

Islamic Philanthropy Transformation: Redefining *Asnāf* Zakat to Strengthen Family Resilience

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Abstract

The traditional distribution of zakat, which focuses on individual charitable aid to the eight categories of recipients (*asnāf*), is increasingly seen as less effective at addressing the multidimensional vulnerabilities of modern Muslim families. This socio-legal research underscores the necessity of repositioning zakat from a predominantly consumptive tool into a transformative mechanism for strengthening family resilience. Using Froma Walsh's Family Resilience Theory as an analytical lens, this study examines the strategic redefinition of the eight *asnāf*. The research employs a socio-legal approach, combining normative legal analysis of fiqh texts with an examination of contemporary zakat policies and practices to develop an integrative analytical framework. The findings indicate that redefining the *asnāf* enables zakat distribution to move beyond consumptive assistance toward a more integrated and preventive approach that supports multiple dimensions of family resilience, including economic stability, relational cohesion, and value reinforcement. This study proposes a family-centered zakat distribution framework, in which zakat not only fulfills basic needs but also actively strengthens systemic resilience, in line with the maqāṣid al-sharī'ah, particularly the protection of progeny (*hijz al-nasl*) and wealth (*hijz al-māl*).

Keywords: Redefinition, Zakat, *Asnāf*, Family Resilience.

I. Introduction

Zakat, as a fundamental instrument in the Islamic economic system, has a spiritual, social, and structural dimension. The distribution of zakat is regulated in the Qur'an, Surah At-Tawbah verse 60, which stipulates eight categories (*asnāf*). In the contemporary framework, zakat is understood as a core component of Islamic philanthropy aimed at achieving human welfare through the efficient and equitable allocation and distribution of resources, guided by Sharia principles.¹ Islamic philanthropy, encompassing zakat, infaq, sadaqah, and waqf, functions as an institutionalized mechanism for wealth redistribution and the realization of social justice.²

Despite the evolution of zakat practices from a consumptive approach to a productive model oriented toward economic empowerment, significant conceptual and operational gaps remain. The

¹ M. Umer Chapra, *The Future of Economics: An Islamic Perspective* (Kube Publishing Ltd, 2016), 22.

² Muhamad Fauzi and Agus Gunawan, "Hoping Of Zakat Reinforcing Philanthropy In Indonesia," *Iqtishaduna: Jurnal Ilmiah Ekonomi Kita* 11, no. 1 (June 2022): 14, <https://doi.org/10.46367/iqtishaduna.v11i1.550>.

concept of *asnāf* zakat, both in classical jurisprudence and in many contemporary institutional practices, remains predominantly oriented toward individual beneficiaries and material-economic deprivation, with a strong emphasis on curative interventions after poverty has occurred. Empirical evidence from recent studies shows that zakat distribution remains largely directed toward poverty alleviation, short-term welfare assistance, and post-disaster relief, rather than toward preventive strategies to reduce structural vulnerability or mitigate social risks.³ For instance, zakat programs in Indonesia and other Muslim-majority countries are primarily used for redistributive and consumptive purposes, such as direct cash transfers, basic needs fulfillment, and emergency responses, with limited integration into long-term preventive frameworks, including social protection, risk mitigation, and resilience-building initiatives.⁴ Furthermore, fragmented governance and a lack of integration with broader development agendas have constrained zakat institutions in shifting toward a preventive, systemic approach to social welfare. This paradigm has not systematically engaged with the dimension of family resilience, even though the family constitutes the smallest social unit and the foundation of societal stability.

This gap is evident in the absence of a clear framework for utilizing zakat funds to support preventive programs that strengthen families, such as marital counseling, parenting education, and conflict resolution initiatives. In Indonesia, for example, programs such as Family Learning Centers (*Pusat Pembelajaran Keluarga*, PUSPAGA) are services established by the Government of Indonesia, through the Ministry of Women's Empowerment and Child Protection, to support families in enhancing parenting quality and overall family well-being. frequently encounter budgetary constraints, despite their critical role in maintaining family stability and social cohesion.

Rigid interpretations of certain *asnāf* categories may exclude socially and spiritually vulnerable groups such as *mu'allaf*. Empirical studies show that converts often experience social isolation, identity-related challenges, family rejection, and limited support following conversion, while zakat assistance remains largely oriented toward short-term financial aid rather than structured psychosocial and family-based support.⁵

However, zakat distribution for the *mu'allaf* category remains predominantly focused on short-term financial assistance and dakwah-oriented activities rather than structured psychosocial support.⁶ Institutional reports further highlight that many zakat programs do not systematically provide family-based counseling or preventive interventions to address intra-household tensions after conversion.

Family-level dysfunction caused by economic stress and poor communication, both of which have been widely identified as major contributors to divorce, has not yet become a strategic target of zakat intervention. Empirical studies show that financial problems and communication breakdown are among the leading causes of marital dissolution, with a significant proportion of

³ Hulwati Hulwati et al., "zakat for humanity in disaster mitigation," *International Journal of Sustainable Development and Planning* 19, no. 5 (2024): 1932, <https://doi.org/10.18280/ijstdp.190531>.

⁴ Herlin Fauzia Safitri, Fatimatuz Zahroh, and Eko Suprayitno, "The Influence of Distribution of Zakat, Infaq and Sadaqah (ZIS) Funds and Economic Generation on the Social Welfare of the City/Regency Level in East Java in 2021-2023," *International Journal of Management Research and Economics* 2, no. 3 (June 2024): 290, <https://doi.org/10.54066/ijmre-itb.v2i3.2060>.

⁵ Taufik Taufik et al., "Social Support, Spiritual Well-Being, and Quality of Life Among Muslim Converts in Indonesia," *The Open Psychology Journal* 18, no. 1 (September 2025): e18743501397917, <https://doi.org/10.2174/0118743501397917250919095103>.

⁶ Puskas BAZNAS, "Outlook Zakat Indonesia 2024," BAZNAS Center of Strategic Studies, accessed April 29, 2026, <https://www.puskasbaznas.com/publications/books/1857-buku-outlook-zakat-indonesia-2024>.

couples citing unresolved conflict and economic pressure as key factors in divorce.⁷ Assistance allocated to *ghārimin* (debtors) and *fuqarā'* (the poor) has largely focused on stabilizing individual financial conditions, particularly through consumptive aid and short-term economic support. Empirical evidence from zakat management reports and recent studies indicates that these programs are predominantly designed to alleviate immediate financial hardship, with limited integration of family-based interventions such as strengthening household organization, communication patterns, or relational resilience.⁸

The novelty of this research lies in redefining the eight *asnāf* through Walsh's Family Resilience Theory. The framework is employed because it provides a systemic perspective on how families respond to adversity through belief systems, organizational processes, and communication patterns. This study shifts the focus of zakat analysis from individual economic deprivation toward multidimensional family vulnerability.⁹

