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Business Success of *Asnāf* Women's Entrepreneur: an Islamic Law Perspective

Moch. Khoirul Anwar

Universitas Negeri Surabaya, Surabaya, Indonesia.
email: khoirulanwar@unesa.ac.id

Ahmad Ajib Ridlwan

Universitas Negeri Surabaya, Surabaya, Indonesia.
email: ahmadajibridlwan@unesa.ac.id

Yan Putra Timur

Universitas Negeri Surabaya, Surabaya, Indonesia.
email: yantimur@unesa.ac.id

Tazkiyah Nur Laili Citra Dewi

Universitas Negeri Surabaya, Surabaya, Indonesia.
email: tazkiyahnurlaili@gmail.com

Juliana Juliana

Universitas Pendidikan Indonesia, Bandung, Indonesia.
email: julian@upi.edu

Anwar Adem Shikur

Dire Dawa University, Ethiopia
email: anwar.adem@ddu.edu.et

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Abstract:

Indonesian Muslim communities still have different perceptions towards entrepreneurial activities carried out by women, especially those classified as *asnāf* or zakat recipients. In fact, some *asnāf* women can show their existence in the business sector. Therefore, this study aims to describe things in common

Author correspondence email: khoirulanwar@unesa.ac.id

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for successful business women, the role of *'āmil az-zakāh* among the success of the business as well as the Islamic law perspective on working women. As a field study, this study used a qualitative approach. Data was collected through in-depth interviews with six women entrepreneurs who live in Surabaya and three staff of *'āmil az-zakāh* institutions which formerly empowered the entrepreneurs through their programs. The observation was conducted at the informant's business space from September to October 2022. The results of this study indicate that the informants have things in common in running the business, namely high motivation and religiosity. *Mustahiq* empowerment program and assistance from *'āmil az-zakāh* institutions, meanwhile, encourage them externally. Islamic law grants women the same privileges as men when it comes to employment and economic dealings, provided that they continue to carry out their responsibilities as wives and mothers to their families, among other things. Furthermore, according to some *ulemas*, a woman may engage in business as long as the revenues are used to address the primary rather than secondary needs.

Keywords:

Asnāf Woman Entrepreneur; *'āmil az-Zakāh* Institution; Islamic Law

Introduction

In Indonesia, entrepreneurial activities undertaken by women are challenged by a patriarchal culture within social and religious strata. Despite Islam's egalitarian teachings on justice and honesty (*haqq* and *adl*) in work, some people still interpret these principles differently. SI (38), a woman divorcing her husband, found a difficulty in finding a job because once she got married, she did not have the opportunity to develop her skills or work independently. Her husband asked her to take care of the household. The situation she experienced is not the only one. Many women in Indonesia also faced the same thing.

Therefore, this attracts some experts to explore women's entrepreneurial activities outside the parameters of patriarchal culture as well as to criticize how they interpret their success and identity in

relation to Islam.¹ Those researches are actually beneficial to minimize the construct of public perception regarding the notion that Islam hinders capitalist development and economic progress in particular.² Furthermore, ignoring the influence of religion on entrepreneurial activities ultimately leads to an inadequate understanding of the entrepreneurial act.³

The patriarchal culture amidst Indonesian society has positioned women in Islam to only race in domestic activities (household).⁴ In contrast, other countries classified as Muslim minority countries provide opportunities and freedom for women to do business and actively develop their careers.⁵ In this case, the state is not an ordinate point, but a sub-ordinate of the market or business.⁶ The UK, for example, provides ample opportunities for women to develop their careers and education. In contrast, women workers in Pakistan experience discrimination by facing situations of forced labor, debt bondage, and wage inequality.

This research will, therefore, expand its scope by discussing the relationship between entrepreneurship and feminism in Islam. With the spirit of feminism, there are various ideas and studies on the interpretation of the verses of the *Qur'an* and *Hadith* by Muslim

¹ Brett R. Smith et al., "Why Believe? The Promise of Research on the Role of Religion in Entrepreneurial Action," *Journal of Business Venturing Insights* 11, no. December 2018 (2019): e00119, <https://doi.org/10.1016/j.jbvi.2019.e00119>.

² Hayfaa A Tlaiss and Maura McAdam, "Unexpected Lives: The Intersection of Islam and Arab Women's Entrepreneurship," *Journal of Business Ethics* 171, no. 2 (2021): 253–72, <https://doi.org/10.1007/s10551-020-04437-0>.

³ Ali Aslan Gümüşay, "Entrepreneurship from an Islamic Perspective," *Journal of Business Ethics* 130, no. 1 (2015): 199–208, <https://doi.org/10.1007/s10551-014-2223-7>.

⁴ Juhri Jaelani, Syahidin Syahidin, and Elan Sumarna, "Islam and Women's Involvement in Education (Abu Syuqqah Thought Study in *Tahrir Al-Mar'ah Fi 'Aṣr Al-Risālah*)," *Jurnal Kajian Peradaban Islam* 4, no. 2 (2021): 99–110, <https://doi.org/10.47076/jkpi.v4i2.93>.

⁵ Nur Lailatul Musyafa'ah et al., "The Role of Women Workers in Surabaya, East Java, Indonesia, in Meeting Families' Needs During the Covid-19 Pandemic: A Maqāsid Shariah Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 17, no. 1 (2022): 60–90, <https://doi.org/10.19105/al-Ihkam.v17i1.5509>.

