
Analysis of Islamic Law on Zakat Obligation for Migrant Workers' Income and Its Implications.

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ABSTRACT

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Zakat is one of the pillars of Islam that must be fulfilled by every Muslim who meets certain requirements. This study aims to analyze the obligation of zakat on income for Indonesian Migrant Workers (IMWs), focusing on the determination of nisab and haul in the context of fluctuating income and foreign currency earnings. The research method used is descriptive qualitative, identifying and analyzing various relevant sources, both primary and secondary, with a juridical-sociological approach to examine the obligation of zakat on income and its Islamic law. The results show that the obligation of zakat on income also applies to IMWs who meet the nisab and haul requirements. This study also identifies differences of opinion among scholars regarding this matter. Based on the analysis, the study concludes that further efforts are needed to provide clearer legal certainty regarding the zakat obligation for IMWs.

INTRODUCTION

The obligation of zakat on income for a Muslim is a duty that has been established in Islamic law. However, in the context of migrant workers, particularly Indonesian Migrant Workers (IMWs), there are several complexities that require deeper analysis. Differences in taxation systems in the destination countries, fluctuations in currency values, and the lack of clarity regarding the nisab and haul limits in the context of income earned abroad are some of the main challenges. One crucial aspect that needs to be analyzed is the determination of nisab and haul for IMWs. Nisab is the minimum amount of wealth that must be given as zakat, while haul refers to the specific time period after the wealth reaches nisab. In the context of fluctuating income and foreign currency earnings, determining nisab and haul becomes more complex. Additionally, differences of opinion among scholars regarding the calculation of nisab and haul in foreign currencies further complicate this issue.

The implications of the legal uncertainty regarding zakat on income for IMWs are extensive. First, legal uncertainty may lead to non-compliance by IMWs in paying zakat. Second, it can also create differing perceptions among zakat institutions regarding the methods of calculating and distributing zakat for IMWs. Third, the lack of legal clarity can hinder efforts to increase awareness

and compliance in society regarding zakat payments. Therefore, it is essential to conduct an in-depth legal study to provide legal certainty and solutions to the problems faced by IMWs in paying zakat.

It is important to emphasize that the explanation above is general and can be adjusted to the more specific focus of the research. This study aims to critically analyze the various opinions of scholars regarding the obligation of zakat on income for IMWs, considering relevant arguments from the Qur'an, Hadith, and ijma' of scholars. Additionally, this study will also discuss the legal implications of the analysis results on zakat practices in Indonesia and provide recommendations for the development of Islamic law that is more relevant to the contemporary context.

METHOD

This study uses a qualitative method with a juridical-sociological approach, aimed at examining the obligation of migrant workers to pay zakat on income along with its Islamic legal aspects. The juridical-sociological approach means that this research combines legal analysis with the social realities that occur in society regarding the implementation and management of zakat. This approach aims to understand the Islamic law related to the obligation of migrant workers to pay zakat on income.

RESULT AND DISCUSSION

Quranic Evidence

In the Qur'an, there are verses that mention the obligation to pay zakat for those who have met the nisab and haul requirements, particularly concerning zakat on wealth (maal) and zakat on income. This is stated in Surah At-Tawbah, verse 103:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ
لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ﴿١٠٣﴾

Which means:

"Take zakat from their wealth, (to) purify and cleanse them, and pray for them. Indeed, your prayer is a source of tranquility for them. And Allah is All-Hearing, All-Knowing." Surah At-Tawbah, verse 103, explains the importance of zakat. Allah commands Prophet Muhammad to take a portion of the rich people's wealth (zakat) and give it to the poor. By giving zakat, a person's heart will be cleansed from greed and selfishness. Additionally, the Prophet Muhammad's prayer for those who pay zakat will bring peace and blessings to their lives. Thus, zakat is not only beneficial for those in need, but also for the giver.

In addition to Surah At-Tawbah, zakat is also mentioned in Surah Al-Baqarah, verse 267, which states:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ
وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ وَاعْلَمُوا
أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ﴿٢٦٧﴾

Which means:

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim for that which is bad to spend from it, while you would not take it except with disdainful eyes. And know that Allah is Free of need and praiseworthy."

Surah Al-Baqarah, verse 267 calls upon us, the believers, to give charity from what is good and lawful. Allah SWT commands us to give a portion of the sustenance we possess, whether it is from our own earnings or from the earth's resources. This verse also emphasizes the importance of sincerity in charity. We should not choose bad or inferior wealth to give in charity, as Allah only accepts what is good. By giving charity, we not only help those in need but also draw closer to Allah SWT.

