
Contemporary Zakat Literacy As A Zakat Therapy Method

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Abstract

The study aims to explain that contemporary zakat literacy is able to become one of the methods of zakat therapy, considering the results of the zakat literacy index conducted by the BAZNAS strategic study center related to public understanding of zakat in general are still at a moderate level and very low in advanced understanding including in understanding related to contemporary zakat. Contemporary zakat has the potential to be utilized in the benefit of the existing mustahiq zakat, considering the various kinds of contemporary zakat. The more muzakki who spend their wealth to pay zakat, the more mustahiq zakat that can be eradicated from poverty too. The study used a qualitative descriptive approach. The results of this study indicate that a person's level of understanding regarding contemporary zakat greatly influences the potential for greater zakat, so that contemporary zakat literacy can become one of the methods of zakat therapy. Contemporary zakat literacy can be a therapy for prospective muzakki to carry out zakat obligations from something that they do not know much about the existence of contemporary obligations on assets. Zakat therapy makes a person calm, feels the blessing of wealth and is able to cleanse the soul from all kinds of heart diseases. Zakat awareness is raised by carrying out zakat literacy, especially contemporary zakat literacy so that more people understand the contemporary concept of zakat and pay zakat sincerely and wholeheartedly.

Keywords: contemporary of zakat, literacy, therapy, zakat therapy.

Abstrak

Penelitian bertujuan untuk menjelaskan bahwa literasi zakat kontemporer mampu menjadi salah satu metode terapi zakat, mengingat dari hasil indeks literasi zakat yang dilakukan oleh pusat kajian strategis BAZNAS terkait pemahaman masyarakat terhadap zakat secara umum masih berada di level moderat dan sangat rendah dalam pemahaman lanjutan diantaranya dalam pemahaman terkait zakat kontemporer. Zakat kontemporer sangat berpotensi sekali untuk dimanfaatkan dalam kemaslahatan mustahiq zakat yang ada, mengingat beragamnya macam-macam dari zakat yang sifatnya kontemporer. Semakin banyak muzakki yang mengeluarkan hartanya untuk berzakat, maka semakin banyak pula mustahiq zakat yang dapat diberantas dari kemiskinan. Penelitian menggunakan pendekatan deskriptif kualitatif. Hasil penelitian ini menunjukkan bahwa tingkat pemahaman seseorang terkait zakat kontemporer, sangat memengaruhi potensi zakat semakin besar, sehingga literasi zakat kontemporer mampu menjadi salah satu metode terapi zakat. Literasi zakat kontemporer mampu menjadi terapi bagi calon muzakki untuk melakukan kewajiban berzakat dari suatu hal

yang belum banyak mereka ketahui tentang adanya kewajiban pada harta yang sifatnya kontemporer. Terapi zakat menjadikan seseorang menjadi tenang, merasakan keberkahan harta serta mampu membersihkan jiwa dari segala macam penyakit hati. Kesadaran berzakat dimunculkan dengan cara melakukan literasi zakat terutama literasi zakat kontemporer agar semakin banyak orang yang faham adanya konsep zakat kontemporer dan menunaikan zakatnya dengan ikhlas dan sepenuh hati.

Kata Kunci: literasi, zakat kontemporer, terapi, terapi zakat.

