




Implementation of Agricultural Zakat Practices Among Rice Farmers in Rural Bengkulu, Indonesia: A Qualitative Field Study

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<p>Submitted: August 21st, 2025</p> <p>Revised: September 13rd, 2025</p> <p>Accepted: November 21st, 2025</p> <p>Published: December 28th, 2025</p> <p>By: International Journal of Islamic Economics (IJIE)</p> <p>Copyright: ©2025. Muthi' 'Adilah Bahril, Oktika, Merliana</p>  <p>This article is licensed under the Creative Commons Attribution- Share Alike 4.0 International License. http://creativecommons.org/licenses/by-sa/4.0/</p>	<p>Introduction: Agricultural zakat plays an important role in supporting social welfare, yet many rural farmers in Indonesia still lack an understanding of its rules and obligations. In Coko Betung Village, most rice farmers harvest yields that exceed the <i>nishab</i>, but their zakat practices remain informal and guided by tradition rather than Islamic jurisprudence.</p> <p>Objective: This study aims to examine how rice farmers understand, calculate, and implement agricultural zakat, and to identify the factors influencing compliance and non-compliance.</p> <p>Method: Using a qualitative field research approach, data were collected through observations, interviews with 10 purposively selected farmers, and documentation, and were then analyzed using data reduction, data display, and conclusion drawing.</p> <p>Result: The findings show that although most farmers distribute portions of their harvest to neighbors or the local mosque, only a few correctly recognize these acts as obligatory zakat and apply the prescribed rate of 5%-10%. Limited zakat literacy, strong cultural norms, and minimal institutional presence contribute to these gaps.</p> <p>Implication: This suggests the need for targeted zakat literacy programs, enhanced institutional outreach, and community-based strategies to improve agricultural zakat compliance and enhance its socioeconomic impact.</p> <p>Keywords: <i>Agricultural zakat; Islamic social finance; Rural farmers.</i></p>

A. Introduction

Zakat occupies a pivotal and non-negotiable position within the framework of Islamic economic thought, extending beyond its function as a mere ritual. It is universally conceived by Islamic scholars as a structured socioeconomic mechanism fundamentally designed to promote equitable wealth redistribution, mitigate the deleterious effects of social inequality, and systematically strengthen communal solidarity. The underlying philosophy of Zakat unequivocally posits that wealth is not solely an individual domain but also carries an inherent, mandatory social obligation (*ḥaqq al-māl*) that must be discharged for the holistic welfare of the wider community (Sumai et al., 2019). This dual dimension, which harmonizes spiritual

piety with mandatory economic redistribution, renders Zakat a strategic and resilient tool for sustainable Development, a tool whose relevance is magnified in agrarian societies where economic stability is deeply intertwined with environmental conditions, seasonal cycles, and existing traditional communal bonds.

Among the various mandated categories of Zakat, Agricultural Zakat (*zakāt al-ẓirāʿah*) holds particular significance, given the historical prominence of agriculture as a primary economic source across the Muslim world. Rooted in classical Islamic jurisprudence, this category of Zakat is obligatory on essential staple crops that can be stored, weighed, or measured, such as dates, wheat, barley, and, in Southeast Asia, rice. The obligation to pay Zakat becomes binding once the harvested yield reaches the minimum threshold, known as the *niṣāb*. This threshold, equivalent to five *wasāq*, is quantifiably converted in modern metric terms to approximately 653 kilograms of rice.

The regulatory structure of Agricultural Zakat further demonstrates a nuanced and equitable understanding of economic effort and investment. Islamic law stipulates a differential rate, distinguishing between crops sustained by natural irrigation (relying on rainfall or natural springs), which are subjected to a Zakat rate of 10 percent, and those requiring human effort or substantial financial expenditure for irrigation (such as mechanical pumps or built canals), which are assessed at 5 percent. This proportionality is a clear manifestation of the principle of Islamic justice, ensuring that the burden of the religious levy is calibrated to the cultivator's financial and physical effort. Contemporary scholarship consistently advocates for the effective and systematic implementation of *zakāt al-ẓirāʿah* as a vital economic instrument capable of stabilizing food security, diminishing entrenched rural poverty, and fostering the overall resilience and capacity of the farming community. (Mongkito et al., 2025; Sania et al., 2024).

