


TRANSFORMATION OF PRODUCTIVE ZAKAT MANAGEMENT FROM A CHARITABLE APPROACH TOWARD THE ECONOMIC EMPOWERMENT OF SINGLE MOTHERS IN THE PERSPECTIVE OF ISLAMIC PHILANTHROPY

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<p>Received 04/22/2026 Revised 05/06/2026 Accepted 05/23/2026</p> <p>License: Copyright (c) 2026 Khaerunnisa Tri Darmaningrum</p>  <p>This work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.</p> <p>Corresponding E-Mail: khaerunnisa.tri.darmaningrum@uingusdur.ac.id</p> <p>To cite this Article: Citation using APA Style 7th edition format</p> <p>To link to this Article (DOI): https://doi.org/10.28918/manjadda.v1i1.14902</p>	<p>Abstract</p> <p>This study aims to analyze the role of productive zakat within the framework of the transformation of Islamic philanthropy from a charitable to a transformative approach, as well as its implications for the economic resilience of single mothers. This research employs a qualitative approach using a library research method by reviewing relevant scholarly literature published within the last five years. Data were analyzed using content analysis, including data reduction, classification, and synthesis to generate a comprehensive understanding of the research topic.</p> <p>The findings reveal that productive zakat plays a strategic role in improving welfare while strengthening the economic resilience of single mothers through the provision of business capital, capacity building, and sustainable assistance. The transformation of Islamic philanthropy from a charitable to a transformative approach serves as a key factor in enhancing the effectiveness of zakat management, shifting the focus from short-term relief to long-term empowerment. Furthermore, the economic resilience of single mothers is not solely determined by income improvement but also by their adaptive capacity, economic independence, and access to social support.</p> <p>This study contributes conceptually by integrating productive zakat, transformative Islamic philanthropy, and the economic resilience of single mothers into a unified analytical framework. Therefore, zakat management should be directed toward comprehensive and sustainable empowerment strategies to strengthen the economic resilience of vulnerable groups.</p> <p>Keywords: <i>Productive Zakat, Islamic Philanthropy, Economic Resilience, Single Mothers, Empowerment</i></p>
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INTRODUCTION

Islamic philanthropy is a strategic instrument within the Islamic economic system that functions as a mechanism for wealth redistribution and the enhancement of social welfare. Various instruments such as zakat, infaq, sadaqah, and waqf have long been practiced as forms of social responsibility among Muslims. Over time, the management of

Islamic philanthropy has undergone a transformation from a charitable approach to a more productive and empowerment-oriented approach.

Recent studies indicate that productive zakat has a significant contribution to improving the welfare of mustahik, particularly through strengthening micro-based economic activities. A study conducted by Rachmatina Aisyah Kasri and Aam Slamet Rusydiana (2021) reveals that productive zakat management can enhance financial inclusion and strengthen the economic independence of beneficiaries. This finding is further supported by Ascarya (2022), who emphasizes that Islamic social finance, including productive zakat, plays an important role in promoting inclusive economic development.

In addition, empirical studies indicate that zakat distribution in the form of business capital and empowerment programs provides more sustainable impacts compared to consumptive assistance. A study by Nurul Huda (2020) found that productive zakat significantly increases the household income of mustahik, particularly when accompanied by business mentoring. A similar finding was reported by Irfan Syauqi Beik (2023), who stated that the effectiveness of zakat in poverty alleviation is highly dependent on distribution models that emphasize economic empowerment.

On the other hand, contemporary studies on Islamic philanthropy reveal a paradigm shift from a charitable approach to a transformative one. Research by Hilman Latief (2021) highlights that modern Islamic philanthropy no longer functions merely as a short-term social assistance instrument but has evolved into a sustainable empowerment mechanism oriented toward long-term economic independence. This transformation requires innovation in zakat management, including strengthening productive zakat programs as a strategy for empowering mustahik.

However, most existing studies still focus on mustahik in general without paying particular attention to specific vulnerable groups, such as single mothers. In fact, single mothers face more complex economic vulnerabilities due to their dual roles as primary breadwinners and caregivers. Limited access to economic resources, decent employment opportunities, and social support necessitates a more specific and contextual empowerment approach for this group.