Hadith of the Prophet

It should be noted that zakat on income is not explicitly mentioned in the Qur'an or Hadith, but it can still be related to a hadith of the Prophet, which states:

إِذَا كَانَتْ لَكَ مِائَتَا دِرْهَمٍ وَحَالَ عَلَيْهَا الْخَوْلُ فَيَبِيهَا خَمْسَتُهُ دَرَاهِمٌ ، وَلَيْسَ عَلَيْكَ شَيْءٌ يُعْنِي فِي الذَّهَبِ حَتَّى يَكُونَ لَكَ عِشْرُونَ دِينَارًا ، فَإِذَا كَانَ لَكَ عِشْرُونَ دِينَارًا وَحَالَ عَلَيْهَا الْخَوْلُ فَيَبِيهَا نِصْفُ دِينَارٍ ، فَمَا زَادَ فَجَسَابِ ذَلِكَ

Which means:

"If you have 200 dirhams and they have been in your possession for one year, then there is an obligation to pay 5 dirhams in zakat. And you do not have an obligation to pay zakat on gold unless you possess 20 dinars. If you have 20 dinars, and they have been in your possession for one year, then the zakat is ½ dinar. Anything above that follows the previous calculation." (Narrated by Abu Dawood 1575, authenticated by al-Albani).

The above hadith provides clear guidance regarding the obligation of zakat for a Muslim. By understanding and fulfilling the obligation of zakat, we can draw closer to Allah SWT and contribute to building a just and prosperous society. Zakat is one of the pillars of Islam that must be performed by every Muslim who meets certain conditions. Zakat is a form of worship and a social obligation that aims to purify wealth and cultivate compassion for others. The wealth subject to zakat includes gold, silver, cash, agricultural produce, livestock, and business profits. The amount of zakat and the types of wealth that are subject to zakat are detailed in Islamic law. By paying zakat, a Muslim not only draws closer to Allah SWT but also contributes to the development of a just and prosperous society.

The Role of Zakat Management Institutions

The role of zakat management institutions (amil zakat) is crucial to ensure that zakat is distributed accurately and effectively. As zakat managers, amil zakat are responsible for collecting, managing, and distributing zakat to those entitled to receive it, in accordance with religious guidelines. In addition, amil zakat also have a responsibility to educate the public about the obligation of zakat and its benefits for social welfare. In practice, amil zakat must uphold the principles of transparency, accountability, and fairness, so that the zakat distributed can truly benefit those in need and contribute to the overall progress of the community.

On the other hand, the role of community leaders is also essential in increasing public understanding of the obligation to pay zakat through trustworthy and reliable zakat institutions. This aligns with Article 35, Paragraph 2, Subparagraph a of Law No. 23 of 2011 on Zakat Management, which emphasizes the importance of the community's role in raising zakat awareness through zakat management institutions such as BAZNAS and LAZ. With active support from community leaders, it is hoped that the public will have greater trust and participate in channeling

their zakat through well-organized institutions, so that zakat can be managed optimally to create a positive impact on the welfare of the community.(Kusmanto, 2014)

Zakat management in Indonesia is regulated by Law No. 38 of 1999 on Zakat Management, which is further complemented by the Minister of Religious Affairs Decree (KMA) No. 581 of 1999 regarding the implementation of this law, as well as the Directorate General of Islamic Community Guidance and Hajj Affairs Decree No. D 291 of 2000, which provides technical guidelines for zakat management. This law outlines that zakat management institutions in Indonesia consist of the Zakat Management Agency (BAZ) managed by the government and Zakat Management Institutions (LAZ) managed by the private sector. Although zakat management can be carried out by both the state and the private sector, these institutions must adhere to several key principles, namely:(Siti Kalimah, 2019)

- A. Independence**, meaning that the institution must operate without being dependent on other parties or institutions.
- B. Neutrality**, because zakat comes from the community, the institution must be objective and impartial, serving all segments of society fairly.
- C. Non-involvement in Practical Politics**, zakat institutions must avoid involvement in practical political activities so that donors from various political backgrounds can trust that zakat funds are not used for the interests of any particular political party.
- D. Non-discriminatory**, in the distribution of zakat, the institution must adhere to clear, transparent, and accountable criteria, without differentiating recipients based on ethnicity, religion, or group. All management must align with Islamic principles and good managerial practices.

