

ZAKAT AS A CTALYST FOR GENDER EQUALITY AND WOMEN'S EMPOWERMENT IN POST-CRISIS CONTEXTS

Bani Salamah¹, Sarniti²

¹UIN Syarif Hidayatullah Jakarta, Indonesia; ²BAZNAS, Indonesia

Paper was presented at the 9th International Conference on Zakat (ICONZ)
9 – 12 December 2025, Jakarta, Indonesia

ABSTRACT

The aims of this study are to identify the types of zakat interventions in women's empowerment and to identify the success factors of women's empowerment programs. This study uses a qualitative approach and a literature review. Data sources were obtained from zakat institution reports and scientific articles on zakat, gender equality and women's empowerment. Zakat can be a strategic instrument for strengthening women in post-crisis through productive programs in micro-enterprises such as agriculture, culinary, food stalls and creative industries. The success of women's empowerment by zakat institutions needs to be supported by training, mentoring, access to marketing network, guidance, spiritual strengthening, the use of digital technology and multi-stake holder collaboration. Integrating the values of zakat and the principle of gender equality makes zakat not only a philanthropic instrument but also a catalyst for social change toward fir and sustainable post-crisis development. Thus, study does not involve the collection of primary data from beneficiaries or zakat program implementers. It also does not conduct a quantitative analysis to measure the economic impact on beneficiaries. The study has not yet conducted an in-depth analysis of program failures or the factors that hinder program sustainability, as well as the structural challenges and cultural barriers encountered in program implementation. The findings of this study have implications for zakat institutions to integrate a gender perspective into the design and implementation of empowerment programs. Zakat institutions need to develop holistic program models that not only provide business capital but also skills training, business mentoring, spiritual guidance, and leverage digital technology to facilitate women's access to online marketing platforms. The government can facilitate multi-stakeholder collaboration among zakat institutions, civil society organizations, the private sector, and educational institutions to create a sustainable empowerment ecosystem. Thus study has social implications for gender equality, suggesting that zakat can be an important instrument in addressing gender disparities by economically empowering women, which well enhance their position and role in decision-making within families and society. Zakat-based women's empowerment programs change societal perceptions of women from merely being aid recipients to becoming agents of economic change. Utilizing zakat in empowering women especially single mothers and female heads of households, can reduce chronic poverty and build interest-free businesses. The integration of Islamic spiritual values in empowerment programs strengthens women's social and psychological resilience, particularly in facing the complexities of life after a crisis. This study has conceptual novelty in that it integrates three perspectives that are rarely combined comprehensively: zakat, gender equality and post-crisis recovery. The study develops a conceptual

framework that positions zakat not only as philanthropic instrument but also as a catalyst for social transformation towards gender-just and sustainable development. This study enriches the academic discussion on gender-responsive zakat by providing best practices from various zakat institutions in Indonesia. The uniqueness of this study lies in its holistic approach, which considers not only the economic dimension but also the spiritual, social and moral aspects of women's empowerment. The integration of zakat with the global development agenda (SDGs) demonstrates that zakat can contribute to SDG-5 (gender equality) without losing its Islamic identity.

Keywords: *Crisis, Gender equality, Women's empowerment, Zakat*

I. INTRODUCTION

Zakat, as one of the instruments of Islamic social finance, has strategic potential for sustainable development and crisis recovery. Traditionally, zakat is understood as a financial obligation of Muslims that is given to *asnaf* (zakat recipients) to meet basic needs, reduce poverty, and strengthen social solidarity. However, in the evolution of contemporary Islamic philanthropy practices, there has been a paradigm shift, with zakat moving from a consumptive function to a productive and transformational function (Saadah et al., 2024). This transformation represents a fundamental shift from a charity-based to an empowerment-based approach, positioning *mustahik* not only as recipients of aid but also as subjects of socio-economic development (Fauzia, 2016; Ibrahim & Lubis, 2021).

The economic crisis following the COVID-19 pandemic has had a direct impact on the lower-middle class. The effects include job losses, a decline in people's purchasing power, increased poverty, and economic and political instability in various countries (Crowdhury & Zuk, 2018). In Indonesia, the pandemic has not only reduced the productivity of the formal sector but also exacerbated the vulnerability of women working in the informal sector and households (UN Women, 2022). Sihalolo (2020) noted that there are at least five major threats posed by the pandemic, namely: (1) threats to life or health, (2) threats of loss of income, especially for low-income families, (3) bad debt in MSMEs, (4) disruption to corporate and banking sector performance, and (5) depreciation of the rupiah. These conditions show that the multidimensional crisis is not only economic but also social and gendered, with different impacts on men and women.

The role of zakat during a crisis becomes even more significant because it not only restores socio-economic conditions to their pre-crisis state but also builds capacity for long-term community resilience, especially among women (Lestari et al., 2022). As an instrument of fair wealth redistribution, zakat has the potential to overcome the problems of poverty and unemployment caused by the pandemic crisis while strengthening the social capacity of marginalized groups through community-based empowerment programs (Ibrahim & Lubis, 2021). In the modern context, zakat is recognized not only as an individual religious obligation but also as part of the Islamic economic system, oriented towards social justice and sustainability (Kahf, 2019). Therefore, zakat management cannot be separated from global development agendas, such as the Sustainable Development Goals (SDGs), especially SDG 5 on gender equality and women's empowerment (Rejab et al., 2022; Furqon et al., 2024).

Various studies show that investing in women's empowerment produces broad and sustainable social impacts. Economically empowered women tend to invest their income in education, health, and family nutrition, thereby improving human resources in the future (Cornwall, 2014). Thus, women's empowerment is not merely a moral or social equality issue but also a rational economic development

strategy oriented towards inclusive growth. In the Indonesian context, women play a dual role as family caregivers and economic contributors, and increasing women's access to economic resources is a key factor in accelerating post-crisis recovery (Ratih & Lestari, 2020; Novitasari, 2021).

