

Research Article

Analysis of Zakat Literacy Level Measurement in the Community in Mukomuko Regency

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Abstract : Until now, the majority of zakat associations in BAZNAS Mukomuko District are still focused on optimizing civil servants. Out of a total of 2062 muzakki, 76% are civil servants, while only 24% come from the general public. The zakat collection is still relatively small, far from its full potential. Out of a potential of 10 billion, only Rp. 1,875,250,884 or approximately 18% has been collected. This is indicative of the lack of public literacy on zakat. Therefore, the objective of this research is to measure the level of zakat literacy among the residents of Mukomuko District, with a focus on the Muzakki of BAZNAS Mukomuko District. The research method employed is qualitative, and zakat literacy is analyzed using a test instrument measured using a multiple-choice method. The research findings indicate that the zakat literacy index in Mukomuko District falls into the 'moderate' category with a value of 78.7. The factors contributing to this level include knowledge, awareness, culture, spending priorities, lack of education, and educational factors.

Keywords : Association; Literacy Index; Muzakki.

1. Introduction

Mukomuko Regency is one of the regencies in Bengkulu Province with a population of 196,570 people which has a poverty rate that is still quite high. Data from BPS shows that in 2022, the poverty rate in Mukomuko Regency reached 11.44% (BPS, 2023). Although this figure has decreased from before, the poverty rate in Mukomuko Regency is still high, this shows that there is a social and economic gap in the area.

Islam as a religion of *rahmat* has a very strong philanthropic instrument, namely zakat. Zakat has an important role in eradicating poverty. Zakat is one of the main pillars in Islamic teachings and is required for Muslims who have certain excess wealth. This zakat instrument has noble social and economic goals, including reducing social inequality, increasing the welfare of the people, and creating social justice (Qardawi, 2004).

The concept of zakat in Islam is to give part of the wealth owned to people in need. This instrument encourages property owners to share with fellow members of society who are less fortunate. Zakat is not just about giving alms, but also has a strong legal basis in Islam (Hasanuzzaman, 2014).

In practice, zakat plays a role in alleviating poverty in several ways. *First*, zakat collects funds from those who have excess wealth to be distributed to those in need. The collected zakat funds are then used to meet basic needs such as food, clothing, food, health, education, and housing for those in need. *Second*, zakat also has an economic driving effect that can help strengthen the economy of weak communities. By giving zakat to those who are less

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fortunate, this can encourage economic growth in lower levels of society. Zakat can help start micro and small businesses, provide skills training, and create jobs, thereby increasing the income and economic independence of the community that receives zakat (Qardawi, 1999).

Indonesia as a country with the largest Muslim majority in the world with a Muslim population in 2022 of 237,558,000 people (Rizaty, 2022). Of course, this is a very large potential considering the large Muslim population indicates the high possibility of people to pay zakat. Because basically zakat is an obligation for every Muslim, especially for those who have nisab.

The large number of Muslim communities certainly has a significant impact on the potential for zakat in Indonesia. According to statistical data released by the Republic of Indonesia's BAZNAS in 2020, the potential for zakat reached 327.8 trillion. This potential includes Agricultural Zakat of 19.79 trillion, Livestock Zakat of 9.51 trillion, Cash Zakat of 58.76 trillion, Income and Service Zakat of 139.07 trillion, and Corporate Zakat of 144.5 trillion (Puskas BAZNAS, 2021). This potential is very large, if it can be absorbed in its entirety, it will certainly be able to help the government in overcoming poverty. However, the problem of collection is still something that is difficult to solve. Of the total potential, only 3.8% or Rp. 12,429,246,447,469 has been collected so far (BAZNAS, 2022).

Mukomuko Regency is one of the many regions that has great zakat potential. Based on data from BAZNAS Mukomuko Regency, its zakat potential reaches IDR 10 billion (BAZNAS Mukomuko, 2023). This indicates the large potential that must be explored and managed properly.

The potential amount of zakat if properly absorbed will have a tremendous impact on the economy in Mukomuko Regency. However, based on data from the collection in 2022, the absorption of zakat funds in Mukomuko Regency reached IDR 1,875,250,884, or only around 18% of the total potential (BAZNAS Mukomuko, 2022).

The head of the BAZNAS Mukomuko association division stated that the majority of zakat associations in Mukomuko are still fixated on optimizing ASN (State Civil Apparatus) which refers to *the payroll system*. Of the total BAZNAS muzakki in Mukomuko Regency, 76% are from ASN and only 24% are from the general public, and not all of them have paid zakat, only paid infaq. Based on data from the Mukomuko Regency Baznas, the number of Baznas donors is 2,062 people, to date the recorded muzakki is 1,144 muzakki, these are also from ASN who are bound by regulations to pay zakat on a *payroll basis*. This is still a small portion of ASN who pay zakat considering that the number of ASN in Mukomuko Regency is almost 4000, meaning that the majority of ASN do not understand zakat because based on the field from the association division there are still many ASN who refuse to pay zakat. In addition, the people of Mukomuko Regency who have reached the nisab based on average income are still reluctant to pay zakat, assuming that zakat can be paid directly to the nearest beneficiaries. Therefore, this problem is related to zakat literacy where the majority of prospective muzakki in Mukomuko Regency are reluctant or refuse to pay zakat.

