FACTORS AFFECTING AGRICULTURAL ZAKAT PAYMENT
(CASE STUDY: RICE FARMERS IN GUNUNGKIDUL REGENCY)

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ABSTRACT

Gunungkidul Regency is one of the areas with the highest rice production and potential for agricultural zakat in the Yogyakarta Province. However, out of the total potential agricultural zakat amounting to Rp 42.72 billion, only Rp 1.8 billion has been collected. This research aims to identify farmers' awareness of paying agricultural zakat and analyze the factors influencing farmers' payment of agricultural zakat in Gunungkidul Regency. The method used is Logistic Regression with 90 respondents who are rice farmers in Gunungkidul Regency and have achieved the nishab. The research results using logistic regression analysis show that there are three significant variables influencing farmers in paying agricultural zakat: knowledge, religiosity, and behavioral control.

Keywords: Agricultural Zakat Payment; Gunungkidul Regency; Logistic Regression

INTRODUCTION

In 2020, the estimated zakat potential in Indonesia was IDR 327 trillion (BAZNAS, 2022). Despite this considerable potential, the actual amount of zakat fund collection remains relatively modest. This is evident in Table 1, which presents the collection of national ZIS funds in 2020.

Table 1. National ZIS collection realization data in 2020

Number	OPZ Level	Realization 2020 (IDR)
1	BAZNAS	385,126,583,224
2	BAZNAS Province	489,538,808,289
3	BAZNAS Regency/City	1,735,824,169,041
4	LAZ	4,077,297,116,443
5	OPZ in guidance and unreported zakat fitrah	5,741,459,770,472
	Total	12,429,246,447,469

Source: *Outlook* BAZNAS 2022

Based on Table 1, we can see that the collection of zakat funds is still far from the potential zakat figure of IDR 12.4 trillion compared to the potential zakat that has been stated by BAZNAS. Agricultural sector is also the primary source of livelihood for the Indonesian people (Widjayatnika *et al*. 2018). In the Islamic economic system, agriculture is one of the assets that are subject to zakat, a form of Islamic taxation that serves as a wealth distribution mechanism (Ab Rahman *et al*. 2020).

Gunungkidul Regency, which is part of the Special Region of Yogyakarta, has the highest rice production compared to other regencies and cities in Yogyakarta Province. Furthermore, approximately half of the rice production in Yogyakarta Province originates from Gunungkidul Regency. According to the 2020 data from the Central Agency of Statistics of Yogyakarta Province, the rice production in Gunungkidul Regency reached 205,906 tons. Conversely, the National Board of Zakat (BAZNAS 2022) has also conducted a mapping of the agricultural zakat potential of provinces, regencies, and cities in Java. The results of the mapping demonstrate that the potential value of rice agricultural zakat in Yogyakarta Province reaches IDR 107.5 billion, as illustrated in Table 2.

Table 2. Rice production value and zakat potential of regency/city in DI Yogyakarta Province in 2020

Number	Regency/City	Rice Production (Ton)	Production Value (Billion IDR)	Zakat Potential (Billion IDR)
1	Kulon Progo	83.187	367.44	17.38
2	Bantul	122.56	528.71	25.23
3	Gunung kidul	205.91	886.22	42.72
4	Sleman	111.68	491.83	22.24
5	Kota Yogyakarta	68	0.30	0.01
	Total	523.40	2,274.49	107.58

Source: Puskas BAZNAS (2022)

Based on data from the Ministry of Religious Affairs in Gunungkidul Regency indicates that the majority of the population in Gunungkidul Regency adheres to Islam, with approximately 96.41% identifying as Muslim. This population has a significant potential for paying zakat in DI Yogyakarta. Moreover, the quantity of rice produced in Gunungkidul Regency is the largest, reaching 205,905 tons in 2020, as reported by the Central Agency of Statistics DI Yogyakarta Province (2020). This condition causes farmers who have reached the nishab (minimum amount) of their rice farming products to pay zakat. The potential for zakat in Gunungkidul Regency in 2020, as estimated by PUSKAS BAZNAS, reached 42.7 billion rupiah. However, data from the Ministry of Religious Affairs of Gunungkidul Regency

indicates that the amount of zakat collected in the same year was only IDR 1.8 billion.