Zakat has strategic potential as an Islamic social finance mechanism that can strengthen women's economic inclusion. Through productive zakat programs, women can gain access to business capital, entrepreneurship training, and support for business networks. Several studies confirm that a gender-based productive zakat approach has a double impact, namely increasing women's independence while strengthening their social position in the family and community (Mulyawisdawati & Nugrahani, 2017). Therefore, integrating zakat values with the principle of gender equality can make it a catalyst for more equitable and sustainable social change. Zakat can also be an effective mechanism for internalizing Islamic values in the global development agenda. Values such as *adl* (justice), *ihsan* (benevolence), and *ta'awun* (social cooperation) form the moral foundation for the design of Islamic social finance-based development interventions (Hafidhuddin, 2008). In this case, women's empowerment through zakat is understood not only as providing economic assistance but also as a process of developing agency and capability (Borthakur, 2019). Through this approach, zakat can encourage women to become agents of change, able to choose and control the direction of their lives.

In Indonesia, the potential for zakat collection exceeds IDR 327 trillion per year (BAZNAS, 2023). However, the actual collection is still far from this potential. This disparity indicates institutional challenges in optimizing zakat for empowerment, especially at the grassroots level. In the context of women's empowerment, the challenges lie not only in funding but also in designing gender-sensitive and sustainable programs. Therefore, the integration between national zakat policies and women's economic empowerment strategies needs to be strengthened through collaboration between zakat institutions, the government, and community-based women's organizations (Fauzia, 2016; Saleh, 2023).

Zakat based women's empowerment programs have been proven to improve women's quality of life, especially among productive *mustahik* women. Studies show that women who receive zakat-based business capital assistance experience increased income, social participation, and self-confidence (Nadifah et al., 2021; Nurasyiah et al., 2022). In addition, zakat is also an effective means of promoting sharia financial inclusion among low-income women. Through accountable, gender-based management, zakat can serve as a catalytic fund that supports women's transition from aid recipients to independent economic actors.

Within the SDGs framework, zakat plays a dual role as a social safety net and empowerment instrument. Zakat not only addresses economic vulnerability but also opens opportunities for women to participate in broader socio-economic development. This aligns with Karuni (2020) view that Islamic social finance has the moral and institutional power to promote distributive justice and economic inclusiveness. In the post-crisis context, this strategy becomes increasingly relevant as women are the group most affected socially and economically.

In addition to providing economic benefits, gender-sensitive zakat management also strengthens women's spirituality. In Islam, welfare (*falah*) encompasses both material and spiritual dimensions. Thus, empowerment-oriented zakat programs need to instill spiritual, moral, and social values to ensure a balance between economic achievement and inner happiness (Hafidhuddin & Tanjung, 2003). This is also in line with the holistic approach to Islamic development, which measures success not only in economic terms but also in terms of quality of life, social justice, and equal opportunities.

Taking these dynamics into account, this study aims to analyze the role of zakat in empowering women to achieve gender equality and to identify the factors underlying the success of zakat-based women's empowerment from the perspectives of Islamic values and gender equality. This study is expected to contribute theoretically to the development of the concept of zakat as a gender-responsive social finance instrument, as well as practically to zakat institutions in designing gender-inclusive and sustainable empowerment programs.

II. LITERATURE REVIEW

Zakat

Zakat literally means blessing, growth, purity, and praiseworthy. The word *zakah* also means purity (cleanliness). Zakat, in the sense of purification, has three types: purification of the soul, purification of the body, and purification of wealth (Al-Qahthani, 2004). In general, zakat is defined as worshipping Allah SWT by giving a certain amount of wealth in accordance with sharia provisions, from certain assets, to certain people, and with certain conditions. Wealth that is given as zakat will grow, develop, be blessed, and be purified (Hafidhuddin, 2008). In fiqh terminology, zakat means a certain amount of wealth that is required by Allah to be given to those who are entitled to it and given in a certain amount (Al-Qardhawi, 2004). In operational terms, zakat is manifested through the obligation to give out a portion of wealth at a particular Time (haul or harvest Time) with a certain proportion (2.5%, 5%, 10%, or 20%) according to the type of wealth and given to the mustahik group as stipulated in the Qur'an (Sahroni et al., 2018). Thus, zakat is not merely a ritual of worship but a mechanism for redistributing wealth oriented towards social justice.

In the context of Islamic socio-economics, zakat has three main dimensions, namely spiritual, social, and economic (Hafidhuddin, 2008). Spiritually, zakat purifies the soul and wealth; socially, it strengthens solidarity among the people; and economically, it promotes social stability by preventing the accumulation of wealth in certain groups. Zakat is also considered an automatic stabilizer in the Islamic economic system because it distributes wealth from the rich to the poor, thereby maintaining macroeconomic balance (Beik & Asyianti, 2022). In terms of mustahik, zakat serves to help, support, and advance them, especially the poor and weak, so that they can live better, more prosperous lives, thereby enabling them to fulfill their needs properly and to worship Allah while avoiding the dangers of disbelief. Thus, zakat is an effective way to care for those in need (Ezziti, 2020). Zakat can also meet the needs of the poor, reduce economic inequality, reduce social problems such as prostitution and begging, and protect society.

Qardhawi (2004) emphasizes that one of the purposes of zakat for recipients is to free them from need so that they can live independently and productively. This view then gave birth to the concept of productive zakat, which is the management of zakat aimed at creating economic independence for mustahik through training, business capital, and guidance (Ministry of Religious Affairs, 2013). With a productive approach, zakat can be a driver of social development and community-based empowerment (Amara & Atia, 2016).