⁶ Mustapa Khamal Rokan, "Conceptualization of Economic Right for Small Traders at Traditional Market in Indonesia," *Ahkam: Jurnal Ilmu Syariah* 17, no. 1 (2017): 65–92, <https://doi.org/10.15408/AJIS.V17I1.6231>.

intellectuals, known as Muslim feminists.⁷ The emergence of these ideas and studies is following the spirit of Islamic feminism theology that guarantees Islam's alignment with the integrity and authority of women's humanity.⁸

Welfare cannot be separated from economic matters, because of the fulfilment of economic needs is the sign of human welfare. To be able to meet the living necessities, human needs to have a job to get wages. This is considered a noble activity in the teaching of Islam.⁹ Basically, the Qur'an and hadith never prohibit entrepreneurial activities carried out by women. The Prophet Muhammad's first wife, *Sayyidah* Siti Khadijah (RA), was one of the most prominent traders in Makkah, and even the Prophet Muhammad worked as the general manager of her trading company.¹⁰ From this point, Islamic society in Indonesia today is decent to make a stigma shift in order to welcome the involvement of women in economic activities.

Instead, Islam plays a role in supporting women entrepreneurs in various ways. In addition to providing hints about entrepreneurship in the Qur'an and Hadith, Islamic institutions and organizations do support entrepreneurial activities.¹¹ One of which is several *'amil az-zakāh* institutions that support those in need, particularly Micro-Small-Medium Enterprises (MSME) in the form of giving direction, assistance, and providing capital.¹² They are currently making many programs to alleviate poverty, especially for

⁷ Ahmad Rafiki and Fahmi Natigor Nasution, "Business Success Factors of Muslim Women Entrepreneurs in Indonesia," *Journal of Enterprising Communities* 13, no. 5 (2019): 584–604, <https://doi.org/10.1108/JEC-04-2019-0034>.

⁸ Gil Avnimelech and Yaron Zelekha, "Religion and the Gender Gap in Entrepreneurship," *International Entrepreneurship and Management Journal* 19, no. 2 (2023): 629–65, <https://doi.org/10.1007/s11365-023-00855-4>.

⁹ Arifuddin Muda Harahap, "Rules on Wage Standard to Improve Workers' Living Needs in the Perspective of Maqasid Al-Shari'ah," *AHKAM: Jurnal Ilmu Syariah* 15, no. 2 (2016): 1–23, <https://doi.org/10.15408/ajis.v18i2.9867>.

¹⁰ Hamda Al Boinin, "Women's Entrepreneurship in the GCC: A Literature Analysis from a Socio-Cultural Perspective," *Journal of Enterprising Communities* 17, no. 5 (2023): 999–1021, <https://doi.org/10.1108/JEC-03-2022-0048>.

¹¹ P. R. M. Faizal, A. A. M. Ridhwan, and A. W. Kalsom, "The Entrepreneurs Characteristic from Al-Quran and Al-Hadis," *International Journal of Trade, Economics and Finance* 4, no. 4 (2013): 191–96, <https://doi.org/10.7763/ijtef.2013.v4.284>.

¹² Hamdah Rosalina and Efri Syamsul Bahri, "Optimizing Disbursement of Zakat Funds for Asnaf Entrepreneurs," *ITQAN: Journal of Islamic Economics, Management, and Finance* 1, no. 1 (2022): 1–7, <https://doi.org/10.57053/itqan.v1i1.1>.

two *asnāf* zakat recipients, namely *fakir* and *miskin*.¹³

Asnāf itself is eight groups who are entitled to receive *zakat* according to the argument of the Qur'an, namely Surah at-Taubah verse 60. It consists of *fuqarā'* (one who has neither material possession nor means of livelihood), *masākīn* (one who has insufficient means of livelihood to meet his/her basic needs), *'āmil az-zakāh* (one who is appointed to collect *zakat* and the expenses incurred in the administration of *zakat*), *mu'allafat qulūbuhum* (one who recently embraced Islam or new converts), *fī ar-riqāb* (one who is freeing himself/herself from the bondage or shackles of slavery), *al-ghārimīn* (one who is in debt and needs assistance to meet his/her basic needs), *ibn as-sabīl* (stranded travelers on a permissible journey), and *fī sabīlillāh* (one who strives in the cause of Allah for the betterment of the community)¹⁴. In another categorization, *asnāf* can be classified into two: productive and consumptive.¹⁵

Meanwhile, Bahri et al, asserted that entrepreneurial group is also classified as *asnāf* due to strong mental and physical resilience and ability to work successfully.¹⁶ This resilience is allegedly the result of *mustahiq* empowerment programs conducted by several *'āmil az-zakāh* institutions. One such empowerment program is *'Rumah Zakat'* which focuses on empowering women micro-scale entrepreneurs by providing capital and business assistance.¹⁷ This program helps to change the stereotypical image of women in society and encourages support so that women can develop their entrepreneurial skills and

¹³ Efri Syamsul Bahri, Amran Bin Muhammad, and Mohd Mizan Mohammad Aslam, "A Conceptual Framework on the Success Factors of Asnaf Entrepreneurs," *AZKA International Journal of Zakat & Social Finance* 2, no. 2 (2021): 105-29, <https://doi.org/10.51377/azjaf.vol2no2.62>.

¹⁴ Mohd Rahim Khamis et al., "Factors Determining the Success of Asnaf Entrepreneurs through the Asnaf Entrepreneurship Program Fasahah Mat Radzi," *Empirical Economics Letters* 20, no. 8 (2021).

