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## Jurnal Studi Keislaman



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*Editorial Office:*

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Lembaga Penerbitan, Penelitian, dan Pengabdian kepada Masyarakat (LP3M) Universitas Nurul Jadid, Paiton, Probolinggo, Jawa Timur, Indonesia 67291.

Phone: 0888 30 77077, Hp: 082318007953

Email: [atturas.unuja@gmail.com](mailto:atturas.unuja@gmail.com)

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*Lukmanul Hakim<sup>1</sup>, Ikhwan Adriansyah<sup>2</sup>*

## ZAKAT LITERACY LEVEL OF RESIDENTS AND MUHAMMADIYAH SYMPATHISTS IN KRAJAN VILLAGE

Universitas Muhammadiyah Surakarta, Solo<sup>1,2</sup>

Email: [lh312@ums.ac.id](mailto:lh312@ums.ac.id)

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**Abstract:** *Krajan Village is a village with a majority Muhammadiyah population located in Banyumas Regency, however one of the institutions under the auspices of Muhammadiyah namely LazisMu Krajan Village is claimed to be in a passive condition, even though LazisMu Krajan Village as an institutional structure is under the auspices of LazisMu Banyumas Regency which is LazisMu with a myriad of achievements, starting from 2018 to 2022 Lazismu Banyumas Regency won several awards as the best *amil zakat infak* and *shodaqoh* institution at provincial to national levels. This phenomenon prompted researchers to measure the *zakat* literacy level of residents and Muhammadiyah sympathizers in Krajan Village and to measure the phenomena that affect the level of *zakat* literacy. The scope of this research lies in the residents of Krajan Village, Banyumas Regency, the majority of whom are Muhammadiyah sympathizers and members. This study uses a descriptive qualitative method with primary data obtained from interviews with Krajan Village residents who are classified as Muhammadiyah members and sympathizers regarding matters related to *zakat* literacy. The results of this study indicate that the level of literacy among Muhammadiyah residents and sympathizers in Krajan Village is still classified as poor in terms of knowledge and practice of *zakat*, this phenomenon is inseparable from the poor condition of LazisMu in Krajan Village, as evidenced by the poor management of the institution, to the minimal realization of the program. which then significantly affects the literacy quality of the citizens and Muhammadiyah sympathizers. The results of this study can be used as a general description of the literacy quality of the Krajan Village community to be used as a reference in improving professional institutional governance, and increasing the realization of programs for collecting, utilizing, and distributing *zakat* for LazisMu Krajan Village.*

**Keywords:** *Zakat; Zakat Literacy; Muhammadiyah*

## INTRODUCTION

Zakat is the third pillar of Islam. In the Qur'an, the obligation to pay zakat often goes hand in hand with the obligation to perform prayers (Safradji, 2018). In the science of interpretation, participation in obligatory orders is an individual worship of a *muṣṭaki* with Allah SWT, while the horizontal dimension is a social dimension (Hakim, 2020). Therefore, the Islamic religion places zakat as one of the pillars of Islam, which has a fundamental purpose in people's lives from an economic point of view. Zakat is an instrument of legal certainty in guaranteeing human wealth that requires assets and saving human souls. Therefore zakat is placed as one of the pillars of Islam (Idris & Yahya, 2018).

Zakat contributes significantly to the economic growth of the Islamic community, so zakat becomes one of the fiscal policies made by the Prophet Muhammad SAW through the *baitul mal*, which is used as a source of state revenue in seeking the welfare of the Islamic community. At the time of the Caliph Abu Bakr, he made economic policies such as paying attention to the accuracy of zakat calculations, income from collecting zakat, and distributing zakat to the Muslim community (Mazaya et al., 2022). At the period of Caliph Umar bin Khattab, the policy regarding zakat was relaxed. However, there was a policy regarding paying zakat for horses which was charged to the people who were considered capable of paying zakat of one dirham. At the time of the Caliph Uthman bin Affan, the zakat policy was taken by not controlling the amount of zakat, but the price was released to every community charged zakat. At the time of Ali bin Abi Talib, the policy regarding zakat was more or less the same as at the time of Umar bin Khattab, but during the time of Ali bin Abi Talib, there was a policy of imposing zakat on vegetables (Mudhiyah, 2015).

