

ANALYSIS OF ZAKAT AWARENESS: A CASE OF BANGSAMORO PEOPLE IN SOUTHERN PHILIPPINES

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ABSTRACT

Zakat is one of the five pillars in Islam that is compulsory upon every Muslim who fulfil certain conditions. Every capable Muslim individual should give Zakat on the portion of his wealth to the groups specified and mentioned in the Holy Quran. Despite the important of Zakat in Islam, the awareness among the Muslim community about it is questionable especially in less developed economies. This study aims at assessing Zakat awareness of Bangsamoro in the Philippines. For that, Zakat awareness is divided into the Awareness of Zakat as an Islamic institution, the awareness of the different types of Zakat as well as the awareness of the different beneficiaries of Zakat. In order to achieve the purpose of this study, a survey questionnaire was organized and distributed randomly and using a purposive sampling technique then expanded through the snowball effect. The total number of respondents reached 224. The results show a remarkably high levels of Zakat awareness in the region. This is despite the general poverty and lower education levels. The newly formed government in the BARMM region can build on this high awareness through establishing proper institutions to manage Zakat collection and payment which is expected to bring more benefit to the society at large than individual efforts.

Keywords: Awareness, Zakat, Bangsamoro, Zakatul maal, Zakatul Fitr.

1 INTRODUCTION

Zakat is the act of giving alms to the people mentioned in the Holy Quran. Zakat in literal meaning is to increase and grow (Qardhawi, 2000). It is one of the acts of worship because it is the third pillar of Islam and is mentioned in the Quran along with Salah (second pillar). It is a spiritual duty of the individual that is exclusively for the sake of Allah (S.W.T). Zakat literally means "to cleanse, or "purification". Wealth is purified by fulfilling the religious duty (Al-Nawawi, 1996) Muslims believe that paying Zakat can fulfil the commandments of Allah (S.W. T). It is about practicing self-discipline and freeing oneself from greed, from attachment to the materialistic thing. By paying Zakat, believers learn to behave and control themselves, practice honesty, and place less value on material possessions.

"True piety is this: to believe in God, and the Last Day, the Angels, the Book, and the Prophets, to give of one's substance, however, cherished, to kinsmen, and orphans, the needy, the traveler, beggars, and to ransom the slave, to perform the prayer, to pay the zakah." Surah Baqarah, Ayah 177 (Qur'an 2:177)

The Zakat of maal (wealth) is to pay 2.5% of one's possessions surplus wealth to charity specifically to the poor and needy. It is often compared to an alms and system of tithes and the poor and deprived of Muslims. It serves primarily because the welfare contribution can have a corresponding sharing. It is the duty not only to collect Zakat but to distribute it fairly. Furthermore, Muslims fulfil this religious obligation by giving a percentage of the collection of their surplus wealth (Abubakar, 2018).

Zakat has been paired with such a high sense of righteousness that it is often placed on the identical level of importance as offering prayers (Muslim, n.d, Vol.5). Muslims also consider Zakat as one of the ways of purifying themselves from greed and selfishness and safeguarding the future business. Additionally, Zakat has social benefits to the one who receives it because it saves the beneficiary from the humiliation of begging, and it also prevents him from envying the rich.

Muslim jurists agree that Zakat is obligatory only on those people who fulfil certain conditions. Accordingly, a person required to pay Zakat must be an adult (has reached puberty), sane (mentally stable), and free (not a slave). Additionally, the person must at least own the minimum amount of wealth called Nisab (Gamon, & Tagoranao, 2018). Finally, the person must own the Nisab for one lunar year before Zakat becomes compulsory upon him to pay.

Aside from purifying the wealth, Zakat also can reduce the social gap between the rich people from the needy. Zakat empirically can alleviate poverty and generate prosperity among the ummah. This was experienced during the Golden Age of Umar bin Abdul Azis Caliph. At that period, Zakat was controlled, collected, and disbursed by trustable and professional (amil) Zakat collector officers (Olanipekun, Brimah, & Sanusi, 2015).

That said, there are other forms of Zakat other than the Zakat on wealth mentioned above. An example is an inventory prepared for sale. Zakat on agriculture products has two different calculations depending on whether the land is irrigated manually or by rainwater. For the sake of this paper, the focus shall be only on Zakatul Mall, which is the Zakat on wealth.

