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Assessing Inclusion of Muslim Foreign Workers in Johor's Zakat System: Legal and Maqasid Perspective Framework

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ABSTRAK

Kajian ini secara kritis menelaah keterlibatan pekerja asing Muslim dalam sistem zakat di Johor, dengan fokus pada peran ganda mereka sebagai pembayar zakat (*muzakki*) dan penerima zakat (*mustahiq*), menggunakan pendekatan metode campuran yang memadukan analisis hukum dengan penelitian empiris sosial. Tanggung jawab dan hak pekerja asing Muslim sebagai *muzakki* dan *mustahiq* dievaluasi melalui perspektif hukum Islam di Johor, dengan analisis hukum mencakup interpretasi undang-undang dan tinjauan literatur. Survei terhadap 100 pekerja asing Muslim di Johor dilakukan untuk mengumpulkan data empiris guna mengidentifikasi hambatan praktis terhadap akses dan partisipasi mereka. Hasil penelitian menyimpulkan, dalam konteks *Maqasid al-Shariah*, bahwa pekerja asing Muslim yang memenuhi syarat *nisab* dan *haul* memiliki kewajiban agama untuk menunaikan zakat. Pada saat yang sama, mereka yang berada dalam kondisi miskin atau berutang berhak menerima zakat, sejalan dengan tujuan Syariah dalam menjaga kehidupan, harta, dan martabat manusia. Analisis hukum berfokus pada Enactment of Islamic Religious Administration of Johor 1978, yang memperbolehkan umat Islam di Johor untuk menunaikan zakat tanpa memandang kewarganegaraan mereka. Selain itu, data empiris menunjukkan rendahnya kesadaran dan terbatasnya akses terhadap layanan zakat, meskipun jumlah pekerja asing Muslim di Johor mencapai sekitar 100.000 orang. Hal ini diperkuat oleh survei terhadap 100 pekerja asing Muslim di Johor yang menambah bukti empiris yang ada. Hambatan yang diidentifikasi dalam penelitian ini mencakup kendala hukum, kurangnya dukungan dwibahasa di lembaga terkait, serta keengganan lembaga-lembaga tersebut untuk mengakui warga negara asing sebagai calon penerima zakat.

Kata kunci: Zakat, Pekerja asing, Johor, *Maqasid shariah*, Hukum Islam

ABSTRACT

This study critically examines the inclusion of Muslim foreign workers in Johor's zakat system, focusing on their dual role as zakat payers (muzakki) and recipients (mustahiq), employing a mixed-methods approach that utilises legal analysis alongside social empirical research. The responsibilities and rights of Muslim foreign workers as muzakki and mustahiq are evaluated through the lens of Islamic law in Johor, with the legal analysis comprising statutory interpretation and a literature review. Surveys of 100 Muslim foreign workers in Johor were conducted to collect empirical data on practical barriers to access and participation. The research concludes, within the context of Maqasid al-Shariah, that Muslim foreign workers who qualify for nisab and haul hold a religious obligation to pay zakat. Concurrently, those who are experiencing poverty or those in debt are entitled to receive zakat, which aligns with the Shariah's objectives of safeguarding life, property, and dignity. The legal analysis focuses on the Enactment of Islamic Religious Administration of Johor 1978, which permits Muslims in Johor to collect zakat, irrespective of their citizenship. Furthermore, empirical data indicate low awareness and limited access to zakat services, despite the population in Johor reaching 100,000. This is supported by a survey of 100 Muslim foreign workers in Johor, which adds to the existing empirical data. The barriers *identified in the study encompass legal obstacles, a lack of bilingual support within institutions, and institutions' unwillingness to acknowledge other nationals as potential zakat beneficiaries.*

Keywords: *Zakat, Foreign workers, Johor, Maqasid shariah, Islamic law*

INTRODUCTION

Zakat is considered one of the five main practices in Islam (Al-Muzani, 1995). It is as essential and clear in Islamic law as faith in Allah, belief in the afterlife, and moral behaviour, which includes refraining from harming others' dignity or property. In this way, giving zakat demonstrates a person's faith and helps them to become free from the desire for worldly things, thereby achieving both material and spiritual peace (Syaltut, 2001). The word zakat in Arabic comes from the root *zaka*, which means "to grow" and also suggests "purity and development" (Ibn Manzur, 1414). In Islam, zakat gives a portion of one's wealth to those entitled. The hadith of the Prophet Muhammad (PBUH) emphasises that zakat plays a central role in Islam.

