

Analysis on Zakat Knowledge Awareness Among the Bangsamoro People of Southern Philippines

Norziana Mantorino Daud

Department of Islamic Economics and Finance, Istanbul Sabahattin Zaim University

Abstract

This study conducts a comprehensive analysis of Zakat knowledge awareness among the Bangsamoro people in Southern Philippines. Zakat, a fundamental tenet in Islam, mandates the contribution of a portion of one's wealth to specified organizations as outlined in the Holy Quran. Despite the pivotal role of Zakat in Islamic doctrine, uncertainties persist regarding the depth of awareness, particularly in less developed economies. This research systematically evaluates three dimensions of Zakat awareness—recognition of Zakat as an Islamic obligation, understanding of its diverse forms, and awareness of recipients—among the Bangsamoro population. Through a meticulously organized survey involving 226 participants, the study reveals unexpectedly high levels of Zakat awareness in the region. These findings challenge preconceptions rooted in widespread poverty and low education levels. The study concludes by proposing that the newly established administration in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) can leverage this heightened awareness for transformative societal benefits by instituting structured mechanisms for Zakat collection and distribution. The research contributes valuable insights into Zakat awareness in less developed economies and underscores the potential for strategic policy interventions to unleash the transformative power of Zakat in fostering societal development.

Keywords: Awareness, Zakat, Bangsamoro, Zakatul maal, Philippines, Knowledge

1. Introduction

The Moro people, also known as Bangsamoro, constitute about 5% of the Philippines population and are a Muslim ethnic group. Linguistically diverse, they are organized into thirteen subgroups primarily residing in the southern islands with a significant presence in Mindanao, the second-largest island. The Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) was established to recognize the Moro people's distinct historical and cultural identity, offering self-governance and autonomy. While Mindanao is the major stronghold, Moro communities also exist in Palawan and Sulu Island. BARMM aims to address the unique needs of the Moro people within the Philippine state. The term "Moro" originated during Spanish colonial rule used to refer to Muslims in the region. Rooted in the Latin word "Mauru" originally denoting inhabitants of northwest Africa's Mauritania "Moro" bears historical ties to the colonial era. The term specifically associates with Muslim communities in the Philippines reflecting the cultural and religious context of that period. (Moro People Culture History & Issues, 2023).

The Concept of Zakat

On Earth, man serves as Allah Subhanahu Wa Taala vicegerent. Man is created with the purpose of revering the Creator, acknowledging the numerous blessings bestowed upon him, including wealth held in trust. The belief holds that on the Day of Judgment, individuals will be held accountable for their

actions, specifically scrutinized for how they managed the entrusted wealth. This accountability extends to all aspects of one's life, as expressed in the Quranic verse: "You will then be asked about all the pleasures you have experienced" (At-Takathur:8). Muslims are obligated to acquire wealth using legal and ethical (halal) methods, and they must also distribute their wealth in accordance with Allah Subhanahu Wa Taala commandments. Islam has ruled that a portion of the wealth that is given to the affluent members of society belongs to the needy and the destitute. As a result, this money will be properly transferred to its rightful owners. The wealthy are under a religious financial obligation to do this. The goal is that such a wealth transfer will gradually reduce poverty in society. Charity is integral to a Muslim's financial plan, as it is highly encouraged to support those in need and contribute a designated portion of wealth as Zakat once it surpasses the nisab threshold. Unlike sadaqah, which has no fixed restrictions, Zakat requires precise calculation and full payment of specific amounts.

The Purpose of Zakat

Every instruction given by Allah Subhanahu Wa Taala has a clear goal and is intended to advance humankind. Islam has two basic categories for both voluntary and required charitable giving both spiritual and material goals. Paying zakat a form of almsgiving in Islam holds profound spiritual and economic implications. According to Maududi (1988), wealth is considered impure or unclean when an individual neglects to fulfill the rights owed to Allah's slaves. In essence, zakat serves as a means of cleansing wealth, attracting blessings from Allah, and fostering growth in one's material well-being. From a spiritual standpoint, charitable acts, particularly the payment of zakat not only address a person's sins but also counteract the negative traits associated with accumulating wealth. This includes mitigating tendencies such as selfishness, greed, egotism, conceit, and an excessive desire for more wealth. The spiritual purification offered by zakat is emphasized in the Quran where Allah Subhanahu Wa Taala states that He eliminates interest and increases donations to charities, refusing acknowledgment to every sinful unbeliever. (Al Baqarah:276). The Quranic analogy of spending in Allah's way to a grain producing seven ears, each containing a hundred grains, underscores the principle that Allah multiplies the recompense for those who engage in charitable endeavors. This illustrates the omniscience and wisdom of Allah. (Al Baqarah:261). Moving to the economic impact, the payment of zakat is not merely a spiritual obligation but also a mechanism with far-reaching consequences for both the giver and the receiver. Economically, zakat plays a crucial role in ensuring that every member of society can meet their fundamental necessities. This, in turn, promotes economic stability and boosts demand, particularly among the lower-income group. The anticipation is that by guaranteeing consistent support for the poor, the overall economy becomes more stable. Moreover, the act of the wealthy showing compassion to the beneficiaries while fulfilling their zakat obligations is seen as a dual process of societal care and self-purification. This confluence of spiritual and economic principles underscores the holistic nature of zakat in Islam, contributing to both individual well-being and societal welfare.