Although Zakat is one of the pillars in Islam that every Muslim who is capable should establish, it is noticed that its awareness among the people of Mindanao is questionable. Without proper data or reports, it is hard to assess how deep the issue is. Studies suggest that many Bangsamoro people give Zakat to the individual that they knew without bearing in mind the rules and regulations of Zakat. As such, the Zakat collector usually collects less than the due amount because of that. This is one of the reasons why Zakat might not be improving in the region (Noor & Maruhom, 2020).

One of the reasons Zakat payments are low might be the low awareness of the people of Zakat, its nature, how it is calculated and how it should be distributed. Such awareness needs to be assessed carefully in order to evaluate the current situation and suggest a remedy based on the results.

This study attempts to fill this gap by assessing the awareness of the Bangsamoro people regarding Zakat. One of the main advantages of this paper is that it depends on primary data that is collected personally by the authors using a survey.

This paper is organized as follows: the following section contains the theoretical framework. It contains a generic discussion of Zakat, its recipients and conditions as well as the institution of Zakat in order to understand the purpose of Zakat and its purpose. Next, section three handles the literature review. It includes the review of similar studies that were done to assess Zakat and its awareness in other regions and countries. Further, chapter four handles the methodology and the data which is then followed by the analysis of the results in section five. Finally, section six includes the summary and policy implications.

2 THEORETICAL FRAMEWORK

2.1 The concept of Zakat

Man is the vicegerent of Allah (s.w.t) on Earth. Man has been created with the specific purpose of worshiping his Creator, who has bestowed upon him countless blessings, including wealth that is to be held in trust. Consequently, similar to all his actions during his life, man will also be held accountable on the Day of Judgment for the way he spent the wealth that was entrusted to him:

Then you will be asked about all the pleasures (you enjoyed in the world).

[AtTakathur:8]

Where the attainment of wealth through lawful and permissible (*halal*) means is obligatory upon Muslims, they are also required to dispense their wealth in line with the commandments of Allah (s.w.t). Islam has decreed that the poor and needy are rightful owners of part of the wealth that is entrusted to the privileged individuals in society. Therefore, there shall be a proper transfer of this wealth to its rightful owners. This is a religious financial obligation upon the rich. The ultimate objective is that such transfer of wealth would eventually lead to the alleviation of poverty from society.

Charity thus becomes an essential component of a Muslim's financial plan whereby it is highly encouraged to be given to those in need and if his wealth reaches the nisab, to donate a specified portion of it as Zakat. While no limits are assigned for sadaqah, Zakat has exact amounts that should be calculated carefully and paid in full. Any further amounts paid over and above the required Zakat is then considered as sadaqah.

2.2 The purpose of Zakat

Every command of Allah (s.w.t) is revealed with a strong purpose and meant for the benefit of mankind. The purpose behind voluntary and mandatory charities in Islam can be divided into two main categories. Spiritual purposes and economic purposes.

Paying Zakat is essentially a purification of wealth, that invites the blessings of Allah and actually leads to growth of the wealth. According to Maududi (1988), wealth is impure (not clean) when an individual does not pay the rights of Allah's slave given by him.

As such, from the spiritual aspect, such charities (particularly Zakat) cleanse away one's sins and the undesirable externalities that are an essential part of the accumulation of wealth, such

as selfishness, greed, egotism and conceit, and the overzealous desire of more wealth. Allah (s.w.t) says:

276. Allah destroys interest and gives increase for charities. And Allah does not like every sinning disbeliever. [Al Baqarah:276]

261. The example of those who spend in the way of Allah is just like a grain that produced seven ears, each ear having a hundred grains, and Allah multiplies (the reward) for whom He wills. Allah is All-Embracing, All-Knowing. [Al Baqarah:261]

From the previous verses, it can be inferred that there is an economic implication for paying charity and Zakat both on the giver and the receiver. From the economic perspective, Zakat plays a vital role in ensuring that each member of society can fulfil their basic needs. It can ensure stability in the economic environment and can generate demand, especially from the lower-income group. With this mechanism, the economy is expected to be more stable because the poor will always be cared for. The rich will be showing their compassion towards the poor while cleansing themselves at the same time. Allah (s.w.t) says:

“Take from their money a charity to cleanse them and purify them” – Qur’an 9:103.

