



The Role of Zakat Funds in Women's Empowerment in Indonesia: A Literature Review

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Abstract

This study aims to examine the state of the existing literature on the role of zakat funds and to analyze their contribution to women's empowerment in Indonesia through a systematic literature review. This study employs a qualitative method using a descriptive approach and a library-based analysis. The literature study follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. Data were retrieved from Google Scholar using the Publish or Perish software, and the selected studies were subsequently analyzed following the PRISMA procedure. Based on a systematic review of 12 articles published between 2014 and 2023, the findings indicate that zakat funds have a significant impact on increasing women's income and business independence, as reported in eight (n=8) studies. However, the impact of zakat on health and educational outcomes remains limited, as evidenced in three (n=3) studies. Overall, zakat funds contribute to enhancing women's financial independence, while also expanding access to education and skills training and strengthening women's social and religious roles in their communities.

Keywords: Zakat, Women's Empowerment, Indonesia

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Introduction

Empowering women has become a key development agenda in Indonesia (Almahdali, 2023; Ginting & Siregar, 2020). According to several researchers, for example, Hardianti et al. (2025) and Purnamawati & Utama (2019), this agenda is closely related to improving women's quality of life and contributing to the broader societal progress and well-being. Empowerment is expected to transform social structures and ways of life, leading to a more just, prosperous, and progressive society (Hendra, 2017; Margayaningsih, 2018). One form of empowerment strongly emphasized in Islam is zakat (Yasir & Yasir, 2024; Yusna & Saifuddin, 2024). This perspective aligns with Indonesia's position as the country with the largest Muslim population in the world, which possesses enormous zakat potential that can be utilized for empowerment initiatives (Annaza et al., 2025; Wardani, 2024).

Collected zakat funds can be allocated to support various social and economic programs, particularly for individuals living below the poverty line, including women (Azizah et al., 2025; Zaldi, 2025). One concrete example of women's empowerment through zakat in Indonesia is the collaboration

between the National Zakat Agency (BAZNAS) and Fatayat Nahdlatul Ulama (NU) in strengthening the empowerment of women eligible to receive zakat through zakat, infaq/sedakh, and Other Religious Social Funds (DSKL) (BAZNAS, 2022). The role of zakat is particularly important in empowering women living in remote areas, where access to government social assistance remains limited (Jacob et al., 2024; Setiawan et al., 2023).

In Islam, zakat is considered one of the pillars of Islam (Ahmad, 2025; Retsikas, 2014). Beyond its religious obligation, zakat also functions to purify wealth, alleviate poverty, and promote economic independence among beneficiaries (Musnaeni & Khasanah, 2025; R et al., 2025). In the context of women's empowerment, zakat serves as a key funding source by providing economic access, helping to fulfill basic needs, and supporting the development of sustainable micro-enterprises (Pelitawati et al., 2025). Furthermore, women's empowerment can contribute to a higher Gross Domestic Product (GDP) per capita, thereby improving overall economic quality. Islam itself provides equal opportunities for women to participate actively in social and economic activities. Thus, zakat can be utilized as one mechanism to achieve this objective. However, empowering women through zakat remains challenging, particularly due to the issues related to management efficiency and equitable distribution.

Women's contribution to the economy is substantial. Globally, women's unpaid contribution to GDP can reach approximately nine percent (Hernando, 2022). Despite Indonesia's significant zakat potential, gaps persist in its utilization for women's empowerment, particularly for vulnerable and marginalized women. Zakat distribution aimed specifically at women's empowerment and social protection remains relatively limited, and empirical studies examining the extent to which zakat contributes to social protection for vulnerable women are still scarce. This research is therefore expected to contribute to optimizing the utilization of zakat funds for women's empowerment, ultimately enhancing community welfare, advancing social justice, and supporting the achievement of Sustainable Development Goals, particularly those related to women's empowerment in Indonesia.

Method

This study employs a qualitative method using a literature review approach. Data were sourced from the Google Scholar database, selected through the Publish or Perish software, and accessed on February 15, 2025. The collected data were analyzed using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. The PRISMA approach is widely used for conducting systematic reviews of relevant

literature to analyze and synthesize existing research findings. In this study, the PRISMA framework provides a clear and structured procedure for identifying, selecting, and evaluating the literature related to zakat-based women's empowerment in Indonesia.

The data collection process was conducted in several systematic stages. First, literature identification and selection were carried out by searching for relevant studies on women's empowerment through zakat across academic databases and related publications. Inclusion and exclusion criteria were applied to ensure that the selected articles were relevant, credible, and of sufficient quality. Second, data screening and extraction were performed. After the selection process, relevant information was extracted from the included studies. The extracted data comprised information on zakat distribution mechanisms, the role of zakat funds in women's empowerment, and the challenges encountered in zakat implementation in Indonesia.