The Recipients of Zakat

Zakat extends beyond solely aiding the impoverished, as outlined in the Quran, specifically surah at-Taubah chapter 9 verse 60. The verse states, "The alms are exclusively for the poor and needy, and those who collect them, and those whose hearts are to be reconciled, and to liberate the captives and debtors, and for the sake of Allah, and (for) the wayfarers, an obligation imposed by Allah. Allah is indeed knowing and Wise" (The Holy Qur'an 9:60). This verse elucidates eight distinct categories of Zakat beneficiaries:

the needy, the poor, slaves, those whose hearts are to be inclined (including financially unsupported Muslim converts), debtors facing genuine needs, individuals stranded without access to their funds (ibnu sabil) and those contributing to the cause of Allah (fi sabilillah).

The conclusion drawn from this verse underscores the intricate nature of Zakat surpassing Sadaqah in terms of its calculation, recipients, and categories. A comprehensive understanding of Zakat's fiqhi (Islamic jurisprudential) rulings is essential for its proper fulfillment. Unawareness of these nuances can lead to Shariah problems. Therefore, assessing the level of public knowledge about Zakat becomes imperative, as identifying the problem is the initial step towards its resolution. Zakat, a fundamental tenet of Islam holds a profound significance in shaping principles of social justice and economic equity. Despite its intrinsic importance, there exists a noticeable uncertainty surrounding the awareness of Zakat among the Bangsamoro people in Southern Philippines. This uncertainty poses a substantial challenge to the effective implementation and realization of the socio-economic benefits embedded in Zakat. The dearth of comprehensive data compounds this challenge, making it difficult to assess the depth of the issue accurately. In the absence of clear insights, studies have suggested that a considerable number of Bangsamoro individuals engage in Zakat practices based on personal connections, often overlooking the prescribed rules and regulations. This tendency results in Zakat collectors receiving amounts that fall short of the legal obligations, thereby hindering the region's progress in effectively harnessing Zakat for community development (Noor, et al., 2020). The potential root causes of low Zakat payments encompass a lack of understanding regarding Zakat's nature, calculation methods, and the prescribed mechanisms for distribution. In response to this knowledge gap, this study endeavors to undertake a meticulous analysis of Zakat knowledge awareness among the Bangsamoro people. The primary objective is to unravel the intricacies of Zakat awareness, its current standing, and the factors influencing its practice within the unique socio-cultural context of Southern Philippines. Grounded in the collection of primary data through a survey, this research seeks to contribute a nuanced understanding of the prevailing conditions, paving the way for targeted interventions to enhance Zakat awareness and adherence within the Bangsamoro community. Through this analysis, the study aspires to shed light on critical facets that can foster a more informed and conscientious approach towards Zakat, aligning with its profound principles and potential for societal development. The level of awareness regarding Zakat among Mindanao populace is uncertain, hindered by a lack of data. Studies reveal that many Bangsamoro individuals give Zakat informally, often without regard for rules and regulations, resulting in collectors receiving less than legally obliged. This contributes to Zakat improvement challenges in the region. Low payments may stem from a lack of understanding about Zakat's nature, calculation, and distribution. This study aims to address this gap by evaluating the Bangsamoro population's Zakat knowledge, leveraging the strength of primary data gathered through a personally conducted survey by the author.

2. LITERATURE REVIEW

Zakat, the act of giving alms to individuals specified in the Holy Quran, derives its name from the literal meaning "to expand and increase" (Qardhawi, 2000). As the third pillar of Islam and a significant act of worship, it is mentioned in the Quran alongside Salah representing one of the five pillars of Islam and categorizing it as a vital religious practice. It is a moral obligation that one must fulfil solely for Allah Subhanahu Wa Taala benefit. In Arabic, zakat means "to purify" or "to cleanse" By performing the religious duty, wealth is purified. (Al-Nawawi, 1996). Muslims consider that performing the Zakat can satisfy Allah Subhanahu Wa Taala commandments. It involves developing self-control and releasing