2.3 The recipients of Zakat

Zakat is not only given to the poor. Rather, the Quran perfectly specifies the groups eligible to receive Zakat in surah at-Taubah (9) verse 60:

“The alms are only for the poor and so the needy, and folks who collect them, and folks whose hearts are to be reconciled, and to free the captives and so the debtors, and for the reason for Allah, and (for) the wayfarers; an obligation imposed by Allah. Allah is knower, Wise.” (The Holy Qur’an 9:60).

As such, it can be concluded that the eight types of beneficiaries are: the needy, poor, Zakat administrator, the slaves, the heart are to be inclined (includes Muslim converts who lacks economic support) the debtors (having debts due to real needs), (ibnu sabil) a person who is stranded and has no access to their funds, and for the cause of Allah (fi sabilillah).

It can be seen from the previous discussion that Zakat in its calculation, recipients, and types is not as simple as Sadaqa. Therefore, awareness of its fiqhi rulings is essential in order to fulfil it in the best way. Not understanding its different attributes and aspects would almost certainly result in a Shariah issue. It is, thus, important to assess whether there is a proper awareness among the public about Zakat because identifying the issue is the first step to address it.

3 LITERATURE REVIEW

According to Ismail & Abidin (2020), one of the important instruments of economics of Muslims is zakat. Zakat has a clear rules and regulations as it was a religious obligation of every Muslim ummah. Ismail & Abidin (2020) looked into the Awareness of the obligation of zakat to university students was being studied. The purpose of this was to investigate how independent variable contains religiosity, knowledge, attitude, medium of promotion, influenced awareness towards zakat obligation. Additionally, the study also attempts to determine the relationship between all the variables mentioned. Ismail & Abidin (2020) suggest

that there is a positive and significant relationship between religiosity, knowledge, attitude, moderate promotion, and awareness towards the obligation of zakat. Using Multiple regression analysis, argued that religiosity, knowledge, attitude, moderate promotion is influenced and have their own effect on awareness of the obligation of zakat to university students.

Similarly, Senawi, HarunRahim, Latif & Isa (2021) conducted a self-administered questionnaire to analyze the influence of zakat awareness such as zakat obligation and zakat nisab on its contribution during the COVID-19 pandemic. The result showed that there is no significant relationship between the zakat awareness and zakat contribution. This implies that even during the pandemic most of the payers of zakat was still paying their zakat, as usual.

Khuluqo (2016) argues that the government role is vital to actualize the essential goal of Zakat. However, the objection to the effort to enforce the administration of Zakat can be explained. It has been a long time since Zakat collection seized to be the responsibility of the state. To revert back needs a mend the differences in opinions regarding the matter. Considering that there is much good to be achieved in making zakat as an instrument in the government financial policy can be one of the motives. According to Khuluqo (2016), this would lead to better public confidence in the government.

Furthermore, in their study, Doktoralina, Bahari, Hassan, Ismail & Mardiyah (2020) argued that Zakat is the most powerful instrument of Islam to support the poor people around the globe. Zakat helps to diminish poverty by increasing the level of empowerment of the zakat beneficiaries (mustahiq) economy. The study aimed at examining the role of Zakat hashtags in promoting Zakat supply chain and beneficiaries' economics. moreover, the study also examined the role of Zakat awareness and marketing politics. To achieve the purpose of this study, data was collected from various employees of Zakat collection institutions in Indonesia. Data was then analyzed using partial least square structural equation modeling (PLS-SEM). The study found that Zakat hashtags play a big role in increasing Zakat awareness. It also plays an important role in increasing marketing policy. Awareness of Zakat and marketing politics increases the Zakat supply chain, a mechanism that eventually increases the level of empowerment of beneficiaries' economics.

According to Firdaus, Beik, Irawan, & Juanda (2012), one of the problems faced in collecting Zakat is the lack of awareness of the payers. Awareness is therefore the most important element of Zakat (Doktoralina 2016) because it directly affects the supply chain of Zakat. Firdaus, et, al. (2012) resulted that education, income, and occupation are among the important factor that influences the frequency and choice of the payers when paying zakat and its other types.