Recent research shows that optimizing productive zakat can significantly reduce poverty and income inequality in Muslim-majority countries (Luthfi, 2021). In the Indonesian context, zakat institutions such as BAZNAS, Dompot Dhuafa, and Rumah Zakat have developed empowerment models grounded in microeconomics and social entrepreneurship. Programs such as Desa Berdaya, Zmart, and

Dhuafa Preneur demonstrate that zakat funds can be managed innovatively to improve community welfare sustainably (Fauzia, 2016; Wicaksana et al., 2019). Zakat not only meets basic needs but also improves welfare and creates new job opportunities. In a global context, the World Zakat Forum (WZF, 2023) emphasizes the importance of transforming zakat into developmental zakat, managed in a measurable way to support the SDG agenda, including poverty alleviation, decent work, and gender equality. Therefore, zakat is now seen as an Islamic social finance instrument with a dual function: a spiritual and developmental one.

Gender Equality

Gender equality is not only about equality between men and women, but also about eliminating all forms of gender-based discrimination in various aspects of life. Gender equality is not only a fundamental human right, but also a necessary foundation for a peaceful, prosperous, and sustainable world. Gender equality is a fundamental principle that emphasizes equal recognition, treatment, and opportunities for men and women in all aspects of life. This concept is not only about formal equality in law and policy but also about substantial equality in access to resources, participation, and decision-making. In the context of global development, gender equality has become a fundamental strategic issue. The United Nations has designated gender equality as one of the 17 Sustainable Development Goals (SDGs), specifically in the fifth goal (SDG-5), which emphasizes the elimination of all forms of discrimination, violence, and injustice against women and girls (UN, 2025).

Misunderstandings of Islamic teachings have led to gender bias, resulting in women not having the same opportunities as men. Textualist/conservative groups argue that men have a higher status than women. Meanwhile, semi-textualist/moderate groups argue that men and women have equal and complementary positions. Progressive contextualist groups state that men and women have different characteristics and roles. However, these differences should not be used to demean others because men and women are equal partners (Qibtiyah, 2018).

Umar (1999) explains that the Qur'an's basic principles actually reflect an egalitarian view. First, the principle of gender equality refers to the reality between men and women in their relationship with Allah. As in QS. Adz-Dzariyat: 56, men and women are both servants. The primary duty of servants is to serve and worship; piety can be achieved by anyone regardless of gender, ethnicity, or race (QS. Al-Hujurat: 13). Second, the fact that men and women were created as caliphs (QS. Al-Baqarah: 30). Men and women have the same function as caliphs and must be responsible for their caliphate before Allah. Third, in accordance with the principle of equality, men and women have the right to achieve success in their lives, as mentioned in QS. An-Nahl: 97. Therefore, the role of women in development is not a deviation from Islamic teachings, but rather a form of actualization of Islamic values that promote benefits and equality.

In the modern social context, gender equality is also linked to gender justice, which takes into account the specific conditions and needs of women to achieve equal outcomes. Men and women have rights, obligations, roles, and opportunities, grounded in mutual respect, appreciation, and support across various sectors. To achieve gender equality, discrimination between women and men in accessing, participating in, and controlling development, as well as obtaining equal and fair benefits from development, must be eliminated (Ajizah & Khomisah, 2021; Rasyidi et al., 2025). Therefore, gender-neutral public policies are not necessarily gender-equitable if they do not consider the differences in social, economic, and cultural conditions between men and women. Thus, access to zakat funds and empowerment programs must take into account the structural barriers faced by women, such as limited

mobility, limited access to markets, and sociocultural constraints (Sweinstani, 2021).

Gender equality also contributes to poverty reduction and to overall improvements in the quality of life. Therefore, it is important to integrate a women's empowerment approach into economic development policies to ensure that women have equal opportunities to contribute (Direja & Paramitasari, 2022). In a country, women not only play a role as subjects who drive national development, but also as objects that must be empowered because they have creative industry potential (Sweinstani, 2021).

Women's Empowerment

Women and children constitute the majority of the world's poor population. Women are more vulnerable to poverty than men in all age groups (UN Women, 2022). BPS data from 2023 shows that 12.73% of women in Indonesia are household heads. Women have a higher probability of experiencing chronic poverty (Muryani & Miguel, 2021). In addition, BPS noted that in 2023, women in Indonesia accounted for 49.92% of the total national population, or around 140.6 million people. With this balanced proportion, women's empowerment is not only a minority issue but a key strategy in sustainable national development. Based on discussions at the World Economic Forum in 2020, women's empowerment is key to increasing a country's national income, which ultimately determines its progress.

Women's empowerment is a process that gives women access to economic, educational, political, and social resources so that they can actively participate in decision-making that affects their lives and society (Cornwall, 2014). Women are a potential social asset for sustainable development. Women need training, education, and empowerment so they can live decently and help their families meet daily needs (Sari et al., 2024). Women's empowerment is a process whereby women who previously had no power gain the ability to make strategic choices in their lives. This process encompasses three dimensions: resources, agency, and achievement (Kabeer, 2002). Thus, empowerment does not only mean giving women the ability to make life choices, but also ensuring that social and institutional structures support their effective exercise.

In this context, instilling modern cultural values such as a strong work ethic, independence, resource efficiency, openness to innovation and change, and social responsibility is integral to a sustainable empowerment strategy. Amartya Sen in Borthakur (2019) emphasizes that proper development is the expansion of human freedom, including economic, social, and political freedom that allows individuals, especially women, to determine their life choices with dignity. Therefore, these values serve as a moral and ethical foundation in strengthening women's capabilities to play an active role in social and economic life. According to Robbani & Ekawaty (2019), women's participation in empowerment programs is influenced by factors such as low family income, unmet basic needs, the desire to improve family nutrition, and the husband's employment status. Empowerment programs can improve family quality, as demonstrated by increased family income, fulfillment of family food security, and increased family creativity.