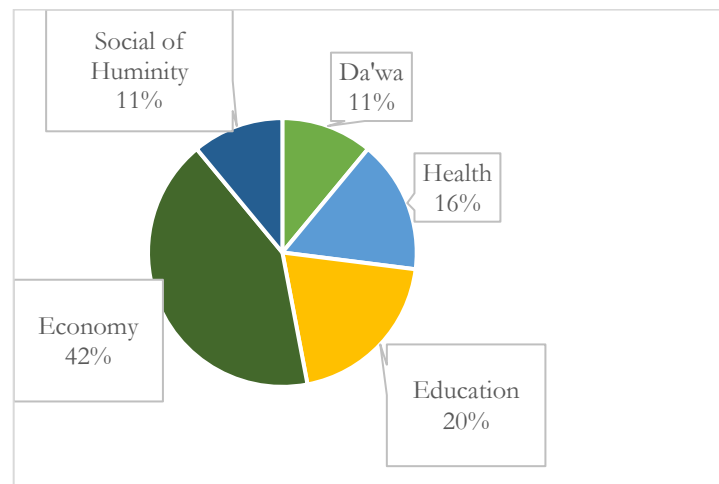
INTRODUCTION

The Directorate of Zakat and Waqf Empowerment in the Ministry of Religion together with the Center for Strategic Studies of BAZNAS and the Indonesian Waqf Agency, launched the results of the 2020 Zakat Literacy Index (ILZ) and Waqf Literacy Index (ILW) survey results in the last week of Ramadan 1441 H. What is interesting from the survey is the literacy rate community zakat is in the moderate category (medium), with a value of 66.78. The results of this survey indicate that public understanding of zakat in general is still at a moderate level –not high and not low– although Indonesian people have been practicing zakat since the arrival of Islamic da'wah in Indonesia (Irfan Syauqi Beik, 2020).

In conducting the Zakat of Literacy Index survey, there are 2 (two) main dimensions, namely the Basic Knowledge of Zakat and Advanced Knowledge of Zakat. These two dimensions are divided into several variables and indicators that represent the two main dimensions in the Zakat Literacy Index (Puskas Baznas, 2019: 31). In the Zakat of Literacy Index data, it is said that the value of basic understanding of zakat is in the moderate category (score 72.21) and advanced understanding of zakat is in the low category (score of 56.68). From the basic understanding of zakat, the highest score is on the variable understanding of zakat in general (a score of 84.38 in the high category) and the variable understanding of *ashnâf* zakat (a score of 81.29 in the high category). The lowest score is the variable understanding of the object of zakat (score 56.54 low category).

These results indicate that education regarding the conception of zakat objects still requires a better educational process. The dynamics of the development of zakat object assets (*al-ammâl al-zakât*) so far have not been understood by the public, especially in contemporary assets, which have developed along with the economic development of the community. The emergence of various types of industries and occupations, and the obligation of zakat that arises as long as they meet the requirements, have not been fully understood by the public.

In fact, the potential for zakat from these sources of wealth is very large, as evidenced by the distribution of zakat which is useful in various fields, such as the distribution of national zakat in 2019 below:



Picture 1. Distribution of Zakat Nationally in 2019

Based on the picture above, the largest allocation of zakat funds is for economic activities where the proportion reaches 42 percent of the total funds disbursed, considering that the main focus of the benefits of this zakat is to alleviate poverty by empowering the mustahik economy. The second largest proportion is for the education sector (20%) of the total funds. Furthermore, there is the health sector by 16%, the field of da'wa and the social of humanity sector by 11% of the total funds. The distribution of zakat is adjusted to the accuracy of priorities, needs and conditions of existing mustahik (Puskasbaznas, 2020).

These data are very important to be reviewed, especially those related to contemporary zakat literacy in order to be able to further optimize the potential of zakat so that its benefits will be greater and this zakat literacy step is able to make it a separate zakat of therapy.

Survey Literature

Zakat is one form of law that is able to accept legal responsibility and flexibility, so there are a lot of contemporary zakat or new laws that have been stipulated along with technological, industrial, socio-cultural and economic developments. Researches related to contemporary zakat and literacy are contained in the following writings. Antara et al (2016) in their research entitled "*Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem*" explains the basic concept of literacy and the impact, he argues that literacy is an ability, knowledge and understanding of something that will change a person's behavior and decisions about it.

This is also further strengthened by the findings of Pulungan (2017) on his research entitled "*Financial Literacy and Its Impact on the Financial Behavior of the People of Medan City*" that the level of literacy has a linear relationship with changes in people's behavior and also their socio-economic life. So, at the initial stage it can be concluded that the high and low level of a person's literacy will have an impact on the high and low socio-economic life of that person.

Cintami Farmawati (2018) in her research entitled "*Spiritual Emotional Freedom Technique (SEFT) as a Sufistic Therapy Method*" said that this sufistic therapy method with SEFT is a preventive, curative and developmental effort where 90% emphasizes the element of spirituality. This is intended to make the subject believe that healing comes from God so that the subject can put his trust in the problems he is experiencing. Thus, it can increase faith and piety, overcome physical and emotional problems and maximize the potential and strengths that exist within each individual. Indria Fitria (2019) in her research entitled "*Challenges of Zakat Fund Management in Indonesia and Zakat Literacy*" said that efforts to increase zakat collection must always increase awareness of paying zakat through efforts to provide appropriate and updated information, such as holding seminars on zakat, trainings, campaigns and also open discussions on contemporary issues of zakat.