MATERIALS DAN METHODS

Zakat Concept

The term zakat is derived from the Arabic root word "zaka," which means holy, good, and blessed (BAZNAS 2021). In this context, zakat refers to something that develops and grows. However, in terms of Islamic law, zakat is an obligation that must be fulfilled by a Muslim from the property he owns after meeting the criteria set as a condition for mandatory zakat. In his book Al-Hawwi, Shaykh Al-Mawardi posits that zakat is an obligation to give a portion of certain assets to the groups entitled to receive it, based on the characteristics and size of the assets in question. The Minister of Religious Affairs Regulation Number 52 of 2014 stipulates that zakat is an asset that must be issued by a Muslim or a business entity owned by a Muslim to be given to people who are entitled to receive it. In essence, zakat is a financial obligation that must be fulfilled by a Muslim against the assets he or she earns. In its implementation, a small portion of the property must be set aside and distributed to mustahik who meet certain requirements (Lubis *et al.* 2022).

وَأَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ وَارْكَعُوْا مَعَ الرّٰكِعِيْنَ

Perform the prayer, pay the zakat, and bow with those who bow (Al Baqarah:43).

The quote shows that zakat is one of the obligations for Muslims. Zakat has a strong role in the social and economic aspects of society. Quranic verses, such as QS. Al-Baqarah verse 276 and QS. Ar-Rum verse 39, emphasize that zakat functions as an opponent of the economic system that contains elements of usury.

Agricultural Zakat

Zakat on agriculture must be paid if the agricultural produce reaches the nishab or minimum threshold. According to Hadiths of Bukhari and Muslim, the nishab for agricultural produce is 5 wasq. One wasq is equivalent to 60 sha', and one sha' is equivalent to 2,176 kg of wheat. Therefore, if the agricultural produce reaches 5 wasq, it is equivalent to 652.8 kg of wheat or 653 kg of dry grain. For other crops, such as plantations and fruits, the zakat is also equal to 653 kg of dry grain. If the agricultural produce includes staple foods, such as rice, corn, wheat, and dates, the nishab is 653 kg of the crop. There is no set time limit for paying agricultural zakat, the important thing is that the harvest reaches the nishab for one year. If one harvest reaches the nishab, then zakat must be paid every harvest. In other words, if the first harvest has reached one nishab, zakat must be paid immediately (BAZNAS 2020). According to the fuqaha, there is agreement that the rate of agricultural zakat is 5% for agricultural products that use irrigation and 10% for agricultural products that depend on rainfall. Haul for agricultural zakat is done every harvest. If irrigation is done half the period through rainfall and half the period through irrigation, then the percentage of zakat will be 7.5% of the agricultural produce (Qaradhawi 2005).

The Modified of Planned Behaviour Theory

The Theory of Planned Reasoned Action (TRA) developed by Ajzen and Fishbein in 1980 is the foundation for the Theory of Planned Behavior (TPB) developed by Ajzen in 1991. This theory explains that the intention or intention of individuals to take certain actions is a motivational factor that influences behavior (Ajzen, 1991).

In a study conducted by Villani *et al.* (2019), they stated that religiosity has an important role in individuals' awareness of their religious practices. Individuals who have a high level of religiosity tend to be aware of their responsibilities as a Muslim, not only in relation to Allah SWT, but also in relation to fellow Muslims.

According to Sudaryono (2012), understanding is a person can gain insight or understanding about an object after the information is known or remembered; this includes the ability to understand the meaning and significance of the material being studied. Santika (2015) argues that understanding zakat provides clarity and confidence to muzaki. Understanding zakat can motivate muzaki to fulfill the zakat obligations that they must pay from the assets they earn. Based on research conducted by Aziza (2019) and Ichdayati and Sari (2021), it is concluded that knowledge of zakat has a significant positive effect on muzaki's preference to pay their income zakat through the Zakat Management Organization (OPZ).

