

MUZAKKI COMPLIANCE IN PAYING AGRICULTURAL ZAKAT

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ABSTRACT

This study examines the compliance level of muzakki in paying agricultural zakat in Indonesia, a religious obligation with significant potential to support wealth redistribution and poverty alleviation. Although Indonesia is recognized as the country with the largest Muslim population globally and substantial agricultural zakat potential, the actual collection of this zakat remains far from optimal. The low compliance rate among muzakki is attributed to various factors, such as a lack of understanding of zakat laws, weak regulatory oversight, and socio-economic challenges faced by farmers. This study aims to contribute to the development of more effective agricultural zakat management policies to support community empowerment and reduce socio-economic disparities. This research employs a qualitative method with a literature review approach to analyze the factors influencing muzakki compliance, including religiosity, financial capability, knowledge, and the transparency of zakat management institutions. The findings suggest that improving education, optimizing zakat institution governance, and providing flexible payment mechanisms can enhance muzakki participation.

Keywords: Agricultural Zakat, Muzakki Compliance, Paying

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INTRODUCTION

Zakat is one of the main pillars in Islamic teachings that serves as an instrument for wealth redistribution and poverty alleviation. In Indonesia, as the country with the largest Muslim population in the world, zakat has enormous potential to be a significant source of revenue in improving people's welfare and reducing poverty and hunger. With a population of more than 270 million, the majority of whom are Muslims, zakat can be strategically utilized for various sectors, including the agricultural sector (Sugianto, 2024). Agricultural zakat becomes an obligation for farmers when their harvest reaches a certain nisab, so it can contribute to sharia-based economic development. Agricultural zakat has great potential to support economic and social development, the level of compliance of muzakki in fulfilling it is still a challenge (Fathonah, 2022).

Indonesia has a huge potential for agricultural zakat, in line with its position as one of the main producers of agricultural commodities in the world. The realization of agricultural zakat collection still has not reached a figure comparable to this potential (Hikmah et al., 2023). Various factors affect the low level of compliance of muzakki in fulfilling zakat obligations such as lack of understanding of the legal provisions of zakat, the erroneous view that zakat is optional, as well as weak supervision and implementation of regulations governing zakat (Fatimah et al., 2024).

The socio-economic aspect of farmers is an important determinant in influencing their level of compliance with zakat obligations. Farmers with low income or who face various obstacles in the production process often find it difficult to pay zakat, even though their harvest has reached the stipulated nishab (Ali & Susanto, 2021). On the other hand, the existence of a trusted

amil zakat institution has a strategic role in increasing muzakki awareness and compliance. This institution is expected to be able to provide comprehensive education to facilitate the zakat payment mechanism, as well as ensure transparency in the distribution of zakat to mustahik in a targeted manner (Sofiyawati & Halimah, 2022).

Various studies and reports show that the awareness and compliance of muzakki towards the obligation to pay agricultural zakat is often low. This is caused by a number of factors such as lack of understanding of the rules of agricultural zakat, lack of trust in the management of zakat funds by related institutions, and the influence of the economic condition of muzakki (Luthfianto et al., 2024). The non-optimal zakat management system, including in terms of transparency and distribution, also contributes to the low compliance (Mutamimah et al., 2021). Muzakki compliance is very important in ensuring the optimization of zakat function as an instrument of community empowerment (Widiastuti et al., 2021). Agricultural zakat when managed properly can be one of the solutions to reduce poverty, improve the welfare of small farmers, and build social solidarity (Supandi & Kholifah, 2022). Therefore, a deeper understanding of the factors that influence muzakki compliance in paying agricultural zakat as well as strategies to increase awareness and implementation of this obligation is needed (Sutrisno & Ihdiana, 2024).

Zakat is an obligation that has a broad scope that not only has an impact on improving individual welfare, but also makes a significant contribution to the creation of social stability and justice in society (Wulandari & Amdar, 2024). When the compliance of muzakki in paying zakat increases, the distribution of wealth can run more fairly and proportionally so that the economic gap is reduced and the welfare of the people,

especially for mustahik groups, can be achieved sustainably (Muttaqin & Nasir, 2024). The compliance of muzakki in paying agricultural zakat becomes very relevant to evaluate the existing obstacles and formulate strategic steps to encourage the increase of agricultural zakat collection in Indonesia.

