

LOVE, ETHICS, AND ZAKAT: THE RADICAL IMAGINATION OF ISLAMIC PHILANTHROPY IN SUAMIKU JADUL BY BINTANG KEJORA

(Cinta, Etika, dan Zakat: Imajinasi Radikal Filantropi Islam dalam Suamiku Jadul Karya Bintang Kejora)

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Abstract: *This article examines the representation of zakat in the novel Suamiku Jaddul by Bintang Kejora, by highlighting how zakat is not only present as a religious obligation, but also as a social practice that transforms lives and forms a network of chained goodness. Through the character of Bang Parlin, zakat is told not just as a material giving, but as a long-term strategy to empower mustahiq to become the next muzakki. This research uses a literary hermeneutic approach with a focus on zakat narratives spread across various parts of the novel. It was found that zakat in this novel is practiced with selective, empathetic, and personal values—avoiding institutions but adhering to the essence of sharia. The concept of "chain zakat" emerged as a model of Islamic philanthropic ethics rooted in transformational experiences, namely that each recipient is guided to become a giver in the future. Thus, this novel offers a progressive social imagination about zakat as an instrument of justice and social regeneration based on compassion. This study concludes that literature can be an effective vehicle for Islamic socio-economic da'wah and touch the emotional side of readers in sowing the spirit of solidarity among the people.*

Keywords: *Chain Zakat; Literary Da'wah; Philanthropic Ethics; Popular Islamic Fiction; Social Transformation*

A. INTRODUCTION

Zakat in Islamic teachings is not only an economic instrument, but also a spiritual, social, and ethical way to build a just society. However, zakat has not yet become a tool for the welfare of the poor. This issue was raised by an academic from UIN Sunan Gunung Jati, Bandung, Ah. Fathoni in her dissertation (Redaksi, 2014). In fact, the substance of zakat is to help alleviate the poverty of the ummah (Yusran & Afiyah, 2024). The importance of the position of zakat in Islam can be seen from its position in the pillars of Islam. It is not valid for a Muslim to be a Muslim if he does not pay zakat. The Quran details those who are entitled to receive zakat or called *musnaf* (recipients of zakat). There are eight *asnaf* that have been determined in surah at-Taubah verse 60. They are: *faqir, poor, amil, muallaf, gharim, riqab, fi sabilillah, ibn sabil* (Khalifah, 2022; Omar, 2024; Yusran & Afiyah, 2024).

These eight *asnaf* are standard and do not need interpretation. They are like templates that just need to be filled in according to the criteria. However, this is not the case with the distribution technique. The Quran does not detail it, it is left entirely to *amil zakat*

(*amil* = the committee that takes care of zakat) and *muzakki* (the person who is obliged to pay zakat). This is a challenge and an opportunity for *amil* and *muzakki* to innovate in choosing *the asnaf* that will be held. In the practice of distributing zakat so far, it is the poor group who are most prioritized to get zakat. The rest are *amil*. But in reality, the recipients of zakat are not free from their poverty, so the assumption arises, "zakat perpetuates poverty" (Redaksi, 2014).

However, how zakat is told in a fictional world—in a narrative landscape full of emotions and human conflicts—is still rarely studied in depth. The novel *Suamiku Jadul* by Bintang Kejora is a new field to study how zakat is constructed not only as an individual practice, but also as a social strategy to transform the fate of others. Bang Parlin, the main character in this novel, uniquely practices zakat: it is given directly to a chosen individual, in the hope that the person will help others in the future.

Bang Parlin and his wife have proven that if zakat is given to the right people, used and managed with sincere intentions and trust, then many people will be lifted out of poverty. Even those who were originally *mustahiq* (zakat recipients) can move up to become *muzakki* in a chain. In other words, many people will be helped by this innovative model of giving zakat. This novel is important to analyze because it brings innovative ideas in the distribution of zakat that aims for the welfare of *mustahiq*. This article discusses the main character's modus operandi in carrying out his innovative ideas, and the response to the *mustahiq* he helps, as well as the challenges he faces.