Furthermore, studies on productive zakat tend to focus on quantitative indicators of economic welfare, such as income improvement, while paying limited attention to the concept of economic resilience. This contrasts with the notion that economic resilience is a more comprehensive concept, encompassing the ability of individuals to survive, adapt, and recover from economic pressures. In the context of increasing economic uncertainty, a resilience-based approach becomes increasingly relevant.

Moreover, although the discourse on the transformation of Islamic philanthropy from a charitable to a transformative approach has been widely discussed conceptually, the integration of this concept with the practice of productive zakat and its implications for economic resilience, particularly among single mothers, remains relatively limited in academic studies. This indicates a gap in the literature that connects the conceptual dimensions of Islamic philanthropy with the real needs of vulnerable groups.

In the context of vulnerable populations, single mothers are among those with higher levels of economic vulnerability compared to other groups. Several studies indicate that female-headed households face limited access to economic resources, employment opportunities, and social support, which negatively impacts household economic stability (Putri et al., 2021; Sari, 2022). This condition places single mothers in a position that requires more specific and sustainable empowerment interventions.

Furthermore, the concept of economic resilience becomes crucial in analyzing the ability of single mothers to cope with economic pressures. Economic resilience is not only measured by income improvement but also includes the ability to survive, adapt, and develop livelihood strategies under conditions of constraint (Utami, 2023). In this context, empowerment-based approaches through productive zakat have the potential to strengthen such adaptive capacities.

According to Darmaningrum (2023), resilience can be understood as an individual's ability to adapt and survive even under the most difficult conditions. In the context of single mothers, resilience extends beyond economic survival to include the ability to cope with psychological pressures, identity changes, and social demands arising from their status as single parents. Single mothers are required to manage various internal and external challenges, including social stigma, caregiving burdens, and economic responsibilities independently. Therefore, the resilience of single mothers can be interpreted as an adaptive capacity that enables individuals to survive, recover, and develop themselves in the face of various life pressures, economic, social, and psychological.

These findings suggest that participatory and sustainable interventions have a more significant impact compared to short-term assistance approaches. Therefore, the integration of productive zakat, a transformative approach in Islamic philanthropy, and the strengthening of economic resilience among single mothers is essential to be examined more comprehensively. This indicates that zakat functions not only as an instrument of economic redistribution but also as a means of empowerment capable of enhancing the resilience of vulnerable groups, particularly single mothers.

Zakat is one of the most important instruments of Islamic social finance aimed at promoting social justice and reducing economic inequality. Traditionally, zakat has been distributed through charitable mechanisms intended to meet the immediate needs of

beneficiaries (mustahik). However, contemporary Islamic philanthropy has increasingly emphasized productive zakat as a strategy for sustainable poverty alleviation and economic empowerment.

Productive zakat refers to the utilization of zakat funds for activities that generate long-term economic benefits, such as microenterprise financing, vocational training, business development assistance, and capacity-building programs. Unlike consumptive zakat, which focuses on short-term relief, productive zakat seeks to transform beneficiaries into economically independent individuals capable of generating sustainable income (Huda, 2020). Through this approach, zakat functions not only as a redistribution mechanism but also as a catalyst for socio-economic transformation.

Within the broader framework of Islamic philanthropy, productive zakat reflects a shift toward empowerment-based development. Islamic philanthropy is increasingly understood as a strategic instrument for strengthening human capabilities, expanding access to economic resources, and fostering social inclusion. According to Latief (2021), the contemporary development of Islamic philanthropy demonstrates a movement from charity-oriented assistance toward transformative interventions designed to address the structural causes of poverty. Therefore, productive zakat becomes an important mechanism for achieving sustainable welfare and reducing long-term dependency among beneficiaries.

The concept of transformative philanthropy originates from the criticism of conventional charitable approaches that often provide temporary solutions without addressing the root causes of poverty and social exclusion. Transformative philanthropy seeks to create structural changes by enhancing beneficiaries' capacities, strengthening community participation, and promoting economic independence.

In the context of Islamic philanthropy, a transformative approach emphasizes empowerment rather than dependency. This perspective aligns with the *maqāsid al-sharī'ah* framework, particularly the objectives of preserving wealth (*hifz al-māl*) and promoting human welfare (*maṣlahah*). Through empowerment-oriented programs, beneficiaries are encouraged to develop their skills, increase productivity, and actively participate in improving their socio-economic conditions.