A better understanding of this issue will make a real contribution in optimizing the role of zakat as an instrument of economic development and empowerment of the people. This study aims to identify and analyze the factors that influence muzakki compliance in paying agricultural zakat. The results of this study are expected to contribute to the development of more effective zakat management policies, especially in the agricultural sector, so as to support the creation of a more just and prosperous society.

MATERIAL AND METHODS

Agricultural Zakat

Agricultural zakat is an obligation for every Muslim who owns agricultural land whose yield has reached a certain threshold (nisab). In addition to being a form of social responsibility towards others, agricultural zakat also functions as an instrument to reduce social and economic inequality in society (BAZNAS, 2023).

Zakat on agriculture refers to crops or plants that have economic value and are durable when stored such as grains, tubers, vegetables, and fruits. This zakat is required to fulfill basic needs with appropriate nisab and haul requirements and is known as agricultural zakat. The types of crops that are subject to zakat are those that produce staple foodstuffs that can be preserved for a long period of time such as corn, rice, dates, wheat, and other commodities (Hikmah et al., 2023). Agriculture is one of the types of wealth that is required to be zakaah in Islam, acting as a wealth distribution mechanism

taken from surplus wealth within the framework of the Islamic economic system (Ab Rahman et al., 2020).

Nisab Zakat on Agriculture in terms of sha' is often difficult to convert accurately into kilograms, leading to differences of opinion among scholars. In the context of zakat al-fitr, whether in the form of wheat or rice, there are different views on the value of 1 saa'. Some scholars argue that 1 saa' is equivalent to 2.4 kg, while others state that 1 saa' is worth 3 kg. The best way to find out the size of a sha' is to first measure each item and then convert it into kilograms. This discrepancy affects the calculation of zakat, which, when referring to both views, results in the following estimation: 1 saa' is equivalent to 2.4 kg, so the nisab of zakat for crops can be calculated as follows $5 \text{ wasaq} \times 60 \text{ saa'}/\text{wasaq} \times 2.4 \text{ kg}/\text{sha}' = 720 \text{ kg}$. Thus, if the agricultural produce has exceeded 1 ton (1000 kg), then zakat has become obligatory (Fadhillah & Yenni, 2022).

The nisab amount and provisions of agricultural zakat have been regulated in Minister of Religious Affairs Regulation (PMA) No. 52/2014. Article 14 of the regulation stipulates that the nisab of agricultural zakat is 653 kg of unhulled rice, with a zakat rate of 10 percent for rainwater-dependent farming, and 5 percent for farming that uses irrigation or other methods of treatment. The figure of 653 kg of grain is obtained through conversion from the size of 5 wasaq, where 1 wasaq is equivalent to 60 sha', and 1 sha' is equivalent to 2.176 kg. Thus, the calculation of 5 wasaq is $5 \times 60 \times 2.176 \text{ kilograms} = 653 \text{ kg}$. Zakat on agricultural products must be paid during the harvest period, if the harvest has reached the nisab. For example, if a farmer produces 1 ton of grain using the irrigation method, then the zakat that must be paid is 5 percent of the total harvest, which is 50 kilograms of grain (Baznas, 2023).

The amount of agricultural zakat is determined by the method of irrigation used. If irrigation is done naturally, such as

through rain or water flow from springs or rivers without additional costs, then the zakat imposed is ten percent (10%) of the harvest that has reached the nisab. However, if irrigation requires the use of tools such as timba, or requires additional costs, then the zakat imposed is five percent (5%) of the harvest that has reached the nisab (Hikmah et al., 2023). Agricultural zakat must be issued at harvest time if the yield has reached the nisab, as stated in the word of Allah in the Qur'an letter Al-An'am verse 141 (Widiastuti et al., 2019).