B. METHOD

1. Research Method and Analytical Framework

This research employs a qualitative approach with a hermeneutic method of literary analysis. The main focus is to interpret the representation of zakat in the novel *Suamiku Jadul* by examining sentences that explicitly mention zakat. Data were collected through narrative documentation and then analyzed by considering the social, spiritual, and psychological contexts of zakat practice. The analysis was carried out in three stages: (1) literal interpretation to understand the direct textual meaning; (2) contextual interpretation to examine the relationship between the giver, the recipient, and the socio-economic conditions; and (3) symbolic interpretation to uncover the ethical, cultural, and social dimensions behind the practice of zakat. This hermeneutic approach enables literary texts to be understood as reflections of the complexity of religious practices that are often overlooked by normative jurisprudence or formal economic theories (Adiwijaya et al., 2024).

In addition, this study applies the theoretical framework of Islamic philanthropy as discussed in contemporary academic literature to enrich the interpretation of literary findings. For instance, Hotimah & Suprayogi (2024) highlight the role of zakat in supporting sustainable development, while Ali (2024) conceptualize zakat as an

instrument for empowering the Muslim community. Similarly, Yusran & Afyah (2024) underscores the centrality of social justice in the practice of zakat in Indonesia. Thus, the analysis of *Suamiku Jadul* is not merely textual but also connected to broader scholarly discourse, contributing to the development of zakat studies as a regenerative philanthropic practice that is contextual, progressive, and humanistic.

2. Benchmarking & Literatur Komparatif

By engaging with the aforementioned literature, this study does not merely read and interpret the novel in isolation, but also situates its findings in dialogue with nationally and internationally indexed scholarly discourses. For example, when the novel introduces the idea of “chain zakat” or the regeneration of givers, it can be compared with the findings of Rosyidi and Sukmaningrum, who demonstrate that zakat research increasingly focuses on long-term empowerment, institutional effectiveness, and broader social impact (Rosyidi et al., 2024).

Similarly, the issues of regulation, dualism, and strategic challenges identified by Yumanita (2018) serve as a critical benchmark for interpreting the narrative of the novel—particularly in how characters such as Bang Parlin reject “zakat for lifestyle” and instead emphasize zeal and ethics in sustaining acts of giving (Yasir & Yasir, 2024; Yumanita et al., 2018).

Moreover, the spatial variations and geographical contexts of zakat potential and poverty, as highlighted by A-Rahmaniy (2022), provide a concrete contextual framework for understanding why zakat distribution strategies must remain sensitive to local conditions. This resonates with the way the novel portrays the socio-economic realities of its characters (A-Rahmaniy, 2022; A.A., Akbar; M.F., P. Rameli; A.R., 2024).

C. FINDINGS AND DISCUSSION



Figure 1. The Book Cover of *Suamiku*

The novel *Suamiku Jadul* belongs to the genre of comedy novels. It can be read in two versions: the online version and the print version. The online version was first released

on October 8, 2021, which can be read at the link (Kejora, 2021b), consisting of 186 parts. The print version was published for the first printing, June 2022 (Kejora, 2022a), consisting of 658 pages, published by Pen Nahwa Publisher. This study uses a printed version, with consideration that the printed version has a referable page number. Artistically, this novel is interesting because it has two types of PoV (*Point of View* = point of view): Nia's point of view as the main character's wife and Parlin's point of view as the main character. However, the theme of chain zakat remains the central issue in the whole story.

1. Zakat as an Instrument of Destiny Transformation

Bang Parlin chose to distribute his zakat in large amounts to only one recipient. This decision at first glance seems different from the common practice of dividing zakat into many hands. However, it is precisely in this difference that there is a big idea: zakat is not just a momentary hunger suppressant, but a new fire of livelihood. With sufficient business capital, the recipient has the opportunity to get out of the circle of poverty, stand on his own feet, and even transform from *mustahiq* (zakat recipient) to *muzakki* (zakat giver) in the future. Consider the following ideas of Bang Parlin and his wife:

"Biasanya Abang berikan ke orang yang betul-betul butuh, Abang pernah kasih dua puluh lima juta kepada satu orang, itu zakat satu tahun," (Kejora, 2022b, p. 73).

"Kenapa harus satu orang, bang?"

"Supaya berguna, benar-benar bisa merubah kehidupan orang, biasanya sebelum Abang kasih, survey dulu, Abang kasih ke orang yang benar-benar butuh, misalnya butuh modal mau ternak, modal buka warung. Pokoknya yang bisa merubah orang, kalau dikasih satu juta seorang, percuma, tiga hari sudah habis. Tak ada yang berubah."

