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Understanding Of Zakat As A Form Of Women's Empowerment Through The Role Of Fatayat Nu At Kabupaten Jember

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ABSTRACT

The understanding of zakat in Islam is very important for everyone, especially a woman. Women have a vital role in the family as a companion to their husbands and also as educators for their children in the future. A good literacy and understanding of zakat is one of the muzakki factors in making decisions to pay zakat, both zakat fitrah and zakat maal. In addition, the understanding of zakat is also a symbol of empowerment. This study used a purposive area technique to determine the place,, namely the Fatayat NU Organization Branch Level of Jember Regency. The researcher used purposive sampling technique to determine the informant of this study, then the technique of obtaining data from informants used the snowball sampling technique. The data collection technique used are observation, interviews and documentation. Then, the validity of the data were checked by participation extension, increased persistence, and triangulation. The data were analyzed by pre-field analysis and field analysis. The results illustrate that Fatayat women have understood the concept of zakat in general from their perspective in terms of muzakki, mustahiq and institutional aspects. However, the understanding of zakat maal still needs to be socialized again to the community. The Fatayat NU organization has a role in providing the access, the awareness and the participation regarding the zakat to women. The existence of the structure in economic, social and da'wah fields has a great potential if the education and understanding of zakat is used as an empowerment program. So that, it can create a zakat literate society.

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1. INTRODUCTION

Zakat in Islam is the third pillar of Islam. Allah SWT has prescribed and obligated Muslims, both men and women, to give out some of their assets through zakat. The command to pay zakat is mentioned in the Al-Quran and Hadith, one of which is in the word of Allah SWT in the Al-Quran (QS.At-Taubah 9:103) "Take zakat from some of their property, with that zakat you clean and purify them and pray for them. Verily, your prayer is a peace of mind for them. And Allah is All-Hearing, All-Knowing."

As regulated in the Law of the Republic of Indonesia (UU) Number 38 of 1999 concerning the management of zakat in Chapter 1 article 2 which reads "Every Indonesian citizen who is Muslim and able or an entity owned by a Muslim is obliged to pay zakat". To encourage the optimization of zakat, the government has issued Law (UU) no. 23 of 2011 concerning the management of zakat which aims to increase the effectiveness of the utilization of zakat in the context of empowerment so that it can realize prosperity and alleviate poverty.

The Central Statistics Agency (BPS) noted that Jember Regency is one of 10 locations in East Java that are in the poor category. In the last 2 years, according to BPS Jember Regency data, the number of poor people in Jember Regency in 2018 reached 9.98% and in 2019 the number decreased slightly to 9.25%. If zakat can be collected and managed properly, zakat has the potential to alleviate poverty and economic inequality in Jember Regency in particular. So socialization about zakat is very necessary to continue to be encouraged both from institutions and from religious organizations in Jember. But so far, public awareness of zakat in East Java, especially in Jember Regency is still low because Law Number 23 of 2011 concerning Zakat Management has not been well socialized to the community. This was revealed in the socialization of Law Number 23. Year 2011 in the hall of the Jember Regency State Islamic College (STAIN) on January 7, 2013.

In this socialization, Zakat and Waqf Organizer of the Ministry of Religion (Kemenag) of Jember Regency, Zakat is still understood using the old paradigm, namely as a voluntary, compassionate gift, carried out after one year, usually carried out by a kiai, and zakat is considered to reduce riches (Baried et al., 2022). Of course, this paradigm must be changed so as not to eliminate the true virtues of zakat.

In this case, the role of zakat management institutions is needed to help optimize socialization and education for the community in order to achieve government goals (Ayuniyyah et al., 2020). In achieving the goals of zakat, the role of zakat management institutions is very important to maximize the potential of zakat (Khuluqo, 2016). There are two zakat institutions in Indonesia, the first is at the national level, namely the National Amil Zakat Agency (BAZNAS) then the second is the Amil Zakat Institution (LAZ) which was formed directly by the community to assist the collection, distribution and utilization of zakat in each city (HalimatusA'Diyah, 2015).