Zakat is an essential instrument in the Islamic economy that can improve people's welfare. Because in addition to purifying wealth and soul, zakat also functions as a ritual of worship that guarantees protection, development, and regulation of the distribution and distribution of individual and institutional wealth (Mustika et al., 2019). Not only contributing to the Islamic economy, zakat also contributes to the economy of Indonesian; one form of contribution of zakat to Indonesian society is reducing poverty to social inequality because poverty has the opportunity to be the main cause in creating social inequality in society. Therefore, zakat



always seeks to improve human relations, which are expected to reduce social inequalities. According to BPS data, as of March 2022, the number of poor people is 9.54% or 26.16 million (BPS, 2022). Therefore, the government should overcome the problem of poverty as much as possible through the potential of zakat in Indonesia.

Muhammad Abu Zahrah argues that the jurists agree that zakat is prescribed as part of the government's efforts in terms of its collection, management, distribution, and utilization. The government needs to work on zakat for several reasons to create a better Indonesian economy seriously: First, zakat is not an ordinary ritual but a worship ritual full of values. Second, Zakat has enormous potential for the Indonesian economy. According to Puskas BAZNAS data, the acquisition of National ZIS (Zakat Infaq Alms) and DSKL (Other Religious Social Funds) in 2021 will reach 11.5 trillion. For 2022 BAZNAS estimates that the potential for obtaining ZIS DSKL can reach 26 trillion with details of the RI BAZNAS of IDR 760 billion, provincial BAZNAS of IDR 2.12 trillion, district/city BAZNAS of IDR 6.94 trillion, and LAZ of IDR 16.17 trillion. 90% of the ZIS DSKL acquisition will later be distributed to the target benefits in 2022 of 57,650,000 people (Baznas, 2022). *Third*, Zakat has the potential to achieve national development efforts. Fourth, Zakat can improve people's living standards without socio-economic disparities. Fifth, with government intervention in zakat policy, at least the government can become the primary control so that there is no misappropriation of zakat income (Rahman, 2019).

Zakat has also colored the history of the development of the Islamic economy in Indonesia. Zakat has been known since the time of the Islamic empire known as the royal tax. In concept, tax and zakat have the same essence. The kingdom is active in collecting royal taxes. Besides, the kingdom also forms an institution that manages zakat/tax, which is managed by officers appointed by the kingdom. Until the colonial era, zakat still played a significant role as the source of people's income. During the Dutch colonial period, zakat was still running as it should because the Dutch did not want to interfere with Islam, especially since they did not understand Islam. As long as zakat is managed as pure worship, the Dutch colonial government, up to the village head, may not interfere in zakat matters (Nasrudin, 2015).

After Indonesia's independence, through the Ministry of Religion, the Government of Indonesia in 1951 issued a circular letter number: A/VIV 17367 concerning the implementation of zakat fitrah, then in 1964 the Ministry of Religion drafted a law regarding the implementation of zakat as well as a draft government regulation regarding the collection and distribution of zakat and establishment of the Baitul Maal. Increasingly in 1986, the Ministry of Religion issued Regulations of the Minister of Religion Number 4 and Number 5/1968 concerning the establishment of the Amil Zakat Agency and the Establishment of Baitul Mal at the Central, Provincial, and Regency levels. Then in 1989 the Ministry of Religion issued an instruction letter No. 16 of 1989 concerning the development of zakat, infaq, and shodaqoh who assigned all levels of the Department of Religion to assist religious institutions that organize the management of zakat infaq and shodaqoh. In 1991 the Indonesian government, through a Joint Decree was, followed up with the instruction of the Minister of Religion Number 05 of 1951 concerning guidelines for technical development of amil zakat infaq and alms bodies, and instructed the ranks of the department of religion to technically foster the duties of amil zakat infaq and shodaqoh bodies.