¹⁵ Saiful Bakhri, "Pemberdayaan Ekonomi Ummat Melalui Pemberdayaan Ekonomi Pesantren," *Jurnal Tarbawi* 07, no. 01 (2019): 1-29.

¹⁶ Bahri, Bin Muhammad, and Mohammad Aslam, "A Conceptual Framework on the Success Factors of Asnaf Entrepreneurs."

¹⁷ Qurroh Ayuniyyah et al., "The Impact of Zakat in Poverty Alleviation and Income Inequality Reduction from the Perspective of Gender in West Java, Indonesia," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 5 (2022): 924-42, <https://doi.org/10.1108/IMEFM-08-2020-0403>.

bring up inspiring role models of successful female entrepreneurs.¹⁸

On the other hand, a business run by a woman entrepreneur is deemed to rarely operate perfectly. Instead, it generally experiences many obstacles.¹⁹ This is particularly because a woman entrepreneur has ethical, moral, and cultural boundaries that must be maintained more than a male entrepreneur.²⁰ In Indonesia, the patriarchal culture requires women to prioritize work related to children's education, family responsibilities, and maintaining dignity.²¹ In addition, women are still considered to have limitations in the aspects of access to financing, lack of technical skills, lack of knowledge about sources of funding, technical support, as well as marketing strategies.²² Thus, the only criterion on which they can build themselves is motivation, i.e. their desire to become successful entrepreneurs and change their lives.²³ Additionally, Islamic spirituality motivation is a crucial factor for women's entrepreneurial success and an effective way to cope with work pressure and stress.²⁴

¹⁸ P Harrison and M A Roomi, "Islamic Insights on Entrepreneurial Leadership," in *Research Handbook on Entrepreneurship and Leadership* (Oxford University's Saïd Business School, United Kingdom: Edward Elgar Publishing Ltd., 2018), 106-29.

¹⁹ Aas Nurasyiah et al., "The Economic Empowerment of Women Micro-Entrepreneurs: How Is the Islamic Wealth Management Impact?," *Review of Islamic Economics and Finance* 6, no. 2 (2023): 187-208, <https://doi.org/https://doi.org/10.17509/rief.v6i2.64901>.

²⁰ Rafiki and Nasution, "Business Success Factors of Muslim Women Entrepreneurs in Indonesia."

²¹ Yan Putra Timur and Sri Herianingrum, "The Influence of Entrepreneurship Education on Entrepreneurial Intentions in Generation Z Muslim," *Jurnal Ekonomi Dan Bisnis Airlangga* 32, no. 1 (2022): 81-92, <https://doi.org/10.20473/jeba.v32i12022.81-92>.

²² Norman Rudhumbu, EC (Elize) du Plessis, and Cosmas Maphosa, "Challenges and Opportunities for Women Entrepreneurs in Botswana: Revisiting the Role of Entrepreneurship Education," *Journal of International Education in Business* 13, no. 2 (2020): 183-201, <https://doi.org/10.1108/JIEB-12-2019-0058>.

²³ Amirul Afif Muhamat et al., "An Appraisal on the Business Success of Entrepreneurial Asnaf," *Journal of Financial Reporting and Accounting* 11, no. 1 (2013): 51-63, <https://doi.org/10.1108/jfra-03-2013-0012>.

²⁴ Fadila Grine, Djafri Fares, and Achour Meguellati, "Islamic Spirituality and Entrepreneurship: A Case Study of Women Entrepreneurs in Malaysia," *The Journal of Happiness & Well-Being* 3, no. 1 (2015): 41-56.

This study strengthens the arguments of previous studies on *asnāf* entrepreneurs and their success factors. Previous studies, such as that of Muhamat et al., believe that capital, courses or training, and knowledge are the main success factors for *asnāf* entrepreneurs.²⁵ Bahri et al. said that motivation and competency are two main factors driving the success of an *asnāf* entrepreneur.²⁶ The same thing was also said by Khamis et al., who found capital, monitoring, and skills as the cause of the success of an *asnāf* entrepreneur.²⁷ However, the majority of previous studies only find *dunya* (worldly) factors in portraying success beyond *asnāf* entrepreneur. In fact, as a recipient of *zakat*, working or doing business is a form of worship with a vertical dimension implying obedience and submission as servants to the God almighty.

This study differs from previous studies in terms of focus and theories, especially in the inclusion of the Islamic law perspective. Besides that, the novelty of this study is that it is the first which portray business success among *asnāf* women entrepreneurs. In summary, this study has at least three objectives. *First*, it aims to explain things in common among *asnāf* women entrepreneurs beyond their business success. *Secondly*, it tries to identify the role of *‘āmil az-zakāh* institution as the external factors in supporting the success of *asnāf* women entrepreneurs. *Thirdly*, it explores the discourse of working women, particularly the rights of women entrepreneurs in receiving and managing *zakat* funds to be developed into a successful business according to Islamic law.

Methods

This field study employed a qualitative research method. It took place in Surabaya, East Java, Indonesia as the center of business and the second-largest city in Indonesia so there presumably found many women entrepreneurs. Data collection is carried out through observation and in-depth interviews. Observations were made at the workplace of six *asnāf* women entrepreneurs and *‘āmil az-zakāh*

²⁵ Afif Muhamat et al., "An Appraisal on the Business Success of Entrepreneurial Asnaf."