oneself from greed and attachment to worldly things. Paying Zakat helps believers develop good manners, self-control, honesty, and a lower value for materialistic things. “Authentic righteousness lies in believing in God, the Last Day, the Angels, the Book, and the Prophets. It involves generously sharing one's possessions, even those cherished, with relatives, orphans, the needy, travelers, beggars, and contributing to the liberation of slaves” (Qur'an 2:177). Zakat is the duty to contribute 2.5% of one's excess wealth, primarily directed towards assisting the needy and impoverished. It is frequently equated to a system of tithes and alms for Muslims who are destitute and poor. The primary utility lies in the potential for a matching sharing of welfare contributions. The main benefit is that a commensurate distribution for the welfare contribution is possible. Zakat must be fairly distributed in addition to being collected. In addition, Muslims fulfill their religious requirement by contributing a portion of the money they collect from their extra fortune. (Abubakar, 2018). Paying Zakat is commonly elevated to the same status as praying due to its strong association with a sense of righteousness. It serves as a method for Muslims to purify themselves from greed and selfishness while also acting as a means of preserving future businesses. Beyond individual benefits, Zakat has societal advantages by sparing recipients from having to beg and preventing the harboring of envious thoughts toward the wealthy. Muslim jurists unanimously agree that only individuals meeting specific criteria must pay Zakat. This includes being an adult, mentally stable, free, and possessing a minimum wealth known as Nisab. (Gamon, et al., 2018). Furthermore, the person must have owned the Nisab for one lunar year before being obligated to pay Zakat. Apart from narrowing the socioeconomic gap between the wealthy and the poor, Zakat also serves to purify money. Historically, during the Golden Age of Caliph Umar bin Abdulaziz, Zakat played a crucial role in reducing poverty and fostering prosperity among the ummah. This success was attributed to the efficient management, collection, and distribution of Zakat by reliable and experienced Zakat collector officers (Olanipekun, et al., 2015). It is essential to note that besides the Zakat on wealth discussed above, there are other types of Zakat, such as on prepared inventory for selling or agricultural goods. However, for the purpose of this article, the focus will be solely on Zakatul Maal—the Zakat on wealth. Ismail, et al. (2020) claim that zakat is one of the crucial tools used by Muslims in their economics. Zakat has specific guidelines because it is a religious responsibility for the entire Muslim community. Ismail, et al. (2020) investigated how university students' awareness of their zakat obligations was being studied. The goal of this study was to determine how awareness of the zakat obligation was influenced by the independent variables of religiosity, knowledge, attitude, and medium of promotion. The study also makes an effort to establish a connection between each of the previously listed characteristics. According to Ismail, et al. (2020) there is a strong and positive correlation between religiosity, knowledge, attitude, moderate promotion, and awareness of the zakat duty. Multiple regression analysis was used to support the claim that religiosity, knowledge, attitude, and modest promotion significantly influence and have an impact on university students' understanding of their obligation to reimburse zakat. In a related study, Senawi et al. (2021) conducted a self-administered questionnaire to investigate the influence of zakat knowledge, encompassing aspects like zakat obligation and zakat nisab, on its contributions amid the COVID-19 pandemic. The results revealed that there is no significant correlation between zakat awareness and zakat donations. This implies that, even during the pandemic, a majority of zakat payers persisted in making their customary zakat payments. To achieve the fundamental purpose of Zakat. According to Khuluqo (2016) the government's role is crucial. Nevertheless, there is a justifiable explanation for the opposition to the attempt to compel the administration of Zakat. Since a very long time ago, the state no longer has control over zakat collection. The disparities in viewpoints on the subject must be reconciled to go back. One of the motivations could

be the realization that there is considerable good to be gained from incorporating zakat into government financial policies. Khuluqo (2016) asserts that this would increase public trust in the government. In addition, Doktoralina, et al. (2020) claimed that Zakat is the most effective tool used by Islam to aid the worlds underprivileged. By enhancing the economic empowerment of the zakat recipients (mustahiq), zakat contributes to the reduction of poverty. The study sought to investigate the function of hashtags related to Zakat in promoting its economics and supply chain. Additionally, marketing politics and Zakat awareness were looked at in the study. Data was gathered from a variety of personnel of Indonesian Zakat collection entities to fulfill the study's objectives. Following that, partial least square structural equation modeling was used to examine the data (PLS-SEM). Hashtags for Zakat are quite important for spreading awareness of the practice. It is crucial for strengthening marketing strategy. The supply chain for Zakat is increased by marketing politics and Zakat awareness, a technique that finally raises the economic empowerment of recipients. According to Firdaus et al. (2012) asserts that the the lack of knowledge among the payers is one of the issues encountered in collecting Zakat because it has a direct impact on the supply chain of zakat, awareness is thus the most crucial component of zakat. one of the key factors influencing how frequently and which sorts of zakat people choose to pay depends on their level of education, income, and occupation. The aforementioned succinct literature survey suggests that there is very few research about Zakat awareness, despite the fact that it is a prominent topic in academic arena. Most awareness research studies examine how consciousness evolves because of various factors. The authors are aware of no studies that examined the level of Zakat knowledge awareness in the Bangsamoro region of the Philippines. The goal of this study is to bridge that gap.

3. Methodology

This study employs a quantitative approach, utilizing a survey questionnaire distributed via Google Forms to the target population in the Bangsamoro Autonomous Region in Muslim Mindanao. The Bangsamoro people accessed the survey through social media, with an initial purposive sample strategy. A subsequent snowball effect organically increased the sample size, resulting in 226 responses. To enhance community representation, the survey was conducted in the local language. The research systematically examines zakat awareness, dividing it into three components: the first section focuses on demographic data, followed by three segments, each comprising questions, assessing respondents' knowledge of various forms of zakat recipients. This study employed a descriptive analytic technique to analyze the gathered data. The survey utilized Likert five-point scale questions, measuring public knowledge with options ranging from "Strongly Agree" to "Strongly Disagree" (5 to 1, respectively). The sample size was computed based on the overall awareness score for each question. Final awareness scores for each aspect were determined by averaging the results of the questions within that specific awareness category. This approach enhances the parametric nature of the scores, aiming for more accurate findings through the average of multiple Likert scale questions. Cronbach's alpha test was used to determine the reliability of the questionnaire. Cronbach's alpha is a widely employed method to assess the validity of surveys using the Likert scale. It gauges the effectiveness of a strategy, method, or test in measuring variables. Values above 0.8 are considered favorable, indicating strong reliability. In this study, after completion, the Cronbach's alpha was 0.95, signifying excellent and dependable variables, affirming the robustness of the survey instrument in capturing the intended measurements. As previously indicated, a 5-point Likert scale is used in the survey to evaluate the Bangsamoro population's degree of awareness in the Philippines. The questions

were designed so that a high score corresponds to greater awareness. The general knowledge of the Zakat as an Islamic institution serving the Muslim Ummah is the first awareness issue dealt with in this research.

