



Socio-Religious Analysis Of The Low Level Of Understanding Of Zakat Mal In The Community Of Gondangrejo Village, East Lampung

Ani Nurul Imtihanah¹, & Ely Elsanti²

¹⁻²Universitas Islam Negeri Jurai Siwo Lampung, Indonesia.

Article Info

Article history:

Received May 9, 2025

Revised Aug 23, 2025

Accepted Aug 24, 2025

Published Aug 24, 2025

Keywords:

Habitus;

Pierre Bourdieu;

Social factors;

Understanding of zakat.

Abstract

Purpose: This research aims to identify the social and religious factors that influence the low understanding of the people of Gondangrejo Village towards zakat mal.

Methodology: Using a descriptive qualitative approach, this study involved 30 informants and data were collected through interviews, observation, and documentation. **Findings:** The results show that the habit of attending recitations that focus on zakat fitrah, limited social arena, and low education lead to the lack of understanding about zakat mal. Analysis using Pierre Bourdieu's theory highlights the influence of habitus, arena and capital in shaping this understanding. This study suggests reforming recitation materials, counseling on zakat mal by zakat institutions, and improving religious education to improve people's understanding of zakat mal.

This is an open-access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Ani Nurul Imtihanah

Universitas Islam Negeri Jurai Siwo Lampung, Indonesia.

E-mail: aninurulimtihannah@metrouniv.ac.id

A. Introduction

Zakat is one of the pillars of Islam that must be practiced by every Muslim. There are two types of zakat, namely zakat fitrah and zakat mal (AL-Aziiz, n.d.). Thus, zakat is not only a recommendation, but also a fundamental obligation that signifies the perfection of a Muslim's faith. Zakat fitrah is paid before Eid al-Fitr as a form of self-purification after fasting, while zakat mal relates to the property owned (Abdul Bakir, 2021). Zakat mal is an obligation that must be fulfilled when an asset has reached a certain amount, namely nisab, and has been owned for one full year, which is called haul (Abdul Wahhab Khallaf, 2024). This means that not all assets are subject to zakaah, but only those that have met the minimum limit (nisab) and have been owned for one year (haul), which shows the stability and continuity of ownership (Hermanto, 2021). Therefore, zakat mal is not just a personal obligation, but also has a major role in social justice and the welfare of the people.

The role of zakat mal in reducing socio-economic disparities is very important. By distributing zakat to the rightful, the distribution of wealth becomes more equitable. This helps underprivileged groups of society to get economic assistance, improve their standard of living, and reduce the gap between rich and poor (Samson Fajar, 2020). In the Quran surah At-Taubah verse 103: "Take zakat from their wealth, to cleanse and purify them" (QS. At-Taubah: 103). This verse confirms that zakat not only serves to purify wealth, but also to foster a sense of empathy and social solidarity in society. By paying zakat, a person is invited to care for others, develop social sensitivity, and strengthen the bonds between community members through concern for the fate of the poor (Humam & Hanif, 2024).

Although mal zakat is an obligation clearly commanded by Allah swt to Muslims, people's understanding of mal zakat is still limited. This results in the low level of participation in the payment of zakat mal (Saprida, 2021). In Indonesia, the huge potential for zakat income is recorded in BAZNAS data in 2023, which states that the national zakat potential reaches around IDR 327 trillion. However, the amount of zakat collected is only around IDR29 trillion, or less than 10% of the potential (BAZNAS, 2023). This data illustrates the low awareness and understanding of the community about the obligation to pay mal zakat, even though mal zakat has great potential in empowering the community and alleviating poverty.