"*The five pillars of Islam are to testify that Allah is the only god and Muhammad is his messenger, to pray regularly, to pay zakat, to perform Hajj and to fast during Ramadan*". (*Sahih Al-Bukhari 8*)

A close look at *muzakki* and *mustahiq* reveals that many positive aims are embedded within the system. In his work, al-Qaradawi dedicates a chapter to elucidating the *maqasid* (higher objectives) of zakat, dividing it into two primary sections: the effects of zakat on the individual and the community, and on those who give and receive it. Among the main objectives of zakat is to bring numerous beneficial changes to the person who pays it, both in their beliefs and actions. Its primary aim is to purify the giver's soul from greed and selfishness, encouraging them to become more generous and accustomed to helping others. It inspires the believer to embody generosity, as Allah is called All-Giving. Moreover, paying zakat is a form of gratitude to Allah for what He has provided and helps us let go of excessive attachment to our possessions. Zakat fosters greater generosity and kindness among the wealthy and strengthens community bonds. It also safeguards wealth from potential loss, enhances the blessings of that wealth, and promotes the individual's financial self-sufficiency. Zakat helps to bridge the gap between the rich and the poor, thereby diminishing feelings of envy and animosity between them. Socially, zakat supports justice and community welfare. It aids individuals in debt, impoverished, in need, or travelling and in distress, acting as social security for society and the government. When zakat is allocated, the donor is encouraged to replenish and rebuild the portion they donated, thereby helping them become financially stronger and sustain economic growth. Overall, zakat serves as a central spiritual foundation for a nation, advocating ideals such as universal freedom, personal ambition, and noble giving. In addition to fostering ethical behaviour, these principles substantially benefit society by mitigating disaster risks and reducing the debts individuals and governments must repay (Al-Qaradawi, 1973).

From another perspective, the presence of foreign workers is crucial to Malaysia's continued economic progress, as it is still largely dependent on them, especially in labour-intensive sectors such as construction, agriculture, manufacturing, and services. The number of foreign workers, however, has increased steadily from 2023 to 2025, in line with national workforce demand and labour policy reforms. Malaysia registered about 2.004 million foreign workers in 2023, or about 13% of the total employed population. With the implementation of the Workforce Recalibration Programme 2.0, which aims to address the undocumented and accelerate legal recruitment, the number increased to 2.47 million by September 2024 (Lim, 2024; Rahim et al., 2024). The government also indicated that, as of the Twelfth Malaysia Plan, Malaysia was still able to take in around 400,000 foreign workers before reaching the national limit of 2.58 million foreign workers, which means that the total foreign workforce could be close to the upper limit as of the end of 2025 (Nadaraj, 2024). Among this growing demographic, worker groups from Bangladesh and Indonesia dominate. As of 31st December 2024, officially registered Bangladeshi and Indonesian workers in Malaysia were 898,970 and 582,108, respectively. Together, they comprise 1,481,078 workers, or approximately 60% of the total documented foreign labour force (The Star, 2025). The dominance of these two nationalities in migrant labour is also notable, as they are almost entirely Muslim (Asia News, 2025). Similarly, foreign workers constitute a large share of the workforce in states such as Johor, where the country's industrial activity and the consequent demand for labour remain strong. Specific figures for Bangladeshi and Indonesian workers in that state are unavailable. However, historical data from 2018 indicate that Johor accounted for around 17.5 per cent of the Malaysian foreign worker population (Ramlan, 2023). Thus, applying the proportion to the 2024 figure of 2.47 million foreign workers, Johor can accommodate around 433,000. If that extrapolation is extended further, around 60 per cent of these or roughly 260,000, are probably Bangladeshi and Indonesian Muslims. The question is how zakat obligations and rights should be addressed for Muslim foreign workers in Islamic institutions and for zakat administrators in Johor and nationwide. Others are unaware of local zakat laws or are beyond the institution's outreach efforts. At the same time, they are a community that would both be recipients and dispensers of zakat, according to individual circumstances. There may be some eligible *muzakki,* and some might be eligible *mustahiq*, especially from those who earn little money (or are earning a low wage) or who are having a situation of hardship and therefore qualified in one of the *asnaf* (categories) of *al-fuqara* (people experiencing poverty) and *al-gharimin* (because of debt).

