, particularly in the Langkon Estate, Kota Marudu. Secondary data were obtained from documentation and literature related to community awareness of zakat payment. Data were analyzed using reduction, data presentation, and conclusion methods. The structure of the report includes an introduction, research methodology, an overview of the research location, research findings and discussions, and conclusions.

Observation involves the direct examination of social behaviors, phenomena, and psychological aspects related to zakat implementation. Observation activities are carried out as supporting information from the interview results. Documentation is used as a complement to the use of observation and interview methods. Documentation studies in this study were carried out by collecting data in the form of annual report documents of zakat institutions in this case BAZNAS, as records of the realization of fund collection and distribution and the implementation of zakat accounting. Literature studies were carried out on secondary data, in the form of library materials containing theoretical and conceptual frameworks related to the data objects being studied. This activity was carried out by searching for, collecting, and reviewing various literature such as texts of the Qur'an and Hadith as the main sources of Islamic law, books of *fiqh* and *ushul fiqh*, research results, journals, and various articles and scientific books related to the main focus of the research.

Based on the nature of the research using critical-analytical research methods, the data obtained in this study are processed qualitatively because this study provides a factual and systematic picture of the situation and events in the implementation of zakat accounting regarding factors, characteristics, and relationships between visible phenomena. The collected data are described as findings in the research report. The data processing procedure in the field is analyzed interactively and takes place continuously consisting of three activities, namely: data reduction, data display, and concluding or verification. The three data analysis techniques are applied as follows, namely, data reduction means summarizing, choosing the main things, focusing on important things, looking for themes and patterns, and discarding unnecessary ones. The reduced data will provide a clearer picture, and make it easier to collect further data and search for it if needed (Chandrarin, 2017).