²⁶ Bahri, Bin Muhammad, and Mohammad Aslam, "A Conceptual Framework on the Success Factors of Asnaf Entrepreneurs."

²⁷ Khamis et al., "Factors Determining the Success of Asnaf Entrepreneurs through the Asnaf Entrepreneurship Program Fasihah Mat Radzi."

Institutions from September-October 2022. Meanwhile, the interview was with six *asnāf* women entrepreneurs and staff of three *‘āmil az-zakāh* institutions in Surabaya. The selection of the three *‘āmil az-zakāh* institutions was based on two reasons. *Firstly*, the three have received awards as the best *‘āmil az-zakāh* institutions in terms of their performance. *Second*, the three have productive *zakat* empowerment programs by providing business capital assistance, business equipment assistance, and entrepreneurial training to their recipients.

The informants selected for this study, meanwhile, are women entrepreneurs from *asnāf* category who have received grants from *‘āmil az-zakāh* institutions. These women have demonstrated a commendable track record and performance, enabling them to a transition from being recipients of *zakat* to becoming contributors (*muzakkī*). All categories of *asnāf* initially have the same opportunity to become informants in this research but in the end, based on recommendations from *‘āmil az-zakāh* institutions and predetermined criteria, the six informants came from the *asnāf* groups "*fakir*" and "*miskin*". The informant demography data is presented in full in Table 1.

Table 1. Informants Demography

Informants Initial Name	Age	Marriage Status	Type of Business	Number of Employees	Duration of Business
YT	38	Married	Culinary	4	8 years
SL	56	Married	Fashion	5	8 years
AL	32	Married	Services	1	3 years
TA	50	Married	Culinary	0	1 year
SI	38	Married	Culinary	0	1 year
ZU	50	Married	Culinary	2	2 years

Table 1 shows that all informants are married women with varying types and durations of business. Furthermore, the number of employees they manage quite varies ranging from working without employees to hiring five employees. Other than that, this research also used secondary data from the Al Qur’an, Hadith, relevant books, and journal articles.

Result and Discussion

Things in Common among Asnāf Women Entrepreneurs beyond Their Business Success

The results of in-depth interviews with informants from *asnāf* women entrepreneurs generally reveal that material gain (profit) or *dunya* is not the main goal for them. Informants consider that work and charity are an effort (*ikhtiyār*) to get rewards from Allah for the good deed they do. They claim to enliven Surah Ali Imran verse 172 as motivation to work hard believing that according to Islam, working is a religious commandment that must be carried out by every Muslim and it comes with abundant rewards.²⁸

Practically speaking, YT (38), for example, said that part of the income earned from her business is donated to people in need by only expecting the pleasure of Allah SWT and can provide as much benefit as possible for others, further, YT said as follows:

“From 10% of the profits I get, I donate to mosques, orphans, and families in need. In addition, I also try to employ less fortunate neighbors. There are also often some beggars who beg at the stall, so I give them free food. Often, the profit taken is at most 50% of the capital per pack. So sometimes I experience losses, but I surrender because I believe that the ups and downs of business are fortunes given by Allah SWT. Even so, I still want this business to grow so that I don't depend on others.”²⁹

Meanwhile, SL (56) is a self-employed man who is also the caretaker of a small mosque near his house. He is a tailor of children's hats that are for sale on a wholesale basis. In line with YT, although SL considers that the profit earned from his business is also limited, it does not prevent him from being able to share with others in need. SL said that:

²⁸ Muhammad Djakfar, “Makna Kerja Bagi Pengusaha Kecil Muslim di Tengah Perkembangan Bisnis Kuliner,” *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 10, no. 2 (2016): 409–33, <https://doi.org/10.19105/al-lhkam.v10i2.736>.

²⁹ YT, “An Asnaf Woman Entrepreneur in The Culinary Sector.” *Interview*, September 11, 2023.

“I always set some profits aside for the needs of the mosque, such as electricity costs, cleaning services, and consumption for the women who recite the Quran regularly. My business profits are only limited to fulfill my daily needs, including my children's school fees. I do not want to be dependent on others such as borrowing money or debt. I do business with what I have. This is what keeps me motivated to do business even though I sometimes encounter bad things such as employees illegally stealing fabric from the shop. However, I do not want to be hurt and discouraged, I am still enthusiastic about continuing my business.”³⁰

The next informant, AL (32), is a businessman who provides party decoration services. As an entrepreneur, she runs her business together with her husband. Although she has not been able to provide jobs for others, AL always sets aside some of her income to pay zakat to the mosque. As stated by AL as follows:

“My business is still in its early stages, so I am not yet able to provide jobs for others. My dream is to be able to open a gallery, but the capital needed is certainly bigger to realize it. Therefore, I always pray and prepare everything to realize my dream. I believe that if the business can grow bigger, the family's income will be more stable, and the debts can be paid off. Even so, I always set aside a portion of my profits to pay zakat. I always pay my zakat through the mosque near my house. Sometimes, if I have extra money, I also give *infaq* or *sadaqah*.”³¹

The fourth informant, TA (50), is a businessman who claims to have never forgotten about charity. TA believes that giving alms will not reduce his wealth, it will even increase even though it is in another form (not money). As stated by TA as follows:

³⁰ SL, “An Asnaf Woman Entrepreneur in The Fashion Sector.” *Interview*, September 12, 2023

³¹ AL, “An Asnaf Woman Entrepreneur in The Services Sector.” *Interview*, September 15, 2023

"I never let beggars go without getting the food they ask for. I always give some of the food to people in need. Actually, I also dream of expanding my business, but I still don't have enough capital. But Alhamdulillah, I am grateful that I am no longer dependent on my husband who left me a long time ago. However, this business can be the main support for my family and can be the main source of livelihood in raising my two children."³²

SI (38), the fifth informant, is also one of the *asnaf* who runs a fried chicken business with capital from Lembaga *'amil az-zakāh*. She said that this business has saved her from being dependent on her family and other people.