Meaning: *"It is He who grows creeping and non-vining plants, date palms, plants of various flavors, and olives and pomegranates that are similar (in shape and color) and dissimilar (in taste). Eat of them when they bear fruit, and give their due at the time of harvest. But do not overdo it. Verily, Allah dislikes those who exaggerate"* (Q.S. Al-An'am:141).

This verse is the basis that zakat must be issued at harvest time if agricultural products have reached the nisab. In addition, the hadiths of the Prophet SAW also provide explanations regarding the amount of zakat and the types of crops that are required to pay zakat. In addition to the verse, the obligation of agricultural zakat is also explained in the Hadith narrated by Ibn Umar (Alwi, 2017), where the Prophet said:

"Crops that are irrigated with rainwater or with springs or with rainfed water are subject to 1/10 (10%) zakaah. If the crops are irrigated at a cost, they are subject to 1/20 (5%) zakaah."

From the above verse and hadith, we can understand the wisdom behind the enactment of zakat. Giving a tenth of the agricultural produce irrigated with rainwater and a twentieth of the produce irrigated with other sources is a form of gratitude to Allah for His blessings. It also supports the less fortunate and

empowers the wealthy to fulfill their fard obligations, which include cleansing themselves of sin and purifying their wealth. Agricultural zakat imposed on fruits and grains is different from some other types of zakat. For agricultural zakat, there is no need to wait for the optimal harvest, because the growth of plants and fruits is considered complete when they are ready to be harvested. Thus, agricultural zakat is not determined by the age of the crop, but must meet the provisions of the hisab that have been determined (Batubara, 2021).

Muzakki Compliance

The compliance of muzakki in paying agricultural zakat plays a very important role in the Islamic zakat system. As one of the five pillars of Islam, zakat has a major role in distributing wealth, reducing social inequality, and increasing community empowerment (Ali & Jadidah, 2024). In general, compliance refers to the awareness and actions of individuals to fulfill obligations set by religious teachings or laws (Sonjaya, 2024). In terms of zakat, muzakki compliance reflects the attitudes and behaviors of individuals who voluntarily and consciously carry out the obligation to pay zakat in accordance with applicable regulations (Setiovani et al., 2022).

Various theories on compliance have been put forward, one of which is Social Learning Theory, which emphasizes the influence of the social environment on individual behavior, including in terms of compliance with religious obligations.

In addition, the Theory of Planned Behavior (TPB) is also often applied to explain compliance in a religious context by highlighting the importance of intention, which is influenced by attitudes, subjective norms, and control over behavior. Research Ardini & Asrori (2020); Yughi et al., (2022); Oseva & Soleh (2024) said that zakat compliance reveals that individual intention to pay zakat is influenced by a good understanding of religion, perceptions of the benefits of zakat, and the

level of trust in zakat institutions that manage these obligations.

Muzakki compliance reflects the extent to which a zakat payer follows the principles and procedures of zakat payment, an important element in effective zakat management. Factors that influence this compliance include good governance, positive attitude towards the zakat institution, as well as the level of trust given to the institution. Governance that is transparent, accountable, and in accordance with sharia principles plays an important role in building muzakki's loyalty and intention to perform their obligations.

Optimal zakat management includes proper implementation of sharia governance, efficient customer relationship marketing strategies, as well as improved perceived service quality that can create a mutually beneficial relationship between zakat institutions and muzakki. Thus, this will increase the compliance of muzakki in paying zakat, while supporting the achievement of zakat objectives for community empowerment and poverty alleviation (Mahmudi & Prastmawati, 2020).

According to Syauqi et al., (2022) Nadila Roza (2022), dan Muthohar (2019) Several factors can influence the willingness of muzakki to pay zakat, among others: (1) Religion and Zakat Education An individual's understanding of zakat law has a significant impact on their ability to comply with it. Effective zakat education can increase people's awareness and understanding of the issue. (2) Social and Cultural Factors: A supportive social environment, such as a family, community, or organization that actively pays zakat can increase the likelihood of muzakki. Widespread public trust in zakat can also motivate individuals to pay zakat regularly. (3) Economic Factors: The financial ability of muzakki to pay zakat has increased the rate of payment. For those who have a stable economic condition, the need to pay zakat becomes more manageable.

