

Analysis of The Literacy Level of Zakat for Adolescents and Youth of The Samarinda City Mosque Using Zakat Literacy Index

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Abstract:

This study aims to measure the Zakat Literacy Index (ILZ) of the youth and young adults of mosques in Samarinda City using the Simple Weighted Index method, which focuses on measuring both basic and advanced literacy understanding of zakat. Literacy and understanding of zakat are external aspects that can influence an individual's decision to pay zakat. The results of this study indicate that the Zakat Literacy Index (ILZ) for the youth and young adults of mosques in Samarinda City achieved a score of 70.48, which falls into the medium literacy category. The highest indicator in this study is the variable of general zakat knowledge, with a score of 89.84, while the lowest indicator is in the knowledge of digital zakat payment, with a score of 49.22.

Keywords: Literacy, Mosque, Zakat Literacy Index

A. INTRODUCTION

Literacy in the Great Dictionary of the Indonesian Language (KBBI) can be interpreted as the ability to write and read, literacy consists of Latin words literature and English words letter which can be interpreted as letters that meaningfully involve skills in writing systems and other conventions (Salsabila & Hadziq, 2023). Based on the results of research conducted by the Center for Strategic Studies of the National Amil Zakat Agency (Puskas BAZNAS), the level of zakat literacy in East Kalimantan is still in the medium category (National Amil Zakat Agency, 2020).

Table 1
Results of the Zakat Literacy Index 2020 Survey (East Kalimantan)

Survey Results	Score	Information
<i>Zakat Literacy Index</i> East Kalimantan	68,21	Intermediate
<i>Basic Knowledge about Zakat</i> East Kalimantan	74,82	Intermediate
<i>Advanced Understanding about Zakat</i> Kalimantan East	55,92	Low

Source : Amil Zakat Agency, 2024

Even though the potential for zakat in Indonesia is very large, the realization of zakat collection in Indonesia has only reached IDR 17 trillion out of the total potential zakat of IDR 327 trillion, or only reached 5.2% of the potential zakat in Indonesia. This is also experienced at the provincial level, the potential for zakat in East Kalimantan (East Kalimantan) is estimated to reach IDR 6.9 trillion per year, based on the calculation of income in East Kalimantan in 2021, so it is believed that this potential has increased. As reported by the National Amil Zakat Agency (BAZNAS) East Kalimantan (East Kalimantan) targets zakat collection of IDR 20 billion in 2019.

2024, an increase of around IDR 4 billion from last year's target of IDR 16 billion. With the potential for zakat in East Kalimantan in 2024 to reach Rp6 trillion, but the realization of revenue only touches Rp. 110 billion (Saputra, 2024). The realization of the opinion of zakat funds at BAZNAS Samarinda City from year to year can be seen from the following table, that income is still unstable and tends to decrease every year.

Table 2
Zakat Fund Income at Baznas Samarinda City

Year	Sum
2016	IDR 601,000,000
2017	IDR 1,003,000,000
2018	IDR 595,000,000
2019	IDR 266,000,000

Source : Mirnawati, 2022

Inversely proportional to the number of mosques in the city of Samarinda is increasing, mosques are a holy place for Muslims, in Samarinda itself mosques are along the road with authentic luxury and different facilities. The following is a report on the number of mosques in the city of Samarinda.

Table 3
Number of Mosques in Samarinda City

2021	2022	2023
378	428	440

Source : Central Statistics Agency of Samarinda, 2024 (dioalah)

Mosques are usually managed by takmir, teenagers and mosque youth who participate in prospering the mosque. Mosque youth and youth organizations are active as a medium for Muslim youth and youth to grow their capacity, expertise, and their leadership (Kania, 2023). The data on adolescents and youth in Samarinda City from year to year is as follows.

Table 4
Number of Adolescents and Youth in Samarinda City

Age Group	Sum		
	2021	2022	2023
10 – 14	70308	68 753	68440
14 – 19	72513	71885	72213
20 – 24	71925	71674	72805
25 – 29	69402	69254	70083
30 – 34	68412	67835	67890
Total	352.560	349.401	351.431

Source : Central Statistics Agency of Samarinda, 2024 (processed)

It is unfortunate that there are still many who do not understand zakat, especially teenagers and youth who are considered to be agents *of change* or national assets that determine the nation's hopes and future (Alvira et al., 2021). Based on this data, it can be seen that the problem is where there is a lot of zakat potential in East Kalimantan, the lack of quality resources to attract people to zakat, especially in BAZNAS Samarinda City and the number of teenagers and youth who dominate the population of Samarinda City, but at the same time the percentage of zakat literacy is still minimal, it should go in the same direction, but instead it is lame next to one.