However, zakat inclusion has been extensively studied among citizens; Muslim foreign workers are undertheorised in both the fiqh and the area of policy. Therefore, this paper will discuss their legal and *maqasid* status in Johor. According to the Johor Islamic Religious Council and state officials, Muslim foreign workers residing and working in Johor must pay their zakat there, rather than in their home countries (Duasa, 2023; Musa, 2017). This official declaration raises several questions about how Shariah and the law regard non-citizens as *muzakki* and *mustahiq*. Why are the *maqasid* al-Shariah principles crucial for inclusion in the zakat system? How much zakat could potentially be collected from this group? What methods can be used for organising distribution? Therefore, this research aims to study how Muslim foreign workers are incorporated into Johor's zakat system, as they are both *muzakki* and *mustahiq*. The three objectives in this study are:

1. To examine the legal and Shariah basis for recognising Muslim foreign workers as *muzakki* and *mustahiq*.
2. To assess the awareness, experiences, and barriers Muslim foreign workers face in Johor's zakat system.
3. To propose inclusive, *maqasid*-based policy reforms for Johor's zakat governance.

This study makes three main contributions to the literature on zakat governance and Islamic social finance. First, it conceptualises Muslim foreign workers as holding a dual legal and religious rôle within the zakat system, being both *muzakki* and *mustahiq*, an aspect that remains underexplored in existing zakat research, which mainly focuses on citizens. Second, it combines statutory analysis of Johor's Islamic legal framework with classical fiqh and Maqasid al-Shariah, thereby linking doctrinal jurisprudence with contemporary governance practices. Third, by incorporating empirical data from Muslim foreign workers themselves, the study fosters a *maqasid*-informed policy discussion that grounds legal inclusion in lived socioeconomic realities. Collectively, these contributions address a notable gap in theory and policy concerning zakat administration within diverse and transnational Muslim communities.

METHODOLOGY

This study employs a mixed-methods research design that combines doctrinal legal analysis with descriptive empirical research. The legal component involves statutory interpretation of the Administration of Islamic Law (State of Johor) Enactment 2003, supported by classical fiqh literature and contemporary scholarly writings on zakat and *Maqasid al-Shariah*. This approach is utilised to analyse the legal authority of zakat institutions in Johor and the Shariah basis for recognising Muslim foreign workers as both *muzakki* and *mustahiq*.

The empirical component is based on a structured survey conducted among 100 Muslim foreign workers living and working in Johor Bahru. Respondents were selected through purposive sampling, with inclusion criteria requiring participants to be Muslim, non-citizens, and currently employed in Johor. The questionnaire was designed to assess respondents' awareness of zakat obligations, their understanding of zakat conditions and recipient categories, experiences with zakat institutions, and perceived barriers to access. Responses were recorded using a five-point Likert scale.

Before collecting data, the questionnaire was validated by experts to ensure clarity and relevance. Descriptive statistical analysis was used to calculate mean scores and standard deviations, thereby identifying common patterns in awareness, participation, and institutional trust. Although the study does not aim for inferential generalisation, the results offer an empirical basis for assessing zakat inclusivity and guiding *maqasid*-based policy advice.