A similar phenomenon also occurs in Gondangrejo Village, East Lampung, which is the location of this research. Most of the villagers are Muslims and are active in various religious activities, such as regular recitation for women, monthly sholawatan, and Friday prayers for men. However, although the community has awareness about the obligation to pay zakat in general, many do not know the proper way to calculate and distribute mal zakat. This shows that information about zakat mal has not been socialized optimally, either at the community level or in religious activities in the village. The education factor also plays an important role in the low understanding of the community. Most of the residents of Gondangrejo Village only have education up to junior high school level, and only a few have completed senior high school. Their religious knowledge is mostly obtained from recitations or daily experiences, not from formal education. As a result, their understanding of religious teachings, especially regarding zakat mal, is often not optimally developed.

In analyzing people's religious practices, Pierre Bourdieu's social practice theory offers a comprehensive conceptual framework through three main concepts: habitus, arena, and capital (pip jones, liza bradbury, 2016). Habitus refers to a system of dispositions formed from one's life experiences and socioeconomic conditions, which unconsciously influence the way one thinks, feels and acts (La Ode Abdul Munafi, 2024). Habitus is formed early and tends to be reproduced in everyday life, including in religious practices such as zakat. Arena (field) is a social space where individuals interact and compete to gain position or influence, which has its own rules and power structure (Fatmawati, 2020). In the religious context, the arena can be an environment such as mosques, recitation groups, or Islamic organizations that have a role in shaping people's understanding and practice of worship. Meanwhile, capital refers to various forms of resources owned by individuals, including economic capital (material wealth), cultural capital (knowledge and education), social capital (network of relationships), and symbolic capital (status or honor) (Listiani et al., 2013). These three elements interact with each other and shape the pattern of social practices of the community, including in understanding and implementing zakat obligations. Therefore, the low public awareness of zakat mal is not solely caused by lack of information, but also influenced by habitus formed from limited education, social arena that does not emphasize the importance of zakat, and the lack of cultural and social capital that supports the practice.

Therefore, the low awareness of the community about zakat mal is not solely caused by lack of information, but also influenced by habitus formed from limited education, social arena that does not emphasize the importance of zakat, and the lack of cultural and social capital that supports the practice (Sugeng & Puspita, 2022). This research is important because previous studies have mostly examined zakat from a legal or economic perspective, while few have discussed the social and religious aspects, especially in the village context. Therefore, this research aims to identify social and religious factors that contribute to the low understanding of the people of Gondangrejo Village about zakat mal. It is hoped that the results of this study can provide useful input for religious leaders, village government, and zakat institutions in improving people's understanding and awareness of mal zakat. Improving the understanding of zakat mal in this village can have a significant impact, not only in reducing economic inequality, but also in strengthening social solidarity and encouraging community economic empowerment.

B. Methods

This research uses a descriptive qualitative approach to describe social conditions and people's understanding of zakat mal in depth. This approach is naturalistic, meaning that the object of research is studied in its natural conditions without manipulation (Sugiyono, 2020). The researcher acts as the main instrument in direct data collection and analysis. The purpose of this research is to identify social and religious factors that influence the low understanding of zakat mal in Gondangrejo Village.

The research was conducted in Gondangrejo Village, where most of the population is Muslim and active in religious activities such as recitation, sholawatan, and Friday prayers. This location was chosen purposively due to the relevance of the social phenomena that occurred with the research topic. The research subjects consisted of 30 informants with diverse backgrounds in age, education, and social roles, including religious leaders, recitation ladies, mosque youth, and the public.

Data were collected through three main techniques: in-depth interviews, participatory observation, and documentation (Purwanza et al., 2022). Semi-structured interviews were used to explore informants' understanding of zakat mal, including the sources of information they have, their views, and experiences of paying zakat mal. Observation is done by following religious activities such as recitation and Friday prayers to see if the topic of zakat mal is discussed in the forum. Documentation in the form of mosque activity archives, recitation schedules, and da'wah materials were used to support interview and observation data.

