



## The Understanding of Muballigh Regarding Zakat Literacy: Empirical Evidence Based on The Zakat Literacy Index

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### ABSTRACT

*This study emphasizes the significance of Zakat literacy in advancing da'wah, especially in Indonesia where Zakat collection falls short. The focus is on assessing the comprehension levels of Indonesian Muballigh, who are key agents of da'wah, regarding zakat as a fundamental pillar of Islam. Utilizing a mixed-methods approach, the research employs both quantitative and qualitative methods. The Zakat Literacy Index (ZLI) quantitatively measures comprehension levels among 50 Indonesian Muballigh respondents. Additionally, a comprehensive literature study is conducted for a nuanced understanding of the subject. The study reveals a robust Zakat Literacy Index score of 80.66, indicating solid basic comprehension. However, there is room for improvement in advanced understanding, rated at a moderate level. Therefore, this research measures the understanding of preachers or muballighs regarding zakat which is the main source for society to study and understand religious knowledge, especially how to fulfil the obligation of zakat as a pillar of Islam.*

**Keywords** : Muballigh understanding; zakat literacy; Zakat Literacy Index (ZLI).

### INTRODUCTION

Indonesia is a country with the largest Muslim population in the world. The majority of its population falls within the productive age range of 15 to 64 years old (Goma, 2021). Among this productive age group are the preachers (Muballighs). The understanding of Muballigh regarding zakat literacy is crucial because they directly convey Islamic teachings to the community. Moreover, improving zakat literacy within society is essential

for the stakeholders of zakat institutions. This is a factor that can enhance *zakat* collection and provide effective programs to improve the welfare of the community. Measuring *zakat* literacy in Indonesian society is closely related to attitudes and behavior patterns in understanding *zakat* in Indonesia. To measure *zakat* literacy, the appropriate tool is the Zakat Literacy Index.

In 2019, the Zakat Literacy Index (ZLI) was released by the Center of Strategic Studies - National Board of Zakat (PUSKAS BAZNAS, 2019). This index is used to measure the level of understanding in the community regarding zakat. The Zakat Literacy Index (ZLI) is classified into two dimensions, basic and advanced levels, to assess understanding of *zakat* and how *zakat* institutions are managed in Indonesia. Studies conducted by Ascarya & Yumanita (2018), Mohd Asri et al. (2017), and Syahrullah & Ulfah (2016) found that the overall understanding of the community regarding *zakat*, the obligation to pay *zakat*, and the importance of paying *zakat* through *zakat* institutions are still relatively low. This contributes to the suboptimal national *zakat* collection. Through the understanding of *Muballigh* about *zakat*, it is essential to provide scholarly insights to the community, increasing public attention to paying zakat, especially maal and other types of *zakat*.

*Muballigh* plays a crucial role in disseminating Islamic values in society. *Muballigh* has a significant role, particularly in directly spreading Islamic teachings through various study forums and other Islamic activities. Furthermore, the understanding of *zakat* concepts and literacy in society influences how *Muballigh* often provides information about *zakat* as one of the essential pillars of Islam. Therefore, the contribution of *Muballigh* is crucial in imparting knowledge and implementing *zakat* teachings in the middle-class community.

Previous studies have not specifically measured how *Muballighs* understand *zakat* literacy. Previous research published by the Center of Strategic Studies - National Board of Zakat covered a broader topography, including the Indonesian population of various ages and professions. In this study, the Zakat Literacy Index for Indonesia in 2022 shows a literacy score of 75.26, which is classified as moderate. Therefore, there is a need to measure the level of *Muballighs'* understanding of *zakat* teachings. Do the groups that consistently enlighten Islamic values to the community have a moderate or high understanding of *zakat*? The understanding of *Muballighs* classified as advanced would greatly help the community gain direct

comprehension of *zakat* through the sermons they deliver.

*Muballighs* are individuals who convey knowledge and religious understanding to others. They disseminate religious knowledge from one place to another spreading Islamic teachings. Various preaching strategies employed by *Muballighs* range from arts, education, culture, social activities, and more. *Muballighs* adhere to the basic principle that their activities have the primary goal of providing a fundamental understanding of the greatness of Islamic values in society. The various competencies and capacities possessed by *Muballighs* enable the community to understand Islamic teachings directly by attending study forums to comprehend the teachings presented by these *Muballighs*.

In their preaching, they convey the teachings of Islamic values based on the direct guidance from Allah SWT, namely the guidance of the Qur'an and the hadiths of Prophet Muhammad SAW. The purpose of the preaching activities is for the salvation and happiness of humanity. Additionally, the Islamic preaching aims to provide guidance to the community so that they truly follow Islamic teachings and avoid all prohibitions of Allah SWT. The guidance provided by *Muballighs* in preaching must adhere to the guidance of Prophet Muhammad SAW with a social and community-based approach, setting an example for the community. Thus, the series of Islamic preaching activities facilitates acceptance by both Muslim and non-Muslim communities, presenting Islam as a source of tranquility and grace for all of creation (*Rahmatan li al-'Alamin*).