"Ooo," mulutku membulat, andaikan semua orang kaya seperti Bang Parlin, mungkin tak akan ada orang yang terjebak riba karena ngutang modal.

"Jadi ini enam jutaan, kita kasih siapa, Bang?" tanyaku.

"Genapkan dua puluh juta, sekalian zakat uang yang di Bank itu, adek yang cari orang yang pantas menerimanya." Kata suami. (Kejora, 2022b, p. 77)

This approach is in line with the concept of productive zakat that has begun to be widely studied in contemporary Islamic economic literature. Yumanita et al. (2018), Hotimah & Suprayogi (2024), and Yasir & Yasir (2024) emphasized that zakat, when distributed in the form of business capital, will give birth to a wider multiplier effect than just consumption. In other words, Bang Parlin is not only helping an individual, but is planting the seeds of broader socio-economic change through a single fulcham. This is reflected in the novel data found.

Uang zakat dua puluh juta masih di tanganku, belum kuputuskan untuk berikan pada siapa, bingung juga memilih orang yang paling pantas mendapatkan uang dua puluh juta ini, amanah dari Bang Parlin harus bisa mengubah kehidupan seseorang itu (Kejora, 2022b, p. 71).

Furthermore, this distribution model reflects a new paradigm in looking at the function of zakat. It is not just an instrument of philanthropy, but an instrument of development. When zakat is understood as a social investment, the measure is not only how many people are helped, but how much change is born from that assistance. If one person succeeds in rising economically, then his success can be an inspiration as well as real support for his environment. Thus, zakat that is managed productively has the potential to shift the pattern of charitable assistance towards a long-term, more robust, and more in line with the spirit of social justice in Islam. The model of productive zakat as practiced by Bang Parlin, of course, is attractive to prospective recipients who know it so that it must be chosen very selectively by Bang Parlin.

"Tapi itu zakat, Kak." Bang Parlin akhirnya bicara.

"Iya, gak apa-apa, zakat pun jadi," abangku tampak semangat.

"Apakah Abang merasa orang yang berhak menerima zakat?" kata Bang Parlin lagi.

Abang dan kakak iparku terdiam, mereka menunduk.

"Karena kebetulan Kakak singgung soal agama, menurut agama kita orang yang berhak menerima zakat adalah. fakir, miskin, amil, mualaf, riqab, Gharimin, fisabilillah dan ibnu sabil, itu kata Allah dalam al-quran, surat At-Taubah ayat 60. Jadi pertanyaanku adakah di antara yang delapan itu termasuk Abang, apakah Abang fakir, apakah Abang miskin, atau mualaf, atau barangkali fisabilillah?" kata suami lagi

Aku sampai melongo mendengar Bang Parlin bicara, pantas saja dia pernah mondok lima tahun, cara dia bicara mirip ustadz. Abang dan kakak ipar seperti kena mental, tak bicara lagi.

"Bergayalah sesuai isi dompet, kalau sampai minta warisan, minta zakat untuk gaya hidup, maaf, Bang, Kak, itu memalukan," kata Abang Parlin lagi.

"Ya, udah, kami permisi dulu," kata abangku akhirnya (Kejora, 2022b, p. 80).

From the dialogue above, it is known that the model of zakat developed by the main figure is very attractive to those who feel entitled to receive zakat, even people who do not have the right also want it. However, Bang Parlin remains selective and remains based on religious teachings about zakat. It does not come out of the eight asnaf mentioned in the Quran.

The distribution of zakat evenly to many recipients is still considered by some to be an ideal form of social equity (Hokue, 2023; Mongkito et al., 2025). The reality is that small amounts of assistance are often not enough to significantly change someone's fate. Zakat money that is used up for daily consumption may be able to cover a momentary need, but tomorrow it is impossible to face the same difficulties again. In other words, this pattern risks perpetuating dependence, instead of creating independence (Firmansyah, 2013).

On the contrary, models such as those practiced by Bang Parlin challenge this traditional way of view. He departed from the realization that one big step sometimes has more impact than a thousand small scattered steps. Giving a significant amount of zakat to one recipient allows for a "social leap": from a weak position to a strong position, from a receiver to a giver. This is what distinguishes productive zakat from consumptive zakat—it contains sustainability values and long-term ideals as can be captured in the novel.

