Sricommerce: Journal of Sriwijaya Community Services

P-ISSN: 2723-6773; E-ISSN: 2746-0533



Available at: http://jscs.ejournal.unsri.ac.id/index.php/jscs Sricommerce: Journal of Sriwijaya Community Services, 6 (1): 91-104, April 2025



Developing Islamic Philanthropy Movement to Financing the Education of Migrant Worker Children Through Permai Learning Center Penang Malaysia

Miftahul Huda¹, Lutfiana Dwi Mayasari²*, Ulfa Wulan Agustina³, Ida Alqurnia⁴, Estu Unggul Drajat⁴

¹ Syariah Faculty Institut Agama Islam Negeri Ponorogo, Indonesia
²Education Faculty Institut Agama Islam Negeri Ponorogo, Indonesia
³Education Faculty Universitas Wahab Hasbullah Jombang, Indonesia
⁴Economic Faculty Institut Agama Islam Negeri Ponorogo, Indonesia
* Correspondence email: lutfianamayasari@iainponorogo.ac.id

Article Info: Received: 13 February 2025; Accepted: 28 April 2025; Published: 30 April 2025

Abstract: As a community educational institution, Permai Learning Center only relies on donors' kindness to continue the learning program. They are unlikely to collect monthly fees from parents because of condition. Using Participatory Action Research (PAR), this community service aims to build capacity for Permai management on the concept of financial independence and the foundation's endowment fund management plan. Also, assist and facilitate the Permai management in establishing LAZNAS to realize monetary independence for the foundation. The capacity-building process, including Focus Group discussion and training, was carried out collaboratively between facilitators from ISDEV USM, and IAIN Ponorogo. Through capacity-building, Permai changed the financial management funding from charity-based to LAZNAS-based. The evaluation results indicated that this community service increased the Permai social worker's understanding of LAZNAS management as a new paradigm. Besides that, the community services were also successful in increasing Permai social workers understanding about collecting Zakat, Infaq, Shadagah, and waqf fundraising perspectives, sharing of grant wakaf, and transparent and accountable Zakat, Infaq, Shadaqah, and Waqf reports. The community service team recommended that Permai management provide LAZNAS Permai. If LAZNAS Permai is running optimally, Permai will be able to design quality education programs independently for PMI children in Penang, Malaysia.

Keywords: Philanthropy movement, Migrant worker, Education.

How to Cite:

Huda, M., Mayasari, L. D., Agustina, U. W., Alqurnia, I., & Drajat, E. U. (2025). Developing Islamic Philanthropy Movement to Financing the Education of Migrant Worker Children Through Permai Learning Center Penang Malaysia. *Sricommerce: Journal of Sriwijaya Community Services, 6*(1): 91-104. DOI: https://doi.org/10.29259/jscs.v6i1.226

1. INTRODUCTION

Based on data from Bank Indonesia, there were 3.44 million Indonesian Migrant Workers (PMI) in 2022, spread across 142 countries worldwide. Of the thousands of PMI, the remittances obtained by the state from PMI range from 159.6 trillion/year (Rahmawati, 2023). Due to geographical proximity, as much as 48.13% of the total PMI chose Malaysia as the main destination country. About 1.67 million migrant workers in Malaysia work in the formal and informal sectors, as the

Malaysian government allows. The high PMI in Malaysia is in line with the increasingly diverse social problems. Moreover, 80% of migrant workers sent to various countries are women working in the informal sector (Wulan et al., 2023). One of the social problems highlighted is the non-fulfillment of the right to education for migrant workers' children. Education is a basic right that should be prioritized for the sake of life and the future for both the country and the children (Prianto et al., 2023).

The PMI-dense area that faces education problems is Penang, Malaysia. One of the factors that causes Indonesian migrant workers to have obstacles in pursuing formal education in Penang, Malaysia, is because of the unavailability of Indonesian Schools in Penang, such as Indonesian Schools in Kota Kinabalu (SIKK) and Indonesian Schools in Kuala Lumpur City (SIKL). PMI children in Penang who have complete documents can only continue to private schools with high education costs, while the wages earned by PMI are very limited in terms of the expenses in Penang. Because of this limited cost, PMI children only take formal education and cannot take additional learning like other students. Even though they are part of Indonesian citizens, they should be able to enjoy the right to access education as stipulated in the 1945 Constitution article 31, paragraphs 1 and 2. (Nadziroh et al., 2018) Besides, for limited costs, the existence of the Indonesian School in Penang is needed to provide convenience in managing documents for PMI children, especially the processing of birth certificates, which SIKK and SIKL have carried out (Wulan et al., 2023).