Women's empowerment will not only benefit individuals but also contribute to more inclusive and sustainable social and economic development (Suasridewi et al., 2024). Zakat plays an important role in alleviating poverty and supporting the government's empowerment programs (Shaikh & Ismail, 2017; Luthfi, 2021). Thus, zakat can be a strategic tool for women's economic empowerment. This chapter outlines the theoretical foundation of the study, drawing on original research articles and authoritative international textbooks, along with relevant, comprehensive, and up-to-date prior studies. It also

summarizes previous findings, highlighting areas of consensus, established knowledge, and issues that remain unresolved.

III. METHODOLOGY

This study uses a qualitative approach with a *library research* method. Data sources included scientific articles, zakat institution reports, and international publications on zakat, gender equality, and women's empowerment after the crisis. The data were analyzed thematically to identify patterns in zakat interventions oriented towards empowerment and the factors that contributed to their success.

IV. RESULTS AND DISCUSSION

Zakat Institutions as Drivers of Women's Empowerment

Zakat management institutions are organizations that plan, implement, and coordinate the collection, distribution, and utilization of zakat. Zakat management has two main objectives: to improve the effectiveness and efficiency of zakat services, and to increase the benefits of zakat to achieve community welfare and reduce poverty (BAZNAS, 2023). Currently, zakat management in Indonesia is regulated by Law Number 23 of 2011. This regulation emphasizes a central role in determining zakat management policies, including the existence of targets that must be achieved. Law Number 23 of 2011 concerning Zakat Management, Chapter 1, Article 1, Paragraphs 7 and 8, states that there are two types of zakat management institutions in Indonesia: the National Zakat Agency (BAZNAS) and the Zakat Management Institution (LAZ). The government established BAZNAS to manage zakat nationwide, while the community established LAZ to assist in its collection, distribution, and utilization. Currently, zakat institutions in Indonesia are developing and showing positive trends. Based on BAZNAS data in 2024, the number of zakat institutions in Indonesia consists of: 1 National BAZNAS, 34 Provincial BAZNAS, 463 Regency/City BAZNAS, 37 national-scale LAZ, and 33 provincial-scale LAZ.

Several zakat institutions have prioritized gender empowerment programs, though for some, gender and women's empowerment are not a top priority. However, the more professional the management of a zakat institution is, the more likely it is to become gender-sensitive (Fauzia, 2016). Zakat institutions that already have gender-sensitive programs in the form of women's economic empowerment programs to improve women's welfare include: Rumah Zakat (*Desa Berdaya, Perempuan Tangguh*), Dompot Dhuafa (Emapreneur, Women's Entrepreneurship Growth Academy), BAZNAS (Zmart, Zakat Community Development), Yakesma (*Ibu Tangguh*), IZI (Productive Economy), DPU Daarut Tauhid (Muslimah Preneur), LAZISMU (*Perempuan Berdaya*), LAZISNU (Nahdliyin Economic Empowerment/PERDANA), Pos Keadilan Peduli Umat (Empowered Cluster), and Yatim Mandiri (*Bunda Mandiri Sejahtera*). The types of women's economic empowerment carried out include agricultural production, prepared foods, cakes, handicrafts, food stalls, and household supplies. These programs focus on skills training, business capital assistance, spiritual guidance, and access to market networks—this empowerment model positions women not only as beneficiaries but also as active actors in development.

From a legal perspective, the distribution of zakat is regulated in Law No. 23 of 2011 on Zakat Management, namely, consumptive distribution and productive distribution. The distribution of zakat to mustahik can be divided into four patterns, namely: First, distribution to mustahik for direct use. Second, creative consumptive distribution, where zakat is realized in a form other than its original form. Third, traditional productive distribution. Fourth, creative, productive zakat distribution. This last pattern allows

zakat funds to be converted into business capital, either to build social projects or to increase business or trade capital (Semrawi et al., 2024).

Additionally, there are three zakat-based patterns of use in empowerment programs implemented by zakat institutions, namely: investment patterns, qardhul hasan, and mudharabah. In the investment pattern, zakat is invested. According to Qardlawi (2004), Islamic governments are permitted to establish factories or companies from zakat funds; the ownership and profits from these companies are intended to benefit people with low incomes, thereby meeting their needs sustainably. There are two factors to consider before investing in zakat. First, the amil can invest the zakat funds after the mustahik has received them. Second, the amil can invest zakat funds after carefully calculating the industry/business that is the object of investment.

The Qordhul Hasan pattern provides mustahik with loans without administrative fees for business capital from zakat institutions, on the condition that the capital will be returned in installments if the business is profitable. If the business suffers a loss, the mustahik does not need to return the capital. Furthermore, the zakat institution will provide the funds returned by the mustahik to other mustahik for use as business capital and so on. Furthermore, the use of zakat with the mudharabah model provides room for cooperation between zakat institutions and the mustahik through profit-sharing and business profits. Mustahik receives business capital from zakat institutions and agrees to repay the capital in installments and to share the profits with the zakat institutions. After the zakat institution receives the repayment of capital and profits, the funds will be returned to other mustahik for use as business capital. These models are Islamic economic innovations that can expand the social impact of zakat and create a sustainable micro-business ecosystem for women. This diverse distribution has affected several recipients, changing their status from mustahik to muzaki (Saleh, 2023).