RESULTS AND DISCUSSION

Assessing the Status of Foreign Workers as *Muzakki* and *Mustahiq* in Zakat Fiqh and Johor's Religious Administration

The first objective is to examine whether foreign workers are regarded as *muzakki* and *mustahiq* in the fiqh of zakat and whether this aligns with the principal objectives of Shariah. This is interconnected with the responsibilities of the Johor State Islamic Religious Council (Johor SIRC) under the Islamic Religious Administration of Johor 1978, which involves collecting zakat from *muzakki* and distributing it to *mustahiq*. To begin, it is essential to understand that the four leading Sunni schools of thought explain that not paying zakat due to lack of knowledge or stinginess does not make a Muslim an unbeliever; even though missing zakat is a grave sin, it does not make someone an apostate (Al-Nawawi, 1344). The Prophet also explained that those who do not give zakat will be severely punished and their wealth will be turned into hot plates to burn their bodies (*Sunan Abi Dawud 1658*, n.d.). Still, the Qur'an states that Allah may forgive sins other than shirk for those He chooses (*Surah An-Nisa' 48*). It means that although not paying zakat is serious, it does not make someone leave Islam.

Additionally, zakat is subject to rules that depend on the individual and the wealth. The first requirement for this condition is that the payer is a Muslim (Al-Zuhayli). This is a consensus of Muslim scholars (Al-Nawawi, 1344; Baharudin, 2023). The Prophet made it clear to Mu'adh ibn Jabal before he went to Yemen: first, people should be invited to Islam and only after they accept can they learn about prayer and zakat (*Sahih Al-Bukhari 1395*). It is also necessary that the payer be under no compulsion. People who are bound by a contract are not obliged to pay zakat because they do not have full ownership of their wealth. Experts from all schools of thought agree that zakat is connected to giving, which can only happen if a person has ownership and control over their wealth (Al-Nawawi, 1344). The third requirement concerns mental abilities and a person's age. Unlike prayer or fasting, Muslim schools of the Maliki, Shafi'i, and Ḥanbali schools hold that being mentally sound and pubescent is not necessary for giving zakat (Al-Zuhayli). Surah al-Tawbah, verse 103, states that the Prophet should take charity from their wealth to purify them, and this applies to all Muslims, regardless of age, since everyone needs purification (*Surah al-Tawbah 103*). Moreover, zakat is required only if the property is in good condition. First, the person must have complete ownership (*milk al-tam*) of the property, which means both legal and beneficial rights. Property given, passed down through inheritance or earned through work is allowed, but property just borrowed or used temporarily is not (Al-Zuhayli). In addition, the property should be held for a full lunar year (ḥawl). This ensures the wealth is stable before any portion is given to others. Third, the property's value should be at least the *nisab* amount, which varies by asset. For example, the minimum amount of gold required is 85 grammes, and for silver, it is 595 grammes. Certain other assets, such as livestock, agricultural products, business goods, and treasures, have their own thresholds and specific zakat rates (Al-Nawawi, 1344).

However, in Malaysia, the states' SIRC manage zakat institutions, and it is not explicitly mentioned to include non-citizen Muslims, resulting in them being left behind, even though they fulfil the above necessary conditions. Some researchers have found that most foreign Muslim workers recognise zakat but are unfamiliar with its collection in Malaysia (Ghaouri et al., 2023). Many Muslims decide to send their zakat to their native countries, or do not give anything because they are not sure how to do it. Even so, the same study reveals that most Malaysians would be willing to pay zakat if they received proper guidance and support. As a result, Malaysian zakat institutions have an opportunity to include more people while still meeting their religious and social objectives (Duasa, 2023). In Islam, there is no doubt about the rules; any free Muslim who owns enough wealth for a year must pay zakat. The same applies to foreign Muslims working in Malaysia for locals. Since nationality is not a requirement, people who meet these conditions must be included in the zakat system.