Indonesia, being the world's largest Muslim-majority nation and possessing expansive and diverse agricultural landscapes, theoretically holds immense potential for leveraging Agricultural Zakat to bolster rural prosperity significantly. The national system for Zakat management has been formally structured and legally reinforced by Law No. 23 of 2011, which designates the National Zakat Agency (BAZNAS) and various regional Zakat institutions (LAZ) as the accredited, statutory bodies responsible for the organized collection and effective distribution of Zakat.

Nevertheless, existing empirical data and field observations consistently indicate substantial underutilization of Agricultural Zakat relative to its vast theoretical potential. The principal challenge identified in numerous studies is the widespread low level of Zakat literacy among grassroots farmers. (Shikur et al., 2025). A considerable segment of the rural producing population lacks precise knowledge of the *niṣāb* threshold, the applicable mandatory tax rates (the 5% vs. 10% distinction), or the specific religious criteria for legitimate Zakat recipients (*mustahiq*). This pervasive deficit in essential Zakat knowledge often forces local communities to rely heavily on inherited customs or informal local interpretations of charitable giving that may deviate from codified Islamic jurisprudence.

Furthermore, the implementation process of Zakat is profoundly shaped by informal local practices and deep-seated cultural traditions specific to Indonesia's diverse regions. In rural contexts, deep-seated traditions of communal giving, such as *sedekah bumi* (a form of

harvest thanksgiving) or the customary sharing of the harvest bounty with kin and neighbours, are prevalent. While these social actions are undeniably critical for maintaining robust social cohesion, fulfilling communal expectations, and expressing sincere generosity, they frequently obscure the critical legal and theological distinction between *zakāt* (a required, structured obligation) and *ṣadaqah* (a voluntary, unstructured charitable act).

The limited institutional and physical presence of formal Zakat bodies in many remote rural regions further exacerbates the situation. While BAZNAS and provincial Zakat organizations exist, their operational activities and educational outreach are typically concentrated in urban or semi-urban environments. (Syamsuri & Adillah, 2024; Thamrin et al., 2023). This institutional vacuum compels farmers to adopt entirely informal and decentralized distribution systems, relying instead on local traditional figures or personal networks. Consequently, these informal systems, while satisfying local social needs, often lead to significant inaccuracies in Zakat calculations and a divergence from the structured guidelines necessary to ensure the maximum socioeconomic impact intended by *sharī'ah*.

This complex reality, marked by capability and contradiction, is vividly exemplified in Coko Betung Village, a remote agrarian settlement located in the Padang Guci Hulu District of the Kaur Regency, Bengkulu Province. The village economy is overwhelmingly sustained by subsistence and commercial rice cultivation. Initial field observations and quantitative assessments indicate that most local farmers consistently achieve yields that substantially exceed the stipulated Zakat threshold, with production typically ranging from 800 to 1,500 kilograms per harvesting season.

Despite meeting and exceeding this *niṣāb*, preliminary research has uncovered a fundamental inconsistency in their Zakat practice. While the farmers of Coko Betung routinely distribute a significant portion of their harvested rice to neighbours, relatives, or the local mosque, these generous acts are overwhelmingly categorized by the practitioners themselves as cultural philanthropy or an act of traditional gratitude (*tanda syukur*), rather than the exact and formal fulfillment of the specific Zakat obligation. The confluence of insufficient Zakat literacy, the prevailing authority of local cultural norms, and the complete absence of formal Zakat collection and education programs in this secluded area contributes directly to a significant and problematic disparity between formal religious duty and actual local behavior.

The existing body of literature has highlighted the importance of strengthening rural Zakat implementation to enhance compliance and its potential socioeconomic impact. However, most established scholarly works on Zakat implementation and farmer compliance gravitate toward macro-level national surveys, case studies of formal Zakat institutions in urban centres, or field research conducted in well-documented regions such as Java or Northern Sumatra. Consequently, there is a critical research gap in the in-depth, nuanced, and qualitative understanding of the implementation of Zakat at the grassroots level within socio-culturally distinct, institutionally underserved, and geographically remote farming communities. Specifically, Bengkulu Province remains profoundly underrepresented in the discourse on Islamic economics, lacking the necessary scholarly documentation to inform effective, localized policy. This gap is not merely geographical; it is methodological, calling for rich qualitative narratives that document precisely how individual farmers negotiate the demands of religious law with ingrained cultural traditions and severe institutional limitations.