4. Results and Analysis

4.1 Demographic profile of the respondents

The demographic profile of the respondents in this study involves a comprehensive categorization based on several key factors. Firstly, participants are divided into two groups according to their marital status, distinguishing between those who are single and those who are married. Additionally, the analysis takes into account the level of maturity among the respondents and considers the size of their households as another crucial parameter.

Table 4.1 Respondents distribution by age, gender, marital status, and family size

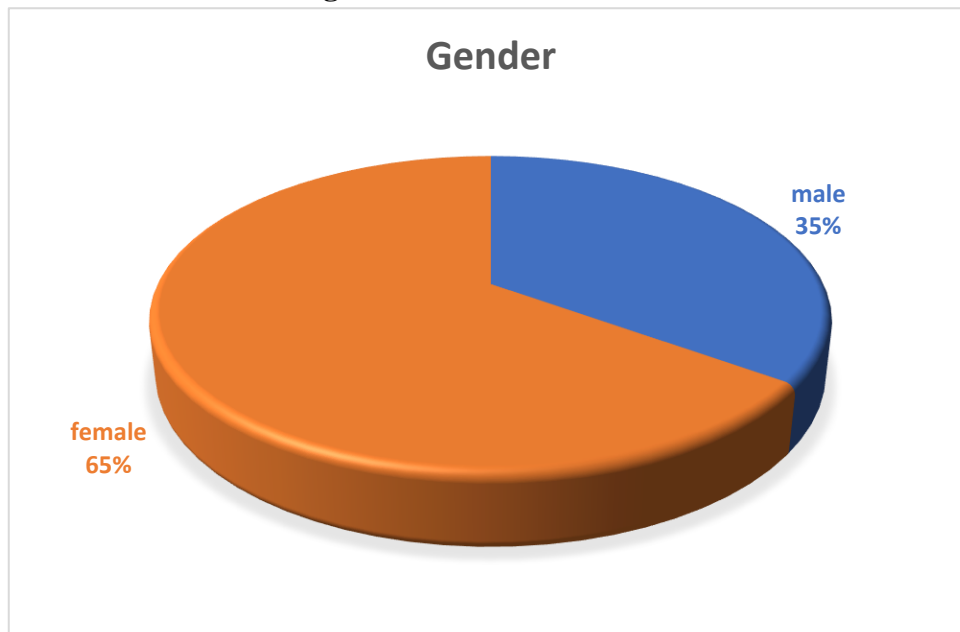
Factor	**Category**	**Number**	**Percentage**
Gender	Male	79	34.96
	Female	147	65.04
	Total	**226**	**100**
Age	18- 25	129	57.08
	26-30	41	18.1
	31-35	26	11.5
	36-40	14	6.2
	41-45	6	2.7
	46-50	5	2.2
	51-55	2	0.9
	56-60	1	0.4
	60 above	2	0.9
Total	**226**	**100**	
Marital Status	Single	149	65.9
	Married	70	30.97
	Widowed	4	1.8
	Divorced	3	1.3
	Total	**226**	**100**
Family Size	Below 5 members	55	24.3
	5-7 members	83	36.7
	8-10 Members	75	33.2
	More than 10 members	13	5.8
	Total	**226**	**100**

Source: (Author’s own) Field survey, BARMM, Philippines

Table 4.1 outlines the demographic composition of the respondent population, delineating percentages across age, gender, marital status, and family size. The data indicates a predominant female representation at 65.04%, with males constituting 34.96% (refer to Figure 4.1). This gender distribution may be influenced by the likelihood of men being engaged in demanding professions, limiting their availability for survey participation compared to women. This distribution implies that a significant proportion of the surveyed population is comprised of females. Examining the age distribution, a substantial majority of respondents (75.18%) fall within the 18-30 age bracket, with 17.1% between 31 and 40 years old, and 7.1% aged 41 and above. The concentration of respondents in younger age groups can be attributed to factors such as the prevalence of social media and modern communication devices, particularly among the youth, as well as the overall youthful population in the region. In terms of marital status, the majority of respondents (65.9%) are single, followed by married respondents (30.97%), with widowed and divorced respondents representing 1.8% and 1.3%, respectively. The distribution of family sizes is diverse, with percentages of 24.3%, 36.7%, 33.2%, and 5.8% for families below 5 members, 5-7 members, 8-10 members, and more than 10 members, respectively.

This comprehensive analysis offers insights into the respondent demographics, highlighting gender ratios, age distribution, marital status, and family size distribution within the study context.