On the contrary, Muslim foreign workers who meet the requirements set by Islamic law can be *mustahiq* of zakat. Even though Muslim foreign workers are important in Malaysia's workforce, many of them experience economic hardship and fall into the categories of people who can receive zakat. If they are poor, indebted, or stranded, they are included in the group eligible to receive zakat. According to the Qur'an, zakat is intended for the poor, the needy, administrators, those who are drawn to faith, those who free enslaved people, those who owe money, Allah's cause, and for the support of needy travellers (Surah At-Tawbah. This is something required by Allah. These groups, called *asnaf*, are recognised by all Islamic scholars and giving zakat to anyone else is not allowed (Majma'min al-Bahisin, 1433). People in need and those experiencing poverty are those whose income does not cover their basic needs. Even though some disagree on which is more in need, both types of people are allowed to receive zakat (Al-Nawawi, 1344). Many Muslim foreign workers in low-paying jobs have a hard time covering rent, meals and healthcare, and so they might end up in one of these two situations. As the Prophet Muhammad (PBUH) said, zakat means "taking from the rich and giving to the poor", which makes it a practice that is relevant to each community (*Sahih Al-Bukhari 1496*). Next, *Al-Amilin* refers to the third group responsible for handling and distributing zakat (Al-Zuhayli). Although this group does not usually include foreign workers, new Muslim converts among migrants may be included. The group focuses on helping people integrate and on supporting religion, highlighting the social role of zakat. Another group, the enslaved people *(al-riqab),* were also important in pre-modern Islamic societies because they were involved in emancipation. Although it is rarely used now, the concept of freeing people continues to influence Islamic ideas about justice and power. The sixth group, people in debt (*al-gharimin*), is still significant. Many migrant workers have to pay high fees to find work abroad. If the money they earn is insufficient to meet their daily needs and pay their debts, they are considered debtors under zakat (Baharudin, 2023). The seventh group includes those who work for Allah's cause, which means doing more than fighting; it also includes teaching, helping people or spreading Islam among Muslims. The eighth group, the wayfarers (ibn al-sabil), are people away from home who lack sufficient resources to support themselves (Al-Zuhayli). Many foreign workers may be left here if they lose their financial aid and cannot return home. Consequently, Muslim foreigners in Malaysia may act as *muzakki* or *mustahiq*, depending on how much money they have. If they have sufficient wealth and own it, they are required to pay zakat (Muthahari, 2020). In addition, many become *mustahiq* because they are poor, in debt, or travellers. In Islam, the need and qualification for Zakat are important, not the person's nationality (*Pelarian Rohingya Berhak Terima Zakat - Mufti Pahang*). Leaving them out of either role would go against Islamic beliefs in fairness and justice. Adding them helps achieve the main goals of zakat: balancing the economy and supporting society. Zakat institutions should realise they have two duties and address everyone with openness and advice.

From a legal perspective, all Muslims in Johor, regardless of nationality, are required to pay zakat and fitrah, as the Johor Islamic Religious Council (Johor SIRC) is legally empowered to collect them under Section 86 of the Administration of Islamic Law (State of Johor) Enactment 2003. The section shows that the Council is empowered, under Islamic law, to collect zakat from all Muslims who are required to pay, including Muslim foreign workers in Johor, in the name of His Royal Highness the Sultan. Besides, Section 87 of the same law gives the Council the authority to make rules for the proper management, collection, and distribution of zakat, as well as to appoint zakat collectors and to penalise those who do not comply (Enakmen Pentadbiran Agama Islam (Negeri Johor) 2003, n.d.). Moreover, Muslim scholars such as Ibn Qudamah and al-Nawawi agreed that the Islamic authority can collect zakat from those required to pay it and enforce it using the law if needed (Al-Nawawi, 1392; Ibn Qudamah, 1968). It is necessary to enforce payment and ensure it is done correctly, not more than what is required (Al-Nawawi, 1344; Ibn Qudamah, 1968). So, Johor SIRC can legally and religiously collect zakat from Muslim foreign workers who fit the requirements and distribute the zakat to them if they are included in the eight recognised categories of *asnaf*. Because of this authority, the zakat system is thorough, fair and in line with Islamic social welfare.

