

## RESEARCH PAPER

# Gender Parity in Riba Literacy: A Comparative Study Among Residents of Sebukar Village

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### ABSTRACT

#### Keywords:

Gender; Islamic  
Economics; Riba  
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This study investigates the comparative levels of Riba literacy among male and female residents of Sebukar Village. Employing a quantitative approach, the research utilizes a questionnaire survey administered to 50 males and 50 females. Data analysis is conducted using the Mann-Whitney test to assess significant differences in Riba literacy between genders. Findings reveal no statistically significant disparity in Riba literacy levels between male and female respondents. This research contributes to the existing literature by demonstrating that gender does not appear to be a determining factor in Riba literacy within the specific context of Sebukar Village.

### ABSTRAK

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Penelitian ini menganalisis perbandingan tingkat literasi Riba antara laki-laki dan perempuan di Desa Sebukar. Dengan menggunakan pendekatan kuantitatif, penelitian ini menggunakan survei kuesioner yang diberikan kepada 50 laki-laki dan 50 perempuan. Analisis data dilakukan dengan menggunakan uji Mann-Whitney untuk menilai perbedaan dalam literasi Riba berdasarkan gender. Temuan penelitian tidak mengungkapkan perbedaan yang signifikan secara statistik dalam tingkat literasi Riba antara responden laki-laki dan perempuan. Penelitian ini berkontribusi pada literatur yang ada dengan menunjukkan bahwa jenis kelamin tampaknya bukan merupakan faktor penentu dalam literasi Riba dalam konteks khusus Desa Sebukar.

## INTRODUCTION

Many people (especially Muslims) still carry out usury (*Riba*) transactions. They carry out these transactions due to several factors, such as buying luxury or expensive goods (Fauzi & Kurniawan, 2023), as additional funds for business capital (Agustiari & Fauzi, 2021; Nurisma, 2022), and lack of knowledge and understanding of *Riba* (Mufarridah et al., 2021; Pasaribu, 2023; Utami, 2020). This phenomenon illustrates the low level of literacy that is owned. As is known, the prohibition of usury has been established in the teachings of Islam (Siddique & Siddique, 2024; Şimşek, 2023). In fact,

countries in the world are already present to get rid of the problem of *Riba* (both countries with Muslim majority and minority populations), such as the establishment of Islamic economic and financial institutions or institutions which are currently underway (Aslam et al., 2024; Baig et al., 2024). Literacy about *Riba* cannot be separated from discussions about knowledge of *Riba*, understanding *Riba*, and the application of attitudes and actions. These four things are very important to look at, in order to be free from existing *Riba*.

So far, there has been a lot of literature discussing the level of literacy about *Riba*. Literary discussions about *Riba* are often included or discussed at the level of Islamic economic and financial literacy or Islamic economic law literacy (Aulia et al., 2021; Bustami & Fauzi, 2023; Fahmi et al., 2023; Osman et al., 2024). There is literature that tries to see the comparison of sharia financial literacy levels on gender, where in this literature it seems to touch on the sub-discussion of *Riba* (Suryati et al., 2022). Furthermore, there is also literature that seeks to increase literacy in *Muamalah Fiqh*, in order to foster understanding regarding the dangers of *Riba* (Afif, 2020). Then, the literature has also discussed the level of knowledge, understanding and application of attitudes (actions) possessed by Muslims regarding *Riba* (Aquino et al., 2022; Faizah et al., 2022). Existing literature has extensively explored the impact of literacy levels on various socio-economic outcomes. However, a critical gap remains in understanding the differential impact of literacy on *Riba* practices between genders. This research aims to address this gap by examining the relationship between literacy levels and *Riba* practices among men and women.

This study investigates the comparative levels of *Riba* literacy among men and women in Sebukar Village. *Riba* literacy in this context encompasses knowledge, understanding, attitudes, and actions related to the Islamic prohibition of usury.

## METHOD

This research includes comparative research with a quantitative approach, which aims to compare the level of literacy about *Riba* among genders (male and female) in Sebukar Village, Tanah Cogok District, Kerinci Regency, Jambi Province, Indonesia. This study employed an incidental sampling technique to select participants from Sebukar Village. Due to the unknown population size, the sample size was determined using the Lemeshow method as described in Riyanto & Hatmawan (2020). This method is suitable when the population size is unknown. The calculated sample size was 96.04, which was rounded up to 100 respondents. To ensure gender representation, the sample was divided equally between males and females, resulting in a sample size of 50 for each gender.