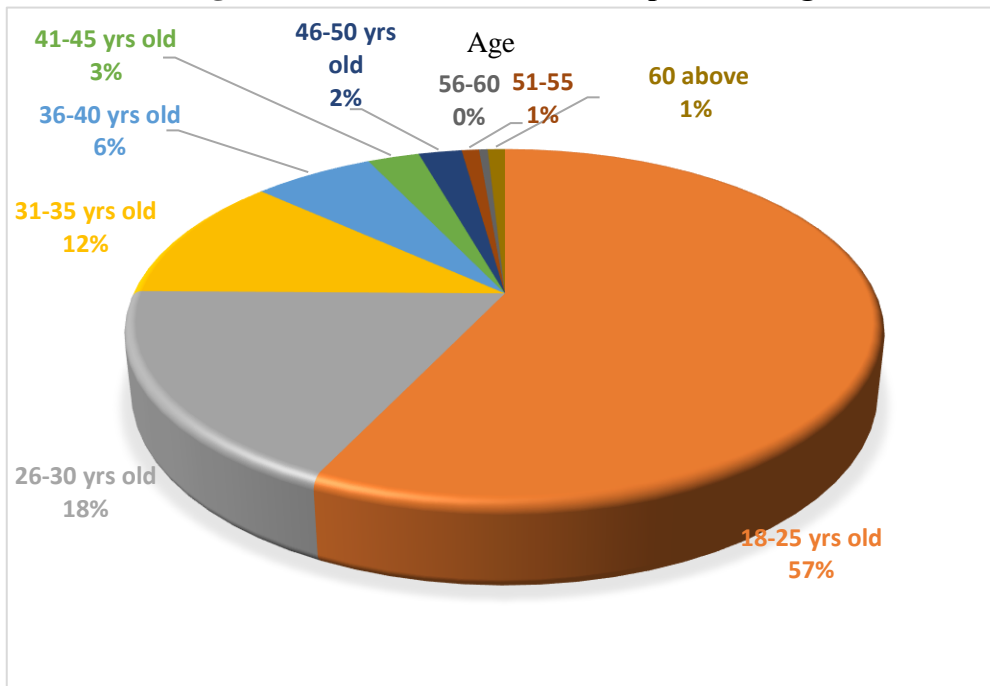
Figure 4.1: Gender distribution



Source: (Author’s own) Field survey, BARMM, Philippines

Figure 4.1 within the gender category, it is noteworthy that males constitute 35% of the total, whereas females make up the remaining 65%. This distribution indicates a clear majority of female respondents in the datasets or survey, highlighting a notable gender disparity in the sample. The increased participation of females in Bangsamoro region questionnaires, particularly on Zakat, results from cultural roles promoting women's engagement in charitable activities, potential educational empowerment for females, active community involvement, improved access to Zakat-related information, perceived relevance of the topic, potential time constraints for males, and privacy considerations.

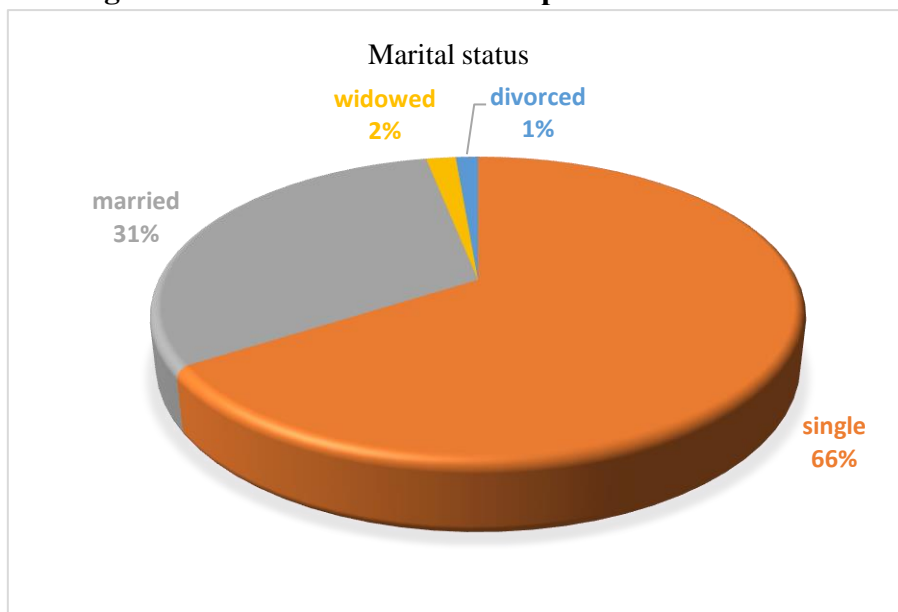
Figure 4.2: The distribution of the respondent's Age



Source: (Author's own) Field survey, BARMM, Philippines

Examining the age distribution in figure 4.2 a substantial majority of respondents (57%) fall within the 18-25 age bracket, 18% between 26-30 years old, with 12% between 31 and 35 years old, 13% aged 36-60 and above. The concentration of respondents in younger age groups can be attributed to factors such as the prevalence of social media and modern communication devices, particularly among the youth, as well as the overall youthful population in the region.

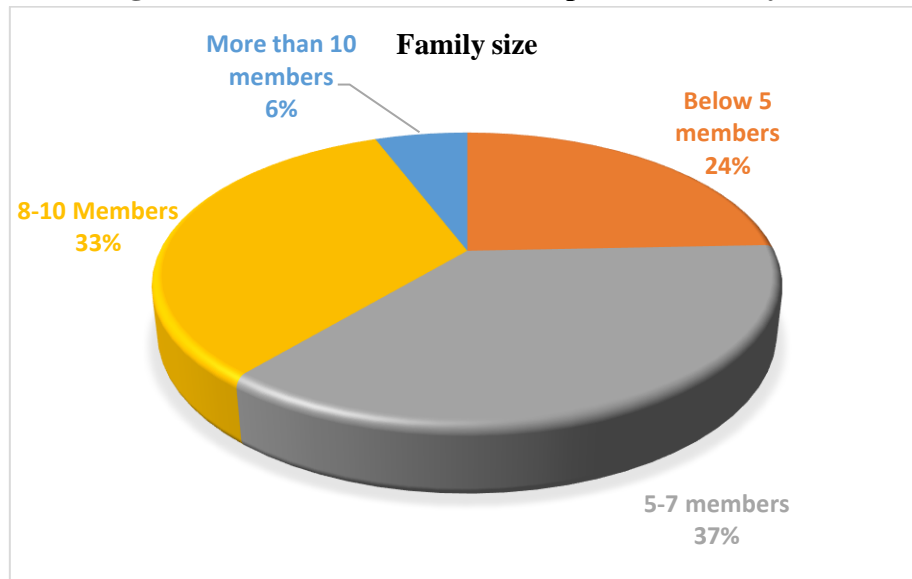
Figure 4.3: The distribution of the respondent's marital status



