



Socio-demographic correlation to *zakat* participation during the Covid-19 pandemic in Indonesia

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ABSTRACT

The Covid-19 pandemic that has occurred in various countries including Indonesia is a concern for various parties. It seems that it is starting to be felt in various professional backgrounds including in the economy. One of the Islamic financial instruments that can help improve current economic conditions is *zakat*. This study aims to determine various socio-demographic variables (zone, domicile, age, gender, occupation, latest education, income per month, average expenditure per month). This research was conducted with a descriptive quantitative approach with a total sample size of 396 people with techniques and data through an electronic questionnaire within a period of 1 month. Further data were analyzed by cross tabulation and correlation Pearson (r value). Based on the results of the study, it is known that there are 3 variables, namely: domicile, occupation, and income per month with the frequency of giving *zakat* during the Covid-19 pandemic.

Pandemi Covid-19 yang terjadi di berbagai negara termasuk Indonesia menjadi perhatian berbagai pihak. Salah satu instrumen keuangan syariah yang dapat membantu memperbaiki kondisi perekonomian akibat dampak pandemic tersebut adalah *zakat*. Penelitian ini bertujuan untuk mengetahui berbagai variabel sosio-demografi (zona, domisili, usia, jenis kelamin, pekerjaan, pendidikan terakhir, pendapatan per bulan, rata-rata pengeluaran per bulan). Penelitian ini dilakukan dengan pendekatan kuantitatif deskriptif dengan jumlah sampel sebanyak 396 orang dengan teknik dan data melalui kuesioner elektronik dalam kurun waktu 1 bulan. Selanjutnya data dianalisis dengan tabulasi silang dan korelasi Pearson (nilai r). Berdasarkan hasil penelitian, diketahui bahwa terdapat 3 variabel yaitu: domisili, pekerjaan dan pendapatan per bulan dengan frekuensi ber*zakat* di masa pandemi Covid-19.

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1. Introduction

Islamic financial instruments are proven to have an important role in alleviating poverty in which there are Islamic social financial instruments, namely: *zakat* and *waqf* (Abdullah, 2020; Iskandar et al., 2021; Oladapo et al., 2017; Rana et al., 2020; Ummulkhayr, 2020), two other Islamic financial instruments are alms and *infaq* (Alfadri et al., 2021; Almahmudi, 2020; Andrini & Auwalin, 2019; Kholid, 2019). The use of *zakat* funds, especially during the COVID-19 pandemic as a solution to economic problems in Indonesia, has also proven successful (Abidin, 2021; Amirudin & Sabiq, 2021; Ascarya, 2021; Faturrohman et al., 2021; Gwadabe & Ab Rahman, 2020; Hafizah, 2021; Iskandar et al., 2020; Purwanto et al., 2021).

The magnitude of the role of *zakat* funds shows that in Indonesia, *zakat* is still paid because paying *zakat* is mandatory for Muslims on the condition that the *nisab* is the implementation of the third pillar of Islam (Al-Mubarak et al., 2021). The management of *zakat* funds is even regulated in Law No.23 of 2011. This means that in Indonesia, *zakat* is very important because the regulation is even made to provide legal strengthening and certainty for *zakat* fund management institutions to support the creation of a *zakat* ecosystem in Indonesia.

Covid-19 has had an impact on various fields of people's lives in Indonesia. Even in the worst conditions, Muslims are still required to do good by paying *zakat* to be distributed to 8 *asnaf* in Indonesia. Even though the conditions of the Muslim community in Indonesia during the Covid-19 period were different from one another with very diverse educational backgrounds, incomes, areas of residence and socio-demographic variables. *Zakat* behavior during pandemic COVID-19 is not effected by the condition of Muslim people where they lived event in the red zone (Napitupulu et al., 2021).