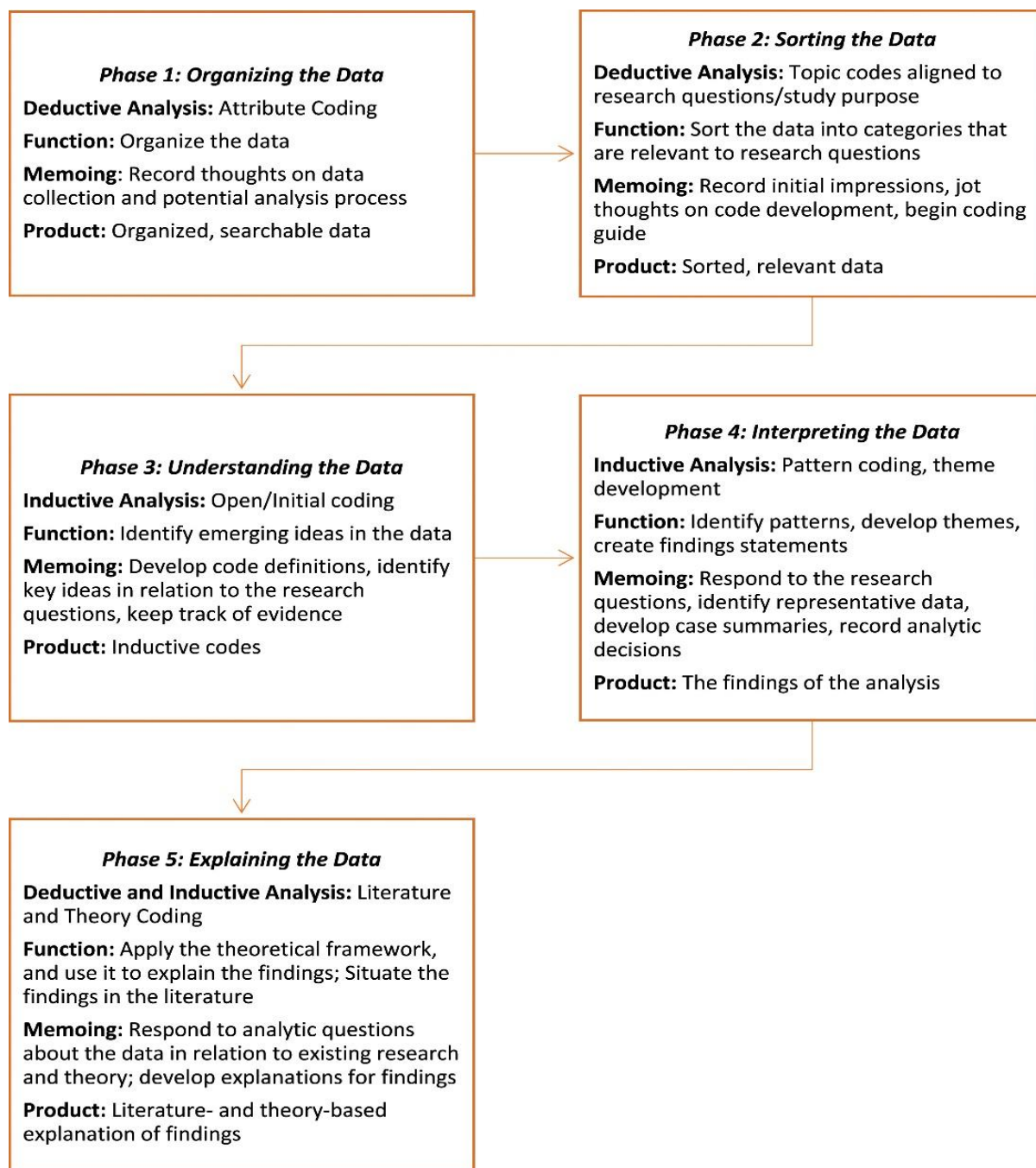


Figure 1

### Deductive and inductive analysis processes

Source: Bingham, 2023

Figure 1 explains that method deductive and inductive strategies are important in qualitative analysis, so in my work, I draw on both. I use deductive strategies to organize and focus myself, and I use inductive strategies to understand what is happening in the data, without forcing the data into what I think I'll see. In short, a data analysis process that draws



on both deductive and inductive analysis supports a more organized, rigorous, and analytically sound qualitative study. Data presentation is done in the form of brief descriptions, charts, relationships between categories, and the like. Presenting data facilitates comprehension of findings and guides subsequent research steps. Since the method used in this study is descriptive-analytical, the presentation of data is mostly presented in a brief description to describe the actual situation.

Conclusions are the third step in analyzing qualitative data. Conclusions in qualitative research may be able to answer the formulation of the problem that has been formulated from the beginning, but may not, because the problems and formulation of problems in qualitative research are still tentative and will develop after the researcher is in the field. The data analysis method is carried out by grouping and selecting data obtained from field research according to its quality and truth, then connected with theories, rules, principles, and legal and accounting concepts obtained from literature studies so that answers to the formulated problems are obtained. After completion in the field, the conclusions obtained from the previous stages are then analyzed using descriptive-exploratory techniques using inductive-qualitative methods, namely starting by revealing specific facts based on the perceptions and behavior of research subjects in the implementation of zakat accounting based on general facts so that they can be concluded as a research finding (Bingham, 2023).

## **RESULT AND DISCUSSION**

### **Factors That Influence Public Awareness in Paying Zakat**

Attribution theory where a person's behavior in this case the interest in paying zakat is influenced by factors that are within the individual's control internal or coercion factors due to certain situations external. Knowledge is the meaning of understanding after an individual senses a particular object. So that a person will gain knowledge about zakat after reading or listening to material related to zakat. The results of Ibnu Mubarak & Safitri, (2022) research, found that the knowledge variable had a significant positive effect on the interest in paying zakat in zakat management organizations, this finding is different from the research conducted by Ramadhani & Hapsari, (2022) which explained that knowledge does not affect the interest of *muzzaki* to pay zakat. This means that the knowledge possessed is only limited to knowing, not yet at the stage of being motivated to do something that is known.

The obligation to pay zakat was established in Madinah during Shawwal, the second year after the Hijrah of Prophet Muhammad SAW. Zakat became mandatory in Madinah because, at that time, the Muslim community had begun to take shape. The purpose of this obligation was to regulate social solidarity within Muslim society. Wealthy individuals who paid zakat were considered an integral part of the Muslim community. Previously, when the Muslim community was still in Makkah, Allah SWT emphasized in the Quran the obligation of giving wealth to those in need, though it was not yet referred to as zakat as *infaq*. The amount given depended on an individual's willingness and sufficiency, which was also based on the level of their faith. Conducted research to examine the impact of various factors, such as religious practices, knowledge, zakat, wealth or income, the role of scholars, the credibility of zakat institutions, and the role of the government, on individuals' motivation to pay zakat (Amir et al., 2013).