When zakat is distributed fairly and takes gender equality into account, its social and spiritual potential can be optimized to encourage more inclusive and sustainable social transformation. Zakat, if developed strategically and responsively to contemporary social conditions, can be a very effective tool for women's empowerment. Zakat is not only for meeting basic needs but can also be used to support skills-training programs, micro-business financing, and women-based community strengthening (Mulyawisdawati & Nugrahani, 2017).

Supporting Factors for Women's Empowerment Programs

Women and children make up the majority of the world's poor. Women are more vulnerable to poverty than men in all age groups (UN Women, 2022). BPS 2023 data shows that 12.73% of women in Indonesia are household heads. Women have a higher probability of experiencing chronic poverty (Muryani & Miguel, 2021). In addition, BPS noted that in 2023, women in Indonesia accounted for 49.92% of the total national population, or around 140.6 million people. With this balanced proportion, women's empowerment is not only a minority issue but also a key strategy for sustainable national development after the COVID-19 pandemic.

Women's empowerment in Indonesia faces complex and multidimensional challenges. Understanding the factors that contribute to success is an important step towards improving women's quality of life and gender equality. The World Bank states in its report that five key factors must be considered in developing women's capabilities in economic or entrepreneurial fields. First, helping and encouraging women to build and develop their knowledge and competencies through various training programs. Second, helping women with business strategies and product marketing. Third, providing an

understanding of government regulations and rules related to business legality. Fourth, encouraging and helping women to make optimal use of information and communication technology. Fifth, creating micro-businesses/women's micro-business networks/business training forums.

According to Fitri (2019), women's empowerment programs can begin with socialization, skills training, participation, capital, production, product marketing, and success. The distribution of zakat as micro-business capital assistance for women mustahik can help increase household income (Nadifah et al., 2021; Latif, 2022) and improve the position of women in the household through access to independent income, control of savings, and the ability to bring productive assets into the household (Yaumidin et al., 2017).

In addition, rural women's groups that received microbusiness capital assistance also succeeded in increasing their income, meeting basic needs, accessing productive resources, and participating in development decision-making (Najmudin et al., 2022), as well as increasing household income, fixed assets, and expenditure (Anis & Kassim, 2016). The use of zakat in women's entrepreneurship funding programs has also increased income and participation among mustahik families (Saadah & Ghummiah, 2023), while helping women develop their businesses without falling into usury (Inayah et al., 2021). Zakat is needed to support women in starting or expanding businesses to improve their quality of life and escape poverty (Sari, 2024). Priority strategies for empowering women from low-income families include business assistance, mental and spiritual guidance, strengthening business partnerships, providing motivation, creating job opportunities, increasing women's capacity, and access to marketing networks (Nurasyah et al., 2022).

In implementing women's empowerment programs, in addition to business capital, it is also necessary to increase women's economic capacity in the form of business incubation, such as entrepreneurship training and business mentoring, business management, and marketing training (Suryani et al., 2024). Training is provided in stages or levels according to the length of Time the business has been established and the market segment of each business actor (Aldania, 2021). Training in skills relevant to labor-market needs needs to be expanded so that women have the skills necessary to participate in the economy (Yuanti et al., 2023). Women's empowerment involves holding weekly or monthly meetings filled with training for women beneficiaries, covering topics such as children's education, family health, and group business management (Biringkanae, 2021). The impact of this program can be healthy, prosperous, and financially independent families (Tamba, 2020).

Improving spiritual values and spiritual guidance are necessary in women's empowerment programs for mustahik. Single mothers who receive business assistance, given the complexity of their lives, need social support, social and spiritual resilience, and a high level of religious commitment (Ibrahim et al., 2024; Anwar et al., 2024). Therefore, assistance should not only take the form of business skills, but also guidance in applying spiritual values in business, such as honesty, patience, and sincerity (Hafiduddin & Tanjug, 2003), as well as the implementation of obligatory worship, namely the five daily prayers (Inayah, et.al, 2021). This spiritual approach aligns with the maqasid al-shariah, which emphasize a balance between material and moral wellbeing.

In addition to spiritual aspects, digital transformation is also key to women's empowerment. The COVID-19 pandemic has accelerated the adoption of digital technologies across sectors, including women's economic empowerment. The use of information technology in women's empowerment programs can enhance their effectiveness and reach (Jokoetal., 2025). The use of digital platforms for

training, marketing, and networking can help women access broader information and opportunities (Yunanto & Rahmasari, 2021). Information technology is used to increase digital outreach and collaborate with various parties to develop marketing strategies for domestic and international markets (Aldania, 2021). Institutions that integrate digital technology into empowerment programs not only enhance program effectiveness but also encourage technology-based Islamic financial inclusion.

In addition, an equally important factor in women's empowerment programs is program evaluation and monitoring. Zakat institutions need to conduct regular evaluations and monitoring of women's empowerment programs to measure their effectiveness and impact (Febriani, 2023). Data obtained from evaluations can be used to improve existing programs and formulate better policies in the future. Addressing the supporting factors for women's empowerment will strengthen women's dignity and welfare and help achieve gender equality goals (Nabila, 2023). Thus, the transparency and accountability of zakat institutions can increase, strengthening public trust and attracting more muzakki.

Another factor that is no less important is multi-stakeholder collaboration. Women's empowerment cannot be achieved solely by zakat institutions, but requires synergy among the government, civil society organizations, the private sector, and educational institutions. This collaborative model creates a sustainable empowerment ecosystem that is adaptive to social change. According to Nurasyiah et al. (2022), the synergy between zakat institutions and universities in fostering productive women's groups in rural areas has increased productivity and local economic competitiveness.

