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## Strategic Solutions for Women's Empowerment through Islamic Social Finance in Light of *Maqāṣid Syarī'ah*: A Delphi-ANP Approach

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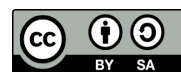
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### Abstract

Women in Indonesia continue to face challenges in achieving economic and social independence. In fact, in Islamic law's framework, particularly *Maqāṣid Syarī'ah*'s, Islamic Social Finance (ISF) emerges as a pivotal instrument for advancing women's empowerment. This study aims to identify key problems and strategic solutions for women's empowerment through Islamic social finance while predicting the future direction of empowerment itself. Utilizing the Delphi

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Analytical Network Process, this research conducted literature reviews, focus group discussions, and expert interviews across academia, practice, and regulatory bodies. The findings highlight critical problems from three dimensions for enhancing women's welfare: women's limited time since they have multiple roles (wife and mother) (0.116), capital provision from Islamic social finance institutions without assistance (0.200), and lack of shared information to *muzakki*/donors on the importance of empowering women (0.315). Key strategic solutions include addressing essential needs prior to empowerment (0.054), customizing programs to recipients' interests (0.053), and providing financial literacy training (0.052). For Islamic social finance institutions, priorities include creating a comprehensive empowerment framework (0.137), fostering collaborations (0.128), and enhancing institutional capacities (0.115). Improving funding transparency (0.315) and channeling funds through institutions (0.221) are crucial in donor engagement.

**Keywords:**

Women Empowerment; *Maqāṣid Syarī'ah*; Strategic Solution;  
Integration; Islamic Social Finance

**Introduction**

Women contribute remarkably to economic growth.<sup>1</sup> Hence, increasing women's productivity correlates positively with economic growth.<sup>2</sup> The World Bank predicts that Indonesia's economic growth will reach 9% by 2025 if the gender gap in economic participation is closed.<sup>3</sup> The momentum of the 2022 G20 Indonesia Presidency, which includes the issue of empowering women to advocate for various

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<sup>1</sup> Taniya Ghosh and Sanika Sulochani Ramanayake, "Role of Gender Gap in Economic Growth: Analysis on Developing Countries Versus Oecd Countries," *Review of Applied Economics* 14, no. 1 (2018): 13–27, <https://ideas.repec.org/p/ind/igiwpp/2017-001.html>.

<sup>2</sup> Sirianne Dahlum, Carl Henrik Knutsen, and Valeriya Mechkova, "Women's Political Empowerment and Economic Growth," *World Development* 156, no. 1 (2022): 1–19, <https://doi.org/10.1016/j.worlddev.2022.105822>.

<sup>3</sup> The World Bank, "Indonesia Country Gender Assessment: Investing in Opportunities for Women" (Washington DC: World Bank, 2020), <https://doi.org/10.1596/31937>.

parties and circles, accentuated the importance of women's participation in the economic sector.<sup>4</sup>

In the literature, attention to women is demonstrated by considerable studies on women in Scopus, totaling over 500,000 articles, including the Nobel Prize in 2023 on Gender Issues at work. This event has provided opportunities for women to achieve prosperity and equality, access resources and a decent economy. Nevertheless, problems against women still have to be addressed. Research in Pakistani background found that women are more vulnerable to experiencing crises than men, particularly the environmental climate crisis, which makes them susceptible to health risks.<sup>5</sup> In addition, in the agricultural sector, women are more vulnerable to economic difficulties, limited resources, and social obstacles. Previous research showed that in terms of competence, men are more innovative and productive than women, causing women to earn lower incomes in the workplace.<sup>6</sup> Those all imply how women needs empowerment as it is deemed to help improve environmental quality in the long and short terms.<sup>7</sup>

In Indonesia, women still do not receive equal welfare and must be empowered. Several factors point to this issue. *First*, 9.68% of Indonesian women live in poverty. Thus, those women must be empowered to have qualified skills and earn a living. The coronavirus disease 2019 (COVID-19) pandemic has also worsened poverty among women, where more women were out of work than men.<sup>8</sup> *Second*, the

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<sup>4</sup> Siska Nadia, "Pemberdayaan Perempuan untuk Kesenjangan," *Kementerian Keuangan Republik Indonesia*, December 16, 2022, <https://www.djkn.kemenkeu.go.id/kpkn-pontianak/baca-artikel/15732/Pemberdayaan-Perempuan-untuk-Kesenjangan.html>.

<sup>5</sup> Misbah Nosheen, Javed Iqbal, and Shahzad Ahmad, "Economic Empowerment of Women Through Climate Change Mitigation," *Journal of Cleaner Production* 421, no. 1 (2023): 138480, <https://doi.org/10.1016/j.jclepro.2023.138480>.

<sup>6</sup> Gianfranco Ennas et al., "Are Sustainable and Innovative Enterprises More Equal in Rewarding Their Women?," *Journal of Cleaner Production* 422, no. 1 (2023): 138517, <https://doi.org/10.1016/j.jclepro.2023.138517>.

<sup>7</sup> Honglan Jie et al., "A Pathway to a Sustainable Future: Investigating the Contribution of Technological Innovations, Clean Energy, and Women's Empowerment in Mitigating Global Environmental Challenges," *Journal of Cleaner Production* 421, no. 1 (2023): 138499, <https://doi.org/10.1016/j.jclepro.2023.138499>.

<sup>8</sup> Christian S. Czymara, Alexander Langenkamp, and Tomás Cano, "Cause for Concerns: Gender Inequality in Experiencing the Covid-19 Lockdown in Germany

gender empowerment index (IPG) value remains at 75%.<sup>9</sup> The result indicates that another 25% still needs to be empowered. *Third*, the Indonesian Gender Inequality Index 2021 is 0.390. This number means that 39% have failed to achieve human development owing to gender inequality. Meanwhile, globally, the gender gap in Indonesia in 2022 ranked 92 of 146 countries with a value of 0.697.<sup>10</sup> *Fourth*, the income contribution difference between men and women is 25.48%.<sup>11</sup> By contrast, the population difference between men and women is only 0.96%.<sup>12</sup> This case indicates that women's economic participation remains low yet is likely to increase. Women have a 3.87% higher life expectancy than men,<sup>13</sup> indicating that women are healthier. They can be more involved in the economic sector for a longer period than men. However, if they are not empowered, the economy will be negatively affected when men die while women do not work. Thus, efforts must be made to improve women's abilities and competitiveness through economic independence achieved through women's empowerment. This initiative conforms to SDG 5, "Gender Equality," and SDG 8, "Decent Work and Economic Growth." Gender equality is therefore necessary for long-term economic, political, and economic growth.<sup>14</sup>

Islam recognizes women's roles in economics, education, and health by empowering women through Islamic social finance. Islamic teachings emphasize financial independence while upholding social

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Christian," *European Societies* 23, no. 1 (2021): 68–81, <https://doi.org/https://doi.org/10.1080/14616696.2020.1808692>.

<sup>9</sup> Pusat Kebijakan Ekonomi Makro, *Kajian Pengarusutamaan Gender Analisis Ketimpangan Gender Spasial dan Pengaruhnya Terhadap Perekonomian Wilayah* (Jakarta: Badan Kebijakan Fiskal, Kementerian Keuangan, 2021).