Conducted a survey among staff at the National University of Malaysia (UKM), identifying six factors that significantly influence their tendency to pay zakat on income. These factors include gender, number of dependents, education level, understanding of zakat on income, knowledge of Islam, and level of faith. The results indicated that education level and understanding of zakat on income harmed zakat payment behavior, while the other factors showed a positive correlation with zakat payments. Identified factors influencing the decision of *muzakki* (zakat payers) to fulfill their zakat obligations, including compliance levels, belief, knowledge of zakat, and motivation to pay zakat, payment methods, regulations, and the presence of zakat management boards. Concluded that religious influence significantly impacts compliance with paying zakat on wealth. An individual's belief in an institution or organization also plays a crucial role in determining the performance of their zakat contributions. This tendency is seen as a motivation to trust others, which can potentially affect the level of trust that one should have in such institutions. Emphasized that the credibility of zakat administrators and understanding of zakat plays an essential role in determining a Muslim's willingness to pay zakat (Fahlefi et al., 2019)

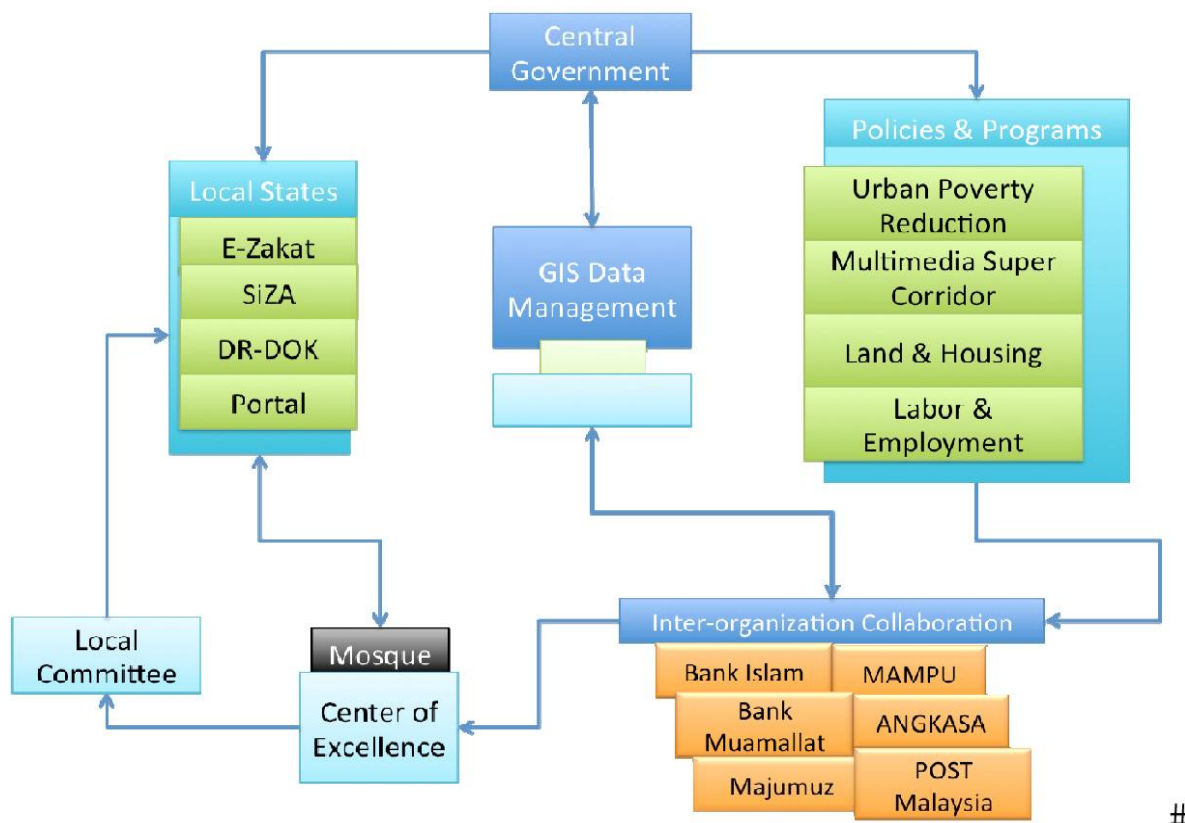
Islam is the official religion recognized by the Government of Indonesia. Every Muslim is required to practice the pillars of Islam as a measure of their faith. The principles of the pillars of Islam are taught from an early age through various methods, both within the family and at school, so that they become ingrained in each individual. To maintain faith throughout