Source: (Author's own) Field survey, BARMM, Philippines

In terms of marital status in figure 4.3 the majority of respondents (66%) are single, followed by married respondents (31%), with widowed and divorced respondents representing 2% and 1%, respectively.

Figure 4.4: The distribution of the respondent’s family size



Source: (Author’s own) Field survey, BARMM, Philippines

The distribution of family sizes is diverse, with percentages of 24%, 37%, 33%, and 6% for families below 5 members, 5-7 members, 8-10 members, and more than 10 members, respectively. This indicates that most of the respondent family size on this survey belongs to five and seven members.

Table 4.2: Distribution of respondents by the level of education and years of schooling

Factor	**Category**	**Number**	**Percentage**
Level of Education	Informal Schooling	17	7.5
	Primary School	10	4.4
	Secondary School	11	4.9
	Diploma /College	95	42
	Tertiary Institutions	23	10.2
	Madrasah /ibtidah	22	9.7
	Madrasah/mutawassit	20	8.8
	Madrasah/Sanawi	14	6.2
	Madrasah /Kulliyah	14	6.2
	Total	**226**	**100**
Years of Schooling	5 years and below	75	33.2
	6-10 years	45	19.9
	10 years and above	106	46.9

	Total	**226**	**100**
--	------------------	----------------	----------------

Source: (Author’s own) Field survey, BARMM, Philippines

As indicated in Table 4.2, which details the distribution of respondents based on their level of education and years of schooling, a breakdown reveals notable patterns. Among the respondents, 7.5% reported having no formal education, while 4.4% had completed elementary education, and 4.9% had attained secondary education. A significant portion, accounting for 42%, possessed diploma or college education, while 10.2% had pursued tertiary education, including university degrees. Contrastingly, within the context of madrasah education, a substantial proportion of respondents (30.9%) had engaged in this form of religious instruction. Additionally, respondents with education at the elementary level constituted 9.7%, intermediate level participants represented 8.8%, and those with education at the secondary and college levels each comprised 6.2%, as illustrated in Table 4.2. This breakdown underscores the diverse educational backgrounds within the surveyed population. Education emerges as a pivotal factor influencing the respondents' awareness of pertinent issues and debates related to the specific case under consideration. The data suggests that those with a higher level of education, especially in formal institutions such as colleges and universities, may exhibit a heightened awareness of Zakat-related matters. This association between education and awareness is logical, considering that education plays a crucial role in enhancing one's skills, fostering competitiveness, and contributing to an individual's overall success within the community. Consequently, the level of education appears to directly impact Zakat awareness among the respondents. It is noteworthy that the majority of survey participants exhibit a notable educational attainment, with a significant proportion holding advanced degrees. This academic background is a noteworthy aspect of the demographic composition, as it adds a layer of complexity and depth to the study, potentially influencing perspectives and responses in a manner that aligns with the educational qualifications of the participants. Understanding these demographic nuances is essential for interpreting the findings of the study within the context of the characteristics of the surveyed population.

Table 4.3 The awareness of Zakat as an Islamic institution

Questions	**Score**
Understanding and recognizing the foundational role of Zakat as a mandatory charitable practice in the Islamic faith.	4.83
Familiarity with the broader goals and objectives of Zakat.	4.67
Recognition of the duty placed on individuals with financial means to fulfill their Zakat obligations.	4.83
Understanding the religious jurisprudence and legal guidelines governing the accurate calculation and distribution of Zakat.	4.34
Knowledge about organizations and entities dedicated to the administration, collection, and equitable distribution of Zakat funds, playing a pivotal role in facilitating charitable contributions.	4.24
Understanding how Zakat funds are allocated and distributed locally.	4.58

Being informed about the diverse roles and functions of Zakat information.	4.60
Understanding the concept of Nisab as the threshold for Zakat eligibility.	4.77
Average	**4.61**

Source: (Author’s own) Field survey, BARMM, Philippines

According to Table 4.3 on the awareness of Zakat as an Islamic institution the following data, the region of BARMM, Philippines, has a very high level of general knowledge about Zakat as an Islamic institution. It received a rating of 4.61 out of 5, which is considered to be very high awareness. This makes sense given that religious instruction in schools generally covers zakat. Looking at the table, we see that knowledge about organizations and entities dedicated to the administration, collection, and equitable distribution of Zakat funds, playing a pivotal role in facilitating charitable contributions, which assesses knowledge of zakat institutions, had the lowest score with a score of 4.24. The absence of a current example of a functioning institution in the area may be the cause. The second-lowest score, 4.34, was given for the issue on understanding the religious jurisprudence and legal guidelines governing the accurate calculation and distribution of Zakat which is the knowledge of Zakat calculations and judgements. The majority of people are probably not wealthy enough to pay the Zakat, and the religiously pious wealthy may ask for assistance from religious authorities in determining the amount of Zakat that must be paid. However, while being the lowest numbers, these two still indicate a very high level of awareness.