The transformation from charitable to transformative philanthropy also reflects the evolution of zakat institutions. Modern zakat organizations increasingly adopt integrated empowerment programs that combine financial support with mentoring, entrepreneurship development, and community strengthening initiatives. Consequently, the success of zakat management is measured not only by the amount of funds distributed but also by the long-term socio-economic impact generated among beneficiaries.

Economic resilience refers to the ability of individuals or households to withstand, adapt to, and recover from economic shocks and adverse conditions. Resilience encompasses not only financial stability but also the capacity to mobilize resources, develop adaptive strategies, and maintain sustainable livelihoods despite various challenges.

For single mothers, economic resilience becomes particularly important due to their dual responsibilities as primary caregivers and household breadwinners. The absence of a spouse often increases economic vulnerability, while limited access to employment opportunities, capital, and social support may further constrain their capacity to achieve financial stability. Consequently, strengthening economic resilience among single mothers requires interventions that extend beyond income generation and include capacity building, social support, and access to productive resources.

From a resilience perspective, empowerment programs supported by productive zakat can contribute significantly to enhancing adaptive capacities among single mothers. Such programs enable beneficiaries to build sustainable livelihoods, reduce economic dependency, and improve their ability to cope with future uncertainties. Therefore, productive zakat and transformative Islamic philanthropy can be viewed as complementary instruments for strengthening the economic resilience of vulnerable groups.

Based on the above discussion, this study seeks to fill this gap by comprehensively analyzing the role of productive zakat within the framework of the transformation of Islamic philanthropy from a charitable to a transformative approach, as well as its implications for the economic resilience of single mothers. Through a literature study approach, this research not only synthesizes previous findings but also develops a conceptual framework that positions single mothers as the primary subject in empowerment-based Islamic philanthropy studies.

This study develops a conceptual framework that integrates productive zakat, transformative Islamic philanthropy, and the economic resilience of single mothers. The framework is based on the assumption that productive zakat serves as a strategic instrument of Islamic philanthropy capable of generating sustainable socio-economic empowerment. Unlike charitable approaches that focus on short-term assistance, productive zakat is implemented through empowerment-oriented mechanisms such as business capital provision, entrepreneurship training, capacity building, and continuous mentoring.

The transformation of Islamic philanthropy from a charitable to a transformative approach functions as a mediating perspective that determines how zakat is managed and distributed. Through this transformative paradigm, zakat is not merely directed toward

meeting immediate needs but also toward strengthening beneficiaries' capabilities and promoting long-term economic independence.

In the context of vulnerable groups, particularly single mothers, empowerment-based productive zakat is expected to strengthen economic resilience through three interrelated dimensions: (1) enhancement of economic capacity through income-generating activities, (2) strengthening of adaptive capacity in responding to economic challenges and uncertainties, and (3) development of economic independence by reducing dependency on external assistance. Consequently, productive zakat contributes not only to welfare improvement but also to the creation of sustainable resilience among beneficiaries.

Based on these relationships, this study positions productive zakat as the primary empowerment instrument, transformative Islamic philanthropy as the guiding paradigm, and economic resilience of single mothers as the expected outcome of the empowerment process.