Concern over the fate of Indonesian children in Penang who cannot go to school underlies the establishment of the Permai Penang Malaysia Community Learning Centre. Permai is a non-governmental organization aiming to realize the right to education for Indonesian children in Penang, Malaysia, especially for migrant workers who cannot take formal education due to incomplete documents. By that time, Permai Community Learning Centre had more students, so they rented a building unit used to study for PMI children, not only those with a document but also those who do not have one. As for its students, CLC Permai collaborates with the Indonesian Student Association (P, PI), studying S1, S2, and S3 in several universities around Penang Malaysia with a probono system.

However, CLC Permai faces quite complicated problems in the field of financing. As a community-shaped educational institution, CLC Permai only relies on donors' kindness to continue supporting CLC Permai. Even though CLC Permai must pay building rent, electricity, cleaning service personnel, and other accommodation costs every month. Meanwhile, they are unlikely to collect monthly fees from parents. Based on the problem above, considering the importance of CLC Permai's role in the sustainability of PMI children's education, CLC needs a breakthrough related to developing an Islamic philanthropic movement to finance CLC Permai. One of the Philanthropic movements that can be used for CLC is the establishment of ZISWAF.

The term philanthropy associated with Islam indicates the practice of philanthropy in the Islamic tradition through zakat, infaq, alms, and waqf (Kasdi, 2016). Islamic philanthropy, such as zakat, infaq, sadaqah, and waqf, is the basic teaching that grows and develops a socio-economic force of the Ummah and has several complex dimensions. If these dimensions can be actualized, then the development of the people will be realized (Uyun, 2015). It is a different concept of donors, which comes from voluntary giving as an expression of love; Islamic philanthropy is born from two dimensions that distance superior-inferior relations. The individual dimension is a form of self-purification from greed and greed, and the social dimension is used to realize common welfare.

The Islamic philanthropic movement for education in the form of ZISWAF institutions has proven its success in developing Islamic Education in Indonesia. Among others, the ZISWAF Dompet Dhuafa institution has the SMART Ekselensia Indonesia program, the ZISWAF Rumah Zakat Indonesia institution has the Champion Elementary School program, and the ZISWAF PPPA Darul Quran institution has the Qur'an Memorization Nursery program (Latief, 2013). Therefore, the Participatory Action Research (PAR) approach will be used in this service activity, which aims to overcome funding problems in CLC Permai and meet the needs of PMI practices in Penang Malaysia to lead to social change. This will be realized in an Islamic philanthropic movement, LAZNAS, which will be carried out jointly between facilitators and CLC Permai management. The collaboration between the Facilitator and CLC Permai is needed to improve the ability to manage LAZNAS Permai later. If LAZNAS Permai runs optimally, CLC Permai can also independently design quality education programs for PMI children in Penang, Malaysia.

2. LITERATURE REVIEW

2.1 Philanthropy in Islamic studies

Islam especially pays attention to the role of philanthropy, as stated in the Qur'anic verse Sura Ali Imran verse 92 which means: "You never arrive at virtue (the perfect), until you spend some of the property you love. And whatever you spend, God knows it." With philanthropy, Islam provides a way for Muslims to achieve good in the world and reward in the Hereafter (Ahmad et al., 2016). One of them is the productive zakat mechanism, where the zakat can be used continuously and not run out at one time. As for example, in the form of a business that makes mustahik can meet the needs of life (Sarif et al., 2024). The use of zakat in educational institutions is contained in the word of Allah Surah At-Tawbah verse 102 which means: "Take zakat from their property, to cleanse and purify them, and pray for them. Indeed, your prayer (grows) peace of soul for them. Allah is All-Hearing, All-Knowing (Kholis et al., 2022).

Furthermore, in financing educational institutions, infaq has more flexible rules, so it is not limited to certain individuals. So, the distribution can be to community recipients, which in educational institutions can be in the form of investment or operations. Infaq has an origin from the Arabic word anfaqa-yunfiqu which means to spend. Infaq is commanded in the Qur'an surah Al Baqarah verse 267. As the word implies, infaq has a special criterion: a treasure. Infaq does not recognize nishab like zakat, and its distribution is not limited to mustahik (Putra, 2024). Infaq or livelihood is divided into two, namely obligatory infaq and sunnah. Infaq wajb is given to family and close relatives. While infaq sunnah is channeled to other virtues, as long as it does not cause madharat or harm himself and his family. In addition to infaq, sadaqah is also an important ZISWAF instrument. Unlike infaq, sadaqah is broader than treasure. Because according to the language, sadaqah means the relationship of concern for fellow living beings. The Shadaqah restricts the excess property rights of a Muslim. In addition to cleansing property with zakat, a Muslim is still encouraged to issue infaq and sadaqah (Fitria & Sukardi, 2025).

Historically, waqf has been practiced since the Dutch colonial era, as financing for schools, madrassahs, and pesantren. Waqf is the activity of handing over assets in the form of land or buildings from a waqif to be managed personally or institutionally (nadzir). The generosity reflected by endowments is eternal generosity. Henceforth, it will be used for the benefit of the people. The Islamic modernist movement at that time intensified equal access to education. According to Hilman, it is important to synergize education with Islamic philanthropy, so that it can achieve the mission of da'wah and self-development of students (Paarlberg, 2020).

