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Productive Zakat and Women's Economic Empowerment In Post-Covid-19 Indonesia: A Sharia Economic Law Analysis

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Abstract

Although productive zakat has attracted increasing scholarly attention as an instrument of poverty alleviation and economic development, its integration with women's economic agency, gender justice, and Sharia-compliant institutional governance remains insufficiently conceptualized. This study examines how productive zakat can be governed as a gender-responsive instrument of women's economic empowerment in post-COVID-19 Indonesia, particularly concerning beneficiary rights, ownership transfer (tamlik), and the legal status of productive financing arrangements. Employing a qualitative approach that integrates a structured literature review with doctrinal Sharia legal analysis, the study examines scholarly publications from 2016–2026, foundational Islamic jurisprudential sources, relevant Indonesian legislation, fatwas, and institutional reports. Sources are assessed through eligibility-based selection, thematic coding informed by Kabeer's resources–agency–achievements framework, and textual and contextual legal interpretation. The reviewed literature identifies business capital, entrepreneurship training, mentoring, market access, and digital inclusion as potentially relevant mechanisms for women's economic empowerment, although their effectiveness depends on institutional capacity, household relations, and women's control over productive resources. The doctrinal analysis distinguishes direct zakat transfers from qard hasan, mudharabah, and institutional investment, emphasizing that financing arrangements must preserve beneficiary eligibility, ownership rights, and Sharia compliance. The study proposes the Gender-Responsive Productive Zakat Governance Framework (GRPZGF), integrating legal safeguards, capability development, economic agency, and institutional accountability. It concludes that productive zakat may contribute to women's empowerment and gender justice when legally compliant resource allocation is combined with gender-responsive program design and sustained institutional support. These conclusions are conceptual and normative rather than evidence of causal impact.

Keywords: *Productive Zakat; Women's Economic Empowerment; Gender Justice; Islamic Social Finance; Maqasid Al-Shariah; Indonesia.*

Abstrak

Meskipun zakat produktif semakin mendapat perhatian akademis sebagai instrumen pengentasan kemiskinan dan pembangunan ekonomi, integrasinya dengan agensi ekonomi perempuan, keadilan gender, dan tata kelola kelembagaan yang sesuai dengan prinsip syariah belum dikonseptualisasikan secara memadai. Penelitian ini bertujuan menganalisis bagaimana zakat produktif dapat dikelola sebagai instrumen pemberdayaan ekonomi perempuan yang responsif gender di Indonesia pascapandemi COVID-19, khususnya berkaitan dengan hak penerima zakat (*mustahik*), perpindahan kepemilikan (*tamlik*), dan kedudukan hukum mekanisme pembiayaan produktif. Penelitian menggunakan pendekatan kualitatif yang mengintegrasikan kajian literatur terstruktur dengan analisis hukum Islam doktrinal. Sumber penelitian mencakup publikasi ilmiah periode 2016–2026, literatur fikih klasik dan kontemporer, peraturan perundang-undangan Indonesia, fatwa, serta laporan kelembagaan zakat. Analisis dilakukan melalui seleksi literatur berdasarkan kriteria kelayakan, pengodean tematik menggunakan kerangka *resources–agency–achievements* Kabeer, serta interpretasi hukum secara tekstual dan kontekstual. Hasil sintesis literatur menunjukkan bahwa bantuan modal usaha, pelatihan kewirausahaan, pendampingan, akses pasar, dan inklusi digital berpotensi mendukung pemberdayaan ekonomi perempuan. Namun, efektivitasnya bergantung pada kapasitas kelembagaan, relasi kekuasaan dalam rumah tangga, dan kemampuan perempuan mengendalikan sumber daya produktif. Analisis hukum menegaskan perlunya membedakan distribusi zakat secara langsung dari mekanisme *qard hasan*, *mudharabah*, dan investasi kelembagaan, mengingat perbedaan ketentuan mengenai kepemilikan, pengembalian modal, pembagian keuntungan, dan perlindungan hak *mustahik*. Kontribusi utama penelitian ini adalah pengembangan Gender-Responsive Productive Zakat Governance Framework (GRPZGF) yang mengintegrasikan perlindungan hukum syariah, pengembangan kapabilitas, agensi ekonomi perempuan, dan akuntabilitas kelembagaan. Penelitian menyimpulkan bahwa zakat produktif berpotensi berkontribusi terhadap pemberdayaan perempuan dan keadilan gender apabila dilaksanakan melalui distribusi yang sesuai syariah, perancangan program responsif gender, dan dukungan kelembagaan berkelanjutan. Kesimpulan tersebut bersifat konseptual dan normatif, bukan pembuktian empiris atas hubungan kausal antara zakat dan kesetaraan gender.

Kata Kunci: Zakat Produktif; Pemberdayaan Ekonomi Perempuan; Keadilan Gender; Keuangan Sosial Islam; Maqāṣid Al-Sharīʿah; Indonesia.

INTRODUCTION

The COVID-19 pandemic exposed and intensified socioeconomic inequalities in Indonesia, particularly among populations dependent on informal employment, small-scale enterprises, and unpaid household labor. Although the pandemic affected both men and women, its consequences were differentiated by existing gender inequalities in employment, access to productive resources, and domestic responsibilities. Evidence from UN Women indicates that Indonesian women experienced increased unpaid care responsibilities, reduced time for paid employment, and constraints on economic mobility during the

pandemic.[1] These conditions suggest that post-pandemic economic recovery cannot be understood solely through aggregate improvements in income and employment but must also consider the unequal distribution of economic opportunities and decision-making power. For economically vulnerable women, particularly those working in informal sectors and microenterprises, recovery requires more than temporary financial assistance; it also requires institutional mechanisms that expand access to productive resources and strengthen economic autonomy. Nevertheless, women's economic inclusion should not be conflated with gender equality, as participation in economic activities does not necessarily guarantee control over income, ownership of productive assets, or influence over household and community decisions.[2] This distinction raises an important question regarding how social finance instruments can address women's immediate economic vulnerabilities while creating conditions conducive to more substantive forms of empowerment.

Within Islamic social finance, zakat provides a normative and institutional mechanism for wealth redistribution, poverty alleviation, and social welfare. Traditionally directed toward meeting the immediate needs of eligible recipients (*mustahik*), zakat has increasingly been incorporated into productive economic initiatives involving business capital, entrepreneurship training, and livelihood development.[3] This development reflects an evolving understanding of zakat as both a redistributive obligation and a potential instrument for strengthening the economic capacities of disadvantaged communities. In Indonesia, Law No. 23 of 2011 concerning Zakat Management explicitly permits the productive utilization of zakat for poverty alleviation and community development, provided that the basic needs of mustahik have been fulfilled. However, productive utilization also raises important

[1] U N Women and United Nations Department of Economic and Social Affairs, "Progress on the Sustainable Development Goals: The Gender Snapshot 2025" (UN Women, 2025).

[2] A Cornwall, "Women's Empowerment: What Works?," *Journal of International Development* 28, no. 3 (2014): 342–58, https://doi.org/10.1002/jid.3210.

[3] A Fauzia, *Filantropi Islam: Sejarah Dan Kontestasi Masyarakat Sipil Dan Negara Di Indonesia*, 2016; M Y Ibrahim and R H Lubis, "Pemanfaatan Zakat Untuk Pemulihan Ekonomi Pasca Pandemi Covid-19," *Al Tasyree: Jurnal Bisnis, Keuangan Dan Ekonomi Syariah* 1, no. 1 (2021): 57–76; C Saadah, A A Salsabila, and D Khalimah, "Productive Zakat and Women's Empowerment for Inclusive Economy: Sharia Economic Law and Social Fiqih in Indonesia," *Jurnal Hukum Ekonomi Syariah* 3, no. 1 (2024): 77–95, https://doi.org/10.32332/muamalah.v3i1.9248.

jurisprudential questions concerning the eight eligible beneficiary categories (*aṣnāf*), the transfer of ownership (*tamlik*), and the permissible administration of zakat assets. These considerations become particularly important when zakat institutions develop revolving funds, business financing, or other entrepreneurial arrangements that may resemble Islamic microfinance. Unlike commercial financing, zakat distribution must remain consistent with the religious entitlement of eligible beneficiaries and the applicable principles governing zakat ownership and utilization. Accordingly, the relevance of productive zakat to women's empowerment cannot be determined exclusively by its economic potential but must also be assessed through its legal foundations, institutional arrangements, and responsiveness to the structural constraints experienced by women.

Existing scholarship provides three interconnected perspectives for examining this issue. Studies of productive zakat emphasize its potential contribution to poverty reduction, livelihood development, and the economic independence of mustahik.[4] Research on women's empowerment, meanwhile, demonstrates the importance of distinguishing access to economic opportunities from women's capacity to exercise meaningful choices. Kabeer's *resources–agency–achievements* framework offers a particularly relevant analytical foundation: resources refer to the material, human, and social conditions enabling choice; agency concerns the capacity to define goals, negotiate decisions, and exercise control; and achievements represent the outcomes of these processes.[5] Within this framework, productive zakat may expand women's resources through business capital and training, but empowerment also depends on whether women gain greater control over productive assets, income allocation, economic decisions, and market participation. Furthermore, gender equality, gender equity, and

[4] Mulyawisdawati and Nugrahani, "The Role of Productive Zakat in Mustahiq Economic Empowerment (Case Study of The Dompet Dhuafa Yogyakarta Amil Zakat Institute)," *Journal of Indonesia Economics* 9, no. 1 (2017): 30–41, https://doi.org/10.21927/jesi.2019.9(1; M Luthfi, "Model Pendistribusian Zakat: Studi Terhadap BAZNAS DKI Jakarta Dan LAZ Dompet Dhuafa" (UIN Syarif Hidayatullah Jakarta, 2021); A Nurasyiah Sarwath, L, J Mahri, and R Hermawan, "Reducing Family Poverty Through Islamic Women's Empowerment Strategy in Indonesia: An ANlytical Network Process Approach," *Al-Uqud: Journal of Islamic Economics* 6, no. 2 (2022): 206–19, https://doi.org/10.26740/aluqud/v6n2.p206-219.