Figure 1. Research Conceptual Framework

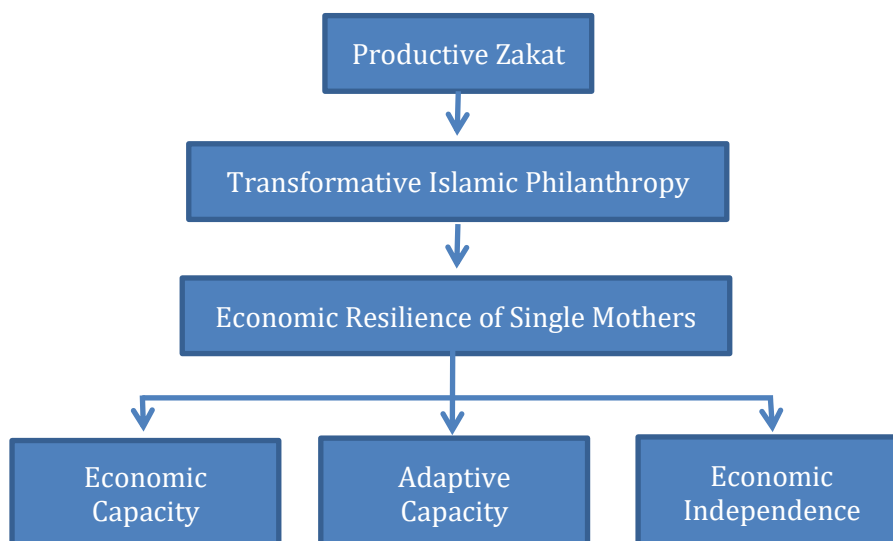


Figure 1 illustrates that productive zakat functions as the primary instrument of empowerment through the provision of business capital, skills development, and continuous mentoring. These interventions are implemented within the framework of transformative Islamic philanthropy, which emphasizes empowerment rather than dependency. Through this process, productive zakat is expected to strengthen the economic resilience of single mothers by improving their economic capacity, adaptive capability, and economic independence. The framework demonstrates that the effectiveness of productive zakat should not only be assessed in terms of income growth

but also through its contribution to sustainable resilience and long-term welfare improvement.

METHODS

This study employs a qualitative approach using a descriptive-analytical method and a library research design. The qualitative approach is used to gain an in-depth understanding of phenomena through the interpretation of meanings embedded in the data (John W. Creswell, 2014). In addition, qualitative research aims to produce a comprehensive understanding of social phenomena through contextual analysis (Norman K. Denzin & Yvonna S. Lincoln, 2011). According to Sugiyono (2020), qualitative research is conducted in natural settings where the researcher acts as the key instrument, data analysis is inductive in nature, and the findings emphasize meaning rather than generalization.

The descriptive-analytical method is utilized to systematically describe and analyze various concepts related to productive zakat, the transformation of Islamic philanthropy, and the economic resilience of single mothers. The library research design involves examining relevant literature to obtain a deep theoretical and conceptual understanding.

The data used in this study are secondary data obtained from various sources, including national and international journal articles published between 2020 and 2025, relevant academic books, reports from Islamic philanthropic institutions, and previous studies related to productive zakat, Islamic philanthropy, women's empowerment, and economic resilience. Data collection was conducted through documentation studies and searches in credible academic databases.

The collected data were analyzed using content analysis techniques. The analysis process consisted of four stages: (1) data reduction, which involves selecting and focusing on literature relevant to the research topic; (2) data classification, where literature is categorized based on themes such as productive zakat, Islamic philanthropy, economic empowerment, and the resilience of single mothers; (3) analysis and synthesis, involving reviewing, comparing, and integrating findings to identify patterns, similarities, and differences; and (4) conclusion drawing, which involves formulating conceptual findings regarding the role of productive zakat in supporting the economic resilience of single mothers.

To ensure data validity, this study employs several validation techniques, including: (1) source triangulation, by comparing literature from different sources; (2) reference adequacy, by utilizing relevant and up-to-date literature; and (3) critical analysis, which involves not only describing but also evaluating and synthesizing research findings.

RESULTS AND DISCUSSION

Results

1. Concept of Productive Zakat in Islamic Philanthropy

Zakat is one of the primary instruments in Islamic philanthropy, functioning not only as a form of spiritual obligation but also as a mechanism for wealth distribution to promote social justice. Over time, zakat management has undergone a transformation from a consumptive approach to a more productive approach that emphasizes the economic empowerment of mustahik. Productive zakat refers to the utilization of zakat funds not only to meet basic needs but also as business capital or a means of enhancing the economic capacity of beneficiaries (Huda, 2020).

Conceptually, productive zakat differs from consumptive zakat. Consumptive zakat is distributed to fulfill the basic needs of mustahik, such as food, clothing, and daily necessities. In contrast, productive zakat is aimed at generating long-term impacts through strengthening economic activities, including the provision of business capital, skills training, and business mentoring (Kasri & Rusydiana, 2021). Therefore, productive zakat is more sustainable compared to consumptive zakat, which tends to be temporary.

Several studies indicate that productive zakat plays a significant role in improving the economic welfare of mustahik. Research by Nurul Huda (2020) shows that productive zakat distribution can increase household income more sustainably. This finding is supported by Rachmatina Aisyah Kasri and Aam Slamet Rusydiana (2021), who state that productive zakat contributes to enhancing financial inclusion and economic independence among the poor.

