

## The Effectiveness of Zakat Assistance Towards Straightening Religiosity of Muslim Converts (*Muallaf*)

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**Abstract:** Straightening religiosity of Muslim Converts (*muallaf*) is an important element especially involving zakat assistance. This is due to the fact that, the zakat assistance is still importance allocation to *muallaf*. Thus, there are among *muallaf* who do not understand the faith of Islam well. As a result, there are among *muallaf* feel they are marginalized after embracing Islam. This is due to the lack of attention from the relevant parties such as zakat in helping them especially involving spiritual and physical assistance. The objective of this article to identify the factors straightening that influence the level of religiosity among *muallaf* through zakat. The methodology of this study is through the method of the library regarding articles and reports, conceptual and based on literature research. This finding will support continuous development with the aid of *muallaf* to straightening the religiosity through zakat assistances. There are two factors influence the straightening religiosity among *muallaf*, It hoped that with the success of zakat assistances toward *muallaf* will be produce quality for religion and avoided negative perception of public among *muallaf*.

**Keywords:** *Muallaf, zakat and religiosity,*

### 1. Introduction

Paying zakat is an obligation for every Muslim. The purpose of zakat is to purify the property obtained. Efficient collection and distribution of zakat can be benefit for asnafs and be reflecting the good management of zakat institutions in Malaysia (Muhammad Ridwan Aziz, 2013). Zakat is premised on the need to further social assistance and subsidise establishments and work of public welfare for the benefit and progress for instance growth of the Islamic Nation and its Muslim populace. Allah SWT said in the al-Quran: “And the believers, men and women, are protecting friends one of another; they enjoin the right and forbid the wrong, and they establish worship and they pay the zakat, and they obey Allah and His messenger. On these Allah will have mercy. Allah is Mighty” (Al-Quran, at-Tawbah 9:71)

Islam has placed eight eligible asnafs to receive zakat assistance such as converts (*muallaf*). The main purpose was attracted *muallaf* to approach Islam and bind them to continue to embrace Islam. Thus, this issue is how of *muallaf* to remain as a Muslims and straightening religiosity *Muallaf* should be needs attention because they are lacks and

weak of religion (Razaleigh Muhamat, 2016). Therefore, there are several factors that are likely to tackle this issue. This article will use internal factors and external factors as a variable of the research. The objectives of this article which to identify the internal and external factors streightening that influence the level of religiosity among Muslim converts (*muallaf*).

The results of this research project will give a clear picture of the factors that couse streightening religiosity among *muallaf*. These factors will be a guide to stakeholders such as Islamic religious councils and Islamic institutions. The focus on the factors influencing the streightening religiosity needs to be taken into account so that the metter can be reduced. It can be help in formulatong the new plans for the development of human capital towards religiosity among *muallaf*.

## **2. Problem Statement**

There are among converts (*muallaf*) who do not understand the faith of Islam well. As a result, there are among *muallaf* feel they are marginalized after embracing Islam. This is due to the lack of attention from the relevant parties such as zakat in helping them especially involving spiritual and physical assistance. Why does this happen, most of them will gets assistance from zakat and Islamic State Institution but still lack strength from themselves to face the negative perception of nan-Muslim community towards them. Therefore, it should be seen whether the method used today is able to strengthen religiosity among *muallaf* who marginalized by society. Are there other methods that can be used as a model to further enhance the understanding of Islam among *muallaf*.

## **3. Literature Review**

Converting to Islam is the biggest decision a *muallaf* makes in their life. The word *muallaf* as mentioned in the Lisan al-Arab comes from two root words that is 'Allafa' which means obedient, tamed, and submissive, and 'Alifahu', which means compliant (Ibnu Manzur, 2001). Thus, the combination of the two root words gives the definition of the word *muallaf*, which means to change or make somebody change his or her religion or beliefs. *Muallaf* are a new group of Muslims. In Malaysia, Anuar Puteh (1999) explained that *muallaf* are non-Muslim groups (Indians, Chinese, Kadazan, Iban and etc) who convert to Islam. However, as a result, some might face problems because they are not familiar with their new surroundings, especially when their family do not accept them or they lose old friends in fact they have to make new Muslim friends in a new Muslim community. Therefore, moral support is definitely important for them to succeed once they have made their decision. Newly in Islam religion make many of them still weak in understanding the Islamic values. Furthermore, the weaknesses and confusion in some aspects of Islam cause some of Muslim convert still practice the previous religious belief and culture that are contradict to the Shari'ah.