[5] N Kabeer, "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment," *Development and Change* 30, no. 3 (1999): 435–64, https://doi.org/10.1111/1467-7660.00125.

gender justice represent related but distinct concepts. While formal equality concerns equal rights and opportunities, substantive equality requires attention to unequal starting conditions, and gender-responsive interventions recognize the differentiated barriers that constrain women's participation. From an Islamic legal perspective, these concerns can be examined through the principles of justice (*ʿadl*), public welfare (*maṣlaḥah*), and the objectives of Islamic law (*maqāṣid al-sharīʿah*), particularly the protection of property (*ḥifẓ al-māl*) and the promotion of human welfare. Nevertheless, the application of these principles must remain attentive to the specific jurisprudential obligations governing zakat distribution rather than assuming that desirable socioeconomic outcomes automatically establish legal permissibility.[6] More broadly, the argumentative use of Qur'anic and Prophetic language requires fidelity to its textual source, contextual coherence, and interpretive transparency so that sacred authority is not employed merely as self-sufficient legitimation for contemporary normative claims.[7] Integrating these perspectives provides a framework for examining whether productive zakat is merely a mechanism of economic assistance or can be institutionally designed to support women's meaningful economic agency and gender justice.

Despite these contributions, an important analytical gap remains at the intersection of productive zakat, women's economic empowerment, and Sharia economic law. The studies reviewed in this manuscript provide valuable discussions of zakat-based poverty alleviation and women's participation in economic activities, yet they do not collectively establish a sufficiently integrated framework for assessing how gender-responsive empowerment objectives can be reconciled with the jurisprudential requirements of productive zakat. In particular, increased income, business participation, and access to capital are frequently treated as indicators of empowerment without adequately distinguishing resource provision from women's effective control over those resources. At the same time, discussions of Islamic social finance tend to emphasize redistribution and welfare, leaving questions about women's agency, institutional accountability, and gender-responsive program governance

[6] D Hafidhuddin, *Panduan Praktis Tentang Zakat, Infak, Sedekah, Gema Insani Press*, 2008; Yusuf Qardhawi, *Markaz Al-Mar'ah Fi Al-Hayah Al-Islamiyyah* (Cairo: Maktabah Wahbah, 2006).

[7] Ridho Wahyudi and Muhammad Khairul Fikri, "Iqtibās in Islamic Rhetorical Tradition: Aesthetic Function, Argumentative Force, and Ethical Quotation of Sacred Texts," *An-Najah: Jurnal Ushuluddin dan Studi Islam* 1, no. 1 (2026): 124–140.

in need of further examination. This creates a conceptual and legal tension: an intervention may improve a woman's economic circumstances without altering the decision-making arrangements or structural inequalities that constrain her autonomy. Moreover, the use of zakat assets for productive purposes requires careful differentiation between direct transfers to eligible mustahik and financing arrangements that retain institutional control over the funds. Consequently, the unresolved issue is not simply whether productive zakat can support women's livelihoods, but how its distribution, ownership arrangements, and institutional governance can be conceptualized within Sharia economic law to promote meaningful economic empowerment without compromising the legal rights of mustahik. Addressing this issue requires an analytical approach that distinguishes poverty alleviation from structural transformation, economic inclusion from empowerment, and normative legal permissibility from empirically demonstrated social outcomes.

Against this background, this study addresses the following research question: How can productive zakat be conceptualized and governed as a gender-responsive instrument of women's economic empowerment within the framework of Sharia economic law in post-COVID-19 Indonesia? More specifically, it examines the jurisprudential foundations and legal conditions of productive zakat, analyzes its potential contribution to women's resources, agency, and achievements, and identifies the institutional principles necessary for gender-responsive zakat governance. Employing a qualitative library research approach, the study critically examines relevant scholarly literature, Islamic legal perspectives, and Indonesian zakat regulations through an integrated framework combining productive zakat jurisprudence, *maqāṣid al-sharīʿah*, and Kabeer's empowerment theory. The principal contribution of this study is the development of a conceptual and normative framework that connects the legal requirements of productive zakat with the substantive dimensions of women's economic empowerment. Rather than assuming that zakat distribution automatically produces gender equality, the analysis clarifies the conditions under which productive zakat may support women's access to resources, economic decision-making, and meaningful socioeconomic achievements while remaining consistent with Sharia principles. This framework is intended to contribute to Islamic economic law scholarship and inform the development of more accountable, legally compliant, and gender-

responsive zakat programs in Indonesia's post-pandemic recovery context.

RESEARCH METHODS

This study employs a qualitative research design integrating a structured literature review with doctrinal Sharia legal analysis to examine productive zakat as a gender-responsive instrument for women's economic empowerment in post-COVID-19 Indonesia. The literature review draws on peer-reviewed journal articles, academic books, institutional reports, and international publications retrieved from databases and repositories, including Scopus, Web of Science, Google Scholar, and relevant institutional websites, subject to verification against the actual search records. The search strategy combines keywords such as "productive zakat," "women's economic empowerment," "gender justice," "Islamic social finance," "Sharia economic law," and "COVID-19 recovery" using Boolean operators (AND/OR). Scholarly publications from 2016 to 2026 are prioritized to capture contemporary developments, while foundational theoretical and jurisprudential sources are included regardless of publication year. Documents are eligible for inclusion when they substantially address productive zakat, women's empowerment, gender-responsive Islamic finance, or relevant legal frameworks, particularly within Indonesia. Duplicate records, publications lacking identifiable sources, and documents unrelated to the research objectives are excluded. The final number of included sources and the stages of identification, screening, and selection are documented in the study's literature selection records.

The doctrinal legal component examines primary and secondary Islamic legal sources to assess the normative legitimacy and institutional requirements of productive zakat. Primary sources include relevant Qur'anic provisions, particularly Qur'an 9:60 concerning eligible zakat beneficiaries (*aṣnāf*), pertinent Prophetic traditions, Indonesian Law No. 23 of 2011 concerning Zakat Management, and applicable zakat regulations and fatwas. Where Prophetic traditions contribute to the doctrinal analysis, their legal use distinguishes historical transmission, textual evaluation, interpretive meaning, and normative applicability rather than treating transmitted authority as automatically determinative of contemporary legal conclusions.[8] Secondary sources comprise

[8] Putri Naomi and Marhamah Annazah Tambunan, "Sanad, Matn and Meaning: Methodological Reconsideration in Modern Hadith Criticism," *TSIQAH: Journal of Hadith and Prophetic Tradition* 1, no. 1 (2026): 1–27

classical and contemporary *fiqh* scholarship, Islamic legal interpretations, and scholarly discussions of *maqāṣid al-sharīʿah*. Legal materials are examined through textual, contextual, and systematic interpretation, focusing on beneficiary eligibility, transfer of ownership (*tamlik*), protection of mustahik rights, and permissible productive utilization of zakat assets. This procedure also distinguishes the normative citation of Qur'anic provisions from interpretive legal analysis by requiring transparent textual selection, contextual mediation, theoretical consistency, and a traceable relationship between scriptural evidence and the contemporary legal propositions derived from it.[9] Particular attention is given to distinguishing direct zakat distribution from financing arrangements involving *qard ḥasan*, *muḍārabah*, or institutional investment, whose permissibility must be evaluated according to their contractual structures and compliance with applicable Islamic legal principles. The analysis also considers *maṣlaḥah*, distributive justice, and the protection of wealth (*ḥifẓ al-māl*) to examine how gender-responsive economic empowerment objectives may be reconciled with the normative requirements of Sharia economic law.

The selected materials are analyzed through qualitative thematic analysis informed by Braun and Clarke's six-phase approach, comprising familiarization, initial coding, theme development, theme review, theme definition, and interpretive synthesis.[10] Coding is organized around three interrelated analytical dimensions: (1) productive zakat governance and Sharia legal compliance, including *aṣnāf*, *tamlik*, and institutional accountability; (2) women's economic empowerment, operationalized through Kabeer's resources agency achievements framework and (3) gender-responsive institutional mechanisms, including access to productive assets, control over income, participation in economic decisions, and market opportunities.[11] The literature-based findings are subsequently integrated with doctrinal legal interpretations to identify areas of normative compatibility, institutional limitations, and potential governance improvements. Analytical consistency is supported through

[9] Al Fiqri Ardiansyah and Marhamah Annazah Tambunan, "From Normative Citation to Critical Analysis: Evaluating Methodological Problems in Contemporary Indonesian Qur'anic Scholarship," *Dialogues in Qur'anic and Hadith Studies* 1, no. 1 (2026): 1–26, https://doi.org/10.68051/dqhs.v1i1.12.