"I am a widow who have to earn a living to support her only child who is still in junior high school. In this business, I never take a big profit in selling fried chicken because, in addition to the rules set by the *'amil az-zakāh* institution that I work with, I also consider the purchasing power of the target consumer market. After all, my business is located in a village where the community is dominated by the lower middle class. For one year, my business has experienced ups and downs, but I am not pessimistic. I believe that with the power of *infaq* and *ṣadaqah* that I regularly spend, my business will run more smoothly and be blessed by Allah."³³

ZU (50), the last informant, owns a food stall that has developed and has many customers. She is also one of the recipients of business capital assistance from *'amil az-zakāh* Institutions. Although she has had trials and challenges, ZU tries to make the best use of business capital loans from *'amil az-zakāh* institutions to start and develop her business with the aim of being able to help and benefit others, as said by ZU as follows:

³² TA, "An Asnaf Woman Entrepreneur In The Culinary Sector" (18 September 2022, 2022). *Interview, September 18, 2023*

³³ SI, "An Asnaf Woman Entrepreneur In The Culinary Sector" (25 September 2022, 2022). *Interview, September 25, 2023*

“In my opinion, the most challenging years in running this business have been during the last two years, namely during the COVID-19 pandemic. I consider these challenges as a path to success. I think that with my passion and faith, my business has been able to survive until now. This business is also the main source of income for me, and my family. Every month, I always set aside about 10% of the profits to donate to people in need. I will also give quarterly and annual bonuses to my employees to maintain their welfare. I want to give as much benefit as possible to others.”³⁴

The results of the interview show that all informants have many things in common, high motivation and strong religiosity. The former closely relates to their own situation like their role as the sole breadwinner, willingness to jointly provide family's needs, and effort to be economically independent. Meanwhile, among others, the latter comes in the form of a willingness to help others (*ta'āwun*) through giving charity, providing jobs, even giving foods which serve as driving factors beyond their business success. The concept of *ta'āwun* is turned out to be powerful in strengthening universal solidarity (*ukhuwwah*) through mutual assistance among involved parties.³⁵ Spiritual synergy derived from the idea of *ta'āwun* as a motivation for successful *asnāf* women entrepreneurs is deemed not only to make profitability in the form of material gain but also for humanity and benefit to others.³⁶

Another interesting point from the religiosity side is the fact that informants build *ta'āwun* attitudes along with the foundation of *istiqāmah* (sustainability). In various circumstances, for example, the

³⁴ ZU, “An Asnaf Woman Entrepreneur In The Culinary Sector” (30 September 2022, 2022).

³⁵ Suhaimi Mhd. Sarif, “Ta'awun-Based Social Capital and Business Resilience for Small Businesses,” *South East Asia Journal of Contemporary Business, Economics and Law* 7, no. 2 (2015): 24–34, <http://irep.iium.edu.my/44744/>.

³⁶ Suhaimi Mhd Sarif, “Strategic Ta'awun and Fastabiqul Khairat Partnerships for Sustainable Competitive Advantage among Small and Medium Enterprises in the Muslim World,” *Asian Academy of Management Journal* 24 (2019): 125–39, <https://doi.org/10.21315/AAMJ2019.24.S1.9>.

condition of the business they run is down or up with a lot of profit, the attitude of wanting to provide help and help to others is consistently carried out. These values are believed to be interrelated with positive politeness that emphasizes familiarity, solidarity, friendship, and good relationships between informants and all parties involved in the business they built. Additionally, according to them, the attitude of *tawakkal* or fully submitting the course of their business to Allah is the main driver of everything.

The Role of *‘āmil az-zakāh* in Supporting the Success of Asnāf Women Entrepreneurs

Zakat is one of the main pillars of Islamic religious teachings. Zakat is worship that has two dimensions at once. Zakat is not only used as a means of worship but also as a tool of improving the welfare of the weak, both religiously and economically.³⁷ With zakat, in addition to the pledge of tawhid (creed) and Prayer, a person is only valid in the ranks of Muslims and recognized Islam.³⁸ One of the important aspects in the implementation of zakat worship, both at the conceptual and practical levels, is the concept of mustahik zakat.³⁹

It is generally found that *zakat* in Indonesia has not targeted any social issues, particularly poverty.⁴⁰ Poverty is a crucial issue in

³⁷ Ramadhita, Sudirman, and Syabbul Bachri, "Model of Zakat Utilization in the Covid-19 Pandemic Era: Perspective of Maqashid Sharia," *Al-Istinbath: Jurnal Hukum Islam* 7, no. 1 (2022): 241–64, <https://doi.org/10.29240/jhi.v7i1.4462>; Hamzah, "Zakah Empowerment Optimization through Baitul Ikhtiar Cooperation as an Effort in Poverty Alleviation in Bogor Regency," *AHKAM: Jurnal Ilmu Syariah* 18, no. 1 (2018): 156–77, <https://doi.org/10.15408/ajis.v18i1.7495>.