2.2 Permai Learning Center: Community Movement Base Educational Institution

PERMAI established the Community Learning Center in order to fulfill the rights of PMI children who cannot access education in Pulau Pinang, Malaysia. Currently, the PERMAI Community Learning Center has 64 students of various vulnerable ages, ranging from 4 to 15 years old. The centre teaches Reading, Writing, and Math, along with general knowledge, Indonesian language, English, and reading the Quran. The PERMAI Community Learning Centre follows the standard curriculum for Community Learning Centres (CLC) in Malaysia and has received approval to operate from the Malaysian government.

Community Learning Centre(CLC) only has 2 teachers those are Ms Syifa and Mr Khuzaeni Bin Rahmad as legitimate tutor. Based on this situation we can know that the learning process is not running well because there is a big lack of teachers for the number of students and their education levels. In order to solve this ,PERMAI Community Learning Center is supported by students who are currently pursuing education in Malaysia, as well as students participating in programs in Penang, Malaysia, such as community service, internships, and practical training (Fuadi et al., 2023).

The assistance is based on the collaboration carried out by PERMAI Community Learning Center with various institutions, including various universities in Indonesia. The cooperation between

PERMAI Community Learning Center and various universities in Indonesia provides significant support in addressing the shortage of teaching staff or tutors at PERMAI Community Learning Center. The lack of teachers at PERMAI CLC because of the operational fund that the management possesses to enhance and develop the PERMAI Community Learning Center is too low.

It Because the management does not charge any education fees from the parents to support in operational activities or in teaching and learning activities. The PERMAI Community Learning Center's management relies solely on donations and direct assistance from the community, resulting in limited and unproductive funding. In the Proces of Fundraising donation,CLC management only Relying on colleagues and the relationships held by the management, that why the funds obtained are very limited. They still use a traditional method by sending messages to Prospective donors to get fundrising of donation and also join the Whatsapp group which made by Mr Khuzaeni Bin Rahmad. The managers of PERMAI Community Learning Center often run out of money to cover important costs like rent for the building, bills for water and electricity, supplies for writing, teaching tools, and other basic needs.

3. MATERIALS AND METHODS

The service approach with Participatory Action Research (PAR) is an approach whose process aims at learning to overcome problems and meeting the practical needs of the community, as well as the production of science (Morales, 2016) and the process of religious social change. Therefore, this approach is a means to generate collective critical awareness of the shackles of neoliberal globalization ideology and the shackles of normative religious paradigms that hinder the process of socio-religious transformation (Shamrova & Cummings, 2017). With this approach, community service aims to obtain and develop the community according to the needs of the community or institution in PKM activities. Actively involve all learning center parties in reviewing actions that will and are currently taking place to make changes based on the ideas of learning center residents toward a better direction.

With details of 20 administrators and teachers in the learning center. The empowerment is carried out using the following steps: (1) To Know (knowing the actual financial condition of the learning center through observation), (2) To understand (understanding the learning center problems related to financial management, (3) To plan (planning solutions to learning center problems), (4) To action (carrying out programs, (5) to reflection (awareness) and (6) Evaluation.

The empowerment strategy carried out in this service is using andragogy learning strategies. The first stage is a Focus Group Discussion to map financial problems at the Permai Learning Center using SWOT analysis. The second stage is learning andragogy, with four sessions about developing philanthropic institutions and development management. The third stage prepares plans for establishing a Ziswaf-based game education institution. Four-stage evaluation of the program. The choice of research was aimed at social transformation, and a term that is more familiar with PAR was used. The research process is carried out with systematic, collaborative, and sustainable efforts to create social transformation.

4. RESULTS AND DISCUSSION

4.1 Overview of Activities

This activity was carried out on 25-27 November 2024 through three types of activities: first, a Focus Group Discussion (FGD) to map PERMAI's financial condition using SWOT analysis; second, training activities for institutional financial management using the Ziswaf method; and third, preparing plans for establishing a Ziswaf-based education institution. On the first day, November 25, 2024, from 19.00 to 22.00 MYT, a Focus Group Discussion was held and facilitated by Lutfiana Dwi Mayasari. The session focused on the theme "Mapping PERMAI's Financial Condition Using SWOT Analysis," aiming to identify the organization's strengths, weaknesses, opportunities, and threats to strengthen its financial strategy.