This situation exposes the *muallaf* community to various risks such as apostasy, conflict with the other Muslims and at the same time the actions taken by them tarnish the image of Islam. Hence, to understand conversion to Islam requires an understanding of the word 'Islam' itself. Islam denotes an act of submission and envisages not only 'the acceptance of the outward forms of any one particular prophet's' practice, not even that of the seal of the prophets, Muhammad. Rather, the word represents that pure worship of,

and obedience to, the Divine that is exemplified in the lives of all those prophets, from Noah, through Abraham, Moses and Jesus, to the seal of the prophets Muhammad. Hence, to accept Islam is in reality to take on the ancient, Abrahamic, way of worship, given the specific detailed requirements reflected in the outward practice of the seal of the prophets, Muhammad. Prophets Muhammad said in Kitab Iman, Sahih Bukhari;

*'The best among you in the days of ignorance are the best in the days after accepting Islam, if they acquire true knowledge and understanding of Islam'* (Al-Bukhari, 1972)

In addition, the conversion to Islam caused some of this group received great pressure from their families and indigenous communities. There are some of *muallaf* were blocked from financial assistance, lost their job, be threatened. (Kamarulzaman Kawi & Nur A'thiroh Masyaa'il, 2020). Thus, a *mualaf* need to be supported more on financial aspects so that they can continue to survive as a Muslim and at the same time can motivate themselves to strengthen the understanding of Islam in themselves. Allah SWT mention in al-Quran about the group of zakat recipients.

*The alms are only for the Fuqara' (the poor), and Al-Masakin (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's Cause, and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah. And Allah is [the] All-Knower, [the] All-Wise.*

(Al-Quran, At-Tawbah 9:60)

It is argued that when the rightful recipients – *Fuqara'*, *Masakin*, *Amalin*, *Muallaf*, *Al-riqab*, *Ibnu-sabil*, *Al-Ghamni* and *Fi sabilillah* – still lack a good quality of life and still live in poverty, then the goal of obligatory Zakat has not been fully achieved (Abu Bakar & Abd.-Ghani, 2011). Despite the establishment of the Zakat institution, its role in supporting (e.g., distributing Zakat fund) *muallaf* has been debated by the *muallaf* community in Selangor, Malaysia. *Muallaf* refers to a person who has converted from another religion to Islam and has become a new Muslim. The *muallaf* community has argued that the Islamic Religious Department has failed in distributing the Zakat fund and supporting them as new Muslims. The claim has been made by many *muallaf* who reportedly had nowhere to go after they converted to Islam, especially when their family could not accept their decision to convert. As a new Muslim, they lack an Islamic education, guidance and care. Therefore, they are really in a dire need of help from the Muslim community both economically and morally, especially in a Muslim majority country. Due to such an allegation, the community has a negative perception of the Islamic Department in terms of the assistance it provides to *muallaf* as some of them still live in poverty. There are 6.3% from total citizen becomes *muallaf* in Malaysia. This number is in the non-Moslem society, so the effect of becoming *muallaf* can be perceived especially the psychological and economical effects (Wahid,2018). Therefore, *muallaf* center can be a good place for *mualaf* to get a guidance and consultation (Ansfiksia Eka and Ernaning Setiyowati, 2016).

There are two factors of challenges faced by *muallaf* after embracing Islam which internal and external factors. For example in internal factor are perception among people with in Muslim and non-Muslim as well. For external factors included poverty, so that

zakat distribution can be reduces poverty (Faudah Johari, Muhammad Ridhwan and Ahmad Fahme, 2014). Most of them were insinuted by the family since converted to Islam and labeled as being Malay (Razaleigh Muhamat, 2016). Zakat distribution to the *muallaf* can help strengthen their faith and creates a sense of belonging among Muslims to assist those who are in need like this group of people (Azman, Irwan et.al, 2015).