[10] Virginia Braun and Victoria Clarke, "Using Thematic Analysis in Psychology," *Qualitative Research in Psychology* 3, no. 2 (2006): 77–101.

[11] Kabeer, "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment."

transparent source documentation, a clearly defined coding framework, repeated comparison between thematic interpretations and original texts, and the examination of contrasting scholarly positions. Empirical findings reported in secondary studies are distinguished from normative legal conclusions and conceptual recommendations to prevent unsupported causal inferences. This integrated analytical procedure provides a basis for developing a legally grounded conceptual framework for gender-responsive productive zakat governance without claiming to establish its empirical impact on gender equality.

RESULTS AND DISCUSSION

Zakat Institutions and Gender-Responsive Women's Economic Empowerment

Zakat institutions play a significant role in translating the redistributive principles of Islamic social finance into socioeconomic empowerment initiatives. In Indonesia, zakat management is governed by Law No. 23 of 2011 concerning Zakat Management, which establishes the National Zakat Agency (BAZNAS) and recognizes authorized Zakat Management Institutions (LAZ) as important actors in zakat collection, distribution, and utilization. The institutional development of zakat has increasingly incorporated productive economic activities, including microenterprise assistance, vocational training, entrepreneurship development, and community-based livelihood programs.[12] Nevertheless, the expansion of institutional programs does not necessarily demonstrate their effectiveness in promoting women's empowerment or gender equality. A gender-responsive approach requires zakat institutions to consider not only women's access to economic assistance but also their participation in program planning, control over productive resources, involvement in economic decision-making, and ability to sustain business activities independently. Consequently, the effectiveness of zakat-based empowerment should be assessed through the relationship between institutional interventions, women's economic agency, and observable socioeconomic outcomes rather than through the number of programs or beneficiaries alone.

Several Indonesian zakat institutions have developed productive empowerment programs that provide economic opportunities for

[12] Fauzia, *Filantropi Islam: Sejarah Dan Kontestasi Masyarakat Sipil Dan Negara Di Indonesia*; Badan Amil Zakat Nasional, "Outlook Zakat Indonesia 2023" (BAZNAS, 2023).

vulnerable communities, including women. BAZNAS implements Zmart and Zakat Community Development (ZCD), while Rumah Zakat develops community-based entrepreneurship initiatives through Desa Berdaya. Other institutions, including Dompet Dhuafa, LAZISMU, and LAZISNU, also undertake economic empowerment activities involving microenterprise development and livelihood assistance. These initiatives differ in their intervention mechanisms, economic sectors, institutional support, and intended beneficiaries. For example, Zmart emphasizes microretail development through business capital, retail management training, branding, supply-chain support, and business mentoring. ZCD adopts a broader community-development approach that integrates economic activities with local institutional capacity and other dimensions of community welfare. Meanwhile, Desa Berdaya supports local entrepreneurship through productive assistance, business training, mentoring, and community-based economic development. Although these programs indicate different institutional approaches to economic empowerment, their gender responsiveness cannot be established solely from their stated objectives. A systematic comparison must also examine the duration of assistance, beneficiaries' participation in program design, market access, digital support, monitoring arrangements, and the sustainability of economic outcomes. Table 1 presents a comparative assessment of selected institutional programs by distinguishing their documented intervention characteristics from the gender-responsive outcomes that require empirical verification.

Table 1. Comparative Assessment of Productive Zakat Programs and Gender-Responsive Women's Economic Empowerment in Indonesia

Analytical dimensions	BAZNAS – Zmart	BAZNAS – Zakat Community Development	Rumah Zakat – Desa Berdaya
Target beneficiaries	Eligible microretail entrepreneurs, including potential female	Eligible individuals and communities in disadvantaged	Eligible microentrepreneurs and community-based business groups

	beneficiaries	areas	
Type of intervention	Productive capital, retail development, business mentoring	Community-based economic and social development	Entrepreneurship assistance, productive assets, business development
Business sector	Microretail and small shops	Local economic activities and community enterprises	Agriculture, food production, and non-agricultural microenterprises
Duration of assistance	Program-specific verification required	Program-specific verification required	Selected published program packages specify 12 months; actual implementation varies
Training component	Retail management, stock management, product display, business records	Local capacity development and community facilitation	Entrepreneurship education, business mentoring, product development
Market access	Supply-chain development and retail business support	Development of local economic networks	Product development and business-network assistance
Digital component	Retail technology support	Appropriate technology forms part of the program strategy	Not consistently documented across initiatives
Monitoring	Individual	Program	Business

mechanism	and group business mentoring	monitoring, evaluation, and impact-assessment stages	mentoring, monitoring, and evaluation
Economic outcomes	Business development is an explicit program objective; comparable verified outcomes are required	Livelihood improvement is an explicit objective; comparable verified outcomes are required	Enterprise development is an explicit objective; comparable verified outcomes are required
Women's empowerment outcomes	Changes in control over income, business assets, and financial decisions require verification	Women's participation, economic agency, and control over resources require verification	Women's decision-making autonomy and control over enterprise income require verification
Gender-equality outcomes	Long-term changes in gender relations are not established by the program description	Long-term changes in gender relations are not established by the program description	Long-term changes in gender relations are not established by the program description
Post-assistance sustainability	Business continuity after support ends requires longitudinal evidence	Sustainability of community enterprises requires longitudinal evidence	Business survival after mentoring requires longitudinal evidence
Mustahik-to-	Verified	Verified	Verified

muzakki transition	graduation data required	graduation data required	graduation data required

Source: Authors' analytical synthesis based on BAZNAS program documentation, Rumah Zakat institutional information, and Kabeer's (1999) resources–agency–achievements framework.

Note: The table compares documented program characteristics and identifies outcomes requiring further evaluation. It does not represent an independent impact assessment. Program duration, participation, and outcomes may vary across locations and implementation periods. Gender-responsive indicators are proposed analytical criteria rather than demonstrated program achievements.

The comparison presented in Table 1 indicates that productive zakat programs incorporate different combinations of financial assistance, capacity development, institutional mentoring, and market facilitation. These differences are analytically important because economic assistance alone does not necessarily produce substantive empowerment. Kabeer's resources–agency–achievements framework provides a systematic basis for examining this distinction. The resources dimension refers to women's access to business capital, productive assets, entrepreneurial knowledge, digital facilities, and commercial networks.[13] Agency concerns their capacity to make strategic decisions, exercise control over income, negotiate household financial arrangements, and determine the direction of their economic activities. Achievements represent the outcomes resulting from the interaction between resources and agency, including economic security, sustainable livelihoods, and greater independence in financial decision-making. From this perspective, women may experience increased income without necessarily gaining greater control over household resources or productive assets. Therefore, program effectiveness should not be measured exclusively through business revenue, the number of enterprises established, or the amount of zakat distributed. It should also include indicators of women's ownership of productive assets, control over earnings, participation in household decisions, access to markets, and ability to sustain businesses after institutional assistance ends. The absence of comparable gender-disaggregated and longitudinal data in the program descriptions considered here limits conclusions about the extent to which these interventions contribute to substantive gender equality.

The sustainability of productive zakat assistance constitutes

[13] Kabeer, "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment."

another important dimension of institutional effectiveness. Short-term increases in business capital or income may improve beneficiaries' immediate economic circumstances, but these improvements do not necessarily indicate durable economic independence. Sustainable empowerment requires an assessment of enterprise continuity, access to financing and markets after assistance, and beneficiaries' capacity to manage economic risks without continuing institutional support. The transition from *mustahik* to *muzakki* is particularly relevant within Islamic social finance because it potentially indicates a shift from dependence on zakat assistance toward the capacity to fulfill zakat obligations. However, this transition cannot be inferred merely from business participation or temporary income improvements. Its verification requires evidence of sustained economic capacity, the relevant conditions of zakat liability, and changes in beneficiaries' financial circumstances over time. Although institutional reports may describe examples of successful economic advancement, isolated cases cannot establish the general effectiveness of productive zakat programs. A rigorous assessment therefore requires baseline and follow-up information, clearly defined graduation criteria, and evidence concerning beneficiaries' economic conditions after program completion. For women, such assessments should additionally establish whether improved economic circumstances are accompanied by greater autonomy, asset ownership, and participation in economic decision-making.

Beyond institutional performance, the legitimacy of productive zakat must be examined through the principles of Sharia economic law. Qur'an 9:60 establishes eight categories of eligible zakat beneficiaries (*aṣnāf*), while Article 27 of Law No. 23 of 2011 permits the utilization of zakat for productive enterprises within the framework of poverty alleviation and community development, subject to the prior fulfillment of mustahik's basic needs. The regulatory framework is further elaborated in Minister of Religious Affairs Regulation No. 16 of 2025 concerning the Utilization of Zakat for Productive Enterprises. Nevertheless, the legal permissibility of productive zakat requires consideration of beneficiary entitlement, ownership transfer (*tamlik*), and the conditions under which zakat resources may be managed for productive purposes. In jurisprudential approaches that require *tamlik*, the transfer of ownership to eligible beneficiaries is a fundamental consideration in determining the validity of zakat distribution. Consequently, providing business capital or productive assets directly

to mustahik must be distinguished from arrangements in which zakat institutions retain ownership of the funds, require repayment, or exercise continuing contractual control over the assets. This distinction is significant because the objective of economic empowerment cannot override the legal rights of zakat beneficiaries. The productive utilization of zakat must therefore satisfy both the normative requirements governing its distribution and the socioeconomic objectives associated with livelihood development.