On the other hand, the role of organizations around the community should also be able to have an impact in building an understanding of zakat for the community (Cokrohadisumarto et al., 2020). This aims to assist the government and assist zakat institutions throughout Indonesia in terms of socialization and education related to zakat. One of them is the Fatayat Nahdatul Ulama organization, which is a women's organization of the Autonomous Body of Nahdatul Ulama which fosters Muslim women who are in the productive age cycle, namely aged 20 to 40 years.

The establishment of the Fatayat organization was based on the fact that there are still many women who experience injustice because women are seen as more identical in the domestic space, thereby limiting the space for women to participate in public space (Leader

of the Fatayat Nahdlatul Ulama Center. 2013. Program. (online). <http://www.fatayat.or.id/?q=about/it>). This is in line with the findings from observations in the field, that in institutions related to zakat management such as LAZ (Amil Zakat Institution), especially in Jember Regency, men still dominate.

The low participation and involvement of women in zakat institutions gives the impression that women's understanding of zakat is still low compared to men (Rahman et al., 2018). It is considered important to articulate the interests of women. Without the active participation of women and the statement of women's perspectives, the goals of development and equality will not be achieved. Therefore, women's understanding of zakat needs to be built, considering that women have a very important role, namely as a mother, as a companion for her husband, as a role model and education for her children and as a member of society (Anwar et al., 2021). In this case, the role of organizations around the community is needed to help optimize socialization and provide education in order to create a zakat literate society (Lubis et al., 2022).

Based on the background above, the researcher is interested in researching the understanding of zakat as a form of women's empowerment through the role of the Fatayat NU Organization in Jember Regency, while women who are the objects are women who are members of Fatayat NU cadres.

2. METHODS

This study uses a qualitative approach. A qualitative approach is research that produces descriptive data in the form of narrative written or spoken words from the facts asked and observed (Yilmaz, 2013). This is because this study aims to determine the understanding of zakat as a form of women's empowerment through the role of Fatayat NU.

This research was conducted on Jl. Imam Bonjol, Kaliwates District, Jember Regency, where the Jember Branch of the Fatayat NU Organization is located. Determining the location of this research uses a purposive area technique, which is a technique for determining research sites deliberately chosen based on certain objectives and considerations (Arikunto: 2010).

Determination of informants in this study using a purposive sampling technique. Purposive sampling is a sampling technique for data sources with certain considerations, namely the data source is considered to know best about what is expected, making it easier for researchers to explore the object or social situation being studied (Cutcliffe, 2000). To dig up the data, the researchers used the Snowball Sampling technique according to (Noy, 2008) Snowball Sampling is a method of taking samples in sequence, from a small number to a large one (Browne, 2005). The specified informants begin with key informants who provide information about what is needed in more detail. Meanwhile, supporting informants provide information that supports key informants.

Collecting data in this study using observation techniques, interviews, and documentation. While the technique of checking the validity of the data in this study used 3 techniques, namely elongation of participation, persistence of observation, and triangulation. In the extension of participation, researchers have carried out 3 months starting from early December to the end of February, but for the time needed, complete data had not been obtained, so the researchers extended it to April. For the persistence of observations, researchers have obtained data obtained from the field, but researchers have extracted data again at different times. So that the data obtained is valid and can be accounted for. Meanwhile, the triangulation of the researchers used technique and source triangulation. For technical triangulation, the

researcher compared the data between the results of the interviews with the data from observations and documentation (Campbell et al., 2020). In addition, researchers also use source triangulation, namely by comparing data from more than one source.