On the second day, November 26, 2024, from 19.00 to 22.00 MYT, the program continued with

a presentation by the first speaker, Beta Pujangga Mukti, Ph.D. (candidate). The session explored "The Basic Law of Ziswaf and How to Manage Zakat, Infaq, Sadaqah, and Productive Waqf," providing participants with a comprehensive understanding of the legal foundations and practical management of Islamic philanthropic funds. On the third day, November 27, 2024, from 19.00 to 22.00 MYT, the event featured a presentation by the second speaker, Pizaro Gozali, Ph.D. (candidate). He delivered a session on "Fundraising Techniques for Muslim Philanthropy, Learning from the Experiences of Various Developing Countries," sharing valuable insights and strategies to enhance fundraising efforts within Islamic charitable organizations.

Additionally, a discussion session was conducted on the third day, facilitated by Prof. Miftahul Huda, M.Ag. This discussion centered around "The Management of Ziswaf-Based Educational Institutions," emphasizing best practices and innovative approaches for integrating zakat, infaq, sadaqah, and waqf into educational development. This community services was attended by 20 participant, consisting of 12 male and 8 female participant. They consisted of administration, teaching staff, parent, and donor representative. The empowerment strategy carried out in this service is, using the following steps:

4.1.1 To Know and To understand (Focus Group Discussion)

Lutfiana Mayasari become a facilitator in Focus Group Discussion (FGD). The facilitator explained the purpose of this FGD by comparing charity-based and Ziswaf-based financial management, then mapping the obstacles, challenges, and potential that PERMAI has in implementing financial management for Ziswaf-based institutions. The results obtained from the FGD are: First, strength. Permai's strengths include: from and for Indonesian Migrant Workers, caring for Indonesian students studying in Penang, Malaysia, having 83 Memorandum Of Understanding with institutions in Indonesia, and having an official legal entity in Malaysia.

Second, weakness. Permai's weaknesses include limited permanent teachers, limited funds, and not receiving Indonesian school permits. The Permai management applied for the same permission several times to establish an Indonesian School in Penang. However, there are problems with local government permits and efforts from the Indonesian government, which are considered less serious. And Third, opportunity. Permai has opportunities include: Permai has alumni who have a high level of concern, the Malaysian Attaché is familiar with learning activities at Permai, and students and volunteers at Permai have a high enthusiasm for learning—fourth, challenges. The challenges faced by Permai include the stateless status of PMI children at the Permai learning center, the increasing awareness of parents or guardians of students who need to support Permai programs and activities, and the increasingly high operational costs.



Figure 1. Focus Group Discussion with Permai management

4.1.2 To Plan (Financial Management Training For Institutions With Ziswaf-Based)

After Focus Group Discussion, the next activity was providing training to 20 Permai Penang Malaysia member include the administrator, teaching staff, parent, and donor representatives.. This training activity was held from 26 to 27 November 2024 and involved two presenters: Beta Pujangga Mukti, Phd (cand) from the University of Science Malaya (USM) and Pizaro al-Ghazali Phd (cand) from the same university. Beta Pujangga Mukti, Phd (cand), delivered material on managing zakat, infaq, sadaqah, and productive waqf. At the beginning of his material, he explained the basis of the command to give alms in the Koran and hadith. Followed by an explanation of the three holistic approaches in Ziswaf, namely Head, Heart, and Hand. Zakat, Infaq, and Shodaqoh are Maliyah acts of worship that have a vertical dimension, namely as a form of tazkiyatun an-nafs or purification from sins committed by servants in the world, as well as a horizontal dimension, namely feelings of empathy between one another. This motivation for charity gives rise to happiness and joy when someone gives Zakat, Infaq, and Shodaqoh.



Figure 2. Delivery of Training From Speakers

Pizaro Gozali delivered the next material from the Center for Policy Research USM Malaysia. This training discusses fundraising techniques for Muslim philanthropy. The material begins with a video appearance about funding-raising innovations implemented in Western countries. There is a video of giving donations by swiping a debit card. A piece of cake appears whenever a debit card is swiped on the screen. This means that every donation given is equivalent to feeding someone in need. After delivering some motivating material about fundraising, Pizaro Gozali continued by providing material about the meaning of fundraising. Fundraising is an activity that collects funds related to humanitarian activities. Individuals or non-profit institutions can carry out this activity. The concept of "fundraising" can be done by collecting funds, services, or goods, and the results are used to help people in need. There are two fundraising methods: direct and indirect.

After the material presentation was completed, the next agenda focused on discussing the management of Ziswaf-based institutions and how their operational models differ from traditional charity funding systems. The discussion delved into the unique characteristics of managing funds derived from zakat, infaq, sadaqah, and waqf, emphasizing accountability, transparency, and the religious obligations tied to such funds. Participants were also invited to examine the broader impact that effective financial institution management has on the long-term existence and credibility of an organization. This session was crucial in highlighting how structured management practices can enhance sustainability and public trust. The entire discussion was directly guided by Prof. Dr. Miftahul Huda, M.Ag, who brought academic depth and practical insights to the topic.