The tangible consequences of weakened family functioning are reflected in the persistently high number of divorce cases in Indonesia, despite a recent downward trend. Data from the Religious Courts under the Supreme Court show that over the past four years (2021–2024), divorce cases have remained substantial, averaging more than 400,000 cases annually. Although the number declined from 447,743 cases in 2021 and 448,126 in 2022 to 408,347 in 2023 and 399,921 in 2024, this decrease does not necessarily indicate a structural strengthening of family resilience, as the overall magnitude remains considerable. Moreover, divorce statistics represent only one manifestation of family distress and do not capture broader dimensions of vulnerability, such as economic strain, caregiving burdens, intra-household conflict, and limited adaptive capacity. From a family resilience perspective, these factors may continue to undermine family well-being even when formal divorce rates decline. Therefore, the observed reduction in divorce cases should be interpreted cautiously and not as conclusive evidence of improved family resilience.¹⁰

Among the reported contributing factors, economic pressures represent a significant and consistently documented cause of divorce in Indonesia. Data from Supreme Court of Republik Indonesia indicate that divorce cases attributed to economic reasons declined from 113,343 in 2021 to 110,939 in 2022, then to 108,488 in 2023, and finally to 100,198 in 2024.¹¹ Although divorce cases linked to economic factors have gradually declined, economic stress remains a major contributor to marital instability, often interacting with relational and communication problems. Therefore, expanding the operational meaning of *asnāf* is essential not because divorce rates are rising, but because families continue to face interconnected vulnerabilities that require preventive and integrative zakat interventions.

Accordingly, this article addresses the following research question: how can a systematic redefinition of the eight *asnāf* of zakat, informed by Froma Walsh's Family Resilience Theory, transform zakat from a predominantly charitable mechanism into a strategic and preventive

⁷ Chunlan Guo et al., "When the Economy Breaks Down, Do Marriages Follow? Crisis Type and Family Dissolution across 83 Countries (1990–2019)," *Applied Research in Quality of Life* 21, no. 2 (April 2026): 632, <https://doi.org/10.1007/s11482-025-10540-z>.

⁸ BAZNAS, "Outlook Zakat Indonesia 2024."

⁹ James M. Duncan, Mary Elizabeth Garrison, and Timothy S. Killian, "Measuring Family Resilience: Evaluating the Walsh Family Resilience Questionnaire," *The Family Journal* 29, no. 1 (January 2021): 523–26, <https://doi.org/10.1177/1066480720956641>.

¹⁰ Mahkamah Agung Republik Indonesia, "Laporan Tahunan Peradilan Agama 2021, 2022, 2023, dan 2024," Jakarta: Direktorat Jenderal Badan Peradilan Agama, Mahkamah Agung RI, n.d.

¹¹ "Laporan Tahunan Peradilan Agama 2021, 2022, 2023, dan 2024."

instrument for strengthening Muslim family resilience? This question is grounded not in rising divorce rates but in the persistent scale and multidimensional nature of family vulnerability, where economic, relational, and psychological factors continue to interact despite recent statistical declines.

The objective of this study is to formulate a family-centered zakat distribution framework in which zakat supports preventive interventions and helps reduce divorce rates by strengthening family foundations.

This study employs a socio-legal approach, integrating normative analysis of fiqh texts with an examination of contemporary zakat practices. The article is structured as follows: the introduction outlines the research problem, followed by a discussion of *asnāf* in contemporary fiqh, an analysis of Froma Walsh's Family Resilience Framework, a section on redefining *asnāf* to strengthen family resilience, and a concluding section.

II. The Urgency of Redefining Zakat Asnāf in the Contemporary Era

The demand for a redefinition of the eight *asnāf* of zakat as stipulated in the Qur'an, Surah At-Tawbah:60, constitutes an urgent intellectual and sharia-based necessity. This urgency does not arise from any intention to alter definitive divine rulings (*qaṭ'ī*), but rather from a profound awareness of the *ijtihādī* responsibility to bridge the immutable principles of Islamic law (*thawābī*) with continuously evolving socio-economic realities (*mutaghayyirāt*).¹²

The justification for this urgency can be constructed upon three mutually reinforcing pillars of argumentation: theological–methodological reasoning, socio-economic empirical analysis, and juridical operational considerations.¹³ From a theological–methodological perspective, Islam explicitly acknowledges the dynamics of time and place (*taghayyur al-aẓminah wa al-amkinah*) as factors that influence the application of legal rulings, insofar as such adaptations do not alter foundational principles.

Yusuf Qardhawi affirms that the jurisprudence of zakat must remain living and dynamic, capable of discerning the *'illah* (effective legal cause) and the *maqāṣid* (objectives) underlying the textual provisions.¹⁴ Redefinition, therefore, constitutes a concrete manifestation of this principle, representing an effort to rediscover the essential meaning (*ḥaqīqah*) of each *asnāf* as they manifest in new forms in the modern era. To reject redefinition is tantamount to freezing the sharia within a particular historical framework, contradicting the spirit of *ijtihād* and the universal ethos of *rahmatan li al-'ālamīn*. Accordingly, the first dimension of urgency is epistemological: safeguarding the continued relevance and contextual applicability of religious understanding.

From a socio-economic perspective, the urgency of redefining the operational meaning of the *asnāf* emerges from the growing complexity of contemporary vulnerability. Although conventional poverty indicators have shown gradual improvement, various forms of multidimensional deprivation remain prevalent, including educational exclusion, limited access to healthcare, family instability, indebtedness, and social marginalization. These conditions indicate that vulnerability is no longer confined to income deprivation alone but increasingly involves interrelated economic, social, and relational disadvantages. Consequently, the classical operational interpretation of zakat

¹² Yūsuf Qaradāwī, *Fiqh Al-Zakāh: A Comprehensive Study of Zakāh Regulations and Philosophy in the Light of the Qur'an and Sunnah* (The Other Press, 2011), 253.

¹³ Yūsuf Qaradhawi, "Fiqh Awlawiyyat," Kairo: Al-Maktab al-Islami, 1999, 167, <https://www.slideshare.net/slideshow/yusuf-qaradhawi-fiqh-awlawiyyat/30118182>.

¹⁴ Yūsuf Qardlawi, *Fiqhuz-Zakat* (Bogor: Pustaka Litera Antar Nusa, 1996), 38.

recipients, which historically evolved within a predominantly subsistence-based social structure, may not fully capture the realities of contemporary hardship. This gap underscores the need to reinterpret the *asnāf* categories in a manner that remains faithful to the objectives of sharia while enabling zakat to address the structural causes of vulnerability and contribute more effectively to social justice (*iqāmat al-‘adl al-ijtimā‘i*).¹⁵

From a juridical–operational perspective, the urgency of redefining the operational meaning of the eight *asnāf* stems from the need to translate normative categories into clear, measurable eligibility criteria for contemporary zakat administration. The challenge does not stem from the normative validity of the *asnāf* categories established in Islamic law, but rather from the diversity of interpretations concerning their application to emerging forms of socio-economic vulnerability. In contemporary settings, zakat institutions frequently encounter cases that are not explicitly addressed in classical juristic discussions, including financially distressed households, single-parent families experiencing chronic vulnerability, victims of domestic violence, and individuals facing social exclusion despite not meeting conventional poverty thresholds. The absence of standardized operational indicators may lead to inconsistencies in beneficiary identification, program targeting, and resource allocation across zakat institutions. Consequently, a more systematic operational framework is required to strengthen accountability, transparency, and evidence-based decision-making while remaining consistent with the objectives of *maqāṣid al-shari‘ah*. Such a framework would enable institutions such as The National Board of Zakat Republic of Indonesia (*Badan Amil Zakat Nasional*, BAZNAS) and Amil Zakat Institution (*Lembaga Amil Zakat*, LAZ) to move beyond short-term charitable assistance (*‘atīyah*) towards empowerment-oriented interventions (*tamkīn*) that address the underlying causes of vulnerability and contribute to sustainable social development.