In addition to providing preaching services to the community, the function of *Muballigh* also has a crucial social role in the development of Islamic preaching in a heterogeneous society. The social function of *Muballigh* is to convey the message and promote the mandate of Islamic teachings to consistently carry out actions promoting good (*amar ma'ruf*) and preventing wrongdoing (*nahi munkar*) in spreading the religion of Islam within the community. Furthermore, the function of *Muballigh* involves efforts to guide people towards the right path, steering clear of sinful actions that may lead one away from remembering Allah SWT, with the ultimate goal of achieving happiness in both this world and the hereafter.

According to Hamzah Ya'cub, several functions of *Muballigh* in conveying Islamic teachings are: a.) rectifying beliefs; b.) encouraging and motivating individuals to always perform righteous deeds; c.) preventing actions that are harmful or criminal; d.) purifying the soul to cleanse the

heart; e. strengthening one's personality; f.) nurturing and creating unity within society; g.) rejecting destructive cultural practices (Ya'cub, 1981: 39). Thus, *Muballigh* plays a central role and employs strategies to strengthen the unity of the community, guide them in performing righteous deeds, and steer them away from harmful actions.

The competence of *Muballighs* in conveying Islamic teachings is evidenced by the profound impact their teachings have on their listeners. The teachings of *Muballighs* can leave a deep impression, encouraging listeners to heed heartfelt Islamic advice and mobilizing the masses to draw closer to Allah SWT. Research conducted by Choirin et al. (2023) found that there are several important indicators and variables influencing perceptions of *Muballighs'* performance, including demographics, religiosity, and knowledge. These indicators are crucial for *Muballighs* to consider when conducting preaching in middle-class communities. Additionally, the performance of *Muballighs* in delivering their preaching and their behavioral patterns are important perceptions for the millennial generation. This is because it serves as an evaluation of *Muballigh* figures who can be exemplary in understanding religious knowledge.

*Muballighs* need to enhance the quality of their understanding of Islamic values in shaping the perception of the millennial generation, so they can serve as role models in learning about religion. In addition to knowledge, another important factor that *Muballighs* must possess is leadership qualities that can impact the actions and behaviors of the millennial generation in learning about Islam from *Muballigh* figures who convey the teachings of Islam. To maintain their performance in disseminating Islamic teachings and exerting a strong influence on their audience, *Muballighs* need spiritual connection and reasoning for their congregation. Intensive communication and easy-to-understand explanations of Islamic material have a significant impact on their audience.

Furthermore, there are several things that *Muballighs* need to do: understand the field objects, prepare all materials before appearing on stage, maintain spiritual connections with the congregation, speech and physical appearance for *Muballighs*, and the need for fresh humor to make an impression on the audience. Light humor or jokes are used to keep the listeners focused and enjoy what the *Muballigh* is conveying.

Research conducted by Fakhruddin et al. (2015) on the behavior of religious elites in the city of Malang shows that various religious organization figures, including Muhammadiyah, Nahdatul Ulama and the

Indonesian Ulama Council (MUI), are aware that *zakat* laws and professional *zakat* are obligatory according to *nisab* and binding. Additionally, *muzaki* (those who give *zakat*) prioritize giving *zakat* to their poor relatives rather than others. Thus, the level of literacy among religious figures is relatively good, making them role models in *zakat* learning.

History proves that the preaching conducted by *da'i* or early *muballighs* has shown its existence. The success of Islamic preaching brought by *da'i* or early *muballighs* lies in the values of greatness and nobility in the personalities of these *da'i*. Various historical records of the acceptance of Islamic teachings by some non-Muslim communities show how Islam has been able to penetrate all segments of society. The history of the entry of Islam, as conveyed by Abbas Asisiy (1995), such as the conversion of the Hami community in North Africa (Tunisia) conquered during the caliphate of Uthman ibn Affan, illustrates how converts were treated as an integral part of the larger Muslim community. Converts were given wealth from the *Baitul Mal* as much as possible, and several teachers were sent to teach the Arabic language to explain the meaning and essence of Islam.

The performance of *Muballigh* in conducting da'wah is known as "*Da'wah Hasanah*," which is an empirical manifestation based on important experiences in the history of preaching both in the past and present. Various efforts can be made to achieve *da'wah hasanah*, such as adhering firmly to ethical principles in conveying messages to the wider community. Several ethical principles of da'wah can be outlined in various forms, including personal quality and professional ability in preaching, understanding the duties and functions of being a *muballigh*, mastery of the material and how to practice da'wah, and the ability to build networks among various *muballighs* or *da'i*. Furthermore, another factor in achieving *da'wah hasanah* through setting an example is mastering community outreach methods and having ideal abilities in building a da'wah network among various *Muballigh* or *da'i* (Tajiri, 2010).