Table 4.4 The awareness of the different types of Zakat

Questions	**Score**
Recognition of Zakat al-Fitr as a distinct form of charity given at the end of the fasting month of Ramadan.	4.80
Understanding the specific objectives of Zakat al-Fitr.	4.65
Recognition of Zakat al-Maal as the traditional form of Zakat.	4.38
Understanding the broader goals of Zakat al-Maal.	4.38
Recognizing the mandatory nature of Zakat al-Fitr during the special month of Ramadan.	4.79
Understanding Zakat al-Fitr as a form of collective insurance.	4.52
Recognizing Zakat al-Maal as a mandatory form of charity.	4.48
Understanding Zakat al-Fitr as a means of purifying those who fast and expressing kindness and generosity toward the less fortunate.	4.75
Recognizing the multifaceted roles and functions of both Zakat al-Maal and Zakat al-Fitr in society.	4.70

****Average****

****4.60****

Source: (Author’s own) Field survey, BARMM, Philippines

Table 4.4 provides the findings according to the level of awareness of various types of zakat. The data indicates that this component of Zakat knowledge is also high and that it is very similar to the score for the prior aspect. The linked question with the lowest score, equaling 4.38, was the recognition of Zakat al-Maal as the traditional form of Zakat. The second one is the understanding on the broader goals of Zakat al-Maal. The two questions assess knowledge of Zakatul Maal's existence and, correspondingly, its goal. Although it is the lowest score among the other still the score was quite high, it's possible that the lower scores on these two questions are due to the fact that Zakatul Maal (Zakat on Wealth) payers typically pay less than Zakatul Fitr payers due to the enormous disparity between their respective thresholds. The overall total average receives 4.60 which indicates that, the data in terms of zakat awareness on its different types receives a high awareness. Anyone with enough food to last one day must pay the Zakatul Fitr at the end of the month of Ramadan. According to Abdullah Ibn 'Umar (Hadith Bukhari) the Holy Prophet peace be upon him commanded the people to pay Zakat al Fitr before attending the Eid prayer. According to the region's income distribution it can be argued that most people must pay the Zakatul Fitr while just a small percentage may be obliged to pay the Zakatul Maal. It's possible that having to calculate and pay the Zakat will make the public more aware of it. Future research may examine this topic in more detail.

Table 4.5 The awareness of the recipients of Zakat

Questions	**Score**
Recognizing individuals in impoverished conditions as primary beneficiaries of Zakat.	4.79
Understanding that those facing financial challenges, beyond the destitute, also qualify as recipients of Zakat	4.83
Acknowledging that those responsible for collecting and distributing Zakat (Amil) are legitimate beneficiaries of zakat.	4.44
Recognizing individuals or families whose relationships or households are in distress as valid recipients of Zakat.	4.33
Understanding that individuals in captivity or bondage qualify as Zakat beneficiaries.	4.51
Recognizing those burdened with debts as eligible for Zakat.	4.29
Understanding that individuals engaged in activities for the sake of Allah, such as religious propagation or community development, can be recipients of Zakat.	4.63
Recognizing travelers or wayfarers as valid Zakat beneficiaries.	4.58

****Average********4.55****

Source: (Author's own) Field survey, BARMM, Philippines

Last but not least, Table 4.5 reveals information about Zakat recipients, indicating a commendably high level of awareness, albeit slightly lower than the preceding two components. This suggests that while there is a substantial understanding of Zakat, there remains room for improvement in comprehending all potential beneficiaries. This might be attributed to regional customs directing Zakat towards the poorest family members, potentially neglecting other eligible recipients (Aliman, et al., 2018). The prevalent poverty in the area justifies this practice. The category with the lowest score of 4.29 belongs to recognizing those burdened with debts as eligible for Zakat which is succeeded in terms of significance by recognizing individuals or families whose relationships or households are in distress as valid recipients of Zakat with the score of 4.33.

The lack of organizations and administration in the region responsible for collecting such Zakat may be the root cause. It's crucial to note that the BARMM region does not facilitate the distribution of Zakat to the appropriate beneficiaries. A considerable number of Bangsamoro residents might not be familiar with the eight beneficiaries mentioned in the Holy Qur'an. Due to the absence of institutions or management, most Bangsamoro individuals customarily fulfill their Zakat obligations. A comprehensive analysis of the survey data highlights the commendable Zakat awareness rating of 4.59 for the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). This encouraging score suggests a robust understanding of Zakat principles among the surveyed population. Consequently, it becomes apparent that the relatively low Zakat payments and the prevailing poverty within the region may not be attributable to a deficiency in the general knowledge of Zakat among the Muslim residents. The high awareness rating signals that the challenge may lie in factors beyond mere awareness. Further exploration is warranted to delve into the intricacies of Zakat implementation, economic dynamics, and potential barriers hindering the translation of knowledge into action. This finding opens avenues for targeted interventions aimed at bridging the gap between awareness and practice, thereby fostering a more effective utilization of Zakat in addressing the socio-economic challenges within the BARMM. Moreover, the notable awareness level suggests a potential receptiveness among the Bangsamoro community to initiatives that leverage Zakat for community development. Harnessing this awareness could be pivotal in designing tailored programs that not only educate but also inspire active Zakat participation, potentially contributing to a more impactful poverty alleviation strategy in the region.