Encouragement from external factors, such as government regulations, can strengthen muzakki's trust in paying agricultural zakat at the Badan Amil Zakat (BAZNAS). Social motives can be a driving force for someone to do certain activities. In this context, government regulations have an important role in encouraging individuals to pay zakat through BAZNAS. Through this regulation, the government urges individuals to channel their zakat through BAZNAS. However, if individuals consider this external encouragement unimportant or have low awareness of government regulations, they may ignore the recommendation to pay agricultural zakat through BAZNAS.

A person's attitude towards behavior can be explained as a personal judgment made by a person towards the behavior, based on the expected positive and negative consequences associated with beliefs about the behavior (Zemore and Ajzen 2014). In line with that, Kotler and Armstrong (2016) define attitude as an assessment, emotional feelings, and action tendencies that like or dislike an object or idea. Although various definitions of attitude have been put forward, all of these definitions have a common core, namely attitude is defined as a person's assessment of something.

Understandings of control are the result of beliefs about control, i.e. perceptions about factors that facilitate or hinder the implementation of actions. Perceived control can directly influence behavior and also have an indirect impact on intention to act (de Leeuw *et al.* 2015). In the TPB (Theory of Planned Behavior) framework, it is also recommended that the interaction between perceived control and intention can influence behavior. In other words, intentions have a stronger impact on behavior when perceived control is high (Zemore and Ajzen 2014).

Behavior arises as a result of the influence of certain stimuli felt by a person, whether from internal or external sources, including the surrounding environment (Hartini *et al.* 2021). Notoatmodjo (2014) states that human behavior is a description of the various psychological symptoms experienced by humans, both in terms of knowledge, motivation, desire, will, interest, perception and so on.

Research Methods

The research was conducted in Gunungkidul Regency, Yogyakarta Province. Field research was conducted from March to June 2023. This research used primary data obtained through questionnaires. The selection of respondents in this study was carried out by surveying all members of the population as research respondents. Total respondents amounted to 90 rice farmers. The data analysis method in this research is quantitative descriptive method. Data processing was carried out by logistic regression analysis. The following is the logistic regression model used in this study:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \pounds$$

Description:

Y : 1 = Farmers Pay Agricultural Zakat
0 = Farmers do not Pay Agricultural

Zakat

β_0 : Constant
β : Regression Coefficient
X_1 : Knowledge
X_2 : Understanding Government Regulations
X_3 : Religiosity
X_4 : Attitude
X_5 : Subjective Norm
X_6 : Behavioral Control
X_7 : Intention
X_8 : Behavior
£   : Error probability

RESULTS AND DISCUSSION

Overview of Rice Farmers in Gunungkidul Regency

Gunungkidul regency is one of the regencies located in the D.I Yogyakarta province. Gunungkidul Regency consists of 18 sub-districts. Gunungkidul Regency has a population of 747 161 people with a religious composition of 96% (Ministry of Religious Affairs Gunungkidul 2020). The area of Gunungkidul Regency is 1,485.36 km^2 or about 44.63% of the total area of DI Yogyakarta Province. The area of paddy fields in Gunungkidul Regency is 7,863 hectares, with an area of 2,189 hectares being irrigated and 5,674 hectares being rain-fed. The area of planted land in the wet-rice commodity amounted to 16,502 Ha in 2020, in the field rice commodity amounted to 42,431 Ha. For the harvest area in the paddy rice commodity amounted to 14,940 while the field rice commodity amounted to 40,008 in 2020. The production of paddy rice was 92,275 tons and 193,344 tons for field rice production, where the productivity of paddy rice was 65.11 Kw/Ha and field rice was 48.33 Kw/Ha. In this case, it shows that rice productivity in Gunungkidul Regency on paddy fields is 6,551 kg/hectare while on field land it is 4,833 kg/hectare.