The concept of literacy involves knowledge, understanding of something, and an individual's ability regarding something that can influence behavior and decision-making about that particular subject (Antara et al., 2016). An individual's literacy level is closely related to changes in behavior, character, and social and economic lifestyle patterns within society (Pulungan, 2017). Thus, *zakat* literacy means an individual's understanding and knowledge about the obligation of *zakat* and all the basic aspects that must be understood about *zakat*, which can alter a person's

behavior so that they can practice it in their daily lives as Muslim individuals.

One fundamental understanding held by every *Muballigh* is the comprehension of *zakat* literacy. The participation of *Muballighs* in conveying *zakat* literacy to the community is crucial to enhance the level of *zakat* literacy, which can contribute to increased *zakat* acceptance in the future. Research conducted by Yusfiarto et al., (2020) found that the higher the literacy level of *zakat* payers (*muzaki*), the greater its impact on the willingness to pay *zakat*. However, a study by Herlin et al., (2020) discovered that the literacy level of the community regarding advanced knowledge is still relatively low. Additionally, a study by Canggih et al., (2017a) indicated that the participation level in paying *zakat*, especially maal *zakat*, is still relatively low. Therefore, this research aligns with the low collection rate of *zakat* from the potential target value, indicating that public knowledge about *zakat* contributions on income is still quite low.

Several studies have measured the level of *zakat* literacy in Indonesia. The measurement of *zakat* literacy in Indonesian society began with the Strategic Study Center of the National Zakat Agency, which published the Zakat Literacy Index (ZLI) tool in 2019. This tool aims to capture the level of zakat literacy in 34 provinces in Indonesia. Every year, *zakat* literacy is measured with the goal of transforming and improving the *zakat* literacy level of society, serving as a guide and step for *zakat* management institutions to increase collections and provide the best services to the community.

A good understanding by the public regarding *zakat* can significantly contribute to the interest and trust of *zakat* payers (*muzaki*) in paying *zakat* (Fanani, 2014). A study conducted by Dwi (2019) found that the literacy level or knowledge of *zakat* payers has an indirect impact on improving people's ability to pay *zakat* through digital *zakat* channels. This aligns with research conducted by Pertiwi (2020), revealing that literacy level and trust in investment can simultaneously influence an individual's interest in paying *zakat* to *zakat* institutions.

Several other measurement tools related to zakat have been published by the BAZNAS Center of Strategic Studies. Among them are the National Zakat Index (NZI), Zakat Village Index (ZVI), and the Health Index of Zakat Management Organizations (HIZMO). The purpose of these various *zakat* measurement instruments is to provide theoretical studies and implementation on how *zakat*, as a source of Islamic social



finance, has a significant impact on improving the welfare of global communities, including Indonesia.

The value of the Indonesian Zakat Literacy Index in 2020 was 66.78 (moderate), and it experienced an increase in 2022, reaching 75.26 (moderate). In 2021, the value of *zakat* literacy for Indonesian society was not measured. The increase in the level of *zakat* literacy among the Indonesian population from year to year reflects an improvement in people's understanding of the importance of fulfilling the obligation of paying *zakat* as a fundamental religious command.

Previous studies that used *zakat* literacy as a moderation variable include studies by Haryanto et al., (2023) and Kasri & Meis (2023), which discuss individual determinants for making online *zakat* payments. Additionally, there is a study by Beik (2019) that discusses how *zakat* collection is influenced by the *zakat* literacy of society. Studies by Kasri & Yuniar (2021), Syaksena & Ekawaty (2021), and Yusfiarto, Setiawan, & Nugraha (2020) discuss how individual *zakat* literacy levels affect the willingness to pay *zakat* to official *zakat* collection institutions. Nevertheless, studies related to *zakat* literacy are still relatively limited in discussion among Muslim scholars.

Studies on *zakat* literacy are closely related to individual digital literacy. Digital literacy plays a distinct role in the use of digital media, as seen in studies by Ichwan (2020), Mahmood et al. (2021), and Mansour (2022). Furthermore, studies on *zakat* literacy also influence the preferences of *zakat* payers (*muzaki*) in spending *zakat* funds, as observed in studies by Astuti & Prijanto (2021), Baskoro & Karmanto (2020), Kharisma & Jayanto (2021), and Muthi'ah et al. (2021), which contribute to understanding how the use of digital technology enhances the effectiveness and efficiency of zakat management institutions.

This research employs a mixed-methods approach, combining qualitative and quantitative methods in the analysis of technical data. The Zakat Literacy Index (ZLI) method serves as the primary reference for measuring the community's understanding of national *zakat* levels. The qualitative method utilized in this research involves a review of relevant literature from previous studies to identify crucial indicators in constructing the Muballigh Zakat Literacy Index in Indonesia. The quantitative method employed in the ZLI study includes Pearson and Cronbach's Alpha tests to assess the validity and reliability of each component forming the ZLI. In the subsequent stage of the index calculation process, the Simple Weighted

Index (IBS) method is applied. The calculation formula for IBS in ZLI or (ILZ) is as follows:

$$ILZ = (\bar{X} \sum_{i=1}^N (Score_{ibsc} \times Smp\ bsc\ W_i \times 100) ) \times W_{vi}bsc \\ + (\bar{X} \sum_{i=1}^N (Score_{iadv} \times Smp\ Adv\ W_i \times 100) ) \times W_{vi}Adv$$

where:

- ZLI : The Total Zakat Literacy Index Acquisition
- Score ibsc : The score obtained for indicator i in the basic dimension
- Smp bsc Wi : The weighting value for indicator i in the basic knowledge dimension
- Score iadv : The score obtained for indicator i in the advanced dimension
- Smp Adv Wi : The weighting value for indicator i in the advanced knowledge dimension
- Wvi bsc : The weighting value for variable i in the basic knowledge dimension
- Wvi Adv : The weighting value for variable i in the advanced knowledge dimension

The measurement of the Zakat Literacy Index for speakers or *Muballighs* involves 50 respondents distributed across various educational backgrounds, income levels, and levels of *zakat* literacy understanding. The method employed utilizes random sampling techniques for speakers scattered across different regions and proficiency levels. The calculation of the Zakat Literacy Index values falls within the range of zero to 100. The categorization of *zakat* literacy values comprises three top categories: low literacy category for scores from zero to less than 60, moderate literacy category for scores from 60 to less than 80, and high literacy category for scores exceeding 80. The description of the weight for each literacy level can be found in Table 1.



Table 1.

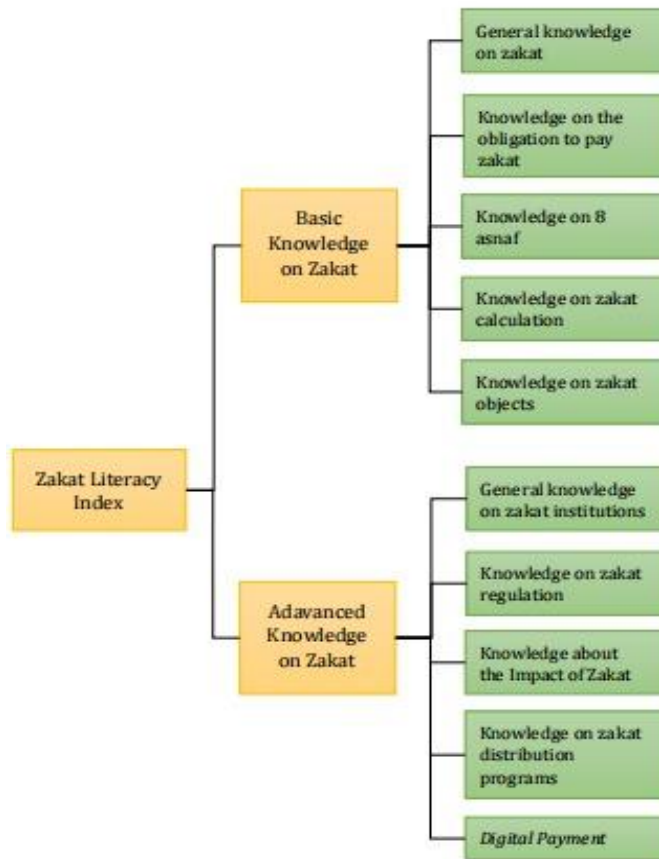
Weights and Categories of the Zakat Literacy Index

Weights	Categories
0 until < 60	Low Literacy
60 until < 80	Moderate Literacy
> 80	High Literacy

Source: BAZNAS, 2022

The results of the Zakat Literacy Index (ZLI) calculation can be projected as a crucial parameter for regional *zakat* institutions to enhance *zakat* management. Additionally, *zakat* institutions in the region play a vital role in increasing the community's literacy levels from year to year. The findings of this ZLI measurement can serve as the basis for national policies for the government, particularly BAZNAS as a non-structural governmental institution that plays a significant role in enhancing Indonesia's public literacy regarding zakat.

The Zakat Literacy Index comprises two dimensions: the basic knowledge category about *zakat* and the advanced knowledge level. Concerning basic knowledge about *zakat*, there are five variables: general knowledge about *zakat*, knowledge about the obligation to pay *zakat*, knowledge about the eight asnaf of *zakat*, knowledge about calculating *zakat* values, and knowledge about the types of *zakat* objects. For advanced knowledge about *zakat*, five crucial variables must be possessed: knowledge about *zakat* institutions, knowledge about *zakat* regulations, knowledge about the impact of *zakat*, knowledge about various *zakat* distribution programs, and digital *zakat* payment channels.



Source: BAZNAS, 2019

Figure 1.

### The components of the Zakat Literacy Index

The Zakat Literacy Index comprises two dimensions: the category of basic knowledge about *zakat* and advanced knowledge. Concerning basic knowledge about *zakat*, there are five variables: general knowledge about *zakat*, knowledge about the obligation to pay *zakat*, knowledge about the eight asnaf of *zakat*, knowledge about calculating *zakat* values, and knowledge about types of *zakat* objects. For advanced knowledge about *zakat*, there are five crucial variables that must be possessed: knowledge about *zakat* institutions, knowledge about *zakat* regulations, knowledge

about the impact of *zakat*, knowledge about various *zakat* distribution programs, and digital *zakat* payment channels.

