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Analysis of the Public's Understanding Level Towards the Concept and Purpose of Zakat in the Modern Era

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Abstract

This research aims to analyze the public's understanding of the concept and objectives of zakat in the current modern era. This type of research is descriptive in nature, employing a qualitative approach, where it provides descriptive data on how the observed individuals speak, write, and behave. The results showed that the people already know and understand the purpose of paying zakat. Several factors influencing public understanding include zakat payments, the role of BAZNAS (National Amil Zakat Agency), zakat payment objectives, and zakat distribution. When it comes to paying zakat, people prefer to do so at mosques. The role and functions of BAZNAS are still unknown to the majority of the public due to a lack of socialization and related information. Nevertheless, people already have a thorough understanding of why they pay zakat. Regarding zakat distribution, the community believes that zakat administrators, especially those serving at the mosques where they pay zakat, are fair and accurate in distributing zakat to the deserving recipients (mustahiq).

Keywords: ; BAZNAS, Public Understanding, Zakat

INTRODUCTION

Zakat is one of the fundamental pillars of Islam, often mentioned and consistently linked with the obligation to perform prayers. This reflects that every Muslim who has reached a certain level of wealth (nisab) and meets the conditions of haul, is obligated to pay zakat. The obligation of zakat plays a crucial role in the welfare of the community, yet when observing the progress of zakat in society, there are disparities and imbalances, including in the level of knowledge or understanding about zakat.

Fundamentally, the concept of Zakat can evolve its understanding in accordance with the developments of the times. Interpretations regarding Zakat can be made by scholars (unless otherwise stated in the text). Zakat is a fundamental obligation for Muslims, blending social responsibility with worship. Through giving zakat, people experience the essence of Islamic teachings, fostering love and mutual support within the community (Sukmawati et al, 2023). In Islam, wealth is assumed to belong absolutely to Allah SWT, yet in this context, humans only manage and utilize the wealth bestowed upon them. Additionally, wealth is a trust that must bear all expenses after death. Therefore, zakat is a mandatory act in Islam that must be given once it meets the required threshold, or nisab (Harahap et al, 2021), both Zakat Fitrah and Zakat Mal.

Numerous studies on zakat have been conducted by various researchers, particularly in Indonesia. One such study by Wulan et al. (2023), entitled "Analysis of Public Knowledge Regarding Productive Zakat," specifically discusses society's understanding of zakat, particularly productive zakat. Through descriptive research, it was concluded that communities

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in Jakarta and Palembang have a crisis in understanding zakat. Additionally, there is another study entitled "Community Understanding of the Obligation of Coconut Plantation Zakat in Sub-village II of Tanjung Raja Village, Kateman District, Indragiri Hilir Regency" conducted by Warni (2020), which concludes that people understand zakat is obligatory, yet they are unable to explain the law, conditions, and calculation methods when asked. Furthermore, there is a study conducted by Sabardi (2023) titled "Analysis of Corn Farmers' Understanding in Paying Agricultural Zakat (Zira'ah) in Mayayap Village, Bualemo District, Banggai Regency," where the researcher concludes that the community is aware of agricultural zakat but does not specifically know what agricultural zakat is and how to spend it.

In this study, the researcher explores aspects not previously covered in earlier research, focusing on zakat in general, especially zakat fitrah and zakat maal. Therefore, this study aims to analyze the public's understanding of the concept and purpose of zakat in the current modern era. A novel aspect of this research is the selection of respondents from diverse social statuses and occupations. Additionally, respondents are chosen from areas adjacent to urban and provincial capital regions.

To give this research a focused direction, the researcher formulated the issues to be discussed in this study, which is the public's understanding of the concept and purpose of zakat, into several problem boundaries as follows what is the understanding of Muslim communities towards the concept and purpose of zakat fitrah and zakat maal and what factors influence the understanding of Muslim communities towards the concept and purpose of zakat fitrah and zakat maal?