The important thing that needs to be emphasized is related to religious knowledge that needs to be given to *muallaf*. A study by Sarip Adul (2014) found that there are still muallaf has never attended any official religious guidance class. However, Syahrul Azman and Razaleigh Muhamat (2014) found that the level of acceptance of the Chinese community towards Chinese converts (*muallaf*) is still at a moderate level. This is also true among the Malay community in accepting muallaf still at moderate levels.

Based on the words of Allah in surah al Taubah; 60, it stated that Mualaf is an asnaf who is eligible to receive zakat assistance. The main goal of giving zakat to asnaf Mualaf are to develop this community in terms of a better life such as being free from the shackles of poverty, as motivation for choosing Islam as their religion and advancing their religious education (Mohamad Mohaimin & Azman 2019). The Islamic education presented to them is more lifelong learning. The purpose of this education are to provide understanding, desire to do good deeds, love to Islam and appreciate the teachings of religion continuously (Aini Sofia & Berhanundin 2019). Issues such as adjustment of clothing, food, customs, adjustment of worship and adaptation to what is forbidden in Islam often makes it difficult for a Mualaf to live life as a true Muslim (Kamaruzaman & Nor Athirah 2019). Therefore, this study would like to look the extent of zakat assistance channeled through various means can strengthen the religiosity Mualaf community.

#### **4. Factors Of Religiosity**

Religiosity can be defined as the extent to which an individual is committed to their religion and its teachings (Johnson et al., 2001). It has been acknowledged in the literature that an individual's attitude, behaviour and character are shaped by their religious belief (Barro and McCleary, 2003; Lehrer, 2004). This is because the religious components, elements and dimensions can dictate the affective and cognitive functioning that eventually affects an individual's judgment (Kamil et al., 2012).

Sanctions and rewards systems in the religious institution might also influence the followers to act in line with accepted rules and laws. As such, religiosity can be regarded as an individual's internal moral enforcement mechanism that might inhibit illegal and immoral behaviour (see Torgler, 2006). The findings of prior studies have also suggested that religiosity has influenced certain behaviours such as reducing the cheating rate (Rettinger and Jordan, 2005; Bloodgood et al., 2008), inhibiting criminal behaviour (Ellis and Peterson, 1996; Baier and Wright, 2001), and encouraging ethical behaviour (Keller et al., 2007) and tax compliance behaviour (Mohdali and Pope, 2014; Palil et al., 2013).

Prior studies also showed that religiosity has a positive influence on life satisfaction (ten Kate et al., 2017). Though religiosity is recognised as a crucial factor in understanding human behaviour, the measurement of religiosity has been an issue in the literature. It has been argued that measuring religiosity is a complex task and researchers have also viewed religiosity from different perspectives (Kamil et al., 2012; Salleh, 2012; Tiliouine and Belgoumidi, 2009). Hence, numerous measurements have been used by

researchers to measure religiosity (Abou-Youssef et al., 2015). Palil et al. (2013) for example, used the individual approach where they measured religiosity according to how many times the person attends religious activities, whether that person has been brought up religiously at home and self-description as either a religious or a non-religious person. Some researchers used both religious affiliation and religious commitment to measure religiosity. Religious affiliation refers to a particular religious group adhered to by individuals such as Islam, Christianity, Buddhism and Hinduism (Hirschman, 1983). Religious commitment, on the other hand, refers to the extent an individual observes their religious values, beliefs and practices in their everyday lives (Worthington et al., 2003).

Some religious scholars also argued that religiosity is a multidimensional construct that consists of various elements of religion, including belief, practice, knowledge and experience, which necessitates its components be studied individually (see Abou-Youssef et al., 2015; Salleh, 2012; Khraim, 2010). Earlier measurement of religiosity by Glock (1962) consists of four dimensions: ideological dimension – referring to the extent to which the followers of the religion are expected to adhere to a certain set of beliefs; ritualistic dimension – referring to specific religious practices adhered to by the followers such as prayer, fasting and meditation; experiential dimension – emphasising religious experience as the indicator of the level of religiosity; and intellectual dimension – referring to religious knowledge used to strengthen one's religious beliefs. Later Glock and Nicosia (1964) added a fifth dimension, i.e. a consequential dimension which identifies the effects of adherence to the first four dimensions that guide individuals to behave according to religious belief, practice, experience and knowledge.