The weight values for the dimensions of basic knowledge and advanced knowledge about zakat are divided into two major groups. The basic knowledge dimension has a weight of 0.65, and the advanced knowledge dimension has a weight of 0.35. Furthermore, each variable in each dimension of basic knowledge and advanced knowledge has different weight values. A more detailed breakdown can be seen in the table 2 below.

Table 2  
Weight of Zakat Literacy Index Components

Dimension	Weight	Variables	Contribution Weight
Basic Knowledge on Zakat	0.65	General Knowledge on Zakat	0.23
		Knowledge on the Obligation to Pay Zakat	0.20
		Knowledge on 8 Asnaf	0.18
		Knowledge on Zakat Calculation	0.23
		Knowledge on Zakat objects	0.18
		Total	1
Advanced knowledge on zakat	0.35	General Knowledge on Zakat Institutions	0.23
		Knowledge Zakat Regulation	0.21
		Knowledge about the Impact of Zakat	0.24
		Knowledge on Zakat Distribution Programs	0.16
		Digital Payment	0.16
Total	1	Total	1

Source: BAZNAS, 2019

Furthermore, these 10 variables are condensed into 38 indicators. The variable of general knowledge about zakat encompasses eight indicators: the definition of zakat in the language, zakat in the pillars of Islam, legal distinctions between *zakat*, *infaq*, *sadaqah*, and *waqf*, general differences between *zakat* and contributions, types of *zakat*, the definition of *muḥṣiki*, the definition of *mustahik*, and the definition of *amil*. Moreover, the second variable, offering insights into knowledge about the obligation to pay *zakat*, comprises four crucial indicators: knowledge about legal governance in paying *zakat*, the sin of not paying *zakat*, conditions for mandatory payment of *zakat maal*, and conditions for mandatory payment of *zakat fitrah* for those obligated to pay *zakat*.

The third variable regarding the level of knowledge about the eight *asnaf* of *zakat* consists of four indicators: the level of knowledge about the eight groups of *asnaf*, the duties of *amil* managing *zakat* institutions, how *zakat* was managed during the time of Prophet Muhammad SAW, and the transparency and accountability of *amil* in managing *zakat*. Subsequently, the fourth variable within it is knowledge about calculating *zakat*, comprising four indicators: knowledge of the *zakat maal* rate, the *zakat fitrah* rate, measuring the *nisab* limit of *zakat maal* when compared to gold, and how to measure the *nisab* limit of *zakat maal* when compared to agricultural income. Finally, the last variable from the first dimension, the variable of knowledge about *zakat* objects, includes four indicators: knowledge about mandatory *zakat* assets, professional *fiqh zakat ijtihad*, how the community comprehends the concept of *zakat maal* and professional *zakat*, and calculating professional *zakat*.

Table 3  
Components of Zakat Literacy Index

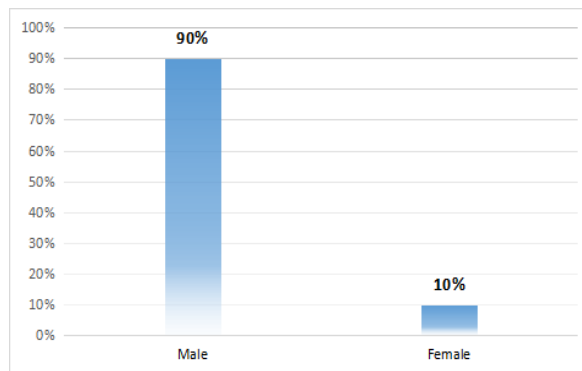
Dimensions	Variables	Indicators
Basic Knowledge on Zakat	General Knowledge on Zakat	<ol style="list-style-type: none"> <li>1. Definition of zakat in language</li> <li>2. Zakat in Islamic pillars</li> <li>3. The difference in law between zakat, infaq, sodaqoh and waqf</li> <li>4. General differences between zakat and donations</li> <li>5. Types of zakat</li> <li>6. Definition of muzaki</li> <li>7. Definition of mustahik</li> <li>8. Definition of amil</li> </ol>
	Knowledge on obligation to pay zakat	<ol style="list-style-type: none"> <li>1. Law of paying zakat</li> <li>2. Sin of not paying zakat.</li> <li>3. Conditions of zakat al mal.</li> <li>4. Conditions of zakat fitrah.</li> </ol>
	Knowledge on 8 asnaf	<ol style="list-style-type: none"> <li>1. Knowledge on 8 groups of asnaf</li> <li>2. Job descriptions of amil</li> <li>3. Zakat management in the time of Rasulullah</li> <li>4. Transparency and accountability of amil in managing zakat</li> </ol>
	Knowledge on zakat calculation	<ol style="list-style-type: none"> <li>1. Knowledge of the amount of zakat al-maal</li> <li>2. Amount of zakat fitrah</li> <li>3. Nishab limit of zakat al-maal if analogous to gold</li> <li>4. Nishab limit of zakat al-maal if analogous to agricultural products</li> </ol>
	Knowledge on zakat objects	<ol style="list-style-type: none"> <li>1. Assets required for zakat</li> <li>2. Fiqh of professional zakat</li> <li>3. Concept of zakat maal and professional zakat</li> <li>4. Calculation of professional zakat</li> </ol>
Advanced knowledge on zakat	Knowledge on zakat institution	<ol style="list-style-type: none"> <li>1. Types of zakat management organizations in Indonesia</li> <li>2. Zakat knowledge through institutions</li> </ol>