Data analysis was conducted using the Miles and Huberman model which includes three main stages: data reduction, data presentation, and conclusion drawing (Matthew B. Miles, 2014). Data reduction was done by filtering relevant information to focus on the research themes. The reduced data were presented in the form of thematic narratives, which were then analyzed to draw conclusions based on recurring and interrelated findings (Ph.D. Ummul Aiman et al., 2022). This research also uses Pierre Bourdieu's social practice theory, which sees social action as influenced by three elements: habitus, arena, and capital (Pip Jones, Liza Bradbury, 2016). In the context of Gondangrejo Village, the habitus formed through recitations that do not discuss zakat mal, as well as the educational capital that the majority only reaches junior high school level, contribute to the low understanding of zakat mal.

To ensure data validity, source and method triangulation techniques were used. Data from interviews were compared with observation and documentation to check the consistency of information. If differences or doubts are found, clarification is carried out with sources to increase validity and ensure that the conclusions drawn reflect accurate conditions in the field (Syafri Hafni Sahir, 2022).

C. Results and Discussion

1. Results

This research aims to identify the social and religious factors that influence the low understanding of the people of Gondangrejo Village about zakat mal. Based on interviews with 30 informants, observation of religious activities, and documentation obtained, the research results can be presented as follows:

Habitus of Gondangrejo Village Community

Habitus of Gondangrejo Village community is influenced by the habit of participating in religious activities such as routine recitation and monthly sholawatan. However, the themes discussed in these activities tend to be limited to more general aspects of worship, such as prayer, fasting, and zakat fitrah. The discussion of mal zakat is rarely mentioned in these forums, which causes the community's understanding of mal zakat to be formed incompletely. Based on interviews, most informants admitted to being more familiar with zakat fitrah than zakat mal. One respondent stated, "What is often discussed is zakat fitrah, about zakat on wealth I don't understand." This shows that the community's habitus related to zakat tends to be limited and not comprehensive.

Limited Social Arena

The social arena of the people of Gondangrejo Village is limited to the local community, especially in religious spaces such as mosques and recitation assemblies. This environment does not provide many varieties of in-depth information about zakat mal. The absence of an active official zakat institution in the village also hinders the dissemination of information on mal zakat. In observing the recitation activities, it is known that the material delivered by the preacher mostly discusses basic fiqh or morals and does not include a discussion of zakat mal. This condition limits the community's opportunity to expand their knowledge about the obligation of zakat mal.

Educational and Cultural Capital

The educational capital of the people of Gondangrejo Village tends to be low. Most respondents only studied up to junior high school level, with a small number reaching senior high school. With such a limited educational background, their understanding of zakat mal is also not well developed. Cultural capital, namely the community's religious knowledge, is also low (Sugeng et al., 2023). Most informants obtained religious knowledge through non-formal channels such as recitations and lectures, not from in-depth studies or formal education. One respondent revealed, "I just follow what the ustaz says, if the ustaz never discusses zakat mal, then I don't know." This shows a high dependency on a single source of information, which leads to their limited understanding of zakat mal.

Statistical Findings

From the 30 respondents interviewed, it was found that 7 people (23%) understand zakat mal well (know the requirements, nisab, haul, and mustahik). 12 people (40%) only recognize the term zakat mal without understanding the concept and its application. 11 people (37%) do not recognize zakat mal at all. In addition, many people think that zakat mal is only obligatory for the very rich, so they feel no need to pay it.

2. Discussion

The results of this study were analyzed using Pierre Bourdieu's social practice theory, focusing on three main elements: habitus, arena, and capital.

Habitus Analysis

Habitus formed in the people of Gondangrejo Village leads them to understand zakat as zakat fitrah. This is due to the habit of attending recitations that rarely discuss zakat mal in depth. This social practice forms a habitus that leads to a limited understanding of zakat. Bourdieu asserts that habitus is formed from repeated social experiences. In the context of Gondangrejo community, social experience in the form of limited recitation has formed a habitus that does not support the development of knowledge about zakat mal (Sugeng et al., 2024).