In direct response to this significant empirical and conceptual lacuna, the present qualitative field study is conceived. The core purpose of this research is to provide a comprehensive and robust exploration of the lived realities of Agricultural Zakat practices among rice farmers in Coko Betung Village. The study aims to investigate the farmers' understanding of Zakat meticulously, analyze the actual methods they employ (or fail to employ) in calculating their obligations, and examine the channels they choose for distribution, ultimately identifying the complex, interwoven cultural, institutional, and economic factors that critically influence their compliance or non-compliance with Zakat mandates.

By achieving these aims, this study will make a dual scholarly contribution. Academically, it will substantially enrich the existing body of literature by providing unique, empirically grounded insights into the implementation of Zakat in Bengkulu, a critical yet neglected geographical area, thereby advancing the fields of both Islamic economics and the anthropology of religion. Practically, the ensuing detailed findings will offer precise, actionable implications for Zakat institutions, policymakers, and local religious authorities, supporting the design of culturally sensitive and highly targeted outreach and literacy programs necessary to bridge the current profound chasm between powerful, meaningful local charitable traditions and the structured, accurate fulfillment of formal *sharī'ah*-compliant Zakat, thereby maximizing Zakat's actual effectiveness in the context of rural socioeconomic Development.

B. Literature Review

Agricultural zakat, commonly referred to as *zakāt al-ẓirā'ah*, has long been discussed in Islamic jurisprudence and modern Islamic economic scholarship as a key instrument for redistributing wealth and supporting vulnerable populations. Classical jurists such as Abu Hanifah, Malik, al-Shāfi'ī, and Ibn Ḥanbal provided detailed explanations of agricultural zakat, outlining its *nishab*, rates, and conditions. (Ab Rahman et al., 2023). Their works emphasize that agricultural zakat is not only a religious obligation but also a mechanism for ensuring the equitable distribution of staple food resources across society. (Fakhruddin et al., 2024; Obaid Hasan Saleh et al., 2024). In *al-Mughnī*, Ibn Qudāmah explains that zakat becomes obligatory when crops reach the *nishab* of 5 *wasaq*, equivalent to approximately 653 kilograms in modern units. (Kutluay, 2022). The classical framework highlights fairness: the amount of zakat is proportional to the farmer's effort, with higher rates applied when the crop grows naturally without additional cost. (Kutluay, 2022).

Contemporary interpretations of agricultural zakat increasingly emphasize its role within modern socioeconomic systems, particularly in rural areas where farming remains the primary source of livelihood (Abdul Majid et al., 2024). Recent scholars in Islamic social finance argue that agricultural zakat is not only a religious obligation but also a strategic economic instrument capable of enhancing food security (Hossain et al., 2019), reducing rural poverty (Mongkito et al., 2025; Sania et al., 2024; Sumai et al., 2019), and strengthening farmers' resilience when implemented effectively (Abdul Majid et al., 2024; Hossain et al., 2019). These studies highlight that agricultural zakat has shifted from being viewed merely as a ritual act to becoming a mechanism that can influence economic decision-making, stimulate productive behavior, and contribute to broader community welfare. Insights from

contemporary research further indicate that when agricultural zakat is administered through transparent and accessible institutions (Hadi et al., 2024), it can catalyze equitable Development and improved rural Well-being.

Modern Islamic economic literature also broadens the discussion by exploring agricultural zakat within the broader domain of Islamic social finance. Islamic social finance encompasses zakat, waqf, *ṣadaqah*, and in some frameworks, Islamic microfinance. Scholars argue that agricultural zakat is closely linked to risk-sharing principles. (Muhammad Hilmi Bin Mat Johar et al., 2025; Saputra et al., 2024; Yuan et al., 2025). In agrarian contexts where farmers face seasonal uncertainties, climate risks, and fluctuating yields, agricultural zakat can function as a stabilizing mechanism that redistributes resources across households and seasons. They suggest that the social safety net created by agricultural zakat can reduce vulnerability and enhance resilience in rural economies, especially among smallholder farmers.