Likewise, muzakki who experience economic difficulties may find it difficult to fulfill their zakat obligations. (4) Supervision and Zakat Management System: The presence of a reputable zakat institution such as Baznas can increase the number of muzakki. A transparent and accountable governance system will foster a sense of trust among members of the institution which ultimately increases their loyalty. (5) Incentives and Sanctions: Providing incentives or rewards for obedient muzakki as well as social sanctions or punishment for non-compliance in paying zakat can also have an impact on a person's behavior. Although sanctions are not explicitly defined in the law, social sanctions can help individuals become more resilient.

The Concept of Compliance in Islamic Perspective

From an Islamic perspective, compliance reflects faith and an awareness of a Muslim's duties and responsibilities towards God and others. This compliance is not only a form of servitude to Allah SWT, but also a means to maintain social harmony and fulfill the rights of others. By practicing obedience, a Muslim is expected to live a life in accordance with the values of Sharia, which in turn can bring a life full of blessings, peace, and mercy from Allah SWT. This compliance is also the basis for building a just, prosperous society based on good values.

Adherence to religious teachings has proven to have a significant influence in shaping changes in one's attitude and behavior. This is becoming increasingly important, especially in the context of managing a business that is full of challenges and obstacles (Azis & Muwazir, 2021). According to Abdel-Khalek (2010) dan Achour et al., (2015) religious compliance can help a manager in an organization to act more wisely and ethically in making management decisions. Strong faith also acts as the main fortress in dealing with the pressures, obstacles, and challenges of life.

According to Zailan et al., (2021) the concept of obedience in Islam emphasizes the importance of obedience to Allah, His Messenger, and righteous leaders (*uli al-amr*). This obedience reflects loyalty to truth and moral authority, while affirming the Islamic political view that places leadership within the framework of divine principles and justice. Obedience in Islam goes beyond mere submission but also involves a deep understanding of the underlying values of sharia. It aims to ensure that the leadership being obeyed is aligned with efforts to create the welfare of the people and uphold social justice. Thus, the concept of obedience is not only relevant in a religious context but also serves as a guideline in building a harmonious society with integrity.

Research Methods

This research adopts a qualitative method with a literature review approach, which aims to collect, analyze, and summarize relevant research results in order to gain a deeper understanding of the factors that influence muzakki compliance in paying agricultural zakat. The data sources used in this research include journal articles, books, research reports, and official documents that discuss agricultural zakat and muzakki compliance. The data collected is analyzed thematically, by identifying the main themes that emerge from the various studies, and analyzing the relationship between the themes found.

RESULTS AND DISCUSSION

Agricultural Zakat Compliance in Muslim Countries

Agricultural zakat is a type of zakat that is required on agricultural products obtained by Muslim farmers. It plays an important role in the Islamic economy, particularly in wealth redistribution and community empowerment (Hidayati, 2023). Compliance with agricultural zakat is important to ensure that zakat can function effectively in reducing poverty

and economic inequality in Muslim countries (Maulana & Satibi, 2024).

Indonesia as a country with the largest Muslim population in the world has enormous zakat potential. This potential is inseparable from the abundance of resources and the number of people who meet the criteria for mandatory zakat. Currently, the realization of zakat is still far from ideal. This is caused by several factors, one of which is the lack of public education about the importance of zakat and the procedures for its implementation (Sophisticated et al., 2017). The ineffectiveness of zakat collection by Muslim zakat institutions is also a problem that causes people to lack trust and confidence in their ability to collect zakat through legal institutions. To overcome this, cooperation between the government, zakat institutions, and the community is needed in order to improve zakat literacy and its distribution system (Luntajo & Hasan, 2023).

Malaysia is known as one of the few Muslim countries that has succeeded in raising public awareness of the importance of zakat, namely agricultural zakat. This success cannot be separated from the active role of zakat institutions supported by strict government regulations. Malaysia's strategy and practice can be an example for other Muslim countries in terms of effective implementation of zakat (Ab. Rahman et al., 2012). Malaysia's zakat institution such as Majlis Agama Islam Negeri (MAIN) plays an important role in the collection and management of zakat. The zakat committee consistently provides socialization to the community on the importance of zakat. The program is focused on teaching about how to derive nishab and zakat rate, as well as the benefits of zakat in helping mustahik (zakat recipients) (Abdullah Sani et al., 2021).