Research data analysis was carried out by adopting the Miles and Huberman model as disclosed by which includes data collection, data reduction, data presentation, and data verification. Data collection was carried out using observation results, interview results, and documentation results based on the problems studied by researchers in the field which were then developed to sharpen the data through further data searches. Data reduction is done by summarizing, choosing the main things, focusing on important things, looking for themes and patterns and removing unnecessary ones. Presentation of data is presented in the form of brief descriptions, charts, relationships between categories and data verification (Bazeley, 2009). The analysis is carried out during the mining process and after the data mining is complete.

3. RESULTS AND DISCUSSION

Based on the data obtained during excavation and data collection in the field, findings or research results can be formulated in accordance with the formulation of the problem in the research to answer how zakat is understood as a form of women's empowerment through the role of Fatayat NU in Jember Regency. In the perspective of mubilah, the formulation of fiqh and the understanding of zakat from a women's perspective can be viewed from 3 aspects, including the muzakki aspect, the mustahiq aspect and the institutional aspect. Muzakki is someone who issues zakat, while mustahiq is someone who receives zakat. Indicators of understanding are in accordance with S. Indicators of understanding include; translation, interpretation, and extrapolation or restatement of knowledge that has been received (Simkin et al., 2005).

The understanding of zakat from a women's perspective is viewed from the aspect of muzakki, namely women think that zakat literacy and understanding related to zakat is very important for both men and women. Zakat is one of the concepts of wealth distribution in Islam which has the goal of social justice, it is necessary to ensure that men and women are equal subjects, work together and help each other. Women in the muzakki aspect must be politically and socially encouraged so that they have an understanding of being rich people who are able to issue zakat for the benefit of community development. Factors that influence a person's interest in paying zakat are influenced by motivation, perception, knowledge, belief and stance (Azzahra et al., 2020). Knowledge of zakat is an important factor in determining a person's interest (muzakki) in paying zakat (Heikal, 2014). From the explanation above, the researcher concludes that women's understanding of zakat can be measured through their knowledge of zakat. The results of the study show that women who are in positions as muzakki have understood the concept of zakat in general from their own perspective. Women realize that zakat is a gift that must be given from a number of assets according to certain characteristics and sizes to those who are entitled to receive it. Women are aware that some of the assets they own have other people's rights in them that must be taken out. However, education and literacy related to zakat maal (zakat property) specifically and in depth still needs to be disseminated to all levels of society. Because so far, socialization from the Amil Zakat Agency is still lacking. in terms of developing community knowledge in the field of zakat, especially zakat maal. There are several factors that cause the potential for zakat to be not optimal, namely, among others, the first is a lack of knowledge related to zakat. Second, there is a lack of awareness of paying zakat due to miserly behavior, so they feel there is no need to pay zakat. Third, namely distrust of the amil zakat agency/amil zakat institution (Yazid,

2017). The knowledge related to zakat that women get so far is from formal education and family education, but what is obtained is only the basic theory of the obligation of zakat. This is what causes knowledge related to zakat maal to be less understood by the community. Therefore, non-formal education which is lifelong education is still needed to provide additional education related to zakat through Islamic organizations in the community to support programs from the Amil Zakat Agency, one of which is the Fatayat NU Organization. The understanding of zakat from a women's perspective is viewed from the mustahiq aspect, namely in the mustahiq aspect, women understand the target recipients of zakat, namely 8 groups of people who are entitled to receive zakat. As stated in Qs. At-Taubah (9): 60, there are 8 groups (asnaf) that fall into the mustahiq category who are entitled to receive zakat including: Fakir, poor, riqab, gharim, converts, fisabilillah, ibnu sabil, and amil zakat. Fatayat women understand about 8 groups of zakat recipients. Knowledge about zakat owned by informants was obtained through formal and informal education besides that it was also obtained through media in the form of books and the internet. In fulfilling zakat fitrah, women have given it to people who are right on target, they give it to people in the category of poor, poor, and widowed women. Mustahiq or people who fall into the category of compensation for zakat recipients are given to people who have family ties and the closest neighbors first. Because according to them, someone closest to them who they feel needs must come first. Meanwhile, in the distribution of zakat maal or zakat assets, it is usually distributed to amil zakat institutions or LAZIZNU so that it is more systematic and on target.