LITERATURE REVIEW

Zakat, a fundamental pillar of Islam, is a mandatory form of charity for every able Muslim. It holds a very important place in the Islamic faith (Alma et al, 2023). It is a form of worship tied to wealth and carries a recognized social role practiced within the Abrahamic faith by preceding Messengers. Zakat is considered a vital aspect of Islam or one of its religious pillars. In the Quran, the command to establish prayer is consistently coupled with the command to fulfill zakat. In Islam, the concept of zakat involves a portion of wealth that meets the minimum threshold (nishab) and has been held for a period of one year, which rightfully belongs to the mustahiq (Rachman et al, 2023).

According to Santoso et al (2023), zakat as one of the pillars of Islam plays a vital role in uplifting the community. By redistributing financial resources to those in need, it helps reduce social inequality and supports the underprivileged who are entitled to receive it, thereby enhancing overall welfare. Zakat and prayer are closely intertwined acts of worship. This is based on Quranic verses emphasizing the importance of establishing prayer and fulfilling zakat eighty-two times. Zakat involves the lawful transfer of wealth according to Islamic law from those who possess surplus wealth to those in need. Zakat can be utilized to enhance the welfare of less privileged communities, including by boosting consumption and creating job opportunities. These aspects underscore the importance of zakat, both in social and spiritual dimensions, as a form of implementing the commandments of Allah SWT and human obedience.

The principles inherent in zakat play a crucial role as the foundation for the overall advancement of society. If every aspect of zakat teachings can be applied, zakat as a fundamental component of Islamic finance possesses the potential to substantially elevate the welfare of both individuals and communities in Indonesia (Luntajo et al, 2023). Generally, Muslim communities have awareness in fulfilling the obligation of zakat, although it is

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acknowledged that the dominant understanding is that zakat is merely a legal obligation from the perspective of jurisprudence. Zakat is considered a personal responsibility, hence its implementation tends to be done individually, where the zakat payer (muzakki) gives it directly to the zakat recipient (mustahik). However, not all Muslim communities understand accurately how to distribute zakat correctly in accordance with the established principles. Therefore, research related to the public's understanding of the concept and purpose of zakat needs to be conducted to reveal relevant information regarding this condition.

METHOD

Based on the background and problem formulation outlined, this research is of a descriptive nature with a qualitative approach, where it provides descriptive data on how observed individuals speak, write, and behave. Through qualitative research, researchers can explore topics and gather experiences from everyday life.

The location of this research is in Parit Baru Village, Sungai Raya District, Kubu Raya Regency, West Kalimantan Province. The population of respondents in this study is the people who live in Parit Baru Village, Sungai Raya District. Through the Stratified Random Sampling method, the researchers selected the study sample from a portion of the people in Parit Baru with various social statuses and occupations. There were 15 participants have been selected to take part in this study. Data collection techniques employed in this research included observation, interviews, and documentation. Data analysis technique involves working with data, organizing it, sorting it into manageable units, synthesizing, finding and discovering what is important and what is learned, and deciding what can be told to others (Moleong, 2019). At this stage, the obtained data are processed and utilized in such a way as to successfully conclude the actual occurrences, thus enabling them to be used to address the issues raised in the research.

RESULTS AND DISCUSSION

This research aims to analyze the public's understanding of the concept and purpose of zakat in the current modern era. To gain an in-depth understanding from the public, this study selected several individuals with diverse backgrounds and occupations to participate as respondents. The following are the respondent data in this study:

Table 1. Respondent Data

No	Initial	Age	Occupation
1	A	22	Qur'an Teacher
2	FRD	20	Barista
3	S	42	Household Assistant
4	RW	18	Student
5	H	44	Farmer
6	JA	43	Labor
7	JU	51	Housewife
8	AA	18	College Student
9	JUM	55	Entrepreneur

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10	YY	26	Pharmacist
11	B	22	Bank Employee
12	BHP	22	Civil Servant
13	PRS	42	Police Officer
14	YK	32	Financial Institution Employee
15	NU	24	Nurse

Each respondent was interviewed with questions aimed at understanding the community's perception of zakat. The questions in this study were then analyzed based on sub-topics to address the research questions.