This aligns with *Maqasid al-Shariah*, which aims to protect and enhance the rights of individuals in religion, life, intellect, wealth, dignity, and social justice. When examining Muslim foreign workers in Johor as donors and recipients of zakat, the significance of zakat becomes even more evident. According to Al-Qaradawi, zakat is a duty to donate money, fosters spiritual growth, unites the community, and ensures economic fairness (Al-Qaradawi, 1973). Many foreign workers who face exclusion and marginalisation find that this law supports safeguarding religion, wealth, life, and social justice. By allowing them to participate in zakat, whether as donors or recipients, we ensure they are part of a practice that brings them closer to God and helps them feel valued within the Muslim community. In addition, some researchers contend that zakat helps individuals feel respected, distributes wealth more equitably, and secures life and honour (Din et al., 2019; Mahmood et al., 2021). Underpaid or marginalised foreign workers benefit from this principle when they receive zakat assistance for their basic living expenses. It empowers them to live with dignity, reduce financial risks, and avoid negative social judgment. Simultaneously, when eligible foreign workers are accepted as *muzakki*, it demonstrates their inclusion in the community and affirms their economic and religious responsibilities, preserving their honour and equality. Shinkafi and Ali (2017) and Firdausi (2023) assert that zakat and waqf can contribute to the economy in the long term, primarily benefiting low-income individuals. Focusing on foreign workers promotes these mechanisms, fostering greater participation in the economy and encouraging individuals to make informed decisions about their finances and faith. It also aims to lessen wealth inequality, creating a more secure and equitable society. Rasool et al. (2023) and Ramli and Ghadas (2019) argue that zakat supports the community and ensures economic justice. This approach can prevent foreign workers from excessively benefiting at the expense of residents and motivate everyone to engage more in charitable acts. It aids in achieving *maslahah ʻammah* (public interest) and guarantees that zakat is allocated to all eligible Muslims, irrespective of their origins. Wahyudi et al. (2024) also emphasise that digital tools are crucial for accountability and efficiency. Due to language and legal barriers, many foreign workers lack access to zakat. By employing modern tools, zakat organisations can adapt their systems to multiple languages, helping to prevent the exclusion of workers. This helps fulfil the principal goals of Shariah, namely intellect, public interest, and justice. Ultimately, the inclusion of Muslim foreign workers in the zakat system is closely tied to the objectives of *Maqasid al-Shariah*. It ensures that zakat remains beneficial for spiritual growth, community connection, and equitable wealth distribution among individuals.

Overall, from an Islamic theological perspective, Muslim foreign workers should be included in the zakat framework, as this aligns with the primary objectives of Shariah. According to Islamic jurisprudence, nationality does not determine one's status as a *muzakki* or *mustahiq*; one can become a *muzakki* or *mustahiq* irrespective of nationality; only the condition of wealth or need matters. Foreign workers who fulfil the conditions should pay zakat, and those who experience hardship have a rightful claim to receive it. Excluding them from either role contradicts the Islamic principles of justice, equity, and compassion. Under the law, the Johor SIRC has the authority to collect and disburse zakat to all Muslims, including foreigners who qualify, regardless of nationality. Thus, zakat institutions must serve this group through effective outreach, multilingual support, and education. This upholds the communal and spiritual responsibilities of zakat. Additionally, it provides underprivileged groups with dignity and economic fairness. This renders zakat more inclusive and channels payers towards social cohesion, achieving its true purpose. Ultimately, such an approach satisfies *Maqasid al-Shariah* by protecting wealth, preserving justice, and promoting humanitarian good.

Understanding Zakat Awareness and Accessibility Among Muslim Foreign Workers in Johor

The secondary objective is to understand the Muslim foreign workers in Johor concerning zakat. It aims to study their awareness of zakat, its requirements, and the eligibility criteria for payment. Additionally, it seeks to uncover the difficulties individuals may face in obtaining zakat assistance, including language barriers and feelings of discrimination. Ultimately, it evaluates people's trust in zakat organisations and solicits suggestions for enhancing outreach and service delivery, primarily through language and digital channels. Therefore, a survey was conducted among 100 Muslim foreign workers in Johor to gain insight into their understanding of zakat and their experiences with the system. The results of the survey are tabulated in Table 1.

Survey data for this research project were collected from 100 Muslim foreign workers in Johor Bahru, with the majority of respondents from Indonesia and Bangladesh. Of the participants, the majority (47%) had worked in Johor for 1 to 3 years, 29% for 4 to 6 years, 15% for more than 6 years, and 9% for less than 1 year. In terms of employment, the group with the most significant number is employed in construction, at 38 per cent, followed by manufacturing, at 26 per cent, plantation, at 19 per cent, and services, at 13 per cent, with the remaining 4 per cent employed in various work, such as domestic or food delivery. Regarding monthly income, a large number (55 per cent) earned less than RM1,500, 30 per cent earned RM1,500 to RM2,499, 12 per cent earned RM2,500 to RM3,499, and 3 per cent earned more than RM3,500. These figures reveal the respondents' socioeconomic backgrounds and point to this group's vulnerability in accessing and understanding the zakat system.