With these principles, zakat management institutions are expected to distribute zakat funds fairly, transparently, and effectively, providing optimal benefits to those in need without discrimination or bias.

The collection and distribution of zakat have been practiced since the arrival of Islam in the archipelago. During the Dutch colonial era, zakat management was regulated under the Dutch East Indies Government Ordinance No. 6200 on February 28, 1905, which did not interfere with zakat management and left it entirely to the Muslim community. After Indonesia gained independence, zakat management was still entrusted to the community. It was only on December 8, 1951, that the Ministry of Religious Affairs issued Circular Letter No. A/VII/17367 regarding the implementation of Zakat Fitrah, encouraging the public to be more active in overseeing the distribution of zakat in accordance with Islamic law. This shows that zakat collection and distribution at that time were still carried out sporadically without the involvement of official institutions. It was not until 1968 that two institutions related to zakat management emerged: the Zakat Management Agency (BAZ) regulated by Minister of Religious Affairs Regulation (PMA) No. 4 of 1968, and bait al-Mal regulated by Minister of Religious Affairs Regulation No. 5 of 1968.(Fathony, 2019)

Conditions for the Obligation of Zakat on Income

In paying zakat, there are several conditions that must be met, which have been determined according to Islamic law. These conditions are divided into two categories: the conditions for the person who is obligated to pay zakat (the zakat giver) and the conditions for the wealth that can be subject to zakat. The conditions are classified as obligatory conditions and valid conditions. The obligatory conditions for zakat are as follows:

- A. Freedom**: A slave is not obligated to pay zakat because they do not own anything; all their property belongs to their master.
- B. Islam**: A non-Muslim is not required to pay zakat. There are differing opinions regarding apostates (those who leave Islam). According to Imam Shafi'i, an apostate must pay zakat on their wealth before they renounce Islam. However, according to Imam Hanafi,

an apostate is not required to pay zakat on their wealth because their act of apostasy nullifies this obligation.

- C. **Maturity and Sound Mind:** A child and a mentally ill person are not required to pay zakat on their wealth because they are not subject to the command to pay zakat.
- D. **The wealth is zakatable:** This includes gold, silver, currency notes, precious securities, mined goods, buried treasure, trade goods, agricultural products, fruits, and livestock.
- E. **The wealth has reached nisab (the minimum amount):** This is the specified threshold of wealth that must be reached for zakat to be obligatory.
- F. **The wealth is fully owned:** The wealth must be under the full control of its owner.
- G. **One full year has passed (haul):** A haul refers to a full cycle of one lunar year (12 months). If accounting difficulties arise due to using a solar year, zakat can be calculated based on the solar year with an adjustment in the zakat rate, increasing from 2.5% to 2.575% to account for the extra days in the solar year.
- H. **No debt:** A person must not have debts that would affect their ability to pay zakat.
- I. **Exceeding basic needs:** Assets used for basic needs, such as a home, work tools, means of transport (e.g., car), and household furniture, are not subject to zakat. Likewise, savings set aside for paying off debts are not zakatable, as they are required for the debtor to settle their financial obligations. Wealth should also be obtained through lawful and halal means.
- J. **Growth:** The wealth must grow, either through tangible increase (e.g., breeding, trade, and similar activities) or intangible growth (potential growth of wealth, whether in the owner's hands or held by others in their name).

The valid conditions for zakat are as follows:

- a. **Intention of the zakat payer (muzakki):** The person paying zakat must have the intention to fulfill the obligation.
- b. **Transfer of ownership:** There must be a transfer of ownership from the zakat payer (muzakki) to the zakat recipient (mustahik).

The Object of Zakat on the Income of Migrant Workers

Based on the previous explanation, it can be concluded that Indonesian migrant workers (PMI) working in Hong Kong, particularly those employed as domestic workers, have a significant potential obligation to pay zakat. This is based on several factors:

- A. **High Income:** The monthly salary of Indonesian migrant workers (PMI) in Hong Kong is generally much higher than the average income in Indonesia. This income is comparable to that of a manager or a senior civil servant (PNS) in Indonesia.
- B. **Income Stability:** The income received by PMIs tends to be stable each month, making it easier to calculate zakat.
- C. **Professional Criteria:** Although the work of domestic helpers in Hong Kong is often viewed as physical, it requires a high level of skill and responsibility. This aligns with the criteria for jobs subject to zakat on professional income, as outlined by Sheikh Yusuf Al-Qardhawi.