"I prefer to pay zakat directly through the zakat collector at the mosque because my house is closer to the mosque. Previously, I was not well-informed about BAZNAS and its role in overseeing zakat. Additionally, the BAZNAS office is far from my place and difficult to reach." (Respondent A)

From the interview with Respondent A, a 22-year-old with a background as a Quran teacher, it can be concluded that the respondent understands how to pay zakat but was only familiar with doing so directly through the mosque's zakat collector rather than through official zakat institutions. This preference was due to the respondent's community rarely, if ever, channeling zakat through official institutions such as BAZNAS, LAZISNU, or Rumah Zakat. Contributing factors included the distance of the respondent's home from official zakat institution offices and the community's lack of understanding regarding these official zakat institutions.

"I prefer to pay zakat directly through the zakat collector at the mosque near my house. I do not know how BAZNAS oversees zakat because I believe zakat should be paid at the mosque." (Respondent S)

"Personally, I prefer to pay zakat directly, and it has become an annual tradition at the mosque near my house. I am not very familiar with BAZNAS since I have never seen it, as the distance between my house and BAZNAS is quite far." (Respondent JA)

According to Respondent S, a 42-year-household assistant, she was only aware of zakat fitrah and believes that zakat payments could only be made at mosques. Respondent JA, a 43-year-old daily laborer, was unaware of zakat collection agencies but knew how to perform zakat payments. He also preferred to pay zakat at the mosque because it is close to his house, and he only paid zakat fitrah since he was unaware of any zakat collection institution. Based on the interviews conducted, it could be concluded that the majority of respondents, who varied in age and profession, pay zakat fitrah annually at the nearest mosque rather than through official zakat agencies. This was because the mosque is close to their homes, and they are unaware of the locations of any zakat collection agencies in their area.

"I firmly believed that zakat should be distributed through official institutions or trustworthy and professional zakat collectors. Reputable zakat institutions have a structured system that ensures

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zakat funds are used to assist those truly in need, with transparency and commitment." (Respondent YY)

"Official institutions can manage and distribute zakat more effectively and in accordance with established principles." (Respondent B)

A small number of respondents prefer to pay zakat through official Zakat Collection Institutions. Respondent YY, a 26-year-old pharmacist, stated that he trusts zakat institutions with his zakat funds. He believes that zakat should be channeled through reputable and professional institutions to ensure it is properly distributed in accordance with social and religious norms. Similarly, Respondent B, a 22-year-old Bank Employee, also trusts zakat institutions with his zakat contributions. Based on this data, it can be concluded that a small portion of the community pays zakat through official Zakat Collection Institutions because they are deemed more trustworthy, transparent, and committed. These respondents have developed an understanding and trust in Zakat Collection Institutions based on their personal experiences.

"I am not familiar with BAZNAS, so I do not know how BAZNAS supervises zakat. I pay zakat at the mosque." (Respondent S)

"Since my family and I pay zakat directly to those entitled to receive it, I am unaware of BAZNAS's role in overseeing zakat payments." (Respondent H)

According to Respondent S, a 42-year-old household assistant, she was unaware of what BAZNAS is and its role in collecting and distributing zakat from the community. This was because she always pays zakat at the mosque near her residence. A similar opinion was expressed by Respondent H, a 44-year-old farmer, who stated that he and his family always pay zakat directly to those entitled to receive it (mustahiq) each year. Their lack of knowledge about BAZNAS was the main reason they have never paid zakat through an official Zakat Collection Institutions. He also does not know the role and functions of BAZNAS in managing zakat within the community.