It can be inferred from the above brief literature review that although Zakat is a hot topic in the academic arena, studies about its awareness are very scarce. Most of the studies conducted about awareness test how the awareness changes by other factors. To the knowledge of the authors, no studies focused on testing the awareness of Zakat in the region of Bangsamoro, Philippines. This study comes to breach that gap.

4 METHODOLOGY AND DATA

To achieve the purpose of this study, a quantitative method is used. This is composed of a survey questionnaire on the target people in Bangsamoro Autonomous Region in Muslim Mindanao (BARRM). the researchers conducted a survey and gathered data, which was distributed to the Bangsamoro people through Google forms. The first group of respondents were targeted through social media using a purposive sampling technique. Then the sample size grew organically through a snowball effect. The total size of respondents reached 224 responses. The collection of data began in February 2022. It is important to mention that the

survey was conducted in the local language rather than English to have a better representation of the targeted population.

The survey questions are composed to test three aspects of Zakat awareness. The first section of the survey covers the demographic data of the respondents. The second section contains the questions aimed at testing the awareness of Zakat and its types with 8 and 9 questions each, respectively. The third section is to test for the awareness about the beneficiaries of Zakat using 8 questions.

To analyse the data collected, this research adopted descriptive analysis technique. The questions of the survey utilized Likert five-point scale to test for the public awareness. The five options are: strongly agree, agree, neutral, disagree, strongly disagree taking awareness points from 5 to 1, respectively. The total awareness score for each question is then calculated for the sample size. Then, the scores of the questions for each awareness aspect are averaged to get the final awareness scores for each. Using the average of multiple questions with Likert scale data can help in making the scores more parametric, thus giving more reliable results.

In order to judge the awareness, the final score for each aspect is compared with the following table 4.1:

Table 4.1 The benchmark used to judge the awareness level

Likert scale	Category length	Grade
1	0.8-1.79	Very low
2	1.80-2.59	Low
3	2.60-3.39	Medium
4	3.40-4.19	High
5	4.20-5	Very high

Source: Authors own

In order to ensure that the questionnaire is reliable, Cronbach's alpha test was applied. Cronbach's alpha is one of the popular tools to determine the reliability of the surveys that utilize Likert scale (Cronbach's, 1951). This test indicates how well a method, technique, or test measure has been used in the variables. Any value of Cronbach's Alpha above 0.8 is considered good. After conducting the test, the results show that the Cronbach's Alpha is 0.95 which indicates that the variables that have been used were excellent and reliable.

5 RESULT AND ANALYSIS

The objective of this study is to measure the awareness of the people of Bangsamoro, the Philippines in particular in BARMM (Bangsamoro Autonomous Region in Muslim Mindanao). The result is presented as follows;

The profile of the respondents and the hypothesis testing of the researcher.

5.1 Demographic profile of the respondents

In this study, the respondents are categorized into male and female, married, single, mature enough, and have a minimum number of members in families. Most of the respondents had a high level in terms of education.

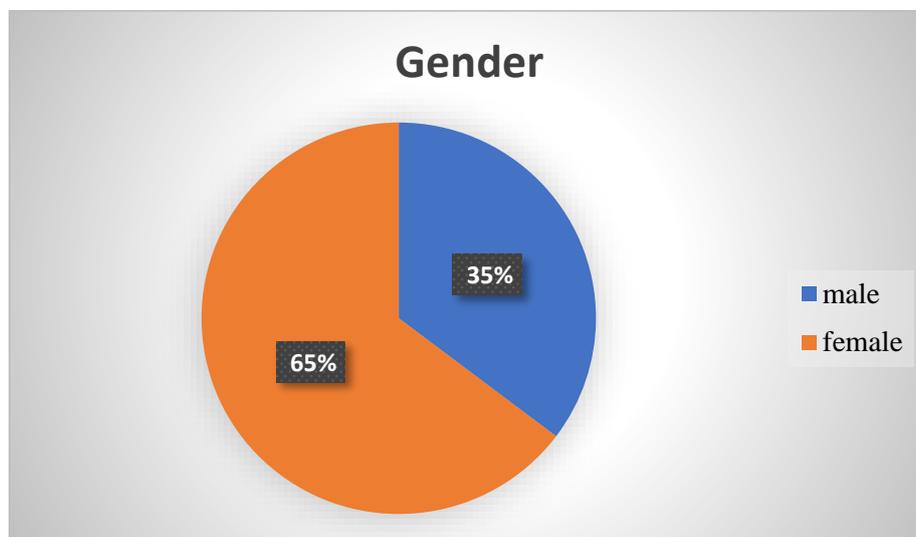
Table 5.1 the distribution of respondents by age, gender, marital status, and family size:

Factor	Category	Number	Percent (%)
Gender	Male	79	35.3
	Female	145	64.7
	Total:	224	100
Age	18- 25	127	56.7
	26-30	41	18.3
	31-35	26	11.6
	36-40	14	6.3
	41-45	6	2.7
	46-50	5	2.2
	51-55	2	0.9
	56-60	1	0.4
	More than 60	2	0.9
	Total:	224	100
Marital Status	Single	147	65.6
	Married	70	31.3
	Widowed	4	1.8
	Divorced	3	1.3
	Total:	224	100
Family Size	Below 5 members	54	24.1
	5-7 members	83	37.1
	8-10 Members	74	33
	More than 10 members	13	5.8
	Total:	224	100

Source: authors' own.

As shown in table 5.1, it seems that 35.3% of respondents are male while 64.7% are female (figure 5.1). The reason for the difference is perhaps it is easier to access women than men since men are mostly occupied with demanding jobs that leave less time for social interactions which is required to happen in order to receive the questionnaire. Additionally, most of the respondents (75%) are between 18- and 30-years old while (17.9%) of them are between 31-40 years of age. Whereas, (7.1%) are between 41 and above 60 years of age. The concentration of the respondents within the younger generation can be attributed to social media and modern communication devices are mostly used by the younger generation. It can also be attributed to the young population in the region. The table above also suggests that most of the respondents are (65.6%) are singles. In terms of family size, the sample is quite distributed with the percentages being 26, 37.1, and 33 for families of 5,7, and 10, respectively.

Figure 5.1: the distribution of the respondent's gender (male and female)



Source: Authors own

In the category of gender, the male has 35% in total whereas the female has 65% of the total. This indicates that most of the respondents are female.

Table 5.2 Distribution of respondents by the level of education and years of schooling

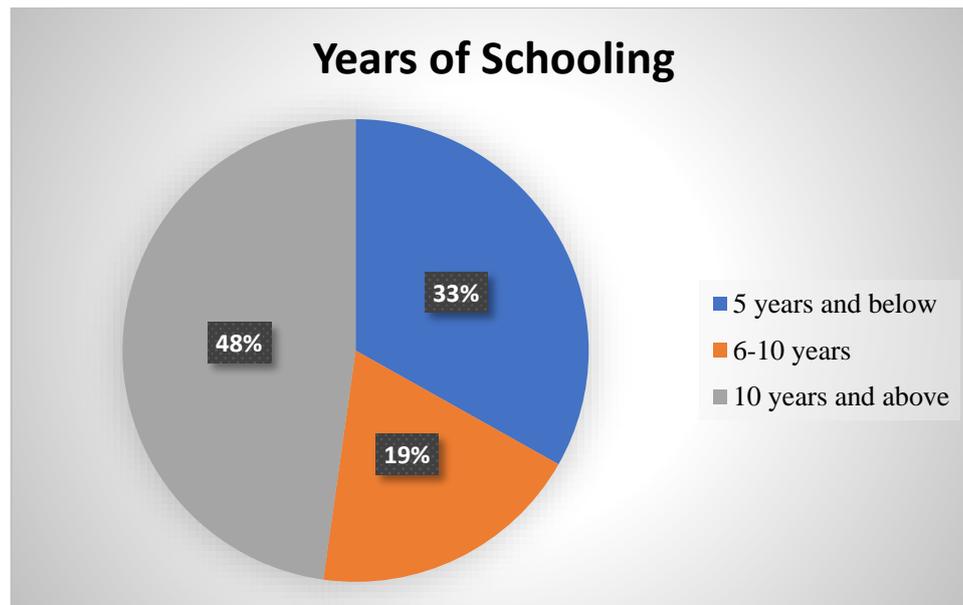
Factor	Category	Number	Percent (%)
Level of Education	Informal Schooling	34	15.2
	Primary School	22	9.8
	Secondary School	25	11.2
	Diploma /College	129	57.6
	Tertiary Institutions	23	10.3
	Madrasah (ibtidah)	32	14.3
	Madrasah(mutawassit)	20	8.9
	Madrasah (Sanawi)	16	7.1
	Madrasah (Kulliyah)	8	3.6
	Total:	224	100
Years of Schooling	5 years and below	75	33.5
	6-10 years	43	19.2
	10 years and above	108	48.2
	Total:	224	100

Source: authors' own.