<sup>10</sup> Kementerian Pemberdayaan Perempuan dan Perlindungan Anak Republik Indonesia, "Laporan Kinerja Instansi Pemerintah-Deputi Bidang Kesetaraan Gender Republik Indonesia," *Kementerian Pemberdayaan Perempuan dan Perlindungan Anak Republik Indonesia*, vol. 44 (Jakarta, 2021), <https://www.kemenpppa.go.id/page/view/NDQ3Mw>.

<sup>11</sup> Pusat Kebijakan Ekonomi Makro, *Kajian Pengarusutamaan Gender Analisis Ketimpangan Gender Spasial dan Pengaruhnya Terhadap Perekonomian Wilayah* (Jakarta: Badan Kebijakan Fiskal, Kementerian Keuangan, 2021).

<sup>12</sup> Viva Budy Kusnandar, "Dukcapil: Jumlah Penduduk Indonesia Sebanyak 275,36 Juta pada Juni 2022," *Databoks*, August 22, 2022, <https://databoks.katadata.co.id/demografi/statistik/3300a59ce789bdc/dukcapil-jumlah-penduduk-indonesia-sebanyak-27536-juta-pada-juni-2022>.

<sup>13</sup> Pusat Kebijakan Ekonomi Makro, *Kajian Pengarusutamaan Gender Analisis Ketimpangan Gender Spasial dan Pengaruhnya Terhadap Perekonomian Wilayah*, 2021.

<sup>14</sup> Pusat Kebijakan Ekonomi Makro.

and ethical values. Historically, prominent female figures such as Khadijah bint Khuwaylid have exemplified women's active economic participation in commerce and trade.<sup>15</sup> Classical Islamic scholars, including Al-Ghazali and Ibn Khaldun, acknowledged the necessity of women's participation in the workforce under ethical guidelines.<sup>16</sup> Modern Islamic thought promotes women's empowerment within the framework of *Maqāṣid Syarī'ah* (the objectives of Islamic law). It includes social justice, economic equity, and community welfare, in contrast to some traditionalist viewpoints that call for restrictions based on gender roles.<sup>17</sup> When carried out with appropriate ethical considerations, women's empowerment through Islamic financial institutions is acceptable and consistent with Islamic principles.

Women's participation in the public sector has been debated among Islamic scholars. Soemitra et al. investigated the impact of Micro Waqf Banks on women's empowerment in Mawaridussalam, Indonesia.<sup>18</sup> They concluded that Micro Waqf Banks can play a vital role in women's empowerment by strengthening mentoring. Furthermore, another previous research has demonstrated how Indonesian Islamic social finance<sup>19</sup> has the advantage of having

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<sup>15</sup> Qodariah Barkah et al., "Abandonment of Women's Rights in Child Marriage; An Islamic Law Perspective," *Al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, no. 2 (2022): 383–411, <https://doi.org/10.19105/al-Ihkam.v17i2.6725>.

<sup>16</sup> Aas Nurasyiah et al., "Women's Empowerment and Family Poverty in the Tawhidi Epistemological Approach," *International Journal of Ethics and Systems* 37, no. 1 (2021): 15–34, <https://doi.org/10.1108/IJOES-01-2020-0004>; Halimah Basri et al., "Inheritance Rights of Women in Makassar Society: A Study of Living Qur'an and Its Implications for Islamic Law," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (2022): 537–57, <https://doi.org/10.22373/sjkh.v6i2.13882>.

<sup>17</sup> Moch Khoirul Anwar et al., "Business Success of Asnāf Women's Entrepreneur: An Islamic Law Perspective," *Al-Ihkam: Jurnal Hukum dan Pranata Sosial* 19, no. 2 (2024): 1–26, <https://doi.org/10.19105/al-Ihkam.v19i2.8690>; Ahmad Zayyadi et al., "Understanding of Legal Reform on Sociology of Islamic Law: Its Relevance to Islamic Family Law in Indonesia," *Al-Manahij: Jurnal Kajian Hukum Islam* 17, no. 2 (2023): 249–62, <https://doi.org/10.24090/mnh.v17i2.7584>.

<sup>18</sup> Andri Soemitra, Kusmilawaty, and Tri Inda Fadhila Rahma, "The Role of Micro Waqf Bank in Women's Micro-Business Empowerment through Islamic Social Finance: Mixed-Method Evidence from Mawaridussalam Indonesia," *Economies* 10, no. 7 (2022): 4–19, <https://doi.org/10.3390/economies10070157>.

<sup>19</sup> Imron Mawardi, Tika Widiastuti, and Muhammad Ubaidillah Al Mustofa, "Constraints and Strategies for Municipal Sukuk Issuance in Indonesia," *Journal of Islamic Accounting and Business Research* 13, no. 3 (2022): 464–85, <https://doi.org/10.1108/JIABR-03-2021-0082>.

various institutions that can help women's empowerment. Indonesia has massive financing potential derived from Islamic social funds.<sup>20</sup> In addition, Indonesia has an annual potential of 327 trillion IDR derived from *zakāt* funds.<sup>21</sup> The country also has a cash *waqf* potential of 180 trillion IDR and a land *waqf* potential of 2,000 trillion IDR.<sup>22</sup> Although the collection's potential has not yet been fully realized, it will have a highly substantial impact on welfare when funding for empowerment is optimized and integrated.<sup>23</sup>

Despite the growing emphasis on women's empowerment in Islam, an in-depth investigation that maps the role of Islamic financial institutions in promoting women's economic independence is still lacking. Previous research has focused on one type of Islamic social finance (such as *zakāt*, *waqf*, or microfinance) rather than an integrated approach. Nawawi et al. employed a qualitative study to examine the critical function of Islamic microfinance institutions in empowering women.<sup>24</sup> A similar study has examined the significance of programs at Micro Waqf Banks on women's empowerment.<sup>25</sup> Habeeb et al. evaluated home industry-based empowerment initiatives.<sup>26</sup> Hamdan

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<sup>20</sup> Muhammad Nafik Hadi Ryandono et al., "Constructing an Environmental, Social, And Governance (ESG) Index for Islamic Social Finance Institutions: Empirical Investigation from Indonesia," *Journal of Ecohumanism* 3, no. 4 (2024): 2620–45, <https://doi.org/10.62754/joe.v3i4.3781>.

<sup>21</sup> Pusat Kajian Strategis Badan Amil Zakat Nasional, *Outlook Zakat Indonesia 2022* (Jakarta: Pusat Kajian Strategis Badan Amil Zakat Nasional, 2022), 1–136.

<sup>22</sup> Tika Widiastuti et al., "Determinant Factors for Online Cash Waqf Intention Among Muslim Millennial Generation," *Journal of Islamic Marketing* 16, no. 1 (January 1, 2025): 258–89, <https://doi.org/10.1108/JIMA-12-2023-0408>.