Table 1. Survey Results on Zakat Understanding and Experience Among Muslim Foreign Workers in Johor

Subject	Average Score	Standard Deviation
Awareness of the zakat obligation	3.07	1.401694501218962
Understanding of zakat conditions (*nisab, haul*)	2.93	1.4372743564669814
Knowledge of zakat recipient categories	2.86	1.370836211657658
Awareness of foreign Muslim eligibility	2.98	1.456299447506618
Received zakat information in Johor	3.01	1.4804790379529802
Paid zakat in Johor	3.26	1.474497003774987
Prefer sending zakat to the home country	2.98	1.5174406949288868
Lack of information on zakat in Johor	2.91	1.3860415257527863
Believe eligible to receive zakat	2.91	1.4077347661108508
Tried to apply for zakat	3.13	1.4117472518231806
Language difficulties in the application	2.81	1.4403633099487312
Fear of rejection as a foreigner	3.02	1.4632190885202738
Perceived institutional willingness to help	2.82	1.3661122304783844
Trust the zakat institution for equal treatment	2.98	1.4905764595679691
Need for zakat education in the native language	3.15	1.4381174563233068
Would use a digital platform in their language	3.11	1.3772685601830483

Table 1 presents the survey results on their understanding of zakat and their experience with the zakat system. It represents different levels of awareness, knowledge and patronage of zakat institutions, together with their personal and institutional challenges. However, analysis of the findings shows that individual awareness of zakat obligations is moderate, with a mean score of 3.07. At the same time, the standard deviation of 1.40 is relatively high, meaning that not all the respondents understand zakat obligations to the same degree. On the other hand, regarding zakat conditions (*nisab and haul*), the lowest understanding was achieved (2.93). However, the lowest is understanding the types of eligible zakat recipients (2.86), which highlighted the vagueness of the zakat system's operational criteria. Notably, though, the awareness score for the eligibility of foreign Muslims to participate in the zakat system (2.98) was somewhat unclear among foreign workers and was of lower significance. A similar score (3.01) is obtained for whether respondents received any zakat-related information while living in Johor. The average number of respondents who reported paying zakat in Johor was 3.26. However, many of them (2.98) preferred to channel zakat to their home countries, probably due to familiarity with the systems in their home countries or a perceived leak in the distribution of zakat in Johor.

The survey also reveals a significant information gap: a lack of zakat information, with a score of 2.91. The same holds for the category of people eligible to receive zakat, as respondents' belief in their eligibility scored 2.91, indicating they are unsure or unaware of their entitlement to receive zakat. Attempts to apply for zakat received a moderate score (3.13) and thus some initiative, but were perhaps thwarted by systemic barriers. In particular, significant difficulties included language difficulties (2.81) and fear of rejection due to foreign status (3.02), reflecting social and administrative hurdles that non-citizens face. In addition, there are two issues of trust and inclusion: perceptions of institutional willingness to help (2.82) and trust that zakat bodies will treat persons equally (2.98). Respondents were encouragingly inclined to receive zakat education in their native languages (3.15) and to remain open to digital zakat platforms designed to meet the specified linguistic needs (3.11). Therefore, this finding suggests that targeted educational and technological interventions may improve their access to and participation in the zakat system.

Overall, the data indicate deficiencies in knowledge, trust, and institutional interaction that prevent foreign workers from engaging effectively within the zakat system. These can be addressed through multilingual education and inclusive digital solutions to actualise the concepts of justice and equality embedded in the principles of Islamic social finance.