their lives, Muslims must consistently practice the pillars of Islam. One of the fundamental pillars of Islam is zakat, which is the third pillar. Zakat is divided into two types: zakat fitrah and zakat mal. Zakat fitrah is given every Ramadan and must be paid before the *Eid al-Fitr* prayer, in the form of staple goods weighing 2.5 kg or according to the regulations set by the local Ulama Council. Meanwhile, zakat *mal* is paid once a year if a person's wealth or income reaches *nisab*, which is equivalent to 85 grams of gold. By paying zakat, a Muslim not only fulfills their obligation to purify themselves from sin but also help improve the welfare of the less fortunate in society (Latief, 2019).

Islam mandates an effective zakat management system that includes planning, organization, implementation, supervision, and distribution. By the Qur'an, Surah at-Taubah verses 60 and 103, and the hadith narrated by Mu'adz ibn Jabal regarding the distribution of zakat and several tasks related to zakat, the zakat management system must be institutionalized. In Indonesia, zakat management is regulated by Law No. 38 of 1999 Zakat Management followed by the Decree of the Minister of Religion (KMA) No. 581 of 1999 and the Decree of the Directorate General of Islamic Community Guidance and Hajj Affairs No. D/291 of 2000 concerning Technical Guidelines for Zakat Management. With the existence of official regulations from the government, it is hoped that the trust and loyalty of the Muslim community to pay zakat at this official institution will increase. This is done to achieve equality in the distribution or payment of zakat. The distribution of zakat by this official institution is different from the direct distribution of zakat by *muzakki* to *mustahik*. Because the distribution of zakat carried out by this institution has gone through a comprehensive data collection process for *mustahik* and *muzakki* it can help in the process of distributing zakat fairly and evenly in community life (Latief, 2019).

The position of BAZ formed by the government must be by the mechanism as stipulated in the Decree of the Director General of Islamic Community Guidance and Hajj Affairs No. D/291 of 2001. Meanwhile, LAZ is a zakat management organization formed entirely on the initiative of the community is a separate legal entity, and is confirmed by the government. The management of these two types of organizations must be based on four principles,<sup>20</sup> namely independent, neutral, non-political, and non-discriminatory. Zakat management carried out by the above institutions will not be successful without the management of selected Zakat managers. Therefore, in carrying out their roles, the

performance of the selected BAZ and LAZ management must also be measurable. The measurability of this management performance can be seen from the operationalization of three paradigms,<sup>21</sup> namely trustworthy, professional, and transparent (Ashraf & Rauf, 2020).



**Figure 2**

### **Integrated Approach in Advancement Zakat Distribution**

Source: Mahrus, 2023

Figure 2 explains that the process collecting zakat funds from the community requires awareness of zakat from each individual. This awareness will arise because of the interest of the community to pay their zakat at existing institutions because, without interest, all activities carried out are less effective and efficient. Interest is what he calls subject-related affect, which includes interest and attitude towards one's desires, in this case, especially the payment of zakat. So, the researcher concludes that interest is a psychological symptom due to the concentration of attention, feelings, and thoughts and feelings of pleasure towards the object being targeted, meaning that there is a will or tendency in a person to carry out activities to achieve certain goals (Wardani & Al Arif, 2021).

Religiosity can mean the extent to which a person is committed to his religion by practicing religious values sincerely and obeying the rules of his religion. A religious attitude that comes from oneself encourages a person to carry out all the obligations and recommendations of the religion he adheres to. However, according to Utami et al., (2021), the level of religiosity does not determine the interest of *muzakki* to pay zakat in zakat management organizations. Trust means positive expectations towards something that is believed to be true. In other words, positive expectations that zakat managers are consistent in carrying out their duties, open and transparent in managing funds, provide good service with valid information, and can be accountable for their work. In this case, *muzakki* trust can be formed when zakat management institutions pay attention to their performance including accountability, transparency, and responsibility. The external factor used in this study is income because zakat is closely related to assets, especially zakat *maal*. After all, zakat that must be paid is when the assets owned have been one year old and reached the *nisab*. Income itself means a person's income in a certain period obtained from the results of work or effort that has been done. So, income is only obtained after a person does a certain activity, according to the abilities he has. While interest is a combination of desire and will that can develop. In other words, interest is a combination of desire and will which then makes that desire and will into an encouragement to do something.