Knowledge on zakat regulation	on	<ol style="list-style-type: none"> <li>1. Knowledge of the legal basis for zakat in Indonesia</li> <li>2. Zakat Payer Identification Number</li> <li>3. Knowledge of zakat as a tax deduction</li> </ol>
Knowledge on the impact of zakat	on	<ol style="list-style-type: none"> <li>1. Knowledge on the impact of zakat in increasing productivity</li> <li>2. Impact of zakat in reducing social inequality</li> <li>3. Impact of zakat-based empowerment programs</li> <li>4. Impact of zakat in reducing crime rates</li> <li>5. Impact of zakat on economic stability</li> </ol>
Knowledge on zakat distribution programs	on	<ol style="list-style-type: none"> <li>1. Knowledge about the benefits of paying zakat through institutions</li> <li>2. Knowledge of zakat fund utilization programs at OPZ</li> </ol>
Knowledge on digital zakat payment	on	<ol style="list-style-type: none"> <li>1. Knowledge on digital zakat payment</li> <li>2. Knowledge on digital zakat payment channel</li> </ol>

Source: BAZNAS, 2019

## RESULT AND DISCUSSION

This study comprises respondents, with 90% being male and 10% female. The predominance of male samples is attributed to the fact that the majority of da'is or *muballighs* are male, as opposed to female. This reflects the ongoing underrepresentation of female da'is engaging in outreach activities to the broader community. The field of preaching to the public is still predominantly male, with most Islamic preachers being men.

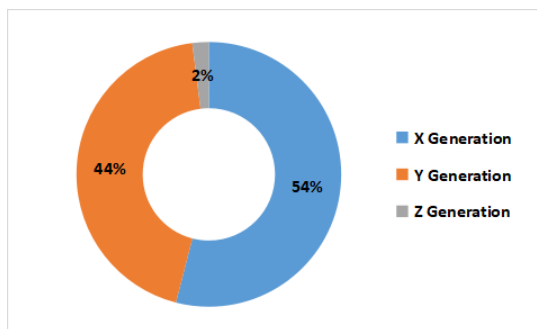


Source: Data Processed, 2023

Figure 2.

### Composition of *Muballigh* Based on Gender

This study found that, based on generational classification, the majority of respondents are from Generation X, with only 2% coming from Generation Z (born 1996-2012). Therefore, the respondent composition indicates that the role of *Muballighs* is still predominantly carried out by individuals from Generation X, who are currently over 40 years old.



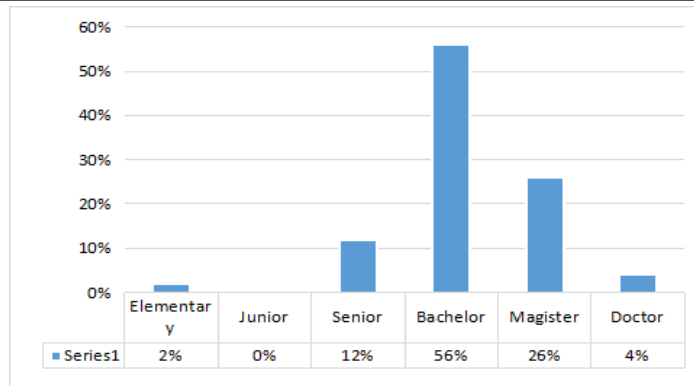
Source: Data Processed, 2023

Figure 3.

### Composition of *Muballigh* Based on Generation

According to the study findings depicted in Figure 4, it is evident that 4% of *Muballigh* have a primary education background (SD), while 2% of them have completed junior high school (SMP). None of the *Muballigh* respondents have an educational background at the junior high school level. This implies that the role of *Muballigh* necessitates a relatively high educational background, preferably a bachelor's degree (S1), to effectively carry out preaching activities within the community, given the extensive learning process required for religious knowledge.





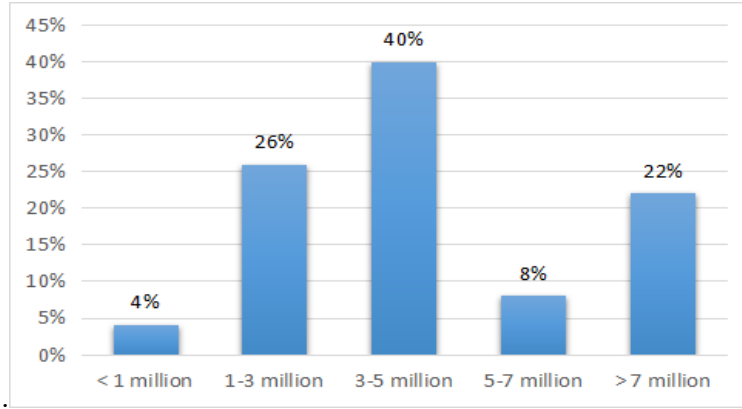
Source: Data Processed, 2023

Figure 4.