Malaysia's success in raising agricultural zakat is based on a combination of active zakat institutions and government spending. This model emphasizes the need for collaboration

between religious leaders, government, and the public in optimizing the potential of zakat as a tool for poverty and sharia-based economic development (Wahab et al., 2020).

Pakistan has integrated zakat into the Islamic financial system, providing a platform for individuals to fulfill their zakat obligations. Institutions such as the Zakat and Ushr Department in Pakistan manage zakat payments efficiently. Zakat can be collected directly from the harvest through a sharia-compliant mechanism. Upon closer inspection many people suffer from the unclear nishab system, thus requiring improvement through education and job suitability (Ahmed et al., 2023). As an Islamic country, Saudi Arabia has been a pioneer in the use of digital technology to collect zakat, including agricultural zakat. With innovations such as the E-Zakat application, the Saudi government has eased the process of paying zakat online, allowing citizens to meet their needs more quickly and accurately. The technology also facilitates automated and transparent zakat collection, thereby increasing public trust. The program has shown significant results, especially in terms of increased productivity in the larger agricultural sector. However, challenges such as limited access to technology in rural areas must be addressed to ensure better inclusivity (Sawmar & Mohammed, 2021).

Each Muslim country has a unique approach to improving zakat collection, with some countries developing more efficient systems while others face significant challenges. The main issues faced are zakat literacy, which hinders farmers' understanding of their needs, as well as the limited amount of protection available in their region. In addition, technical challenges such as inadequate infrastructure and ineffective zakat collection systems have exacerbated the situation. However, by using best practices from successful countries, such as the use of digital technology to simplify the zakat collection process and intensive training to

improve zakat literacy, the availability of zakat in the private sector can be significantly improved.

Factors Affecting Muzakki Decisions

A muzakki's decision to pay zakat is based on deep awareness and concern about the importance of fulfilling this obligation. The awareness of paying zakat is a very fundamental aspect for Muslims, because through zakat, they contribute to fulfilling the rights of the poor and other mustahik

1. Religiosity

Religiosity, which include the level of faith, worship, and commitment to religious teachings, also plays an important role in encouraging the payment of income tax. A person with a high level of religiosity not only understands the legal obligation of zakat but also feels a strong spiritual urge to help others as a form of servitude to Allah. Therefore, faith, knowledge and religiosity play a synergistic role in shaping the attitude and behavior of individual Muslims towards zakat obligation, while strengthening their contribution in creating social welfare.

The factors of faith and understanding of zakat have a significant influence on a Muslim's compliance in paying income zakat. This finding is similar to the research (Afandi et al., 2022) The higher the level of faith and knowledge of an individual regarding zakat, the greater their tendency to fulfill this obligation. In line with research Faruqi et al., (2024) religiosity has a significant positive effect on millennial compliance in paying zakat. This suggests that the stronger a person's religious beliefs, the higher their compliance in fulfilling zakat obligations, which in turn will contribute to an increase in the amount of zakat funds received by amil agencies The willingness to pay zakat does not differ between individuals who have high and low religiosity. This is due to the similarity in the internalization of religious values in each individual. Both those with high and low religiosity believe that zakat is an obligation for Muslims. All

Muslims, regardless of their level of religiosity, have the same obligation to pay zakat as part of their religious obligations (Mujaddid & Ramadan, 2019).

2. Financial Capability

Financial capability is a major factor that determines one's decision to pay zakat, but awareness and sincere intention to fulfill a religious obligation also play an important role in how seriously one takes it. While a person may have sufficient income to pay zakat, without a deep awareness of its importance or a strong intention to do so, the obligation may not be fully implemented. In contrast, a person with strong intention and good understanding will strive to pay zakat even with limited financial means. This suggests that intention and understanding of zakat not only support the implementation of zakat, but also strengthen the social and spiritual awareness of Muslims.