According to Duasa, (2023), zakat institutions are often criticized for lacking administrative capacity and transparency in their actions. Found a correlation between the credibility of zakat organizations and the level of compliance in paying zakat. Demonstrated that there is a relationship between trust in zakat institutions and behavioral intention to pay zakat. As zakat institutions play a vital role in the collection and distribution of zakat, trust in these organizations is a key factor in their success. To enhance trust, zakat institutions must develop transparent and accountable organizational structures. Faith in religion can help strengthen an individual's knowledge, beliefs, and attitudes. Zakat, as the third pillar of Islam, when carried out with full awareness and responsibility by Muslims, can become a sustainable source of funds that holds significant potential to support the success of national development, particularly in improving the income and welfare of society. Allah says in the Qur'an, Surah Al-Baqarah 2:267.

### **Religious Awareness and Understanding in Paying Zakat**

Religious education plays a crucial role in shaping an individual's awareness of the obligation to pay zakat. Awareness of Zakat among Migrant Workers emphasizes that migrant workers with a strong religious education background tend to have a higher awareness of their Zakat fitrah obligation. Comprehensive religious education helps individuals understand the importance of zakat fitrah as part of the pillars of Islam, as well as its impact on social welfare and wealth distribution. The influence of family is significant in shaping an individual's understanding and religious values, including the practice of paying zakat. Support from family members in matters of zakat has a profound effect on individual awareness. Families that are active in religious activities, including zakat payment, serve as role models for their members, encouraging them to follow the same path. Values such as care for others and cooperation, which are taught within the family environment, become integral parts of a person's personality and motivate them to consistently fulfill their zakat fitrah obligations (Ben Jedidia & Guerbouj, 2021).

The role of the community environment also significantly influences the awareness of the importance of paying zakat. Communities that are active in religious and social activities, such as study groups, lectures, and charitable events, have a positive impact on raising their members' awareness about zakat. Support and encouragement from fellow community members can serve as additional motivation for individuals to fulfill their zakat fitrah obligation. Migrant workers involved in communities that focus on zakat tend to be more inclined to pay zakat fitrah compared to those who are not part of such communities. Awareness of paying zakat fitrah is highly dependent on an individual's religious understanding, which is influenced by religious education, family support, and the community environment. Quality religious education enhances an individual's knowledge of the significance of zakat fitrah, while support from family and community can motivate them to fulfill this obligation. Therefore, efforts to increase awareness of zakat fitrah among migrant workers should involve improving religious education, encouraging family support, and fostering communities that prioritize zakat (Nurlaelawati, 2010).

The theory of reasoned action in Islam itself is based on belief in Islam itself, Belief is something related to the recognition of truth, belief is also an essential truth that comes from God Almighty and its existence cannot be avoided in this case in the form of religion. Muslims

around the world recognize three levels in the Islamic religion, the first level is the pillars of Islam which are built on five things, the second level is the pillars of faith, Faith in Islam means believing, believing in Allah SWT, prophets and apostles, books, and the like which are manifested from speech and shown by actions, the third is *Ihsan*, Islamic *fiqh* states that *Ihsan* is a Muslim's belief to worship Allah SWT as if they can see him if they do not see, they believe that He is truly All-Seeing everything in the world. Stated that religiosity comes from the word *religio* which is Latin and means binding. The meaning of binding in this case is that in a religion some rules or obligations are binding and must be obeyed by its adherents. In it, there is a binding and interrelated relationship between a person and his God, fellow human beings, and the surrounding environment (Dakhoir et al., 2014).

Religiosity is a manifestation of religious obedience in a person's beliefs, thought patterns, and behavior. The results of the study showed that the faith factor influences interest in paying zakat. Zakat is included in the official institution to create equality and justice so that it can improve the standard of living of the community. The implementation of zakat can be carried out effectively through formal zakat institutions, namely BAZNAS (Amil Zakat Agency) and LAZ (Amil Zakat Institution). Amil Zakat has characteristics as a non-profit organization as referred to in the Financial Accounting Standards Statement (PSAK number 45, namely obtaining resources from *muzakki* who do not expect any compensation or economic benefits that are comparable to the amount of resources provided, producing goods and services without the aim of making a profit, and there is no ownership in the sense that ownership cannot be sold, transferred, taken back, or such ownership does not reflect the proportion of resource distribution at the time of liquidation or dissolution (Kashif et al., 2018).