#### Composition of *Muballigh* Based on Educational Background

Furthermore, based on their income level, the *Muballigh* have relatively high incomes. This study found that *Muballigh* generally have sufficiently high incomes because they earn their primary income through their respective professions. This is evident in their diverse occupations, as *Muballigh* also engage in other jobs as their main source of income. Therefore, being a *Muballigh* serves as an alternative source of additional income (secondary income).

Looking at the income distribution, the majority of *Muballigh* earn between three to five million rupiahs, accounting for 40%, followed by 26% of *Muballigh* with incomes ranging from one to three million rupiahs. There are 22% of *Muballigh* with relatively high incomes, exceeding seven million rupiahs. Finally, only 8% of *Muballigh* earn between five to seven million rupiahs, and 4% of *Muballigh* have incomes less than one million rupiahs.

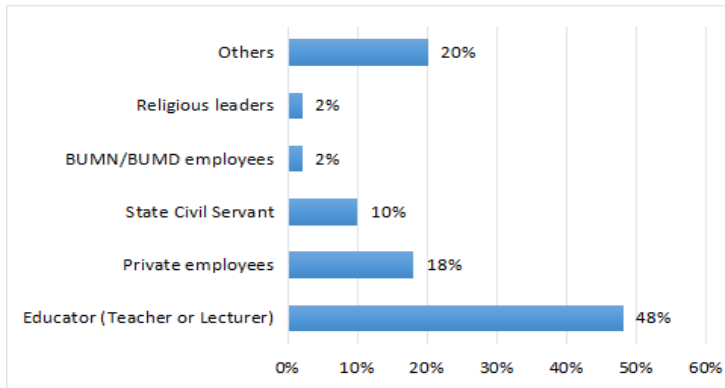


Source: Data Processed, 2023

Figure 5.

Composition of *Muballigh* Based on Income Level

Looking at the composition of *Muballigh* based on their professional background, the predominant primary occupation is education, with 48% engaged as teachers or lecturers. Additionally, other occupations contribute to 20%, private employees make up 18%, Civil Servants (ASN) constitute 10%, and the least common professions are employees of State-Owned Enterprises (BUMN) and religious figures, each comprising two percent. Therefore, Islamic preaching is not the primary profession for the surveyed *Muballigh*. Furthermore, the teaching profession, encompassing teachers or lecturers, represents the majority and aligns with the preaching activities undertaken by these individuals.

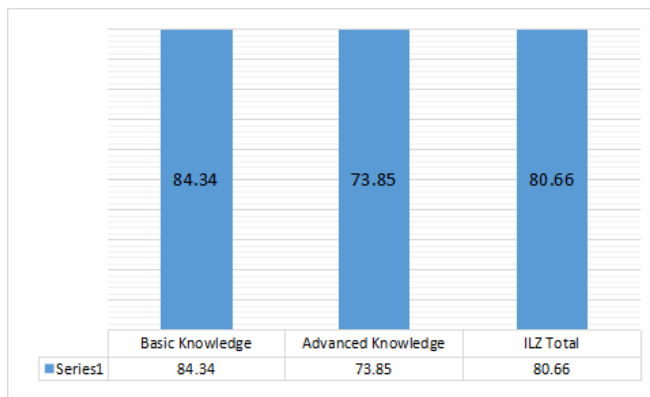


Source: Data Processed, 2023

Figure 6.

### Composition of *Muballigh* Based on Professional Background

The measurement results for the literacy level of *Muballighs* in Indonesia generally show a high score of 80.66. Based on the basic knowledge level, the literacy level of *Muballighs* is at 84.34, indicating a high value. This implies that the fundamental understanding level of *Muballighs* regarding *zakat* literacy is already at a relatively high level. However, for the advanced understanding level, the literacy score of *Muballighs* is 73.85, indicating a moderate or intermediate level. This suggests that the advanced understanding of *zakat* literacy among *Muballighs* has not yet reached a high level. Therefore, there is a need to further enhance *zakat* literacy to strengthen the public's understanding of the preaching efforts conducted by *Muballighs* and provide a deeper understanding of *zakat* literacy in Indonesia.



