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Women's Empowerment in Islamic Education and Economy for Improving Family Welfare: A Study of Fatayat NU Cirebon

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Abstract

Women's empowerment through community organizations offers a strategic pathway for improving family welfare in Indonesia. Yet, few studies examine how Islamic women's organizations integrate religious education with economic programs at the city level. This study examines the role of Fatayat NU in empowering women in the fields of Islamic education and economy to improve family welfare in Cirebon City, West Java. The research employed a descriptive qualitative approach. Data were collected through observation, in-depth interviews with the branch chairwoman and members of Fatayat NU Cirebon City, and documentation, and were analyzed through data reduction, data display, and conclusion drawing with verification. The findings show that Fatayat NU organizes monthly religious study forums, Qur'anic recitation completion gatherings, entrepreneurship training, sharia financial literacy education in partnership with the financial services authority, and an organizational catering enterprise. These programs operate against persistent gaps in education and economic participation among married women in Cirebon. Their implementation strengthens members' religious knowledge, self-confidence, and productive capacity, which supports household income and family welfare. The study recommends wider outreach to pre-prosperous women beyond the current membership and stronger partnerships with local government and financial institutions.

Keywords

Family Welfare, Fatayat NU, Islamic Education, Women's Empowerment.

1. Introduction

Women's empowerment refers to the process through which women gain the ability to make strategic life choices in contexts where this ability was previously denied to them (Kabeer, 1999). The concept covers access to and control over resources, the exercise of agency, and the achievement of valued outcomes, and it has become a central concern of development policy because expanding women's capabilities improves the welfare of entire households and communities (Sen & Sen, 1999; Duflo, 2012). In the Indonesian literature, empowerment is commonly understood as the effort of women to obtain access to and control over economic, political, social, and cultural resources so that they can regulate their own lives, build self-confidence, and participate actively in solving the problems around them (Andriani & Ardiyansyah, 2021). Empowerment is therefore not a single intervention but a multidimensional process that involves knowledge, skills, income, and self-concept.

Two fields occupy a strategic position in this process, namely education and the economy. Education enables a person to develop cognitive, affective, and psychomotor capacities as well as social relations with other individuals, groups, and the surrounding environment (Ibrahim, 2015; Mustafida, 2021). Within a Muslim community, Islamic education also transmits religious knowledge and moral values that shape how mothers raise children and manage family life (Srimulyani, 2025). The economy, in turn, concerns every action or process required to produce goods and services that meet human needs (Safri, 2018). Family welfare depends on both fields, since a prosperous family is defined as one that can meet the clothing, food, housing, social, and religious needs of its members while maintaining a balance between income and the needs of the whole household (Astika & Harudu, 2023).

The empirical situation in West Java shows that this agenda remains unfinished. Provincial statistics on the Gender Development Index and the Gender Empowerment Index indicate that gaps between men and women in education, income, and participation in decision-making persist across districts and cities, including the Cirebon region (West Java Provincial Government, 2025a). Falatehan and Maemunah (2020) found that the position of Cirebon women at the provincial and national levels is still marked by limited access to economic resources and public roles. The city government itself has called on women to become economically independent so that they can strengthen family resilience (Cirebon City Government, 2025). Many married women of productive age in the city work in precarious informal activities or depend entirely on the household head's income, which keeps their families in a pre-prosperous condition.

Community organizations hold a strategic position in responding to this problem because they can translate government programs into activities that reach women directly. Fatayat NU, the young women's wing of Nahdlatul Ulama, has long combined religious learning with social and economic activities and has been described as a vehicle through which traditionalist Muslim women negotiate empowerment from within their own faith (van Doorn-Harder, 2006; Arnez, 2010; Rinaldo, 2013). Previous Indonesian studies have examined empowerment through *majelis taklim* of Muslimat NU and through community learning centers running batik training (Abbasy, 2021; Zanaria, 2022). However, little attention has been given to how a city-level Fatayat NU branch integrates Islamic education and economic programs into a single empowerment strategy focused on family welfare.

This study addresses that gap by examining women's empowerment through Islamic education and economic initiatives implemented by Fatayat NU to improve family welfare in Cirebon City. The analysis focuses on three aspects: the programs Fatayat NU provides to empower women through Islamic education and economic activities; the educational attainment and economic conditions of married women in

Cirebon; and the implementation of these empowerment programs among married women in the city. By examining these aspects, the study aims to describe the organization's empowerment programs, portray the conditions of its target group, and assess how their implementation contributes to family welfare.