V. CONCLUSION AND RECOMMENDATION

Zakat, as an instrument of Islamic social finance, plays a significant and crucial role in economic recovery following the COVID-19 pandemic. Zakat not only serves a charitable purpose in alleviating poverty but also plays a strategic role in encouraging social transformation, including women's empowerment and gender equality. In the context of sustainable development, especially gender equality, zakat can be utilized more effectively to strengthen women's positions in the economic, social, and spiritual spheres. However, the success of zakat-based women's empowerment programs is not solely determined by distribution but also by various key factors. These factors include gender-responsive program design, ongoing coaching and training, access to marketing networks, evaluation and monitoring, the use of digital technology, and the integration of Islamic values such as honesty, patience, perseverance in business, and the performance of obligatory worship. By integrating spiritual and structural aspects simultaneously, zakat can become a tool that not only lifts women out of economic inequality but also strengthens their dignity and independence. Given the presence of zakat institutions without gender mainstreaming programs, it is necessary to strengthen zakat administrators' capacity to plan gender mainstreaming programs, coach women, and evaluate women's empowerment programs.

REFERENCES

- Ajizah, N and Khomisah, K. (2021). "Aktualisasi Perempuan dalam Ruang Domestik dan Ruang Publik Perspektif Sadar Gender". *Az-Zahra: Journal of Gender and Family Studies*, Vol.2, No.1, pp.59-73, <https://doi.org/10.15575/azzahra.v2i1.11908>.
- Aldania, A.(2021). "Strategi Kompetitif Melalui Program Pahlawan Ekonomi Dalam Pemberdayaan UMKM di Masa Pandemi Covid-19". *Jurnal Ilmu Administrasi Negara*, Vol.9, No.2, pp.137-148, <https://doi.org/10.26740/publika.v9n2.p137-148>.
- Al-Qahthani, S.W. (2004). *Ensiklopedi Zakat*, Jakarta: Litera Antar Nusa.
- Amara, N.B and Atia, L (2016). "Toward The Adaption of Governance Model in Zakat Foundations: The Case of The Algerian Zakat Fund". *International Journal of Business and Management Review*, Vol. 4, No.2, pp.104-118.
- BAZNAS, Puskas. (2023). *Laporan Kontribusi Dana Zakat Terhadap Pencapaian SDGs BAZNAS RI Tahun 2023*.
- Beik, I.S & Arsyanti, L.D. (2021). "Digital Technology and Its Impact on Islamic Social Finance Literacy in Islamic Fin Tech: Insights and Solutions (pp.429-445). Cham:Springer International Publishing.
- Biringkanae, A. (2021). "Pemberdayaan Perempuan Melalui Program Keluarga Harapan di Lembang Kole Barebatu Kabupaten tana Toraja". *Jurnal Administrasi Publik*, Vol.4, No.2, pp.60-65. <https://doi.org/10.35914/p7tgzf66>.
- Borthakur, P.A.(2019). "Amartya Sen's Critique on The Rawlsian Theory of Justice: An Analysis". *Humanities and Social Sciences Reviews*, Vol.7, No.2, pp.10-18, <https://doi.org/10.18510/hssr.2019.722>.
- Chowdhury, A and Zu, P. (2018). "From crisis to crisis: Capitalism, Chaos and Constant Unpredictability". *The Economic and Labour Review*, Vol 29, No.4, pp. 375-393, <https://doi.org/10.1177/10353046618811263>.
- Cornwall, A. (2014). "Women's Empowerment: What Works?" *Journal of International Development*, Vol.28, No.3, pp.342-358, <https://doi.org/10.1002/jid.3210>.
- Joko, M. P., Imam Hambali, S. K. M., & Rossa Damayanti, S. E. (2025). *Ekonomi Kreatif dan Transformasi Digital UMKM*. Takaza Innovatix Labs.
- Direja, S and Paramitasari, N. (2022). "Pengaruh Ketidaksetaraan Gender pada Pendidikan terhadap Kemiskinan di Provinsi Banten", *Jurnal Ekonomi Bisnis*, Vol.27, No.1, pp.58-70.
- Ezziti, B. (2020). "Zakat as a Means of Social Welfare: Exploring a Recent Fatwa From the Moroccan Ulama on The Permissibility of Paying Zakat in Advance to Help The Poor of The Covid-19". *AZKA: International Journal of Zakat and Social Finance*, Vol.1, No.1, pp.94-101. <https://doi.org/10.51377/azjaf.vol1no12>.
- Fauzia, A. (2016), *Filantropi Islam: Sejarah dan Kontestasi Masyarakat Sipil dan Negara di Indonesia*. Yogyakarta: Gading Publishing.
- Furqon, A.Y and Mukhid. (2024). "Impact of Islamic on Sustainable Development Goals (SDGs)". *Islamic Studies Journal (ISLM)*, Vol.1, No.2, pp.35-43, <https://doi.org.10.62207/2ptqer50>.