Selly Annafatul Mukaromah and Aan Zainul Anwar (2021) in their research entitled "*Level of Contemporary Zakat Literacy in Salaf Islamic Boarding Schools*" said that the majority of Salaf Islamic boarding school students did not understand contemporary zakat. In general, salaf pesantren students are just to understanding classical zakat fiqh and professional zakat. The level of education and understanding of salaf pesantren is very continuous with the influence of contemporary understanding of zakat literacy. With the increasing variety of new learning resources, and the high dynamics of communication between the Islamic boarding school education system and other systems, students can learn from many sources related to contemporary problems. Although there are writings that explain contemporary zakat and literacy, there is no writing that specifically discusses contemporary zakat literacy which is one of the methods of zakat therapy.

Research Methods

This research is a descriptive study that describing the existing phenomena. Descriptive research does not provide treatment, manipulation, but describes a condition as it is. This study uses a qualitative descriptive approach, which means that the depiction in this study interpretation and describes the data concerned with the situation that occurs, the

attitudes and views that occur in a society, the conflict between two or more circumstances, the differences between existing facts and their influence on a condition. The object of this research is the potential and realization of society related to contemporary zakat literacy which can be used as a method of zakat therapy in improving people's welfare.

DISCUSSION

Object of Zakat Mâl

Zakat mâl means zakat imposed on all types of property, which in substance or substance the acquisition does not conflict with religious provisions. Zakat mâl is what gives rise to various kinds of zakat which are contemporary in nature. Contemporary zakat is resulting from the process of developing views on the object or subject of zakat, which at the time of the Prophet SAW had not been explicitly explained. This is done by fiqh experts who view the phenomenon of social, cultural, economic and scientific development so that a person or institution/entity is legally declared rich or capable, while still paying attention to the appropriate fiqhiyah rules (Mursyidi, 2011). According to (Hafidhuddin, 2002) along with economic development, the source of zakat also experienced development based on the proposition of *ijma'* and *qiyas* (analogy). Contemporary zakat is a source of zakat in the modern economy.

For example, zakat mâl consists of deposits of wealth such as money, gold, securities, professional income, trading assets, mining goods or marine products, rental assets and so on. As explained by Shaykh Dr. Yusuf Al-Qardhawi in his book *Fiqh al-Zakât*, zakat mâl includes: Zakat on deposits of gold, silver and other valuables; Zakat on trading assets; Zakat on livestock; Zakat on agricultural product; Zakat on processed plant and animâl products; Zakat on mining and marine; Zakat on rental assets product; Zakat on result of professional service; and Zakat on securities.

Likewise with what is described in Law number 23 (2011), zakat mâl include gold, silver and other precious metals; money and other securities; commerce; agriculture, plantation and forestry; husbandry and fishery; mining; industry; income and services; rikaz.

Contemporary Zakat Literacy

According to the Oxford dictionary, literacy means "*literacy is the ability to read and write*". Literacy is generally defined as the ability to read and write. In general, literacy is an ability that exists within a person in reading or writing whatever he sees, hears or feels. The types of literacy according to Waskim (2017:1) include:

1. Basic literacy. The aims to optimize the ability to listen, speak, read, write and count. In basic literacy, the ability to listen, speak, read, write, and count is related to the analytical ability to calculate (calculating), perceive information (perceiving), communicate, and describe information (drawing) based on personal understanding and conclusion.
2. Library literacy. Basically library literacy, among others, provides an understanding of how to distinguish fiction and non-fiction reading, utilizes reference and periodical collections, understands the Dewey Decimal System as a knowledge classification that makes it easier to use libraries, understands the use of catalogs and indexing, to have knowledge in understanding information while it is being used. complete a piece of writing, research, work, or problem solving.
3. Media Literacy, the ability to know various forms of different media, such as print media, electronic media (radio media, television media), digital media (internet media), and understand the purpose of using a media. It can be clearly seen in our society that the media just for entertainment. We have not left behind in using the media as a tool to fulfill information about knowledge and provide positive perceptions in increasing knowledge.
4. Technology Literacy, the ability to understand the completeness that follows a technology such as hardware (hardware), software (software), as well as ethics and etiquette in using technology. Next, can understand the technology for printing, presenting, and accessing the internet. In practice, it's also an understanding of using computers (Computer Literacy) which includes turning on and off computers, storing and managing data, and running software programs. In line with the flood of information due to current technological developments, a good understanding is needed in managing the information needed by the community.
5. Visual Literacy, is an advanced understanding between media literacy and technological literacy, which develops learning abilities and needs by utilizing visual and audiovisual materials critically and with dignity. Interpretation of visual materials that flood us every day, whether in print, on television or on the internet, must be managed properly. However, it's a lot of manipulation and entertainment that really needs to be filtered based on ethics and propriety.

Regarding zakat literacy, currently there is no absolute definition found in textual books or research studies on zakat literacy, so a direct definition of zakat literacy has not been found. However, if it is combined with the definition of literacy in general, zakat literacy can be interpreted as a person's ability to read, understand, calculate and access information about zakat which in the end the level of awareness in paying zakat will be higher.

For a contemporary zakat literacy what the author means is literacy skills in terms of information related to contemporary zakat. Contemporary zakat literacy plays a very important role in the context of improving the welfare of the Indonesian people in particular, considering Islam as a religion embraced by most of the population, but public understanding regarding zakat is still only within the scope of basic knowledge of zakat (zakat in general, obligation to pay zakat, mustahik zakat, zakat calculation) only, and there are still many who

do not know the advanced knowledge of zakat (contemporary types of zakat, zakat institutions, zakat regulation, zakat impact, zakat distribution programs, and digital payments). The following is a table of variables and indicators that represent the two main dimensions in conducting the Zakat Literacy Index:

Table 1. Variables And Indicators on The Zakat Literacy Index

Dimensions	Variable	Indicator
Basic Knowledge about Zakat	Knowledge of Zakat in General	<ol style="list-style-type: none"> 1. Definition on zakat in language 2. Zakat on rukun Islam 3. Different in zakat, infaq, sodaqoh and wakaf law 4. Different on zakat and donation in general 5. Types of zakat 6. Definition of muzaki 7. Definition of mustahik 8. Definition of amil
	Knowledge of the obligation to pay zakat	<ol style="list-style-type: none"> 1. The law of paying zakat 2. The sin of didn't pay zakat 3. Obligatory conditions for zakat māl 4. Obligatory conditions for zakat fitrah
	Knowledge of the 8 aṣnāf	<ol style="list-style-type: none"> 1. Knowledge of 8 aṣnāf group 2. Amil duty 3. Management of zakat at the time of the Prophet Muhammad Saw 4. Transparency and accountability of 'amil in managing zakat
	Knowledge of zakat calculation	<ol style="list-style-type: none"> 1. Knowledge of the level of zakat 2. The level of zakat fitrah 3. Nishab of zakat māl if it's analogous to gold 4. Nishab of zakat māl if it's analogous with agricultural product
Advanced Knowledge about Zakat	Knowledge of object zakat	<ol style="list-style-type: none"> 1. Obligatory zakat assets 2. Profession zakat on fiqh 3. Zakat māl and profession zakat concept 4. Calculation of profession zakat
	Knowledge of zakat institutions	<ol style="list-style-type: none"> 1. Types of zakat management organizations in Indonesia 2. Knowledge of zakat institutons
	Knowledge of zakat regulation	<ol style="list-style-type: none"> 1. The legal basis of zakat in Indonesia 2. Compulsary Zakat Number 3. Knowledge of zakat as a tax deduction
	Knowledge of the impact of zakat	<ol style="list-style-type: none"> 1. Knowledge of the impact of zakat in increasing productivity 2. The impact of zakat in reducing social inequality 3. The impact of zakat based empowerment program 4. The impact of zakat in reducing the crime rate 5. The impact of zakat on the country's economic stability
	Knowledge of distribution program of zakat	<ol style="list-style-type: none"> 1. Knowledge of the benefits of distributing zakat institutions 2. Knowledge of zakat fund utilization programs at UPZ
	Knowledge of zakat digital payment	<ol style="list-style-type: none"> 1. Knowledge of zakat digital payment 2. Knowledge of zakat digital payment channels

Advanced knowledge related to zakat is mostly related to contemporary issues, so that there are still many who don't have advanced knowledge of zakat. Zakat is still understood as a product of classical fiqh law by forgetting the essence of Islamic law which is *shabih li kulli zaman wa makan*. In fact, Islamic law is very wide open to these contemporary problems to obtain legal legality as long as it contains the benefits of *'ammah* in it.