Allport and Ross (1967) measured religiosity in two dimensions of orientation namely intrinsic (religion as an end) and extrinsic (religion as a means). Torgler (2006) categorised measurement of religiosity into two types: variables that can be observed (e.g. frequency of church attendance, being an active member of a church and being brought up religiously at home) and variables that cannot be observed such as being religious, trust in the church and the importance of religion in a person's life. Wan Ahmad et al. (2008) used 22 religiosity items and they measured religiosity according to the core dimensions of Islamic teaching, namely faith, Islamic laws and akhlaq. Tiliouine and Belgoumidi (2009) proposed a Comprehensive Measure of Islamic Religiosity, consists of 60 items that were divided into four religious domains: religious belief – dealing with matters concerning faith such as believing in God, Judgement Day, hell, paradise and the sacred books; religious practice – dealing with practical matters such as prayers and fasting; religious altruism – dealing with relational aspects such as treating parents, relatives and neighbours well; and religious enrichment – dealing with activities that broaden religious knowledge and spiritual experience such as reading religious books and attending religious meetings.

In zakat literature, Kamil et al. (2012) measured religiosity in three dimensions, namely optional religious worship, believing in God's rewards and believing in God's punishment and their measurement contained 18 items. Khraim (2010) used 49 items to measure Islamic religiosity and proposed three dimensions to measure Islamic religiosity in the area of consumer behaviour research, namely religious education, Islamic current issues, and sensitive products. In sum, these prior studies have shown that religiosity is a multidimensional construct and the content and number of religious dimensions vary considerably. According to Khraim (2010), there is no consensus among scholars as to

the number of dimensions that form the construct of religiosity and it may depend on the nature, context and purpose of the research. In zakat literature, religiosity is a crucial factor because Muslims with high religious values are expected to be more aware of the obligation to pay zakat in comparison to Muslims with low religious values (Farah Mastura and Zainol, 2015). However, literature on zakat compliance has so far documented a mixed finding regarding the influence of religiosity and zakat compliance behaviour. While several studies indicated that there was a positive and significant relationship between religiosity and zakat compliance behaviour (e.g. Farah Mastura and Zainol, 2015; Kamil et al., 2012), Idris et al. (2003) have not found a significant relationship. Despite these mixed findings, the importance of religiosity is apparent in previous literature for strongly motivating individuals to comply with the law or encourage positive behaviour.

## **5. Methodology**

The methodology of this article based on qualitative method. The article was done on the wrote of the literature reviews method based on concepts paper. An analysis of this article will look in detail on the straightening religiosity among *muallaf*. This analysis will use related documents such as journal articles such as religiosity and related reports information data from State Islamic Religions Council (SIRC). The analysis will also be continued by researching the sources of zakat assistances related in *asnaf*

## **6. Findings And Arguments**

Zakat is an Islamic faith-based institution should be utilized for poverty reduction, particularly in *muallaf*. The finding above have shown that zakat assistance a part of factors to straightening religiosity among *muallaf*. It is duty that helps to avoid apostate among *muallaf*, create social responsibility among Muslim community. On the economic side, zakat assistances is a mechanism that helps few *muallaf* at least to survive in community outside, thus leading to a better quality of life. The factor of straightening religiosity not only for *muallaf*, but also for all Muslim in this world. This suggestion is to ensure that a clear understanding concerning the allocation given to the beneficiaries will be acknowledged by the beneficiaries, particularly *muallaf* who chained unfair treatment.

## 7. Conclusions

The discussions above have shown that zakat assistances is most importance factors to straightening religiosity among *muallaf*. However, the understanding of zakat is important to policy makers to improve the efficiency in managing zakat assistances especially *muallaf*. Future research should also need to look into the relationship between good practices of managing zakat in influencing perception of Islam religion image among non-Muslim.

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