In the research conducted, several facts were found in which the majority of cropping patterns used were rice-paddy-crops with rainfed irrigation types, for the number of harvests in a year as much as 2 rice harvests. The research also found respondents with an average length of farming is more than 20 years and the age of farmers is above 40 years, meaning that no young farmers were found. In addition, several mosques have also been found to conduct agricultural zakat programs, namely one of the villages in Ngawen and Semin sub-districts. Some respondents choose to pay zakat directly to the community because it is considered more practical and right on target, while some are paid through the mosque. Which, the method of zakat payment carried out by farmers in the Regency by using the calculation of sacks in the payment of zakat. For example, in one harvest, they get 30 sacks, so farmers will pay zakat as much as 3 sacks and sometimes even more. For distribution, farmers usually give it to neighbors who are less fortunate and also to neighbors who do not have rice fields or fields. It is rare to find farmers who pay to the Mosque/Amil Zakat Institution because there is no agricultural zakat payment program implemented by the takmir or the local government.

Awareness of Rice Farmers in Gunungkidul Regency in Paying Agricultural Zakat

There are several questions that illustrate respondents' awareness in paying agricultural zakat in Gunungkidul Regency. The following is a pie chart of the questions and their answers.
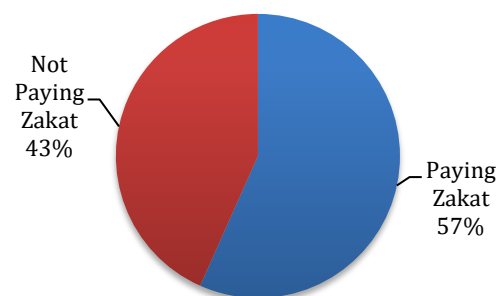

Figure 1. Farmers' Awareness of Paying Zakat on Agriculture

Based on Figure 1, out of 90 farmer respondents in Gunungkidul Regency. The number of respondents who have stated that they pay agricultural zakat is 51 respondents or 57 percent, while respondents who stated that they did not pay agricultural zakat were 31 respondents or 43%.
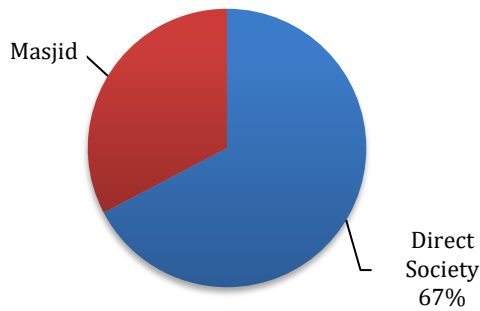

Figure 2. Where Agricultural Zakat is Distributed

Based on Figure 2, there are 67 percent of respondents who pay agricultural zakat directly to the society and 33 percent of respondents who pay agricultural zakat at the mosque.

Analysis of Factors Affecting Agricultural Zakat Payment in Gunungkidul Regency

a. Simultaneous Test Results

The simultaneous test in this study is to determine whether the independent variables as a whole have an influence on farmers' awareness in paying agricultural zakat in Gunungkidul Regency. This simultaneous test will check whether there is at least one independent variable that has a significant influence on the dependent variable. By using the simultaneous test, this study will reveal whether the combination of the selected independent variables together makes a significant contribution to farmers' awareness in paying agricultural zakat.

Table 3. *Omnibus Test of Model Coefficients*

		-square	Df	Sig.
Step 1	Step	88.065	8	000
	Block	88.065	8	000
	Model	88.065	8	000

Table 3 shows that the significance value of omnibus test of model (simultaneous test) has a value smaller than 0.05 (0.05 > 0.000). This indicates that overall, the independent variables used in the model have a significant influence on the dependent variable (farmers' awareness in paying agricultural zakat) or at least at least one independent variable in the model has a significant influence. In other words, this result indicates that the combination of independent variables used in the study (such as Knowledge, Government Regulation, Religiosity, Attitude, Subjective Norm, Behavioral Control, Intention, and Behavior) together have a significant influence on farmers' awareness in paying agricultural zakat in Gunungkidul Regency.

b. Partial Test Results

Partial test is used in this study to determine whether each independent variable significantly affects farmers in paying agricultural zakat. The following table will explain the results of the partial test in this study.