In the post-reform era, the utilization of zakat was indeed intended specifically for eight asnaf who belonged to mustahiq, this was by the law on zakat management, in which mustahiq consisted of people experiencing poverty, poor, *Amil, muallaf, riqob, Gharim, Sabilillah*, and *Ibnu Sabil*, which in its implementation included people -people who are powerless in terms of the economy, such as orphans, the elderly, people with disabilities, people who are studying, abandoned people, people who look in debt and others (Ngasifudin, 2016). In the post-reform period, many constitutional instruments regarding zakat provided convenience in the management of zakat. Besides the amil zakat institution that was established, LazisMu became one of the amil institutions established in the post-reform period.

LazisMu (Lembaga amil zakat infaq dan shadaqah Muhammadiyah) is a zakat institution dedicated to community empowerment through programs for collecting, distributing, and utilizing zakat funds, waqf infaq, and other philanthropic funds obtained from individuals and institutions (Yayuli & Amanda, 2021). LazisMu was founded by Muhammadiyah central leadership in 2002, which was confirmed by the Ministry of the Religion of the Republic of Indonesia as a national amil zakat institution through Decree

number 457/21 November 2002. LazisMu was established against a background of two factors: First, the many social problems that exist in Indonesia such as the problem of poverty, low quality of education, low index of human resources, and many underdevelopment in various aspects of life. Second, there are opportunities for zakat, infaq, and alms, which are believed to be solutions to various social problems, such as increasing the human resource index, improving the quality of education, to alleviating the poverty rate of the Indonesian people (Andayani, 2018).

Based on these factors, it is hoped that with the establishment of LazisMu, it will realize the potential of zakat and solve social problems in Indonesian society. As an amil zakat, infaq, and alms institution, its presence is expected to solve various social problems that develop in society. Therefore, LazisMu, through the zakat, infaq, and alms fund utilization programs, continues to build networks with various networks in all walks of life, so that the LazisMu program can spread massively in all districts and cities and can answer various social problems. The programs launched by LazisMu are fast, precise and focused, in which the focus of the LazisMu program policy consists of: empowering the community's economy, developing social service education (Huda, 2019).

LazisMu's role in solving social problems such as poverty alleviation, LazisMu classifies target areas according to the target area data. So that from this data, it can formulate a specific strategy in poverty testing through zakat infaq and shodaqoh funds, in which LazisMu's primary focus is on the economic, educational, religious, and social sectors where the realization of utilization and community infaq and alms is through the form of programs (Ruhiat, 2020). During the pandemic, LazisMu also played a role in the process of national economic recovery, such as providing capital which was distributed in the form of fees to each mustahik in the form of inputs ready to be processed by mustahik, carrying out socialization activities so that the capital assistance given to mustahik could be empowered into one of the forms business in order to improve the economic welfare of mustahik, in addition to that, LazisMu also provides a form of training for mustahik in the form of work skills training in making business products needed by the general public such as the need for masks, hand sanitizers and so on (Karback et al., 2020).

Through the various programs by LazisMu, of course, things that are prestigious have yet to be spared, and many awards have been won at the national and regional level, for example, LazisMu Banyumas. Through its several programs, LazisMu in recent years has often received awards such as the Best LazisMu in 2016, 2018, 2019, Lazismu with the Best ZIS Growth in 2018, LazisMu with the Best economic empowerment program in 2018, LazisMu with the Best Annual report in 2018 (LazisMu Banyumas, 2019). From the several awards above, there is an exciting award: the best national economic empowerment program through the LazisMu Banyumas fostered village in Karangtawang Wangon. Its flagship economic empowerment program is Tani Bangkit, a farming community empowerment program that is optimal in agricultural management both from the process and yields, Budi daya lele as a program to form fish culture groups with catfish communities, and goat shelters as a community empowerment program in the livestock sector which quite effective and efficient in improving the economy of rural communities and so on.

Nevertheless Nevertheless, there are still LazisMu at branch and branch levels under the auspices of LazisMu Banyumas, which are passive, one of which is LazisMu from the Krajan branch. The condition of LazisMu in the Krajan branch is quite apprehensive during the various awards that LazisMu Banyumas has won nationally in recent years. On the other hand, some of the people in Krajan village are citizens and Muhammadiyah sympathizers with quite an enormous zakat potential. Of course, this is an ironic thing with great potential, but the LazisMu Krajan branch has yet to be able to become a professional amil zakat institution. Based on this gap, the researcher intends to measure the zakat literacy of Krajan Village residents.

