

Zakat and Gender Dynamics: Empowering Women Through Zakat

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Zakat is an obligation for Muslims that meets the necessary requirement, to perform as well as Muslims that fulfills the condition to become the zakat obligatory. This obligation is mentioned in the Qur'an, hadith and conventional fiqh books. In this era, the new social paradigm needs to be understood well in order to improve the social welfare that includes everyone. This is due to the fact that zakat is seen as it's only limited to meeting the needs of Mustahik when in reality it can give more than only meeting temporary needs.

Women play a big role especially in the micro, small and medium enterprise (MSMEs) sector. However, their contributions are not as much appreciated with their success as women don't have the easy access to formal financial financing where only 27% are reported to be receiving the formal financing. This is evident that by having a productive zakat with a fiqh social paradigm, it can help to realize the issue of gender inequality in the economic field considering how zakat shouldn't be taking sides based on gender as it doesn't align with shara'.

Zakat management institutions' role to give public awareness on zakat are crucial so that it is more understood with the new paradigm in order to not eliminate its true virtues. Women's involvement in zakat is low compared to men as zakat are relatively always related to men. The lack of knowledge of zakat within the women community needs to be built, so that they understand how their participation could give benefits as mothers, companions to their husbands, as role models as well as to educate their children.

The Gender Gap in Zakat Participation

During this era, there are still some women that are still uneducated on the principles or philosophy of 'zakat'. This can make the women community to be perceived as not being an active participant in zakat activities. When in reality some women do not have the access to the education of zakat and only rely on what they know through the words of other people that are still unsure on the reliability of the information.

Looking at the socio-cultural environment perspective where it combines both men and women roles, the majority of any financial decisions are always made by men compared to women. This shows how the voice or ideas from women are usually not welcomed to be engaged especially in the zakat institution context.

Overall, it is obvious that the zakat distribution often shows the inequality treatment towards women even though they have contributed a lot to the society that indicates how they deserve more in getting the help of financial. The gender inequality would affect the women community as they won't have the position to receive zakat services compared to men.

The Significance of Women's Inclusion in Zakat

It is important to know the significance of making zakat more inclusive for both male and female genders to avoid gender inequality and educate the women's community on how they can also contribute to zakat as an obligation. For society, this article promotes understanding and clarity on the current social paradigm in order to improve zakat in social welfare. Since the women community has contributed an adequate amount of share in development through their role MSMEs, it is crucial that it balances with what they receive from the formal financial financing sector. Next, the society is more well educated on how it is not one sided in zakat as it speaks for women too in terms of participation in zakat activities or their representation as recipients.

As for zakat institutions, it can help women community through the provision of community support and opportunities especially to those who have been living in the rural area and don't have that much awareness when it comes to how zakat can help them. It gives them a chance to grow and improve their lifestyle. Other than that, zakat institutions would provide programs that could let the community gain knowledge and develop skills in order for them to be more encouraged to run their own small business to get out of poverty.

Challenges to Women's Participation in Zakat

Zakat is known as one of the five pillars of Islam. Based on the article from Qur'ani et al (2024) there are many challenges that are faced by gender dynamics, to ensure that zakat can be empowering by women. The first challenge that is faced is limited awareness and understanding. It refers to the condition where most of the women do not have enough knowledge about zakat, they do not know how to calculate it, and also different types of zakat, like zakat fitrah and zakat maal. It could lead to uncertainty about the importance of it on social justice, community support and others. They are also unaware about their rights, roles and responsibilities, which is as muzakki, those who pay zakat. So, the women's awareness of giving, participation and understanding of zakat is considered as a form of women's empowerment.

Next challenge is the cultural and social barriers. It arises because of traditional gender roles and societal norms, which limit women participation in zakat management. Most cultures state that women mostly will be expected to fulfill specific roles, like caretakers of the home and family. It could discourage them from involvement in public activities and give them fewer chances to gain necessary skills and also experience in zakat. For instance, they might be misinformed, if not encouraged to attend community programs of zakat. In the article, it states that the presence of women itself is necessary in zakat institutions, since they are observant and thorough. The result will be more organized and systematic.

Last challenge for empowering women through zakat is little access to resources. It means that women faced difficulties in obtaining the crucial information and opportunities to engage effectively in zakat practices. Access is a very important thing for women in understanding zakat. Due to lack of access to resources, it could result in decreasing participation in zakat practices. Without it, they might feel isolated and less empowered in zakat.

Opportunities for Women's Empowerment Through Zakat

There are many opportunities for zakat to be empowered by women. First is empowerment through education. It highlights educational programs to enhance women's understanding and participation in zakat management. For example programs that focus on zakat literacy about principles, calculations and significance of zakat. So, when they become more knowledgeable, it can build their confidence in engaging in discussing and managing zakat. They also can contribute to the community and benefitting society as a whole.

In addition, addressing gender inequality is also the opportunity to empower women through zakat. In the article, it states that if women get support from various sectors without favoritism and also discrimination, they can achieve an inclusive economy. (Saadah et al, 2024). Zakat institutions can assist in closing the gender economic gap by allocating the funds only to women, and receive support when faced with systemic barriers in accessing the financial resources. Economic empowerment can ensure that women make investments in their communities and families, which leads to enhanced economic well-being.

Lastly, having support from the community is considered as opportunities to empower women through zakat. The community acknowledged the importance of gender equality, and also contributions made by women to various fields, including zakat. It can enhance their engagement in zakat management. Communities also can plan and conduct events and campaigns about the significance of women's roles and responsibilities in zakat. It can encourage the women's participation in zakat and create a more inclusive environment.

Diagram 1 highlights the key challenges and opportunities in empowering women through zakat.





Diagram 1: The challenges and opportunities for empowerment of women through zakat.

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