



Indonesian Journal of Adult and Community Education

IJACE
Indonesian Journal of Adult and Community Education

Journal homepage: <https://ejournal.upi.edu/index.php/IJACE/index>

Understanding Zakat as a Form of Women's Empowerment Through the Role of Fatayat NU in Jember Regency

Gilang Lita Qur'ani¹, Deditiani Tri Indriant²i, Lutfi Ariefianto³

Community Education, Jember University, Jember Indonesia
Email: gilanglita17@gmail.com

| ABSTRACT | ARTICLE INFO |
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| <p>Understanding zakat in Islam is very important for everyone, especially women. Where women have a vital role in the family, both as companions to their husbands and also as educators for their future children. Literacy and a good understanding of zakat is one factormuzakkiin making the decision to pay zakat, whether zakat fitrah or zakat maal. Apart from that, understanding zakat is also a symbol of empowerment because zakat is a distribution of assets that can create prosperity and overcome poverty. Determining the location in this research uses techniquespurposive area namely at the NU Fatayat Organization at the Jember Regency Branch Level. The technique for determining informants in this research uses techniquespurposive sampling, then techniques for obtaining data from informants use techniques snowball sampling. Data collection techniques were carried out using observation, interviews and documentation techniques. Data validity checking techniques use extended participation, increased persistence, and triangulation. Data analysis was carried out by prior analysis in the field and analysis in the field. The research results illustrate that Fatayat women have understood the concept of zakat in general from their own perspective in terms of aspectsmuzakki, mustahiqand institutional aspects. However, it is still felt that the understanding of zakat maal needs to be further disseminated to the community. The Fatayat NU organization plays a role in providing access, awareness and participation regarding zakat to women. With the existence of economic, social and da'wah structures, there is great potential if education and understanding of zakat is used as an empowerment program. So that in the end it can create a zakat literate society.</p> <p>© 2023 UPI Journals and Publications Office</p> | <p>Article History: <i>Submitted/Received 2 Sep 2023</i> <i>First Revised 5 Oct 2023</i> <i>Accepted 07 Nov 2023</i> <i>First Available online 29 Dec 2023</i> <i>Publication Date 29 Dec 2023</i></p> <hr/> <p>Keyword: <i>Understanding zakat,</i> <i>women's empowerment,</i> <i>Role of Fatayat NU.</i></p> |

1. INTRODUCTION

Zakat in Islam is the third pillar of Islam (Alam, 2018; Suryani et al., 2022). Allah SWT has prescribed and obliged Muslims, both men and women, to spend part of their assets through zakat. The command to pay zakat is mentioned in the Al-Quran and Hadith, one of which is in the words of Allah SWT in the Al-Quran (QS.At-Taubah 9:103) "Take zakat from some of their wealth, with that zakat you clean and purify them and pray for them. In fact, your prayers are a source of peace for their souls. 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 capable 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 zakat management which aims to increase the effectiveness of zakat utilization in the context of empowerment so that it can realize prosperity and overcome poverty.

The Central Statistics Agency (BPS) noted that Jember Regency is one of 10 locations in East Java in the poor category. In the last 2 years, according to Jember Regency BPS 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 well, zakat has the potential to eradicate poverty and economic inequality (Effendi, 2017) in Jember Regency in particular. So socialization about zakat is very necessary to continue to be encouraged, both from institutions and from religious organizations (Aisah et al., 2021; Maghfirah, 2020) in Jember.

However, 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 public (Rahayu, 2014). This was revealed in the socialization of Law Number 23. of 2011 in the hall of the Jember Regency State Islamic College (STAIN) on January 7 2013.

In this socialization, the Zakat and Waqf Organizer of the Ministry of Religion (Kemenag) Jember Regency, Erwin Sulthony said that zakat is still understood using the old paradigm, namely as a voluntary, compassionate gift, done after one year, usually carried out by a kiai, and zakat is considered to be able to reduce riches. 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 to the community in order to achieve government goals (Kusmanto, 2014; Aisah, 2021; Sugita et al., 2020). In achieving the goals of zakat, the role of zakat management institutions is very important to maximize the potential of zakat (Fajrina et al., 2020). There are two zakat institutions in Indonesia, the first at the national level, namely the National Zakat Amil Agency (BAZNAS) then the second is the Zakat Amil Institute (LAZ) which was formed directly by the community to help collect, distribute and utilize zakat in each city.