There are several studies that explain the existence of a fairly large *gap* between the potential and collection of zakat, especially in Indonesia. A comprehensive study has indicated that one of the main challenges affecting the effectiveness of zakat collection in Indonesia is the low level of understanding or literacy among the Indonesian population regarding zakat. The lack of knowledge and awareness of zakat is also seen in relation to zakat collection through the National Zakat Agency (Ascarya & Yumanita, 2018).

Based on an interview conducted with the Head of BAZNAS Mukomuko Regency, Munir, stated that many people are reluctant to pay zakat through BAZNAS because they do not understand zakat so that the thoughts presented are different. Finally, many muzakki in Mukomuko Regency pay zakat directly to the nearest mustahik. Likewise, the KUA of Air Rami District said in one of the panel discussions at BAZNAS Mukomuko Regency that the majority of people convey and distribute zakat directly to their closest people. This is supported by a study of data submitted by the BAZNAS Strategic Study Center, in 2022 zakat literacy (Puskas BAZNAS, 2022) at the national level is still at a moderate or middle level (79.01) meaning that the majority of people in Indonesia still do not understand zakat, especially in Mukomuko Regency.

Zakat literacy refers to a person's ability to read, understand, calculate, or obtain information related to zakat. Zakat literacy includes awareness of the importance of zakat and understanding its principles, which can ultimately increase motivation to fulfill zakat obligations. Therefore, zakat literacy can indirectly influence individuals to take action and fulfill their zakat obligations (BAZNAS, 2019). Anisaa Royani in her 2020 research stated that the variable of understanding zakat is more dominant in influencing the level of zakat

implementation (Royani, 2020). The study explains the importance of literacy on awareness in fulfilling zakat.

Rizaldi et al. also explained in his research entitled "*Literacy and Intention to Pay Zakat*" in 2020 that the higher the literacy of zakat possessed by muzakki, the higher the intention of muzakki in their compliance in paying zakat (Yulianto *et al.*, 2020). In addition, Nurul Maisyal reinforced the importance of literacy or understanding of zakat can have a positive impact on awareness in paying zakat, the results of Nurul's research stated that a person's level of understanding of contemporary zakat greatly influences the potential for greater zakat, so that contemporary zakat literacy can be one of the methods of zakat therapy. Contemporary zakat literacy can be a therapy for prospective muzaki to carry out zakat obligations from something they do not know much about the existence of contemporary obligations on assets (Maisyal, 2021).

Therefore, considering that zakat literacy is important as one aspect that can move muzakki in paying their zakat or awareness in paying zakat. So it is necessary to see how high the level of literacy is in the community in Mukomuko Regency, this is a special basis for BAZNAS to understand the Actions in moving the community to participate in optimizing the enormous potential.

The novelty of this study is to explore and measure the level of zakat literacy of the community in Mukomuko Regency. In addition, the object of research is also a novelty in this study, considering that until now the author has not found any research that discusses zakat literacy in Mukomuko Regency. The author also combines the literacy index distributed in the community of Mukomuko Regency while looking for factors causing low zakat literacy that occurs in the community so that this complements this study. This study also tries to use a *multiple choice approach or method* or commonly called a multiple choice method where the author tries to explore understanding using tests that are gradually given to the research object.

3. Method

Qualitative methods are methods that have artistic elements, because the research process tends to be more artistic and less structured, and are also considered interpretive methods because the focus is more on interpreting data found in the field (Sugiono, 2019). The population of the overall object in this study includes the number of muzakki BAZNAS Mukomuko Regency, which based on data from BAZNAS Mukomuko, the number of muzakki is 2062 Muzzaki. Samples were taken based on *the non-probability method*, through convenience sampling, namely samples taken from populations that are easy to reach and can provide relevant information related to current research issues (Uma Sakaran, 2006) meaning that samples were taken from a representative population until the data taken was considered saturated, namely a sample of 200 respondents spread throughout Mukomuko and 5 administrators who handled it in each sub-district in Mukomuko Regency. Therefore, to collect data, researchers used two methods, namely survey-based and interview-based. Surveys were conducted on 200 muzakki and interviews were conducted on 15 administrators who handle muzakki in each sub-district. Multiple choice is used to analyze and calculate the literacy index. This is used after testing muzakki related to zakat literacy material as a whole. The test is carried out using the *multiple choice method*. After completing the test, it enters the assessment stage which is carried out with a true-false weight, then the value of each muzakki will be added up and the average taken to see how high the literacy level is. The following is the range of literacy level category values:

Table 1. Value Range of Zakat Literacy Level Categories

No	Mark	Category
1	0.00 – 60.00	Low Category
2	61.00 – 80.00	Middle or Moderate Category
3	81.00 – 100	High Category

Source: BAZNAS Collection Center

After the literacy category is known, the next step is to find out what factors have an impact on the high and low levels of zakat literacy in Mukomuko district. This data is taken from the results of interviews conducted with zakat administrators in each region in Mukomuko district.