Empirical research on zakat implementation in rural settings reveals several recurring themes. One central theme is zakat literacy, defined as individuals' understanding of zakat obligations, calculation methods, eligible beneficiaries, and the distinction between zakat and voluntary charity. Studies consistently show that zakat literacy remains low among rural farming communities in many Muslim-majority regions. (Shikur et al., 2025) Note that misconceptions regarding *nishab*, calculation percentages, and distribution channels often lead to underpayment or misallocation of zakat. Their findings echo earlier observations by Kutluay (2022), who argue that traditional norms of generosity—such as sharing crops with neighbors or donating to local mosques—are often mistaken for zakat, even though they do not always fulfill the criteria set by Islamic law.

In the Indonesian context, this issue is particularly pronounced due to the strong influence of local customs (*adat*) on religious practices. Many Indonesian farmers engage in customary giving traditions such as *sedekah bumi*, *tasyakuran panen*, or sharing rice with relatives and neighbors during harvest. While these practices embody generosity and strengthen social ties, they can obscure the distinction between voluntary charity and obligatory zakat. Research by (Kutluay, 2022) Demonstrates that local customs, while beneficial for community cohesion, often replace formal zakat practices, especially in remote areas with limited institutional presence.

Another recurring theme in the literature is the limited role of formal zakat institutions in rural regions. While Indonesia's zakat governance structure—particularly through BAZNAS and LAZ—has developed significantly in urban areas, its reach in remote rural villages remains inconsistent. Studies by (Hidayatullah & Priantina, 2018) Show that rural farmers rarely interact with official zakat institutions, either due to geographical distance, lack of awareness, or low trust in institutional processes. As a result, zakat practices tend to follow informal, community-based patterns. These informal systems are characterized by direct giving, personal judgments about eligibility, and reliance on local religious leaders rather than on institutional guidelines.

Although informal systems may seem practical and familiar, they often lead to inaccuracies in zakat calculation (Shikur et al., 2025). Empirical research indicates that farmers often estimate their zakat informally, relying on tradition rather than precise measurements (Musanna et al., 2025; Zainuddin et al., 2023). Some provide a fixed number of rice sacks

regardless of the actual yield, whereas others distribute rice only when they feel financially secure. This flexibility, while culturally understandable, does not align with the structured requirements of agricultural zakat. Khairani et al. (2022) argue that such deviations contribute to the persistent gap between zakat potential and actual zakat collected in Indonesia.

A more petite body of research focuses on agricultural zakat in specific regions, such as Langkat Regency. (Saputra et al., 2024) and Akeguraci Village (Killian & Rahman, 2020) Where local governments or zakat institutions have enacted supportive policies, these studies often highlight successful models of community engagement, local regulations, and institutional partnerships that enhance zakat compliance. However, there is limited research on agricultural zakat in Bengkulu Province, particularly in rural districts such as Padang Guci Hulu. This geographical gap in the literature underscores the need for empirical studies that explore how zakat is practiced in less documented regions with distinct social and cultural contexts.

The literature also identifies several enabling factors that can improve zakat compliance. First, the presence of religious leaders who actively teach and clarify zakat obligations has a strong positive influence on community behavior. (Musanna et al., 2025; Ridlwan et al., 2025; Thamrin et al., 2023). Second, institutional outreach—such as workshops, field visits, and simplified zakat calculation tools—can significantly enhance understanding and compliance. (Cokrohadisumarto et al., 2019; Febriandika et al., 2023; Mutmainah et al., 2024). Third, transparent and accountable zakat institutions can build trust, making farmers more willing to engage with formal systems. (Amalia et al., 2024; Munir, 2021; Nasution et al., 2024). Finally, community-based monitoring mechanisms, such as farmer group discussions or local zakat committees, can help align cultural practices with Islamic jurisprudence.

Despite these insights, there remains a gap in studies exploring the lived experiences of individual farmers in rural Bengkulu. Existing literature provides general patterns but often lacks in-depth narratives of how farmers understand religious obligations, negotiate cultural traditions, and respond to institutional limitations. The present study seeks to address this gap by offering a detailed, grounded exploration of agricultural zakat practices in Coko Betung Village. By synthesizing classical jurisprudence, modern Islamic economic thought, and empirical findings, this literature review establishes a theoretical foundation for analyzing real-world zakat practices in a rural Indonesian setting.