Existing research focuses on non-socio-demographic variables such as: publications, promotions (Asiati, 2022), reputation, religiosity, motivation (Munawir & Sartiyah, 2022). Other studies focus on altruism and level of understanding variables (Asiati, 2022) to tithe compliance (Prasaja et al., 2022). In addition, variations in accountability, transparency, *zakat* literacy, income, religiosity and trust (Asiati, 2022) It also affects people's interest in paying professional *zakat* during the COVID-19 pandemic. However, the socio-demographic determinants of the Muslim community in Indonesia are not known to participate in paying *zakat* during the COVID-19 pandemic. Therefore, this study aims to determine the relationship between socio-demographic variables on *zakat* participation during the covid-19 pandemic in Indonesia.

2. Research Method

This research is a quantitative descriptive study where the data used are primary data derived from the distribution of electronic questionnaires (e-questionnaire) on various social media (*online based questionnaire*) to *zakat* payer (*muzzaki*) that lived in Indonesia. This is the internet research which the number of sample is unrestricted or anyone who is a *zakat* payer allowed to fill out the questionnaire provided, the respondents called as the self-selected respondent (Sarwono, 2006) (See Figure 1).

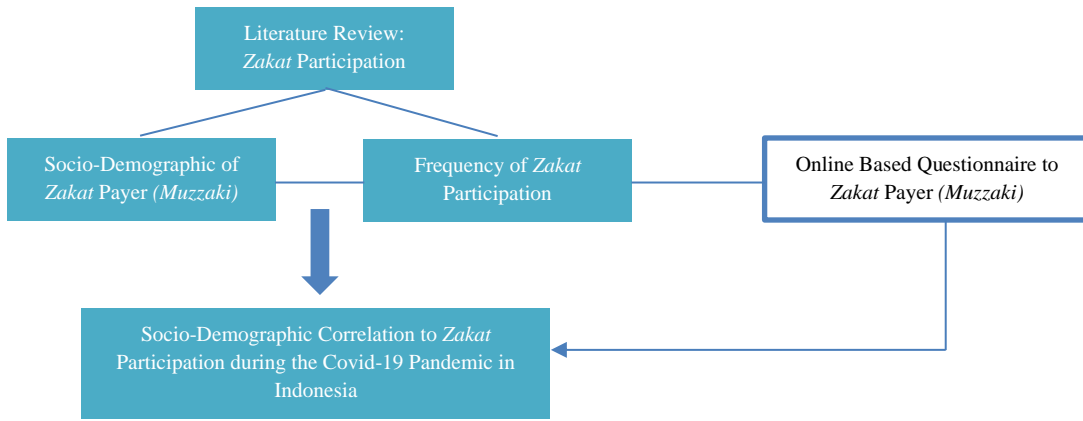


Figure 1. Data Collection

Source: Author, 2022

The data of this study was analyzed with two kinds of analysis. The cross-tabulation analysis is carried out to identify and find out whether there is a correlation or relationship between one variable and another variable. It is continue to analyze the data with the Pearson Chi-Square tests analysis (See Figure 2).

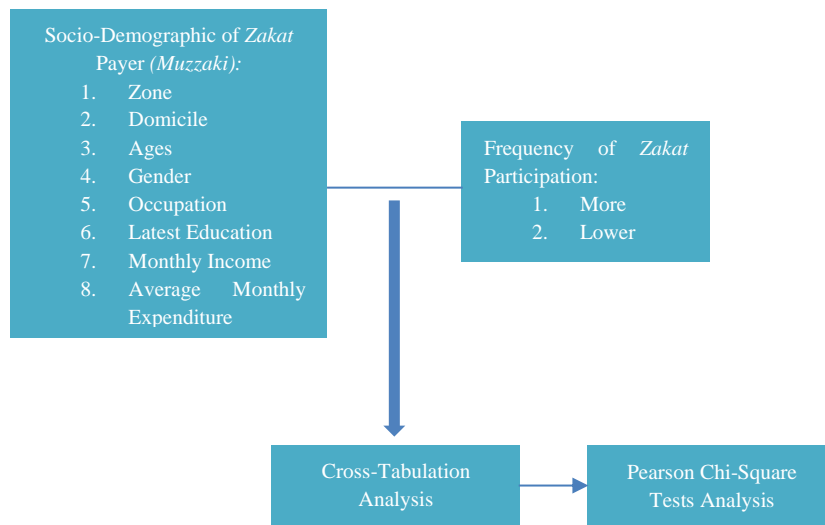


Figure 2. Data Analysis

Source: Author, 2022

3. Result and Discussion

Characteristics of Respondents

The characteristics of the respondents, in this case the people in Indonesia based on gender, age and complete study program, can be seen in Table 1.