"Kenapa sih, Bang, harus diberikan ke satu orang, kita berikan saja ke panti asuhan, atau Lembaga Amil zakat resmi, kita jadi gak pusing." Tanyaku pada suami.

"Karena begitu yang kudapat, Dek, karena ada orang yang memberikan zakat dengan cara seperti itu pada Abang dulu, makanya Abang bisa begini, aku ingin berbuat seperti itu juga, biar ada yang terselamatkan kehidupannya," kata suami.

"Pasti si Rara," kataku kemudian.

"Bukan, Dek, orang tuanya, dia dokter puskesmas di desa dulu, dia yang berbuat begitu pada Abang, Abang dikasih lahan, ketika aku mau bayar kembali pada bapak itu, dia justru bilang begini, "Nanti kalau kau sukses, lakukan seperti yang kulakukan padamu, modali orang yang benar-benar mau berusaha, anggap saja zakat, harta bersih, orang terbantu." Kata Bang Parlin (Kejora, 2022b, p. 81).

Of course, this approach is not without criticism. There are concerns that the concentration of zakat on only one individual is at risk of failure if the recipient is unable to manage the capital properly. However, this is where the role of Islamic economic assistance and literacy becomes important. If productive zakat is combined with coaching, then the possibility of failure can be suppressed, while the impact of success can be doubled. This comparison shows that although equitable distribution has advantages in terms of short-term equity, the productive zakat approach is more promising in terms of long-term empowerment. And Bang Parlin once failed in distributing his zakat, even the victim even committed suicide as read in the following novel data.

"Abang sedih, Dek, kadang kebaikan kita disalah gunakan orang, dulu aku kasihan lihat dia terlunta-lunta di desa, kerjanya tiap hari memungut berondolan, ketika ada uang zakat, kuberikan padanya, dia pun pergi merantau, sudah Sukses bertingkah pula, abang benci ketika dia bilang mengikuti sunnah Rasulullah," Bang Parlington terus mengomel di Perjalanan

"Iya, Bang (Kejora, 2022b, p. 410).

Malam itu kami habiskan bercerita tentang masa lalu. Luar biasa, tak saling kenal tapi bertemu layaknya saudara dekat yang sudah lama tak jumpa. Kebaikan berantai Bang Parlin ternyata ada juga hasilnya. Memang jika dipikir-pikir, sudah lima belas tahun Bang Parlin berzakat, kebaikan itu sudah menyebar sampai ke mana-mana. Tak selamanya berhasil, ada juga yang tidak berhasil. Burhan contohnya, dia justru jumawa setelah sukses (Kejora, 2022b, p. 474).

Burhan, who had been given zakat by Bang Parlin and was successful in Surabaya, instead of developing a business, remarried on the grounds of following the sunnah of the Prophet. He eventually went bankrupt because he was not good at polygamy. When Burhan found out that Bang Parlin was in Java, he followed him to Jakarta with the intention of asking for zakat again. When Bang Parlin refused, Burhan was determined to commit suicide by jumping from the crossing bridge and being run over by a vehicle.

2. Chain Zakat: The Ethics of Regenerative Philanthropy

The concept of chain zakat practiced by Bang Parlin shows a new way of interpreting zakat. Each recipient is expected to help three other people after success. This pattern makes zakat not only temporary assistance, but also a seed of goodness that continues to grow. Let's take a look at the following data.

"Kenapa sih, Bang, harus diberikan ke satu orang, kita berikan saja ke panti asuhan, atau Lembaga Amil zakat resmi, kita jadi gak pusing." Tanyaku pada suami.

"Karena begitu yang kudapat, Dek, karena ada orang yang memberikan zakat dengan cara seperti itu pada Abang dulu, makanya Abang bisa begini, aku ingin berbuat seperti itu juga, biar ada yang terselamatkan kehidupannya," kata suami.

"Pasti si Rara," kataku kemudian.