<sup>23</sup> Tika Widiastuti et al., "Integrating Sustainable Islamic Social Finance: An Analytical Network Process Using the Benefit Opportunity Cost Risk (ANP BOCR) Framework: The Case of Indonesia," *Plos One* 17, no. 5 May (2022): 1–20, <https://doi.org/10.1371/journal.pone.0269039>.

<sup>24</sup> Zuhri M Nawawi, Andri Soemitra, and Mahfuzah Dalimunthe, "Women's Economic Empowerment Through Sharia Micro-Finance Institutions in Indonesia: A Qualitative Research," *Iqtishadia* 15, no. 2 (2022): 1–18, <https://doi.org/10.21043/iqtishadia.v15i2.15902>.

<sup>25</sup> Soemitra, Kusmilawaty, and Rahma, "The Role of Micro Waqf Bank in Women's Micro-Business Empowerment through Islamic Social Finance: Mixed-Method Evidence from Mawaridussalam Indonesia."

<sup>26</sup> Safoora Habeeb, Vikas Arya, and Naseeb Ahmad, "Home-Based Entrepreneurship for Empowerment and Sustainability of Muslim Women: A Study in the Indian Context," in *World Review of Science, Technology and Sustainable Development*, vol. 17, 2021, 334–47, <https://doi.org/10.1504/WRSTSD.2021.117840>.

and Kasim used the Structural Equation Modeling - Partial Least Squares (SEM-PLS) approach to examine microfinance's role in improving human resources and technology adoption among female entrepreneurs in Malaysia.<sup>27</sup> Samier and Elkaleh employed literature studies to construct a women's empowerment model by highlighting management and leadership components.<sup>28</sup> Cherayi and Jose investigated individual, family, and political factors that influence women's social inclusion.<sup>29</sup> Farida et al investigated historical perspectives, emphasizing the challenges of patriarchal cultural assumptions.<sup>30</sup> However, these studies do not cover the strategic implications of Islamic social finance for empowerment.

This study bridges this gap by identifying critical barriers, proposing targeted solutions, and formulating an integration strategy using Delphi Analytic Network Process. The Delphi Analytic Network Process is novel in this study because of its significance in analyzing policy-making priorities in women's empowerment strategies. It uses Islamic Social Finance to examine the most pressing issues, solutions, and strategic priorities for women's empowerment. Furthermore, it investigates the most effective integration strategies for Islamic Social Finance and identifies future directions for improving women's empowerment.

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<sup>27</sup> Nur Hazirah Binti Hamdan and Salina Hj Kassim, "The Effects of Islamic Microfinancing, Human Capital and Ict Usage on Women Micro-Entrepreneurs' Performance in Malaysia," *Journal of Islamic Monetary Economics and Finance* 8, no. 1 (2022): 125–52, <https://doi.org/10.21098/jimf.v8i0.1421>.

<sup>28</sup> Eugenie Samier and Eman Elkaleh, "Towards a Model of Muslim Women's Management Empowerment: Philosophical and Historical Evidence and Critical Approaches," *Administrative Sciences* 11, no. 2 (2021): 1–24, <https://doi.org/10.3390/ADMSCI11020047>.

<sup>29</sup> Shanuga Cherayi and Justin P. Jose, "Empowerment and Social Inclusion of Muslim Women: Towards a New Conceptual Model," *Journal of Rural Studies* 45, no. 1 (2016): 243–51, <https://doi.org/10.1016/j.jrurstud.2016.04.003>.

<sup>30</sup> Umma Farida, Abdurrohman Kasdi, and Yuyun Affandi, "The Economic Empowerment of Women in the Hadith and Its Application in the Indonesian Context," *Journal of International Women's Studies* 24, no. 1 (2022), <https://vc.bridgew.edu/jiws/vol24/iss1/33>; Agus Waluyo, "The Developmental Policy of Halal Product Guarantee in the Paradigm of Maqasid Shariah in Indonesia," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 20, no. 1 (2020): 41–60, <https://doi.org/10.18326/ijtihad.v20i1.41-60>.

It complements earlier research in several ways. *First*, earlier research focused on leveraging one of the social funds to empower women, as has been done, but has not yet highlighted the necessity of integrating Islamic social funds for women's empowerment. *Second*, previous research primarily examined the impact of financing and women's empowerment theoretically.<sup>31</sup> They had not focused on problem analysis, solutions, and priority strategies for empowering women. *Third*, earlier research relied heavily on the literature and quantitative investigations.

Practically, this study identifies and assesses key problems to develop priority solutions and strategies for women's empowerment through Islamic social finance. It investigates three critical aspects of women's empowerment using Islamic Social Finance, namely women's empowerment, Islamic finance institutions, and donor involvement. These three aspects were obtained through focus group discussions and in-depth interviews with women's empowerment experts. This study examines each aspect's challenges, solutions, and strategies through research questions (RQ) formulated as follows: What are the most pressing problems and solutions in empowering women from a general view, Islamic Social Finance scope, and donor aspect?? What are the future directions for integrating Islamic social finance with women's empowerment initiatives in a way that fulfills the higher objectives of Islamic law (*Maqāṣid Syarī'ah*)?

## **Methods**

This research builds an integration model of Islamic social finance for women's empowerment by analyzing the problems and the right solutions. In this analysis, we use the Delphi Analytical Network Process (DANP) method. The Delphi method was used to refine and validate important issues and possible solutions pertaining to women's empowerment through Islamic social finance through two iterative rounds of expert surveys. Experts were chosen from Islamic finance organizations, the government, and academic institutions. These issues and tactics were then ranked using the Analytical Network Process (ANP). The validated Delphi results were used to

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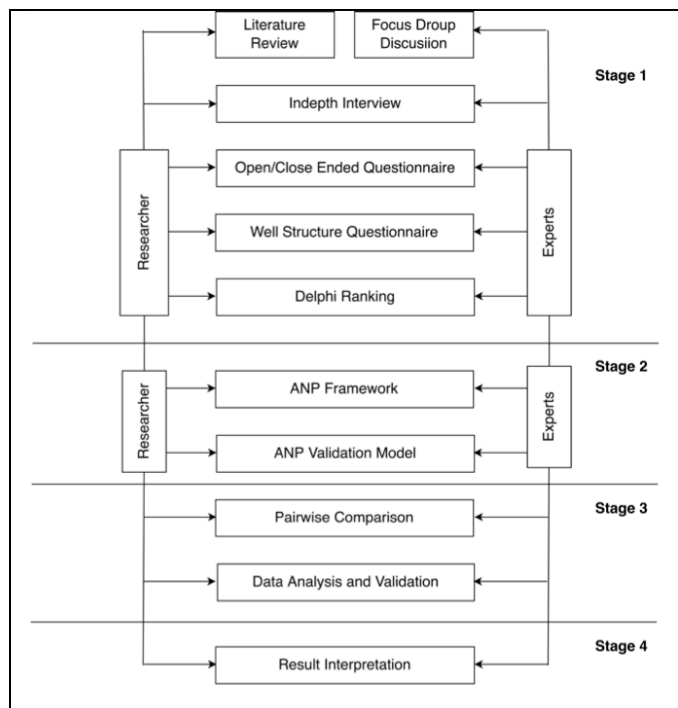
<sup>31</sup> Nawawi, Soemitra, and Dalimunthe, "Women's Economic Empowerment Through Sharia Micro-Finance Institutions in Indonesia: A Qualitative Research"; Hamdan and Kassim, "The Effects of Islamic Microfinancing, Human Capital and Ict Usage on Women Micro-Entrepreneurs' Performance in Malaysia."



build a network model, including clusters for stakeholder roles, strategic alternatives, and problem dimensions. Expert judgments were used for pairwise comparisons, and Super Decisions software was used to process the data and produce weighted priorities. ANP made it possible to analyze intricate relationships between criteria, which made it possible to depict decision-making in the framework of *Maqāṣid Syarī'ah*-based empowerment in a more realistic manner. In this case, the current Delphi Analytical Network Process (DANP) comprises women's empowerment and Islamic social funds experts from academics, practitioners, associations, and regulation makers.