III. Froma Walsh’s Family Resilience Framework

The selection of Walsh’s Family Resilience Theory is grounded in the analytical objectives of this study. Unlike approaches that primarily focus on individual deprivation or structural inequality, Walsh’s framework places the family at the center of analysis and conceptualizes vulnerability as a multidimensional condition shaped by relational, organizational, and adaptive processes within the household. This perspective is particularly relevant to the redefinition of the eight *asnāf* because many contemporary forms of hardship addressed through zakat, including chronic poverty, indebtedness, caregiving burdens, family disruption, and social exclusion, are experienced collectively within family systems. Consequently, Walsh’s framework provides a more suitable conceptual foundation for identifying family-based vulnerabilities that may not be adequately captured through conventional economic indicators alone.

The Family Resilience theory, developed by Froma Walsh, represents a paradigm shift in the social sciences from a deficit-oriented approach focused on family pathology to a strengths-based approach emphasizing the family’s capacity to grow and thrive despite adversity. Walsh defines family resilience as “the family’s capacity to withstand, recover, and even emerge stronger in the face of life crises and challenges.”¹⁶ This concept views resilience not as a static trait of individual

¹⁵ Mohammad Ashfaq Khan, “The Economic And Social Impact Of Zakat In Contemporary Muslim Societies \Textbar Al-Aasar,” *Al-Aasar* 2, No. 1 (2025): 705.

¹⁶ Froma Walsh, “Family Resilience: A Developmental Systems Framework,” *European Journal of Developmental Psychology* 13, no. 3 (May 2016): 320, <https://doi.org/10.1080/17405629.2016.1154035>.

members, but as a dynamic and learnable process emerging from interactions within the family system and its broader socio-cultural context.”¹⁷ Walsh’s framework is built upon three interrelated and mutually reinforcing core processes: (a) family belief systems, (b) organizational patterns, and (c) communication processes. These pillars function as collective coping mechanisms that enable families to construct meaning in times of crisis, reorganize internal structures and resources, and manage emotional stress collaboratively.

In this study, Walsh’s Family Resilience Framework serves as the primary analytical foundation for identifying contemporary forms of family vulnerability that conventional zakat distribution frameworks may not adequately capture. While the normative basis for redefining the eight *asnāf* remains grounded in Islamic legal principles and the objectives of *maqāṣid al-sharī‘ah*, Walsh’s framework provides a systematic lens through which multidimensional vulnerabilities can be analysed and translated into operational indicators. Consequently, the framework contributes to the proposed redefinition by enabling a more comprehensive understanding of hardship that extends beyond individual economic deprivation to encompass relational, organisational, and adaptive challenges experienced within family systems. By translating Walsh’s dimensions of belief systems, organisational patterns, and communication processes into indicators of family vulnerability, this study develops a framework for reinterpreting the operational meaning of the eight *asnāf*. This approach broadens the assessment of zakat beneficiaries beyond economic deprivation alone, allowing zakat to function not only as a poverty alleviation mechanism but also as an instrument for strengthening family resilience in accordance with the objectives of *maqāṣid al-sharī‘ah*.

1. Family Belief Systems.

The family belief system functions as a cognitive and value-oriented dimension that shapes how families interpret and respond to adversity. Beyond its descriptive role, this dimension is analytically significant in identifying forms of non-material vulnerability that are often overlooked in conventional zakat frameworks, such as loss of meaning, weakened religious commitment, and psychological distress. These conditions can undermine family resilience even in the absence of acute economic deprivation.

From this perspective, indicators of spiritual fragility, loss of meaning, and weakened religious commitment provide a basis for broadening the operational interpretation of categories such as *mu‘allaf* and *fi sabilillāh*. For instance, the category of *mu‘allaf* can be understood not only in terms of formal religious affiliation but also in relation to individuals or families experiencing fragility in faith and identity, requiring structured spiritual and psychosocial support. Similarly, *fi sabilillāh* may encompass initiatives aimed at strengthening religious understanding, value formation, and moral resilience within families as part of broader efforts to preserve religion (*ḥifẓ al-dīn*).

By integrating this dimension, zakat distribution can move beyond a purely material and curative orientation toward a more preventive and transformative approach that addresses the internal belief structures sustaining family resilience. In this way, the belief system pillar operates as an analytical bridge that connects multidimensional vulnerability with a more functionally expansive interpretation of *asnāf* zakat.

¹⁷ Walsh, “Family Resilience,” 315.

2. Family Organizational Processes.

This pillar relates to the family's structure, flexibility, and resources in self-organizing to adapt. Resilient families are characterized by: (a) flexibility and adaptability, the capacity to renegotiate roles, rules, and hierarchies in response to change or stress, balancing stability and change as needed; (b) connectedness and social support, including emotional intimacy while respecting individual differences, as well as strong support networks from extended family, friends, and community; and (c) social and economic resources, the ability to mobilize and utilize external resources, including financial aid, access to services, and institutional support to alleviate the burdens of crisis.¹⁸

Analytically, this dimension highlights structural vulnerabilities at the family level, such as unstable income structures, role disintegration, weak support networks, and limited access to institutional resources. These conditions directly affect the family's capacity to function and adapt, even when individual members may not fall strictly within conventional poverty thresholds. From this perspective, indicators such as unstable livelihoods, disrupted caregiving functions, weak support networks, and limited access to resources provide a basis for broadening the operational interpretation of *fuqarā'*, *masākīn*, and *ghārimīn*. The categories of *fuqarā'* and *masākīn*, for instance, may include families whose organizational capacity is weakened by unstable livelihoods or lack of productive assets. Likewise, *ghārimīn* can be understood more broadly to include households burdened by crisis-induced or systemic debt that disrupts family stability.

3. Communication Processes

This pillar serves as a vital mechanism for coordinating the other two pillars. Clear, open, and empathetic communication enables: (a) clarity and emotional expression, allowing important information to be shared transparently and emotions such as fear, sadness, or anger to be expressed safely without fear of judgment; (b) collaborative problem-solving, involving family members in identifying issues, discussing options, and making joint decisions; and (c) constructive dialogue, including the ability to manage conflict and negotiate differences healthily.¹⁹

Analytically, this dimension highlights forms of relational vulnerability, such as chronic conflict, miscommunication, emotional disengagement, and the inability to resolve problems collectively. These conditions often constitute primary drivers of family breakdown, even in situations where economic stability is relatively maintained. From this perspective, indicators such as chronic conflict, ineffective communication, and relational breakdown provide a basis for extending the operational scope of *fī sabīlillāh* and *mu'allaf* to include family-strengthening interventions. For instance, *fī sabīlillāh* can encompass structured interventions, such as family counseling, communication training, and conflict-resolution programs, aimed at strengthening social cohesion. Similarly, *mu'allaf* may be understood to include individuals or families experiencing identity-related tensions and psychosocial distress that require guidance to maintain internal stability.