The legal status of investment, *qard hasan*, and *mudharabah* requires particular attention because these mechanisms are sometimes discussed as alternative models of productive zakat distribution despite their different contractual characteristics. *Qard hasan* is a benevolent loan that generally entails the repayment of principal, whereas *mudharabah* is a profit-sharing arrangement in which capital is provided by one party and entrepreneurial management by another. Neither mechanism is automatically equivalent to zakat distribution, which is governed by beneficiary eligibility and the applicable requirements concerning the transfer and utilization of zakat assets. Where repayable financing is funded directly from zakat resources, questions arise regarding whether beneficiaries have obtained legally recognized ownership, whether repayment obligations compromise their entitlements, and whether the institution retains financial claims inconsistent with the intended distribution. Similarly, *mudharabah* arrangements require clarification regarding capital ownership, profit allocation, and responsibility for financial losses. The investment of zakat funds before distribution presents an additional jurisprudential issue. MUI Fatwa No. 4 of 2003 concerning the Investment of Zakat Funds permits such arrangements under restrictive conditions, including investment in Sharia-compliant activities, demonstrated economic feasibility, competent supervision, professional institutional management, government authorization, protection against investment losses, and prioritization of beneficiaries' urgent needs. It also requires limitations on the period of deferred distribution. These conditions indicate that investment represents a conditional exception rather than an unrestricted mechanism for converting zakat into institutional business capital. Accordingly, a gender-responsive productive zakat program must establish both the legitimacy of its financing arrangements and the protection of women's rights as eligible beneficiaries.

The relationship between productive zakat and women's

economic empowerment can be further understood through the objectives of Islamic law (*maqāṣid al-sharīʿah*), particularly the protection of wealth (*ḥifẓ al-māl*), the promotion of public welfare (*maṣlaḥah*), and the principle of justice (*ʿadl*). These principles provide a normative foundation for evaluating the social purpose of zakat while emphasizing the protection of beneficiaries' rights. Nevertheless, legal compliance and gender-responsive empowerment should be treated as interconnected but analytically distinct dimensions. A program may comply with zakat distribution requirements while producing only limited improvements in women's economic agency. Conversely, an intervention may appear economically beneficial but raise jurisprudential concerns if its financing arrangements compromise beneficiary ownership or introduce inappropriate repayment obligations. Therefore, gender-responsive zakat governance requires a combination of legally compliant distribution, participatory program planning, equitable access to productive resources, entrepreneurship development, market facilitation, and accountable institutional monitoring. The inclusion of women in program design is especially important because interventions based solely on institutional assumptions about beneficiaries' needs may overlook constraints associated with unpaid care responsibilities, household power relations, limited mobility, and unequal access to economic opportunities. Institutional effectiveness should consequently be evaluated through the extent to which women can exercise meaningful control over the resources provided, rather than solely through their formal inclusion as program beneficiaries.

Overall, the analysis demonstrates that the potential contribution of zakat institutions to women's economic empowerment depends on the interaction between institutional design, Sharia legal compliance, and the substantive dimensions of empowerment. Productive zakat may provide essential economic resources and opportunities for disadvantaged women, but the provision of capital and training does not automatically establish gender equality or sustainable independence. The distinction between resource access, individual agency, and measurable achievements is therefore essential to evaluating program effectiveness. At the institutional level, this requires moving beyond output-oriented reporting toward gender-disaggregated monitoring, participatory evaluation, assessment of business continuity, and documentation of beneficiaries' economic circumstances after assistance ends. Recent Islamic economic

scholarship similarly argues that charitable distribution and formal Sharia compliance should be assessed alongside multidimensional welfare, distributive justice, transparent governance, stakeholder participation, and institutional responsibility for demonstrable social outcomes.[14] At the legal level, it requires safeguarding the rights of mustahik and ensuring that productive utilization remains consistent with the jurisprudential and regulatory obligations governing zakat. The central implication is that gender-responsive productive zakat should be conceptualized not simply as a mechanism of financial assistance but as a legally regulated empowerment intervention whose effectiveness must be assessed through women's economic agency, sustainable livelihood achievements, and the protection of their rights as beneficiaries. Such an approach provides a more rigorous basis for integrating women's economic empowerment into contemporary Sharia economic law and institutional zakat governance in post-COVID-19 Indonesia.

Productive Zakat and Sharia Compliance

Productive zakat represents an important development in contemporary Islamic social finance, reflecting the extension of zakat utilization from immediate consumption support toward sustainable livelihood development. Whereas consumptive zakat primarily addresses beneficiaries' immediate needs, productive zakat seeks to strengthen their economic capacities through the provision of business capital, productive assets, entrepreneurship training, and institutional assistance. This transition, however, should not be understood as the replacement of consumptive distribution with productive financing. Rather, both mechanisms address different conditions and needs among eligible beneficiaries (*mustahik*). For individuals facing food insecurity, inadequate housing, or other urgent needs, immediate assistance remains a priority. Productive assistance becomes relevant when beneficiaries possess, or can progressively develop, the capacity to undertake sustainable economic activities. From this perspective, productive zakat can be conceptualized as a potential progression from consumptive assistance to productive resource provision, capability development, sustainable livelihoods, and economic empowerment.

[14] Muhammad Ikhlas Supardin, Danial Fayyadl, Abbas Hamonangan Harahap, and Fajrul Falah, "Beyond Growth and Charity: Reconstructing Islamic Economic Ethics through Welfare, Distributive Justice, and Social Responsibility," *Islamicate Futures: Knowledge, Ethics, and Muslim Societies* 1, no. 2 (2026): 154–183, https://doi.org/10.68051/ifkems.v1i2.42

Nevertheless, this progression is neither automatic nor necessarily linear. The provision of business capital alone cannot guarantee economic independence, particularly when beneficiaries encounter structural barriers relating to entrepreneurial skills, market access, household responsibilities, and control over productive resources. Therefore, the developmental significance of productive zakat must be assessed through its contribution to beneficiaries' capabilities and agency rather than merely through the allocation of financial assistance.[15]

The normative legitimacy of productive zakat is grounded in the relationship between the objectives of zakat and the jurisprudential requirements governing its distribution. Qur'an 9:60 establishes the eight categories of eligible beneficiaries (*aṣnāf*), providing the fundamental legal boundaries within which zakat resources must be allocated. In contemporary Indonesian Islamic jurisprudence, the MUI Fatwa of 1982 concerning the utilization of zakat for productive activities and public welfare explicitly recognizes that zakat provided to the poor and needy may be used productively. This position is consistent with the broader objective of enabling beneficiaries to achieve economic sufficiency through access to productive resources. At the statutory level, Article 27 of Law No. 23 of 2011 permits the utilization of zakat for productive enterprises, provided that the basic needs of eligible beneficiaries have been fulfilled. Minister of Religious Affairs Regulation No. 16 of 2025 further establishes administrative provisions governing productive zakat utilization, including business capital assistance, production facilities, enterprise-network development, technical guidance, and institutional monitoring. These legal instruments provide a foundation for productive zakat programs but do not establish unrestricted institutional authority over zakat assets. Their implementation remains subject to beneficiary eligibility, the protection of mustahik rights, and the relevant requirements of Islamic jurisprudence. Thus, the permissibility of productive zakat must be distinguished from the permissibility of particular financing or investment arrangements developed under its institutional administration. A central jurisprudential consideration is the principle of *tamlik*, particularly in relation to zakat allocated to individual beneficiaries within the categories of the poor and needy. In legal

[15] Kabeer; Ahmad Anas, "Yusuf Al-Qardhawi ' s Hermeneutics : An Alternative Moderate Reading of Qur ' an" 2, no. 2 (2024): 34–44.

approaches requiring ownership transfer, valid distribution entails transferring ownership of zakat assets to an eligible recipient rather than merely providing temporary access to resources controlled by a zakat institution. Productive zakat may therefore take the form of business capital, equipment, livestock, or other productive assets that become the property of the eligible mustahik. Once a valid transfer has occurred, the beneficiary acquires the associated ownership rights, subject to the applicable legal conditions. Institutional mentoring, business training, and monitoring may accompany the transfer without necessarily compromising ownership, provided that these activities do not establish unauthorized institutional claims over the transferred assets. Conversely, where an institution retains ownership of the capital, imposes repayment obligations, or claims a contractual share of business profits, the legal relationship differs from an unconditional zakat transfer and requires separate jurisprudential justification. The distinction is particularly important because economic productivity alone cannot establish the validity of a distribution mechanism that may restrict or postpone the entitlements of eligible beneficiaries.