This study's methodology is based on a structured Delphi-ANP approach divided into four stages. The following figure depicts the sequential process undertaken in this study.

**Figure 1.** Research Stage



The Delphi-ANP research had four stages, as shown in Figure 1. *First*, we initiated Focus Group Discussions (FGDs), in-depth

interviews, and a literature study in order to create an open-ended questionnaire. A single FGD is held with the participation of experts from academia, regulation makers, practitioners, and associations. The FGD participants were requested to confirm their willingness to participate verbally. Following the FGD, four comprehensive interviews were carried out. The first comprehensive interview was undertaken to collect information from experts who were unable to participate in the FGD. Conversely, the subsequent comprehensive interview was carried out to create an open-ended questionnaire with FGD participants in order to evaluate using a Delphi scale and verify the questionnaire. Following the completion of the Delphi questionnaire, the subsequent task was developing the research framework and creating the ANP pairwise comparison questionnaire for evaluation by the participants.

*Second*, we formed the construction of the ANP model which experts will validate. *Third*, we prepared a pairwise comparison questionnaire using a scale of 1-9 to identify the priority/ranking of each aspect. Scale 1 indicates not important, whereas scale 9 indicates essential. The respondents were selected using the purposive sampling method. The main criteria are as follows: Respondents must have backgrounds, competencies, and experiences appropriate to the research topic.<sup>32</sup> Academic respondents must have expertise and knowledge about Islamic social fund use for women's empowerment. Practitioner respondents must be from Islamic Philanthropic Institutions. Regulatory respondents must occupy influential positions and have the authority to determine policies in the ISF sector.

Before filling out the questionnaire, participants were asked about their willingness to participate in this study. We accompanied the respondents when filling out the questionnaire to avoid bias and misinterpretation. The number of respondents in this study was 12 from four representative groups, in which each representative consisted of three respondents as enlisted in Table 1.

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<sup>32</sup> Robithoh Alam Islamy and Mulawarman Hannase, "Optimizing the Role of Zakat and Wakaf in Promoting National Economic Growth: Analytic Network Process (ANP) Method Approach," *Journal of Islamic Economic Laws* 4, no. 1 (2021): 78-95, <https://doi.org/10.23917/jisel.v4i1.13093>.

Table 1. List of Experts

No	Name	Affiliation	Representative
1.	IYF	Academics at a university in Indonesia with a research focus on financial planning and entrepreneurship	Academics
2.	IZ	Academics at a university in Indonesia with a research focus on the field of entrepreneurship. The informant is also a manager at an Islamic social fund center in one of the subdistricts with a female student empowerment program.	
3.	SAS	Academics at a university in Indonesia with a research focus on development economics and microfinance. The informant is also involved in several women's MSME empowerment projects and is the head of the gender study center at the university level.	
4.	AK	Head of one of the <i>Zakāt</i> Institutions in Indonesia, which won the award for the best <i>muzakkī</i> producer. The informant is also involved in a female student empowerment program	Practitioner
5.	SRA	Founder of an Islamic microfinance institution in a city in Indonesia with several women's MSME empowerment programs	
6.	KH	Head of the Empowerment Division at one of the <i>Zakāt</i>	

No	Name	Affiliation	Representative
		Institutions in Indonesia with an assistance program in the form of business capital and skill assistance for housewives	
7.	NS	Member of the <i>Zakāt</i> Organization Forum (FOZ) and the Ministry of Women's Empowerment and Child Protection (KPPA).	Association
8.	NM	Member of the Organizational <i>Zakāt</i> Forum	
9.	IM	The Governing Council of the Association of Indonesian Islamic Economic Experts, has a program that focuses on empowering women from a theoretical (studying the role of women in alleviating poverty) and practical (cooperating with related parties in implementing women's empowerment) perspective.	
10.	BNM	Chairman of the National Zakat Amil (BAZNAS) in East Java, Indonesia	Regulators
11.	MHZ	Vice Director, BAZNAS Center for Strategic Studies	
12.	RN	Head of the Protection of Women, Children, and the Mainstreaming Children's Rights Division	

Based on Table 1, the research team ensures the confidentiality of respondent data and takes full responsibility for compliance with

the applicable laws. Subsequently, the researchers provided three options for completing the questionnaire: (1) direct completion in the presence of the study team, (2) online completion through virtual meetings, and (3) independent completion. To facilitate self-completion, the research team conducted offline briefings (in-person meetings) or online meetings (using platforms like Zoom) to ensure that respondents understood the questionnaire's contents and how to fill it out correctly. Questionnaires with feedback from respondents were analyzed and validated by calculating the geometric mean, rater agreement, and normalized value using Super Decisions software and Microsoft Excel. Rater agreement is a measure that shows the level of conformity of respondents ( $R_1$ - $R_n$ ) to a problem in one cluster, measured using Kendall's coefficient of concordance ( $W$ ;  $0 < W < 1$ ). The geometric mean is the average value that shows a certain tendency and represents respondents' average rating.<sup>33</sup> Then, the normalized value is used to indicate the priority value. At the *fourth* stage, we made result validation and interpretation.

## **Result and Discussion**

### **Problem and Solution in Empowering Women; General Context, Islamic Social Finance Institution Scope, and Donor Aspect**

Based on the previous literature, FGDs, and in-depth interviews with experts, this research analyzes the problems and priority solutions of women who receive empowerment programs using the ANP method. The study explored problems and solutions as shown in following Table 2.

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<sup>33</sup> Islamy and Hannase.