This study employed a mixed-methods approach. Primary data was collected through questionnaires administered to both male and female residents of Sebukar Village. The questionnaire, designed in a closed-ended format using a Likert scale (1-5: strongly disagree to strongly agree) (see Table 1), assessed respondents' knowledge,

understanding, and application of specific attitudes/actions. Secondary data, including books, journal articles, research papers, and relevant documents, was also utilized to support and contextualize the primary findings.

**Table 1.** Research Instrument

No	Indicator	Item
1	Knowledge	<ol style="list-style-type: none"> <li>1. Know the law of <i>Riba</i> which is written in the QS. Al-Baqarah verse 275</li> <li>2. Knowing Usury in the Al-Qur'an and Hadith</li> <li>3. Knowing that Allah SWT and His Messenger will fight those who do not leave usury behind</li> <li>4. Knowing that those who eat <i>Riba</i> will receive punishment from Allah SWT</li> <li>5. Knowing that the sin of a person who consumes usury is the same as the sin of a person who commits adultery with his own mother</li> <li>6. Know the exchange of goods of the same type and same quality but at different levels, including <i>riba fadhhl</i></li> </ol>
2	Understanding	<ol style="list-style-type: none"> <li>1. Understand that usury is haram in Islam</li> <li>2. Understand that interest (additional) is the same as <i>Riba</i> in the lending and borrowing system</li> <li>3. Understand that <i>Riba</i> is an additional withdrawal, both in buying and selling transactions and borrowing and borrowing</li> <li>4. Usury is prohibited because it harms and burdens other people</li> <li>5. Anything that uses the interest system is haram</li> </ol>
3	Attitude	<ol style="list-style-type: none"> <li>1. It is very necessary to avoid <i>riba</i> (interest), such as in buying and selling and lending and borrowing, prioritizing those that comply with sharia</li> <li>2. Give a firm attitude to the family to avoid all forms of usury (interest) transactions</li> <li>3. Avoid <i>riba</i> (interest) transactions with the target of transferring to existing Islamic economic and financial institutions</li> </ol>
4	Action	<ol style="list-style-type: none"> <li>1. Can differentiate between transactions that comply with sharia or do not contain elements of usury (interest)</li> <li>2. In avoiding forms of <i>riba</i> (interest) transactions, such as switching directly to Sharia-compliant transactions through existing Islamic economic and financial institutions.</li> <li>3. Prohibit families from being involved in various forms of transactions that contain elements of <i>riba</i> (interest), and invite them to switch to Sharia-compliant transactions through existing Islamic economic and financial institutions.</li> </ol>

To compare the level of literacy about *Riba* between male and female respondents, a Mann-Whitney-Wilcoxon test was conducted. This non-parametric test was chosen to assess whether there was a statistically significant difference in the mean ranks between the two groups. A decision rule was established: if the Asymp. Sig. (2-tailed) value exceeded 0.05, the null hypothesis (no significant difference) was accepted; otherwise, the alternative hypothesis was accepted.

Furthermore, descriptive statistical analysis was utilized to provide a more nuanced understanding of the data. The distribution of respondents' answers regarding *Riba* literacy was categorized based on their Respondent Achievement Level (RAL). The RAL was calculated using the following formula:

$$\text{TPR} = (\text{Average Score} \times 100) / (\text{Maximum Score})$$

This formula categorized respondents based on their average scores, with scores ranging from 0-20% indicating very low literacy, 21-40% indicating low literacy, and so on. The categories and their corresponding interpretations are presented in Table 2. Data analysis was performed using Microsoft Excel and SPSS-24.

Table 2. Respondent Achievement Level

No	Category	%
1	Very Low	0 % – 20 %
2	Low	21 % – 40 %
3	Medium	41 % – 59 %
4	High	61 % – 80 %
5	Very High	81% – 100%

## RESULTS AND DISCUSSION

### *General Description of Respondents*

Based on Table 3, this study involved 100 respondents residing in Sebukar Village, comprising 50 males and 50 females. Regarding educational background, 18 male and 15 female respondents had completed high school, while 22 males and 33 females held a bachelor's degree (S1). A higher proportion of males (8) compared to females (1) possessed a master's degree (S2), with 3 males and 1 female holding a doctoral degree (S3). The age distribution of respondents was as follows: 9 males and 7 females were under 25 years old, with the majority of both genders (21 males and 27 females) aged between 26 and 30 years. The age group of 31-35 years included 10 males and 9 females, while 8 males and 6 females were aged 36-40 years. Finally, one male and one female respondent were over 40 years old. In terms of occupation, 17 males and 32 females were honorary employees, 8 males and 6 females were entrepreneurs, 21 males and 11 females were civil servants, and 4 males and 1 female were lecturers.