Within this analytical framework, Islamic ethical principles, such as *qaulan karīman*, *qaulan layyīnan*, and *qaulan sadīdan*, reinforce constructive communication practices. These principles are not introduced merely as normative parallels, but as culturally grounded mechanisms that enhance

¹⁸ Walsh, "Family Resilience," 317.

¹⁹ Froma Walsh, "The Concept of Family Resilience: Crisis and Challenge," *Family Process* 35, no. 3 (1996): 199, <https://doi.org/10.1111/j.1545-5300.1996.00261.x>.

the operational effectiveness of zakat-based interventions. By integrating this dimension, zakat can move beyond a purely financial role to address relational dynamics essential to sustaining family resilience.

IV. Redefining Asnaf Zakat to Strengthen Family Resilience

In the contemporary socio-religious context, family vulnerability is increasingly shaped by interconnected economic, relational, and psychosocial pressures.²⁰ Reports from the Supreme Court of Republic Indonesia indicate that economic hardship and conflict-related issues remain among the leading causes of divorce, suggesting that family fragility extends beyond material deprivation alone.²¹ Consequently, the eight *asnāf* require contextual reinterpretation so that zakat may function not only as a charitable transfer of resources but also as an instrument for strengthening family resilience.

When zakat is viewed through the lens of family resilience, it functions not merely as a charitable transfer of resources but as a mechanism for strengthening vulnerable families. While zakat has traditionally been directed toward addressing economic deprivation through the categories of *fuqarā'*, *masākīn*, and *ghārimīn*, contemporary family vulnerabilities also encompass psychosocial, relational, and social challenges. In this context, Walsh's Family Resilience Theory provides a relevant framework for reinterpreting the *asnāf*, as both perspectives recognize vulnerability as multidimensional and interconnected. Consequently, zakat may be understood as a structured instrument for enhancing family resilience across economic, social, and moral dimensions.

For instance, zakat allocated under *fī sabillillah* may be directed toward Islamic parenting education and the cultivation of *sakinah* families; zakat for *ghārimīn* can be utilized not only for debt relief but also for household financial counseling; and support for *ibn al-sabil* can be designed to restore disrupted social ties resulting from family dislocation or migration. These interventions are not merely programmatic extensions but are grounded in an analytical framework that links specific forms of family vulnerability to targeted forms of support.

By conceptualizing zakat as a transformative mechanism, zakat institutions and the wider Muslim community gain the opportunity not only to respond to poverty but also to prevent family disintegration and strengthen social functionality. Should this framework be further elaborated according to each *asnāf*, the following analysis may be presented :

1. *Faqīr*

Etymologically, *faqīr* derives from *fa-qa-ra*, referring to the “segments of the backbone,” symbolizing essential human needs.²² Classical jurists (*jumbūr al-‘ulamā'*) defined *faqīr* narrowly as a person lacking sufficient property or income to fulfill necessities such as food, clothing, and shelter.²³ This material-oriented interpretation reflected the subsistence economy and administrative limitations of early Islamic societies, where zakat distribution primarily served as *ighāthah* (immediate relief) for those in absolute poverty and hunger.²⁴ In contemporary discourse, however, the concept of *faqīr* has expanded beyond material deprivation to include

²⁰ Heather Prime, Mark Wade, and Dillon T. Browne, “Risk and Resilience in Family Well-Being during the COVID-19 Pandemic,” *American Psychologist* 75, no. 5 (July 2020): 638, <https://doi.org/10.1037/amp0000660>.

²¹ “Laporan Tahunan Peradilan Agama 2021, 2022, 2023, dan 2024.”

²² Abū Al-Qāsim Al-Ḥusain Ibn Muḥammad Al-Ragīb Al-Ashfahānī, *Mu‘jam Mufradat Alfaz al-Qur’an* (Beirut: Dar Al-Fikr, n.d.), 78, http://digilib.walisongo.ac.id/slims/index.php?p=show_detail&id=1614.

²³ Syams al-Din Muhammad b Muhammad al-Khatib al-Syarbini, *Al-Mughni al-Mubtāj* (Syarikat Maktabah wa Matba’ah Mustafa al-babi al-Halabi wa Awladih, 1958), 86.

²⁴ Qardlawi, *Fiqhuz-Zakat*, 67.

multidimensional vulnerabilities, encompassing persons with disabilities, disaster victims, individuals unable to access compulsory education, and displaced migrants or refugees lacking access to essential resources.²⁵ In program design, the categories of *faqir* and *miskin* are commonly treated as a single beneficiary group. A redefinition of the *faqir asnaf* will be discussed further following the subsection on *miskin*.

2. *Miskin*

Linguistically, *miskin* derives from *sa-ka-na*, denoting stillness or limited movement, and refers to a condition of weakness or restrained capacity.²⁶ In classical fiqh, *miskin* is distinguished from *faqir*: while the *faqir* possesses nothing, the *miskin* has some income or assets but not enough to fulfill basic needs such as food, clothing, and shelter.²⁷ This distinction reflected the socio-economic realities of early Islamic societies. It enabled zakat to function as a broader social safety net, with priority often given to the *faqir* due to greater urgency. Contemporary fiqh, however, expands the concept of *miskin* beyond material insufficiency to include individuals unable to access essential needs such as healthcare, education, adequate housing, and basic livelihood resources, including the sick, low-income families, and those unable to finance compulsory education.²⁸

The categories of *faqir* (the extremely poor) and *miskin* (the poor) constitute the most dominant *asnāf* in zakat distribution and are closely linked to the organizational dimension of family resilience. Zakat allocation to these groups supports the fulfillment of basic needs, reduces economic pressure, and helps preserve essential family functions. However, such a role cannot be fully understood through a narrow, income-based definition of poverty.

In contemporary contexts, poverty is increasingly recognized as a structural and multidimensional condition, shaped not only by insufficient income but also by limited access to education, healthcare, stable employment, and institutional support. From this perspective, *faqir* and *miskin* should be redefined not merely as individuals lacking material resources, but as families experiencing structural vulnerability that constrains their capacity to sustain functional and adaptive living systems. This includes households trapped in unstable livelihood cycles, high dependency ratios, low human capital, and restricted social mobility, where poverty tends to persist across generations.

This redefinition provides a stronger analytical basis for zakat intervention. Zakat programs may be oriented toward four interconnected approaches: basic needs fulfillment, economic empowerment, social transformation, and policy advocacy. These approaches are not simply programmatic choices but correspond to different layers of structural constraint faced by *faqir* and *miskin* families. In this framework, zakat functions not only as a means of short-term relief but also as a mechanism to disrupt structural poverty and sustainably strengthen family resilience.