From the perspective of Islamic philanthropy, productive zakat has broader objectives, not only reducing poverty but also promoting socio-economic transformation. It is viewed as an empowerment instrument capable of transforming mustahik from passive recipients into economically independent individuals (Ascarya, 2022). In other words, productive zakat serves as a catalyst for sustainable empowerment processes.

Furthermore, in the context of economic empowerment, productive zakat functions as a means to enhance individuals' capacity to manage economic resources. Through the provision of business capital and mentoring, mustahik gain not only additional income but also skills and experience that improve their economic competitiveness. Irfan Syauqi Beik (2023) emphasizes that the effectiveness of zakat in poverty alleviation is strongly influenced by the empowerment approach used in its distribution.

Thus, productive zakat can be understood as an instrument of Islamic philanthropy that functions not only as social assistance but also as a sustainable economic empowerment strategy. This approach reflects a paradigm shift from a charitable model to a transformative model in zakat management, oriented toward long-term independence and welfare of mustahik.

2. Transformation of Islamic Philanthropy from Charitable to Transformative

Historically, Islamic philanthropy has been closely associated with charitable practices focused on providing direct assistance to those in need. This approach is typically manifested through zakat distribution to meet the basic needs of mustahik, such as food, clothing, and daily necessities. While this model plays an important role in responding to emergencies and supporting vulnerable groups in the short term, it is considered insufficient to address the structural roots of poverty in the long run.

Along with the evolving socio-economic needs of society, a new paradigm has emerged in Islamic philanthropy that emphasizes a transformative approach. This approach is not only oriented toward providing assistance but also toward sustainable empowerment. According to Hilman Latief (2021), modern Islamic philanthropy has shifted from merely charitable activities to a social empowerment instrument aimed at fostering economic independence. This transformation indicates that philanthropy is no longer viewed solely as a distribution activity but as part of a broader social development strategy.

The transformative approach emphasizes strengthening the capacity of individuals and communities through empowerment programs such as skills training, business mentoring, and improved access to economic resources. As a result, mustahik are no longer passive recipients but active participants in improving their economic conditions. Research by Rachmatina Aisyah Kasri and Aam Slamet Rusydiana (2021) demonstrates that empowerment-based Islamic social finance enhances economic inclusion and strengthens community independence.

3. Economic Resilience of Single Mothers as a Vulnerable Group

Single mothers represent one of the social groups with relatively high levels of economic vulnerability. This condition is primarily due to the dual burden they bear as both the main breadwinner and the primary caregiver for their children. Limited access to economic resources, decent employment opportunities, and social support often exacerbate their economic conditions. In this context, single mothers face not only economic pressures but also complex social and psychological challenges.

In addressing these challenges, the concept of economic resilience becomes essential. Economic resilience refers to the ability of individuals or households to survive, adapt, and recover from adverse economic conditions. It is not solely measured by income levels but also includes the capacity to manage resources, develop livelihood strategies, and maintain economic stability over time (Utami, 2023).

More specifically, the economic resilience of single mothers can be understood as their ability to adapt, endure, and recover from various life pressures, economic, social,

and psychological, while fulfilling their dual roles independently (Darmaningrum, 2023). In this regard, resilience is not merely an individual attribute but is also shaped by external factors such as social support, access to resources, and supportive policies.

Several studies indicate that single mothers adopt various strategies to sustain their household economies, including income diversification, strict household financial management, and the utilization of social networks as sources of support (Putri et al., 2021; Sari, 2022). These strategies reflect adaptive capacities that form an integral part of economic resilience.

However, the resilience capacity of single mothers is often constrained by limited economic capital and restricted access to empowerment programs. Under such conditions, structural and sustainable interventions become crucial to strengthening their resilience. An empowerment-based approach that not only provides financial assistance but also enhances individual capacity is key to building the economic resilience of single mothers.

Therefore, the economic resilience of single mothers is determined not only by internal factors but also by adequate external support. In this regard, various stakeholders, including Islamic philanthropic institutions, play a vital role in developing empowerment programs that can sustainably strengthen the economic resilience of this group.