Table 3. Description of Respondents

No	Description	Male		Female	
		Total	%	Total	%
1	<b>Education Level</b>				
	High School	18	28.0	15	30.5
	Undergraduate (S1)	22	51.3	33	51.7
	Master (S2)	8	12.0	1	8.9
	Doctoral (S3)	3	8.7	1	8.9
2	<b>Age</b>				
	Under 25 years	9	9.5	7	9.3
	26 – 30 years	21	59.4	27	61.3
	31 – 35 years	10	27.9	9	26.7
	36 – 40 years	8	2.6	6	2.0
	Over 40 years	2	0.6	1	0.7
3	<b>Occupation</b>				
	Employees Honorary	17	36.0	32	52.0
	Entrepreneurs	8	14.0	6	18.0
	Civil Servants	21	48.0	11	29.4
	Lecturer	4	2.0	1	0.6
	<b>Total</b>	<b>50</b>	<b>100</b>	<b>50</b>	<b>100</b>

### Comparison of Literacy Levels About Riba

Table 4 presents the results of the RAL analysis, comparing the level of literacy about *Riba* among respondents. The findings indicate a high level of literacy across all domains (knowledge, understanding, attitudes, and actions) for both male and female respondents. Regarding knowledge of *Riba*, 50% of both male and female respondents demonstrated a very high level of understanding. For understanding of *Riba*, 48.2% of men and 50% of women exhibited a very high level of understanding. Notably, only 1% of men and 0.8% of women displayed a high level of understanding.

Regarding men's attitudes toward gender equality, 48.0% exhibited a very high level, while 1.8% and 0.2% demonstrated high and medium levels, respectively. Similarly, 48.0% of women displayed a very high level of positive attitudes, with 1.8% and 0.2% at the high and medium levels. In terms of actions taken towards gender equality, 46.0% of men demonstrated a very high level of engagement, followed by 7.4% at a high level. Among women, 43.3% exhibited a very high level of action, while 3.3% demonstrated high levels of engagement.

Table 4. Comparison of Literacy Levels About *Riba*

No	Gender	Average RAL	Category	Knowledge F	%	Understanding F	%	Attitude F	%	Action F	%
1	Male	0 % – 20 %	Very Low	-	-	-	-	-	-	-	-
		21 % – 40 %	Low	-	-	-	-	-	-	-	-
		41 % – 59 %	Medium	-	-	-	-	1	0.2	-	-
		61 % – 80 %	High	-	-	3	1.0	5	1.8	4	7.4
		81 % – 100%	Very High	50	50.0	47	48.2	44	48.0	47	46.0
2	Female	0 % – 20 %	Very Low	-	-	-	-	-	-	-	-
		21 % – 40 %	Low	-	-	-	-	-	-	-	-
		41 % – 59 %	Medium	-	-	-	-	1	0.2	-	-
		61 % – 80 %	High	-	-	1	0.8	5	1.8	3	3.3
		81 % – 100%	Very High	50	50.0	49	50.0	44	48.0	46	43.3
Total				100	100	100	100	100	100	100	

### Comparative Test of Literacy Levels About Riba

This section presents the results of the difference test for literacy levels about *riba* between male and female respondents in Sebukar Village, utilizing the Mann-Whitney-Wilcoxon method. Table 5 reveals no statistically significant difference in the level of literacy about *riba* between the two groups. The Asymp. Sig. 2-tailed value of 0.90 is significantly higher than the predetermined alpha level of 0.05. Based on these findings, the null hypothesis ( $H_0$ ) that there is no difference in the level of literacy about *riba* between male and female respondents in Sebukar Village cannot be rejected.

Table 5. Comparative Test

	Total
Mann-Whitney U	3144.500
Wilcoxon W	6465.500
Z	-.081
Asymp. Sig. 2-tailed	.90

## Discussion

Drawing upon gender theory, [Sasongko \(2009\)](#) emphasizes the significance of nurture in shaping gender roles. This perspective posits that observed differences between men and women are primarily a result of socio-cultural constructs rather than inherent biological predispositions. Consequently, these socially constructed roles often lead to the marginalization and neglect of women within the family, society, and the broader socio-political landscape.

Based on this theory, the findings of this research appear inconsistent. Contrary to the initial hypothesis, the findings did not reveal a significant difference in *Riba* literacy levels between male and female respondents in Sebukar Village. Statistical analysis yielded an Asymp. Sig. (2-tailed) value of 0.90, which is greater than the significance level of 0.05. This indicates that gender does not significantly influence the level of *Riba* literacy within the studied population. Furthermore, descriptive analysis demonstrated that the overall level of *Riba* literacy among both male and female respondents in Sebukar Village was found to be very high.