Table 4. Partial Test Results

Variable	B	Sig.	Exp(B)
Knowledge Understanding	1.424	.001	4.155
Government Regulations	-.256	.778	.774
Religiosity	.390	.049	1.478
Attitude	.364	.219	1.439
Subjective Norm	-.017	.928	.983
Behavioral Control	1.261	.039	1.292
Intention	1.387	.157	.797
Behavior	.198	.421	.813

Partial test results in Table 4 show that there are three variables that

significantly affect the willingness to pay zakat. In this test, the critical value used is 0.05, which means that if the significance value (sig) of a variable is smaller than the critical value, then the variable has a significant influence on the behavior of farmers in paying farmer zakat. The first significant variable is knowledge, with a significance value (sig) of 0.01. This shows that the respondents' level of knowledge about zakat has a significant influence on farmers' behavior in paying agricultural zakat. The higher one's knowledge about zakat, the more likely farmers are to pay agricultural zakat. The second variable is religiosity, with a significance value (sig) of 0.049. This result shows that the level of religiosity of respondents also has a significant effect on farmers' behavior in paying agricultural zakat. The higher a person's level of religiosity, the more likely they will be willing to fulfill the obligation of agricultural zakat. The third significant variable is behavioral control, with a significance value (sig) of 0.039. This indicates that the level of respondents' behavioral control also has a significant influence on farmers' behavior in paying agricultural zakat. Respondents who have a high level of behavioral control tend to be more disciplined and consistent in paying agricultural zakat.

Based on the results of this partial test, it can be concluded that knowledge, religiosity, and behavioral control are factors that play an important role in influencing farmers' behavior in paying agricultural zakat. In this context, a good understanding of zakat, a strong religious life, and the ability to control behavior are factors that support a higher level of willingness to pay agricultural zakat.

c. Model Feasibility Test Results

The results of the model feasibility test show that the model used can be said to have goodness of fit or good suitability. This can be seen from the significance value of the Hosmer-Lemeshow test which is greater than the real level of 0.05, which is 0.776. This indicates that there is insufficient evidence to reject the null hypothesis that the model has a good fit with the observational data. Furthermore, the calculated chi-square value is 4.827. When comparing it with the chi-square table with a certain confidence level (usually using a real level of 0.05), which has a value of 15.507, we can see that the calculated chi-square is smaller than the table chi-square. This also indicates that the model has a good goodness of fit, as a smaller calculated chi-square value indicates that there is no significant difference between the observed data and that expected by the model.

The Model Parameter Test will explain how much the research model can explain the phenomenon under study. The Nagelkerke R Square value will show data that can explain how much the model can explain farmer awareness in paying zakat. The 0 value of the Nagelkerke R Square is 0.837, this shows that respondents' awareness in paying agricultural zakat in Gunungkidul Regency can be explained by 83 percent by the model. From out of 90 samples used, 51 farmer respondents showed awareness in paying agricultural zakat in Gunungkidul Regency. In classifying respondents as paying or not paying agricultural zakat, the model succeeded in classifying 96.1 percent well or in other words, out of 2 respondents who were classified as not paying zakat. Of the 39 respondents who were initially classified as not paying agricultural zakat, after logistic regression analysis, there were 3 respondents who moved to paying agricultural zakat or were classified as not not paying agricultural zakat. Thus, 92.3 percent of respondents who initially did not pay agricultural zakat can be classified properly by the model. Considering the results of the analysis, we can see that the model is reliable in predicting respondents with a confidence level of 94.4 percent.