The understanding of zakat from a women's perspective in terms of institutional aspects, that zakat institutions both at the national and regional levels must be well understood. Women's perspectives must enter into this aspect in order to ensure women's life experiences both as muzakki and mustahiq in the line of institutional and management of zakat. Women must be encouraged not to limit their movement in actively participating in public spaces such as zakat management institutions. This aims to open the mindset that the existence of women is needed in the institution of zakat because in essence women are observant, thorough and painstaking. The results showed that there were two Fatayat women who were involved in the LAZIZNU Jember zakat institution. Fatayat women assume that women's participation in zakat institutions has nothing to do with the level of understanding of zakat, but rather the many considerations that women have for participating in zakat institutions, which in fact are social institutions whose nature is dedication. So far women have paid zakat individually or independently. with the existence of Fatayat NU in collaboration with LAZIZNU, this will become a formulation if zakat from women who are members of the Fatayat is collected and distributed through zakat institutions so that it will be more organized and systematic. Bearing in mind that Fatayat NU is also a strong organizational base and is spread throughout the region, starting from the level of branches, subbranches and the center. The Fatayat NU organization as an Islamic women's organization has a role in increasing women's empowerment. As quoted in [Roviana, 2014](#) that the movement of religious-based organizations such as Fatayat NU has strategic potential as agents of change, which later it is hoped that women will get the same rights as men, namely getting religious education through an organizational platform. UNICEF proposes three dimensions as a measure of the success of community empowerment consisting of; access, awareness, and participation. These three dimensions are categories of analysis that are dynamic in nature, synergistically related to each other, mutually reinforcing and complementary.

Access is a means to realize women's empowerment. Access is the ability to obtain information, get work opportunities, get good educational opportunities and have the same position as men ([Palmer et al., 2008](#)). In the understanding of zakat, access is a very important

thing for women to have. With access in terms of zakat, it is able to provide education and opportunities for women to understand in depth about zakat and provide access for women to enter zakat institutions. In empowering women, access is needed, in the sense that women also have equal rights in accessing productive resources in the public space. Knowledge about zakat can be obtained through an educational process as Notoatmojo explained that there are factors that influence one's knowledge, including: (a) education, (b) age, (c) mass media, (d) habits, (e) experience, (f) environment. There are 3 educational pathways, which have been listed in the SISDIKNAS Law No. 20 of 2003, namely formal, non-formal and informal education. Formal education, such as in the school environment (elementary, junior high school, high school, university), is related to zakat knowledge obtained through Islamic education subjects that have been obtained while at school. Non-formal education such as religious institutions, religious organizations in the community, its relation to zakat knowledge is obtained through recitation activities and studies. While informal education is education in the family, zakat knowledge can also be obtained through education from their own families. Someone who has good knowledge and understanding of zakat will certainly understand and also practice it. The Fatayat NU organization in its program structure does not yet have a program in the form of a study that leads to providing an understanding regarding zakat. Efforts that have been made by the Fatayat NU Organization in providing access to Fatayat women are by involving Fatayat women in zakat institutions such as LAZIZNU. The Fatayat NU organization in its program structure does not yet have a program in the form of a study that leads to providing an understanding regarding zakat. Efforts that have been made by the Fatayat NU Organization in providing access to Fatayat women are by involving Fatayat women in zakat institutions such as LAZIZNU. The Fatayat NU organization in its program structure does not yet have a program in the form of a study that leads to providing an understanding regarding zakat. Efforts that have been made by the Fatayat NU Organization in providing access to Fatayat women are by involving Fatayat women in zakat institutions such as LAZIZNU.