On the other hand, the role of organizations around the community should also be able to have an impact in building understanding of zakat in the community (Mukhlis et al., 2013). This aims to help the government and assist zakat institutions throughout Indonesia

in terms of outreach and education regarding zakat. One of them is the Fatayat Nahdatul Ulama organization, which is a women's organization, the Autonomous Body of Nahdatul Ulama, which trains young Muslim women who are in the productive age cycle, namely 20 years to 40 years old.

The formation of the Fatayat organization was based on the fact that many women still experience injustice because women are seen as more identified as being in the domestic space, thus limiting women's space to participate in public spaces (Fatayat Nahdatul Ulama Central Leadership. 2013. Program. (online). [http://www . Fatayat.or.id/?q=about/it](http://www.Fatayat.or.id/?q=about/it)). This is in line with the findings from observations in the field, that institutions related to zakat management such as LAZ (Lembaga Amil Zakat), especially in Jember Regency, are still dominated by men.

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. This is considered important to articulate women's interests. Without the active participation of women and the expression of women's perspectives, the goals of development and equality will not be achieved. Therefore, women's understanding of zakat needs to be built (Owoyemi, 2020), considering that women have a very important role, namely as mothers, as companions to their husbands, as role models and education for their children and as members of society (Busra, 2019; Gussev et al., 2022). In this case, the role of organizations around the community is very necessary to help optimize socialization and provide education to create a zakat-literate society.

Based on the background above, researchers are 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. The women who are the objects are women who are members of the Fatayat NU cadres.

2. METHODS

This research uses a qualitative approach. A qualitative approach is research that produces descriptive data in the form of written or spoken narratives of the facts asked and observed (Polkinghorne, 2005). This is because this research aims to determine the understanding of zkat as a form of women's empowerment through the role of Fatayat NU.

This research was carried out on Jl. Imam Bonjol, Kaliwates District, Jember Regency, home to the Jember Branch of the NU Fatayat Organization. Determining the location of this research uses techniques *purposive area* which is a technique for determining research locations deliberately chosen based on certain objectives and considerations (Kristanti et al., 2021; Draper et al., 2011).

Determining informants in this study used techniques *purposive sampling*. *Purposive sampling* is a data source sampling technique with certain considerations, namely the data source is considered to know best about what is expected (Nurmala et al., 2022; Sukmawati et al., 2023), making it easier for researchers to explore the object or social situation being studied. To explore data, researchers use techniques *Snowball Sampling*. *Snowball Sampling* is a method of taking samples carried out in series, starting from a small number and then

increasing it (Ayuningtyas et al., 2020). The specified informants start with key informants who provide information about what is needed in more detail. Meanwhile, supporting informants provide information that supports key informants.

Data collection in this research used observation, interview and documentation techniques. Meanwhile, the data validity checking technique in this study used 3 techniques, namely extended participation, persistent observation, and triangulation. In extending participation, researchers have carried out 3 months starting from the beginning of December to the end of February, but for the time required they have not received complete data so the researchers have extended it until April. For diligent observation, researchers have obtained data obtained from the field, but researchers have carried out data mining again at different times. So that the data obtained is valid and can be accounted for. Whereas

Triangulation researchers use triangulation techniques and sources. For technical triangulation, the researcher compares data between interview results and data from observation and documentation. Apart from that, 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 expressed 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 problems studied by researchers in the field which were then developed to sharpen the data through further data searches. Data reduction is carried out by summarizing, selecting the main things, focusing on the important things, looking for themes and patterns and discarding what is not necessary. Data presentation is presented in the form of brief descriptions, charts, relationships between categories and data verification. This analysis is carried out during the excavation process and after data extraction 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 that are in accordance with the problem formulation in the research to answer how to understand zakat as a form of women's empowerment through the role of Fatayat NU in Jember Regency. In the mubjadi perspective, the formulation of fiqh and understanding of zakat from a woman's perspective can be viewed from 3 aspects, including the muzakki aspect, the mustahiq aspect and the institutional aspect. Muzakki is someone who pays zakat, while mustahiq is someone who receives zakat (Maguni, 2013). Indicators of understanding are in accordance with S. Bloom's theory that indicators of understanding include; translation, interpretation, and extrapolation or restatement of knowledge that has been received.