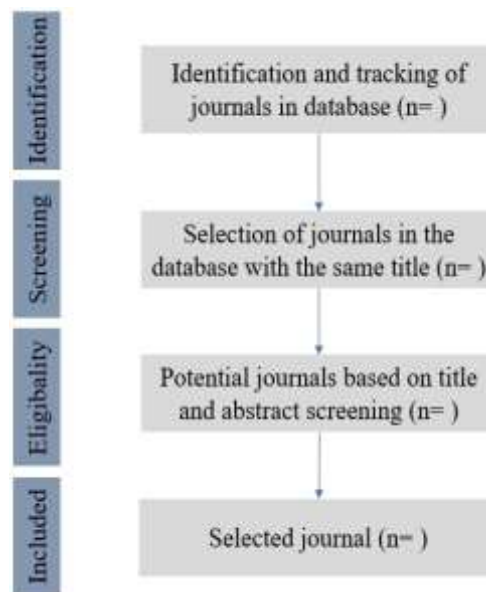


Figure 1. PRISMA Flow Diagram Procedure Chart

Source: (Bahri, 2023; Bahri et al., 2022; Shahab et al., 2021)

Following the PRISMA-P approach, the data selection process was conducted in four sequential stages. First, identification was carried out by searching the database using the Indonesian keywords "peran dana zakat" and "peran zakat". Second, the retrieved articles were screened, during which duplicate and similar records were removed. Third, the eligibility of potential articles was assessed through title and abstract screening. Fourth, the final inclusion stages was completed by excluding articles based on three criteria: (1) not categorized as a journal article, (2) absence of full text availability, and (3) irrelevance to the research focus.

Finding and Discussion

Finding

This study initially identified 430 relevant journal articles during the data collection process. A search of the Google Scholar database yielded 430 articles, consisting of studies addressing the role of zakat funds ($n = 230$) and the role of zakat ($n = 200$). After applying the selection and screening procedures, twelve (12) articles met the established inclusion criteria and were deemed suitable for further analysis. The article search was conducted using two primary keywords, namely “role of zakat funds” and “role of zakat”. Articles with similar titles were subsequently removed, and the remaining studies were screened according to the inclusion and exclusion criteria. Following the title and abstract screening, 12 articles were ultimately selected for analysis in this systematic literature review.

Distribution by Year of Publication

A literature review using the PRISMA approach identified 12 articles on the role of zakat funds published from 2014 to 2023. The results are shown in the graph below.

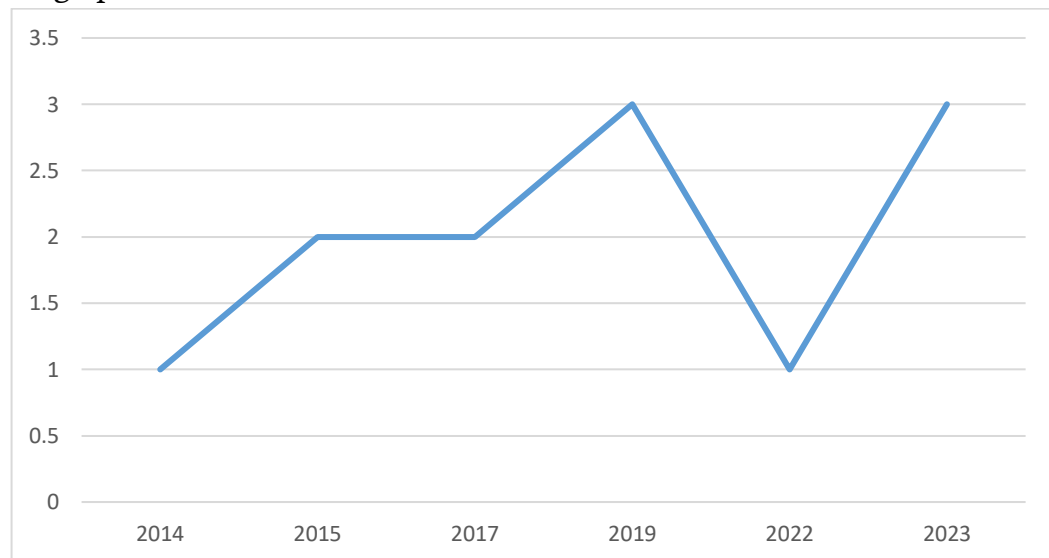


Figure 2. Distribution of Article by Year of Publication

Figure 2 illustrates the distribution of articles by year based on the PRISMA flowchart results for studies examining the role of zakat funds in women’s empowerment in Indonesia from 2014 to 2023. The figure reveals a fluctuating trend in the number of publications on women’s empowerment. At the beginning of the observed period, the number of studies was relatively limited, but it gradually increased and reached its peak in 2019. This pattern indicates that during this period, there was growing scholarly attention to the

role of zakat funds as an instrument of economic empowerment for women, particularly through programs such as business capital assistance, skills training, and zakat-based financial inclusion.