- Fitri, F.S, (2019), “Peningkatan Ekonomi Rumah Tangga Melalui Program TBM Dalam Rangka Pemberdayaan Perempuan di Kampung Kue Surabaya”. *Jurnal Pendidikan Untuk Semua*, Vol.8, No.2, pp.1-15, <https://ejournal.unesa.ac.id/index.php/jib/article/view/28>.
- Hafidhuddin, D. (2008). *Panduan Praktis Tentang Zakat, Infak, Sedekah*, Gema Insani Press.
- and Tanjung, H.(2016), *Manajemen Syariah dalam Praktik*. Jakarta: Gema Insani Press,
- Herianingrum, S., Sukmana,R , Supriani, I and Widiastut, T. (2024), “Zakat sebagai Alat Pengurangan Kemiskinan di Indonesia”. *Jurnal Akuntansi Islam dan Bisnis Islam*, Vol.15,No.4 , pp. 643-661. <https://doi.org/10.1108/JIABR-11-2021-0307>.
- Ibrahim, M.Y and R.H. Lubis. (2021). “Pemanfaatan Zakat untuk Pemulihan Ekonomi Pasca Pandemi Covid-19”. *Al Tasyree: Jurnal Bisnis, Keuangan dan Ekonomi Syariah*,Vol.1, No.1, pp.57-76.
- Inayah, H, Yusnita,Y, and Yani, F. (2021). “Model Pemberdayaan Ekonomi Perempuan Melalui UPZ.” *IJRS International Journal of Regulation and Society*, Vol.2, No. 3, pp. 221-239. <https://doi.org/10.55357/ijrsv2i3.298>.
- Kabeer, N. (2002). “Sumber Daya, Agen, dan Prestasi: Refleksi tentang Pengukuran Pemberdayaan Perempuan”. *Development and Change*, Vol.30, No.3 pp. 435-442, <https://doi.org/10.1111/1467-7660.00125>.
- Kahf. (2019). *Islamic Economics’ Methodology and Fiqh In Methodology of Islamic Economics*, pp.161-180, Routledge.
- Karuni. M.S. (2020). “Pengaruh dana Zakat terhadap Pembangunan manusia di Indonesia”. *I-Finance: A Research Journal On Islamic Finance*, Vol.6, No.2, <https://doi.org/10.46367/iqtishaduna.v9i2.245>.
- Latif, L. (2022). “Meningkatkan Kesejahteraan di Tingkat Rumah Tangga dengan Pembiayaan Berbasis Zakat”. *Azka International Journal of Zakat and Social Finance*, Vol.3, No.1 pp. 1-14. <https://doi.org/azjaf.vol3no1.91>.
- Luthfi, M. (2021). “Model Pendistribusian Zakat: Studi terhadap BAZNAS DKI Jakarta dan LAZ Dompot Dhuafa”, Dissertation, Jakarta, UIN Syarif Hidayatullah Jakarta.
- Laporan PBB, <https://www.un.org/sustainabledevelopment/gender-equality/>
- Lestari, A.P, Zulfidayat,S, Susanti,S.L, Amri,U,. Putri, E.S, and Syafrival. (2022). “Pemberdayaan Masyarakat Sadar Zakat Hasil Pertanian melalui Program Kegiatan KKN PPM Terpadu Tuah Sakato di Nagari Aie Dingin. *Jurnal Dedikasia*, Vol.2, No.2, pp.145-155, <https://doi.org/10.30983/dedikasia.v2i2.5977>.
- Mulyawisdawati and Nugrahani. (2017). “The Role of Productive Zakat in Mustahiq Economic Empowerment (Case Study of The Dompot Dhuafa Yogyakarta Amil Zakat Institute)”. *Journal of Indonesia Economics*, Vol.9, No.1, pp. 30-41, [https://doi.org/10.21927/jesi.2019.9\(1\)](https://doi.org/10.21927/jesi.2019.9(1)).
- Muryani and Miguel, A.E. (2021). “Factors Influencing The Gender Gap in Poverty: The Indonesian Case”. *World review of Entrepreneurship, Management and Sustainable Development*, Vol.17, No.1, pp.103-119. <https://doi.org/10.1504/WREMSD.2021.112101>.
- Nadifah, T, Zulpahmi and Azizah, U.S. (2021). “The Effectiveness of Zakat Distribution Through Microfinance to Women Mustahiq: Case Study on BMFI BAZNAS”, *International Conference of Zakat (ICONZ)*, pp.79-81, <https://doi.org/10.37706/iconz.2021.1327>.
- Najmudin, Atiah, I.N, and Pardiansyah., E. (2022). “Economic Empowerment of Underdeveloped Village Women Based on Islamic Philanthropy (Study Members of the Women-Based Microfinance Cooperative (KKM-BP) Assisted by LAZ HARFA, Pandeglang Regency)”, *Jurnal of Gender dan Child Studies*, Vol.9, No.1, pp. 39-54.