4. Integration of Productive Zakat in Strengthening the Economic Resilience of Single Mothers

As part of Islamic philanthropy, productive zakat holds strategic potential in strengthening economic resilience, particularly among vulnerable groups such as single mothers. Unlike charitable approaches that are short-term in nature, productive zakat offers a more sustainable empowerment model through enhancing the economic capacity of beneficiaries. In this context, productive zakat functions not only as financial assistance but also as an instrument to improve individuals' adaptive capacity in facing economic challenges.

Conceptually, there is a strong relationship between productive zakat and economic resilience. Productive zakat provides access to business capital, skills training, and mentoring, enabling individuals to develop sustainable sources of income. This aligns with the findings of Rachmatina Aisyah Kasri and Aam Slamet Rusydiana (2021), which highlight that empowerment-based Islamic social finance enhances economic inclusion and strengthens the independence of disadvantaged communities.

In the context of single mothers, productive zakat contributes to strengthening three key dimensions of economic resilience. First, economic capacity enhancement, through the provision of business capital that enables more stable income generation. Second, adaptive

capacity strengthening, referring to the ability to manage resources effectively and respond to changing economic conditions. Third, economic independence, defined as the ability to meet basic needs without continuous dependence on external assistance.

Furthermore, integrating productive zakat within a transformative philanthropic approach requires program designs that go beyond fund distribution and focus on sustainable empowerment processes. This includes business mentoring, skills training, and periodic program evaluation. Ascarya (2022) emphasizes that the success of Islamic social finance programs is largely determined by the quality of implementation and the sustainability of empowerment initiatives.

However, the effectiveness of productive zakat in strengthening economic resilience is not automatic. Without adequate and continuous mentoring, productive zakat programs risk reverting to consumptive patterns that are not sustainable. Therefore, a more comprehensive approach to zakat management is needed, integrating economic, social, and psychological dimensions of beneficiaries. In this regard, community-based approaches, as highlighted in Khaerunnisa (2023), can serve as an alternative model for strengthening the resilience of single mothers through social support and collective empowerment.

Based on the synthesis of various studies, it can be concluded that productive zakat plays a significant role in strengthening the economic resilience of single mothers when managed through a transformative approach. The integration of capital provision, capacity building, and social support becomes the key to ensuring program sustainability. Thus, productive zakat functions not only as a mechanism for economic redistribution but also as a means of empowerment that enhances the resilience of vulnerable groups.

Discussion

1. The Concept of Productive Zakat in Islamic Philanthropy

The findings indicate that productive zakat represents an evolution of Islamic philanthropic practices that are not only oriented toward fulfilling basic needs but also toward the economic empowerment of mustahik. Theoretically, this reinforces the view that zakat should no longer be understood merely as a distribution instrument but as a mechanism for socio-economic development. This finding supports the argument that the effectiveness of zakat is highly dependent on the approach used in its management, where productive models generate more sustainable impacts compared to consumptive ones.

However, in practice, the implementation of productive zakat still faces several limitations, particularly in terms of mentoring and program sustainability. This suggests that productive zakat should not be limited to capital distribution but must be accompanied by structured and continuous empowerment strategies to achieve long-term impact.

This study provides several academic implications for the development of Islamic philanthropy literature. First, it expands the discussion of productive zakat by positioning it not merely as an instrument of poverty alleviation but also as a mechanism for strengthening economic resilience among vulnerable groups. Previous studies have generally focused on the impact of productive zakat on income improvement and welfare enhancement. However, this study broadens the analytical perspective by incorporating the concept of economic resilience, which includes adaptive capacity, sustainability, and long-term independence.

Second, this study contributes to the theoretical development of transformative Islamic philanthropy by integrating productive zakat and resilience theory within a single analytical framework. This integration demonstrates that the success of Islamic philanthropic programs should not only be measured through economic indicators but also through beneficiaries' capacity to adapt to social and economic challenges. Therefore, the findings enrich contemporary discussions on empowerment-oriented Islamic philanthropy.

Third, this study places single mothers as a specific analytical focus within Islamic philanthropy studies. While previous research has mostly examined mustahik as a general category, this study highlights the unique vulnerabilities and empowerment needs of single mothers. Consequently, it provides an alternative perspective for future studies seeking to explore gender-sensitive approaches in zakat management and Islamic social finance.