Table 2. Prioritized Problems and Solutions in Empowering Women in General View

	Code	Indicators	Normalized value	Limiting	Rank
<b>Problems</b>	P.1.1	Women have limited time because they have multiple roles (wife and mother).	0.116	0.017	1
	P.1.2	There is a psychological burden of being a mother.	0.104	0.016	2
	P.1.3	Women have limited knowledge of managing finances.	0.092	0.014	3
	P.1.4	Women have low motivation for entrepreneurship.	0.091	0.014	4
	P.1.5	Women have low levels of self-confidence.	0.079	0.012	5
<b>Solution</b>	S.1.1	Fulfilling basic needs so that aid funds can be productive.	0.054	0.008	1
	S.1.2	Providing programs for recipients according to their interests and needs.	0.053	0.008	2
	S.1.3	Conducting financial training and assistance.	0.052	0.008	3
	S.1.4	Conducting socialization before the program is distributed.	0.048	0.007	4
	S.1.5	Providing program independence.	0.048	0.007	4

As shown in Table 2, the main issue confronting women who receive empowerment programs is a lack of time because they have multiple roles (wife and mother), making it difficult to divide their time between work (carrying out empowerment programs) and domestic tasks (0.116). According to Aartzen et al., working mothers frequently consider reducing their working hours or the time they set aside for themselves.<sup>34</sup> Morgenroth and Heilman studied working

<sup>34</sup> Lianne Aarntzen et al., "Work-Family Guilt as a Straightjacket. An Interview and Diary Study on Consequences of Mothers' Work-Family Guilt," *Journal of Vocational Behavior* 115, no. 1 (2019): 0001-8791, <https://doi.org/10.1016/j.jvb.2019.103336>.

mothers in the United States and the United Kingdom and also found that balancing family and work responsibilities is difficult for working mothers.<sup>35</sup>

The second most crucial issue is the psychological burden of being a mother (0.104). These findings are consistent with those of Annan et al., who noted that a housewife playing multiple roles in the family and is a decision-maker is likely to experience a high emotional burden.<sup>36</sup> Primarily, psychological burden happens when the family's head (father/husband) delegates authority to women. Kwon and Kim found that the psychological burden outweighs the economic burden in female-headed households in South Korea.<sup>37</sup> On the other hand, Machin-Rincon et al. explained that women's psychological burden strengthens them to overcome complex family problems.<sup>38</sup> The third priority issue is the lack of financial management knowledge (0.092). These findings are consistent with those of Cabeza-Garcia et al. and OECD which stated that one of the reasons women have difficulty accessing formal financial services is the lack of knowledge of finance and business.<sup>39</sup>

These three issues are interconnected and have a causal relationship. Given that women who participate in the empowerment program (for example, when they have to follow different training

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<sup>35</sup> Thekla Morgenroth and Madeline E. Heilman, "Should I Stay or Should I Go? Implications of Maternity Leave Choice for Perceptions of Working Mothers," *Journal of Experimental Social Psychology* 72, no. 1 (2017): 53-56, <https://doi.org/10.1016/j.jesp.2017.04.008>.

<sup>36</sup> Jeannie Annan et al., "Taking Power: Women's Empowerment and Household Well-Being in Sub-Saharan Africa," *World Development* 140, no. 1 (2021): 105292, <https://doi.org/10.1016/j.worlddev.2020.105292>.

<sup>37</sup> Min Kwon and Hyungseon Kim, "Psychological Well-Being of Female-Headed Households Based on Age Stratification: A Nationwide Cross-Sectional Study in South Korea," *International Journal of Environmental Research and Public Health* 17, no. 18 (2020): 1-12, <https://doi.org/10.3390/ijerph17186445>.

<sup>38</sup> Laritza Machín-Rincón et al., "I Am a Leader, i Am a Mother, i Can Do This! The Moderated Mediation of Psychological Capital, Work-Family Conflict, and Having Children on Well-Being of Women Leaders," *Sustainability (Switzerland)* 12, no. 5 (2020): 1-22, <https://doi.org/10.3390/su12052100>.

<sup>39</sup> Amy Schmitz and Katie Bova, *Women and Linancial Literacy, Promoting Better Lifetime Planning through Financial Education* (New York: ProLiteracy, 2013), [https://doi.org/10.1142/9789814740029\\_0004](https://doi.org/10.1142/9789814740029_0004); Laura Cabeza-García, Esther B. Del Brio, and Mery Luz Oscanoa-Victorio, "Female Financial Inclusion and Its Impacts on Inclusive Economic Development," *Women's Studies International Forum* 77 (2019), <https://doi.org/10.1016/j.wsif.2019.102300>.

and mentoring) are wives and mothers, they are burdened by two factors: their role as the family's backbone and dealing with domestic issues making it difficult to split their time. Women who are the primary financial contributors to the family must devote additional time to earn a living. Their limited time and double burden cause them to feel psychologically burdened. Owing to this psychological burden, they may become emotional easily and less focused on implementing empowerment programs. Concerning the empowerment program of Islamic social fund institutions, one's limited time and psychological burden can cause the program implementation to be suboptimal and compromise women's welfare. Islamic social funding institutions should consider this factor when developing an empowerment strategy for women.

According to experts, at least three priority solutions must be implemented to address the three most priority issues confronting women participating in empowerment programs. The first solution is meeting their basic needs so that aid funds can be productive (0.054). This approach prevents recipients from diverting productive funds from empowerment programs into consumptive funds. This case is relevant to a research result on the provisions in Law 23 of 2011 concerning *Zakāt* Management. Its productive *zakāt* can be distributed when the basic needs of *mustahiq* have been met.<sup>40</sup> The second priority solution is to provide programs based on interests and needs (0.053). Therefore, when an Islamic social fund institution distributes effective programs, the Islamic social fund institution must first meet the basic needs of *mustahiq*.

The third solution is training and financial assistance (0.52). As women's financial literacy increases, their current and further ability to manage their finances will also increase and so does how the empowerment programs run.<sup>41</sup> In addition, the Organisation for Economic Co-operation and Development (OECD) explains that women need wealth management skills for a variety of reasons, including (a) vulnerability to the labor market, (b) the possibility of divorce resulting in single motherhood and two jobs, and (c)

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<sup>40</sup> Nikmatul Atiya et al., "A Techno-Efficiency Analysis of Zakat Institutions in Indonesia," *International Journal of Zakat* 5, no. 3 (2020): 30-43, <https://doi.org/10.37706/ijaz.v5i3.249>.

<sup>41</sup> Schmitz and Bova, *Women and Linancial Literacy*.



demographic disadvantage because women live longer than men.<sup>42</sup> This solution is critical to ensuring that women receiving empowerment programs can manage aid funds properly and not turn them into consumptive funds. For guaranteeing the sustainability of aid, this integration supports the goals of Islamic law (*Maqāṣid Syarī'ah*), especially with regard to preserving wealth (*ḥifẓ al-māl*) and advancing social justice. Therefore, organizations that oversee *zakāt* and waqf can be crucial in establishing long-term empowerment as opposed to temporary aid.

To summarize, these three solutions emphasize that empowering women through Islamic social fund-based programs necessitates a comprehensive approach that considers their basic needs, personal interests, and the development of financial literacy capacity. The discourse of Islamic law (*Syarī'ah*), particularly in the management of *zakāt* as regulated by Law Number 23 of 2011 on *Zakāt* Management and Law Number 41 of 2004 on Waqf, emphasizes the importance of ensuring that aid serves not only immediate consumption needs but also promotes long-term economic empowerment. As a result, *zakāt* institutions and other Islamic social finance bodies, such as waqfs and other sharia-based instruments, must incorporate these priorities into their program designs in order to uphold the *Maqāṣid Syarī'ah* principles of wealth preservation (*ḥifẓ al-māl*) and social justice promotion (*al-'adālah al-ijtimā'īyyah*) for marginalized women.