"I know because a portion of our wealth rightfully belongs to others, and it is also a rule within Islamic teachings to pay zakat." (Respondent PRS)

"A Muslim is obligated to pay zakat because it is one of the pillars of Islam established by Allah and the Prophet Muhammad (SAW) as a duty for Muslims. By fulfilling the obligation of zakat, a Muslim demonstrates obedience to Allah and places their worldly possessions within a spiritual and moral context." (Respondent NU)

According to Respondent PRS, a 42-year-old police officer, zakat is understood as a religious obligation, particularly in Islam, involving the distribution of a portion of one's wealth to assist those in need. PRS acknowledges its positive impact on community empowerment. However, due to his educational, cultural, and experiential background, he has a limited understanding of zakat institutions like BAZNAS, leading him to not channel his zakat through BAZNAS. Additionally, Respondent NU, a 24-year-old nurse, views zakat as a mandatory command for all Muslims, as stated in the pillars of Islam, and sees it as an act of obedience to Allah SWT.

"InshaAllah, it has been accurately targeted because each neighborhood unit (RT) already has data on the community members in need." (Respondent JU)

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"In my opinion, the actions taken by the zakat administrators are fair and well-targeted." (Respondent NU)

"I don't know much about it because it directly involves the zakat institution itself, and we are not directly involved." (Respondent YK)

According to Respondent JU, a 55-year-old entrepreneur, he trusted the zakat administrators at the mosque where he paid his zakat. He believed that the management of zakat by these administrators was based on data identifying those eligible to receive it, ensuring there were no errors in its distribution. In alignment with this view, Respondent NU, a 24-year-old nurse, considered the zakat distribution at the mosque near her home to be fair and well-targeted. Her opinion was based on her own observations of the zakat distribution to eligible recipients in her neighborhood.

It was slightly different from the previous opinions, Respondent YK, a 33-year-old finance staff member, who stated that he did not know whether the zakat distribution was fair and accurate, as he has never participated in the distribution process conducted by the mosque's zakat administrators near his residence. Nonetheless, he believed and was confident that the zakat paid by the community would reach the rightful recipients through the mosque administrators appointed by the community.

Based on the interview results, the researcher analyzed the data by dividing it into several sub-topics of discussion. This study focused on the factors influencing public understanding, including: 1) Payment of zakat, 2) The role of BAZNAS, 3) The purpose of paying zakat, and 4) The distribution of zakat.

From the data obtained regarding public understanding of zakat payment, the majority of people in Sungai Raya District, Kubu Raya Regency, preferred to pay zakat at the mosques in their neighborhoods. This preference was due to the proximity of the mosques to their homes, making it a routine practice they perform annually. This is in line with the study from Damayanti (2023) which revealed that the factor of close proximity was one of the three significant considerations highlighted by the community when choosing a mosque and mustahiq who live in the village as the place for paying zakat. Additionally, the community knew and trusted the zakat administrators at these local mosques. Although some respondents were aware that zakat could also be paid through official Zakat Management Organizations (BAZNAS), they reported not knowing the locations of such organizations near their residences. This interview data aligned with the research conducted by Saprida & Umari (2021), which found that, in the village of Prambatan, nearly all residents fulfill their zakat *al-fitr* obligations by making direct payments at the mosque.

A small portion of respondents chose to pay zakat to official Zakat Management Organizations (BAZNAS). This choice was driven by their knowledge and trust in these organizations, having made payments to them in recent years. Their positive experiences have reinforced their trust in BAZNAS. This finding was in line with the research conducted by Kalatidha & Hayati (2022), which indicated that the level of knowledge and trust in BAZNAS significantly influences people's preference to pay zakat through these official organizations.

Regarding public understanding of BAZNAS's functions, the majority of respondents has lack of knowledge about what BAZNAS is and its role in collecting and distributing zakat. Interview results revealed that their ignorance stemmed from their annual practice of paying zakat at local mosques or directly to recipients. They also mentioned that they have not received any outreach or information about BAZNAS's functions and roles from competent authorities. This aligned with the research by Yarham & Siregar (2021), which indicated that a significant portion of the public is still unaware of the importance of BAZNAS in the payment, collection,

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and distribution of zakat. Besides, muslims opt to pay zakat through BAZNAS because of the ease it offers and its reputable management (Munjarofah et al, 2023).