2. Literature Review

2.1. Women's Empowerment as a Multidimensional Process

The theoretical literature treats empowerment as the expansion of people's ability to make strategic life choices, built on three interrelated dimensions of resources, agency, and achievements (Kabeer, 1999). Resources include material assets as well as human and social capital; agency refers to the capacity to define goals and act upon them; achievements are the welfare outcomes that follow. Mosedale (2005) adds that empowerment is a process rather than an end state, so that women can be more or less empowered relative to their own earlier condition rather than measured against a fixed standard. Zimmerman (2000) distinguishes psychological, organizational, and community levels of empowerment, which implies that an organization can empower its members while also strengthening the community in which it operates.

Empirical work supports the connection between empowerment interventions and welfare outcomes. Hashemi et al. (1996) showed that participation in credit programs increased women's mobility, economic security, and involvement in household decisions in rural Bangladesh. Duflo (2012) argues that empowerment and economic development are mutually reinforcing, although neither automatically produces the other, so that deliberate policy and organizational action remain necessary. Kabeer (2005) similarly cautions that access to education or income does not translate into empowerment unless women also gain voice within the family and the community. For the present study, these perspectives imply that an assessment of Fatayat NU programs cannot stop at listing activities. It must ask whether the programs supply resources such as knowledge and skills, whether they cultivate agency in the form of confidence and initiative, and whether members experience achievements in the form of improved family welfare (Djati et al., 2024).

2.2. Islamic Education, the Family, and Welfare

Education in the Islamic tradition aims at the balanced development of the whole person, covering intellectual, spiritual, and social capacities, and it is regarded as the spearhead of character building for the nation (Ibrahim, 2015; Mustafida, 2021). For adult women, Islamic education commonly takes non-formal forms such as routine religious study forums, Qur'anic recitation groups, and thematic lectures. Srimulyani (2025) shows that women educated in traditional Islamic institutions in Indonesia use their religious knowledge to negotiate roles in public spaces, so that religious learning functions simultaneously as spiritual practice and as social capital.

Family welfare provides the outcome dimension of this study. Following the framework of the National Population and Family Planning Board, a prosperous family can meet the clothing, food, housing, social, and religious needs of its members, maintain a balance between income and family size, and fulfill health needs while living in society and worshipping devoutly (Astika & Harudu, 2023). Mothers occupy a decisive position in this framework because they manage household consumption, guide children's learning, and often contribute additional income when the earnings of the household head are insufficient. Non-formal Islamic education for women has been found to support these family functions. Zanaria (2022) documents how majelis taklim organized by Muslimat NU in Bengkulu provided both religious instruction and practical guidance that improved participants' confidence in managing family life. These findings suggest that religious study forums can serve as entry points to broader empowerment when connected to economic activities.

2.3. Faith-Based Women's Organizations and Economic Empowerment

Fatayat NU occupies a distinctive place among Indonesian women's organizations because it mobilizes young Nahdlatul Ulama women through a combination of piety, cadre formation, and social action. Arnez (2010) describes the organization as standing between tradition and change, using religious legitimacy to advance reproductive health, education, and economic programs for its members. van Doorn-Harder (2006) and Rinaldo (2013) show that women in NU circles interpret Islamic teachings in ways that support women's public participation, which gives faith-based empowerment programs a cultural acceptability that secular interventions sometimes lack.

On the economic side, the literature emphasizes skills, capital, and financial literacy as the main channels of empowerment. Community-based training such as the batik program studied by Abbasy (2021) equips women with productive skills, while waste-processing groups studied by Andriani and Ardiyansyah (2021) demonstrate how simple local resources can be turned into income. Financial literacy matters because women usually act as the financial managers of their households; individuals with better financial knowledge plan more effectively and avoid harmful financial practices (Lusardi & Mitchell, 2014). Programs that combine religious framing with financial education, such as sharia financial literacy seminars, respond to the preference of Muslim women for financial products that comply with their beliefs (NU Online Jabar, 2026a). Taken together, the literature indicates that a faith-based women's organization can function as an empowerment vehicle when it links religious education, skills training, and access to economic institutions. The present study examines how these links operate in the concrete setting of Fatayat NU Cirebon City.