The application of *qard hasan* illustrates this legal distinction. As a benevolent lending arrangement, *qard hasan* generally requires the borrower to repay an equivalent amount of the principal without an agreed interest charge. This obligation differs fundamentally from zakat distribution, through which eligible beneficiaries receive assistance pursuant to their legally recognized entitlement. When an institution provides zakat funds to a mustahik as a repayable loan, the recipient becomes obligated to return the principal rather than acquiring an unconditional grant. Consequently, the arrangement cannot automatically be treated as a completed zakat distribution merely because the borrower belongs to an eligible beneficiary category. Where financing is intended to remain repayable, a clearer legal structure is to distinguish zakat grants from loans financed through separately administered Islamic social finance resources, such as voluntary charitable funds, where legally appropriate. Alternatively, where zakat has already been validly transferred into the beneficiary's ownership, any subsequent financing arrangement must be established through a genuinely separate and voluntary transaction that does not retrospectively compromise the original zakat entitlement. This distinction protects mustahik from having obligatory religious assistance transformed into debt and prevents zakat institutions from treating revolving loan capital as automatically equivalent to

distributed zakat.

Similar concerns arise in the application of *mudharabah*, a contractual arrangement in which one party provides capital (*rabb al-māl*) and another undertakes entrepreneurial management (*mudārib*), with profits shared according to an agreed ratio. Under the general principles of the contract, ordinary financial losses are borne by the capital provider, while the entrepreneur loses the value of their labor and effort, unless losses result from misconduct, negligence, or contractual violation attributable to the entrepreneur. When a zakat institution provides capital while retaining its status as the capital owner and claiming a share of profits, the arrangement creates an investment relationship rather than an unconditional transfer of zakat assets to the mustahik. Its characterization as zakat distribution is therefore legally problematic unless an independent jurisprudential basis establishes how the beneficiary's entitlement is satisfied. Conversely, where zakat assets have already been validly transferred to an eligible beneficiary, the beneficiary may enter into a separate, voluntary, Sharia-compliant business partnership in their capacity as an asset owner. The legal legitimacy of such a subsequent transaction does not, however, retrospectively justify an arrangement in which ownership was never transferred. Furthermore, *mudharabah* should not be described as requiring the entrepreneur to repay capital through fixed installments regardless of business performance, because such a requirement may contradict the contract's established allocation of commercial risk. The legal assessment must therefore examine contractual ownership, profit-sharing arrangements, financial-loss allocation, managerial responsibilities, and the independence of beneficiaries' economic decisions.

Institutional investment of zakat funds before distribution presents a distinct jurisprudential issue because the assets remain under institutional administration rather than having been delivered to individual beneficiaries. The governing question is whether temporary investment can be justified without violating the priority of distribution and the rights of eligible recipients. MUI Fatwa No. 4 of 2003 concerning the Investment of Zakat Funds (*istithmār*) recognizes the possibility of investing zakat funds whose distribution has been legitimately deferred, subject to restrictive conditions. These include investment in permissible economic activities, demonstrated financial feasibility, professional supervision, competent institutional management, government authorization, protection against financial

losses, and the prioritization of urgent beneficiary needs. The fatwa also requires that postponement of distribution be limited rather than indefinite. Particularly important is its provision concerning government responsibility for replacing zakat funds lost through investment. This framework distinguishes conditional institutional investment from the ordinary transfer of productive zakat assets to mustahik. It also demonstrates that anticipated investment returns cannot independently justify withholding resources from eligible beneficiaries. Accordingly, institutional investment should be regarded as a carefully regulated mechanism requiring specific authorization and accountability, rather than as an unrestricted form of productive zakat distribution.

Table 2. Jurisprudential Comparison of Productive Zakat Distribution and Islamic Financing Mechanisms

Mechanism	Ownership of capital	Repayment and profit-sharing	Risk allocation	Sharia legal assessment
Direct productive zakat grant	Transferred to eligible mustahik through valid distribution	No repayment or institutional profit-sharing obligation attached to the grant	Business risk generally follows beneficiary ownership after transfer	Consistent with ownership-based zakat distribution when eligibility and other conditions are fulfilled
Qard hasan	Lending relationship; the borrower receives the loan funds but owes	Principal is repayable; no agreed interest	Borrower generally owes the equivalent principal, subject to applicable relief or	Not automatically equivalent to zakat distribution; requires separation

	repayment of their equivalent		separate legal arrangements	from an unconditional zakat grant
Mudharabah	Capital belongs to the capital provider within the contractual arrangement	Profits shared according to an agreed ratio; no guaranteed fixed profit	Ordinary capital losses borne by the capital provider, absent entrepreneur misconduct or negligence	A Sharia financing contract, not automatically a valid mechanism for transferring zakat ownership
Pre-distribution institutional investment	Zakat assets remain under authorized administration for eligible beneficiaries	Returns must remain directed toward legally eligible zakat purposes	Subject to strict safeguards, including the loss-protection requirements of MUI Fatwa No. 4 of 2003	Conditionally permissible under the applicable fatwa and regulatory requirements; not an unrestricted substitute for distribution

Source: Authors' doctrinal synthesis based on Qur'an 9:60; MUI Fatwa on Productive Zakat (1982); MUI Fatwa No. 4 of 2003; Law No. 23 of 2011; and the general jurisprudential principles governing qard and mudharabah.
Note: The table distinguishes the contractual characteristics of financing instruments from the legal requirements of zakat distribution. It does not imply that all Islamic financing arrangements funded by zakat are either universally permissible or universally prohibited; their legality depends on the relevant jurisprudential position, asset ownership, beneficiary entitlement, and applicable

regulatory conditions.

As summarized in Table 2, the legal distinction between productive zakat distribution and Islamic financing arrangements is primarily determined by the relationship between ownership, contractual obligations, and beneficiary entitlement. Direct productive grants establish a clearer relationship between zakat distribution and individual economic empowerment because eligible beneficiaries obtain ownership of the productive resources allocated to them. In contrast, *qard hasan* and *mudharabah* involve contractual obligations that require separate legal justification when zakat funds are involved. Institutional investment before distribution introduces additional fiduciary responsibilities and regulatory restrictions. These differences suggest that productive zakat should not be defined merely by the economic activity financed but by the legal character of the asset transfer and the extent to which beneficiaries' rights remain protected. The distinction is especially important for women's empowerment initiatives, where access to capital may be accompanied by unequal bargaining power or limited influence over institutional financing arrangements. A Sharia-compliant empowerment model must therefore ensure that women are not merely nominal beneficiaries but possess clearly established rights over the productive resources intended for their economic development.

Tamlik and the Protection of Mustahik Rights

The principle of *tamlik* provides a critical legal foundation for evaluating the relationship between zakat distribution, institutional management, and beneficiaries' property rights. In Islamic jurisprudence, *tamlik* generally refers to the legally effective transfer of ownership, although its application varies across beneficiary categories and juristic interpretations. In approaches requiring individual ownership transfer, particularly in relation to the poor and needy, the purpose of distribution is not simply to make resources available but to establish the beneficiary's legally recognized entitlement to the transferred assets. This distinction becomes particularly significant in productive zakat programs because financial assistance may be converted into business capital, equipment, inventory, or other income-generating assets. The central legal question is therefore not merely whether zakat resources are used for productive purposes, but whether the institutional arrangement establishes valid ownership for an eligible beneficiary at the legally relevant stage of distribution. In the context

of women's empowerment, this requires attention to whether a female beneficiary personally obtains ownership or legally effective control over the transferred assets, rather than merely being identified as the recipient while ownership and economic decision-making remain elsewhere.

The timing and legal mechanism of ownership transfer are especially important. In a direct productive grant, the zakat institution identifies an eligible mustahik, allocates the designated funds or productive assets, and completes a legally effective transfer to the beneficiary. Depending on the nature of the property and the applicable legal interpretation, this may involve delivery, acceptance, registration, or another recognized means of establishing possession and ownership. Where the assets consist of productive equipment, livestock, or business inventory, documentation should identify the recipient, the property transferred, the transfer date, and any legitimate administrative obligations accompanying the assistance. Institutional supervision after distribution does not necessarily invalidate *tamlik*, provided that mentoring and monitoring do not negate the beneficiary's ownership rights. However, restrictions that prevent beneficiaries from exercising legally recognized control over the assets require closer examination. An institution cannot simply describe resources as distributed zakat while retaining unrestricted proprietary authority over them. The validity of such arrangements depends on their substantive legal effects rather than their administrative designation.

The protection of mustahik rights also requires distinguishing between institutional accountability and institutional ownership. Zakat institutions have legitimate responsibilities concerning beneficiary verification, transparent administration, program monitoring, and evaluation of economic outcomes. These responsibilities do not necessarily authorize institutions to retain ownership of zakat assets after their valid distribution. A legally coherent governance model should therefore specify the institution's authority before distribution, the legal mechanism through which ownership is transferred, and the responsibilities that remain after transfer. Before distribution, the institution administers zakat resources subject to the applicable fiduciary and regulatory obligations. Upon valid distribution, the beneficiary acquires the relevant ownership rights, while the institution may continue providing technical support and evaluating program implementation through lawful and proportionate arrangements. Where institutional investment is undertaken before distribution, a separate

framework is required to ensure that deferred allocation satisfies the conditions established by relevant fatwas and regulations. Such differentiation allows institutional accountability and beneficiary ownership to coexist without confusing the responsibilities of zakat administrators with the proprietary rights of recipients.