- Nurasyiah, A, Sarwath, L, Mahri, J, and Hermawan, R. (2022). "Reducing Family Poverty Through Islamic Women's Empowerment Strategy in Indonesia: An ANlytical Network Process Approach". *Al-Uqud: Journal of Islamic Economics*, Vol.6, No.2, pp. 206-219, <https://doi.org/10.26740/aluqud/v6n2.p206-219>.
- Novitasari, A. (2021). "Pengaruh Pemberdayaan Perempuan Terhadap Ketahanan Perekonomian Keluarga". *Lifelong Education Journal*, Vol.1, No.2, pp.139-144, <https://doi.org/10.59935/iej.v1i2.33>.
- Qardawi, Y.(2004). *Hukum Zakat*. Jakarta: Litera Antar Nusa.
- Qibtiyah, A. (2018). "Mapping of Muslims' Understanding on Gender Issues in Islamic Studies at Six Universities in Yogyakarta Indonesia". *Al-Jami'ah: Journal of Islamic Studies*, Vol.56, No.2, pp.305-340, <https://doi.org/10.14421/ajis.2018.562.305-340>.
- Ratih, I and Lestari, N.(2020). "Peran perempuan dalam Usaha Peningkatan pendapatan Keluarga di Era 4.0". *Sketsa Bisnis*, Vol.7, No.2, pp.120-129, <https://jurnal.yudharta.ac.id/v2/index.php/SKETSABISNIS/index>.
- Rejab, Noorbiah, S, Mansor, S.K, Rahim, S.I.A, Abas, M.S, Nurdin, N.M, Khalid, N.Z.M, and Ismail, A.F.M. (2022). "Can Zakat Realize the Sustainable Development Goals (SDGs)?" *HIV Nursing*, Vol.22, No.2, pp.3833-3837, <https://doi.org/10.31838/hiv22.02.706>.
- Robbani, M.M and Ekawaty, M. (2019). "Analisis Dampak Pemberdayaan Perempuan terhadap Kesejahteraan Keluarga". *Al-Muzara'ah*, Vol.7, No.1, pp. 1-18
- Rosyidi, Hidayati, L, Rofiq, A and Khusnudin. (2025). "Peran Perempuan dalam Pembangunan Ekonomi dan Penguatan Kesetaraan Gender". *Jurnal Istisqro*, Vol.11, No.1, pp.20-29, <https://doi.org/10.30739/istisqro.v11i1.13160>.
- Saleh, R.R. (2023). "Pola Distribusi Zakat Infak dan Sedekah Dalam Mewujudkan Kesejahteraan Sosial", *AL-AQWAL: Jurnal Kajian Hukum Islam*, Vol2, No.1, pp.23-29, <https://doi.org/10.53491/alaqwal.v2i01.468>.
- Saadah, C, and Ghummiah, S.M. (2023). "Economic Empowerment of Women Through Productive Zakat (Analysis of Women's Entrepreneurship Funding Programs at Rumah Zakat)". *Jurnal Hukum Ekonomi Syariah*, Vol.3, No.1, pp.171-196, <https://doi.org/10.15642/maliyah.202313.2.171-196>
- Salsabila, A.A and Khalimah, D. (2024). "Productive Zakat and Women's Empowerment for Inclusive Economy: Sharia Economic Law and Social Fiqih in Indonesia". *Jurnal Hukum Ekonomi Syariah*, Vol. 3, No.1, pp.77-95, <https://doi.org/10.32332/muamalah.v3i1.9248>.
- Sari, I.D.O, Latifah, L, and Ritonga, I. (2024). "SLR: Pemberdayaan Perempuan Bagi Pengembangan Program Yang Ada di Indonesia". *Kafa'ah Journal*, Vol.14, No.1, pp.1-18.
- Semmawi, R. Bakri, A.A, Susanto, E, Kulsum, U and Natsir, I. (2024). "Peran Zakat Produktif dalam Meningkatkan Pendapatan Mustahik di Indonesia", *Edunomika*, Vol.8, No.2, <https://doi.org/10.29040/jie.v8i2.13335>.
- Shaikh, S.A and Ismail, A.G. (2017). "Role of Zakat in Sustainable Development Goals". *International Journal of Zakat*, Vol. 2. No.2, pp.1-11, <https://doi.org/10.37706/ijaz.v2i2.21>.
- Sihaloho, E.D. (2020). "Dampak Covid-19 terhadap Perekonomian Indonesia". https://www.researchgate.net/publication/340554267_DampakCovid-19_Terhadap_Perekonomian_indonesia.

- Suasridewi, D.G, Latuperissa, J.J.P, Suryawan, I.M and Supriyani, A. (2024). "Transformasi Ekonomi dan Sosial: Dampak Pemberdayaan Perempuan di Indonesia Berdasarkan Kajian Literatur. *Governance: Jurnal Ilmiah Kajian Politik Lokal dan Pembangunan*, Vol. 11, No. 2, pp.12-27. <https://doi.org/10.56015/gjikplp.v11i2.310>.
- Suryani S, Nurdin, Z, and Marhayati, N. (2024). "Mengkontekstualisasikan Filsafat Pemberdayaan Perempuan Melalui Peran Badan Zakat Nasional Indonesia." *Madania: Jurnal Kajian Keislaman*, Vol.28, No. 1 pp. 81-93. <https://doi.org/10.29300/madania.v28i1.4597>.
- Suryaningsih, A and Sanjaya, A.H. (2024). "Pemberdayaan Perempuan dalam Mewujudkan Kesetaraan Gender: Strategi dan Tantangan di Era Globalisasi." *Jurnal Pendidikan Sejarah dan Riset Sosial Humaniora*, Vol.4, No.2 pp.11-22. <https://ejournal.penerbitjurnal.com/index.php/humaniora/article/view/740>.
- Sweinstani, M.K.D. (2021). "Perempuan dan Politik Industri Kreatif dalam Kerangka Pembangunan: Lesson Learned dari Indonesia dan Thailand". *Musawa Jurnal Studi Gender dan Islam*, Vol.20, No.1, pp. 1-15, <https://doi.org/10.14421/musawa.2021.201.1-15>.
- Tamba, W. (2020). "Implementasi Pendidikan Masyarakat Melalui Pemberdayaan Perempuan Berbasis Life Skill Education". *Jurnal Penelitian dan Pengembangan Pendidikan*, Vol.7, No.3, pp.237-243, <https://doi.org/10.33394/jp.v7i3.2745>.
- Umar, N (1999). *Argumen Kesetaraan Gender Perspektif Al-Qur'an*, Jakarta:Paramadina.
- UN Women. (2025). "Progress of The World's Women 2021-2022: Gender Equality in The Changing World of Work". <https://www.unwomen.org/en/annual-report/2022>.
- Yaumidin, U, Suhodo, D.S, Yuniarti, P.I, Hidayatina, A. (2017). "Financial Inclusion for Women: Impact Evaluation on Islamic Microfinance to Women's Empowerment in Indonesia", in *Financial Inclusion and Poverty Alleviation Perspective from Islamic Institutions and Instruments*. pp .81-140, Cham: Springer International Publishing, https://doi.org/10.1007/978-3-319-69799-4_3.
- Yunanto, R., & Rahmasari, T. (2021). "Pemanfaatan Tautan Obrolanwhatsapp Padae- Commerce Dan Pelatihan Aplikasi Pencatatan Keuangan Pada Kelompok Usaha Jasa Boga Aghnia". *PENGABDIAN PADA MASYARAKAT SISTEM INFORMASI AKUNTANSI*, Vol.1, No.1, pp. 31-36.