Awareness is very important in influencing a person's interest in paying zakat. The awareness of women in giving zakat is a form of women's empowerment. The findings in this research show that women have selfawareness of giving zakat which is obtained from the family environment and references obtained through books, social media and Islamic studies. Fatayat women think that if they pay part of their assets in the form of zakat, both zakat fitrah and zakat maal, when they reach the nisab, they will get a reward and fortune that is blessed by Allah. Zakat fortune will not decrease but will increase. By having zakat awareness, women can be said to be empowered. As quoted from UNICEF states that awareness is one measure of the success of community empowerment, especially women. Efforts that have been made by the Fatayat NU organization, namely by providing appeals and awareness such as reminding that assets owned have some of the rights of other people that must be issued. Another effort is to run a charity or infaq program called KOIN Mu'tamar. KOIN Mu'tamar is a charity program or raising sodaqoh and infaq sincerely for Fatayat women in every agenda. The Sodaqoh will later be donated to an orphanage foundation in collaboration with LAZIZNU. In addition, the sodaqoh will also be intended for members or cadres if there is a disaster. Participation is one indicator that women are said to be empowered. In empowering women, one of them is the need for participation, namely participation in utilizing these limited assets or resources (Kabagenyi et al., 2014). The participation referred to in this case is that women who have an understanding of the obligation of zakat will of course participate in fulfilling the obligation of zakat, both zakat fitrah and zakat maal. Another example is that women also need to be involved in zakat institutions. The Fatayat NU organization has a role in providing

space for participation for Fatayat women, where Fatayat women are given the opportunity to be involved in zakat institutions such as LAZIZNU.

Based on the explanation above, that the understanding of zakat that is owned by a woman is a form of empowerment. The role of Islamic organizations around the community such as the Fatayat NU Organization has great potential in helping provide zakat education to the community through its work programs.

4. CONCLUSION

Based on the results of the research that has been described, it can be concluded that the understanding of zakat from a women's perspective in terms of muzakki aspects, women state that zakat literacy and understanding related to zakat is very important for both men and women to have. Women interpret zakat as one of the concepts of wealth distribution in Islam for the purpose of social justice which needs to be ensured that men and women are equal subjects. Women must be politically and socially encouraged to have an understanding of being rich people who are able to pay zakat. Women who are in the position of muzakki have literacy related to zakat and have understood the concept of zakat in general from their own perspective. However, Literacy related to zakat maal (zakat property) in particular and depth is still not fully understood by the community. Viewed from the mustahiq aspect, women understand the groups that fall into the category of zakat recipients and have given it to people who have family ties and closest neighbors but are included in 8 categories. Whereas in the distribution of zakat maal it is channeled to LAZIZNU so that it is more systemized and right on target. Fatayat women's perceptions regarding the lack of involvement of women in social institutions such as zakat institutions are not influenced by the level of understanding of zakat they have, but because women still have a family that they are responsible for. The Fatayat NU organization has a role in providing access by involving women in the zakat institution (LAZIZNU). Women already have an awareness of tithing independently obtained from family and educational backgrounds. Efforts that have been made by the Fatayat NU Organization are by running the KOIN Mukhtar program as an initial step for awareness. The Fatayat NU Organization as the largest Islamic women's organization, and with the existence of a structure in the social economy and da'wah sector has great potential if education and understanding of zakat is used as an empowerment program. So that in the end it can realize women's empowerment in creating a zakat literate society. Efforts that have been made by the Fatayat NU Organization are by running the KOIN Mukhtar program as an initial step for awareness. The Fatayat NU Organization as the largest Islamic women's organization, and with the existence of a structure in the social economy and da'wah sector has great potential if education and understanding of zakat is used as an empowerment program. So that in the end it can realize women's empowerment in creating a zakat literate society. Efforts that have been made by the Fatayat NU Organization are by running the KOIN Mukhtar program as an initial step for awareness. The Fatayat NU Organization as the largest Islamic women's organization, and with the existence of a structure in the social economy and da'wah sector has great potential if education and understanding of zakat is used as an empowerment program. So that in the end it can realize women's empowerment in creating a zakat literate society.

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