3. Methods

This study used a qualitative approach with a descriptive design. Qualitative research collects data or information in a natural setting with the intention of interpreting the reality that occurs in the field, with the researcher acting as the key instrument, in order to reach a general understanding of social reality from the participants' point of view (Anggito & Setiawan, 2018; Anshori & Iswati, 2019). The descriptive design was chosen because the study aims to portray the programs of Fatayat NU, the conditions of married women in Cirebon, and the implementation of empowerment programs as they naturally occur, following the logic of case-oriented qualitative inquiry (Moleong, 2017; Creswell & Poth, 2018).

The research was conducted at the Secretariat of the Cirebon City Branch of Fatayat NU in Karyamulya Village, Kesambi District, Cirebon City, over three months from 1 May to 31 July 2025. The subjects were the chairwoman of the Cirebon City Branch of Fatayat NU and members of the organization who run the empowerment programs for married women of productive age in the city. Informants were selected purposively based on their direct involvement in program planning and implementation. Purposive sampling was used because these informants possessed direct knowledge and practical involvement in the planning and implementation of the empowerment programs, making them the most relevant sources for addressing the research objectives.

Data were collected through triangulation of observation, in-depth interviews, and documentation (Sugiyono, 2019). Observation covered routine organizational activities, including religious study forums and the operation of the organizational catering enterprise. Interviews were guided by questions on the programs available in the organization, the educational and economic conditions of married women in Cirebon, and the implementation of the Islamic education and economic empowerment programs. Documentation included organizational records, activity photographs, and media coverage of the organization's activities. Supporting

instruments consisted of a camera, a mobile phone used as a recorder, stationery, and an interview guide.

Data analysis followed the interactive model of data reduction, data display, and conclusion drawing with verification (Miles et al., 2014). This analytical model was selected because it enables the researcher to examine, organize, and verify qualitative data iteratively throughout the research process, allowing emerging patterns to be continuously compared with field evidence. During reduction, field data were transcribed, summarized, and sorted according to the research questions. Data display took the form of descriptive narratives and analytical mapping of programs and their outcomes. Conclusions were drawn gradually, moving from general impressions toward focused and patterned findings, and were verified by comparing interview statements with observation notes and documents. Negative cases were traced back to the field until consistent interpretations were obtained, so that the trustworthiness of the findings could be maintained.

4. Results

4.1. Fatayat NU Empowerment Programs in Education and Economy

The first research question concerns the programs available in Fatayat NU Cirebon City to empower women in the fields of Islamic education and the economy. The interviews with the branch chairwoman revealed that the organization maintains four core programs, namely a monthly religious study forum, a *khotmil* Qur'an or Qur'anic recitation completion gathering, entrepreneurship training, and an organizational culinary enterprise named Catering Yasmin. The chairwoman explained that these programs express the organizational goal of raising women's awareness and participation in every aspect of life while promoting the values of equality and justice (Arnez, 2010).

The Islamic education pillar rests on the monthly study forum and the *khotmil* Qur'an. The study forum invites members and local residents to discuss themes of worship, family life, and contemporary problems through the lens of Islamic teachings, while the *khotmil* Qur'an brings members together to complete the recitation of the Qur'an on a rotating schedule. Both activities serve as ongoing religious education for adult women who no longer have access to formal schooling, and they also provide regular meeting points that maintain the organization's social bonds (Srimulyani, 2025).

The economic pillar consists of entrepreneurship training and Catering Yasmin. The training introduces members to food production, packaging, pricing, and simple bookkeeping, while the catering enterprise provides a real business unit in which members practice these skills and earn additional income from catering orders for community and organizational events. The enterprise also finances part of the organization's activities, so that economic and organizational sustainability reinforce each other (Djati et al., 2024).

Documentation of the organization's recent activities shows that the economic pillar has expanded into financial literacy education. In partnership with the Financial Services Authority, the branch held a seminar on women's financial planning under the theme of building a secure financial future, in which the branch chairwoman stressed that financial literacy is the main key to women's economic independence and that women need to understand financial planning and sharia investment products so that they do not fall into harmful financial practices (NU Online Jabar, 2026a). The seminar also involved a state pawnshop company that introduced sharia services for asset development, and the deputy mayor of Cirebon appreciated it.