³⁸ Yelmi Eri Firdaus, Desi Refnita, and Asep Saputra, "The Mustahik Zakat in Various Dimensions of Fiqh in Era Society 5.0," *El-Mashlahah* 11, no. 1 (2021): 13–28, <https://doi.org/10.23971/elma.v11i1.2285>.

³⁹ Muhammad al Ikhwan Bintarto et al., "Zakah and Waqf for Cryptocurrency in Islamic Law," *Al-Istinbath: Jurnal Hukum Islam* 7, no. 1 (2022): 21–38, <https://doi.org/10.29240/jhi.v7i1.4229>; Jamal Abdul Aziz, "Dekonstruksi Paradigmatik Pengembangan Zakat: Analisis Kritis Pemikiran Yusuf Al-Qaradawi," *Ijtihad: Jurnal Wacana Hukum Islam dan Kemanusiaan* 17, no. 2 (2018): 191, <https://doi.org/10.18326/ijtihad.v17i2.191-215>; Dede Rodin, "Rekonstruksi Konsep Fakir dan Miskin Sebagai Mustahik Zakat," *IJTIHAD Jurnal Wacana Hukum Islam dan Kemanusiaan* 15, no. 1 (2016): 137, <https://doi.org/10.18326/ijtihad.v15i1.137-158>.

⁴⁰ F Nurjanah, . Kusnendi, and . Juliana, "The Impact of Economic Growth and Distribution of Zakat Funds on Poverty (Survey in the Third District of West Java Province Period 2011-2016)," *KnE Social Sciences* 3, no. 13 (2019): 55, <https://doi.org/10.18502/kss.v3i13.4195>.

Indonesia and the poverty rate in Indonesia is quite high.⁴¹ Zakat management is deemed to value charity over empowerment.⁴² The distribution of zakat funds is mentioned to be useful for building fixed assets only instead of leading to more beneficial and directed innovations.⁴³ Another study said that the actual impacts of zakat have not been seen yet because it is more about spending in consumptive type.⁴⁴

However, several studies have examined the effectiveness of productive zakat for *asnāf* entrepreneurs. Research by Yaakub and Adnan, for instance, suggests that capital support affects these entrepreneurs' success.⁴⁵ Bahri determined that the *asnāf* entrepreneur program greatly affects the economic position⁴⁶ as the productive *zakat* is deemed to improve *asnāf*'s economic situation while worshipping God.⁴⁷ Another objective of *zakat* distribution program

⁴¹ Norvadewi, "Optimalisasi Peran Zakat dalam Mengentaskan Kemiskinan di Indonesia," *Mazahib: Jurnal Pemikiran Hukum Islam* 10, no. 1 (2012): 66–76, <https://doi.org/https://doi.org/10.21093/mj.v10i1.111>.

⁴² Alfany Arga Alil Fiqri and Dwi Retno Widiyanti, "The Influence of Religiosity, Age, and Income on Willingness Volunteer for Indonesian Philanthropic Institutions," *Review of Islamic Economics and Finance* 6, no. 2 (2023): 155–70, <https://doi.org/https://doi.org/10.17509/rief.v6i2>.

⁴³ Muhamad Nafik Hadi Ryandono and Ida Wijayanti, "Peran Tata Kelola Lembaga Zakat dalam Pemberdayaan Social Entrepreneur," *Jurnal Akuntansi Multiparadigma* 10, no. 1 (2019): 135–55, <https://doi.org/10.18202/jamal.2019.04.10008>.

⁴⁴ Puji Lestari, Umi Pratiwi, and Permata Ulfah, "Identifikasi Faktor Organisasional dalam Pengembangan E-Governance pada Organisasi Pengelola Zakat di Kabupaten Banyumas," *MIMBAR, Jurnal Sosial dan Pembangunan* 31, no. 1 (2015): 221, <https://doi.org/10.29313/mimbar.v31i1.1319>.

⁴⁵ Zuriyati Yaakub and Nurul Ilyana Muhd Adnan, "Success Factors of Majlis Agama Islam Melaka (MAIM) Icon Entrepreneur," *Journal of Advanced Research in Social and Behavioural Sciences* 11, no. 1 (2018): 82–93.

⁴⁶ Efri Syamsul Bahri, Juhary Ali, and Mohd Mizan Mohammad Aslam, "A Measurement Model of Successful Muslim Entrepreneur," *International Journal of Islamic Business and Economics (IJIBEC)* 5, no. 1 (2021): 25–37, <https://doi.org/10.28918/ijibec.v5i1.3611>.

⁴⁷ Yan Putra Timur et al., "Public Perception of Amil Zakat Institutions in Indonesia: Insight Discovery from Machine Learning," *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)* 9, no. 2 (2023): 373–400, <https://doi.org/10.20473/jebis.v9i2.45416>.

through *asnāf* entrepreneurs is as a form of poverty alleviation efforts so that *asnāf* can change their status to *zakat* givers (*muzakkī*).⁴⁸

The success of *asnāf* women entrepreneurs cannot be separated from the role of *'āmil az-zakāh* institutions through productive *zakat* programs and various other assistance programs. In creating a program, those institutions made a well-structured plan, including optimization of the program for *asnāf* and various efforts to support the sustainability of the program. As stated by one of the informants, YT:

“There is a supervision agenda from the *'āmil az-zakāh* institution on the business that I run, although it is not often done. The agenda is carried out at certain times only, such as Eid and the opening of the shop. Even so, communication with the management of the *'āmil az-zakāh* institution is still carried out actively through online chatting.”⁴⁹