Therefore, by preparing teenagers and mosque youth who understand zakat using the *Zakat Literacy Index* that has been published by BAZNAS, where in the measurement there are 2 dimensions, namely; *basic knowledge about zakat* and *advance knowledge*

about zakat. The more adolescents and youth who understand zakat literacy, the better it will be to prepare the potential of amil in the future who understand zakat literacy.

The purpose of this study is to determine the level of *basic knowledge about zakat* of adolescents and mosque youth in Samarinda City which is measured using *zakat literacy index*; to find out the level of *advance knowledge about zakat* of adolescents and mosque youth in Samarinda City which is measured using *zakat literacy index*, and to measure the total literacy of adolescents and mosque youth in Samarinda City which is measured using *zakat literacy index*.

B. LITERATURE REVIEW

Zakat

Linguistically, zakat has several meanings, namely blessing (*al-barakatu*), growth and development (*an-namaa*), purity (*ath-thaharatu*), and cleanliness (*ash-shalahu*). Meanwhile, in terms, zakat is a part of the property that must be issued by its owner by fulfilling certain conditions that have been set by Allah SWT, to be given to people who are entitled to receive it according to the set rules. Zakat is a number of assets that must be issued by every Muslim when they have met the set conditions. As one of the pillars of Islam, zakat is paid to be distributed to groups that are entitled to receive it (asnaf) (National Amil Zakat Agency, 2024).

Zakat is divided into two types; Zakat fitrah and zakat maal. Zakat fitrah must be issued by every Muslim during Ramadan until before the Eid prayer, with an amount of 2.5 kg or 3.5 liters of staple food. Meanwhile, zakat maal can be paid at any time on the property of individuals or business entities, in accordance with the nisab and haul set.

Zakat has two main roles and functions, namely the vertical dimension related to the relationship with God (*hablumminallah*), and the horizontal dimension related to the social aspect in people's lives (*hablumminannas*) (Hamka, 2013).

Literacy

According to Wray, as mentioned in the book *Zakat Literacy Index*, literacy is defined as a person's ability to use reading skills to understand the meaning of a word. *The United Nations Educational, Scientific, and Cultural Organization* (UNESCO) is an organization engaged in education, science, and culture under the auspices of the United Nations. UNESCO classifies literacy into three main aspects. According to (Martinez & A.F., 2010).

Zakat Literacy

According to the BAZNAS Puskas, a person's ability to understand related to zakat which will later increase awareness to pay zakat is the definition of zakat literacy. There are two dimensions related to the preparation of *zakat literacy index* carried out by the BAZNAS Puskas, namely the *Basic knowledge about zakat* dimension related to the context of fiqh and the dimension *of Advance Knowledge about Zakat* related to the understanding of zakat related to the economic and legal context (National Amil Zakat Agency, 2019)

C. RESEARCH METHODOLOGY

This study is a research using a quantitative approach, with a primary data source of 64 people. Sampling techniques

The study used in this study is *Nonprobability Sampling*, with the saturated sampling method as the approach. Saturated sampling is a sampling technique in which all members of the population are used as samples (Saragih, 2022). Data collection is carried out by filling out a questionnaire in the form of *google form* which contains questions using the *guttman scale method*, then will be distributed to teenagers and mosque youth in the Samarinda City area.

This study uses the *Simple Weighted Index* method. The *Simple Weighted Index* method as applied by (Lusardi, 2011). In this approach, each indicator is given equal weight. Mathematically. The stages of calculating the *Zakat Literacy Index* using the *Simple Weighted Index* (SWI) method systematically include three steps. First, the weight value for each indicator on the *Zakat Literacy Index variable* will be calculated. Furthermore, in the second step, the *Zakat Literacy Index* value for each variable is calculated to obtain the *Zakat Literacy Index value* at the dimension level. Finally, in the last step, the value of the *Zakat Literacy Index* from each dimension will be added to get the total value of the *Zakat Literacy Index*.

Components of Zakat Literacy

The research stages carried out by BAZNAS begin with a literature review or desk study of several previous similar studies to form the dimensions that will compile the index.