Understanding zakat from a woman's perspective is seen from the muzakki aspect, namely women think that zakat literacy and understanding related to zakat are very important for both men and women. Zakat is one of the concepts of distribution of wealth in Islam which has the aim of social justice, so 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 encouraged politically and socially to have an understanding of becoming rich people who are able to pay zakat for the benefit of community development. Factors that influence a person's interest in paying zakat are influenced by motivation, perception, knowledge, beliefs and stance (Kamaruddin, 2015). In line with Kamaruddin, a study stated that knowledge of zakat is an important factor in determining a person's interest (muzakki) in paying zakat (Yazid, 2017). From the explanation above, the researcher concludes that women's understanding of zakat can be measured through their knowledge of zakat. The research results show that women who are in the position of muzakki understand the concept of zakat in general from their own perspective. Women realize that zakat is a gift that must be given from a certain amount of property according to a certain nature and size to groups who are entitled to receive it. Women are aware that some of the property they own has other people's rights in it which must be removed. However, education and literacy regarding zakat maal (zakat on assets) 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 public knowledge in the field of zakat, especially zakat maal. This is in line with research findings, that there are several factors that cause the potential for zakat to not be optimal, namely, firstly, a lack of knowledge regarding zakat (Yazid, 2017). 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 zakat amil bodies/zakat amil institutions. The knowledge related to zakat that women have received so far has been from formal education and family education, but what they have received is only basic theory regarding zakat obligations. This is what causes knowledge regarding zakat maal to be poorly understood by the public. 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 the programs of the Amil Zakat Agency, one of which is the NU Fatayat Organization.

Understanding zakat from a woman's perspective is seen from the mustahiq aspect, namely in the mustahiq aspect, women understand the target recipients of zakat, namely the 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: the poor, the poor, the riqab, the gharim, the converts, the fisabilillah, the ibn sabil, and the amil zakat. Fatayat women understand the 8 groups of zakat recipients. The informant's knowledge about zakat was obtained through formal and informal education, as well as through media in the form of books and the internet. In paying zakat fitrah, women have given it to the right people, they have given it to people in the categories of needy, poor and widowed women. Mustahiq or people who fall into the category of zakat recipients, compensation is given to people who have family ties and 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 on assets, it is usually distributed to amil zakat institutions or LAZIZNU so that it is more systemized and on target.

Understanding zakat from a woman's perspective is seen from the institutional aspect, that zakat institutions, both national and regional, must be understood well. Women's perspectives must be included in this aspect to ensure women's life experiences both as muzakki and mustahiq in the institutional and management lines 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 up *mind set* that the presence of women is very necessary in zakat institutions because in essence women are people who are observant, thorough and painstaking. The results of the research show that there are two Fatayat women involved in the LAZIZNU Jember zakat institution. Fatayat Women assumes 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 to participate in zakat institutions, which in fact are social institutions whose nature is service. 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 Fatayat is collected and distributed through zakat institutions so that it will be more organized and systematic. Remembering that Fatayat NU is also the basis of a strong organization and is spread throughout the region, starting from branch, sub-branch and central levels.

The Fatayat NU organization as an Islamic women's organization has a role in increasing women's empowerment. As quoted in Roviana, 2014, religious-based organizational movements such as Fatayat NU have strategic potential as agents of change, in the future it is hoped that women will get the same rights as men, namely receiving religious education through an organizational platform. UNICEF (in Kustianingsih, 2012) proposed three dimensions as benchmarks for the success of community empowerment consisting of; access, awareness, and participation. These three dimensions are categories of analysis that are dynamic in nature, related to each other synergistically, mutually reinforcing and complementary. Fatayat NU women's empowerment can be realized through various empowerment models that are oriented towards increasing the understanding and ability of women to gain equal access, awareness and participation.