4. Results and Discussion

Measurement of Zakat Literacy Index in Mukomuko Regency

Based on the results of measurements conducted on 214 respondents with 30 literacy test questions, the following data processing results were found:

Table 2. Calculation of Zakat Literacy in Mukomuko Regency

Question (To-)	Respondents' Answers		Mark
	Correct	Wrong	
1	201	13	93.92523
2	198	16	92.52336
3	196	18	91.58879
4	168	46	78.50467
5	180	34	84.11215
6	189	25	88.31776
7	198	16	92.52336
8	204	10	95.3271
9	165	49	77.1028
10	147	67	68.69159
11	186	28	86.91589
12	139	75	64.95327
13	160	54	74.76636
14	187	27	87.38318
15	163	51	76.16822
16	156	58	72.8972
17	193	21	90.18692
18	176	38	82.24299
19	143	71	66.82243
20	102	112	47.66355
21	167	47	78.03738
22	176	38	82.24299
23	161	53	75.23364
24	133	81	62.14953
25	156	58	72.8972
26	153	61	71.49533
27	173	41	80.84112
28	173	41	80.84112
29	152	62	71.02804
30	162	52	75.70093
TOTAL	5057	1363	2363.084

Source: Zakat Literacy Processing Data

Based on the table above, it is known that zakat literacy in Mukomuko district was tested using a zakat literacy test. The number of respondents in this study was 214 respondents spread across all circles. The test consisted of 30 questions with a weight of 10 each so that the total value was 100 if all questions were answered correctly.

Table 2 above shows the results of the recapitulation of respondents' answers related to the zakat literacy test, which lists the number of questions as many as 30 questions with correct and incorrect answers (How many answered correctly and how many answered incorrectly). From the total above, it can be seen that the correct answers from 30 questions and multiplied by 214 respondents are 5057 people who answered correctly and those who answered incorrectly for all questions if totaled are 1363 people who answered incorrectly. So from the answers or multiple choice tests, it can be seen that the total value of all respondents is 2363,084 points.

Next, the researcher will calculate the average, which is taken from the number of values taken the average, namely divided by the number of questions. This is the same as if the total value of all respondents is divided by the number of respondents, the result is the same. Therefore, this average calculation is taken to see how big the average zakat literacy is in the community in Mukomuko district and what the category is. The following is the calculation as follows:

$$\begin{aligned}\text{Literacy Index} &= \text{Total Score/Number of Questions} \\ &= 2363.084 / 30\end{aligned}$$

$$\text{Literacy Index} = 78.76947$$

The average value of zakat literacy of the Mukomuko district community is 78.76947. This value will be classified based on the zakat literacy index category, so it is included in the **Middle or Moderate category**. Here is the literacy table:

Table 3. Zakat Literacy Index Categories

No	Mark	Category
1	0.00 – 60.00	Low Category
2	61.00 – 80.00	Middle or Moderate Category
3	81.00 - 100	High Category

Factors Influencing Zakat Literacy in Mukomuko Regency

Zakat literacy refers to the level of understanding and knowledge of a person about the concept, principles, and practices of zakat in Islam or in the general context of society. Zakat literacy is important because zakat is a religious obligation for Muslims, and also has a significant social impact in addressing the problems of poverty and inequality. With increased understanding of zakat, both by individuals and society in general, they have a greater ability to manage and distribute zakat effectively. This will result in more significant benefits for community groups that need zakat assistance.

Likewise with Mukomuko district, zakat literacy is very much needed to raise public awareness in paying zakat. However, until now the literacy problem has become a major problem because based on the head of BAZNAS Mukomuko district, the majority of people are reluctant to pay zakat, the main factor is due to a lack of understanding of zakat, especially the essence of zakat. Therefore, based on the research conducted which focused on conducting interviews with 15 KUA heads in each sub-district throughout Mukomuko district,

it was stated that there are several main factors for the low zakat literacy in Mukomuko Regency, including the following:

- 1) Lack of understanding of zakat
- 2) One of the main factors is the lack of public understanding of the concept of zakat, both in terms of religious law and its social benefits. Many people may know about the obligation of zakat, but do not understand in depth about zakat and how to calculate and distribute it.
- 3) Low awareness of paying zakat
- 4) Lack of education
- 5) Lack of knowledge of OPZ
- 6) Other Financial Priorities
- 7) Culture or customs
- 8) Level of education

6. Conclusion

Based on the results of the study on the analysis of the zakat literacy index in Mukomuko district, it was concluded that the majority of people in Mukomuko district as a whole already understand zakat, especially in several specific indicators, for example the definition of zakat, the difference between ZIS and the obligation to pay zakat. This can be seen from the answers of respondents who mostly answered correctly regarding the question. However, the community still does not know the best assets for zakat, the amount of zakat and how much zakat must be paid. This can be seen from the answers of respondents who almost all answered wrongly, meaning that the community does not yet know the overall practice of zakat. The results of the study stated that the zakat literacy index in Mukomuko Regency is in the middle or moderate category with a value of 78.7. The factors are knowledge, awareness, culture, spending priorities, lack of education and education factors.

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