As shown in table 5.2 the respondents (15.2%) had informal schooling education whereas (9.8%) had primary education and (11.2%) had a secondary education (57.6%) had diploma/college (10.3%) are tertiary institutions or graduated in universities. Whereas in madrasah (14.3%) are in primary level (8.9%) are intermediate level (7.1%) are secondary level (3.6) are those in college level (figure 5.2).

Education is one of the important factors which determine the level of awareness of the respondents on the issues and discussion of the particular case. Education plays an important role in enhancing one's skills to be a more competitive and successful individual in the community. As such, it is conceivable that the level of education would directly influence the awareness of Zakat.

FIGURE 5.2 DISTRIBUTION OF YEARS OF SCHOOLING



Source: Authors own

In the category of years of schooling (33%) of the sample have below five years of schooling (19%) have 6 to 10 years of schooling and (48%) have more than 10 years of schooling. The respondents with higher education and who have more than 10 years of schooling are expected to be aware of Zakat institutions and their types.

5.3 Testing the Zakat awareness

As mentioned earlier, the study utilizes a 5-point Likert scale in order to assess the level of awareness of the Bangsamoro people in the Philippines. The questions were formed in such a way that a high score will mean more awareness. The first awareness aspect handled in this research is the generic awareness of the Zakat as an Islamic institution for the benefit of the Muslim Ummah (nation). Table 5.3 summarizes the scores for the eight questions that cover this aspect.

Table 5.3 The awareness of Zakat as an Islamic institution:

Questions	Score
Q1 Awareness of the existence of zakat in Islam	4.83
Q2 Awareness of the zakat purpose	4.67
Q3 Awareness of zakat obligation on wealth for responsible payers	4.83
Q4 Awareness of fiqhi rulings of zakat calculations	4.34
Q5 Awareness of zakat institutions	4.24
Q6 Awareness of zakat distribution in the region	4.58
Q7 Awareness of other functions of zakat information	4.60
Q8 Awareness of nisab based on income and the value possessions	4.77
Average	4.61

Source: Authors own

Based on the above table, it can be inferred that the general awareness of Zakat as an Islamic institution is quite high in the region of BARMM, Philippines. It reached a score of 4.61 out of 5 which falls within the category of very high awareness. This is understandable considering the religious education in schools which covers Zakat in general. Looking into the table, we find that the lowest score was for the question that tests for the awareness of zakat institutions is in question number five which is the awareness of Zakat institutions with a value of 4.24. The reason can be because there is no actual example of an operational institution in the region at the moment. The second lowest score is for the question about the awareness of Zakat rulings and Zakat calculations which is 4.34. The reason can be because most people are probably not rich enough to pay the Zakat and that the pious rich might ask for the help of religious leaders in calculating the Zakat payable. Nevertheless, even though these two values are the lowest, they still represent a very high level of awareness.

As per the awareness of different types of Zakat, table 5.4 illustrates the results. The table suggests that Zakat awareness of this aspect is also quite high, and it is very close to the score of the previous aspect. Table 5.4 indicates that the lowest score of the related question was for questions number three and four with an equal score of 4.38. The two questions test for the awareness of the existence of Zakatul Maal and its purpose, respectively. Although still very high, perhaps the reason why these two questions have lower scores is perhaps because usually those who pay Zakatul Maal (Zakat on wealth) are lesser than those who pay Zakatul Fitr because of the massive difference in the threshold of their respective nisab. Zakatul Fitr is payable in the end of the month of Ramadan by anyone who owns enough food for one day.

“Abdullah Ibn ‘Umar said that the Holy Prophet (peace be upon him) ordered the people to pay Zakat al Fitr before going to the Eid prayer. (Hadith, Bukhari)”

Based on the income levels of the region, it can be said that most people are required to pay Zakatul Fitr while only a minority may be required to pay Zakatul Maal. Perhaps having to

calculate and pay the Zakat can play a role in further increasing its awareness by the public. This could be further investigated in future studies.