During the session, Prof. Dr. Miftahul Huda, M.Ag provided a detailed explanation regarding the legal and operational requirements necessary for establishing an Amil Zakat Institution. He outlined the steps institutions must undertake, including legal registration, organizational structuring, and compliance with national zakat regulations. Following the explanation, PERMAI administrators actively shared their current institutional condition and collectively discussed the strategic preparations needed to establish the PERMAI Amil Zakat Institution. This collaborative atmosphere allowed participants to critically assess their organizational readiness and identify gaps that must be addressed before officially operating as an accredited zakat institution. Prof. Huda emphasized the importance of aligning with both regulatory standards and community needs to ensure legitimacy and effectiveness.



Figure 3. Discussion Sessions on the Management of Ziswaf-based institutions

In addition to the theoretical discussions, the participants actively contributed by sharing realworld experiences related to institutional management. One of the most insightful moments was the sharing of PERMAI's previous experience in seeking official recognition and permission from BAZNAS, Indonesia's national zakat authority. These firsthand accounts highlighted the procedural and administrative challenges encountered during the accreditation process, offering practical lessons on how to navigate regulatory requirements effectively.



Figure 4. Training participants shared Permai's experience with BAZNAS

Participants also discussed the strategies that were successful in gaining institutional trust and legitimacy within the zakat ecosystem. These experiences served as valuable case studies, reinforcing the importance of transparency, legal compliance, and organizational readiness. Through these discussions, participants deepened their understanding of the complex realities involved in establishing and managing a zakat-based institution. The blending of theory and practice created a rich learning environment that benefited all attendees.

Throughout the session, participants exhibited a high level of enthusiasm and active engagement. They frequently asked critical questions, shared their insights, and participated in vibrant group discussions, demonstrating a sincere commitment to improving their competencies in managing Ziswaf institutions. The dynamic interaction among participants fostered a collaborative atmosphere, encouraging the exchange of ideas and best practices. Their eagerness to learn and contribute reflected not only their personal motivation but also their collective aspiration to strengthen PERMAI's future organizational development. This energy and dedication are expected to play a vital role in ensuring that PERMAI is better equipped to establish a credible and sustainable Amil Zakat Institution. Overall, the session concluded with a strengthened sense of purpose and a shared vision for the institution's growth and service to the wider community.

4.1.3 To Action (The Establishment of Ziswaf-Base Educational Institution)

The team from IAIN Ponorogo realized that establishing a Ziswaf-based institution is not accomplished merely by signing a commitment document. However, signing this commitment indicates that the Permai Penang team has seriously followed up on the training provided. This is evidenced by Permai's willingness to sign a commitment agreement to change financial management practices. While this does not immediately result in forming a legal entity, as it requires longer stages and processes, the immediate implementation involves applying values in financial management while simultaneously improving systems and creating a legal framework for the institution.



Figure 5. Commitment Signing for Permai Ziswaf-Based Institution

Furthermore, the team from IAIN Ponorogo also encouraged Permai to prepare a designated room for operationalizing financial management using an accountable system. Preparing an operational room will facilitate audits and shared oversight. All management members will have the right to access reports on incoming and outgoing donation funds, no longer managed or known by only a few individuals. This is because one of the key requirements for managing a Ziswaf-based educational institution lies in the transparency and accountability of fund management. Therefore, preparations must begin as early as possible before legalizing the institution as a philanthropic Ziswaf entity.

4.2. Discussion

The community service activities conducted at PERMAI Penang demonstrated the effectiveness of a structured participatory approach in addressing the organization's financial challenges and in fostering a sustainable transformation. The use of Focus Group Discussions (FGDs), training sessions, and strategic planning workshops created a cohesive learning environment where participants could identify critical organizational issues, reflect on best practices, and commit to meaningful change. The immediate impact of the activity was the participants' enhanced understanding of the differences between traditional charity-based funding and a more structured Ziswaf-based financial management system. This foundational knowledge is crucial, as it shifts the organization from reactive, short-term fundraising toward a proactive, strategic, and sustainable financial model that aligns with Islamic philanthropic principles (Lambin & Surender, 2023).

The deep engagement in the training sessions, facilitated by experts in Ziswaf management and fundraising strategies, also had significant implications for the participants' professional capacity. The exposure to innovative fundraising techniques and the emphasis on transparency and accountability not only equipped the participants with technical skills but also nurtured a new organizational mindset focused on long-term growth and trust-building. The discussions about global best practices and Islamic legal standards positioned PERMAI to be more adaptable and innovative in its fundraising and financial management strategies. The empowerment of various stakeholders—including administrators, teachers, parents, and donor representatives—ensures that the new practices are institutionalized across different layers of the organization, reducing dependence on a few individuals and promoting collective ownership of PERMAI's future (Mukhlishin et al., 2025).