"Bukan, Dek, orang tuanya, dia dokter puskesmas di desa dulu, dia yang berbuat begitu pada Abang, Abang dikasih lahan, ketika aku mau bayar kembali pada bapak itu, dia justru bilang begini, "Nanti kalau kau sukses, lakukan seperti yang kulakukan padamu, modali orang yang benar-benar mau berusaha, anggap saja Zakat, harta bersih, orang terbantu." Kata Bang Parlin.

"Oh, begitu,"

"Orang yang sudah kubantu pun pesan kita begitu, bila dia sukses, lakukan seperti yang dia dapatkan, jadi semacam arisan berantai, ayahnya Rara bantu aku, setelah aku sukses, kubantu minimal tiga orang, yang tiga orang ini bantu tiga orang pula, begitu seterusnya, jadi ini akan menyebar, akan banyak orang yang terbantu." (Kejora, 2022b, p. 81).

From the data above, it is clear that Bang Parlin's concept aligns with the academic notion and discourse known as the principle of circular charity (Muneer, 2021). Circular charity emphasizes a cycle of goodness that doesn't stop at a single point, but rather rotates and expands. Thus, chain zakat can be understood as a more sustainable effort to Islamize philanthropy (Gunawan & Rusydiana, 2023).

In contrast to consumptive zakat that stops at the first distribution, chain zakat emphasizes sustainability. If consumptive zakat is often used up to meet daily needs, then chain zakat actually builds a moral obligation to continue the benefits to others. The implications are not only economic, but also social. This scheme gives birth to a network of solidarity that strengthens relationships between individuals and reduces inequality. Each success of one person automatically becomes a source of new hope for others. Thus, chain zakat deserves to be seen as a long-term social investment. He explained a new narrative that zakat is not only an individual worship, but an instrument of social transformation that ensures that goodness continues to revolve and multiply.

3. Zakat and Personal Authority vs. Institutions

Bang Parlin refuses to distribute zakat through official institutions because he believes that direct contact allows for moral and human verification: seeing the recipient's eyes, feeling the context of need, testing intentions—a philanthropic practice rooted in personal relationships and a sense of personal responsibility.

“Kenapa harus satu orang, bang?” (paragraf tengah)

“Supaya berguna, benar-benar bisa merubah kehidupan orang, biasanya sebelum Abang kasih, survey dulu, Abang kasih ke orang yang benar-benar butuh, misalnya butuh modal mau ternak, modal buka warung. Pokoknya yang bisa merubah orang, kalau dikasih satu juta seorang, percuma, tiga hari sudah habis. Tak ada yang berubah.” (Kejora, 2022b, p. 77).

This picture is not just a narrative technique; empirical literature shows that belief is the main foundation that determines whether a muzakki chooses to distribute his zakat through institutions or personally. Studies in Indonesia have found that transparency and accountability consistently have a positive effect on muzakki trust. That is, when institutions fail to show evidence of accountability, the preference for personal channeling increases (Hotimah & Suprayogi, 2024)

Bang Parlin's argument has received further empirical support: several quantitative studies confirm that zakat literacy, report transparency, and accountability practices affect the level of trust and intention to pay zakat through institutions. In other words, the choice to give directly is often born out of the absence of public evidence that funds are managed honestly and effectively—a gap between the goodwill of the donor and the institutional mechanism. A study on the role of zakat literacy and transparency found a significant

relationship between the two and *muzakki* beliefs, thus justifying a sociological reading of Bang Parlin's attitude (Adiwijaya et al., 2024).

However, romantic narratives about personal distribution need to be balanced with attention to distributive effectiveness and justice: case studies show that institutionally coordinated distribution (BAZNAS/LAZ) has the potential to achieve more systematic scale, program planning, and *mustahik* mapping—benefits that are difficult to achieve when zakat is distributed in a fragmented manner. Research at the provincial and district levels also indicates that the low quality of BAZNAS transparency in some areas erodes public trust; at the same time, when transparency is improved, public interest in distributing zakat through institutions also increases—indicating that institutional solutions are not illusory but trust problems that can be fixed (see BAZNAS transparency analysis, study in Lumajang (Mubarokah & Muzayanah, 2024)