In this study, the zakat understanding variable explains the understanding possessed by muzaki towards the knowledge of paying zakat, especially rice

zakat. This variable has an odds ratio value of 4.155 which explains that respondents with a high level of understanding of zakat will have a 4.155 times greater chance of paying zakat in Gunungkidul Regency than those with a low level of understanding. The variable of zakat understanding has a positive coefficient. This shows that the higher the level of understanding of muzaki towards zakat, the higher the payment of agricultural zakat. These results are in line with the research of Aziza (2019), Putri (2021), Santika (2015), Ichdayanti and Sari (2021) and Lubis *et al.* (2022) which show that the variable understanding of zakat has a significant influence on the preference of muzaki to pay zakat and the intensity of zakat payment. This means that the higher the level of understanding of one's zakat, the muzaki will have an awareness of their obligation to pay zakat.

The religiosity variable describes muzaki obeying their obligations as Muslims. This variable has an odds ratio value of 1.478. This explains that respondents who have a high level of religiosity will have a 1.478 times greater chance of paying agricultural zakat. The religiosity variable has a positive coefficient which indicates that the higher the level of religiosity of a muzaki, the higher the payment of agricultural zakat. These results are in line with research conducted by Santika (2015), research by Pertiwi (2017) and research from Lubis *et al.* (2022) which obtained significant and positive results on factors that influence muzaki in paying their zakat. So, it can be concluded that the higher the level of religiosity of muzaki, the more it will encourage someone to be aware of their obligations in giving zakat.

Attitude towards behavior does not have a significant effect on agricultural zakat payment behavior in Gunungkidul Regency. This is not in line with research conducted by Irawan *et al*. (2021) which states that there is a positive and significant influence between attitude variables on

behavior on the intention to use sharia products.

Subjective norms have no significant effect in this study. The results of the tests carried out in this study are in accordance with research (Afrianty and Aulia 2021) which states that the surrounding environment does not affect respondents' intentions. In this study, the respondents' surrounding environment consisted of neighbors, family, Ustadz/Kyai, Village Government and Amil Zakat. Based on the data obtained, the behavior of farmers in paying agricultural zakat is not influenced by pressure from the surrounding environment but tends to be influenced by other factors, namely the level of knowledge, religiosity and behavioral control.

Behavioral control has a significant influence on the behavior of rice farmers in Gunungkidul Regency. This is in line with research conducted by Galván-Mendoza *et al.* (2022) which states that behavioral control has a significant effect on behavior. The results showed that the intention variable has no significant effect on the behavior of agricultural zakat payment by rice farmers in Gunungkidul Regency.

CONCLUSION & IMPLICATION

Based on the research results, it can be concluded that the characteristics of respondents are dominated by respondents aged 58-74 years, respondents are Muslim with a high school education level, have a land area of 0.5 Ha - 1 Ha with the status of own land. The type of agricultural irrigation used is rainfed with agricultural yields of IDR 7,000,000 - IDR 10,000,000. Based on the results of logistic regression analysis, it can be concluded that the significant influence on farmers' awareness of paying agricultural zakat in Gunungkidul Regency is knowledge, religiosity and behavioral control.

Based on the results of this study, the implication that the majority of farmers

pay agricultural zakat directly to the community because there is no agricultural zakat program from the Amil Zakat Institution/Mosque Committee and also the unavailability of LPZ and UPZ in their area. For this reason, it is necessary to establish LPZ and UPZ in each region and the need for an agricultural zakat program to make it easier for BAZNAS Gunungkidul Regency to manage agricultural zakat income. In addition, so that the amount of agricultural zakat collected can match the potential of zakat.

BAZNAS Gunungkidul Regency should collaborate with village and sub-district officials, as well as local mosque committees (DKM) and religious leaders (kyai), to conduct socialization and training on the details of agricultural zakat, such as its calculation method, eligible objects, and nisab threshold. This is necessary as the majority of the community is not familiar with the calculation of agricultural zakat. These activities can be conducted during local religious gatherings, as the majority of people in Gunungkidul Regency utilize such gatherings as a means to improve their knowledge.

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