Accordingly, zakat distribution in education and healthcare should be viewed as part of efforts to address structural deprivation, as families lacking access to these services remain vulnerable despite meeting basic needs. This study, therefore, redefines *faqir* and *miskin* not only in terms of

²⁵ Fitrianto Fitrianto, "Transformasi Zakat Dalam Membangun Sosioekonomi Umat Bebas Riba," *Iqtishaduna: Jurnal Ilmiah Ekonomi Kita* 2, no. 2 (December 2013): 468.

²⁶ Al-Ragīb Al-Ashfahānī, *Mu'jam Mufradat Alfaz al-Qur'an*, 157.

²⁷ Imam Muhammad bin Idris al-Syafī, *Al Umm* (Beirut: Dar Ibn Hazm, 2021), 267, <http://archive.org/details/kitab-al-umm-fiqh-fikh-fiqih-by-imam-syafii>.

²⁸ Ririn Tri Puspita Ningrum, "Analisa Metode Penetapan Kriteria Kemiskinan Dan Implikasinya Terhadap Standarisasi Mustahiq Di Indonesia," *Engagement: Jurnal Pengabdian Kepada Masyarakat* 1, no. 1 (September 2017): 97.

material poverty but also in terms of structural, functional, and intergenerational vulnerability. Within this framework, zakat functions not merely as an economic instrument but also as a normative mechanism that addresses both structural and family-level vulnerabilities by reducing economic stress and strengthening healthier communication, shared values, and relational-spiritual resilience.

3. Zakat Administrators (*'Amil*)

Linguistically, *'amil* derives from *'a-ma-la*, meaning “to work,” while in Qur’ān 9:60, *al-‘amilīn ‘alayhā* refers to those appointed to administer zakat.²⁹ Classical jurists defined the *'amil* as a state-appointed official responsible for the collection, calculation, safeguarding, and distribution of zakat, requiring competence, trustworthiness, and knowledge of zakat law. In the classical system, the *'amil* functioned individually as an extension of state authority within the *Bayt al-Māl*. In the contemporary context, however, the role has evolved into an institutional function carried out by formal zakat bodies, such as licensed zakat organizations, under modern governance systems characterized by legal regulation, organizational specialization, financial accountability, and structured management of zakat collection and distribution.³⁰

The redefinition of the *'amil asnāf* in this study does not alter their normative role as zakat administrators. Still, it expands their role as mediators of social intervention through family assessment, beneficiary guidance, and coordination of support services that connect zakat resources to multidimensional family needs. This role requires institutional capacity and tiered differentiation between administrative *'amil* and programmatic *'amil* equipped with competencies in social facilitation, financial literacy, and basic family assistance.

The feasibility of this transformation also depends on the quality of governance and public trust. In many contexts, zakat institutions face challenges related to transparency, accountability, and perceived effectiveness. Accordingly, the expanded role of *'amil* must be supported by strengthened governance mechanisms, including transparent reporting systems, measurable program outcomes, and clear ethical boundaries. Rather than weakening institutional credibility, this transformation may enhance trust by demonstrating that zakat is managed not only distributively but also in ways that have an impact.³¹

From an operational perspective, the transformation of *'amil* can be conceptualized in three stages: initiation, implementation, and evaluation. Initiation involves capacity building through structured training in family resilience, social facilitation, and program management. Implementation entails integrating family-centered programs, such as financial counseling, parenting support, and basic communication facilitation, into zakat distribution schemes, while maintaining collaboration with professional service providers where necessary. Evaluation requires the use of outcome-based indicators, including improvements in family economic stability, reduction of vulnerability risks, and enhanced social functioning, to ensure that interventions remain accountable and effective.

Within this structured framework, *'amil* are not redefined as informal counselors who replace professional roles, but rather as coordinators and facilitators of integrated support systems. This functional expansion aligns with the broader objective of zakat as a transformative instrument,

²⁹ Imam Al Mawardi, *Al-Abkam As-Sulthaniyyah: Hukum-Hukum Penyelenggaraan Negara dalam Syariat Islam* (Darul Falah, 2020), 127.

³⁰ Badan Amil Zakat Nasional (Baznas RI), *Fikih Zakat Kontekstual Indonesia* (Jakarta: BAZNAS, 2018), 43.

³¹ BAZNAS, “Outlook Zakat Indonesia 2024,” 22.

enabling it to contribute not only to poverty alleviation but also to the strengthening of family resilience in a systematic and institutionally accountable manner.

4. Muallaf

Linguistically, *mu'allaf* derives from *a-li-fa*, meaning reconciliation or affinity, while *al-mu'allafah qulubuhum* refers to "those whose hearts are reconciled".³² Classical jurists understood this category as individuals given zakat to strengthen their inclination toward Islam, including new converts and influential non-Muslims whose support or neutrality benefited the Muslim community. In this classical framework, *mu'allaf* functioned as a strategic instrument for preserving religion and social-political stability.³³ In contemporary fiqh, however, the concept has shifted toward a socio-da'wah orientation emphasizing long-term religious guidance, psychological support, and social integration for vulnerable Muslims and converts. This expanded understanding also addresses modern challenges faced by Muslim minorities, including identity preservation, Islamophobia, secularism, and spiritual alienation, through educational, media, and community-based initiatives aimed at strengthening faith (*ta'lif al-qulub*).³⁴

Within the context of family resilience, the *mu'allaf* group frequently faces multidimensional challenges during religious conversion and family formation. Empirical studies have documented difficulties related to religious adaptation, social stigma, limited institutional support, and integration into Muslim communities.³⁵ Other studies further highlight challenges associated with family acceptance, economic independence, and post-conversion adjustment.³⁶ These findings suggest that the vulnerability of *mu'allaf* extends beyond material deprivation and encompasses social, psychological, and relational dimensions.

In many cases, social pressure, stigma, and the weakening of prior social networks contribute to conditions of isolation and instability, particularly in the early stages of conversion and family restructuring. For example, Moga found that female *mu'allaf* in North Toraja frequently experienced social stigma and difficulties adapting to their new religious environment, highlighting the importance of sustained social and religious support. In such circumstances, zakat operates not only as material assistance but also as a mechanism of social and spiritual integration through mentoring, continuous religious guidance, and community inclusion programs.³⁷

By strengthening access to supportive networks and facilitating adaptive processes, zakat contributes to the stabilization of belief systems and the reconstruction of family communication patterns. Thus, the inclusion of *mu'allaf* within the *asnāf* framework reflects not only a theological category but a functional response to empirically observed identity-based, social, and relational vulnerabilities.³⁸

³² Abu al-Hasan Ali bin Muhammad bin Habib al-Mawardi, *An-Nukat Wa Al-Uyun Tafsir Al-Mawardi*, III (Lebanon: Dar Al-Kotob Al-Ilmiyah, 2012), 272.

³³ Al Juhairi Wahab, *Zakat Kajian Berbagai Mazhab* (Bandung: PT. Remaja Rosdakarya, 1995), 66.

³⁴ Al-Ragīb Al-Ashfahānī, *Mu'jam Mufradat Alfaz al-Qur'an*, 79.

³⁵ Nazihah Rusli and Firdaus Khairi Abdul Kadir, "The Challenges Encountered by Muallaf After Conversion to Islam: A Study on The Apostasy (Murtad) Cases in Malaysia," *International Journal of Academic Research in Business and Social Sciences* 12, no. 8 (August 2022): 540.