To calculate the zakat that should be paid, PMI can use two methods:

- A. **Zakat Maal (Wealth Zakat):**
 - a. Calculate the total income for one year.
 - b. If the total income has reached nisab (the specific value of gold), zakat of 2.5% must be paid on that total income.
 - c. Example: If a PMI earns IDR 78,000,000 in one year, the zakat to be paid would be IDR 1,950,000.
- B. **Zakat Profesi (Professional Zakat):**
 - a. Calculate zakat from monthly income.

- b. Take 2.5% of the monthly income.
- c. Example: If the monthly income of a PMI is IDR 6,500,000, the zakat to be paid each month would be IDR 162,500.

C. Things to Consider:

- a. Nisab: Nisab is the minimum amount of wealth that is obligated to be zakated. The nisab for zakat on gold is currently 85 grams.
- b. Haul: Haul refers to a period of one year after the wealth reaches nisab.
- c. Currency: Although the income is received in foreign currency, zakat should still be calculated based on the current exchange rate in Indonesian Rupiah.
- d. Distribution: Zakat that has been paid must be distributed to the mustahik (those entitled to receive zakat) as defined in Islamic law.

Factors Influencing Migrant Workers' Compliance with Paying Zakat

The compliance of migrant workers with their zakat obligations can be influenced by a range of factors. These factors include personal, social, and institutional elements that either encourage or hinder their ability to fulfill this religious duty (Siti Zainab & Kamaruddin, 2019). Below are some key factors that influence migrant workers' compliance with paying zakat:

A. Religious Understanding and Awareness of Zakat Obligations

A strong understanding of zakat obligations is a key factor influencing migrant workers' compliance with paying zakat. Migrant workers who understand zakat as one of the pillars of Islam, which must be carried out, will feel compelled to pay zakat even when they are abroad. This understanding includes knowledge of who is eligible to receive zakat, how much should be given, and how it should be distributed. Without sufficient understanding, migrant workers may perceive zakat as an obligation that is not urgent or too complicated to calculate and pay, which may reduce their compliance.

Moreover, the lack of access to adequate religious information can hinder their understanding. Migrant workers abroad, especially in countries with small Muslim communities, may struggle to obtain accurate information about zakat. Therefore, targeted religious education programs, whether through media, seminars, or religious activities in migrant communities, are essential to enhance their understanding and awareness of zakat obligations. Continuous education will strengthen their commitment to paying zakat.

B. Economic Conditions and Income Stability

The economic conditions of migrant workers play a major role in determining their compliance with paying zakat. Migrant workers with a steady and stable income, such as those working in formal sectors or jobs with a fixed salary, find it easier to pay zakat. Adequate income allows them to fulfill zakat obligations without sacrificing other needs. In contrast, migrant workers working in the informal sector or with irregular income, such as day laborers or freelance workers, may struggle to set aside part of their income for zakat, especially if they also need to meet high living costs in their destination country.

C. Facilities and Ease of Paying Zakat

The ease of distributing zakat is an important factor in improving migrant workers' compliance. Many migrant workers face challenges in distributing zakat because they are far from home and lack direct access to reliable zakat institutions. However, with advances in technology, zakat institutions now offer various payment channels that make it easier for migrant workers, such as payments through international bank transfers, online zakat apps, or other digital platforms. This easy access allows migrant workers to pay zakat without having to return to Indonesia or go through complicated procedures.

Zakat institutions that provide clear guidance or information on how to calculate zakat will also improve migrant workers' compliance. Many migrant workers do not know how to

calculate zakat on their income or assets, which leads to hesitation in fulfilling this obligation. With applications or digital platforms that enable migrant workers to automatically calculate zakat and distribute it directly to trusted zakat institutions, they will feel more confident and comfortable in fulfilling this duty. This ease of access reduces the physical and psychological barriers that migrant workers often face when paying zakat.

D. Role of Zakat Institutions and Management Transparency

Trustworthy zakat institutions with high transparency in managing zakat funds will encourage migrant workers to comply more with paying zakat. Many migrant workers are reluctant to pay zakat because they are concerned that the zakat funds they contribute will not be properly distributed or used for the intended purposes. Therefore, zakat institutions must ensure transparency in fund management, such as providing accessible and open financial reports for the public, including donors. This will build trust among migrant workers, ultimately increasing their participation in paying zakat.