Table 5
Dimensions, Variables and Indicators of Zakat Literacy Index

Dimension	Variable	Indicators
<i>Basic Knowledge About Zakat</i>	Zakat knowledge	Definition of zakat in language
	In general	Zakat in the pillars of Islam

Dimension	Variable	Indicators
		Differences in the laws of zakat, infaq, sodaqoh and waqf
		The difference between zakat and donation common
		Types of zakat
		Definition of Muzaki
		Definition of Mustahik
		Definition of Amil
	Knowledge about the obligation to pay zakat	The Law of Paying Zakat
		The sin of not paying zakat
		Mandatory conditions of zakat maal
		Obligatory conditions of zakat fitrah
	Knowledge of the 8 asnaf	Knowledge of the 8 groups Asnaf
		Amil duties
		Management of zakat in the era The Prophet PBUH
		Transparency and accountability in managing zakat
	Knowledge about the calculation of zakat	Knowledge of zakat rate maal
		Zakat Fitrah Rate
		The Limits of Nishab Zakat Maal If Analogous to gold
		The Limits of Nishab Zakat Maal If Analogous to agricultural products
		Zakat Compulsory Assets
	Knowledge of the object of zakat	Fiqh zakat profession
		The concept of zakat maal and professional zakat
		Calculation of professional zakat

Dimension	Variable	Indicators
	Knowledge of the institution Zakat	Types of managing organizations Zakat in Indonesia
<i>Advance Knowledge about Zakat</i>		Zakat knowledge through institutions
	Knowledge of Zakat Regulations	Legal basis of zakat in Indonesia
		Zakat Obligatory Principal Number
		Knowledge of zakat as Tax Deductible
	Knowledge of the Impact of Zakat	Knowledge about the impact of zakat in increasing productivity
		The impact of zakat in reducing Social Gap
		Impact of empowerment programs based on zakat
		The impact of zakat in reducing The Crime Rate
		The impact of zakat on stability National economy
	Knowledge of Programs Zakat Distribution	Knowledge of benefits Distributing zakat through the institution
		Knowledge of the program Utilization of funds in OPZ
		Knowledge of payments Digital Zakat
	Digital Knowledge Payment Zakat	Knowledge of digital zakat payment channels

Source : National Amil Zakat Agency, 2024

Furthermore, each variable has a contribution weight, as follows.

Table 6
ILZ Constituent Components & Contribution Weights

Dimension	Contribution Weights	Variable	Contribution Weights
<i>Basic knowledge about Zakat</i>	0,65	Knowledge of zakat in general	0,23
		Knowledge of obligations pay zakat	0,20
		Knowledge of the 8 asnaf	0,18
		Knowledge about Zakat Calculation	0,23
		Knowledge of the object of zakat	0,18
Total	1		1
<i>Advance Knowledge about Zakat</i>	0,35	Knowledge of the institution Zakat	0,23
		Knowledge of regulation Zakat	0,21
		Knowledge of impact Zakat	0,24
		Knowledge of the program – Zakat Distribution Program	0,16

		Digital knowledge <i>Zakat Payment</i>	0,16
Total	1		1

Source : Puskas BAZNAS (2019) Expert Judgment

Table 7
Classification of Zakat Literacy Level

Score Range	Category
<60	Low Literacy
60 – 80	Intermediate Literacy
>80	High Literacy

Source: BAZNAS 2019 Puskas

After getting the weight value of each that has been determined by BAZNAS, the next stage is calculated using the formula as follows.

$$ILZ = \left(\bar{x} \sum_{i=1}^N (\text{Scoreibsc} \times \text{Smp bcs } W_i \times 100) \right) W_{vi} \text{ bcs} \\ + \left(\bar{x} \sum_{i=1}^N (\text{Scoreiadv} \times \text{Smp Adv } W_i \times 100) \right) W_{vi} \text{ Adv}$$

Information:

- ILZ : Total Zakat *Literacy Index*
- Scoreibsc : The score obtained on the i indicator in the basic dimension
- Junior High School : Value Weighting at Indicators i at dimension Basic knowledge of Zakat *Literacy Index*
- Scoreiadv : Score obtained on the i indicator in the advanced dimension
- Junior High School Adv : Value Weighting at Indicators i at dimension Advanced knowledge of Zakat *Literacy Index*
- Wi : Weighting value on variable i in the knowledge dimension basis
- Wvi bcs : Weighting value on variable i in the knowledge dimension basis

Wvi Adv : Weighting value on variable i in the knowledge dimension Advanced.

D. RESULTS AND DISCUSSION

This study measures the level of zakat literacy of adolescents and youth in mosques in Samarinda City. The measurement of zakat literacy uses two dimensions of ILZ applied by Baznas, based on the discussion carried out following the results of the index from each dimension of ILZ. The following are the results of data processing for ILZ adolescents and youth of the Samarinda City mosque.