C. Research Methodology

This study employs a descriptive qualitative research design grounded in an interpretive paradigm to explore the agricultural zakat practices of rice farmers in Coko Betung Village, Padang Guci Hulu District, Kaur Regency, Bengkulu Province. The qualitative approach was specifically selected to uncover the nuanced meanings and reasoning behind the farmers' actions, which are deeply influenced by cultural traditions, personal beliefs, and local economic conditions, rather than merely measuring statistical compliance. The research location was purposively selected because of the community's heavy reliance on rice farming as a primary livelihood and the specific phenomenon in which many farmers harvest yields exceeding the nishab threshold yet operate with limited institutional zakat oversight.

To ensure the acquisition of rich, contextually grounded data, the study employed purposive sampling to select informants. The research involved a total of ten rice farmers who were specifically chosen based on rigorous inclusion criteria: they must own and cultivate their own rice fields, consistently produce harvests that meet or exceed the zakat nishab (approximately 653 kilograms), have resided in the village for a significant duration, and demonstrate a willingness to articulate their experiences regarding harvest management. Data collection was triangulated through three primary methods: extensive field observations covering the entire farming cycle, from preparation through post-harvest activities; semi-structured interviews lasting 25-45 minutes per session to probe farmers' understanding of zakat obligations; and the review of relevant documentation, including village monographs and agricultural production reports.

The data analysis procedure followed the systematic interactive model developed by Miles and Huberman, comprising three distinct stages: data reduction, data display, and conclusion drawing. In the data reduction stage, the researcher rigorously reviewed interview transcripts and field notes to identify and organize recurring themes related to zakat literacy, cultural norms, and institutional awareness. Subsequently, in the data display stage, the reduced information was organized into structured narrative descriptions and thematic categories, enabling the detection of patterns across informants. Finally, the conclusion-drawing stage involved interpreting these patterns by comparing the findings against established Islamic economic concepts and verifying them through cross-checking data sources. To ensure the scientific validity and trustworthiness of the study, the researcher employed triangulation of sources and methods, as well as member checking, in which interpretations were confirmed with selected informants to ensure alignment with their intended meanings. Ethical considerations were strictly maintained throughout the process, with all informants provided with pseudonyms and assured that their participation was voluntary.

D. Results and Discussion

Results

The empirical data gathered from the ten purposively selected rice farmers in Coko Betung Village provides a granular depiction of agricultural zakat practices, highlighting the complexity at the intersection of religious duty, cultural tradition, and institutional absence. The presentation of these findings is strictly focused on descriptive evidence derived from field observations and interview transcripts, avoiding external interpretation or comparison with extant literature.

Farmers' Functional Literacy and Subjective Determination of Zakat Obligation

The investigation into farmers' specific knowledge of Zakat criteria revealed a fundamental dichotomy between strong religious acknowledgment and low functional literacy. All ten farmers interviewed expressed an unwavering conviction that Zakat on their rice harvest is a non-negotiable religious obligation (*wajib*). This piety, however, did not translate into a command of the quantitative metrics required for formal compliance. Only a single farmer out of the ten could accurately state the *niṣāb* threshold for rice (approximately 653 kilograms) as defined by *sharī'ah*. The widespread ignorance of this fundamental

benchmark means the majority of the community has no objective standard by which to measure their liability.

Rather than adhering to quantitative metrics, the remaining nine farmers consistently relied on subjective, qualitative assessments to determine whether and when Zakat was due. These subjective determinants were rooted in the perception of personal abundance. Common phrases repeatedly captured during interviews included: "I pay if the harvest is very plentiful, more than three sacks full after storage," "The Zakat is due when the storage house is notably full and our personal needs for the year are guaranteed," or "It is time to give when the yield feels truly abundant." Furthermore, the critical distinction between the 5% rate for artificially irrigated land and the 10% rate for natural irrigation was virtually unknown. Most farmers operated under a single, internalized rate, which they intuitively deemed 'enough' to share, often hesitating to calculate a precise percentage, viewing the formal process as overly complicated and inaccessible. This empirical finding demonstrates a scenario where high internal religious motivation is rendered ineffective by a profound deficit in the functional knowledge required for accurate Zakat calculation.