The basic purpose of zakat worship is to solve various social problems such as unemployment, poverty, destitution, and others. Distribution of zakat through institutions is a way to solve social problems in society and provide assistance to the poor regardless of race, tribe, ethnicity, skin color, and otherworldly attributes. Therefore, this zakat is very urgent to be fulfilled. Realizing the importance of zakat, Allah directly appoints officers to collect or take zakat from the community who have met certain requirements (*muzakki*), which are called *amil*. The assets are distributed back to the *mustahik*, among the *mustahik* there are *amils*, who have the right to receive zakat. This is not because of economic weakness but because of

their services in collecting, distributing, and utilizing the zakat assets. In Indonesia, *amil*s are zakat officers at zakat amil institutions (LAZ) or zakat amil bodies (BAZ). The importance of the existence of *amil*s is so that *muzakki* does not meet directly with zakat recipients, in addition, *amil*s know more about the indicators or requirements of zakat recipients. Zakat collected through zakat institutions will also be managed with good management. When zakat is distributed directly by *muzakki*, it usually does not reach the target, and the purpose of zakat will not be realized (Kusriyah, 2020).

Zakat is taken vertically if it has reached the ratio, which is a provision with a minimum mandatory limit for zakat to be issued. Likewise with the size of goods for which zakat must be issued. Excess assets owned are issued according to the provisions determined by *fiqh* experts. While the distribution of zakat is issued horizontally or evenly to groups entitled to receive zakat. When assessed from the income side, someone who has an income is very influential in issuing their zakat because determining the ratio or not someone to pay zakat is closely related to the income they earn. Likewise, the trust factor, trust in the zakat institution in this study is defined as the willingness of Muzaki to rely on the zakat institution to pay his zakat to *mustahik*, because Muzaki believes that the institution is professional, trustworthy, and transparent. In Islam, for example, religious sciences have been formed that are considered standard such as kalam, *fiqh*, and *tasawuf*, which eventually each developed and distanced themselves from each other. What is meant is an obligation or rules that must be carried out, all of which function to bind and strengthen a person or group of people in their relationship with God or fellow human beings, and the surrounding environment (Hilmiyah et al., 2018).

Lack of understanding of religion, especially regarding zakat, is one of the main factors for rich people who are not very familiar with religion. What is meant by understanding here is the understanding of Muslims about the institution of zakat. Their understanding is very limited when compared to their understanding of prayer and fasting. They only know worldly things so they do not have the awareness to pay zakat. Someone can't do something without knowing the basis. Thus, a person's understanding of sharia norms, especially related to the obligation of zakat, greatly influences a person's awareness to pay zakat for *mustahik* zakat. So it can be said that the better a person's attitude towards an object of zakat obligation), the higher the possibility of a person doing things under the object (Nafi', 2021).



### **Social and Economic Factors Affecting Awareness of Paying Zakat**

The awareness of paying zakat is influenced by various social and economic factors. Understanding these factors is crucial for developing effective strategies to enhance zakat compliance in society, particularly among migrant workers impact of income levels. Income level is a key economic factor that significantly affects an individual's awareness and ability to pay zakat *fitriah*. Individuals with higher incomes are generally more capable and aware of the importance of fulfilling their zakat obligations. In addition to the religiosity of the *muzakki*, there are also other factors such as income level, the greater the possibility that the needs are met. And if a person's needs have been met, then someone will change the law to require paying their zakat. Not a few people are still reluctant to pay zakat, because the obligation of zakat is still relatively small in nominal terms even though it is easy to do. The income factor has a very significant impact on the interest in paying zakat through the *amil* zakat institution. The income variable influences the interest of the *muzakki* to pay zakat (Ashraf & Rauf, 2020).