Source: Data Processed, 2023

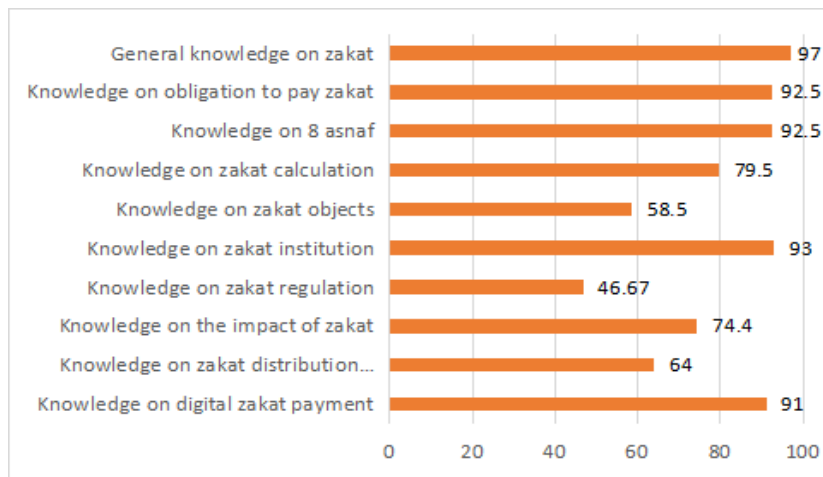
Figure 7.

### The Index of Zakat Literacy Value for *Muballighs*

Furthermore, when considering the understanding of *Muballighs* for each variable that constitutes *zakat* literacy, the measurement results indicate that the general knowledge variable of *Muballighs* about *zakat* has the highest score, namely 97 in the high literacy category. Additionally, four other variables scored in the high category, namely knowledge about the obligation to pay *zakat*, knowledge about the eight asnaf of *zakat*,

knowledge about *zakat* management institutions, and knowledge about digital *zakat* payments. Subsequently, variables in the moderate category, with a range of values from 60 to 80, include knowledge about *zakat* calculations, knowledge about the impact of *zakat*, and knowledge about *zakat* distribution.

Finally, there are still several variables that scored below 60, considered to have low literacy, namely variables of knowledge about zakat objects and knowledge about zakat regulations. Therefore, it is essential to enhance understanding of these two variables to achieve a more comprehensive understanding of zakat literacy, which is crucial knowledge that should be communicated to the Muslim community.



Source: Data Processed, 2023

Figure 8.

#### The Zakat Literacy Index Values of Muballighs Based on Variables

The initial assessment of the literacy of *Muballighs* was conducted based on the composition of gender. The majority of respondents were male (90%), while the remaining were female (10%). Based on generation, most *Muballigh* respondents came from Generation X. Furthermore, in terms of the educational background of *Muballighs*, the majority of them had a relatively high level of education, with 56% holding a bachelor's degree and 26% holding a master's degree. Moving on to income categories, the majority of respondents had an income ranging from 3 to 5 million rupiahs per month, accounting for 40%, and 1 to 3 million per month,

accounting for 26%. When looking at their primary occupations, respondents were predominantly teachers or lecturers, constituting 48%, while 20% had other occupations, and 18% were private sector employees.

## CONCLUSION

The Zakat Literacy Index for *Muballighs* in Indonesia stands at a commendable 80.66, indicating a robust overall grasp of zakat literacy. When delving into basic literacy, zakat secures an impressive score of 84.34, showcasing a high level of understanding. However, for advanced comprehension, the score registers at 73.85, placing it in the moderate or intermediate bracket. This underscores that the advanced understanding of zakat literacy among *Muballighs* hasn't yet reached its zenith. Consequently, there's a pressing need to further enrich zakat literacy, fortifying the community's understanding of the *Muballighs'* missionary endeavors and fostering a more nuanced comprehension of zakat in the Indonesian context.

Examining the breakdown of each variable constituting zakat literacy reveals that five variables already fall within the high literacy echelon. These include general knowledge about zakat, awareness of the obligation to pay zakat, familiarity with the eight asnaf, understanding of zakat institutions, and proficiency in digital payment channels. Additionally, three variables hover in the realm of moderate literacy, encompassing knowledge about zakat calculations, awareness of the impact of zakat, and understanding of zakat distribution. However, several variables still score below 60, denoting low literacy. Notably, these pertain to knowledge about zakat objects and understanding zakat regulations. Hence, there's an imperative to enhance comprehension of these specific variables to cultivate a more comprehensive understanding of zakat literacy—crucial information that needs effective dissemination within the Muslim community.

In light of these findings, it becomes evident that *Muballighs* should strive to elevate their zakat literacy. Collaborating with zakat institutions to furnish advanced zakat materials in technical guide formats is crucial. This collaborative effort could facilitate the acquisition of specialized certifications attesting to a nuanced understanding of zakat. BAZNAS, equipped with a Professional Certification Institute (LSP) for zakat amil competencies, has already embarked on this path, gearing up zakat amil competencies for adept management of zakat across diverse institutions. Consequently, BAZNAS assumes a pivotal role in offering technical

guidance to Indonesian *Muballighs* on zakat. By bolstering the competencies of *Muballighs* in zakat, there's a heightened likelihood that community understanding will undergo a substantial and swift enhancement, ultimately fostering an elevated level of *zakat* literacy in Indonesian society compared to previous standards.

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