Research related to the measurement of zakat literacy is commonly used to find out how the condition of the community around zakat institutions is. Salmarani conducted research by analyzing the zakat literacy of the people of Tangerang City using the Zakat Literacy Index (ILZ) measurement tool. This study uses a mixed method, the mixed method, with the study results showing that the literacy level of the people of South Tangerang City is relatively high. It is indicated by the index number 81.78 measured by the Zakat Literacy Index. The Zakat Literacy Index or abbreviated as ILZ is a measurement tool formulated by the BAZNAS

Strategic Studies Center by determining two leading indicators; zakat fiqh and knowledge of zakat is the realm of economics and law (Salsabila & Hosen, 2022). In contrast to previous researchers who used the ILZ measurement tool, in this study, the researcher only used the ILZ measurement tool partially because the focus of the indicators for measuring zakat literacy lies on practical aspects of jurisprudence only.

Miftahul Jannah Simajuntak also wrote the topic of zakat literacy to fulfill his final assignment at the undergraduate level. This literacy level measurement was carried out in Asahan District, North Sumatra. The method used is qualitative, with data sources obtained from interviews with 15 informants. The research results show that 87% know and understand the obligation of zakat (Simanjutak, 2021). This research's theme is similar to what the researcher proposed, and it's just that the locus of research is different so the background of the problem that motivates the research is also different. In Krajan Village, researchers wanted to know the level of zakat literacy because there was a gap that occurred, in the same district Lazismu received an award for his good performance.

Measurement of zakat literacy is an important theme, especially in locations with research interest. As was done by Uswatun Khasanah with the title *Zakat Literacy: Community Interpretation of the Obligation to Pay Zakat*. In this study, Uswatun measured the level of zakat literacy in Dukuh Krajan, Jepara Regency. The research method used is qualitative, with data collection techniques through interviews and observation. The study results show that the zakat literacy level of Dukuh Krajan residents regarding the basic knowledge of zakat is quite good (Hasanah et al., 2021). At first glance, this study is similar. However, the name Krajan by Uswatun is the name of a Hamlet in Jepara Regency, while the Krajan that the researchers are proposing is the name of a village in Banyumas Regency. From several previous studies on zakat literacy, research on zakat literacy of sympathizers and Muhammadiyah members in Krajan Village has never been carried out.

## **METHOD**

This study uses a descriptive-qualitative research method, which is conducted to comprehensively explore a social phenomenon, and the data collected is presented in the form of words, pictures, and not numbers. Qualitative research aims to understand conditions by describing things comprehensively in terms of conditions in a natural setting that occurs in

the field (Fadli, 2021). Data sources consist of primary data obtained from interviews with informants who are members of the Muhammadiyah community and residents of Krajan village. The data obtained includes interview transcripts, field notes, annual reports, and so on. Researchers used data collection techniques through participant observation and in-depth interviews in qualitative research. In this study, researchers used qualitative methods because this research was able to determine and gather data from what was observed by researchers during in-depth observations and interviews.

This research was conducted in Krajan Village, Banyumas Regency which aims to determine the level of zakat literacy using basic zakat literacy measurement related to the knowledge and practice of zakat on residents and Muhammadiyah sympathizers in Krajan Village, the data collection method used was participant observation and in-depth interviews conducted with informants who were classified as residents. Furthermore, Muhammadiyah sympathizers in Krajan village, who consist of different backgrounds, including residents and Muhammadiyah sympathizers who work as farmers, teachers, and other professionals. In this study, researchers in determining questions referred to the BAZNAS zakat literacy index, so the components of the questions in this study included the dimensions of basic knowledge of zakat, as follows:

Table 1  
Basic Knowledge of Zakat

No	Variable	Indicator
1	Knowledge of the Definition of Zakat	The definition of zakat in general, the definition of zakat fitrah and mal
2	Knowledge of Zakat Law	The law of Zakat fitrah and malls in general and specifically
3	Knowledge of Zakat Types	Types of zakat fitrah, and types of zakat mal
4	Knowledge of Haul and Nisab	Haul and Nisab zakat mal, specific calculation of zakat mal content