E. Support from the Community and Religious Leaders

The role of religious leaders and the migrant worker community is crucial in raising awareness and ensuring compliance with zakat obligations. Religious leaders who are well-known and respected in the migrant worker community can have a significant influence in encouraging them to fulfill their zakat obligations. Through sermons, khutbahs, or group discussions, religious leaders can explain the importance of zakat and how it can be a solution to poverty and social inequality. Support from religious figures who can connect Islamic teachings with the everyday lives of migrant workers is highly effective in increasing their compliance with paying zakat.

F. Influence of Social and Cultural Environment in the Destination Country

The social and cultural environment in the destination country also plays a role in shaping migrant workers' attitudes toward zakat. In countries with a Muslim majority or a large Muslim community, migrant workers are more likely to be influenced by social norms that encourage them to pay zakat. In such environments, paying zakat can become part of everyday life, with pressure from the surrounding community to fulfill this obligation. Migrant workers feel more motivated to pay zakat because they feel they are part of the same community, hoping that their zakat will contribute to broader social benefits.

In contrast, in countries with a non-Muslim majority or in environments where there is little Muslim community presence, migrant workers may feel more isolated and less inspired to pay zakat. They may perceive the zakat obligation as irrelevant to their situation abroad, or they may face challenges in finding a Muslim community that can provide support and guidance. Therefore, the influence of the social environment is significant in determining how well migrant workers can fulfill their zakat obligations, both in terms of social awareness and the presence of a strong community support system.

G. Technology and Digital Access

Technology and digital access play an increasingly important role in facilitating migrant workers' ability to pay zakat. With the availability of zakat apps or digital platforms, migrant workers can easily calculate and distribute their zakat without having to return home or go through complicated procedures. Zakat institutions that offer technology-based services make it easier for migrant workers to fulfill their obligations quickly and practically. This is particularly important because migrant workers often face difficulties in accessing traditional zakat payment channels. Through social media, zakat institutions can reach migrant workers worldwide, provide education, and encourage them to pay zakat in an easy manner. This accessibility addresses the challenges of geographical location.

Legal Implications on Zakat Practices in Indonesia

The legal implications on zakat practices in Indonesia are crucial, as zakat serves not only as a religious obligation but also as a social instrument that supports the welfare of the community. In this context, Indonesia has regulations governing zakat management, specifically through Law No. 38 of 1999 on Zakat Management and Law No. 23 of 2011 on Zakat Management. These laws provide a clear legal foundation regarding the obligation of Muslims to pay zakat, as well as how zakat management institutions, such as the National Zakat Agency (BAZNAS) and private zakat institutions, are responsible for collecting and distributing zakat funds according to the applicable provisions. In this regard, zakat management is not only an individual responsibility but also requires the active role of state-regulated institutions to ensure that the management aligns with both Islamic principles and national laws.

The legal implications of zakat practices also include the oversight of zakat institutions to ensure that zakat collection and distribution are carried out with high levels of transparency and accountability, in order to prevent potential misuse that could harm the Muslim community and damage public trust in zakat institutions. (Bulqia et al., 2015) Furthermore, legal sanctions for violations in zakat management are an important aspect of the existing zakat system. For example, if a zakat institution is proven to mismanage zakat funds or engage in misconduct, the institution may face administrative sanctions, such as the revocation of its operational permit or a formal warning from the government. If criminal actions, such as corruption or the misuse of zakat funds for personal or group interests, are involved, those responsible can face criminal penalties under Indonesia's legal framework. Therefore, the enforcement of strong legal measures is vital to maintain the integrity of zakat management in Indonesia.

In addition, oversight by the government and the public is also necessary to ensure that zakat institutions operate in accordance with Islamic principles and the prevailing regulations. In this regard, the role of effective supervision by BAZNAS and other zakat institutions is critical to ensure that the zakat funds collected are properly distributed to those entitled, such as the poor, the needy, and other deserving groups. With strict oversight and firm sanctions in place, it is hoped that zakat practices in Indonesia can be carried out in a fair, transparent manner, in alignment with the primary goal of zakat—empowering the poor and reducing social inequalities.

Furthermore, in the context of Indonesian migrant workers, the legal implications of zakat practices also require serious attention. (Safpuriyadi & Tanjung, 2024) Migrant workers who work abroad have an obligation to pay zakat, even though they are not in Indonesia. This can be a challenge, given the limited access they have to pay zakat through zakat institutions in Indonesia. Therefore, it is essential for the government to facilitate a system for migrant workers to pay zakat by providing accessible payment channels, such as mobile applications or partnerships with international institutions. While there are already payment facilities that make it easier for migrant workers to pay zakat, they still need to comply with the legal provisions governing zakat obligations. If migrant workers fail to fulfill their zakat correctly, they could face administrative sanctions or even have their tax status in Indonesia affected. Therefore, it is important for zakat institutions to educate migrant workers about their obligations and simplify the zakat payment procedures. In this way, migrant workers can still fulfill their zakat obligations while abroad, and zakat practices can continue to be carried out properly according to the applicable legal provisions.