2. The Transformation of Islamic Philanthropy from Charitable to Transformative

The transformation of Islamic philanthropy from a charitable to a transformative approach emerges as a response to the limitations of short-term social assistance models. Charitable approaches tend to create dependency, whereas transformative approaches encourage beneficiary independence through empowerment processes. In this regard, productive zakat serves as a concrete representation of the implementation of a transformative paradigm within Islamic philanthropy.

Nevertheless, the findings reveal that this paradigm shift has not been fully implemented optimally by zakat management institutions. The continued dominance of consumptive approaches in zakat distribution practices indicates a gap between the ideal concept and its practical implementation. Therefore, strengthening institutional capacity and fostering program innovation are necessary to ensure that this transformation can be effectively realized.

The transformative paradigm in Islamic philanthropy is closely related to the concept of empowerment, which emphasizes the development of individual and community capacities to achieve sustainable self-reliance. According to Zimmerman

(2000), empowerment involves a process through which individuals gain greater control over resources, decision-making, and opportunities that affect their lives. In the context of zakat management, this perspective encourages institutions to move beyond one-time financial assistance and toward programs that strengthen beneficiaries' skills, productivity, and long-term economic capabilities.

Furthermore, contemporary Islamic philanthropy increasingly positions social assistance as a means of social transformation rather than merely an act of charity. Latief (2013) argues that Islamic philanthropic institutions have evolved into important actors in community development by integrating welfare programs with economic empowerment initiatives. This transformation reflects a broader understanding that poverty is not only a matter of insufficient income but also of limited access to resources, opportunities, and social capital.

Latief (2014) further explains that the sustainability of Islamic philanthropic programs depends on their ability to address structural dimensions of poverty. Therefore, productive zakat programs should be designed to create long-term socio-economic impacts through entrepreneurship development, capacity building, and community participation. Such an approach enables mustahik to gradually transition from aid recipients to active economic actors capable of improving their own welfare and contributing to community development.

From this perspective, the transformation of Islamic philanthropy is not merely a change in the mechanism of fund distribution but also a shift in institutional orientation and development philosophy. The success of Islamic philanthropy is increasingly measured by its capacity to create sustainable empowerment, reduce dependency, and strengthen the resilience of vulnerable groups. Consequently, productive zakat becomes one of the most relevant instruments for realizing the objectives of transformative Islamic philanthropy in contemporary society.

3. The Economic Resilience of Single Mothers as a Vulnerable Group

The economic resilience of single mothers is a complex concept, as it encompasses not only economic aspects but also social and psychological dimensions. The findings show that single mothers possess adaptive capacities in dealing with economic pressures, such as income diversification and the utilization of social networks. However, these capacities are often constrained by limited access to resources and external support.

From this perspective, resilience should not be viewed solely as an individual capability but also as the result of interactions between individuals and their social environment. Therefore, strengthening the resilience of single mothers requires a holistic approach that not only focuses on increasing income but also on enhancing social support systems and access to economic opportunities.

In addition, the resilience of single mothers is shaped by the availability of social capital and supportive networks within their communities. Social capital, which includes trust, reciprocity, and social connectedness, plays an important role in helping individuals access information, financial resources, and emotional support during periods of economic hardship. For many single mothers, informal support systems such as family members, neighbors, community groups, and religious organizations often serve as critical sources of assistance when formal economic resources are limited.

From a resilience theory perspective, resilience is not merely an innate individual characteristic but a dynamic process that develops through continuous interactions between individuals and their environments (Masten, 2014). Consequently, the ability of single mothers to overcome economic challenges is influenced not only by their personal efforts but also by the opportunities, support structures, and institutional resources available to them. This perspective highlights the importance of creating enabling environments that facilitate economic participation and social inclusion for vulnerable groups.

Furthermore, economic resilience among single mothers should be understood as a multidimensional concept that includes financial stability, psychological well-being, and social adaptability. Economic pressures often generate psychological stress, which may affect decision-making capacity, productivity, and overall quality of life. Therefore, strengthening resilience requires integrated interventions that address both economic and psychosocial needs. Programs that combine financial assistance with mentoring, capacity building, and social support are more likely to produce sustainable outcomes than interventions focused solely on income generation.

In the context of Islamic philanthropy, empowerment-based programs have the potential to strengthen these dimensions simultaneously. Through access to productive resources, skills development, and community support mechanisms, single mothers can improve their capacity to manage economic risks, adapt to changing circumstances, and achieve greater economic independence. Thus, resilience becomes not only an indicator of survival but also a foundation for sustainable socio-economic advancement.