5	The practice of zakat fitrah	Level of zakat fitrah object, time and place of zakat fitrah payment
6	The practice of zakat mal	Types of zakat mal, zakat object content, time and place of payment of zakat mal

Source: BAZNAS Zakat Literacy Index

Data analysis techniques carried out by researchers used several techniques such as: First, data reduction through the process of summarizing choosing the main things focusing on things that are in accordance with the zakat literacy variable from the data obtained. Second, data display is the process of presenting data with narrative text, as well as containing network matrix graphics and charts. Third, conclusive drawing is a new finding that has never existed before, can be in the form of a description or description of an object that is still biased so that after research it becomes clear.

## DISCUSSION

### THE BASIC CONCEPT OF ZAKAT AND ITS LITERACY

In terms of etymology, Zakat means something blessed, clean, developed, and good (Hidayatulloh, 2019). While zakat in terms of terminology, is something of worship that is carried out in order to fulfill the rights required for certain assets regulated by the Shari'a, which is imposed on someone who is following the Shari'a rules based on the haul (time limit) and nishab (minimum limit) of zakat (Iqbal, 2019; Widiastuti & Rosyidi, 2015).

Zakat is divided into two; zakat fitrah and zakat mal, this is following the firmament of Allah SWT in the Qur'an, which has determined that the assets that must be issued zakat are agriculture (wheat and rice), livestock (cows, camels, and sheep), gold and silver (Afief et al., 2023; Jannah et al., 2020). So first, zakat fitrah, which must be issued during the month of Ramadan every year, is carried out before performing Eid prayers with a zakat rate of 2.5 kilograms. Secondly, zakat mal that must be issued on certain assets that have fulfilled the haul and nisab include trade zakat, agricultural zakat, gold and silver zakat, professional zakat, investment zakat (Fitri & Rahmi, 2021).

In paying zakat, it is also necessary to pay attention to the amount of haul and nisab of several types of assets that must be issued for zakat. The following is a table for calculating zakat based on calculations according to BAZNAS Pekalongan Regency (Baznas Kabupaten Pekalongan, 2020).

Table 2  
Calculation of Zakat Assets

No	Type of Zakat	Nisab	Haul	Rate
1	Professional Zakat (Qiyas Zakat Agriculture)	Rice 524 Kilograms	Each month	2,5%
2	Professional Zakat (Qiyas zakat Gold and Silver)	Gold 85 Grams	1 year	2,5%
3	Trade Zakat	Gold 85 Grams	1 year	2,5%
4	Zakat of Gold and silver	Gold 85 Grams Silver 595 Grams	1 year	2,5%
5	Zakat Savings	Gold 85 Grams	1 year	2,5%
6	Agricultural Zakat (Rain Watering)	Rice 524 Kilograms	When harvest	10%
7	Agricultural Zakat (Artificial Watering)	Rice 524 Kilograms	When harvest	5%

Source: BAZNAS Pekalongan Regency

Literacy is the ability to read and understand something. Today the object of literacy is comprehensive. A person can be said to be someone who is literate when he is able to understand something by reading and he is able to do it according to what he understands (Permatasari, 2015). There are several aspects of literacy, namely First, the ability to write, read and speak, in which there is an emphasis on literacy on abilities in the form of writing, reading, and speaking. Second is the ability to count, which is a person's ability to count and operating numbers. Third is the ability to



access information and knowledge, which is a person's ability to access information and knowledge (BAZNAS, 2019).

In the world of zakat, it cannot be separated from the culture of literacy, where zakat literacy is the basic knowledge possessed by someone related to the concept of zakat, including aspects of the basic knowledge of zakat regarding the definition, law, types, and haul nisab of zakat along with the practice of paying zakat. In addition, the psychological aspect also has a major influence on obedience behavior in paying zakat, which will direct someone to pay zakat (Pertwi, 2020).