The practical approach that emerges from the synthesis of evidence is a hybrid model: maintaining personal relationships (field visits, participatory audits, visual evidence) while strengthening institutional mechanisms (financial statements, external audits, use of digital platforms for reporting and distribution footprints). Research on the role of social media and digital platforms shows that open communication and online engagement can mediate trust and increase the intention to pay zakat through institutions—a bridge between Bang Parlin's instinct to "see for yourself" and the collective need for measurable governance. See the study on social media & trust (Hamdani, 2024) The practical approach that emerges from the synthesis of evidence is a hybrid model: maintaining personal relationships (field visits, participatory audits, visual evidence) while strengthening institutional mechanisms (financial statements, external audits, use of digital platforms for reporting and distribution footprints). Research on the role of social media and digital platforms shows that open communication and online engagement can mediate trust and increase the intention to pay zakat through institutions—a bridge between Bang Parlin's instinct to "see for yourself" and the collective need for measurable governance. See the study on social media & trust (Hamdani, 2024)

4. Zakat and Social Morality

In many parts of the novel, zakat appears not only as a religious ritual or material obligation, but as a medium of moral and social criticism of the consumptive lifestyle. The attitude of refusing to give zakat to relatives who are not classified as *mustahiq* or seeing zakat recipients abusing assistance—remarriage, extravagant living—shows that zakat is used as an instrument of moral norms that rebuke deviant behavior in society.

"Tapi itu zakat, Kak." Bang Parlin akhirnya bicara.

"Iya, gak apa-apa, zakat pun jadi," abangku tampak semangat.

"Apakah Abang merasa orang yang berhak menerima zakat?" kata Bang Parlin lagi.

Abang dan kakak iparku terdiam, mereka menunduk.

"Karena kebetulan Kakak singgung soal agama, menurut agama kita orang yang berhak menerima zakat adalah. Fakir, miskin, amil, mualaf, riqab, Gharimin, fisabilillah dan ibnu sabil, itu kata Allah dalam al-quran, surat At-Taubah ayat 60. Jadi pertanyaanku adakah di antara yang delapan itu termasuk Abang, apakah Abang fakir, apakah Abang miskin, atau mualaf, atau barangkali fisabilillah?" kata suami lagi (Kejora, 2022b, p. 80)

The dialogue above illustrates that zakat is not just an economic compensation, but also a means of social moral counseling: distinguishing who deserves to receive, and correcting behavior that is considered deviant from Islamic values. The study "Zakat as a Determination of Moral, Economic, and Social Development of Society" by Mursyidin A-Rahmaniy (2022) strengthens that one of the functions of zakat is to clean up the feelings of greed and greed from the rich, and at the same time ensure social responsibility so that there is equality and healthy morals in society.

Social correction through zakat also appears in scientific discussions about the impact of zakat distribution on social inequality. A study in Pekanbaru and Dumai shows that consumptive and productive zakat and food social assistance have an influence on poverty reduction (Rivaldo, 2025) Thus, the narrative of the novel that Bang Parlin is angry when zakat is misused—as a form of criticism of the irresponsibility of the recipient—reflects the real tension that is also discussed in the research: between the rights of zakat recipients and their moral responsibilities, as well as social expectations for zakat to support a more just change. Likewise, the research "The Influence of Zakat, Infaq, Alms and CSR Distribution on the Reduction of Social Inequality" found that effective distribution of zakat funds can be a means of reducing inequality arising from unfair economic practices (Al-Ayyubi, 2019)

In terms of gender representation and the role of the wife, Bang Parlin's wife in this novel appears actively as a channel, information seeker, and moral supervisor in the distribution of zakat.

Akhirnya kuputuskan berikan uang dua puluh juta kepada seorang janda dengan empat orang anak, dia butuh motor untuk usaha dagang onlinenya. Aku pelanggannya, masakannya enak, bila aku pesan, dia selalu antar dengan jalan kali.

"Bu, ini uang dua puluh juta, untuk ibu sebagai modal jualan dan beli motor," kataku ketika memberikan uang tersebut.

"Maaf Bu Nia, aku gak berani utang," katanya. "Bukan utang, Bu, ini zakat," kataku (Kejora, 2022b, p. 185).

The above quote shows that women in the narrative are not positioned merely passively or merely as recipients but as moral and economic agents in religious contexts. This is

relevant to the study "Islamic Philanthropy and Women's Empowerment at the Zakat Management Institution Bandar Lampung" by Suslina (2023) which shows that the institutional structure of zakat in several cities in Indonesia does involve women in management, both in administrative capacity and moral supervision of zakat distribution.