Another challenge in enforcing zakat law in Indonesia is the low level of understanding among some members of the community regarding the obligation of zakat and its proper distribution mechanisms according to the law. Many Muslims have not fully understood how zakat should be managed and distributed, as well as why they should pay zakat through legally recognized zakat institutions. This can lead to non-compliance with zakat obligations or even the misuse of zakat funds by irresponsible parties. Therefore, in addition to strict supervision, there needs to be more intensive educational efforts to inform the public about the essence of zakat, how to fulfill it, and

why zakat should be managed by registered and competent institutions. Without adequate understanding, it is difficult for the public to give zakat to truly trustworthy institutions. Additionally, challenges in enforcing zakat law are also related to the limitations of zakat institutions themselves, both in terms of finances and trained human resources. Zakat institutions that lack sufficient capacity may lead to inefficient or even misdirected management of zakat funds. Therefore, it is important for the government and zakat institutions to collaborate in improving the capacity of zakat institutions so that they can perform their functions more effectively.

With clear legal regulations, strict oversight, and increased public awareness of zakat obligations, it is hoped that zakat practices in Indonesia can run optimally. The government needs to continue strengthening the zakat system by optimizing the role of BAZNAS and other zakat institutions to improve transparency and accountability in zakat management. Furthermore, it is also important to raise public awareness of the importance of zakat as a tool to reduce poverty and social inequality. The law functions not only as a means of enforcing compliance but also as a tool to achieve a greater social goal, which is the welfare of society. Proper zakat practices can support the Islamic economy, enhance social welfare, and strengthen solidarity among individuals. Therefore, all parties must work together to ensure that zakat is managed properly and in accordance with the applicable legal provisions.

CONCLUSION

Migrant workers who work abroad are obligated to pay zakat, even though they are not physically present in Indonesia. This can be a challenge, considering their limited access to zakat institutions in Indonesia for payment purposes. Therefore, it is essential for the government to facilitate a system that allows migrant workers to easily pay zakat by providing accessible payment channels, such as mobile applications or partnerships with international institutions. While there are existing payment facilities to assist migrant workers, they must still comply with the legal provisions surrounding zakat obligations. If migrant workers fail to fulfill their zakat obligations correctly, they may face administrative sanctions or their tax status in Indonesia could be affected. As such, it is crucial for zakat institutions to educate migrant workers about their duties and simplify the zakat payment process. In doing so, migrant workers can fulfill their zakat responsibilities while abroad, and zakat practices can proceed according to legal guidelines.

Another challenge in enforcing zakat laws in Indonesia is the low level of understanding among some of the public about zakat obligations and how it should be distributed in accordance with the law. Many Muslims have not fully comprehended the proper management and distribution of zakat or why they should give zakat through officially recognized institutions. This lack of understanding may lead to non-compliance with zakat obligations or even misuse of zakat funds by unaccountable parties. Therefore, in addition to stringent oversight, there is a need for more extensive educational efforts to inform the public about the importance of zakat, how it should be paid, and why it should be managed by registered and competent institutions. Without adequate understanding, it becomes challenging for the public to entrust their zakat to trustworthy institutions. Furthermore, challenges in enforcing zakat law are also linked to the limited resources of zakat institutions themselves, both financially and in terms of trained human resources. Institutions lacking sufficient capacity may result in inefficient zakat fund management or even misallocation. Therefore, it is essential for the government and zakat institutions to collaborate in strengthening the capacity of zakat institutions so they can perform their roles more effectively.

With clear regulations, rigorous oversight, and enhanced public awareness of zakat obligations, it is hoped that zakat practices in Indonesia will be optimized. The government must continue to strengthen the zakat system by enhancing the role of BAZNAS and other zakat organizations to improve transparency and accountability in zakat management. Additionally, raising public awareness about the significance of zakat as a tool to combat poverty and social

inequality is essential. Law should not only be seen as a tool for enforcement but also as a means of achieving broader social objectives, such as public welfare. Proper zakat practices can support

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