The Mechanics of Post-Harvest Giving and Distribution Channels

Despite the systemic failure to formally calculate Zakat, empirical evidence indicates that all ten informants routinely engaged in significant post-harvest redistribution of their rice. Crucially, the farmers themselves consistently used terms rooted in local customary traditions to describe this activity, primarily referring to it as "*tanda syukur*" (a sign of gratitude) or "*sedekah*" (voluntary charity), thereby consciously or subconsciously distinguishing it from the formal zakat al-mal tax obligation. The volume of the harvest distributed was determined not by the weight of the total yield but by customary estimates—for instance, filling a small container (usually a *timba* or small basket) for each recipient, or simply giving based on proximity.

The data on distribution channels clearly established a strong focus on community maintenance and kinship ties, revealing a significant deviation from the formal categories of *mustahiq* (Zakat recipients). The recipients of this *tanda syukur* were found to be overwhelmingly immediate social contacts:

1. Close Neighbors and Relatives. The largest and most prioritized group for the distributed rice was immediate kin and next-door neighbors, regardless of the recipient's actual need or economic status. This prioritization was explained as fulfilling a social requirement for reciprocal community solidarity.
2. Local Religious Figures. Smaller token portions were allocated to local imams (prayer leaders) or *gurus ngaji* (religious teachers) as a sign of respect and spiritual acknowledgment.
3. Local Mosque. The least common channel was the local mosque fund; when it did occur, it was usually a small monetary contribution or a negligible amount of rice reserved for the building's physical maintenance, rather than a distribution to the poor.

Significantly, field observations confirmed that no farmers' post-harvest giving was channeled through or formally registered with the District BAZNAS or any other recognized Zakat collection institution (LAZ). The entire system of redistribution remains strictly localized and informal.

Institutional Vacuum and Farmers' Compliance Readiness

The empirical study confirmed the absence of formal Zakat management in Coko Betung Village. There is no operational Zakat collection unit, no designated local representative, and no evidence of historical educational outreach from the District BAZNAS or any private LAZ regularly present in the area. Farmers stated that they rely entirely on current local informal methods because no readily available or accessible alternatives exist. When directly questioned about formal compliance, nearly all farmers expressed an evident willingness to pay Zakat if an institution sent a trained representative to collect it in the field or village immediately after the harvest. This crucial finding suggests that the primary barrier to formal compliance is not financial or theological resistance, but rather the institutional access gap and the pervasive influence of deeply ingrained cultural norms that fill this void.

Discussion

The analysis moves beyond the descriptive findings to interpret the evidence within the existing theoretical and jurisprudential framework, addressing the Research Gap identified in the Introduction by contextualizing the specific experiences of the Coko Betung farmers.

The Structural Deficit in Zakat Quantification and Literacy

The empirical finding of high religious acknowledgment alongside low functional literacy constitutes the central argument for the academic concept of underutilization in agrarian settings. The farmers' replacement of mandatory quantification (based on *niṣāb* and percentage) with subjective, qualitative measures of abundance directly conflicts with the foundational structure of *fiqh al-zakat*. Zakat, unlike general *ṣadaqah*, demands precision, clarity, and accountability in its calculation. (Mongkito et al., 2025). When this quantification is abandoned in favor of subjective sentiment such as "enough for my family and surplus remaining," the payment becomes theologically ambiguous, thereby structurally transforming a specific, mandatory religious duty into a generalized act of voluntary charity. (Sumai et al., 2019). This shift, demonstrated empirically in Coko Betung, corroborates and deeply contextualizes the broader challenge of low Zakat literacy previously identified in general studies across Indonesia. (Shikur et al., 2025). The evidence provided here moves the discussion beyond mere statistics by illustrating precisely how the knowledge deficit manifests as a practical, daily decision-making failure on the farm. It is an argument for structural communication failure, not a failure of piety.

Analyzing the Cultural Nexus: *Urf* vs. *Fiqh*

The predominance of *tanda syukur* and *sedekah* over formal Zakat is a critical analytical finding that interprets the blurring of lines noted in the Introduction. The observed distribution pattern, which strongly favors immediate neighbors and relatives regardless of their formal status as *mustahiqs*, reflects a profound communitarian imperative. Farmers prioritize strengthening immediate local social capital and fulfilling long-standing customary expectations (*urf*), often subconsciously conflating these influential social acts with their necessary religious obligation (*fiqh*). Anthropologically, this tradition serves a vital function: it ensures food redistribution, social insurance, and reciprocal support within a tightly-knit village ecosystem.