Furthermore, the role of moral oversight or "monitoring" in zakat distribution, as performed by Bang Parlin's wife, reflects a recognized social control mechanism in modern zakat management. The literature calls for zakat institutions to maintain accountability, transparency, and high ethical standards to prevent misuse of zakat by either recipients or administrators. For example, the study "The Construction of Zakat Jurisprudence in the Works of Banjarese Ulama and Its Relevance to Modern Zakat Management" discusses the need for clear criteria and mechanisms for zakat distribution, accompanied by controls over who is entitled and how it is managed, so that the benefits of zakat reach those who are truly deserving and are not misused (Hakim, 2020).

5. Zakat and Da'wah Narrative

In the novel *Suamiku Jadul*, zakat is shown not only as a ritual obligation, but as an instrument of moral and social da'wah. Bang Parlin firmly refused to give zakat to relatives who were not included in *mustahiq*.

"Karena kebetulan Kakak singgung soal agama, menurut agama kita orang yang berhak menerima zakat adalah fakir, miskin, amil, mualaf, riqab, gharimin, fisabilillah dan ibnu sabil, itu kata Allah dalam Al-Qur'an, surat At-Taubah ayat 60. Jadi pertanyaanku adakah di antara yang delapan itu termasuk Abang?" (Kejora, 2022b, pp. 79–80)

This excerpt shows how zakat is used as a medium of social correction and a means of da'wah to rebuke a consumptive lifestyle and the attitude of using religion for personal gain. This is in line with the findings of A-Rahmaniy (2022) that zakat functions to clean wealth while building social morals of the community.

The representation of zakat in the novel also emphasizes the principle of target accuracy. Bang Parlin prefers to distribute a large amount of zakat to one person in order to change his life:

"Supaya berguna, benar-benar bisa merubah kehidupan orang, biasanya sebelum Abang kasih, survey dulu, Abang kasih ke orang yang benar-benar butuh, misalnya butuh modal mau ternak, modal buka warung. Pokoknya yang bisa merubah orang, kalau dikasih satu juta seorang, percuma, tiga hari sudah habis. Tak ada yang berubah" (Kejora, 2021a, p. 73).

This strategy is parallel to the research on *Productive Zakat Empowerment with the Style of a Zakat Village* in Aceh Besar, which found that productive zakat is more effective when focused on long-term empowerment than just consumptive assistance (Yasir &

Yasir, 2024) This novel also links zakat with da'wah about the regeneration of goodness. Bang Parlin said,

“Orang yang sudah kubantu pun pesan kita begitu, bila dia sukses, lakukan seperti yang dia dapatkan, jadi semacam arisan berantai... setelah aku sukses, kubantu minimal tiga orang, yang tiga orang ini bantu tiga orang pula, begitu seterusnya, jadi ini akan menyebar, akan banyak orang yang terbantu”. (Kejora, 2022b, p. 81)

This concept reflects the *circular charity* model in the discourse of Islamic philanthropy, where goodness continues to roll and has a chain impact. Research on zakat distribution in Pekanbaru also confirms that the sustainability of zakat distribution can significantly reduce poverty and social inequality (Rivaldo, 2025)

The role of Bang Parlin's wife in the novel shows the gender dimension in the narrative of zakat da'wah. He is not just a companion, but a moral supervisor and the main distributor of zakat funds. In one scene, the wife says: *“Maaf, Bang, hari itu kubilang si Rapi kita mau bayar zakat untuk satu orang, minta bantuan dia untuk menyelidiki orang yang aja kita bantu”* (Kejora, 2022b, p. 80). This representation shows that women in the narrative have an active position in ensuring that zakat is on target. This is in line with the study of *Islamic Philanthropy and Women's Empowerment* (Suslina, 2023), which confirms that women are increasingly recognized as important actors in the management of modern zakat.

The narrative of zakat as an instrument of da'wah by emphasizing the aspects of sincerity and sustainability can be read in Bang Parlin's words to his wife: “

Tenang aja, Dek, Abang tetap seperti yang dulu, yang sayang sama Nunung, yang zakatnya tetap begitu, biarpun beribu gadis cantik, Adek tetap di hati Abang, biarkan beribu orang yang minta, zakat tetap dicari sendiri” (Kejora, 2022b, p. 214).