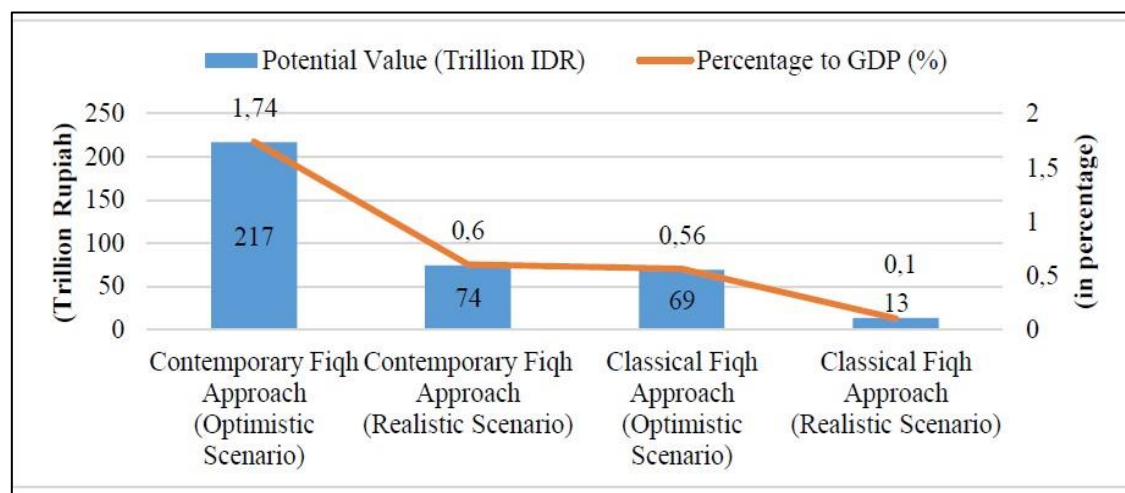
The Relationship of Contemporary Zakat Literacy as Zakat Therapy

Zakat is considered as one of the most important aspects of the Islamic economic system and also an important mechanism for the development of the country by contributing to aspects of social security and economic independence of the people. Zakat is also one of the potential sources of funds that can be used to lift people out of poverty and be able to minimize social inequality. Because with a good zakat distribution and targeted, can help a mustahik zakat to increase the purchasing power of mustahik's daily needs (Ebtehal Atta, 2020: 1). In addition, zakat is a self-cleaning method by issuing and giving wealth to people who are entitled to receive it (Khairunnas Rajab, 2006: 101). We can also carry out Islamic spiritual treatment that we do by relying on the absoluteness of God and human maximum efforts by using methods that help in the therapeutic side of human spirituality and psyche.

Spiritual therapy and human psychological in terms of the sustainability of the people's economic welfare is always related to zakat because zakat is not only an instrument of worship, but also a social instrument. We can be sure together that the basic value of Islamic economics is the spirit of sharing and caring. These two values are the antithesis of a capitalist economy that thinks otherwise, that is taking and being selfish and individualistic. When the basic values of sharing and caring shown by tithe spirit can enter the spaces of public understanding, Indonesia will emerge as an economic power that is respected by the world, because it has a unique characteristic, which is dominated by an economy with a sharing-based economy.

This is also based on what was done during the time of the Prophet's Companions where Islamic power was in its heyday because it used the concept of sharing and caring spirit so that it could strengthen the world economy at that time. Thus, people's understanding of zakat, especially contemporary zakat, needs to be improved. However, the concept of zakat, especially related to contemporary zakat, has not been widely understood. Even though the benefits that we can get from contemporary zakat are very useful in the sustainability of the economic welfare instrument of the people. The following is an overview

of the potential for zakat collection in Indonesia based on the methods of understanding classical fiqh and contemporary fiqh.