These programs mirror the wider movement of Fatayat NU in the Cirebon region, where branches have committed themselves to women's empowerment down

to the village level and to religious outreach through digital media (Ciremai Today, 2026; Cirebon Regency NU, 2026a). The programs of the Cirebon City branch therefore represent a local articulation of an organizational agenda that combines religious education and economic capacity building (Cirebon Regency NU, 2026b).

4.2. Educational Attainment and Economic Conditions of Married Women

The second research question concerns the educational attainment and economic conditions of married women in Cirebon. Provincial statistics indicate that the Gender Development Index for West Java records a persistent gap between the human development achievements of men and women, covering expected and mean years of schooling as well as estimated income, while the Gender Empowerment Index shows that women remain underrepresented in professional positions and in the control of economic resources (West Java Provincial Government, 2025a). Informants confirmed that this general pattern is visible in the everyday life of the city, where many married women completed only basic or secondary education and depend on the income of their husbands.

Earlier research on the position of Cirebon women reports a similar picture. Falatehan and Maemunah (2020) found that at the provincial and national levels, the women of Cirebon still occupy a weak position in access to education, employment, and public decision-making, which limits their contribution to household income. The informants of the present study described concrete manifestations of this condition, including mothers who sing on the streets while carrying their children, women of productive age who work as silver-painted street performers at traffic lights, and women who collect used goods for resale in order to buy food for the day.

Local government statements reinforce the urgency of the problem. The deputy mayor of Cirebon has publicly urged women to become empowered and economically independent so that families do not collapse when the income of the household head is disrupted (Cirebon City Government, 2025). Informants interpreted this call as an acknowledgment that many families in the city remain in a pre-prosperous condition according to the family welfare indicators of clothing, food, housing, social life, and religion. The findings on this question therefore portray a target group with modest educational attainment, fragile and largely informal economic participation, and family welfare that is vulnerable to any disturbance of the main breadwinner's income. This condition forms the backdrop against which the programs of Fatayat NU gain relevance, since the organization deliberately directs its activities toward married women of productive age who need both knowledge and income opportunities (Falatehan & Maemunah, 2020).

4.3. Implementation of Empowerment Programs for Family Welfare

The third research question concerns the implementation of the Islamic education and economic empowerment programs for married women in Cirebon City. Observation showed that the monthly study forum and the *khotmil* Qur'an run consistently and are attended not only by registered members but also by housewives from the surrounding neighborhoods who seek positive activities outside domestic work. Participants reported that the forums deepen their religious knowledge, improve their ability to guide their children's worship and character, and give them a social space in which they are heard and valued (Ibrahim, 2015).

Implementation of the economic programs proceeds through a gradual pathway. New participants first join the entrepreneurship training, where they learn production and bookkeeping skills, and those who show commitment are involved in the operation of Catering Yasmin. Members who work in the catering enterprise receive a share of the proceeds from each order, which several informants described as meaningful additional income for their households. The enterprise also shows that women can run a productive business without neglecting family responsibilities, encouraging other members to start small businesses of their own (Djati et al., 2024).

The organization implements its programs inclusively by welcoming women who are not yet members. Informants explained that invitations to the study forums and training sessions are extended through neighborhood networks so that pre-prosperous women, including those working in precarious street occupations, can be reached and encouraged to join. Moral support in the form of attention and companionship precedes material support, since the organization believes that self-confidence must grow before skills and capital can be used effectively (Mosedale, 2005).

The contribution of the programs to family welfare appears in three forms. Religiously, members report more orderly worship and better religious guidance for their children, which corresponds to the religious dimension of family welfare. The organization serves as a social support network, with members assisting one another during periods of illness, celebrations, and economic hardship. In addition, income generated through the catering enterprise and members' small businesses helps balance household income and needs, an important indicator of family prosperity (Astika & Harudu, 2023).

Informants also acknowledged constraints in implementation. The reach of the economic programs remains limited by the capacity of the catering enterprise, the availability of training funds, and the time constraints of members who carry a double burden of domestic and productive work. The partnership with the Financial Services Authority and other institutions is a promising strategy for widening this reach, as it brings external resources and expertise into the organization's programs (NU Online Jabar, 2026a).