This message illustrates the spiritual consistency that zakat is not just an annual ritual, but a manifestation of moral commitment in the household. The *Metamorphosis of Productive Zakat* study supports this view, that the integration of zakat with empowerment and family values is in line with the Sustainable Development Goals (SDGs) and creates broader social justice (Kurniawati, 2025).

6. Narrative Case Studies

There are more than 60 mentions of zakat in this novel. Some of the standout stories include:

Table 1. Narrative Case Studies

| No | Case | Pages in the novel |
|----|---|-------------------------|
| 1 | Giving zakat to widows for motor capital | (Kejora, 2022b, p. 81) |
| 2 | The failure of zakat recipients who remarry and do not distribute | (Kejora, 2022b, p. 82) |
| 3 | Zakat cases used by beggar syndicates | (Kejora, 2022b, p. 510) |
| 4 | The first zakat was given to a builder named Komar, who finally opened a building materials store | (Kejora, 2022b, p. 412) |
| 5 | A thank you from a successful long-time recipient | (Kejora, 2022b, p. 539) |

D. CONCLUSION

The novel *Suamiku Jadul* demonstrates that zakat can be creatively reinterpreted within the realm of literature without losing its essential foundation in Islamic law. Through the figures of Bang Parlin and his wife, readers are invited to see zakat not merely as a formal obligation but as a practice that is innovative, personal, and strategic. The concept of “chain zakat,” in which beneficiaries are encouraged to become givers in turn, offers a vision of continuous regeneration of goodness. As Bang Parlin emphasizes:

“Orang yang sudah kubantu pun pesan kita begitu, bila dia sukses, lakukan seperti yang dia dapatkan, jadi semacam arisan berantai... setelah aku sukses, kubantu minimal tiga orang, yang tiga orang ini bantu tiga orang pula, begitu seterusnya, jadi ini akan menyebar, akan banyak orang yang terbantu” (Kejora, 2022b, p. 81)

This reflection underscores that zakat is not only about solving immediate problems but also about cultivating a culture of sustainability and deep social responsibility. At this point, literature becomes an emotional medium of da‘wah, animating Islamic values in a humanistic, empathetic, and transformative manner.

Furthermore, the novel reveals that literary texts possess the power to capture the complexities of religious practice that are often overlooked by classical jurisprudence or formal economic theories. The social imagination of Islam projected through the narrative introduces a new horizon for the study of Islamic philanthropy, where zakat is understood not only in terms of numbers or categories of *mustahiq*, but also in its ethical, psychological, and cultural dimensions. Bang Parlin strongly rejects the misuse of zakat for vanity, admonishing: *“Bergayalah sesuai isi dompet, kalau sampai minta warisan, minta zakat untuk gaya hidup, maaf, Bang, Kak, itu memalukan”* (Kejora, 2022b, p. 80). Thus, examining zakat in literary works not only enriches academic discourse but also opens pathways toward a more progressive, contextual, and relevant understanding of Islam in the face of contemporary challenges. Here, literature functions as a collective reflective medium capable of inspiring religious practices that are more vibrant, just, and liberating.

This study acknowledges several limitations. First, the analysis predominantly focuses on the figure of Bang Parlin and the conceptual framework of “chain zakat,” while other characters and broader socio-economic dynamics in the novel remain unexplored. Second, the discussion emphasizes the normative and ideological aspects of zakat as a humanistic praxis but does not extend to empirical reception studies, nor does it examine how readers interpret or practice these ideas in real contexts. Third, comparative perspectives are lacking, particularly with other literary works or with contemporary theories of Islamic philanthropy and global charity practices.

Future research could therefore expand in several directions: (1) reader-response studies that assess how audiences engage with the literary representation of zakat; (2) intertextual analyses comparing *Suamiku Jadul* with other Islamic literary works in Indonesia and beyond; (3) multidisciplinary approaches linking literature with Islamic economics, sociology of religion, and cultural theory; and (4) empirical inquiries into the extent to which literary narratives shape real-world philanthropic practices. Addressing these gaps will deepen our understanding of the interplay between literature, religion, and social imagination.

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