Job stability has a significant impact on an individual's ability to pay zakat *fitriah*. Migrant workers with stable jobs and secure income are more likely to fulfill their zakat obligations than those engaged in seasonal or irregular work. Social support from family, friends, and the community plays an important role in raising awareness about the importance of paying zakat. Strong social support can serve as a motivating factor for individuals to fulfill their zakat obligations. Active communities involved in social and religious activities can provide both moral and practical support to their members in fulfilling their zakat duties. Access to information and zakat institutions. Easy access to information about zakat and to institutions that manage zakat is a significant factor in influencing awareness and compliance in paying zakat *fitriah*. A lack of information and limited access to zakat management institutions can be major obstacles to zakat payments. Therefore, the effective dissemination of information and the provision of easy access to zakat institutions are essential (Alim, 2015).

The role of zakat institutions and organizations is significant in facilitating the payment of zakat *fitriah* in Malaysia and Indonesia. These institutions not only provide efficient and secure payment systems but also implement various educational programs and awareness campaigns to increase community participation in fulfilling their zakat obligations in Malaysia. PPZ-MAIWP collects zakat from the community in the Federal Territory. Programs include

zakat awareness campaigns, online zakat payment services, and the development of a mobile application dedicated to zakat. LZS is responsible for zakat management in Selangor and runs various empowerment and assistance programs for *mustahik* (zakat recipients). Programs include online zakat payment services, zakat kiosks, and salary deduction options to facilitate zakat payments. Kedah State Zakat Department (JZNK). JZNK facilitates zakat payments in Kedah using various methods. Programs include mobile zakat services, zakat payment centers, and zakat awareness campaigns.

Kelantan Islamic Religious and Customs Council (MAIK). MAIK is responsible for zakat management in Kelantan and conducts awareness campaigns. Programs include online zakat payment services and assistance for *mustahik* in Indonesia. National Amil Zakat Agency. BAZNAS plays a key role as the official body responsible for managing zakat in Indonesia. Programs include providing zakat guidelines for the community, educational programs, and zakat awareness campaigns. Amil Zakat Institutions. LAZ organizations handle the collection and distribution of zakat. Programs include economic empowerment initiatives, social assistance activities, and zakat awareness campaigns. Both Malaysia and Indonesia have well-organized zakat institutions to facilitate the payment of zakat fitrah and other forms of zakat. In Malaysia, institutions such as PPZ-MAIWP and LZS focus on specific regions and run programs tailored to local needs. Meanwhile, in Indonesia, BAZNAS and various LAZ operate across the country with a more centralized approach but still reach local levels. Zakat institutions and organizations in both countries have demonstrated their vital role in facilitating zakat payments. They provide services that make it easier for the community to fulfill their zakat obligations while implementing programs that support empowerment and social assistance. Their success in raising awareness and increasing community participation shows that an organized, community-based approach is highly effective in managing zakat.

Migrant workers are often located far from urban centers or zakat management institutes unions, making it difficult for them to pay zakat fitrah directly. Many workers are unaware of alternative payment methods, such as bank transfers or digital applications. Lack of information and education, many migrant workers lack sufficient information about their zakat fitrah obligations. Education on zakat is often not prioritized by government or non-governmental organizations, which results in a widespread lack of awareness about the importance of paying zakat fitrah. Difficult economic conditions. Low-income levels and high

financial burdens are significant obstacles for migrant workers. As they focus on meeting their basic daily needs, paying zakat fitrah becomes a lower priority. Challenging work conditions migrant workers frequently face harsh working conditions and long hours. This leaves them with limited time and energy to learn about their zakat obligations or find convenient payment methods. Lack of social support from the community or coworkers plays a crucial role in raising awareness and encouraging zakat payments. However, migrant workers often work in environments with limited social interaction, reducing the opportunity for them to be encouraged or reminded to fulfill their zakat duties (Ali et al., 2014).

The use of digital technology, such as mobile applications and online platforms for zakat payments, can make it easier for migrant workers to fulfill their zakat fitrah obligations. These applications can provide clear step-by-step guidance on how to pay zakat, making the process more accessible and user-friendly. Intensive educational programs and awareness campaigns about zakat fitrah need to be held regularly. These can be disseminated through social media, radio, and television platforms accessible to migrant workers. Additionally, governments and zakat institutions should organize educational sessions in workplaces and within migrant worker communities. Governments and zakat institutions can provide financial assistance or incentives to migrant workers who pay zakat fitrah. For example, they could offer reduced service fees or provide direct cash assistance to those who fulfill their zakat obligations. Companies employing migrant workers can collaborate to facilitate zakat payments (Naz'aina, 2015).