³⁶ Al Fakhri Zakirman, Musa Musa, and M. Sholeh Marsudi, "Problem Mu'allaf Thionghoa Bangka Pasca Konversi Agama," *Ri'ayah: Jurnal Sosial dan Keagamaan* 8, no. 1 (July 2023): 63, <https://doi.org/10.32332/riayah.v8i1.6609>.

³⁷ Arsih Susanti Moga, "Adaptasi, Respon, dan Stigma Terhadap Perempuan Muallaf di Desa Buntu Pepasan Toraja Utara," *Emik - Jurnal Ilmiah Ilmu-Ilmu Sosial* 8, no. 1 (2025): 22.

³⁸ Habib Ahmed and Islamic Development Bank Group, Jeddah, *Role of Zakāh and Amqāf in Poverty Alleviation*, with Islamic Research & Training Institute, Jeddah, Occasional Paper / Islamic Development Bank Group, Islamic

Within Froma Walsh's family resilience framework, zakat interventions for *mu'allaf* are closely related to the belief systems pillar, in which *mu'allaf* are understood not merely as new converts to Islam but as individuals experiencing identity-based and relational vulnerability during religious transition and social realignment. In this context, zakat strengthens meaning-making, hope, religious self-confidence, and communication processes through community integration and adaptive support networks, especially when *mu'allaf* face social rejection, weakened family relationships, and psychological stress despite economic stability. These conditions demonstrate that vulnerability among *mu'allaf* is not limited to material hardship, but also includes relational and identity disruptions that may trigger emotional strain and marital instability. Therefore, zakat distributed through religious mentoring, psychosocial assistance, and facilitated social integration, rather than solely as financial aid, can significantly strengthen family resilience.

This operates through a set of interconnected mechanisms. Religious mentoring reinforces belief systems by providing meaning, guidance, and identity stability, psychosocial support reduces emotional stress and enhances coping capacity, and community integration rebuilds social support networks that are often disrupted during conversion. Empirical studies on *mu'allaf* indicate that access to religious guidance and supportive communities significantly improves adaptation and reduces social isolation.³⁹ Through these pathways, zakat contributes not only to individual well-being but also to the stabilization of family relationships and communication processes. When zakat is allocated to address identity-based vulnerability, rebuild social support networks, and provide structured guidance, it logically contributes to the strengthening of belief systems and communication processes within families. Accordingly, within this socio-legal perspective, zakat functions not merely as a form of financial redistribution but as a legitimate instrument for reinforcing family resilience in line with the objectives of Islamic law.

5. *Riqāb*

Linguistically, *riqāb* is the plural of *raqabah* (neck), later used metaphorically to denote slaves under the control of their masters.⁴⁰ In classical fiqh, *riqāb* referred to slaves eligible for zakat assistance aimed at emancipation, including supporting *mukātab* slaves, purchasing slaves for liberation, and ransoming Muslim captives.⁴¹ In contemporary fiqh, although formal slavery has been abolished, the underlying objective of *riqāb*, liberating individuals from coercion and loss of autonomy, remains relevant. Consequently, the concept has been reinterpreted to include forms of modern slavery such as human trafficking, forced labor, and debt bondage, reflecting the broader Islamic principles of human dignity and freedom.⁴²

Historically, the *asnāf riqāb* referred to the liberation of enslaved individuals from systems of bondage. In contemporary social contexts, however, the meaning of *riqāb* may be understood more broadly as efforts to free individuals or families from structural and social oppression that deprives them of dignity and fundamental freedoms. Such forms of oppression, including domestic violence, sexual violence, human trafficking, and economic exploitation, clearly fall within the

Research & Training Institute 8 (Jeddah: Islamic Development Bank Group, Islamic Research & Training Institute, 2004), 17.

³⁹ Zakirman, Musa, and Marsudi, "Problem Mu'allaf Thionghoa Bangka Pasca Konversi Agama," 63.

⁴⁰ Al-Ragīb Al-Ashfahānī, *Mu'jam Mufradat Alfaz al-Qur'an*, 45.

⁴¹ Qaraḍāwī, *Fiqh Al-Zakāh*, 87.

⁴² Zainuddin Zainuddin, "Pemaknaan Ulang Ar Riqab Dalam Upaya Optimalisasi Fungsi Zakat Bagi Kesejahteraan Umat," *Jurnal Hukum Ius Quia Iustum* 25, no. 3 (September 2018): 614, <https://doi.org/10.20885/iustum.vol25.iss3.art9>.

domain of criminal law and must be addressed through formal legal enforcement. In particular, economic abuse has been identified as a distinct and systematic form of coercion, involving control over financial resources, restriction of economic autonomy, and the creation of dependency that limits victims' capacity to act.⁴³

Within this context, zakat cannot function as a substitute for criminal justice mechanisms. Rather, in the *riqāb* framework, zakat operates as a complementary social instrument that addresses the economic dimensions of oppression, which often prevent victims from accessing legal protection. Empirical findings indicate that economic dependency is a major barrier for victims seeking to leave abusive environments or pursue legal action. For example, Johnson found that economic abuse frequently creates financial dependence, restricting survivors' ability to leave abusive relationships and achieve independence.⁴⁴ Therefore, zakat interventions such as temporary financial support, access to safe housing, and livelihood assistance can reduce structural dependency and strengthen victims' capacity to seek justice and rebuild family stability. In this sense, zakat contributes to the restoration of dignity and autonomy while complementing, rather than replacing, formal criminal justice mechanisms.⁴⁵

From the perspective of family resilience theory as articulated by Froma Walsh, zakat for the *riqāb* category is closely associated with two core pillars: organizational patterns and communication processes. Families experiencing internal oppression, such as domestic violence, often face role disorganization, unequal power relations, and dysfunctional communication. Such conditions fall within the domain of criminal law and must be addressed through formal legal mechanisms. Zakat, therefore, cannot be positioned as a solution, but as a complementary instrument that reduces economic dependency and enables victims to access legal protection and restore family stability. Well-designed zakat interventions can support family restructuring by providing basic protection, temporary stability, and safe spaces that foster more equitable and supportive communication patterns.⁴⁶

By way of illustration, Johnson et al. found that survivors of domestic violence frequently experience housing insecurity, financial instability, and psychological distress after leaving abusive relationships.⁴⁷ In many cases, mothers with dependent children are particularly vulnerable due to economic dependency and limited access to support systems. These findings demonstrate that the risks described are not hypothetical but reflect documented patterns in the literature.⁴⁸ In such cases, *riqāb* zakat distributed as temporary shelter, legal assistance, and job skills training can serve as an initial recovery mechanism.

These interventions do not aim to resolve criminal acts, which remain within the domain of state law enforcement, but to address the economic and social constraints that often prevent victims from accessing legal protection. Within this framework, zakat serves as a complementary instrument that reduces financial dependence, provides temporary stability, and enables victims to

⁴³ Adrienne E. Adams and Cris M Sullivan, "Development of the Scale of Economic Abuse," *Sage Publications*, ahead of print, 2008, 66, <https://doi.org/10.1177/1077801208315529>.