While the number has increased in some years, the figure also shows a sharp decline in 2022. The results indicate several contributing factors, including changing research priorities, limited data access, and government policies affecting the distribution of zakat funds to women. Besides that, the COVID-19 pandemic that hit the world in previous years may also have contributed to the decline in research volume that year, as many institutions and researchers shifted their focus to more pressing issues, such as health and broader economic recovery.

In 2023, the number of studies increased, indicating that this topic is attracting growing scholarly attention. This increase is partly associated with the post-pandemic economic recovery, during which zakat management institutions began to introduce new instruments and initiatives aimed at strengthening women's empowerment programs. Consequently, the role of zakat in supporting women's economic well-being has been increasingly recognized as a strategic mechanism for poverty reduction and the improvement of household welfare.

The fluctuating pattern depicted in Figure 2 also illustrates the dynamic nature of zakat management policies. In certain years, there has been a stronger policy emphasis from the government and zakat institutions on allocating funds for women's empowerment, while in other years, institutional priorities have shifted toward alternative sectors. Furthermore, public awareness and the perceived effectiveness of zakat-based empowerment programs have also stimulated academic interest and influenced the volume of research on this issue.

Research Developments

In addition, the author presents Table 1, which summarizes the levels of significance and research methodologies employed in journal articles related to the aforementioned findings.

Table 1. Research Developments on the Role of Zakat Funds in Women's Empowerment

No	Author Name	Method	E (X1)	PK (X2)	S (X3)	K (X4)	KK (X5)	KKJ (X6)
1	Jannah et al. (2023)	Qualitative Descriptive	+V	N/A	+V	+V	N/A	+V
2	Romdhoni, (2017)		+V	N/A	N/A	+V	N/A	+X
3	Muslihati (2015)	Qualitative Descriptive	+V	+V	+V	+V	N/A	+V
4	Pratama		+X	+V	+V	N/A	+V	+V

5	(2015) Susilawati	Qualitative Interview	+V	+V	+V	+V	+V	+V
6	(2019) Diwanti et al.	Qualitative Descriptive	+V	+V	+X	N/A	+V	+V
7	(2019) Putri & Prahesti	Program Analysis	+V	+V	+X	+V	+V	+V
8	(2018) Setiawan et al., 2023)	Qualitative	+V	+V	+V	N/A	+V	+V
9	(2023) Dewantara	Qualitative	+V	+V	+X	+V	+V	+V
10	Hilyatin (2014)	Field Interview	+X	+X	+X	+X	+X	+X
11	Izdihar & Widiastuti (2019)	Model Analysis and Literature Review	+V	+V	+V	+V	+V	+X
12	Siregar et al. (2023)	Literature Review and Model Analysis	+V	+V	+V	+V	+V	+V

Description:

E: Economics

PK: Education and Skills

S: Social

K: Religious Affairs

KK: Health and Welfare

KKJ: Institutions and Policies

The analysis of the table data illustrates that zakat funds contribute to women's empowerment across multiple domains, including economic, educational, social, religious, health, as well as policy and institutional dimensions. The reviewed studies employed a range of research methods, such as qualitative descriptive approaches, in-depth interviews, and literature-based analyses. Among these, qualitative descriptive methods were the most frequently utilized, as they emphasize in-depth exploration of zakat's impact on women without relying on complex statistical techniques.

Zakat funds allocated for women's empowerment are primarily used to provide business capital, enhance productivity, and increase income levels. However, several studies report less significant outcomes, often due to ineffective fund distribution mechanisms or insufficient post-disbursement support for beneficiaries. Educational and skills development also emerge as important dimensions of empowerment, although they are not consistently emphasized across all studies. While some research indicates that zakat funds support women's education and skills training, other studies do not address this aspect, suggesting that not all zakat institutions prioritize capacity-building initiatives focused on women's educational development.