5. Discussion

The findings demonstrate that Fatayat NU Cirebon City operates an empowerment strategy in which Islamic education and economic programs are not separate tracks but mutually reinforcing components. Read through the framework of Kabeer (1999), the programs supply resources in the form of religious knowledge, business skills, and financial literacy; they cultivate agency by building the confidence of members to speak, organize, and run businesses; and they generate achievements in the form of additional household income and improved family religious life. The gradual pathway from study forum participation to training and then to involvement in Catering Yasmin illustrates Mosedale's (2005) argument that empowerment is a process in which women move forward relative to their own earlier condition.

The religious framing of the programs proves to be a strength rather than a limitation. Consistent with van Doorn-Harder (2006), Arnez (2010), and Rinaldo (2013), the organization uses its religious legitimacy to open public space for women, so that husbands and families accept the participation of married women in activities outside the home. The study forums function in the same way as the *majelis taklim* described by Zanaria (2022), providing continuing education for women who have left formal schooling, while also serving as recruitment channels for the economic programs. This integration supports Zimmerman's (2000) multilevel view of empowerment, since the same activities strengthen individual members, the organization, and the surrounding community.

The economic findings align with previous Indonesian studies of community-based skills training. As in the batik program studied by Abbasy (2021) and the waste-processing group studied by Andriani and Ardiyansyah (2021), the entrepreneurship training and the catering enterprise convert locally available skills into income. The involvement of the Financial Services Authority in sharia financial literacy education adds a dimension that earlier studies rarely captured, and it corresponds to the evidence of Lusardi and Mitchell (2014) that financial knowledge shapes the quality of household financial decisions. Since women act as the financial

managers of their families, this literacy component addresses family welfare directly at the point where income is allocated to needs.

The findings must nevertheless be read against the structural conditions documented in the second research question. Provincial gender statistics and earlier research show that Cirebon women's educational and economic position remains weak (Falatehan & Maemunah, 2020; West Java Provincial Government, 2025b), and the reach of the organization's programs remains modest relative to the scale of the problem. Duflo (2012) warns that empowerment programs cannot substitute for broader development policy, and Kabeer (2005) reminds us that access to activities does not automatically produce voice. The constraints reported by informants, including limited enterprise capacity and members' double burden, confirm that organizational programs need government and institutional support to broaden their impact, as the city government's call for women's economic independence suggests (Cirebon City Government, 2025).

The regional dynamics of Fatayat NU strengthen the plausibility of the findings. Branches across the Cirebon region have recently renewed their leadership and committed themselves to empowering women down to the village level, to religious outreach through digital media, and to serving as a crucible for future women leaders of Nahdlatul Ulama (Cirebon Regency NU, 2025; Ciremai Today, 2026; NU Online Jabar, 2026b; NU Online Jabar, 2026c). The Cirebon City branch thus works within a supportive organizational environment, which increases the sustainability of its programs.

6. Conclusion

This study examined Fatayat NU's empowerment of women in the fields of Islamic education and the economy to improve family welfare in Cirebon City. The organization runs an integrated set of programs consisting of a monthly religious study forum, a *khotmil* Qur'an gathering, entrepreneurship training, the Catering Yasmin enterprise, and sharia financial literacy education in partnership with the Financial Services Authority. These programs respond to the situation of married women in the city, whose educational attainment and economic participation remain limited and whose families are vulnerable when the income of the household head is insufficient.

Implementation of the programs proceeds gradually and inclusively, moving members and surrounding housewives from religious learning toward productive economic activity. The programs contribute to family welfare through three channels, namely stronger religious life within the family, denser social support among members, and additional household income from the catering enterprise and members' own businesses. The religious framing of the programs increases their acceptability and turns the study forums into gateways for economic empowerment, so that Islamic education and the economy operate as one strategy rather than two.

The study recommends that Fatayat NU Cirebon City expand its outreach to pre-prosperous women beyond its current networks, strengthen the capacity of its enterprise so that more members can earn from it, and deepen partnerships with local government and financial institutions. For researchers, comparative and longitudinal studies of Fatayat NU branches would clarify how far organizational empowerment translates into measurable improvements in family welfare. At the same time, this study is limited to one city branch. It relies on qualitative data from informants inside the organization, so the findings describe a pattern rather than measure an effect. Future research could compare branches or trace program participants over time to assess welfare outcomes more precisely.

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Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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