Social Arena Analysis

The social arena in Gondangrejo Village, which is limited to local recitation and mosque communities, narrows the space for people to access deeper religious knowledge. This arena does not provide opportunities for the community to interact with zakat institutions or expand their knowledge about the obligation of zakat mal. Bourdieu states that the arena is a social space where actors compete for certain capital. In Gondangrejo Village, there is no dynamic that encourages people to broaden their knowledge about zakat, because the social arena is homogeneous and does not support religious material innovation.

Capital Analysis

The educational and cultural capital of the people of Gondangrejo Village is low. Education, the majority of which is only up to junior high school level, limits the religious literacy skills of the community. As a result, more complex information about zakat mal is difficult to understand. Limited cultural capital, which includes shallow religious knowledge, further exacerbates this condition. People tend to rely on local religious figures and rarely seek other sources of information. This is in line with the findings of (Saprida, 2021), which states that limited zakat literacy in villages is often caused by a lack of socialization and formal religious education.

Implications of the Findings

Based on these findings, it can be concluded that to improve the understanding of zakat mal in Gondangrejo Village, several steps need to be taken, among others:

- a) Reforming the recitation materials. The recitation materials need to be updated and changed to include discussion of zakat mal on a regular basis. This is important so that the community has a better understanding of the obligation of zakat mal.
- b) Involvement of Zakat Institutions. Zakat institutions need to be more active in conducting direct counseling to the community. This can help educate the community about zakat mal and its application in daily life.
- c) Increasing Cultural Capital. Increasing people's cultural capital through more systematic and in-depth religious education programs can help them understand zakat mal better. This education program could include trainings, seminars, or even lessons on zakat that are delivered in a more structured manner.

By improving the habitus, expanding the social arena, and strengthening the cultural capital of the community, it is expected that the community's understanding of zakat mal will increase significantly, which in turn will have a positive impact on the awareness and implementation of zakat in Gondangrejo Village.

D. Conclusion

This research concludes that the low understanding of the people of Gondangrejo Village towards mal zakat is influenced by habitus, social arena, and capital factors. The habitus of the community, which is formed from the habit of participating in religious

activities that focus on public worship such as zakat fitrah, and the limited social arena and information about zakat mal, make their understanding of zakat mal less developed. In addition, the low level of education and reliance on local preachers who rarely discuss zakat mal exacerbate this understanding. To improve community understanding, it is necessary to reform recitation materials by discussing zakat mal regularly, as well as involving zakat institutions in direct counseling. More in-depth religious education is also needed to increase public awareness and understanding of zakat mal. This research shows the important role of social, cultural and educational factors in improving the understanding of zakat mal at the village level.

E. Acknowledgements

The authors would like to express their sincere gratitude to all those who have provided support and contributions in the completion of this research. Without the help and support of all parties, this research would not have been completed properly. Hopefully the results of this research can provide benefits for the development of science and practice in the field of zakat mal.

F. Author Contributions Statement

The first author, Ely Elsanti, was responsible for the research design, data collection and analysis of the results. He also contributed to the writing and editing of the manuscript. The second author, Ani Nurul Imtihanah, was instrumental in developing the research concept, supervising the methodology, and providing valuable feedback and suggestions during the writing process. She was also involved in the final revision of the manuscript to ensure the quality and clarity of the article. Both authors have collaborated closely to complete this study and approved all aspects of the submitted manuscript.