Social aspects also represent an important dimension, although research findings in this area remain varied. Most studies indicate that zakat contributes to strengthening social solidarity and expanding women's social networks within their communities. However, several studies report insignificant social impacts, primarily because the zakat programs examined placed greater emphasis on economic assistance rather than on social empowerment initiatives. In contrast, nearly all reviewed studies demonstrate that zakat has a positive impact on religious aspects. As an integral component of Islamic teachings, zakat not only provides material support but also enhances beneficiaries' religious awareness. Women who receive zakat tend to become more actively engaged in religious activities and more involved in Islamic-based community organizations. Nevertheless, one study reported no significant relationship, which may be attributed to its analytical focus on policy frameworks rather than on program implementation at the grassroots level.

The impact of zakat on women's health and overall well-being also varies across studies. Some research findings indicate that zakat recipients experience improved access to healthcare services and report higher levels of overall well-being. Conversely, other studies suggest that health-related dimensions receive limited attention within zakat programs, resulting in comparatively lower impacts in this area. With regard to institutional and policy aspects, most studies highlight the crucial role of zakat institutions in supporting women's empowerment. Policy frameworks that explicitly position zakat as an instrument for women's economic empowerment tend to produce more positive outcomes. However, several studies also reveal that existing policies are not yet fully supportive of optimizing zakat for women's empowerment, particularly in terms of regulatory clarity and effective program implementation.

Overall, the reviewed studies demonstrate that zakat holds substantial potential for advancing women's empowerment, especially in the economic and religious domains. To achieve broader and more sustainable impacts, greater attention is required in the areas of education, health, and institutional capacity development. Strengthening these dimensions would enable zakat to function more effectively as a comprehensive instrument for improving women's welfare.

Dimensions and Indicators

Indicators of the success of zakat funds in empowering women can be categorized into six principal domains. The first domain is economic empowerment. Zakat contributes to improving women's welfare by facilitating access to business capital, increasing income, and fostering

financial independence. Success in this domain is reflected in the growing number of women who own independent businesses, rising household incomes, and enhanced economic stability at the family level. Zakat also supports skills development and access to formal education, enabling women to enhance their competitiveness in both labor markets and entrepreneurial activities. Achievement in this area is measured through increased financial literacy, higher participation in training programs, and expanded access to educational opportunities.

Zakat helps strengthens women's social networks through community-based empowerment programs that emphasize social engagement. Success in this domain is indicated by increased social solidarity, higher levels of community participation, and more active contributions to the surrounding social environment. Religious values constitute another critical dimension in evaluating the success of zakat funds. Beyond its economic impact, zakat deepens recipients' spiritual awareness. Success in this regard is associated with a stronger understanding of zakat obligations, increased participation of women in religious activities, and the growing number of beneficiaries who later become muzakki (zakat contributors).

In the health sector, zakat is also utilized to enhance women's access to healthcare services and to improve overall family well-being. Indicators of success in this area include increased access to adequate healthcare, improved nutritional conditions, and better indicators of household well-being. From an institutional perspective, the effectiveness of zakat funds is closely linked to program quality, transparency, and policy frameworks that support women's empowerment. Accordingly, stronger governance within zakat institutions corresponds to a greater and more sustainable impact of zakat in empowering women.

Table 2. Indicators of the Role of Zakat Funds

No	Dimension	Indicator	Source
s1	Economy	Increasing women's income	Jannah et al. (2023), Putri & Prahesti (2018)
		Access to business capital	Pratama (2015), Setiawan et al. (2023)
		Economic independence	Irswanuddin (2017), Mulyadi (2022)
2	Education	Skills Training	Susilawati (2019), Diwanti et al. (2019)
		Education Level Improvement	Mulyadi (2022), Setiawan et al. (2023)
		Opportunities to Participate in Training	Diwanti et al. (2019), Izdihar & Widiastuti (2019)
3	Social	Increased social participation	Setiawan et al. (2023), Putri & Prahesti (2018)
		Increased community	Setiawan et al. (2023), Putri &

4	Religious	solidarity Increasing awareness of zakat Strengthening Islamic values	Prahesti (2018) Setiawan et al. (2023), Izdihar & Widiastuti (2019) Izdihar & Widiastuti (2019), Hilyatin (2014)
5	Health	Access to health services	Siregar et al. (2023), Hilyatin (2014)
6	Institutions and policies	Improving family welfare Effectiveness of the Zakat Program Transparency and Accountability	Hilyatin (2014), Mulyadi (2022) Mulyadi (2022), Izdihar & Widiastuti (2019) Izdihar & Widiastuti (2019), Setiawan et al. (2023)

Factors Determining

Zakat funds play a crucial role in supporting women's financial independence. Through zakat, women can increase business capital and expand their opportunities to generate higher income. This mechanism enables women, particularly those from economically disadvantaged groups, to establish independent businesses and reduce dependency on others. Several studies support this finding, including Jannah et al. (2023), Putri & Prahesti (2018), and Pratama (2015). These studies demonstrate that zakat functions as an effective economic instrument in supporting women's entrepreneurial development.