As for within the institution's scope, the Islamic social fund has a major role in resolving women's issues by channeling empowerment programs to increase women's income, knowledge, and abilities. However, based on the literature findings, focus groups, and in-depth interviews with experts, Islamic social fund institutions continue to need help in carrying out empowerment. Table 3 shows the main problems and solutions for Islamic social funding institutions.

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<sup>42</sup> Schmitz and Bova.

Table 3. Prioritized Problems and Solutions of Women Empowerment within Islamic Financial Institution Scope

	Code	Indicators	Normalized value	Limiting	Rank
<b>Problems</b>	P.2.1	Capital provision without assistance.	0.200	0.022	1
	P.2.2	Programs are channeled before the basic needs of beneficiaries are met.	0.157	0.018	2
	P.2.3	Participatory money (monitoring and evaluation) is not optimal.	0.135	0.015	3
	P.2.4	Funding disbursed is limited.	0.120	0.013	4
	P.2.5	Lack of integrated database collection and distribution.	0.100	0.011	5
<b>Solution</b>	S.2.1	Providing a grand design including economic, spiritual, psychological, and other aspects.	0.137	0.015	1
	S.2.2	Synergizing with the government, Islamic social funding institutions, and other related parties.	0.128	0.014	2
	S.2.3	Strengthening institutional capacity.	0.115	0.013	3
	S.2.4	Providing a measurable and sustainable program for planning and implementation.	0.100	0.011	4
	S.2.5	Creating an innovative collection strategy.	0.079	0.009	5

Source: Data Processing Result (2023)

As can be seen in Table 3, The table enlists the main challenges that Islamic social funding institutions face when empowering women. *First*, some institutions, particularly at the provincial and district levels, only focus on distributing capital or financial assistance rather than providing ongoing guidance and mentoring. This approach reduces the effectiveness of empowerment programs because female beneficiaries frequently lack the knowledge and skills

to manage funds productively. *Second*, programs are frequently distributed without regard to whether *mustahiq*'s basic needs have been met (0.157) which contradicts the principle of prioritizing basic welfare as emphasized in Law Number 23 of 2011. This premature fund distribution may result in misusing funds for consumptive rather than productive purposes. *Third*, there is a lack of participatory monitoring and evaluation mechanisms (0.135), making it difficult to assess the true impact of empowerment programs and ensure accountability for both institutions and beneficiaries. Participatory monitoring is required to ensure that program implementation aligns with the intended goals and that the principle of justice (*al-'Adalah*) is upheld when managing Islamic social funds.

To address these concerns, the top three integrated priority solutions are proposed. *First*, a comprehensive plan for women's empowerment should be created that includes economic, spiritual, psychological, and social dimensions (0.137). This approach is consistent with the *Maqāsid Syarī'ah* framework, which seeks to achieve overall human well-being (*maṣlaḥah*), including the protection of wealth (*ḥifẓ al-māl*), life (*ḥifẓ an-nafs*), and dignity (*ḥifẓ al-'ird*). For instance, the Baitul Maal wat Tamwil (BMT) Aisiyah program in Indonesia empowers women holistically by fusing microfinance with community support, spiritual education, and counseling. This program improves women's self-esteem, family ties, and involvement in community decision-making in addition to their financial independence. When designed holistically, empowerment programs can address the root causes of women's vulnerability rather than providing temporary financial relief.

*Second*, encouraging collaboration among Islamic social funding institutions, government bodies, and other stakeholders (0.128) to ensure that programs are well-coordinated, sustainable, and aligned with national poverty alleviation and empowerment strategies. This collaborative model is consistent with the Islamic principle of *ta'āwun* (mutual cooperation) to achieve the common good.

*Third*, the institutional capacity of *zakāt*, waqf, and other Islamic philanthropic organizations (0.115) should be improved to carry out empowerment programs professionally and with accountability. Institutional strengthening entails improving human resources, program management, and governance by Sharia and

national laws. To effectively empower women, Islamic social funding institutions must go beyond simply disbursing funds and establish comprehensive, collaborative, and accountable systems that reflect Islamic law's ethical teachings and modern social program management standards.

The following important aspect in the success of women's empowerment programs is donors/*muzakkī*. Donors play an essential role in the amount of funds that can be allocated and managed for women's empowerment. Table 4 shows the problems and solutions formulated in terms of donors.

Table 4. Prioritized Problems and Solutions in the Donor Aspect

	Code	Indicators	Normalized value	Limiting	Rank
<b>Problems</b>	P.3.1	Lack of shared information to donors on the importance of empowering women.	0.315	0.040	1
	P.3.2	Some donors are comfortable distributing their funds directly to <i>mustahiq</i> /beneficiaries.	0.220	0.028	2
	P.3.3	Some donors channel their funds for general distribution and not specifically toward women's empowerment.	0.191	0.024	3
	P.3.4	Lack of trust from donors to channel their funds to Islamic social funding institutions.	0.164	0.021	4
	P.3.5	Some donors simply waive their obligations to pay Islamic social funds ( <i>zakāt</i> ) and are less concerned about what the funds are used for.	0.111	0.014	5
<b>Solution</b>	S.3.1	Publishing and distributing real-time, updated, and	0.315	0.040	1

	periodical performance reports (financial and program) to donors.			
S.3.2	Conducting socialization on the importance of paying Islamic social funds through institutions.	0.221	0.028	2
S.3.3	Conducting outreach and educating donors about the importance of empowering women with Islamic social funds.	0.182	0.023	3
S.3.4	Increasing literacy activities on the importance of channeling Islamic social funds through institutions and empowering women to the public.	0.174	0.022	4
S.3.5	Communicating intensively with donors to increase trust in channeling Islamic social funds to institutions.	0.108	0.014	5

Source: Data Processing Result (2023)

As shown in Table 4, the main issue to be addressed is the lack of information to donors about the importance of empowering women (0.315), while the second is that some donors prefer to direct their funds to *mustahiq* (0.220). This finding is consistent with Owoyemi who stated that if Islamic social funding institutions cannot manage funds, then donors will distribute their funds directly to *mustahiq*.<sup>43</sup> According to BAZNAS, the total collection of Islamic social funds through non-institutions reached over IDR61 trillion, while

<sup>43</sup> Musa Yusuf Owoyemi, "Zakat Management: The Crisis of Confidence in Zakat Agencies and the Legality of Giving Zakat Directly to the Poor," *Journal of Islamic Accounting and Business Research* 11, no. 2 (2020): 498-510, <https://doi.org/10.1108/JIABR-07-2017-0097>.

institutions only collected IDR26 trillion in 2024.<sup>44</sup> These issues cause funds to become unproductive and result in a high level of dependency to continue receiving assistance.<sup>45</sup> Islamic social funding institutions urgently need to increase public trust in channeling funds through institutions for them to be managed productively.