G. References

- Abdul Bakir. (2021). *Kewajiban Zakat Dan Hikmah Zakat* (Muhammad Ahsan, Ed.). Hikam Pustaka.
- Abdul Wahhab Khallaf. (2024). *Zakat Mal Dan Zakat Fitrah Praktis Empat Madzhab* (I. Ahmad, Ed.). Fatiha Islamic Digital Book.
- Al-Aziiz, A. N. R. (n.d.). *Ibadah Zakat* (P. Perdani, Ed.). Cempaka Putih.
- Baznas. (2023). *Laporan Pengelolaan Zakat Nasional*. 63.
- Fatmawati, N. I. (2020). Pierre Bourdieu Dan Konsep Dasar Kekerasan Simbolik. *Madani Jurnal Politik Dan Sosial Kemasyarakatan*, 12(1), 41–60. <https://e-jurnal.unisda.ac.id/index.php/MADANI/article/view/3280>.
- Hermanto, A. (2021). *Pengelolaan Shodaqah Zakat Dan Wakaf*. Literasi Nusantara.
- Humam, M. S., & Hanif, M. (2024). *Islam , Solidaritas Sosial , Praktik Pengumpulan dan Pendistribusian Zakat Fitrah di Desa Pesantren*. 09(02), 388–405. <https://doi.org/10.37366/jespb.v9i02.1888>.
- La Ode Abdul Munafi. (2024). Teori Habitus dan Ranah Pierre Bourdieu (Teori Sosiologi). In *CV Eureka Media Aksara* (Issue March).
- Listiani, W., Ahimsa-Putra, H. S., Simatupang, G. L. L., & Piliang, Y. A. (2013). Struktur Modal Pierre Bourdieu pada Pelaku Kreatif Grafis Fashion Bandung. *ATRAT: Jurnal Seni Rupa*, 1(1), 76–89. <https://jurnal.isbi.ac.id/index.php/atrat/article/view/404>.
- matthew b. miles, A. M. H. (2014). *Qualitative Data Analysis*.
- Ph.D. Ummul Aiman, S. Pd. Dr. K. A. S. HI. M. A. Ciq. M. J. M. Pd., Suryadin Hasda, M. Pd. Z. F., M.Kes. Masita, M. Pd. I. Ns. T. S. Kep., & M.Pd. Meilida Eka Sari, M. Pd. M. K. N. A. (2022). Metodologi Penelitian Kuantitatif. In *Yayasan Penerbit Muhammad Zaini*.

- Pip jones, liza bradbury, shaun le bouttilier. (2016). *Pengantar Teori-Teori Sosial Dari Teori Fungsionalisme Hingga Post-Modernisme* (2nd edn). Yayasan Pustaka Obor Indonesia.
- Purwanza, S. W., Wardhana, A., Mufidah, A., Renggo, Y. R., Hudang, A. K., Setiawan, J., & Darwin. (2022). Metodologi Penelitian Kuantitatif, Kualitatif dan Kombinasi. In *Media Sains Indonesia* (Issue March).
- Samson Fajar. (2020). *Zakat Dan Pemberdayaan Ekonomi* (Abdul, Ed.). CV. Andanu.
- Saprida. (2021). Pemahaman Dan Pengamalan Kewajiban Zakat Mal. *Economica Sharia*, 01(01), 49–58. <https://ejournal.stebisigm.ac.id/index.php/esha/article/view/76>.
- Sugeng, A., & Puspita, A. T. (2022). Empowerment of Productive Zakat for the Welfare of the Poor in Bandar Lampung City. *International Journal of Islamic Economics*, 4(01), Article 01. <https://doi.org/10.32332/ijie.v4i01.5167>.
- Sugeng, A., Triwibowo, A., & Priyatna, A. R. (2023). Fundraising Strategy in Escalating the Receipt of Zakat Funds at the Zakat Institution in Metro City. *Tasharruf: Journal Economics and Business of Islam*, 8(2), Article 2. <https://doi.org/10.30984/tjebi.v8i2.2654>.
- Sugeng, A., Triwibowo, A., Saputra, E., & Yusof, K. A. M. (2024). Indonesia's Zakat Transformation in the Digital Era: Opportunities and Challenges. *Journal of Contemporary Applied Islamic Philanthropy*, 2(1), Article 1. <https://doi.org/10.62265/jcaip.v2i1.63>.
- Sugiyono. (2020). Metodologi Penelitian Kualitatif. In *Metodologi Penelitian Kualitatif*. In *Rake Sarasin* (Issue March).
- Syafrida Hafni Sahir. (2022). *Metodologi Penelitian*. www.penerbitbukumurah.com.