However, from an economic and legal perspective, this cultural commitment, while laudable, inadvertently functions as a significant barrier to the accurate, formal collection of Zakat. This finding powerfully demonstrates how the concept of *urf* (custom) can actively supersede or redefine the dictates of *fiqh* (jurisprudence) at the grassroots level. The giving remains overwhelmingly horizontal (focused within the community and kinship network) rather than vertical (directed toward the statutory eight categories of *mustahiq*), thereby critically diminishing Zakat's intended macroeconomic impact on targeted poverty alleviation and on wealth circulation beyond the immediate kin group. The Coko Betung case, therefore, illustrates a classic tension in Islamic economics between localized social utility and systemic religious mandate.

The Institutional Void and Policy Implications

The empirically confirmed institutional vacuum in Coko Betung Village provides the most vigorous justification for the Research Gap—the lack of both research and effective institutional action in remote, agrarian settings. The farmers' expressed willingness to formally comply, coupled with their current reliance on informal systems, clearly indicates that the compliance barrier is primarily logistical and institutional, rather than rooted in financial resistance or theological nonacceptance—the structural void forces them to operate entirely in a self-governed system. In the absence of a formal organizational presence, the role of local, untrained figures becomes paramount. However, these figures often lack the formal knowledge required for accurate *sharī'ah* calculations and management, perpetuating the informal cycle.

Therefore, the strategic implication of this study is unambiguous: Zakat institutions (BAZNAS/LAZ) cannot rely solely on urban or easily accessible centers, but must proactively develop culturally sensitive strategies for rural outreach. (Syamsuri & Adillah, 2024; Thamrin et al., 2023). Maximizing the socioeconomic potential of agricultural Zakat in Bengkulu requires targeted policy interventions that integrate the powerful local tradition of giving (*tanda syukur*) into the formal, accountable Zakat collection system. This research thus contributes by providing detailed, rich qualitative evidence from a neglected geographical area that is necessary to justify and inform this strategic shift.

E. Conclusion

This study examined the implementation of agricultural zakat among rice farmers in Coko Betung Village, revealing that a complex interplay of religious understanding, cultural traditions, economic considerations, and the limited presence of formal zakat institutions shapes zakat practices in this rural community. Although farmers express a strong willingness to give and recognize zakat as an important religious obligation, their understanding of agricultural zakat, especially regarding the *nishab*, zakat rates, and distribution rules, remains limited. This lack of knowledge leads to practices that blend cultural generosity with religious expectations, resulting in voluntary sharing that, while socially beneficial, does not always fulfill the requirements of zakat as defined in Islamic jurisprudence.

The findings show that farmers rely heavily on inherited customs and traditional practices when determining how much rice to distribute after each harvest. They seldom differentiate between zakat and *sadaqah*, and they estimate their harvests using non-standard

tools such as sacks or baskets. These practices make accurate zakat calculation difficult and reinforce a pattern of informal giving that is disconnected from formal guidelines. Economic uncertainties, including fluctuating rice prices and unpredictable environmental conditions, further influence farmers' decisions, prompting them to prioritize household needs before zakat obligations. This creates a gap between zakat potential and actual implementation.

Another significant factor is the minimal role of formal zakat institutions such as BAZNAS. Institutional outreach in remote farming villages is limited, leaving farmers without clear guidance or accessible channels for the proper calculation and distribution of zakat. The absence of structured educational programs means that religious literacy develops through observation, intuition, and community norms rather than through authoritative instruction. Nevertheless, the study also finds that farmers are receptive to learning and would welcome more explicit guidance if it were provided. The presence of strong community solidarity and the cultural value of sharing create promising entry points for improving zakat governance.

The study concludes that enhancing agricultural zakat implementation in Coko Betung Village requires a multifaceted approach that includes strengthening zakat literacy, improving institutional outreach, and integrating formal zakat mechanisms with existing cultural practices. Training local religious leaders, providing accessible educational materials, and developing community-based zakat committees could significantly improve compliance while respecting local social structures. Ultimately, aligning the community's strong spirit of generosity with accurate zakat practices could increase the socioeconomic impact of zakat, reduce rural vulnerability, and support more equitable Development in the region.

The conclusion is intended to help the reader understand why your research should matter to them after they have finished reading the paper. A conclusion is not merely a summary of the main topics covered or a re-statement of your research problem, but a synthesis of key points. The conclusion must not leave the questions unanswered.

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