Education Factor

Education and skills development constitute essential dimensions of women's empowerment, in which zakat also plays a significant role. Zakat funds can be allocated to finance educational programs and skills training that enhance women's competitiveness in the labor market. By strengthening women's capacity and competencies, zakat increases their opportunities to obtain decent employment or to create independent livelihoods. Studies supporting the role of zakat in education include Susilawati's (2019), who emphasizes the importance of education in women's empowerment. Furthermore, Mulyadi's (2022) confirms that zakat-funded education programs contribute to improving women's welfare.

Social Factors

Beyond economic and educational dimensions, zakat also contributes to strengthening women's social networks. Community-based empowerment programs financed by zakat enhance social solidarity among women. Through collective support mechanisms, women are better able to share experiences, receive emotional encouragement, and increase participation in constructive social activities. Research by Setiawan et al. (2023) demonstrates that zakat serves as an effective tool for reinforcing women's social relationships. Moreover, zakat supports women across multiple dimensions of life, including economic, psychological, and cultural aspects.

Religious Factors

Zakat also exerts a significant influence on religious dimensions of women's lives. This is reflected in increased awareness of zakat obligations and the internalization of Islamic values in daily practices. As religious awareness deepens, women become more conscious of the importance of social responsibility and actively practice Islamic principles in everyday life. Research conducted by Dewantara (2023) indicates that zakat not only provides economic assistance but also strengthens religious understanding and the application of Islamic values, particularly among female beneficiaries.

Health Factors

Health represents a fundamental component of women's well-being, and zakat contributes to improving access to healthcare services. Through zakat funds, women are able to access essential health services, including routine medical check-ups, treatment, and other health-related programs. Improved access to healthcare subsequently enhances the overall well-being of women and their families. Studies by Siregar et al. (2023) and Mulyadi (2022) highlight that zakat plays a supportive role in facilitating women's access to better healthcare services.

Institutional and Policy Factors

Besides individual aspects, zakat also plays a critical role in shaping effective policies for women's empowerment. Transparent and accountable zakat institutions ensure that funds are appropriately targeted and generate tangible impact on beneficiaries. Consequently, sound policy frameworks enable women's empowerment programs funded by zakat to be implemented more systematic and sustainable manner. Research by Mulyadi (2022) and Izdihar & Widiastuti (2019) highlights the importance of institutional transparency in zakat management to maximize benefits for women.

Overall, zakat funds play a significant and multidimensional role in women's empowerment. This study demonstrates that across interrelated domains: economic, educational, social, religious, health, and institutional-policy dimensions, zakat functions as a crucial instrument for enhancing women's well-being and independence. Therefore, effective management practices and a supportive policy framework are essential to ensure that zakat serves as a sustainable mechanism for empowering women and improving their quality of life and that of their families.

Conclusion

Based on a systematic review of 12 selected articles, zakat funds play a significant role in empowering women in Indonesia, particularly within the economic and religious dimensions. This role extends across multiple sectors, including the economic, educational, social, religious, health, institutional,

and policy domains. Economically, zakat funds have contributed substantially to enhancing women's economic independence, especially through business capital assistance, increased income levels, and the promotion of women-owned enterprises. Zakat programs targeting the economic sector have demonstrated effectiveness in reducing women's dependency on others and strengthening household economic stability.

Zakat funds also facilitate women's access to education and various forms of skills training. By enhancing financial literacy and technical competencies, women become better equipped to navigate challenges in both entrepreneurial activities and the labor market. Socially, zakat strengthens women's social networks through community-based empowerment initiatives. Increased social solidarity among women enables collective support mechanisms that contribute to shared economic and social advancement.

Furthermore, heightened awareness of zakat obligations among women represents another positive outcome of zakat fund distribution. Zakat programs not only provide economic support but also reinforce Islamic values in the daily lives of female beneficiaries. In terms of health, zakat assistance improves women's access to healthcare services, thereby enhancing family welfare, including nutrition, maternal and child health, and overall quality of life.

From an institutional perspective, transparent and accountable zakat management systems contribute to the development of more effective women's empowerment policies. Taken together, these findings highlight the importance of implementing more integrated zakat programs that not only provide financial capital but also incorporate mentoring components and improved access to healthcare services.

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