This research was conducted to measure the zakat literacy level of residents and Muhammadiyah sympathizers in Krajan Village. This research involved eight informants classified as Muhammadiyah members and sympathizers. The results of this study will be presented in the form of a table of knowledge and zakat practices of residents and Muhammadiyah sympathizers in Krajan Village. as follows:

Table 3  
Result of Basic knowledge of zakat

No	Name	Profession	Definition of Zakat	Zakat Law	Type of Zakat	Haul and Nisab Zakat
1	AD	BMT Officer	Knows	Does not know	Knows	Does not know
2	ES	Teacher	Knows	Does not know	Knows	Does not know
3	KM	Teacher	Knows	Knows	Knows	Knows
4	SH	Teacher	Knows	Knows	Knows	Does not know
5	JD	Rice Farmers	Knows	Knows	Knows	Does not

						know
6	JM	Rice Farmers	Knows	Does not know	Knows	Does not know
7	JW	Rice Farmers	Knows	Does not know	Knows	Does not know
8	WH	Rice Farmers	Knows	Knows	Knows	Does not know

Source: Processed interview data results

From the above analysis, on basic knowledge of zakat, all informants could know the definition of zakat, both zakat fitrah and zakat mal, in which zakat is an obligation to give some of the assets owned in order to purify oneself and to help the mustahik zakat.

For knowledge of zakat law, four of eight informants can know the law of zakat, which law of zakat is obligatory if it meets the haul and nisab criteria. However, four other respondents needed to learn the law of zakat, in which the law of zakat is only limited to the nature of obligatory without any specific criteria.

For knowledge of type zakat, it shows that eight of eight informants know the types of zakat, which types of zakat are divided into two, namely zakat fitrah and zakat mal, and zakat mal is divided into several types, including gold and silver zakat, income zakat, agricultural zakat, trade zakat, etc.

Last, knowledge of haul and nishab, it shows the week of their knowledge in zakat, it can be seen that one of eight informants know the haul and nisab of zakat based on their professional background, in which zakat fitrah is issued 2.5 kilograms each year while zakat mal is issued according to the haul and nisab. However, seven of eight other informants did not know the haul and nisab of zakat based on their professional background. Zakat fitrah is issued 2.5 kilograms each year while zakat mal is only limited in the amount issued, haul and nisab are not known.

Table 4

## Zakat Practice

No	Name	Profession	Payment of Zakat Fitrah		Payment of Zakat Mal	
			Zakat object	Place of Zakat	Zakat object	Place of Zakat
1	AD	BMT Officer	Rice 3 Kilograms	Amil Hamlet	IDR. 62,500 / IDR. 2,500,000	BMT Amindo Ajibarang
2	ES	Teacher	Rice 3 Kilograms	Amil Hamlet	IDR. 25,000 / IDR. 1,000,000	LazisMu Krajan
3	KM	Teacher	Rice 2.5 Kilograms	Amil Hamlet	-	-
4	SH	Teacher	Rice 3 Kilograms	Amil Hamlet	IDR. 37,500 / IDR. 1,500,000	Dompot Dhuafa
5	JD	Rice Farmers	Rice 3 Kilograms	Amil Hamlet	-	-
6	JM	Rice Farmers	Rice 2.5 Kilograms	Amil Hamlet	-	-
7	JW	Rice Farmers	Rice 2.5 Kilograms	Amil Hamlet	Rice 100 Kilograms/ Rice 3 Tons	Villagers
8	WH	Rice Farmers	Rice 3 Kilograms	Amil Hamlet	-	-

Source: Processed interview data results

## THE IMPLEMENTATION OF ZAKAT FITRAH AND MAL IN KRAJAN VILLAGE

Zakat fitrah is an obligation that every Muslim fulfills during the month of Ramadan (Baznas, 2012). The amount is rice or staple food weighing 2.5 kilograms or 3.5 liters per person. From the analysis above, it can be seen

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that eight of eight sources paid zakat fitrah correctly, in which eight respondents paid zakat fitrah according to the amount set by BAZNAS Indonesia.

Zakat Mal, Referring to the zakat calculation table, it can be seen that only four of eight informants have paid zakat mal, while the other four informants still need to pay zakat mal. Of the several informants who have paid zakat mal, if it is adjusted to the provisions of zakat fiqh, there are only three respondents who have paid zakat mal correctly.