The activity's impact is further reflected in the commitment signed to transition PERMAI into a Ziswaf-based educational institution. While the commitment document alone does not constitute legal status, it represents a significant institutional milestone that will catalyze future actions toward formal accreditation. However, this transition also entails several critical challenges that must be anticipated. First, PERMAI must develop internal policies and standard operating procedures (SOPs) for Ziswaf fund management. Second, the organization must prepare administrative infrastructure, including transparent reporting mechanisms and regular auditing systems, to meet the regulatory requirements of an Amil Zakat Institution. Third, ongoing capacity-building initiatives are needed to continuously upgrade the skills of PERMAI's management and volunteers in both financial management and regulatory compliance. Without these systemic changes, the risk of organizational stagnation and reputational damage remains.

The broader implication of this initiative goes beyond PERMAI itself. By establishing a successful model for a Ziswaf-based educational institution among Indonesian migrant communities in Malaysia, PERMAI can become a pioneer and reference point for similar organizations operating in diaspora contexts. This would enhance the visibility and credibility of Indonesian community-based education abroad, while also promoting sustainable Islamic philanthropy models internationally. Moreover, PERMAI's success could foster stronger collaboration with formal institutions in Indonesia and Malaysia, leading to greater resource mobilization, educational innovation, and social protection for stateless and marginalized migrant children. Thus, PERMAI's transformation holds significant potential for creating systemic change not only at the organizational level but also within the broader socio-educational landscape for migrant communities (Maisyarah & Hamzah, 2024).

Moving forward, several strategic steps must be prioritized to ensure the long-term success and sustainability of this initiative. First, PERMAI should immediately establish a working group tasked with the formal preparation of legal documentation and institutional registration. Second, a capacity-building roadmap must be created, incorporating regular training on Islamic philanthropy, financial transparency, governance, and community engagement. Third, PERMAI needs to strengthen its networking and partnership-building efforts, particularly with zakat and waqf authorities in Malaysia and Indonesia, to leverage additional support and legitimacy. Finally, continuous monitoring and evaluation mechanisms should be instituted to assess progress, capture lessons learned, and adjust strategies as needed (Hamidi et al., 2024). With these measures, PERMAI can transition from a traditional learning center into a resilient, trusted, and impactful Ziswaf-based educational institution, serving as a beacon of empowerment for migrant communities.

4.3. Evaluation Process

After attending training and mentoring by the IAIN Ponorogo community service team, there was a shift in perspective regarding the financial management system. A new understanding emerged that funding education in Permai is not based on pity or mere generosity. Instead, supporting the institution and funding at Permai is an obligation for fellow Muslims to help one another. Financial management using the Ziswaf (zakat, infaq, sadaqah, waqf) approach aligns with the concept of zakat jurisprudence, which states that the zakat system is an effort to connect Muslims with surplus resources to those in deficit. This principle has not undergone significant changes over time.

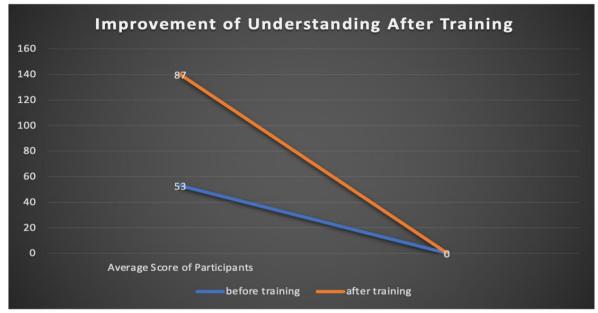


Figure 6. Enhancement of Participant Scores Post-Training

The change in perspective is also evident in how training participants view the relationship between donors and the institution. Previously, they perceived that donors held a higher status than donation recipients. After attending the training, they understood that the relationship between donors (*muzakki*) and recipients (*mustahiq*) in Islam is equal. Both are noble servants of Allah, as the nobility of a Muslim lies not in their wealth but in their character. Parents of students in educational institutions will also begin to be involved, not just as passive beneficiaries. They will be empowered through programs that will be designed in the future. This way, parents are not simply handing over their children to the educational institution but will also share the responsibility of thinking about the sustainability of the Permai Learning Center.

| Table 1. Evaluation Result of the Program | | | | | |
|---|--|-----------|------|------|------|
| No | Question | Very good | Good | Fair | Poor |
| 1 | How would you rate the quality of the material presented? | 85% | 10% | 5% | |
| 2 | Did the trainer deliver the material clearly and in an easily understandable manner? | 75% | 15% | 10% | |
| 3 | How relevant was the training material to your needs? | 90% | 10% | | |
| 4 | Did this training help you better understand ZISWAF management? | 95% | 5% | | |

Beside a post test and pre test, the survey conducted as a part of the feedback process. The survey consisted of several question with close-ended responses "Very good", "Good", "Fair", "Poor". The result of the survey are presented in the table 1. The evaluation results reveal a highly positive perception of the training program among participants. Regarding the quality of the material presented, 85% of participants rated it as "Very Good," while 10% rated it as "Good," and only 5% considered it "Fair." Notably, there were no responses in the "Poor" category, indicating that the material successfully met participant expectations in terms of quality and content. When evaluating the clarity and delivery of the material by the trainer, 75% of participants rated it as "Very Good," and 15% as "Good." A smaller portion, 10%, rated it as "Fair," suggesting that while the majority found the delivery highly effective, there remains a minor opportunity for improving communication techniques to accommodate different learning styles. Importantly, there were no ratings of "Poor," further reinforcing the effectiveness of the trainer's presentation skills.