Financial capability or income plays a crucial role in a person's decision to pay zakat. As a religious obligation, zakat is directly related to the wealth or income owned by an individual. A Muslim is only obliged to pay zakat if his/her wealth has reached the nisab, which is the minimum limit of wealth or income determined by sharia. Thus, a person's income level has a direct effect on his ability to fulfill zakat obligations. In accordance with the research of Harahap et al., (2022) With higher income, an individual tends to have greater ability to pay zakat, as they have more resources to fulfill the obligation. In contrast, for individuals with limited or low income, although the awareness and intention to pay zakat may be strong, their ability to fulfill it will be limited. Arifin et al., (2022) Income has a significant positive influence on the decision to pay agricultural zakat, mainly because the income level of farmers in Kendal Regency is relatively high. The greater the income earned by farmers, the greater the tendency to fulfill the obligation to pay zakat.

3. Knowledge

Knowledge about zakat has a significant impact on a person's decision to fulfill the obligation. Individuals who understand well the obligation of zakat, both from the legal aspect and its social purpose, are more likely to pay zakat on time and in accordance with sharia provisions. This understanding includes knowledge about nisab, how to calculate zakat, and who is entitled to receive zakat (mustahik). This is in accordance with the results of research Darmawan & Arafah (2020) The higher the level of knowledge about zakat and the available zakat service facilities, the greater the tendency of muzakki to pay zakat regularly. In-depth knowledge about zakat, coupled with easy access to zakat services, can encourage individuals to carry out these obligations better. Efficient and accessible zakat service facilities also play an important role in making it easier for muzakki to pay zakat, thus increasing their participation in the zakat program and helping to realize the social goal of zakat, which is the welfare of the people.

4. Transparency

Transparency in zakat management has a big influence on a person's decision to pay zakat. When zakat management institutions, such as BAZNAS or other zakat institutions, are able to show clear transparency in the use of zakat funds, this will strengthen the trust and confidence of muzakki to fulfill their obligations. This transparency includes providing open information regarding the allocation of zakat funds, distribution to mustahik, easily accessible financial reports, and the use of targeted funds. In line with Hadi et al.'s research, (2024) when zakat institutions apply transparency in their reporting, they present clear and detailed information to muzakki about the process of collecting, distributing, and utilizing zakat. This transparency practice helps build trust and confidence among muzakki, which in turn encourages them to contribute more voluntarily and regularly.

When muzakki feel that the zakat funds they pay are used effectively and responsibly, they will be more motivated to increase their donations, which in turn contributes to the increase in zakat collection.

Transparency refers to the practice of presenting reports honestly and openly without hiding any information, thus allowing the public and stakeholders to access the information. In line with the findings of Zahara et al., (2023) in the context of zakat management, transparency is reflected through unobstructed information disclosure that creates trust in zakat management institutions and shows that they have competence and integrity. The realization of this transparency is directly related to the public who have the ability to see and access clear and accurate information.

Transparency is the practice of submitting reports to all parties openly regarding management operations, by involving all elements as a basis for decision making and implementation of activities. Building transparency in zakat management will create an effective control system between institutions and stakeholders (Ghoriiyudin et al., 2024) . This not only involves internal parties of the organization (zakat institution) but also includes external parties, namely muzakki and society at large. Thus, zakat institutions should utilize transparency as an effort to reduce suspicion and increase public trust (Supratman Supratman et al., 2023).

Constraints in Paying Agricultural Zakat Payment of agricultural

Zakat is often faced with various obstacles that interfere with its maximum implementation. These obstacles can arise from internal factors, such as the level of understanding and awareness of individuals, as well as external factors relating to policies and the availability of supporting facilities. The following are some of the main obstacles in the

implementation of agricultural zakat payment:

Lack of understanding about agricultural zakat. Most farmers still do not understand the obligation of agricultural zakat, including the provisions regarding the nisab, the amount of zakat that must be paid, and the time of implementation. This lack of knowledge is generally caused by the lack of socialization and education efforts from related parties, such as zakat institutions or the government. This ignorance not only hinders the optimal implementation of zakat obligations but also has the potential to reduce the benefits of zakat for mustahik. Therefore, a more proactive approach is needed in providing understanding to farmers, either through direct counseling, information media, or training programs involving local community leaders.