From a gender-responsive perspective, the protection of ownership rights has implications beyond formal Sharia compliance. Women may be registered as beneficiaries of productive zakat programs while remaining unable to control business assets, determine the use of income, or participate independently in financial decisions. Formal ownership alone therefore does not necessarily guarantee substantive economic agency. Kabeer's (1999) resources–agency–achievements framework clarifies this distinction by identifying resource ownership as an enabling condition for empowerment rather than an automatic indicator of its achievement. Accordingly, the legal assessment of *tamlik* should be complemented by an examination of whether female beneficiaries can exercise meaningful control over the resources transferred to them. Relevant considerations include asset registration, control over business income, participation in entrepreneurial decisions, access to markets, and freedom from coercive interference in the use of productive resources. This integrated approach distinguishes the legal validity of asset transfer from its socioeconomic consequences while recognizing that both dimensions are relevant to gender-responsive institutional governance.

The interaction between *tamlik*, institutional accountability, and sustainable empowerment can be understood through the objectives of Islamic law (*maqāṣid al-sharīʿah*), particularly the protection of wealth (*ḥifẓ al-māl*), justice (*ʿadl*), and the pursuit of public welfare (*maṣlaḥah*). These principles support the responsible utilization of zakat resources but should not be invoked to disregard established distribution requirements. A comparable methodological caution appears in contemporary scholarship on the contextualization of classical Islamic thought, which demonstrates both the possibilities and the limits of translating premodern interpretive concepts into present-day normative and policy frameworks.[16] Public welfare provides a

[16] Al Fiqri Ardiansyah, Yusuf Rahman, Zubair, Marhamah Annazah Tambunan, and Nur Cholis, "Reconstructing Ecological Ethics from Fakhr al-Dīn al-Rāzī: The Possibilities and Limits of Its Contextualization in Indonesian Ecotheological Policy," *AL QUDS: Jurnal Studi Alquran dan Hadis* 10, no. 2 (2026): 385–414, https://doi.org/10.29240/alquds.v10i2.15999.

normative consideration for designing productive interventions, whereas beneficiary entitlement establishes legal limitations on how zakat assets may be administered. Thus, sustainable empowerment should be pursued through mechanisms that protect ownership while facilitating capability development, entrepreneurial assistance, and access to economic opportunities. Zakat institutions can contribute to this objective by establishing transparent procedures for beneficiary eligibility, documented asset transfers, lawful financing arrangements, risk management, participatory program design, and post-distribution monitoring. Where productive interventions involve financing contracts or investments, these procedures must additionally establish who owns the capital, who receives the profits, who bears the financial risks, and how the rights of eligible mustahik are preserved.

Taken together, the jurisprudential analysis establishes that the legitimacy of productive zakat depends on more than its capacity to generate economic benefits. Its legal validity must be assessed through beneficiary eligibility, ownership transfer, contractual arrangements, and the protection of mustahik rights, while its contribution to women's empowerment must be examined through changes in resources, agency, and economic achievements. The central normative proposition of this study is that gender-responsive productive zakat governance requires a rights-protective model in which valid asset distribution, legally defined institutional responsibilities, and women's substantive economic agency are treated as complementary but distinct requirements. Under this model, *tamlik* provides an important legal foundation for securing beneficiaries' entitlements, institutional accountability safeguards the administration of zakat resources, and capability-oriented assistance supports sustainable livelihood development. This approach offers a more precise Sharia economic law framework for evaluating productive zakat programs without assuming that financial assistance automatically produces gender equality or that all forms of Islamic financing are legally interchangeable with zakat distribution.

Gender-Responsive Productive Zakat: An Integrated Framework for Women's Economic Empowerment

Women's economic empowerment through productive zakat requires an institutional approach that extends beyond the provision of business capital and entrepreneurship assistance. Previous studies have associated zakat-based economic interventions with improvements in household income, access to productive resources, business

development, and women's participation in economic activities.[17] Other studies have emphasized business mentoring, entrepreneurial capacity development, market access, and institutional collaboration as important components of women's livelihood improvement.[18] Nevertheless, improvements in income or business participation should not automatically be interpreted as evidence of substantive empowerment or gender equality. Women may receive productive capital and contribute to household income while remaining excluded from decisions concerning asset ownership, financial management, business expansion, or the allocation of earnings. This distinction is particularly important in contexts where unequal household responsibilities, restricted mobility, and sociocultural expectations influence women's economic opportunities. Consequently, productive zakat should be evaluated not only according to its redistributive and developmental functions but also through its capacity to address gender-specific disadvantages and strengthen women's effective control over economic resources.

Building on Kabeer's resources agency achievements framework, this study proposes a Gender-Responsive Productive Zakat Governance Framework (GRPZGF) that integrates access to productive resources, capability development, institutional governance, and women's economic agency within the normative boundaries of Sharia economic law. Gender-responsive productive zakat is defined here as the legally compliant allocation and management of zakat resources through institutional mechanisms that recognize gender-specific socioeconomic constraints, promote equitable access to productive opportunities, protect beneficiaries' ownership rights, and strengthen women's capacity to exercise meaningful economic choices. This conceptualization

[17] Najmudin, I N Atiah, and E Pardiansyah., "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 Sudies* 9, no. 1 (2022): 39–54; C Saadah and S M Ghummiah, "Economic Empowerment of Women Through Productive Zakat (Analysis of Women's Entrepreneurship Funding Programs at Rumah Zakat)," *Jurnal Hukum Ekonomi Syariah* 3, no. 1 (2023): 171–96, https://doi.org/10.15642/maliyah.202313.2.171-196.

[18] Nurasyiah Sarwath, L, Mahri, and Hermawan, "Reducing Family Poverty Through Islamic Women's Empowerment Strategy in Indonesia: An ANlytical Network Process Approach"; S Suryani, Z Nurdin, and N Marhayati, "Mengkontekstualisasikan Filsafat Pemberdayaan Perempuan Melalui Peran Badan Zakat Nasional Indonesia," *Madania: Jurnal Kajian Keislaman* 28, no. 1 (2024): 81–93, https://doi.org/10.29300/madania.v28i1.4597.

distinguishes gender responsiveness from the mere inclusion of women as program beneficiaries. A program cannot be considered substantively gender-responsive solely because it targets female recipients or distributes business capital to women. At the normative level, recent Qur'anic legal scholarship similarly argues that gender justice requires recognizing women as active moral and epistemic agents rather than positioning them merely as objects of legal regulation, thereby linking substantive justice to meaningful participation and agency.[19] This concern is reinforced by critical socio-legal analysis of *qiwāmah*, which demonstrates how gendered configurations of family authority may shape the recognition of women's knowledge, voice, consent, and agency within household relations. Such dynamics are particularly relevant to economic empowerment when formal access to productive resources does not necessarily translate into effective control over those resources.[20] Rather, its institutional design must consider whether beneficiaries can effectively access, control, and utilize productive resources while overcoming constraints associated with unpaid care responsibilities, household power relations, restricted mobility, unequal market opportunities, and digital exclusion. Within this framework, Sharia compliance constitutes a normative requirement, while women's empowerment represents an outcome to be assessed through changes in resources, agency, and achievements. The two dimensions are complementary but cannot be treated as interchangeable.

The proposed framework comprises eight interrelated dimensions: gender-sensitive beneficiary identification, equitable access to productive resources, accommodation of unpaid care and mobility constraints, control over income and productive assets, market access and digital inclusion, participation in economic and institutional decision-making, protection against discriminatory practices and household-level appropriation of resources, and gender-disaggregated monitoring and evaluation. Gender-sensitive beneficiary identification

[19] Rahmayati Koto, M. Farhan Hidayat, and Maisarah Siregar, "Gender, Authority, and Qur'anic Legal Interpretation: Reframing Contemporary Debates on Women's Interpretive Agency," *Journal of Qur'anic Legal Studies and Exegesis* 1, no. 1 (2026): 1–20, https://doi.org/10.68051/jqlse.v1i1.8.

[20] Al Fiqri Ardiansyah, Marhamah Annazah Tambunan, Randy Putra Alamsyah, Idrus Afandi Akbar, and Nuruddin, "Qiwāmah and Epistemic Violence: A Critical Socio-Legal Analysis of Gendered Authority in Islamic Family Law," *Mawaddah: Jurnal Hukum Keluarga Islam* 3, no. 2 (2025): 605–626, https://doi.org/10.52496/mjhki.v3i2.100.

requires zakat institutions to examine not only household income and formal eligibility but also the circumstances that may restrict women's access to economic opportunities, particularly among female-headed households, informal workers, women with disabilities, and those experiencing substantial unpaid care responsibilities. Equitable resource allocation requires that eligible women have meaningful opportunities to obtain productive capital, appropriate training, business facilities, and institutional support. However, resource provision must be accompanied by measures that address the practical conditions affecting women's participation, including flexible training schedules, accessible mentoring arrangements, safe mobility, and opportunities for home-based or locally accessible economic activities where appropriate. These arrangements should expand women's range of feasible choices rather than reinforce assumptions that their economic participation must remain confined to domestic activities.