The relevance of the training material to the participants' needs was also assessed very positively, with 90% rating it as "Very Good" and 10% as "Good." This result highlights that the content was highly aligned with the professional and practical needs of the attendees. Furthermore, the impact of the training on participants' understanding of ZISWAF management was particularly noteworthy. A remarkable 95% rated their improvement as "Very Good," and 5% as "Good," demonstrating that the training significantly enhanced participants' comprehension and readiness to apply the knowledge in practical settings. Overall, the feedback strongly indicates that the training program was highly successful in terms of content quality, delivery, relevance, and effectiveness.

A heightened awareness also emerged regarding the need to design educational programs through a structured package system. This approach ensures that incoming donations are no longer solely allocated for immediate expenses such as rent, utilities, and other consumptive needs, but are instead systematically planned to support programs with long-term, sustainable impacts. In this framework, donations are envisioned not merely as short-term assistance but as sustainable social investments that contribute to the institution's future growth and resilience.

Furthermore, new initiatives have been proposed to develop PERMAI's educational facilities, with the strategic goal of acquiring permanent assets rather than continuously relying on rented buildings. This asset-building strategy is seen as critical to securing institutional stability over the long term. In addition, there is a growing commitment to manage donations in ways that empower beneficiaries economically. Rather than fostering dependency, beneficiaries will be encouraged to utilize donations to engage in micro-entrepreneurship or other productive activities, with the resulting profits reinvested into PERMAI. Through this model, PERMAI aims to create a self-sustaining cycle of empowerment, economic growth, and social impact.

5. CONCLUSIONS

The Participatory Action Research (PAR) approach used in this service activity aims to overcome funding problems in CLC Permai and meet the needs of PMI practices in Penang Malaysia to lead to social change. The empowerment strategy carried out in this service is using andragogy learning strategies. The first stage is a Focus Group Discussion to map financial problems at the Permai Learning Center using SWOT analysis. The second stage is learning andragogy, with four sessions about developing philanthropic institutions and development management. Trainer at this community services are Beta Pujangga dan Pizaro al Ghozali from Universitas Sains Malaya. The third stage prepares plans for establishing a Ziswaf-based education institution—a four-stage evaluation of the program.

Evaluation results indicated that this community service increased the Permai social worker's understanding of LAZNAS management as a new paradigm. Besides that, the community services were also successful in increasing Permai social workers understanding about collecting Zakat, Infaq, Shadaqah, and waqf fundraising perspectives, sharing of grant wakaf, and transparent and accountable Zakat, Infaq, Shadaqah, and Waqf reports. This activity also resulted in a commitment agreement to change financial management, which Permai Penang and IAIN Ponorogo signed.

ACKNOWLEDGMENTS

The program is designated as the International Collaboration Community Service Program, organized by the Directorate of Islamic Higher Education, within the Directorate General of Islamic Education, Ministry of Religious Affairs of the Republic of Indonesia, for the year 2024. The funding allocated for this community service program is derived from the State Budget (APBN) through the Budget Implementation List (DIPA) of the Directorate of Islamic Higher Education, Directorate General of Islamic Education, Ministry of Religious Affairs of the Republic of Indonesia for the year 2024. Thank you to the Permai Learning Center, which has been a partner in implementing this community services.