Policy Recommendations

The third objective of the study is to propose that the Johor State Islamic Religious Council (SIRC) recognise Muslim foreign workers in Johor as *muzakki* or *mustahiq* in the Johor zakat system. The study's recommendations aim to enhance the inclusivity, accessibility, and effectiveness of the zakat system in Johor for Muslim foreign workers, considering legal, educational, institutional, technological, and communicative dimensions. At first glance, the explicit recognition of foreign workers as *muzakki* and *mustahiq* is the cornerstone for practice consistent with Islamic legal principles (Hamamah, 2023; Razak & Mahmod, 2021). Johor SIRC would, by formally designating foreign workers as zakat payers and recipients, eliminate any ambiguity about their status and ensure they will not be excluded from charitable giving or deprived of rightful assistance. Such a legal acknowledgement should be reflected in official policies, regulations, and procedural manuals to make clear that nationality is no barrier to participation in zakat's obligations and entitlements (Ilmi et al., 2024). It would also improve clarity by attracting more foreign workers to have greater confidence in engaging positively with the zakat system, with the certainty that their contributions and needs will be addressed.

Second, zakat education programmes must be multilingual to bridge the communication gap in the survey results. Due to the multiplicity of the foreign workers' languages, Indonesian and Bangladeshi, to name the most prominent, educational materials would be required in the vernacular of these language groups (brochures, videos, seminars, etc.) to raise even basic awareness of the zakat conditions and the categories of zakat recipients (Kholis & Mugiyati, 2021). Johor SIRC would help strengthen its understanding, mitigate mischaracterisation, and promote inclusiveness by equipping it with accurate information on zakat eligibility. Thirdly, creating new digitised payment channels for zakat is necessary to accommodate the mobility and work schedules of Muslim foreign workers. They can easily pay zakat from their smartphones or computers through mobile applications, online portals, and QR code-based payment options, without needing to visit physical offices (Ahmad et al., 2021; Kharisma & Jayanto, 2021). Content on digital platforms should be written in simple language (preferably translated) and use two languages (English and the local language). These platforms should also provide step-by-step guidance on registration, payment calculation, and receipt generation. These channels would integrate Secure Payment Gateways and real-time transaction tracking, thereby increasing transparency and reducing administrative bottlenecks and helping beneficiaries trust zakat institutions. In addition, digital records can facilitate further follow-up communication and expedite the distribution of zakat funds to the legitimate mustahiq.

Lastly, all outreach efforts should ultimately be based on *Maqasid* principles by focusing on Shariah's higher objectives, i.e., the protection of faith, life, intellect, wealth, and dignity. Zakat messaging that emphasises how zakat protects human dignity and advances socio-economic justice will be relevant across cultural backgrounds and inspire foreign workers to become donors and recipients (Rustandi et al., 2023). In the example, promotional materials could feature real-life examples of how zakat contributions empower low-income families and promote community cohesion. By relying on moral and ethical narratives rooted in Islamic values, foreign workers can develop a closer connection to the zakat framework, thereby highlighting its spiritual dimension (Duasa, 2023). The communication of *maqasid* principles by Johor SIRC to foreign workers thus raises awareness of zakat not merely as a procedural obligation but as a transformative institution that upholds equity and compassion.

Together, these four recommendations, legal recognition, multilingual education, digital infrastructure, and *maqasid*-driven messaging, cover the full spectrum of what is needed to bring Muslim foreign workers on board with the zakat system in Johor. This will also ensure that the ethical imperatives of inclusion and justice, which the very idea of zakat embodies, are upheld, and the practical barriers elucidated by the study are addressed.

CONCLUSION

This study shows that Muslim foreign workers in Johor should be officially integrated into the zakat system as *muzakki* and/or *mustahiq* when they meet the Shariah requirements. Such inclusion aligns with Islamic jurisprudence, supported by Johor's legal framework, and is consistent with the aims of *Maqasid al-Shariah*, especially justice, dignity, and social welfare. Empirical results reveal moderate awareness of zakat but also indicate significant institutional and informational barriers, emphasising the necessity for inclusive governance reforms.

However, the study is limited by its sample of 100 respondents in Johor Bahru, which may not fully capture the experiences of Muslim foreign workers across Malaysia. The use of descriptive statistics also limits causal inference. Finally, future studies should expand the geographical scope to include multiple states, incorporate comparative institutional analysis, and examine the role of digital zakat platforms in improving access and trust among migrant Muslim communities.

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