Regarding the public's understanding of the purpose of paying zakat, all respondents understand its purpose. They have long been aware that, as Muslims, it is essential to know the purpose of paying zakat. The condition was in line with the study conducted by Zulinda et al (2022) in Sematan Village of Sambas Regency where almost all adult people in the village nowadays understand the purpose of zakat, and they even know the types of zakat. They viewed zakat payments as a form of aid to those in need by setting aside a portion of their wealth. This aligned with the research by Hasanah et al. (2021), which stated that the public's understanding of the purpose of zakat has improved over time. Although all respondents recognized zakat as an obligatory act, some still do not know the difference between zakat fitrah and zakat maal. They believed that the information they have received about zakat has been general rather than specific. They expressed a strong desire for more detailed information about zakat, which they hope to receive from relevant government institutions.

Based on interview data regarding public understanding of zakat distribution, the majority of respondents believed that zakat managed by zakat administrators was distributed fairly and accurately. They trusted that the zakat administrators at their local mosques used accurate data to identify eligible recipients (*mustahiq*) for zakat distribution. Although most respondents did not participate directly in the distribution process, they were confident that the zakat was being distributed properly. This perspective was in line with the research conducted by Ahyakudin & Abduh (2021), which revealed that zakat administrators, with good management and a structured plan for distributing zakat, are able to work based on their responsibilities in delivering zakat for *mustahiq* whether for consumptive, productive, or utilization purposes. Additionally, there was oversight by the government under the Ministry of Religious Affairs.

Based on the data obtained and analyzed in this study, it can be concluded that the community in Sungai Raya District, Kubu Raya Regency, has good understanding of zakat payment. However, many were unaware of the role of BAZNAS in collecting and distributing zakat, due to a lack of outreach and information from government institutions about BAZNAS. Regarding zakat payment, most respondents preferred to pay zakat directly to the mosque because it is closer and perceived as more transparent, especially among respondents aged 30 and above. However, a small number of respondents paid zakat through official Zakat Management Organizations (BAZNAS) due to their knowledge and trust in these institutions. In terms of understanding BAZNAS's role, the majority of the community was unaware of it, attributed to minimal introduction to zakat institutions like BAZNAS.

Regarding the purpose of paying zakat, respondents understand that zakat is an obligation for Muslims, involving the distribution of a portion of their wealth to help those in need, with positive impacts on community empowerment. Concerning zakat distribution, the majority believed that zakat administrators distribute zakat fairly and accurately, based on data identifying eligible recipients (*mustahiq*). This belief is relevant to the study from Hamid et al (2023) where all respondents of their study trusted the zakat administrators at their mosque because zakat funds were allocated fairly to the *mustahiq* based on their needs, along with supplementary support and training for those aspiring to start their own enterprises. This method aimed to ensure that the *mustahiq* could use the zakat funds more efficiently and sustainably.

CONCLUSION

Based on the research conducted on the analysis of the community's understanding of the concept and purpose of zakat, it can be concluded that the residents of Sungai Raya District,

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Kubu Raya Regency, West Kalimantan Province, are aware of and understand the purpose of paying zakat. Several factors influencing this understanding include zakat payment, the role of BAZNAS, the purpose of paying zakat, and zakat distribution. When it comes to paying zakat, the community prefers to do so at local mosques. The role and function of BAZNAS are still largely unknown to the majority due to insufficient outreach and information. Nevertheless, the community has a strong understanding of the purpose of paying zakat. In terms of zakat distribution, the community trusts that the zakat administrators, especially those at the mosques where they pay their zakat, distribute zakat fairly and accurately to the eligible recipients (mustahiq). The researcher suggests that there is a need for comprehensive outreach and effective communication strategies to educate the Muslim community about zakat-collecting institutions. This would enable BAZNAS and other organizations to be more effective in collecting sufficient zakat funds and distributing them to those who truly need them.

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