5. CONCLUSION AND POLICY RECOMMENDATIONS

In conclusion, the study's findings directly address the research question, shedding light on the nuanced factors influencing Zakat utilization within the Bangsamoro Autonomous Region in Muslim Mindanao. While the high Zakat awareness rating is promising, it serves as a starting point for in-depth investigations. This exploration sets the stage for targeted interventions with the potential to harness the transformative power of Zakat in addressing the multifaceted challenges faced by the Bangsamoro community. The primary objective of this study was to assess the level of awareness among residents in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) regarding Zakat, including its institutions, types, and beneficiaries. Through a descriptive methodology and a Likert scale-based rating system, 226 surveys

were meticulously analyzed, revealing a remarkably high level of awareness within the sampled population. Residents displayed familiarity not only with Zakat as an Islamic institution but also with its diverse types and the various beneficiaries. Contrary to the initial hypothesis suggesting low Zakat awareness due to reported low payments and pervasive poverty, the findings indicate a robust understanding of Zakat. This unexpected outcome prompts a closer examination of the role played by BARMM's recently established Muslim government in fostering heightened Zakat awareness. However, establishing a causal link requires a comparative analysis of current awareness levels with those preceding the new government's installation. Looking ahead, the establishment of effective Zakat institutions emerges as a critical avenue for policymakers. These institutions can responsibly collect Zakat from the eligible population and ensure its equitable redistribution across the region. This strategic approach holds the potential to enhance the wealth redistribution function of Zakat, contributing significantly to poverty reduction and fostering social harmony. The study's conclusion, firmly rooted in the research question and supported by the findings, underscores its significance as a valuable contribution to understanding and addressing Zakat awareness in the Bangsamoro Autonomous Region in Muslim Mindanao context.

As this study sheds light on the current state of Zakat awareness, future research in the BARMM region could delve into the legal and regulatory conditions necessary for the establishment of reliable and trustworthy Zakat organizations. By addressing these foundational aspects, policymakers can further optimize the impact of Zakat in addressing socio-economic challenges and promoting inclusive development within the region. Professional management by connected specialized institutions enhances zakat's impact and benefits. An efficient collection and disbursement system prevents issues like overspending, excessive management costs, and duplicate payments. Given that zakat involves public funds tied to faith and specific purposes, transparency is crucial for gaining public trust in its use. The historical relevance of Zakat extends to its role in contributing to the social and economic development of the Bangsamoro community. By addressing the needs of the poor, supporting education, and providing for essential services, Zakat becomes a catalyst for positive change.

REFERENCES:

1. Abubakar, A. (2018). *The Practice of Zakat and Poverty Alleviation in Accra, Ghana* (Doctoral dissertation, University of Ghana).
2. Al-Nawawi, Muhyi al-Din Abu Zakariyya Yahya ibn Sharf. (1996). *al-Majmu‘Sharh al-Muhadhdhab li al-Shirazi*. Cairo: al-Matba‘ah al-Muniriyyah.
3. Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*. 16, 297-334.
4. Doktoralina, C., Bahari, Z., Hassan, S., Ismail, N., & Mardiyah, S. (2020). Hashtags as a way to expedite the zakat supply chain. *Uncertain Supply Chain Management*, 8(1), 197-206.
5. Firdaus, M., Beik, I. S., Irawan, T., & Juanda, B. (2012). *Economic estimation and determinations of Zakat potential in Indonesia*. Jeddah: Islamic Research and Training Institute.
6. Gamon, A. D., & Tagoranao, M. S. (2018). *Zakat and poverty alleviation in a secular state: The Case of Muslim minorities in the Philippines*. *Studia Islamika*.
7. Ismail, N. J., & Abidin, Z. Z. (2020). The Awareness towards Zakat Obligation among University Students: A Study in UNIMAP. In *3rd UUM International Islamic Business Management Conference 2020 (IBMC 2020)* (pp. 98-109).

8. Khuluqo, I. E. (2016). The Role of Zakat in National Economic Development. *International Journal of Business, Economics and Law*, 9(5), 214-223.
9. Maudūdī, S. A. (1988). *Towards Understanding the Qur'ān*. Islamic Foundation.
10. Moro People | Culture, History & Issues. (2023, January 28). Retrieved from <https://study.com/academy/lesson/moro-people-overview-history.html>.
11. Noor, N. S., & Maruhom, M. M. (2020). Zakah Execution and Its Influence on the Recipients as Perceived by the Fire Personnel of Lanao del Sur.
12. Olanipekun, W. D., Brimah, A. N., & Sanusi, H. B. (2015). The role of Zakat as a poverty alleviation strategy and a tool for sustainable development: insights from the perspectives of the holy prophet (PBUH). *Arabian Journal of Business and Management Review (Oman Chapter)*, 5(3), 8.
13. Qardhawi, Y. (2000). *Fiqh al-Zakah*, English Translation by Monzer Kahf, Jeddah.
14. Senawi, A. R., Harun, S., Rahim, M. M. A., Latif, M. A. N. A., & Isa, M. P. M. (2021). The Effect of Zakat Awareness on Zakat Contribution during Covid-19 Pandemic: A Preliminary Analysis. *Global Business & Management Research*, 13(4).