A relatively similar statement was also made by SL that the institution only gave briefings at the beginning with a one-time intensity. SL also said that:

“The *'āmil az-zakāh* institution only provides intensive assistance once at the beginning of providing capital assistance. After that, they only conduct monitoring through chat by asking about business performance and what obstacles are faced.”⁵⁰

Instead of being passive, other respondents who are relatively new to this productive *zakat* program (still in the first 1-2 years), such as TA (50), SI (38), and ZU (50), stated that by themselves, they

⁴⁸ Mahdi Syahbandir et al., “State Authority for Management of Zakat, Infaq, and Sadaqah as Locally-Generated Revenue: A Case Study at Baitul Mal in Aceh,” *Al-Ihkam: Jurnal Hukum dan Pranata Sosial* 17, no. 2 (2022): 554–77, <https://doi.org/10.19105/AL-LHKAM.V17I2.7229>.

⁴⁹ YT, “An Asnaf Woman Entrepreneur In The Culinary Sector.” *Interview*, September 11, 2022.

⁵⁰ SL, “An Asnaf Woman Entrepreneur In The Fashion Sector.” *Interview*, September 12, 2022.

routinely report their sales progress and obstacles faced in the Whatsapp group. Other informants, SI (38) and ZU (50), also stated the same thing that they routinely report their sales progress and constraints in the Whatsapp group, where the *'āmil az-zakāh* institution will help them find solutions and address them immediately. As said by TA as follows:

“I always provide sales reports to representatives of the *'āmil az-zakāh* Institution. Because I received capital assistance from them, I feel obliged to be accountable for what I have received. In addition, I also hope that the *'āmil az-zakāh* institution also provides knowledge and experience. Because as a new entrepreneur, I still need assistance, especially those related to marketing and financial aspects.”⁵¹

Information provided by the informant implies that they still need to master more adequate and diverse abilities that they wish to get from experienced parties or trainers.⁵² For the *'āmil az-zakāh* institution, this need is urgent to fulfill for the realization of their program. Among others, the assistance can take form of, according to Nurohman, et al.⁵³ focused group discussions (FGDs), workshops, training, mentoring, and program evaluation. They all aim to help these snap entrepreneurs manage their businesses and minimize risks in a dynamic business environment. The assistance becomes a must considering that the micro business capital program is now available throughout Indonesia, not only in East Java. The institution representative also claimed that the program is more than just providing capital funds without assistance. The program also involves

⁵¹ SI, “An Asnaf Woman Entrepreneur In The Culinary Sector.” *Interview*, September 25, 2022.

⁵² Musyafa'ah et al., “The Role of Women Workers in Surabaya, East Java, Indonesia, in Meeting Families’ Needs During the Covid-19 Pandemic: A *Maqāsid Shariah* Perspective.”

⁵³ Yulfan Arif Nurohman et al., “Peningkatan Religiusitas dan Pendapatan Keluarga Melalui Ekonomi Kreatif Pada Ibu Rumah Tangga dan Generasi Muda Dikawasan Bekas Keraton Kartasura,” *Abdi Makarti* 1, no. 2 (2022): 69, <https://doi.org/10.52353/abdimakarti.v1i2.290>.

frequent meetings or mentoring to increase awareness and capacity of *asnāf* women entrepreneurs as recipients of *zakat* funds.

Apart from its widespread and slight success, an *'āmil az-zakāh* institution evaluated the program, claiming that the women's entrepreneurship program still has not been implemented optimally because it needs to provide sufficient provisions such as knowledge, assistance, and human resource development. It only provides capital in the form of money and sometimes a controlling agenda. Another institution reveals that the results of business carried out by the *asnāf* entrepreneurs were only enough to meet their daily needs while saving very few of them.

From the whole data mentioned, it is obvious that in addition to internal factors namely how the *asnāf* women entrepreneurs manage their running business while making consistent treatments implying their high motivation and religiosity, the roles of *'āmil az-zakāh* Institutions do matter. Not only do they trust them by loaning the capital to run the business, they also guide, control, and evaluate on-going process of business so that the women feel honored and involved in the whole process. Apart from the evaluation of the program, this plays a role in encouraging the entrepreneur both mentally and physically so that they can turn their status from recipients to the givers of the *zakat*.

***Asnāf* Women Entrepreneurs' Rights in Receiving and Managing Zakat for Business: An Islamic Law Perspective of Working Women**

As mentioned before, in Indonesia, there is still a strong patriarchal culture and norms where the community considers that the husband is the leader of his wife and family as well as the breadwinner. This patriarchal culture has led to the emergence of a stereotype that the role of men is more dominant over women with a separation between the public and domestic sectors for each.⁵⁴ In addition, the patriarchal ideology places women only in the domestic sphere, where their position is lower than men.⁵⁵

⁵⁴ Nur Hidayah, "Gender, Economy, and the Law: Women Entrepreneurs in Indonesian and Islamic Legal Perspectives," *Samarah* 7, no. 2 (2023): 1121-43, <https://doi.org/10.22373/sjhk.v7i2.17944>.

⁵⁵ Arifki Budia Warman et al., "Perpetuating Women's Subordination: Husband-Wife Relation in Pop Fiqh Literature," *Al-Ahwal: Jurnal Hukum Keluarga Islam* 16, no. 2 (2023): 259, <https://doi.org/10.14421/ahwal.2023.16204>.