Based on the data presented above, the results related to the zakat literacy level of residents and Muhammadiyah sympathizers in the village of Krajan, the informant AD knows enough about the basic knowledge of zakat and for the practice of zakat fitrah and mal are following zakat fiqh. ES is sufficient to know the basic knowledge of zakat and to practice zakat fitrah and mal is following the fiqh of zakat. KM already knows the basic knowledge of zakat, and for the practice of zakat fitrah it is following zakat fiqh, but has never paid zakat mal. SH is sufficient to know the basic knowledge of zakat and to practice zakat fitrah and mal following zakat fiqh. JD is sufficient to know the basic knowledge of zakat and to practice zakat fitrah following zakat fiqh, but he has never paid zakat mal. JM is sufficient to know the basic knowledge of zakat and to practice zakat fitrah following zakat fiqh, but she has never paid zakat mal. It is sufficient for JW to know the basic knowledge of zakat and for the practice of zakat fitrah it is following zakat fiqh, but in fulfilling zakat mal it is not following zakat fiqh. WH is sufficient to know the basic knowledge of zakat and to practice zakat fitrah is following zakat fiqh, but has yet to fulfil zakat mal. The results of the literacy level show that there are several factors underlying the literacy quality of the residents and Muhammadiyah sympathizers in Krajan Village, as follows:

#### 1. Educational level

Level of education significantly affects the quality of zakat literacy of informants; this is evident from three of eight informants with undergraduate education have a good quality of zakat literacy in knowledge and practice of zakat. Meanwhile, four of eight informants with high school had a pretty good quality of literacy.

#### 2. Job Category

The job category has quite an effect on the knowledge and practice of the informant's zakat; this is evident from 4 out of 8 interviewees who are obliged to pay professional zakat have a good literacy quality. Whereas four of eight informants who are obliged to pay zakat for farmers have good knowledge of zakat, but are not good at zakat practice which is adjusted to the fiqh of zakat.

### 3. Economic level

The economic level also influences the literacy quality of the informants; this is evident from several informants who have relatively low salaries and crop income and have pretty good knowledge, but increasing zakat is considered not good in practice.

On the other hand, the lack of quality literacy related to the knowledge and practice of zakat is quite influenced by LazisMu as an amil zakat institution. Researchers found phenomena that significantly affected the literacy quality of residents and Muhammadiyah sympathizers in Krajan village, including:

1. The lack of professionalism of amil in lazisMu in managing zakat funds is reflected in the irregularities in the structural role of the institution, Administrative Management, and Realization of the LazisMu Krajan Program.
2. The collection, utilization, and distribution programs could be more optimal, even though with the extraordinary potential of zakat mal in Krajan Village, LazisMu should be able to make a significant contribution to the economic progress of the Krajan village community. However, LazisMu Krajan is unable to manage this potential, and this can be seen from the lack of realization of the program, which is only limited to distributing zakat once a year during the month of Ramadan.
3. Furthermore, finally, there is no socialization or education program about the importance of zakat. It greatly affects the quality of community zakat titrations because, as an Amil zakat institution, it enormously contributes to increasing people's knowledge and awareness of zakat.

## CONCLUSION

Based on the discussion that has been presented, the researcher concludes that the literacy of Muhammadiyah sympathizers and residents in

Krajan village is not good because only one of eight informants can know and understand perfectly the basic knowledge of zakat, seven other informants are not perfect in knowing and understanding basic knowledge zakat. Likewise, the practice of zakat still needs to be improved, because only four of eight informants paid zakat fitrah and mal, and even then because of regulations from the institution where the resource persons worked, and four other informants only paid zakat fitrah. It is of course, inseparable from the internal factors of the informants, such as the informants' educational, occupational, and economic backgrounds which greatly influence the good or bad of zakat literacy related to the knowledge and practice of zakat.

The results of this research are expected to reflect LazisMu Krajan in improving professional organizational governance, increasing zakat education programs for the community, and improving programs for collecting, utilizing, and distributing zakat funds for the welfare of society. In addition, the results of this study can also be a reference in developing zakat management policies in the village of Krajan in a planned, effective, efficient, and measurable manner.

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