Donors has a big potential to play an essential role in empowering women by providing financial support. If sufficient funds can be distributed, then empowerment has the chance to be optimal and sustainable. This notion is supported by Brau et al., who demonstrated that sustainability is achieved when social funding institutions can collect Islamic social funds from donors continuously.<sup>46</sup> The issue is also consistent with Pischke,<sup>47</sup> who claimed that a smooth financial flow can lead to sustainability. Concerning women's empowerment programs, when donors are willing to channel Islamic social funds to institutions, the institutions will have enough funds to be productively utilized.

Referring to these issues, the possible solutions involve publishing and distributing real-time, updated, and regular performance reports (financial and program) to donors (0.315). This solution is in line with Sawmar and Mohammed, who showed that transparency in managing Islamic social funds is critical for increasing compliance with paying Islamic social funds to institutions.<sup>48</sup> The

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<sup>44</sup> Humas Baznas, "BAZNAS: Zakat Masyarakat Yang Tak Tercatat Rp 61,25 Triliun," *BAZNAS*, December 23, 2020, [https://baznas.go.id/Press\\_Release/baca/BAZNAS:\\_Zakat\\_Masyarakat\\_yang\\_Tak\\_Tercatat\\_Rp\\_61,25\\_Triliun/680](https://baznas.go.id/Press_Release/baca/BAZNAS:_Zakat_Masyarakat_yang_Tak_Tercatat_Rp_61,25_Triliun/680).

<sup>45</sup> Tika Widiastuti et al., "Optimizing Zakat Governance in East Java Using Analytical Network Process (ANP): The Role of Zakat Technology (Zaka Tech)," *Journal of Islamic Accounting and Business Research* 12, no. 3 (2021): 301-19, <https://doi.org/10.1108/JIABR-09-2020-0307>.

<sup>46</sup> James C. Brau and Gary M. Woller, "Microfinance: A Comprehensive Review of the Existing Literature Microfinance: A Comprehensive Review of the Existing Literature And," *The Journal of Entrepreneurial Finance* Volume 9, no. 1 (2004): 1-28, <https://doi.org/10.57229/2373-1761.1074>.

<sup>47</sup> J. D. Von Pischke, "Measuring the Trade-Off Between Outreach and Sustainability of Microenterprise Lenders," *Journal of International Development* 8, no. 2 (1996): 225-39, [https://doi.org/10.1002/\(SICI\)1099-1328\(199603\)8:2](https://doi.org/10.1002/(SICI)1099-1328(199603)8:2).

<sup>48</sup> Ryandono et al., "Constructing an Environmental, Social, And Governance (ESG) Index for Islamic Social Finance Institutions: Empirical Investigation from Indonesia"; A. Bahrudin, "Implementasi Maqasid al-Shari'ah Sebagai Solusi Problematika Sosial dan Kemasyarakatan Kontemporer," *Ijtihad: Jurnal Wacana*

objective is to increase donor trust in Islamic social funding institutions. More specifically, donors must be made aware of the importance of empowering women through Islamic social funds. This can be accomplished through structured awareness campaigns, open reporting of fund usage and impact, and direct engagement programs such as seminars or collaboration with religious leaders. These efforts not only increase donor trust but also contribute to closing the economic gap between men and women by ensuring that funds are effectively directed toward empowerment programs that adhere to *Maqāṣid Syarī'ah* principles. The effort will help to close the economic gap between men and women. According to the World Bank, increasing women's contributions to the economy will result in a 9% economic growth in Indonesia by 2025.<sup>49</sup>

#### **Future Direction for Integrating Islamic Social Finance in Women's Empowerment Based on Maqāṣid Syarī'ah**

This research emphasizes the necessity for an integration strategy of Islamic social funds in women's empowerment programs. This highlight refers to prior research<sup>50</sup> which showed that the integration of Islamic social funds is 12% more effective in increasing the welfare of the recipients. Table 5 shows the integration strategy formulated in this study.

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*Hukum Islam dan Kemanusiaan* 17, no. 1 (2017): 1, <https://doi.org/10.18326/ijtihad.v17i1.1-18>.

<sup>49</sup> The World Bank, "Indonesia Country Gender Assessment: Investing in Opportunities for Women"; Neng Eri Sofiana et al., "Gender-Responsive Construction in Nikah-Kawin Traditions in West Java: A Qiwamah Perspective," *El-Mashlahah* 14, no. 1 (2024): 71–94, <https://doi.org/10.23971/el-mashlahah.v14i1.7691>.

<sup>50</sup> Hasanudin, Jaih Mubarak, and Muhammad al Fayyad Maulana, "Progressiveness of Islamic Economic Law in Indonesia: The Murā'at al-'Ilal wa al-Masālih Approach," *Samarah* 7, no. 2 (2023): 1267–92, <https://doi.org/10.22373/sjhk.v7i2.17601>.

Table 5. Integration of Islamic Social Finance for Women's Empowerment

Code	Integration Strategy	Normalized value	Limiting	Rank
SI.1	The national database is integrated with all Islamic social finance instruments and beneficiary data.	0.183	0.024	1
SI.2	Islamic social finance instruments are integrated into implementing capacity-building-based women's empowerment programs for the beneficiaries.	0.150	0.020	2
SI.3	In implementing community-based women's empowerment programs, Islamic social finance instruments are integrated for program beneficiaries.	0.143	0.019	3
SI.4	Beneficiary data that are updated regularly are integrated.	0.116	0.015	4
SI.5	Islamic social funds are integrated with the revolving fund model.	0.092	0.012	5

Source: Data Processing Result (2023)

As shown in Table 5, there found top five proposals for the integration strategy, highlight the importance of integrating Islamic Social Finance for women's empowerment. It includes the integration of funds, data systems, empowerment programs, and regulatory alignment. Based on the agreement of experts, database integration in Islamic social funds is the *first* priority. To put this into action, a centralized digital platform—coordinated by a national Zakah or Waqf authority—should be created to collect and share real-time beneficiary data, fund distribution records, and program outputs among institutions. The *second* strategy is to consider the capacity building of empowered women. To accomplish this, institutions must develop standardized pre-empowerment assessments followed by tiered training modules in entrepreneurship, financial literacy, and skill development. These modules should be integrated into the funding process to ensure that women are not only recipients but also active agents, in accordance with the *Maqāṣid Syarī'ah* goal of *istiqlāl asy-syakhṣī* (personal independence). Recently, some Islamic social financial institutions have prioritized program planning over



recipient capacity building. Thus, empowered women have adopted an institution's program criteria. Researchers consider this case to be less than ideal because Islamic social financial institutions should consider developing the capacity of empowered women. The *third* priority is integrating Islamic social finance based on the business community or women's community. This can be achieved by establishing community-based cooperatives or women-led micro-enterprise clusters that serve as both empowerment and accountability hubs. Such integration promotes shared responsibility, peer support, and a long-term commitment to empowerment programs. These operational proposals offer actionable mechanisms for implementing a more comprehensive and Sharia-compliant empowerment framework.

Practically, to foster inclusive economic growth and uphold social justice, it is essential to actively involve women in empowerment programs that enhance their independence and capacity. The program should involve women-led entrepreneurship initiatives, vocational training, and microfinance solutions. This is much in line with the indirect mandate to support women and other marginalized groups through sustainable way in the Quran, *An-Nisā'*:5.