REFERENCES

- Ahmad, S., Rofie, M. K., & Salim, S. (2016). Rewards and commitment in social development: equipping modern Muslim communities with knowledge on Islamic work ethics towards better living conditions. *Mediterranean Journal of Social Sciences*, 7(1), 395-400. http://dx.doi.org/10.5901/mjss.2016.v7n1s1p395
- Fitria, Z., & Sukardi, A. S. (2025). Effectiveness of Infaq and Shodaqoh Empowerment in Religious Tourism Areas: A Study on the Menara Kudus Mosque. *Journal of Islamic Economic Laws*, 8(01), 106–128. https://doi.org/10.23917/jisel.v8i01.7371
- Fuadi, D., Widyasari, C., Prayitno, H. J., Pristi, E. D., Syaadah, H., Muliadi, M., Rohmah, N. D., Putri, A. K., Arista, A. D., Sari, D. W., Komara, O. C. R., & Elhawwa, T. (2023). Pemberdayaan Guru dan Fasilitator dalam Pembelajaran Berdeferensiasi dengan Pendekatan Pendidikan Berpihak pada Anak di Sanggar Belajar Permai Penang Malaysia. *Buletin KKN Pendidikan*, 5(2), 117–124. https://doi.org/10.23917/bkkndik.v5i2.23049
- Hamidi, I., Farhan, M., & Apriani, D. (2024). Investment, ZIS Funds, Mudharabah Financing and Economic Growth in Indonesia. *Islamic Economics Journal, 10*(1), 45-60. https://doi.org/10.21111/iej.v10i1.11990
- Kasdi, A. (2016). Filantropi Islam untuk pemberdayaan ekonomi umat (Model pemberdayaan ZISWAF di BMT Se-Kabupaten Demak). *Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam STAIN Kudus, 9*(2), 227-245. http://dx.doi.org/10.21043/iqtishadia.v9i2.1729
- Kholis, N., Syahrial, M., Fandi Atmaja, F., & Asyrof, M. N. (2022). Islamic Wealth Management: Qur'anic Approach. *KnE Social Sciences*, 86–99. https://doi.org/10.18502/kss.v7i10.11348
- Lambin, R., & Surender, R. (2023). The rise of big philanthropy in global social policy: implications for policy transfer and analysis. *Journal of social policy*, *52*(3), 602-619. https://doi.org/10.1017/S0047279421000775
- Latief, H. (2013). Filantropi dan Pendidikan Islam di Indonesia. *Jurnal Pendidikan Islam, 28*(1), 123-139. https://doi.org/10.15575/jpi.v28i1.540
- Maisyarah, A., & Hamzah, M. Z. (2024). Zakat Distribution Management: A Systematic Literature Review. *Suhuf, 36*(1), 95-108. https://doi.org/10.23917/suhuf.v36i1.4357
- Morales, M. P. E. (2016). Participatory Action Research (PAR) cum Action Research (AR) in Teacher Professional Development: A Literature Review. *International Journal of Research in Education and Science*, 2(1), 156–165.
- Mukhlishin, Ramadhan, J., & Hayatullah, I. K. (2025). Zakat and Waqf Synergies to Accelerating Sustainable Development. *Journal of Sustainable Development and Regulatory Issues* (*JSDERI*), 3(1), 29-54. https://doi.org/10.53955/jsderi.v3i1.56
- Nadziroh, N., Chairiyah, C., & Pratomo, W. (2018). Hak Warga Negara dalam Memperoleh Pendidikan Dasar di Indonesia. *Trihayu*, 4(3), 259091. https://doi.org/10.30738/trihayu.v4i3.2602
- Paarlberg. (2020). The Role of Philanthropy in Islamic Education. *Journal of Education in Muslim Societies*, 2(1), 107-114. https://doi.org/10.2979/jems.2.1.08
- Prianto, A. L., Amri, A. R., & Ajis, M. N. E. (2023). Governance and Protection of Indonesian Migrant Workers in Malaysia: A Study on Policy and Innovation Network. *Journal of Southeast Asian Human Rights, 7*(2), 214-249. http://dx.doi.org/10.19184/jseahr.v7i2.44185

- Putra, H. W. (2024). The Position of Zakat, Infaq, Sadaqah, and Waqf in Islam and the Virtues of Their Recipients. *Journal of Islamic Finance and Ekonomics*, 1(3), 325-331.
- Rahmawati, A. T. B. (2023). Analisis Kebijakan Pemerintah Terhadap Pekerja Migran Indonesia Di Masa Pandemi Covid-19 (Studi Kasus Pemberangkatan PMI di Masa Pandemi). *Journal of International Relations Diponegoro, 9*(1), 370-380. https://doi.org/10.14710/jirud.v9i1.37669
- Sarif, S., Ali, N. A., & Kamri, N. 'Azzah. (2024). Zakat for generating sustainable income: An emerging mechanism of productive distribution. *Cogent Business & Management*, 11(1), 2312598. https://doi.org/10.1080/23311975.2024.2312598
- Shamrova, D. P., & Cummings, C. E. (2017). Participatory action research (PAR) with children and youth: An integrative review of methodology and PAR outcomes for participants, organizations, and communities. *Children and Youth Services Review*, *81*, 400–412. https://doi.org/10.1016/j.childyouth.2017.08.022
- Uyun, Q. (2015). Zakat, Infaq, Shadaqah, dan Wakaf Sebagai Konfigurasi Filantropi Islam. *Islamuna: Jurnal Studi Islam, 2*(2), 218-234. https://doi.org/10.19105/islamuna.v2i2.663
- Wulan, T. R., Muslihudin, Wijayanti, S., & Santoso, J. (2023). Model Perlindungan Anak-Anak Pekerja Migran Di Malaysia. *Prosiding Konferensi Nasional Sosiologi (PKNS)*, 1(1), 472–476.

THIS PAGE INTENTIONALLY LEFT BLANK