Picture 2. Zakat Collection in Indonesia

The picture above shows that the potential for zakat in Indonesia and its collection is quite high. Indonesia as a country with the largest Muslim population in the world should have the potential for zakat and be able to optimally empower the mustahik in need. One of the factors causing the lack of zakat collection in Indonesia based on the picture above because the lack of public knowledge regarding contemporary zakat literacy. Many Indonesian people are still focused on understanding several types of zakat in classical fiqh, especially the concept of zakat fitrah issued in the month of Ramadan (Indria Fitri, 2019).

This high potential of contemporary zakat cannot be realized if the understanding of zakat is still very minimal in the community. This shows that there is an imbalance between the potential condition of zakat and the realization of zakat due to the low level of public knowledge about zakat. This knowledge of zakat also affects people's attitudes in paying their zakat, whether it is submitted directly to mustahik or to the official amil zakat institution.

The Center for Strategic Studies of BAZNAS and the Indonesian Waqf Agency in collaboration with the Ministry of Religion of the Republic of Indonesia conducted a press release mapping the literacy level of zakat and national waqf on May 20, 2020. From these results it was concluded that the level of literacy or public understanding of zakat and waqf became a very important issue in management of zakat and waqf. Therefore, it is very important for zakat and waqf managers, especially zakat authorities in Indonesia, to have a literacy map of zakat throughout Indonesia. The existence of a zakat literacy map will

certainly help zakat authorities or zakat institutions in determining effective zakat collection policies in each of their respective regions. To carry out the literacy map, a measuring instrument is designed that can accurately measure the level of public understanding of zakat and waqf. The measuring tool is called the Zakat and Waqf Literacy Index (ILZW) which in the measurement process uses relevant zakat and waqf indicators so that it can identify the understanding of zakat and waqf accurately. Mapping the literacy level of zakat and national waqf was carried out in 32 provinces with a total of 3200 respondents. The indicators contained in the Zakat and Waqf Literacy Index can represent people's understanding of zakat and waqf with precision starting from the basic level (basic knowledge) to the advanced level (advance knowledge). There are 3 (three) scoring categories, namely low, moderate (medium) and high. Based on the results of the survey conducted, it was found that nationally the value of the zakat literacy level got a score of 66.78 which was included in the category of medium or moderate zakat literacy level.

Expressed by the Director General of Islamic Community Guidance, Prof. DR. Phil H. Kamarudin Amin, MA that the results of mapping the literacy level of zakat and waqf can be a relevant recommendation to zakat and waqf stakeholders, especially the Ministry of Religion in streamlining programs related to economic empowerment of the people through zakat and waqf. These programs to empower the people's economy through zakat and waqf require cooperation from all parties, even the entire Muslim community has an important role in it.

In carrying out contemporary zakat obligations, it is very necessary to have full awareness of muzakki and a deep understanding of the existing zakat concept. Zakat is one form of our training as a Muslims to be kind to others and ease the burden of economic problems in the lives of others. In addition, it can also bring up responsibility in helping people who are in need and can motivate themselves to work harder (Quraish Shihab, 2002: 706). Thus, zakat is a form of therapy for every Muslim who practices it. Zakat that is issued for the sake of Allah can make one's property and soul clean and holy. Thus, zakat is able to increase the religiosity of a Muslim to pay zakat every time it reaches the nisab and haul and is able to bridge the form of social inequality that occurs in society.

Zakat therapy wouldn't be realized without someone's awareness to distribute zakat. Zakat awareness also requires a deep understanding of zakat first, where in the end the zakat literacy movement, especially contemporary zakat literacy, is very urgent to become one of

the methods of zakat therapy. Contemporary zakat literacy is one of the methods of zakat therapy, because by understanding contemporary zakat knowledge, it is able to change a person's behavior and decision to pay zakat while being able to change the existing socio-economic life with the role of distribution and utilization of contemporary zakat.

The spirit of contemporary zakat literacy is said to be one of the most powerful therapeutic methods for the concept of zakat therapy because it is able to form a pure muzaki personality and make muzaki in his natural image, a balanced personality by aligning activities with vertical-horizontal dimensions, having social sensitivity and a creative and productive personality to obtain lawful assets and distribute them in a lawful manner as well.