Economic agency constitutes the central mechanism connecting productive resource provision with substantive empowerment. Access to business capital may increase women's economic participation, but its empowerment implications depend on whether beneficiaries can independently or meaningfully participate in decisions concerning business operations, the use of earnings, investment priorities, and productive assets. Particular attention should be given to situations in which financial assistance formally allocated to women is controlled or appropriated by other household members. In such circumstances, institutional records may identify women as beneficiaries even though they exercise limited authority over the resources intended for their empowerment. Gender-responsive zakat governance should therefore incorporate voluntary and confidential assessments of income control, asset ownership, and household financial decision-making, alongside safeguards against coercion or unauthorized appropriation. These measures must respect beneficiaries' privacy, dignity, and safety rather than expose women to additional household conflict. The distinction between economic inclusion and empowerment is essential: participation in income-generating activities is an enabling condition, whereas the capacity to make meaningful economic decisions represents a substantive dimension of agency. Accordingly, the protection of women's ownership rights under applicable Sharia principles, particularly the requirements governing *tamlik*, should be complemented by institutional measures that support their effective exercise of economic control.

The relationship between productive zakat assistance and women's empowerment can be conceptualized as a conditional developmental pathway linking resource access, capability development, sustainable livelihoods, economic agency, and broader social participation. Productive capital provides an initial resource base, while entrepreneurship training, financial literacy, business mentoring, and market facilitation may strengthen women's capacity to utilize these resources effectively.[21] When supported by appropriate institutional arrangements, these capabilities may contribute to business continuity, improved economic security, and greater control over income. Increased economic control may, in turn, strengthen women's bargaining position within households and their participation in community-level decisions. However, these relationships should be understood as theoretically proposed mechanisms rather than empirically established causal sequences. Their direction and strength may be influenced by educational attainment, household power relations, prevailing gender norms, unpaid care responsibilities, local market conditions, digital literacy, and the institutional capacity of zakat organizations. Furthermore, greater income does not necessarily produce greater autonomy if control over earnings remains concentrated elsewhere. Sustainable empowerment therefore depends on the interaction between individual capabilities, household relations, economic opportunities, and institutional safeguards. Within the proposed framework, gender justice represents a broader normative objective rather than an outcome that can be inferred automatically from improved business performance.

Spiritual guidance constitutes a distinctive component of Islamic social finance and may contribute to empowerment when integrated with ethical entrepreneurship, personal dignity, and beneficiaries' capacity for self-determination. Previous studies have identified social support, spiritual resilience, and religious commitment as relevant considerations in supporting economically vulnerable women, including single mothers

[21] A Aldania, "Strategi Kompettitif Melalui Program Pahlawan Ekonomi Dalam Pemberdayaan UMKM Di Masa Pandemi Covid-19," *Jurnal Ilmu Administrasi Negara* 9, no. 2 (2021): 137–48, https://doi.org/10.26740/publika.v9n2.p137-148; Suryani, Nurdin, and Marhayati, "Mengkontekstualisasikan Filsafat Pemberdayaan Perempuan Melalui Peran Badan Zakat Nasional Indonesia"; Nurasyiah Sarwath, L, Mahri, and Hermawan, "Reducing Family Poverty Through Islamic Women's Empowerment Strategy in Indonesia: An ANlytical Network Process Approach."

facing multiple socioeconomic responsibilities.[22] Within the framework of *maqāṣid al-sharīʿah*, spiritual development may complement material welfare by encouraging ethical business conduct, honesty, responsibility, mutual assistance, and concern for social well-being.[23] Nevertheless, spiritual guidance should not be presumed to generate empowerment merely because it forms part of an institutional program. Its contribution depends on whether it supports beneficiaries' dignity, reflective judgment, and capacity to make informed choices. Religious mentoring that becomes excessively prescriptive, reinforces restrictive gender expectations, or conditions economic assistance on participation in activities unrelated to the legal requirements of zakat may undermine women's agency. A gender-responsive approach should therefore distinguish the religious obligations governing zakat from supplementary spiritual-development activities and ensure that the latter are delivered through respectful, participatory, and non-coercive methods. Spiritual guidance should support ethical entrepreneurship and individual well-being without functioning as an instrument of paternalistic control. This approach recognizes the potential contribution of Islamic moral values while maintaining the distinction between spiritual support and the measurable socioeconomic dimensions of empowerment.

Digital transformation provides additional opportunities for expanding women's economic participation, particularly through online entrepreneurship, digital financial services, electronic payments, and access to broader commercial networks. Digital platforms may reduce certain geographical barriers, facilitate market information, and support flexible business activities, while digital training can strengthen entrepreneurial capabilities and financial inclusion.[24] Nevertheless, the effectiveness of digital interventions depends on more than access to

[22] J Delgado and C Ibrahim, "Parents and Children in the Qur'an and Premodern Islamic Jurisprudence," in *The Oxford Handbook of Religious Perspectives on Reproductive Ethics*, 2024, 172–90, https://doi.org/10.1093/oxfordhb/9780190633202.013.13; Anwar Padli, "Wawancara Dengan Anwar Padli (Kepala Kantor Kemenag Aceh Tamiang)," 2024.

[23] Hafidhuddin, *Panduan Praktis Tentang Zakat, Infak, Sedekah, Gema Insani Press*.

[24] R Yunanto and T Rahmasari, "Pemanfaatan Tautan Obrolanwhatsapp Padae-Commerce Dan Pelatihan Aplikasi Pencatatan Keuangan Pada Kelompok Usaha Jasa Boga Aghnia," *PENGABDIAN PADA MASYARAKAT SISTEM INFORMASI AKUNTANSI* 1, no. 1 (2021): 31–36; Aldania, "Strategi Kompettitif Melalui Program Pahlawan Ekonomi Dalam Pemberdayaan UMKM Di Masa Pandemi Covid-19."

technological infrastructure. Research on the digital transformation of contemporary Islamic institutions similarly demonstrates that digitalization does not merely expand access but also reshapes institutional authority and introduces new questions of governance, privacy, accountability, and public trust.[25] Gender-responsive digital inclusion requires consideration of device ownership, internet affordability, digital financial literacy, cybersecurity awareness, and women's authority to manage digital accounts and transactions. Women may formally participate in online businesses while lacking control over their digital identities, payment accounts, customer information, or business revenues. Furthermore, platform dependency, transaction fees, algorithmic visibility, and unequal access to digital skills may create new forms of economic vulnerability. Digital zakat programs should therefore incorporate practical financial literacy, secure payment procedures, accessible digital training, and mechanisms for reducing dependence on individual commercial platforms. In Indonesia, institutional handling of beneficiaries' personal and financial information must also take account of Law No. 27 of 2022 concerning Personal Data Protection. Consequently, digitalization should be evaluated through its contribution to women's economic capabilities and autonomy rather than through the number of digital platforms or technological facilities introduced.

Institutional monitoring and evaluation should be understood as mechanisms of gender-responsive governance rather than merely administrative procedures. Conventional performance indicators, including the amount of zakat distributed, the number of beneficiaries, and the establishment of microenterprises, provide useful information about program outputs but remain insufficient for assessing substantive empowerment. A more comprehensive evaluation system should incorporate gender-disaggregated baseline and follow-up assessments of productive resource access, business sustainability, financial decision-making, asset ownership, market participation, digital inclusion, and post-assistance economic conditions. Monitoring should also examine the duration and intensity of mentoring, women's participation in program planning, beneficiary satisfaction, grievance mechanisms, and the effectiveness of institutional safeguards against discriminatory

[25] Marhamah Annazah Tambunan and Maulida Fitria, "Digital Fatwas and the Transformation of Religious Authority in Contemporary Muslim Societies," *Islamicate Futures: Knowledge, Ethics, and Muslim Societies* 1, no. 1 (2026): 96–123, https://doi.org/10.68051/ifkems.v1i1.41

practices. These indicators should be interpreted in relation to beneficiaries' initial socioeconomic circumstances and the structural constraints affecting their economic participation. Where feasible, longitudinal assessments can examine whether economic improvements persist after assistance ends and whether beneficiaries demonstrate sustained financial independence. The transition from *mustahik* to *muzakki* may be considered an additional long-term indicator when supported by verified evidence of zakat liability, but it should not replace broader assessments of economic agency and well-being. To maintain institutional accountability, evaluation findings should inform program adjustments, transparent reporting, and beneficiary-accessible feedback procedures while protecting sensitive personal information.[26]

Multi-stakeholder collaboration provides an enabling institutional environment for implementing the proposed framework. Zakat institutions may possess financial resources and religious legitimacy but may lack specialized expertise in entrepreneurship education, digital technology, market development, social protection, and gender-responsive evaluation. Collaboration with government agencies, educational institutions, civil society organizations, and private-sector actors can complement these capacities by facilitating vocational training, business incubation, access to commercial networks, digital literacy, and institutional monitoring. Previous research has identified collaboration between zakat institutions and educational organizations as a potentially relevant strategy for supporting productive women's groups and strengthening local economic activities.[27] Nevertheless, collaboration should be assessed according to clearly defined institutional responsibilities rather than assumed to produce sustainable outcomes. Effective partnerships require transparent resource allocation, coordinated beneficiary support, appropriate data-sharing arrangements, and accountability for program implementation. Women beneficiaries should also participate in the evaluation of partnership activities to ensure that institutional priorities remain responsive to their actual economic needs. Collaboration is therefore best understood as an

[26] N A Febriani, "Adult Religious Morality Development from the Quranic Perspective: Strategies to Overcome Islamophobia and Christianophobia," *HTS Teologiese Studies / Theological Studies* 78, no. 4 (2022), https://doi.org/10.4102/hts.v78i4.7398.