Table 1. Respondent's Profile

Characteristics	Criteria	N	%
Zone	Red	134	33,8
	Orange	30	7,6
	Yellow	115	29
	Green	117	29,5
	Total	396	100
Domicile (Island)	Sumatra	181	45,7
	Java	190	48
	Kalimantan	14	3,5
	Sulawesi	8	2
	Bali	2	0,5
	Seram	1	0,3
	Total	396	100
Ages	21-25 years	106	26,8
	26-30 years	56	14,1
	31-35 years	79	19,9
	36-40 years	68	17,2
	41-45 years	48	12,1
	> 45 years	39	9,8
	Total	396	100
Gender	Male	140	35,4
	Female	256	64,6
	Total	396	100
Occupation	Housewife	74	18,7
	Employee	66	16,7
	Civil Servant	73	18,4
	Entrepreneur	61	15,4
	College Students	62	15,7
	Farmer	9	2,3
	Freelancer /Blogger/Writer	19	4,8
	Teacher/Lecturer	27	6,8
	Others (ood job, <i>Fresh graduate</i>)	5	1,3
	Total	396	100
Latest Education	High School/Equivalent	112	28,3
	Diploma/Equivalent	32	8,1
	Bachelor Degree	146	36,9
	Master Degree	101	25,5
	Doctoral Degree	5	1,3
Total	396	100	
Monthly Income	IDR 1.000.000- IDR 2.500.000	163	41,2
	IDR 2.501.000- IDR 4.000.000	67	16,9
	IDR 4.001.000- IDR 5.500.000	57	14,4
	IDR 5.001.000- IDR 7.000.000	38	9,6
	> IDR 7.001.000	71	17,9
Total	396	100	
Average Monthly Expenditure	IDR 1.000.000- IDR 2.500.000	178	44,9
	IDR 2.501.000- IDR 4.000.000	97	24,5
	IDR 4.001.000- IDR 5.500.000	47	11,9
	IDR 5.001.000- IDR 7.000.000	29	7,3
	> IDR 7.001.000	45	11,4
Total	396	100	

Source: own study, 2021

Cross Tabulation Analysis Results

Based on Table 2, it can be seen that the majority of respondents in the red zone increased the frequency of their *zakat* during the COVID-19 pandemic, which was as many as 108

people. Meanwhile, the rest in the green zone (83 people), the yellow zone (81 people) and the orange zone (22 people) are increasing the frequency of tithing during the COVID-19 pandemic. This is in line with the total number of respondents, the majority of whom are also in the red zone, which is 134 people.

Table 2. Results of Cross Tabulation between Zones with Frequency of *Zakat* during the COVID-19 Pandemic

Zones	Frequency of <i>Zakat</i> Participation		Total
	Yes	No	
Green	83	34	117
Yellow	81	34	115
Orange	22	8	30
Red	108	26	134
Total	294	102	396

Source: processed data, 2022

The majority of respondents residing on the island of Java increased the frequency of their *zakat* during the COVID-19 pandemic, which was 133 people. Meanwhile, the rest who live on Sumatra Island (117 people), Kalimantan Island (11 people), Sulawesi Island (6 people) and Bali Island (2 people) have also increased their *zakat* frequency during the COVID-19 pandemic. This is in line with the fact that the majority of respondents who live in Java are also in the red zone. More details can be seen in Table 3.

Table 3. Results of Cross Tabulation between Domicile and Frequency of *Zakat* during the COVID-19 Pandemic

Domicile (Island)	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
Sumatra	117	64	181
Java	133	57	190
Kalimantan	11	3	14
Sulawesi	6	2	8
Bali	2	0	2
Seram	0	1	1
Total	269	127	396

Source: processed data, 2022

The majority of female respondents increased the frequency of their *zakat* during the COVID-19 pandemic, which was 174 people. Meanwhile, the rest are male (95 people). This is in line with the total number of respondents, the majority of whom are also female, namely 256 people. More details can be seen in Table 4.