High production costs. Farmers are often faced with high production costs, such as costs for fertilizer, seeds, and labor. After deducting these expenses, the net income they earn is often considered not to reach the nisab, so they feel no obligation to pay zakat. Some farmers even consider that their harvest in one season is insufficient to fulfill the nisab requirement. If the harvests from several seasons are collected and calculated as a whole, the amount may actually exceed the nisab.

This condition reflects the need for more in-depth education on the procedures for calculating agricultural zakat according to Sharia. Agricultural zakat is different from mal zakat because the nisab is calculated based on the yield of the harvest every time the harvest period arrives, not the net income after deducting expenses. This means that even if farmers feel that their income is insufficient to pay zakat, from a Sharia perspective, the gross yield of the harvest is the basis for calculating zakat.

Lack of socialization. Institutions such as Badan Amil Zakat (BAZ) are often not optimal in carrying out their role to provide education related to agricultural zakat. As a

result, the community, especially farmers, often lack adequate information to understand and carry out their zakat obligations. Zakat institutions need to increase extension efforts through structured and sustainable programs.

Socialization can be done by involving community leaders or agricultural extension workers, as well as using local media that is easily accessible by farmers. In addition, zakat institutions can also provide practical guides in printed or digital form, which explain the calculation and payment procedures of agricultural zakat. With a more inclusive and needs-oriented approach, it is expected that farmers' awareness and participation in paying zakat can increase significantly.

Farmer income instability. External factors such as unpredictable weather or pest attacks can cause significant losses to farmers, reducing the amount of harvest produced. In addition, dependence on fluctuating market prices makes farmers' income unstable. Under these conditions, many farmers prioritize meeting their family's needs over their obligation to pay zakat. Agricultural zakat is calculated based on the gross yield of the harvest, not the residue after deducting expenses. This is often one of the reasons for the lack of awareness among farmers towards zakat obligations. Therefore, there is a need for efforts from zakat institutions to provide education on the calculation mechanism of agricultural zakat and introduce more flexible payment schemes, such as payment of zakat in the form of crop yields.

Social and cultural factors. The tradition of sharing the harvest is a form of social solidarity that has long developed in various farming communities. However, this tradition is often misinterpreted as a form of fulfilling the obligation of zakat, even though in Islamic law, zakat has specific rules that must be met, such as a predetermined nisab and zakat rate. This lack of understanding suggests the need for further education on the difference

between voluntary sharing (sadaqah) and the obligation to pay zakat.

Social pressure can also play an important role. For example, farmers may feel bound by community expectations to share the harvest or help close relatives in need, so they delay or even ignore zakat obligations. In addition, dependence on other parties, such as landowners or middlemen, may also limit farmers' room for maneuver in determining their financial priorities, including paying zakat. An approach involving community leaders, local clerics and zakat institutions is needed to provide a correct understanding of zakat as a religious obligation that has wider social impacts. With a better understanding, it is expected that farmers can balance between local traditions and religious obligations, and increase their participation in paying zakat in accordance with sharia provisions.

CONCLUSION AND IMPLICATION

Muzaki's decision to pay zakat is influenced by various factors including religiosity, financial capability, knowledge, transparency of zakat institutions, and obstacles in paying zakat. A high level of religiosity encourages muzakki to be more compliant in paying zakat, while financial capability determines the extent to which a person can fulfill this obligation. Knowledge about zakat, including nisab and calculation procedures, plays a significant role in increasing muzakki compliance. Transparency of zakat institutions, through openness in fund management, builds trust and encourages greater contributions.

Obstacles such as lack of understanding, high production costs, lack of socialization, instability of farmers' income, and the influence of social and cultural traditions can hinder the implementation of zakat, especially agricultural zakat. A proactive approach from zakat institutions through education,

socialization, and flexible payment schemes is needed to increase the awareness and participation of muzaki in paying zakat in accordance with the provisions of the sharia. By overcoming these obstacles, zakat is expected to contribute more optimally in realizing social welfare and reducing economic inequality in society.

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