The spirit of contemporary zakat literacy as a method of zakat therapy can be adapted to the literacy models below:

1. **Basic Literacy.** Basic literacy related to contemporary zakat by optimizing basic understanding by conducting analyzes or even perceiving information related to contemporary zakat.
2. **Library Literacy.** Islamic support for literacy is also proven by the existence of a library during the Abbasid Caliphate named Baitul Hikmah which was founded by Caliph Harun Ar-Rashid in Baghdad. In the golden age of Islam, this place was not only considered a library, but also as an intellectual and scientific center (Syukur, 2018). Most of libraries at that time brought Islam to its heyday. Thus, literacy culture has become part of the history of Islamic development. Contemporary zakat literacy through library media is by utilizing the reference and periodical collections in the library, so that they have knowledge and understand the information obtained from the library. Even today, we can also access the library via e-library, so that readers will find it very easy to read anytime and anywhere. Library literacy for contemporary zakat literacy means increasing the collection of books or e-books that contain references to contemporary zakat.
3. **Media Literacy.** Contemporary zakat literacy through this media we must actively socialize related to contemporary zakat through media, both print media, electronic media and digital media adjusted to the purpose of its use and its delivery is adjusted to the reader. Make the media as a tool to get information about knowledge and be able to provide content, positive perceptions in increasing that knowledge. And the community as the party seeking information related to contemporary zakat must also

actively use the media, not just for entertainment purposes. There are many media that discuss the development of contemporary zakat, such as websites from Baznas, amil zakat institutions, zakat houses, wallets for the poor, even on Instagram there is zakat waqf literacy which actively provides information related to waqf and contemporary zakat.

4. Technology Literacy. A person's ability to operate technology, especially mobile phones and computers, greatly influences the development of literacy because we can get information from both forms of technology. In addition, a good understanding is needed in managing the information needed by the community. Technological developments in addition to bringing positive effects, of course also bring their own negative effects, where there are lots of hoaxes that spread that actually lead to someone's harm.
5. Visual Literacy. It is a continue of media and technological literacy, so that it utilizes visual and audiovisual materials.

Besides as a ta'abbudi, social, and economic dimension, zakat is also a *tarbawiyyah* dimension which in this aspect the zakat law has the aim of cleaning wealth from elements that reduce the blessing of wealth and the goal of cleansing from heart disease in the form of greed (Irfandi and Nurul Maisyal, 2020: 11). It indirectly shows that a person can experience shock therapy by paying their zakat. This zakat therapy makes a person calm, feels the blessings of wealth and is able to cleanse the soul from all kinds of heart diseases. Zakat awareness must also be raised by carrying out zakat literacy, especially contemporary zakat literacy so that more and more people understand the contemporary concept of zakat and pay zakat sincerely and wholeheartedly. The more people who know the contemporary concept of zakat, the potential for funds obtained from zakat funds will be even greater. The larger the existing zakat funds, the greater the opportunity to help and produce zakat mustahiq or people in need. This is the relevance of contemporary zakat literacy being able to be a zakat therapy for a prospective muzaki.

CONCLUSION

Indonesia is known for its population of the largest Muslim community, even belonging to the 10 countries with the largest economic power at the world level. Indonesia has made great progress in various aspects, one of which is by grounding the spirit of zakat literacy. The potential of zakat is very much who conducts research studies,

it is even said that the potential of zakat in Indonesia has a value of more than 200 trillion rupiah. The spirit of zakat literacy, especially in contemporary zakat literacy, is able to be a therapy for prospective muzakki to carry out zakat obligations from something that they do not know much about contemporary assets. In this era of technology, the context of the intellectual tradition of a society can be said to be literate when the community has used the information they get for social and scientific communication. The lack of a person's basic understanding of contemporary zakat will greatly affect the priorities of prospective muzaki to pay their zakat. In addition, the lack of trust of muzaki to distribute their zakat to official zakat institutions is also a factor in the lack of understanding of contemporary zakat literacy. Thus, the spirit of contemporary zakat literacy is able to become one of the therapeutic methods for muzakki to fulfill contemporary zakat.

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