⁴⁴ Laura Johnson et al., "Examining the Impact of Economic Abuse on Survivors of Intimate Partner Violence: A Scoping Review," *BMC Public Health* 22, no. 1 (May 2022): 1016, <https://doi.org/10.1186/s12889-022-13297-4>.

⁴⁵ Qaraḍāwī, *Fiqh Al-Zakāh*, 98.

⁴⁶ Froma Walsh, "Family Resilience: A Dynamic Systemic Framework," in *Multisystemic Resilience: Adaptation and Transformation in Contexts of Change*, ed. Michael Ungar (Oxford University Press, 2021), 118, <https://doi.org/10.1093/oso/9780190095888.003.0015>.

⁴⁷ Johnson et al., "Examining the Impact of Economic Abuse on Survivors of Intimate Partner Violence," 1016.

⁴⁸ Adams and M Sullivan, "Development of the Scale of Economic Abuse," 34.

pursue legal remedies and recovery. Accordingly, the contribution of zakat to family resilience can be understood as a normative consequence of its role in restoring autonomy and stabilizing post-crisis family conditions.

6. *Gharimīn* (Indebted Families)

Linguistically, *ghārim* derives from *gha-ra-ma*, meaning loss or financial burden, and in fiqh refers to a person burdened by debt.⁴⁹ Classical jurists distinguished between debt incurred for legitimate personal needs and debt undertaken for public reconciliation or communal benefit.⁵⁰ In this framework, zakat functioned as a mechanism to relieve hardship and maintain social cohesion, while limiting assistance to those genuinely unable to repay. In contemporary fiqh, the concept of *ghārim* has expanded beyond individual debt to include structurally vulnerable debtors affected by unequal financial systems, exploitative lending, healthcare costs, educational burdens, and predatory online loans. Accordingly, zakat is understood not merely as debt relief, but also as a means of restoring economic stability, preventing recurring indebtedness, and supporting sustainable socio-economic reintegration.⁵¹

The *gharimīn* category includes individuals or families burdened by debt incurred not for immoral purposes, but due to urgent needs or legitimate social obligations.⁵² Within family life, debt often arises in response to children's educational expenses, emergency healthcare needs, or unexpected economic shocks. In the absence of adequate social protection mechanisms, debt pressure may evolve into prolonged psychological stress, exacerbate intra-family tensions, and, in certain cases, contribute to household instability, including severe conflict and divorce. In this context, zakat allocated to *gharimīn* can serve as a structural intervention that helps families transition from financial crisis to recovery.⁵³

Within the family resilience framework, zakat for *gharimīn* is not limited to individuals with personal debt obligations. Still, it is redefined to include households experiencing structural debt vulnerability that disrupts family functioning and stability. From this perspective, debt is not merely a financial liability, but a condition that can distort family roles, decision-making, and resource management. Accordingly, zakat intervention functions to restore organizational patterns by alleviating debt pressure, enabling families to regain control over their internal structures. In addition, this support may reinforce belief systems by fostering social solidarity, while creating conditions that facilitate more stable and constructive communication within the family.

Furthermore, the redefinition of *gharimīn* in this study extends beyond debt repayment by incorporating a preventive approach that addresses structural household vulnerability. *Gharimīn* are understood not only as those already burdened by debt, but also as families at risk of recurring indebtedness due to limited financial literacy and economic instability. Accordingly, zakat is redefined as an integrated intervention through financial education, household budgeting assistance, and capacity-building programs that strengthen income resilience and family stability. Unlike conventional productive zakat, which focuses mainly on income generation, this approach

⁴⁹ Al-Ragīb Al-Ashfahānī, *Mu'jam Mufradat Alfaz al-Qur'an*, 88.

⁵⁰ Abu Zakaria Muhyiddin Yahya bin Syaraf an-Nawawi, *Al-Majmu' Syarah al-Muhadzdzab* (Beirut: Dar Al-Fikr, 2022), 327, <http://archive.org/details/al-mughni-syarah-al-muhudzdzab>.

⁵¹ Rose Abdullah and Abdurrahman Raden Aji Haqqi, "Zakah for Asnaf Al-Gharimun in Brunei Darussalam: Concepts and Practices?" *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 9, no. 2 (May 2017): 250, <https://doi.org/10.15408/aiq.v9i2.5092>.

⁵² Qaraḍāwī, *Fiqh Al-Zakāh*, 39.

⁵³ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern* (Jakarta: Gema Insani Press, 2002), 119, <https://books.google.co.id/books?id=a6o2sAU07XkC&printsec=copyright#v=onepage&q&f=false>.

targets the root causes of debt dependency and positions zakat not merely as short-term financial relief but also as a preventive mechanism against recurring debt cycles.

7. *Fī sabīlillāh*

Linguistically, *fī sabīlillāh* means “in the path of Allah,” originally referring to efforts undertaken for the sake of God.⁵⁴ In classical fiqh, this category was narrowly interpreted to support fighters engaged in jihad who did not receive state salaries, with zakat allocated to military needs such as equipment and subsistence. This interpretation reflected the historical context in which military defense was the primary collective concern of Muslim societies. In contemporary fiqh, however, *fī sabīlillāh* has been broadened through a *maqāṣid*-oriented approach to include all collective efforts aimed at preserving religion and promoting public welfare. Accordingly, zakat may support education, da‘wah, social welfare, institutional development, community empowerment, and other initiatives that strengthen the resilience and welfare of Muslim societies, provided they align with the objectives of sharia and serve clear public benefit.⁵⁵

The family is a fundamental social unit in the formation and continuity of Islamic civilization and thus holds a strategic position in social struggle (*jihad ijtīmā’ī*) and community development.⁵⁶ In contemporary zakat jurisprudence, the category of *fī sabīlillāh* is no longer narrowly understood as support for military activities. Still, it has been expanded to encompass a wide range of efforts promoting da‘wah, education, and socio-religious development. This expanded interpretation creates space for utilizing *fī sabīlillāh* zakat in family-strengthening programs as the primary foundation for building an empowered and ethical society.

From a family resilience perspective, *fī sabīlillāh* zakat may be directed toward programs such as sakinah family training, Islamic parenting guidance, and the strengthening of religious education within the household. This operates through a structured pathway: training modules build shared belief systems and parenting skills; guided sessions facilitate problem-solving and role alignment; and follow-up mentoring ensures the application of these practices in daily life. In implementation, such programs can be delivered through short courses, group workshops, and periodic mentoring integrated into zakat schemes, with measurable outputs such as participation, skill acquisition, and improvements in family functioning. Through this mechanism, zakat supports not only religious instruction but also the development of adaptive family capacities. This approach positions zakat not merely as material assistance but as an instrument of transformation through knowledge, oriented toward reinforcing family values, life vision, and reflective capacity. By strengthening knowledge and spirituality, *fī sabīlillāh* zakat has the potential to enhance the long-term foundations of family resilience.⁵⁷

According to family resilience theory, *fī sabīlillāh* zakat interventions are strongly associated with the belief systems pillar, as they reinforce spiritual meaning and value orientation in navigating life challenges. In many cases, family crises are triggered not only by economic constraints but also by weakened shared values, diminished collective goals, and unclear parenting direction. Empirical research in family studies shows that breakdowns in family belief systems and parenting practices

⁵⁴ Al-Ragīb Al-Ashfahānī, *Mu’jam Mufradat Alfaz al-Qur’an*, 95.