Table 4. Results of Cross Tabulation between Gender and Frequency of *Zakat* during the COVID-19 Pandemic

Gender	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
Male	95	45	140
Female	174	82	256
Total	269	127	396

Source: processed data, 2022

Based on Table 5, it can be seen that the majority of respondents aged 21-25 years increased the frequency of their *zakat* during the COVID-19 pandemic, namely 68 people. Meanwhile, the rest aged 36-40 years (51 people), 31-35 years (50 people), 41-45 years (37 people), 26-30 years (36 people) and >45 years (27 people) increased in frequency during the COVID-19 pandemic. More details can be seen in Table 4.

Table 5. Cross-tabulation results between age and frequency of *zakat* during the COVID-19 pandemic

Ages	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
21-25	68	38	106
26-30	36	20	56
31-35	50	29	79
36-40	51	17	68
41-45	37	11	48
> 45	27	12	39
Total	294	102	396

Source: processed data, 2022

The majority of respondents who are ASN (State Civil Apparatus) have increased the frequency of their *zakat* during the COVID-19 pandemic, namely 56 people. Meanwhile, the rest are housewives (51 people), employees (47 people), entrepreneurs (39 people), students (37 people), teachers/lecturers (19 people), Freelancers/Bloggers/Writers (16 people), farmers (3 people) and Others (Fresh graduate) (1 person). More details can be seen in Table 6.

Table 6. Cross-tabulation results between occupations with frequency of *zakat* during the COVID-19 pandemic

Occupation	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
Housewife	51	23	74
Employee	47	19	66
Civil Servant	56	17	73
Entrepreneur	39	22	61
College Student	37	25	62
Farmer	3	6	9
Freelancer	16	3	19
Blogger/Writer			
Teacher/Lecturer	19	8	27
Others (<i>Fresh graduate</i>)	1	4	5
Total	269	127	396

Source: processed data, 2022

Based on Table 7, it can be seen that the majority of respondents with the latest bachelor's education increased the frequency of their *zakat* during the COVID-19 pandemic, which was as many as 108 people. Meanwhile, the rest with the latest education of S2 (71 people), High School/Equivalent (64 people), Diploma/Equivalent (21), S3 (5 people) also increased the frequency of their *zakat* during the COVID-19 pandemic. More details can be seen in Table 7.

Table 7. Results of Cross Tabulation between Recent Education and Frequency of *Zakat* during the COVID-19 Pandemic

Education	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
High School/Equivalent	64	48	112
Diploma/Equivalent	21	11	32
Bachelor Degree	108	38	146
Master Degree	71	30	101
Doctoral Degree	5	0	5
Total	269	127	396

Source: processed data, 2022

Respondents with a monthly income of IDR 1,000,000 - IDR 2,500,000, the majority increased the frequency of their *zakat* during the COVID-19 pandemic, which was 98 people. Meanwhile, the rest have a monthly income of IDR 2,501,000- IDR 4,000,000 (51 people), >IDR 7,001,000 (49 people), IDR 4,001,000- IDR 5,500,000 (40 people) and IDR 5,001,000- IDR 7,000,000 (31 people).) also increased the frequency of tithing during the COVID-19 pandemic. More details can be seen in Table 8.

Table 8. Cross-tabulation results between monthly income and frequency of *zakat* during the COVID-19 pandemic

Monthly Income	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
IDR1.000.000-IDR2.500.000	98	65	163
IDR2.501.000-IDR4.000.000	51	16	67
IDR4.001.000-IDR5.500.000	40	17	57
IDR5.001.000-IDR7.000.000	31	7	38
>IDR7.001.000	49	22	71
Total	269	127	396

Source: processed data, 2022

Respondents who have an average monthly expenditure of IDR 1,000,000- IDR 2,500,000, the majority increased the frequency of their *zakat* during the COVID-19 pandemic, which was 119 people. Meanwhile, the rest had an average monthly expenditure of IDR 2,501,000- IDR 4,000,000 (62 people), IDR 4,001,000- IDR 5,500,000 (34 people) > IDR 7,001,000 (30 people), and IDR 5,001,000- IDR 7. 000,000 (24 people) also increased the frequency of their *zakat* during the COVID-19 pandemic. More details can be seen in Table 9.