Table 8
Weighting Results by Indicator

Dimension	Variable	Number of Indicators (N)	Indicator Weighting (1/N)
Basic Knowledge about Zakat	Knowledge of zakat in common	8	0,125
	Knowledge of the obligation to pay Zakat	4	0,25
	Knowledge of 8 Asnaf	4	0,25
	Knowledge about Zakat Calculation	4	0,25
	Knowledge about Object of zakat	4	0,25
Advance Knowledge about Zakat	Knowledge about Zakat Institution	2	0,5
	Knowledge about Zakat Regulation	3	0,333
	Knowledge about Impact of Zakat	5	0,2
	Knowledge about Zakat Distribution Programs	2	0,5
	Knowledge about Digital Payment Zakat	2	0,5

Source: Data Processing Results, Excel, 2024

The results of the weighting of the indicators are in line with research conducted by the Center for Strategic Studies of BAZNAS in 2020, analyzing ILZ surveys in 32 provinces in Indonesia.

Table 9
ILZ Results by Dimension

Dimension	Variable	Average Number of Indicators (Z)	Variable Weight (Wvibcs)	ILZ at the variable level (z*wwibcs)	Total ILZ Basic Dimension (Basic ILZ)
Basic Knowledge about Zakat	Knower Zakat common	89,84	0,23	20,66	76,98
	Knower An About obligation	88,28	0,20	17,66	
	pay Zakat Knowledge about 8 asnaf	73,05	0,18	13,15	
	Knowledge of calculation s n zakat	68,75	0,23	15,81	
	Knower About the Object of Zakat	53,91	0,18	9,70	
	Knower An About institution Zakat	52,34	0,23	12,04	
	Knower An About Regulation Zakat	57,81	0,21	12,14	
Advance Knowledge about Zakat	Knower An About Impact of Zakat	65,00	0,24	15,60	56,78

Knower An About program– program Distribution Zakat	57,03	0,16	9,13	
Knower An About digital	49,22	0,16	7,88	

Source: Data Processing Results, Excel, 2024

From the calculation above, the value of *the basic knowledge about zakat* dimension was 76.98 and *the advance knowledge about zakat* was 56.78. If adjusted to the set range of ILZ index values, it is concluded that the ILZ in adolescents and youth of the Samarinda City mosque in the dimension of *basic knowledge about zakat* is classified as intermediate/moderate with a value range of 60 – 80 while the *dimension of advance knowledge about zakat* is relatively low, namely with a value range of <60.

Table 10 Total ILZ

Dimension	Total ILZ of each dimension (Basic ILZ)	Weight Contributi on i (Wb)	ILZ at the dimensional level (Basic ILZ x Wb)
<i>Basic Knowledge about Zakat</i>	76,98	0,65	50,04
Dimension	Total ILZ of each dimension (Advance ILZ)	Weight Contributi on i (Wa)	ILZ at the dimensional level (Advance ILZ x Wa)
<i>Advance Knowledge about Zakat</i>	56,78	0,36	20,44

Source: Data Processing Results, Excel, 2024

$$\begin{aligned}
 \text{Total ILZ} &= \text{Basic ILZ} \times W_b + \text{Advance ILZ} \times W_a \\
 \text{Total ILZ} &= 50,04 + 20,44 \\
 \text{Total ILZ} &= \mathbf{70,48}
 \end{aligned}$$

The Zakat Literacy Index for Adolescents and Youth of the Samarinda Mosque was obtained of 70.48 which is still classified as intermediate/moderate. The results of the research from the literacy level of adolescents and youth of the Samarinda mosque use the zakat literacy index as follows.

Table 11 Category Results by Dimension

Dimension	Score	Category
<i>Basic Knowledge about Zakat</i>	76,98	Intermediate/Moderate
<i>Advance Knowledge about Zakat</i>	56,78	Low
<i>Zakat Literacy Index</i>	70,48	Intermediate/Moderate

Source: Data Processing Results, Excel, 2024

E. CONCLUSION

Based on the results of the above research, it can be concluded that based on the results of measuring the level of zakat literacy of adolescents and youth of the Samarinda City mosque on *the dimension of basic knowledge about zakat*, a score of 76.98 was obtained in the category of "intermediate/moderate". The results of the measurement of zakat literacy levels of adolescents and youth of the Samarinda City mosque in the dimension *of advance knowledge about zakat* obtained a score of 56.78 with the category of "low". The results of the ILZ measurement of adolescents and youth of the Samarinda City mosque obtained a score range of 70.48 with the category of "intermediate/moderate". This can illustrate that the level of youth and youth of mosques in Samarinda City is still classified as medium/moderate and needs to be improved. The results of this research are expected to be an initial reference for the government and zakat regulators in Indonesia in compiling *a literacy map of zakat for adolescents and mosque youth in Samarinda City*. Not only that, this research is also expected to be an evaluation and education material for all mosque administrators in Samarinda City, so that they can continue to improve the level of zakat literacy.

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