[27] Nurasyiah Sarwath, L, Mahri, and Hermawan, "Reducing Family Poverty Through Islamic Women's Empowerment Strategy in Indonesia: An ANlytical Network Process Approach."

enabling governance mechanism whose contribution depends on the quality of coordination, institutional capacity, and beneficiary participation.

Table 3 operationalizes the proposed Gender-Responsive Productive Zakat Governance Framework by connecting institutional interventions with the dimensions of women's empowerment, relevant evaluation indicators, and principal governance safeguards. The framework distinguishes the provision of productive resources from women's effective ability to control and utilize them, thereby establishing a clearer basis for assessing whether zakat interventions contribute to substantive empowerment.

Table 3. Proposed Gender-Responsive Productive Zakat Governance Framework: Dimensions, Institutional Mechanisms, and Evaluation Indicators

Dimensions	Institutional mechanisms	Proposed evaluation indicators	Governance safeguards
Gender-sensitive beneficiary identification	Assess eligible beneficiaries' economic vulnerability, care responsibilities, disability, and mobility constraints	Beneficiary profiles; inclusion of women facing intersecting disadvantages	Transparent eligibility criteria; nondiscrimination; Sharia-compliant beneficiary selection
Equitable access to productive resources	Provide eligible women with productive grants, assets, entrepreneurship training, and business assistance	Access to capital; ownership of productive assets; training participation	Valid *tamlik* where applicable; transparent asset transfer; protection of mustahik rights
Care-responsive and accessible participation	Provide flexible training, accessible mentoring, and support adapted to unpaid care responsibilities	Participation and completion rates; time constraints; accessibility of services	Voluntary participation; avoidance of restrictive gender-role assumptions
Control over income and assets	Support women's financial decision-making, ownership documentation, and secure financial	Control over earnings; asset ownership; participation in household financial	Protection against coercion and household-level appropriation; confidential assessment

	management	decisions	
Market access and digital inclusion	Facilitate business networks, digital literacy, online marketing, and secure digital payments	Market participation; digital account control; digital financial literacy; business continuity	Cybersecurity; personal data protection; reduced platform dependency
Agency and decision-making participation	Include women in program design, business planning, institutional consultation, and evaluation	Participation in program decisions; perceived autonomy; strategic economic choices	Meaningful consultation; accessible grievance mechanisms; freedom from coercion
Ethical and spiritual development	Offer participatory ethical entrepreneurship education and appropriate spiritual support	Beneficiary-reported relevance; perceived dignity; usefulness of ethical guidance	Non-coercive mentoring; respect for autonomy; separation of supplementary guidance from zakat eligibility
Gender-disaggregated monitoring and accountability	Conduct baseline, follow-up, and post-assistance evaluations; establish transparent reporting	Net income; business survival; asset control; decision-making; verified mustahik graduation	Independent or documented evaluation; privacy safeguards; corrective action and institutional accountability

Source: Authors' proposed conceptual framework developed through analytical integration of Kabeer's (1999) resources–agency–achievements approach, maqāṣid al-sharīʿah, productive zakat governance principles, and the literature on women's economic empowerment.

Note: The framework is a conceptual proposal rather than an empirically validated instrument. The indicators require contextual adaptation, operational definitions, and empirical testing before they can be used to assess program impact.

The framework presented in Table 3 establishes an analytical distinction between institutional inputs, enabling conditions, empowerment mechanisms, and developmental outcomes. Productive zakat capital, training, mentoring, and market support constitute institutional inputs that may expand women's access to economic resources. Capability development, financial literacy, and sustainable livelihood opportunities represent intermediate processes through which these resources may become economically meaningful. However, the critical transition toward empowerment occurs when women acquire

greater agency over business decisions, productive assets, income allocation, and economic participation. These changes may contribute to improved household bargaining power, broader social participation, and more equitable gender relations, but their occurrence depends on contextual factors and cannot be presumed. The proposed framework therefore treats Sharia compliance, beneficiary rights, and institutional accountability as governance requirements that shape the legitimacy of intervention, while gender-sensitive program design and socioeconomic conditions influence its potential effectiveness.

The principal conceptual contribution of this study lies in reframing productive zakat as a gender-responsive institutional process rather than a financial transfer assumed to produce empowerment. This interpretation integrates the legal requirements of zakat distribution with the multidimensional nature of women's economic agency and the institutional mechanisms necessary to support sustainable livelihoods. It also challenges the assumption that economic inclusion, improved household welfare, and gender justice represent equivalent outcomes. Within the proposed framework, productive zakat may contribute to women's empowerment when legally recognized access to resources is accompanied by capability development, meaningful economic control, equitable participation, and accountable institutional support. Nevertheless, the achievement of these outcomes remains contingent upon household relations, cultural norms, market conditions, digital access, and institutional capacity. Gender-responsive productive zakat should therefore be understood as a Sharia-compliant, rights-protective, and agency-oriented governance approach whose effectiveness must be demonstrated through substantive changes in women's economic choices and achievements rather than inferred from the distribution of assistance alone.

CONCLUSION

The implications of this study extend to productive zakat scholarship, Islamic gender justice, and Sharia economic law by establishing a conceptual foundation for gender-responsive Islamic social finance in post-COVID-19 Indonesia. The study advances productive zakat scholarship by moving beyond the conventional emphasis on poverty alleviation and financial distribution toward a multidimensional understanding of women's economic empowerment. Integrating Kabeer's resources agency achievements framework with *maqāṣid al-sharīʿah* and the jurisprudential principles governing zakat, the study proposes the Gender-Responsive Productive Zakat Governance

Framework (GRPZGF) as its principal theoretical contribution. This framework distinguishes access to productive resources from women's effective control over income, assets, and economic decision-making, thereby clarifying the relationship between economic inclusion, substantive empowerment, and gender justice. Its contribution to Islamic gender-justice scholarship lies in demonstrating how women's economic agency can be incorporated into Islamic social finance analysis without equating financial assistance with gender equality. From a Sharia economic law perspective, the study further establishes that productive zakat must be evaluated through beneficiary eligibility, ownership transfer (*tamlik*), institutional accountability, and the protection of *mustahik* rights. The principles of justice (*ʿadl*), public welfare (*maṣlaḥah*), and the protection of wealth (*ḥifẓ al-māl*) provide a normative basis for gender-responsive utilization, provided that the legal requirements governing zakat distribution are preserved. Accordingly, gender-responsive productive zakat is conceptualized as a potentially transformative but legally conditional mechanism rather than an instrument that automatically produces gender equality.

The findings of this study indicate that the potential contribution of productive zakat to women's economic empowerment depends on the interaction between Sharia-compliant resource allocation, capability development, institutional governance, and structural socioeconomic conditions. The literature reviewed identifies business capital, entrepreneurship training, sustained mentoring, market access, digital inclusion, spiritual support, and multi-stakeholder collaboration as relevant components of empowerment-oriented interventions. However, these components do not independently establish improvements in women's economic agency or gender relations. Sustainable empowerment requires attention to women's control over productive assets and income, participation in household and institutional decision-making, and capacity to maintain economic activities beyond the period of zakat assistance. The doctrinal analysis further demonstrates that direct productive zakat grants must be distinguished from *qard hasan*, *mudharabah*, and institutional investment because these mechanisms involve different legal relationships concerning ownership, repayment, profit-sharing, and financial risk. Their utilization must therefore be assessed according to the applicable jurisprudential requirements rather than assumed to constitute equivalent forms of zakat distribution. The analysis also identifies unpaid care responsibilities, restrictive household relations, mobility constraints, unequal market opportunities, and digital

exclusion as potential barriers to meaningful empowerment. These findings support the proposed conceptual framework but do not establish causal effects. Because the study relies on secondary literature and doctrinal legal analysis without primary fieldwork or independent impact evaluation, its conclusions concern normative compatibility, institutional design, and theoretically plausible empowerment mechanisms rather than empirically demonstrated improvements in gender equality.

The recommendations arising from this analysis emphasize the institutionalization of gender-responsive and Sharia-compliant productive zakat governance. BAZNAS and authorized zakat institutions should introduce gender-sensitive beneficiary assessments that consider economic vulnerability, unpaid care responsibilities, mobility limitations, and barriers to accessing productive resources while maintaining the legal eligibility requirements of zakat. Productive assistance should be accompanied by sustained entrepreneurship mentoring, financial and digital literacy, market-access partnerships, and participatory program design that enables women to influence decisions affecting their livelihoods. Institutions should also establish transparent governance standards specifying the ownership status of zakat assets, the timing and documentation of *tamlik,* beneficiary rights, and the legal conditions applicable to financing or investment arrangements. Program evaluation should incorporate gender-disaggregated baseline and follow-up indicators covering business sustainability, income control, productive asset ownership, economic decision-making, digital inclusion, and post-assistance livelihood outcomes. Spiritual guidance should support ethical entrepreneurship and personal dignity through non-coercive approaches that respect women's autonomy. Collaboration among zakat institutions, government agencies, educational institutions, civil society organizations, and private-sector actors should be strengthened through clearly defined responsibilities and measurable accountability mechanisms. Given the conceptual and secondary-source limitations of this study, future research should employ longitudinal, comparative, and mixed-methods designs to examine whether gender-responsive productive zakat programs produce sustained changes in women's economic agency, household bargaining power, and broader gender relations. Such empirical investigation is essential for validating the proposed framework and determining the conditions under which productive zakat can contribute to substantive empowerment and gender justice.

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