Table 5.4 The awareness of the different types of Zakat:

Questions	Score
Q1 Awareness of existence on zakatul fitr	4.80
Q2 Awareness on the purpose of zakatul fitr	4.65
Q3 Awareness on the existence of zakatul maal	4.38
Q4 Awareness of purpose on zakatul maal	4.38
Q5 Awareness of zakatul fitr on obligatory alms during the special month of Ramadhan	4.79
Q6 Awareness of zakat fitr as a collective insurance Zakatul fitr	4.52
Q7 Awareness of zakat maal as a compulsory charity	4.48
Q8 Awareness of zakatul fitr as purification and means to please the poor	4.75
Q9 Awareness of zakatul maal and zakatul fitr on its wide functions	4.70
Average:	4.60

Source: Authors own

Finally, the awareness level about the beneficiaries of Zakat included in table 5.5 also suggests a very high level of awareness but with a slightly lesser score than the previous two aspects. This suggests that although the level of awareness about Zakat is high, people's understanding about all kinds of possible beneficiaries may be further improved. This might be due to the customary practices in the region of giving the Zakat to the poorest of family members without looking into other possible beneficiaries (Aliman Gamon & Mariam Tagoranao, 2018). The practice is understandable considering the high levels of poverty in the region.

The lowest score in this category is in question number six which is the awareness of debt-ridden as a zakat beneficiary to be followed by question number four which is the awareness of the existence of whose heart is reconciled as one of the zakat beneficiaries. The reason might be due to the absence of institutions and management in the region that were collecting this type of zakat. It is worth mentioning in this regards that the distribution of the zakat to the right recipient was not implemented in the region of BARMM. Most of the people in Bangsamoro might not be aware of the eight beneficiaries which were stated in the Holy Qur'an. Since the institutions and management are not present in the region most of the Bangsamoro usually do their zakat payment as a customary practice.

Table 5.5 The awareness of the recipients of Zakat:

Questions	Score
Q1 Awareness of poor as a zakat beneficiary	4.79
Q2 Awareness of needy as a zakat beneficiary	4.83
Q3 Awareness of zakat administrator (amil) as a zakat beneficiary	4.44
Q4 Awareness of whose hearth is reconciled as a zakat beneficiary	4.33
Q5 Awareness of slaves/ captives as a zakat beneficiary	4.51
Q6 Awareness of debt-ridden as a zakat beneficiary	4.29
Q7 Awareness of work for Allah cause “fi sabilillah” as a zakat beneficiary	4.63
Q8 Awareness of wayfarer as a zakat beneficiary.	4.58
Average:	4.55

Source: Authors own

All in all, the total score for the Zakat awareness of the BARMM (Bangsamoro Autonomous Region in Muslim Mindanao) is 4.59 which is considered very high. Thus, it can be inferred that the low Zakat payments and the wide-spread poverty in the region might not be due to a lack of public awareness of Zakat among the Muslims there.

CONCLUSION AND POLICY RECOMMENDATIONS

This study aimed at assessing the levels of awareness about Zakat, its institutions, types and beneficiaries to the people of the BARMM (Bangsamoro Autonomous Region in Muslim Mindanao) in the Philippines. A total of 224 questionnaires were collected and analysed using a descriptive approach and by resorting to a ranking system built on Likert scale. The results show that there is a considerably high levels of awareness among the sampled population. This includes the awareness of Zakat as an Islamic institution, the awareness of the different types of Zakat and the awareness of the different beneficiaries of Zakat. This came contrary to the initial hypothesis of the researchers which was built with the expectation for Zakat to be low due to the low levels of recorded Zakat payments in the region as well as the widespread poverty.

It is plausible that surprisingly higher levels of Zakat awareness is a side effect of the newly created Muslim government in the region of BARMM. However, arriving to such conclusion requires a comparative study between the awareness now and the awareness before the establishment of the new government. That said, policy makers can further improve the effectiveness of the wealth redistribution function of Zakat through establishing proper Zakat institution that can take the task of collecting Zakat from the eligible population and then redistribute it to its rightful beneficiaries across the region. This might help in lowering the poverty levels and achieving a more harmonious society. As such, future research about Zakat in the region of BARMM can focus on the legal and regulatory requirements needed for the establishment of proper and sound Zakat institutions.

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