4. The Integration of Productive Zakat in Strengthening the Economic Resilience of Single Mothers

The integration of productive zakat and economic resilience highlights the strategic role of zakat as an empowerment instrument capable of strengthening the economic stability of single mothers. Productive zakat contributes not only to income improvement but also to enhancing adaptive capacity and economic independence. This confirms that a transformative approach in Islamic philanthropy is highly relevant in addressing the needs of vulnerable groups.

However, the effectiveness of this integration is highly dependent on the design and implementation of productive zakat programs. Without continuous mentoring and a community-based approach, such programs may fail to achieve their intended empowerment outcomes. In this context, this study contributes by offering a conceptual synthesis that integrates productive zakat, transformative philanthropy, and the economic resilience of single mothers within a unified analytical framework.

The relationship between productive zakat and economic resilience can be explained through the empowerment process generated by productive resource allocation. Unlike consumptive assistance, which primarily addresses immediate needs, productive zakat creates opportunities for beneficiaries to develop sustainable livelihood strategies. Access to business capital, vocational training, and entrepreneurship support enables single mothers to diversify their income sources and reduce their vulnerability to economic shocks. As a result, productive zakat contributes not only to short-term welfare improvement but also to the development of long-term adaptive capacities that are essential for resilience.

Furthermore, the integration of productive zakat and resilience reflects the broader objectives of Islamic social finance in promoting social justice and human development. From the perspective of *maqāṣid al-sharī'ah*, productive zakat contributes to the protection and development of wealth (*ḥifẓ al-māl*) by enabling beneficiaries to improve their economic conditions through lawful and productive means. At the same time, empowerment-oriented zakat programs support human dignity by providing opportunities for self-reliance rather than creating prolonged dependency on charitable assistance. This indicates that productive zakat possesses both economic and social dimensions that are relevant to strengthening the resilience of vulnerable groups.

For single mothers, the benefits of productive zakat extend beyond financial outcomes. Participation in empowerment programs may increase self-confidence, strengthen decision-making abilities, and expand access to social networks that provide emotional and practical support. These non-economic dimensions are particularly important because resilience is influenced not only by material resources but also by psychological and social capacities. Therefore, productive zakat can be viewed as a multidimensional intervention that strengthens the overall capacity of single mothers to cope with adversity, adapt to changing circumstances, and achieve sustainable economic independence.

Thus, this discussion emphasizes that productive zakat can serve as an effective instrument in strengthening the economic resilience of single mothers when managed in a comprehensive, sustainable, and empowerment-oriented manner.

CONCLUSIONS

Based on the results and discussion, it can be concluded that productive zakat is a strategic instrument in Islamic philanthropy that functions not only as a mechanism for economic distribution but also as a means of sustainable empowerment. The transformation of zakat management from a charitable to a transformative approach is a key factor in enhancing its effectiveness in addressing structural poverty issues.

Productive zakat has been shown to play an important role in supporting economic resilience, particularly among single mothers as a vulnerable group. Through the provision of business capital, skills training, and mentoring, productive zakat contributes to improving economic capacity, strengthening adaptive capabilities, and fostering economic independence among beneficiaries. Thus, the economic resilience of single mothers is determined not only by internal factors but also by structured and sustainable external support.

This study confirms that the integration of productive zakat, a transformative approach in Islamic philanthropy, and the concept of economic resilience of single mothers provides a relevant framework for addressing the empowerment needs of vulnerable groups. Therefore, productive zakat should be managed more comprehensively by emphasizing sustainability and empowerment, rather than merely short-term assistance.

This study contributes to the development of Islamic philanthropy literature by integrating the concepts of productive zakat, transformative philanthropy, and economic resilience into a unified analytical framework. It expands the perspective that the success of zakat should not only be measured by distribution and income improvement but also by its ability to build long-term economic resilience, particularly among single mothers. For zakat management institutions, these findings highlight the importance of strengthening productive zakat programs that focus not only on capital provision but also on business mentoring, skills development, and the reinforcement of beneficiaries' social networks. Community-based empowerment programs can serve as an alternative strategy to enhance the effectiveness of zakat in building economic resilience.

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