Table 9. Cross-tabulation results between Average Monthly Expenditures and Frequency of *Zakat* during the COVID-19 Pandemic

Average Expenditure Monthly	Frequency of <i>Zakat</i> Participation		Total
	More	Lower	
IDR1.000.000-IDR 2.500.000	119	59	178
IDR2.501.000- IDR4.000.000	62	35	97

IDR4.001.000-IDR5.500.000	34	13	47
IDR5.001.000-IDR7.000.000	24	5	29
>IDR7.001.000	30	15	45
Total	269	127	396

Source: processed data, 2022

Pearson Chi-Square Tests Analysis Results

Based on the results of the Pearson Chi-Square tests analysis results in Table 10, there is a relationship between 3 variables, namely: Employment, Last Education and Income per month with the frequency of tithing during the COVID-19 pandemic. Meanwhile, the rest such as: zone, domicile, gender, age and average monthly expenditure have no relationship with the frequency of tithing during the COVID-19 pandemic.

Table 10. Relationship between Zone, Domicile, Gender, Age, Occupation, Last Education, Income per Month and Average Expenditure per Month with Frequency of *Zakat* during the COVID-19 Pandemic

Variables	Pearson Chi-Square Value	Decision
Zone	0.223	Uncorrelated
Domicile	0.003	Correlated
Gender	0.056	Uncorrelated
Age	0.140	Uncorrelated
Occupation	0.013	Correlated
Education	0.106	Uncorrelated
Monthly Income	0.016	Correlated
Average Expenditure Monthly	0.391	Uncorrelated

Source: processed data, 2022

Table 10 explains that the value is $0.003 < 0.05$ means that domicile or where the *zakat* payer lived has a correlation to *zakat* frequency participation during pandemic COVID-19 in Indonesia. In addition, occupation and monthly income has a correlation with the *zakat* frequency participation which is 0.013 and 0.016 respectively. Furthermore, monthly income that has correlation to the increasing frequency of *zakat* during the COVID-19 pandemic are supported by the results of previous studies, where income has an influence on compliance in paying *zakat* (Alisa, 2016). However, others socio-demographic variables namely zone, gender, age, education and average expenditure monthly has value higher than 0.05. It means that zone, gender, age, education and average expenditure monthly was uncorrelated with the *zakat* frequency participation during pandemic COVID-19 in Indonesia partially.

During covid-19, the role of *zakat* is very large, proven in various countries *zakat* helps the community not only in Indonesia (Ascarya, 2021; Fithor et al., 2021) but also other countries such as in Malaysia (Zahri et al., 2023) and Nigeria (Umar & Danlami, 2022). Another thing that needs to be done in an effort to increase *zakat* participation is collaboration between *mustahik* and *muzzaki* (Herianingrum et al., 2022). Nowadays, financial technology even plays an important role in *zakat* collection activities (Shaikh, 2020). *Zakat* is a very interesting Islamic social finance instrument with various other important studies. That's why *zakat* management still need to be improved (Chotib, 2023). Government as a policy maker can continue to pay attention to the development of *zakat* through influential socio-demographic variable because *zakat* has proven to be able to make Indonesia the most generous country in the world.

4. Conclusions

A person's socio-demographic factors have a relationship with the frequency of *zakat* participation during the COVID-19 pandemic in Indonesia, these factors are domicile, occupation, and monthly income. In this study, other socio-demographic factors such as: zone, gender, age, education and average monthly expenditure had nothing to do with the frequency of *zakat* participation during the COVID-19 pandemic in Indonesia. This shows that domicile, occupation and monthly income can determine the participation of the *zakat* payer (*muzakki*) in Indonesia to pay *zakat* during the COVID-19 pandemic because there is a correlation between that three socio-demographic variables to the frequency of *zakat* participation.

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