Access is a means of realizing women's empowerment. Access is the ability to get information, get work opportunities, get good educational opportunities and be on an equal footing with men (Summer, 2015). In understanding zakat, access is a very important thing for women to have. By having access to zakat, we are 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, there needs to be access, in the sense that women also have equal rights in accessing productive resources in public spaces (Rahayu et al., 2015). Knowledge about zakat can be obtained through the educational process as Notoatmojo explains that there are factors that influence a person's knowledge, including: (a) education, (b) age, (c) mass media, (d) habits, (e) experience, (f) environment. There are 3 educational pathways, which are 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 school, middle school, high school, university), is related to knowledge of zakat obtained through Islamic religious education subjects that have been obtained while at school. Non-formal education, such as religious institutions, religious organizations in society, is related to zakat knowledge obtained through recitation activities and studies. While informal education is education within the family, knowledge of zakat can also be obtained through education from one's own family. Someone who has good knowledge and understanding of zakat will certainly understand it and will 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 NU Fatayat Organization to provide access to Fatayat women are by involving Fatayat women in zakat institutions such as LAZIZNU.

Awareness is very important in influencing someone's interest in paying zakat. Women's awareness of giving zakat is a manifestation of women's empowerment. The findings in the research show that women have an independent awareness of zakat obtained from the family environment and references obtained through books, social media and Islamic studies. Fatayat women think that if they pay off part of their wealth in the form of zakat, both zakat fitrah and zakat maal when they reach the nisab, they will get a reward and good fortune from Allah. The good fortune given zakat will not decrease but will increase. By having awareness of giving zakat, women can be said to be empowered. Likewise, as quoted by UNICEF (in Kustianingsih, 2012) states that awareness is one of the benchmarks for the success of empowering society, especially women. Efforts that have been made by the Fatayat NU organization include providing appeals and raising awareness, such as reminding them that the assets they own have some of the rights of other people that must be released. Another effort is by running an alms or infaq program called KOIN Mu'tamar. KOIN Mu'tamar is a jimpitan program or raising sincere charity and infaq for Fatayat women every time they carry out their agenda. The Sodaqoh will later be donated to an orphanage foundation that collaborates with LAZIZNU. Apart from that, the sodaqoh will also be intended for members or cadres if someone is struck by a disaster.

Participation is one indicator that women are said to be empowered. In empowering women, one of the needs is participation, namely participation in utilizing limited assets or resources. The participation referred to in this case is that women who have an understanding of zakat obligations will of course participate in fulfilling zakat obligations, 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 participation space for Fatayat women, where Fatayat women are given the opportunity to get involved in zakat institutions such as LAZIZNU. The Fatayat women involved in the zakat institution consist of two people.

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

4. CONCLUSION

Based on the research results that have been described, it can be concluded that understanding zakat from a woman's perspective is seen from the muzakki aspect, women stated that zakat literacy and understanding related to zakat are very important for both men and women. Women interpret zakat as one of the concepts of distribution of wealth in Islam for the purposes of social justice, which needs to be ensured that men and women are equal subjects. Women must be encouraged politically and socially to have an understanding of being rich people who are able to pay zakat. Women who are in the position of muzakki have literacy regarding zakat and have understood the concept of zakat in general from their perspective. However, literacy regarding zakat maal (zakat on assets) specifically and in depth is still not fully understood by the public. Judging 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 groups. Meanwhile, the distribution of maal zakat is distributed 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, but rather because women still have families for which they are responsible. The Fatayat NU organization has a role in providing access by involving women in zakat institutions (LAZIZNU). Women have an awareness of zakat independently obtained from family and educational background. The efforts that have been made by the Fatayat NU Organization are by running the KOIN Mukhtar program as an initial step in raising awareness. The Fatayat NU Organization is the largest Islamic women's organization, and with the existence of a social economic and da'wah structure, it 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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