Likewise, the conception of Islamic law has determined that the obligation to earn a living in a family is the responsibility of the husband as the head of the household. Q.S An-Nisa verse 34, which reads, "Men (husbands) are protectors of women (wives) because Allah has made some of them (men) superior to others (women), and because they (men) have provided a living" implicitly explains that physiologically and psychologically, men are obliged to protect women (wives) as well as have physical and leadership advantages in the form of physical strength, hard will and hard work in doing duties.⁵⁶

On the other hand, some argue that Islam does not limit women's desire to do things they wish, including earning a living which is still relatively considered as restricted according to Indonesian patriarchal culture. This biased opinion about the position of women has a major influence in limiting women's willingness to carry out activities outside the home, including entrepreneurship.

In fact, according to Thabathaba'i, this does not mean that the superiority of men over women can limit women's independence or freedom in doing something they like.⁵⁷ He stressed that women have individual freedom in doing something they love and want so that men have no right to obstruct these desires and passions as long as the things are not a part of bad deeds.⁵⁸ Furthermore, Yusuf Al-Qardhawi explained that as long as a woman is included in the 8 categories of *asnāf*, they have the same position and privilege as other *zakat* recipients.⁵⁹ He argues that under good management, *zakat* funds given to *asnāf* groups can be a long-term permanent solution to cope with several social problems.

⁵⁶ Isnaini Ruhul Ummiroh, Andreas Schwab, and Wawan Dhewanto, "Women Social Entrepreneurs in a Muslim Society: How to Manage Patriarchy and Spouses," *Social Enterprise Journal* 18, no. 4 (2022): 660-90, <https://doi.org/10.1108/SEJ-11-2021-0092>.

⁵⁷ Siti Robikah, "Penafsiran Ulang QS. An-Nisa [4]: 34 dalam Perspektif *Tafsīr Maqāṣidī*," *Al Dhikra | Jurnal Studi Qur'an dan Hadis* 4, no. 1 (2022): 49-66, <https://doi.org/https://doi.org/10.57217/aldhikra.v4i1.1007>.

⁵⁸ Juliana Juliana, Agus Rahayu, and Yuranita Pramudya Wardhani, "Muslimpreneur Intentions: Analysis of Family Background," *Jurnal Kajian Peradaban Islam* 3, no. 1 (2020): 10-15, <https://doi.org/10.47076/jkpi.v3i1.35>.

⁵⁹ Yusuf Qardhawi, *Hukum Zakat* (Jakarta: Lintera Antar Nusa, 2000).

A similar opinion was expressed by Hasan al-Bannâ. He mentioned that if the primary needs in the family are difficult to fulfill, women are allowed to work for the sake of their families and children. There is an interesting point beyond al-Banna's opinion that the situation is permitted when it meets requirements that Islam has determined, including avoiding, namely avoiding any possible *fitna*⁶⁰ as the things prone to occur around working women. The main condition, meanwhile, is that her work is only to fulfill primary needs, not to fulfill other needs. AL (32) and ZU (50), for example, run their businesses together with their husbands until they expand and become sources of income for their families. This implies the husband's cooperation is clearly doing business activities together.

The ability of women to build a career and work outside the home to help their husbands when experiencing difficulties in meeting family needs is also expressed in classical *fiqh* books written by Syafi'iyah school. Shafi'iyah scholars argue that when a husband experiences economic problems and delays and does not provide maintenance, then at that time, the wife may leave the house to work for a living. Likewise, if a wife experiences a condition where the husband is no longer able to work due to a condition or the husband has died, she has no other choice rather to make a living.

As stated by the informants in this study, *zakat* funds they obtained as *asnāf* are used to do business with the aim of supporting their economic family. This goodwill is kept consistently and is reflected in their answers, particularly on where they spend profits from the business. It turns out that they have three spending targets, namely reusing it as business capital, fulfilling family needs, and helping others in need. It is crystal clear that empowering women in facilitating them to run their businesses through *zakat* allocation is likely beneficial not only for their family economic but for society in general.

Working women, in this context, do not only have a positive impact on their family circle, but also on other people ranging from their employees, customers, clients, to economic actors in general.

⁶⁰ Shahnaz Khan, "The Idea of Woman in Fundamentalist Islam," *American Journal of Islam and Society* 22, no. 1 (2005): 109-12, <https://doi.org/10.35632/ajis.v22i1.1735>.

This is undeniably in line with the Islamic mission of giving as much as benefit to other people.

Conclusion

This study reveals both internal and external factors beyond the business success of *asnāf* women entrepreneurs shifting their statuses from the *zakat* recipients to givers. They run the business compassionately with high motivation and a religious attitude while committedly complying with guidance and technical steps in *mustahiq* empowerment program initiated by *‘āmil az-zakāh* Institutions they respectively cooperate with. Their choice as entrepreneurs, according to Islamic law, is a manifestation of benefiting others while relying on the fact that Islam gives women the same high position as men in working or doing business. This study has several limitations, including centered data from informants of *asnāf* women in Surabaya. *Asnāf* from urban areas such as Surabaya certainly have different characteristics and experiences from those coming from rural areas. Urban people are relatively easier to get a job and gain much more access to set up a business while rural areas do otherwise. For future study, we recommend making *asnāf* from rural areas as informants while examining the effectiveness of women empowerment programs from such *‘āmil az-zakāh* institutions.

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