The results of this research are similar to those found by several studies, such as research by [Margaretha & Sari \(2015\)](#) that there is no significant comparison between financial literacy between men and women. Research by [Latifiana \(2017\)](#) also found that there was no comparison in the level of financial literacy of small and medium enterprise (SME) managers, such as gender and age. Furthermore, research by [Nurhadi & Hidayat \(2021\)](#) also found that there were no differences in financial literacy based on gender perspective among customers.

In general, literacy discussions about usury are widely included or discussed at the level of Islamic economic and financial literacy, including Islamic economic law. This discussion involves knowledge, understanding, and application of attitudes and actions regarding the prohibition against *Riba* ([Bustami & Fauzi, 2023](#)). Low literacy in Islamic economics and finance, and Islamic Economic Law can also make it difficult for someone to identify transactions involving usury. They may not understand the indicators or characteristics of transactions that violate the principles of *Riba*. As a result, they may engage in transactions involving *Riba* without realizing it or without understanding the consequences ([Aquino et al., 2022](#); [Bustami & Fauzi, 2023](#); [Faizah et al., 2022](#); [Gustiana et al., 2023](#)).

This study assessed literacy about usury (*riba*) among men and women in Sebukar Village across four dimensions: knowledge, understanding, attitudes, and actions. Descriptive analysis revealed that literacy levels across all four dimensions were found to be “very high” for both men and women. These findings align with previous research by [Aquino et al. \(2022\)](#), who observed high levels of sharia financial literacy regarding *riba* among BMT members.

These findings are consistent with the cognitive learning theory, as outlined by [Bandura \(2008\)](#), which posits that knowledge is acquired through experience and sensory



perception. Knowledge, encompassing cognitive domains such as knowing, understanding, application, analysis, synthesis, and evaluation, plays a crucial role in shaping individual behavior. Research has consistently shown that actions are more likely to align with knowledge and understanding.

Furthermore, the findings align with the Theory of Planned Behavior (Ajzen, 2002, 2005; Ajzen & Fishbein, 1970), which emphasizes the role of attitudes in predicting behavior. Attitudes, defined as learned predispositions to respond favorably or unfavorably to an object or situation, influence an individual's choices and actions. This theory highlights the importance of understanding individual attitudes towards *riba* in predicting their behavior towards usurious practices.

This study's findings diverge from those of Purwanti (2021), who observed that a significant portion of the population still lacks a comprehensive understanding of *riba* within borrowing practices. While some individuals are aware of the prohibition of *riba*, economic necessity often compels them to engage in borrowing activities that may inadvertently involve usurious elements. These individuals may perceive the interest charged as a standard and acceptable component of the loan agreement. Factors influencing borrowing decisions were identified as need, education, business capital, and health. These findings align with the observations of Irawati & Akramunnas (2018), who also found a low level of public awareness regarding *riba* in debt and receivable transactions. Despite acknowledging the prohibition of *riba*, many individuals engage in practices that contain usurious elements due to a limited understanding of the concept.

These findings underscore the urgent need for intensive and comprehensive efforts to educate the public about the concept of *riba*. Enhancing the effectiveness of sharia banking socialization programs is crucial. This requires concerted efforts to raise public awareness about the nature of interest and the principles of Islamic finance, enabling individuals to make informed decisions and participate in ethical financial practices (Faizah et al., 2022).

## CONCLUSION

This study found no significant difference in the level of literacy about *Riba* between male and female respondents in Sebukar Village. This finding was supported by the results of various statistical tests and descriptive analysis. These findings contribute to the existing literature by suggesting that gender may not be a significant predictor of *Riba* literacy within the specific context of this village.

However, several limitations should be acknowledged. The study sample was limited to the population of Sebukar Village, necessitating further research with a larger and more diverse sample to generalize the findings. Additionally, the study focused solely on gender as a differentiating factor. Future research should investigate the influence of other variables, such as age, education level, socioeconomic status, and religious affiliation, on *Riba* literacy.

Furthermore, the study could benefit from exploring more nuanced aspects of *Riba* literacy, such as examining the relationship between knowledge, understanding, attitudes, and actions related to *Riba*. By incorporating a broader range of variables and employing more sophisticated analytical techniques, future research can provide a more comprehensive understanding of *Riba* literacy and its determinants within different communities.

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