“And do not give the weak-minded your property, which Allah has made a means of sustenance for you, but provide for them with it and clothe them and speak to them words of appropriate kindness.” (Qur'an, *An-Nisā'*: 5)

There are several concerns in exploring the future direction of Islamic social finance integration for women's empowerment. The successful implementation of the Islamic social finance integration strategy for women's empowerment will result in increased financial inclusion, improved economic sustainability, and a transformation of financial institutions.

Furthermore, technological advancement and innovation in women's empowerment through Islamic social finance is the most critical aspect in increasing the effectiveness of women's empowerment. Thus, they can be economically empowered and achieve prosperity. Technology adoption is crucial for women's

empowerment, especially for those who are marginalized.<sup>51</sup> Digital technology will increase women's participation and mobilize them to gain access to adequate resources.<sup>52</sup> E-commerce, mobile banking, blockchain technology, and AI-driven financial literacy programs have the potential to improve financial access and security, ensuring that women can effectively manage their finances. These are relevant to what experts explain during the focus group discussion.

"The use of marketplaces is also important as a market access opener and as an additional profit when there is a loss."- Expert.

"I think that access to the technology sector supports access to the social and economic sectors related to building online and massive markets.- Expert.

Islamic social finance institutions such as Zakah and Waqf are generally adopting digital technology, with platforms owned by BAZNAS (government zakah institution), LAZNAS (non-government zakāt institution), and *Badan Wakaf Indonesia* (Government Waqf Board). Unfortunately, they are not explicitly designed to target women's empowerment programs. These digital platforms primarily focus on general collection, distribution, and reporting mechanisms, with no specialized features or schemes to address women's specific needs and challenges in economic empowerment programs. As a result, Islamic social finance institutions must create dedicated digital platforms or specialized features within existing platforms aimed at

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<sup>51</sup> Susmita Chatterjee, Sangita Dutta Gupta, and Parijat Upadhyay, "Technology Adoption and Entrepreneurial Orientation for Rural Women: Evidence from India," *Technological Forecasting and Social Change* 160 (2020): 120236, <https://doi.org/10.1016/j.techfore.2020.120236>; Syaik Abdillah et al., "Revisiting the Role of Women as Witnesses in Fiqh Justice," *Ahkam: Jurnal Ilmu Syariah* 19, no. 1 (2019): 61-80, <https://doi.org/https://doi.org/10.15408/ajis.v19i1.11768>; Sayed Sikandar Shah Haneef, Saidatolakma Bt Mohd Yunus, and Mohammed Farid Ali Al-Fijawi, "Muslim Feminists' Reading of the Quran: A Juristic Analysis on Family Law Issues," *Mazahib* 17, no. 1 (2018): 1-22, <https://doi.org/10.21093/mj.v17i1.1056>.

<sup>52</sup> Farid Shirazi, "Information and Communication Technology and Women Empowerment in Iran," *Telematics and Informatics* 29, no. 1 (2012): 45-55, <https://doi.org/10.1016/j.tele.2011.02.001>; Zainul Mun'im et al., "Revisioning Official Islam in Indonesia: The Role of Women Ulama Congress in Reproducing Female Authority in Islamic Law," *Ahkam: Jurnal Ilmu Syariah* 24, no. 1 (2024): 135-52, <https://doi.org/10.15408/ajis.v24i1.34744>.

empowering women, such as targeted microfinance, skill development, and entrepreneurship programs. Future strategies must include specific digital platforms or integrated features for female-focused empowerment programs in order to align Islamic social finance with the *Maqāṣid Syarī'ah*, specifically the preservation of wealth (*ḥifẓ al-māl*), dignity (*ḥifẓ al-'ird*), and life (*ḥifẓ an-nafs*).

Beyond technological adoption, effective integration of Islamic social finance for women's empowerment will necessitate stronger institutional frameworks and regulatory reforms. In terms of integrating Islamic social finance for women's empowerment, this research emphasizes the integration of funds, data, programs and regulations. These integrations require technological assistance to improve connectivity and synchronization between available funds, databases, program information, and regulations that are the basis for women's empowerment. Islamic social finance institutions may enhance fund allocation and program effectiveness by developing centralized databases, standardizing reporting mechanisms, and improving inter-institutional collaboration. Technology as a means of connectivity and synchronization will minimize errors in targeting women's empowerment programs due to the availability of accurate databases and information on ongoing programs, including the length of program implementation and program results in each period. Thus, empowering women with Islamic social finance will be effectively carried out.

Furthermore, the expansion of Shariah-compliant impact investments will benefit the future of Islamic social finance in women empowerment. Islamic financial institutions should create waqf-based microfinance, social Sukuk, and profit-sharing investment models to leverage larger capital pools while adhering to Islamic financial principles. These innovations will allow Islamic social finance to move away from short-term assistance models and toward long-term economic empowerment. By aligning these efforts with national economic policies and global development goals such as SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth), Islamic financial institutions can position themselves as important drivers of inclusive economic growth.

The successful implementation of an integrated Islamic social finance strategy for women's empowerment will fundamentally alter the role of Islamic financial institutions. Future developments will be

marked by digital transformation, increased regulatory support, and the expansion of sustainable financial instruments. Strengthening transparency, increasing donor engagement, and leveraging technological innovations will ensure that women achieve financial independence and play an important role in long-term economic development. However, there may be operational issues, such as the target women beneficiaries' low level of digital literacy, institutional disarray among *zakāt*, *waqf*, and microfinance organizations, and the absence of gender-sensitive program evaluation metrics. Harmonized regulatory standards, inclusive monitoring frameworks, and focused capacity building will be necessary to address these problems. Conversely, opportunities include utilizing fintech partnerships to create user-friendly platforms, enlisting women-led and youth-led community organizations as agents of empowerment, and coordinating empowerment metrics with global development goals and *Maqāṣid Syarī'ah*. By proactively addressing future challenges, Islamic social finance institutions can build a more inclusive and resilient financial ecosystem that promotes women's long-term empowerment.

### **Conclusion**

This study examines the difficulties in putting into practice the current programs for women's empowerment in Islamic social funding organizations and suggests tactical improvements for a more seamless integration of Islamic social finance. Instead of presuming that such programs do not exist, the research aims to evaluate existing practices and provide ways to bring them closer to the goals of *Maqāṣid Syarī'ah*. The issues investigated are divided into three categories: women receiving empowerment programs, Islamic social funding institutions, and donors. This study emphasizes the importance of integrating Islamic social finance into a comprehensive strategy that aligns funding mechanisms, beneficiary databases, and institutional programs. Furthermore, empowering women should be approached through integrated community-based financial support systems, which ensure that empowerment efforts benefit individual beneficiaries and promote collective growth within women's communities. The strategic alignment of Islamic social finance with capacity-building programs will be critical to maximizing the long-term impact of empowerment initiatives. As limitations, this study

only analyzes problems in empowering women from internal factors, namely, problems experienced by empowered women, Islamic social finance institutions, and donors. Future research can focus on women's empowerment by considering external aspects, such as socio-culture, politics, media, and regulations.

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