Employers could provide designated time or facilities at the workplace for zakat payments and support educational programs about zakat for their workers. Creating support groups within migrant worker communities can help raise awareness and compliance with zakat payments. These groups can serve as valuable sources of information and motivation for workers. The payment of zakat fitrah by migrant workers is faced with several complex challenges, including limited access and difficult economic conditions. To address this, a diverse approach is needed, one that involves leveraging technology, educational efforts, financial assistance, cooperation with employers, and strengthening social support. Through this approach, awareness and adherence to zakat fitrah obligations can be enhanced, which will ultimately have a positive impact on the welfare of migrant workers and society as a whole (Muhammad & Saad, 2016).

This study explores the awareness of Indonesian migrant workers at the Langkon Estate in Kota Marudu regarding the payment of zakat. The research indicates that their awareness is significantly influenced by the working conditions at the plantation. Palm oil companies located in more developed towns or areas tend to provide better facilities and services for migrant workers and comply with stricter rules and regulations. As a result, migrant workers at these plantations have better access to information and support regarding their religious obligations, including zakat payment. For them, paying zakat is considered an integral part of their religious practices, even in the face of potentially challenging economic and social circumstances. Zakat payment is viewed not only as an obligation but also as a form of solidarity and a positive contribution to the broader community.

In interviews with several workers, they shared their experiences as follows: Mrs. Titin Supriati (PMI) said, I always pay zakat because the process is very easy. The official zakat committee always provides clear guidance, and we also receive an official card as proof of zakat payment. Mr. Abu Bakar (Community Leader) shared, that I am very grateful for the understanding provided by the official zakat committee. They are always willing to answer questions and give complete information about zakat obligations. This has made me more confident to continue paying zakat correctly. Mr. Sunandi (CLC Teacher) remarked that the presence of the official zakat committee is very helpful in fulfilling zakat obligations. They not only provide information but also assist with the payment process and zakat distribution. With this committee, I feel more comfortable and confident that my zakat is being channeled properly. Mrs. Ramlah (PMI) stated, that one of the reasons I always pay zakat is because it is an obligation, and the zakat collection point is close to where I live. This makes it easy for me to handle zakat payments without facing time or transportation difficulties. The interview results show that workers pay zakat regularly because the process is considered easy and practical, supported by the understanding and assistance provided by the official zakat committee. The availability of the committee and its proximity to the workers' residences or workplaces are also crucial factors that make it easier for them to fulfill their zakat obligations.

**Table 1**  
**Zakat Payment Ease Percentage**

<b>Ease of Zakat Payment</b>	<b>Percentage of Respondents</b>
Very Easy	50%
Easy	30%
Average	15%
Difficult	3%
Very Difficult	2%

Source: Primary Data, 2024

From the table 1 above, it can be seen that the majority of respondents (95%) feel that paying zakat is either very easy or easy to do. Meanwhile, a small percentage of respondents (5%) find the process of paying zakat difficult or very difficult. Sources of income can be material, such as land, or non-material such as work, or can be from both. So that income is divided into earnings, salary or wages, and profits. Islam has made zakat mandatory for wealth and also requires zakat on income. For example, the obligation of zakat on income from agriculture, mining products, and also income from freelance work, including salaries or wages, honorariums, and other results obtained from various jobs and businesses.

## **CONCLUSION AND SUGGESTION**

This study finds that Indonesian migrant workers with a strong awareness of zakat obligations contribute significantly to religious practices and community welfare. They demonstrate a strong commitment to religious and moral values through tangible actions, which can serve as an example for other members of society. Therefore, it is recommended that the Indonesian government and related institutions provide greater support to migrant workers in fulfilling their zakat obligations. This includes offering easily accessible information and assistance services to help them pay zakat, both in Indonesia and in their host countries, as well as strengthening cooperation with migration destination countries to ensure the protection and rights of migrant workers.

Future research should explore the impact of governmental and institutional support on migrant workers' compliance with zakat obligations. The focus of the research could include evaluating existing policies, analyzing the barriers faced by migrant workers in paying

zakat, and identifying solutions to improve accessibility and ease of zakat payments, both in Indonesia and migration destination countries. Therefore, knowledge and beliefs need to be given attention to be studied in depth regarding awareness of paying zakat, which is the aim of this research. The awareness of the Muslim community in paying zakat is related to the community's understanding of zakat, credibility, or trust in zakat management institutions.

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