⁵⁵ Mustafā Mat Jubri @. Shamsuddin, Mohd Fuad Md Sawari, and Mohamad Sabri Zakaria, “Redefining Asnaf Fī Sabīlillah: Contemporary Interpretations and Zakat Distribution Practices in Islamic Banking and Finance Institutions (IBFIs),” *Journal of Islamic Finance* 14, no. 1 (March 2025): 51.

⁵⁶ Qaraḍāwī, *Fiqh Al-Zakāh*, 131.

⁵⁷ Didin Hafidhuddin, *Zakat Dalam Perekonomian Modern*, 57.

are strongly associated with family instability, conflict, and reduced resilience.⁵⁸ These findings indicate that non-economic factors play a critical role in shaping family vulnerability and crisis dynamics. Moreover, *fi sabillillah*-based programs that emphasize Islamic family communication training and spiritual guidance may strengthen communication processes, a critical prerequisite for adaptive and supportive family relationships.⁵⁹

For example, Sun in a longitudinal study involving 2,473 adolescents, found that parent–adolescent conflict persisted as a significant source of family tension and was closely associated with maladaptive communication patterns and parental psychological control.⁶⁰ These findings suggest that family instability may arise from relational dynamics even in the absence of severe economic deprivation.⁶¹ These findings show that family crises often emerge from relational and psychosocial dynamics rather than material deprivation alone. In such contexts, *fi sabillillah* zakat programs designed as Islamic family communication training, parenting accompaniment, or family reflection activities may serve as entry points for relational improvement. These interventions may help families rebuild a shared vision, enhance the quality of interactions, and foster more meaningful caregiving environments. However, their effectiveness remains dependent on social context and program design.

8. *Ibn al-sabil*

Linguistically, *Ibn al-Sabil* means “the son of the road,” referring to a traveler stranded during a journey. In classical fiqh, it denoted travelers who lost access to provisions and financial support, even if they were wealthy in their homeland.⁶² This category reflected the socio-economic realities of early Muslim societies, where trade and long-distance travel involved significant risks and limited institutional protection.⁶³ In contemporary fiqh, the concept has been broadened to encompass various forms of mobility-related vulnerability, including stranded migrant workers, refugees, displaced persons, and others lacking financial, legal, or social protection during travel or displacement. This reinterpretation is grounded in a maqāṣid-oriented approach aimed at alleviating hardship and protecting human dignity, while remaining subject to clear criteria of vulnerability and public benefit.⁶⁴

Classically, *Ibn al-Sabil* refers to travelers who have exhausted their provisions during a journey. In contemporary social contexts, this category may be extended to include impoverished migrant families, displaced workers, and refugee households who are cut off from resources, social networks, and institutional protection. This group differs fundamentally from *faqir* and *miskin*. While the latter are defined by chronic economic deprivation, *Ibn al-Sabil* is characterized by situational vulnerability stemming from mobility and dislocation, in which individuals or families may possess resources in their place of origin but are unable to access them due to displacement.

⁵⁸ Paul R. Amato, “Research on Divorce: Continuing Trends and New Developments,” *Journal of Marriage and Family* 72, no. 3 (June 2010): 659, <https://doi.org/10.1111/j.1741-3737.2010.00723.x>.

⁵⁹ Walsh, “Family Resilience,” ed. Ungar, 222.

⁶⁰ Liping Sun et al., “More Control, More Conflicts?” Clarifying the Longitudinal Relations between Parental Psychological Control and Parent-Adolescent Conflict by Disentangling between-Family Effects from within-Family Effects,” *Journal of Adolescence* 93 (2021): 215, <https://doi.org/10.1016/j.adolescence.2021.11.004>.

⁶¹ Amato, “Research on Divorce,” 662.

⁶² Mawardi, *Al-Ahkam As-Sulthaniyyah*, 79.

⁶³ Qaraḍāwī, *Fiqh Al-Zakah*, 155.

⁶⁴ Abdulmajid Obaid Hasan Saleh, Azman Mohd Noor, and Younis Sawalhi, “Considering the Maqasid Al-Shariah (Objectives of Shariah) in Contemporary Zakat Collection and Distribution,” *At-Tajdid - Intellectual Refereed Journal*, July 31, 2024, 370.

This distinction preserves the classical principle while allowing contextual expansion, positioning *Ibn al-Sabil* as a category that addresses temporary disruption of access rather than permanent poverty.⁶⁵ Families subjected to forced mobility or migration are particularly vulnerable to role disorientation, disrupted internal communication, and social alienation from communities that previously supported their livelihoods.

Within Froma Walsh's family resilience framework, zakat for *Ibn al-Sabil* is especially relevant to the pillars of organizational patterns and communication processes. Temporarily targeted zakat interventions that encompass economic support, social accompaniment, and facilitated access to public services may help families rebuild adaptive internal structures and restore supportive communication patterns. This is carried out through a structured mechanism: short-term financial assistance addresses immediate needs; case-based social accompaniment provides guidance and monitoring; and referral systems connect families to relevant public services such as housing, healthcare, and legal aid. Through this coordinated approach, zakat interventions function to stabilize family conditions and enable recovery in situations of displacement.⁶⁶

For example, a study on the reintegration of Indonesian migrant workers found that many returnees experienced unstable income, financial precarity, and difficulties rebuilding their livelihoods after overseas employment ended, highlighting the economic and social challenges of return migration.⁶⁷ In Indonesia, reports from The Indonesia Migrant Workers Protection Board (*Badan Perlindungan Pekerja Migran*) Indonesia also document that returning migrant workers commonly face economic vulnerability and difficulties in social reintegration after termination of overseas employment. These findings demonstrate that the vulnerabilities described are empirically documented rather than hypothetical.⁶⁸ Through the use of *Ibn al-Sabil* zakat, such families may receive transitional cash assistance, educational support for children, and social accompaniment to support community reintegration. These interventions are not merely curative; they also serve to restore family resilience, enabling families to resume their social, economic, and psychological functioning more stably and sustainably.

V. Conclusion

This study demonstrates that the contemporary reinterpretation of the eight zakat *asnāf* can be analytically linked to forms of family vulnerability identified in Froma Walsh's family resilience framework, particularly regarding belief systems, organizational patterns, and communication processes. The findings indicate that the classical understanding of several *asnāf*, such as *gharimīn*, *ibn al-sabil*, *fī sabilillāh*, and *mu'allaf*, may be contextually expanded without negating their normative foundations by addressing structural debt vulnerability, migration-related dislocation, psychosocial instability, and religious-social integration in contemporary Muslim family life. In this regard, zakat is positioned not merely as a charitable transfer mechanism but as a socially embedded instrument that supports family stability and adaptive capacity.

⁶⁵ Qaradāwī, *Fiqh Al-Zakāh*, 169.

⁶⁶ Walsh, "Family Resilience," ed. Ungar, 231.

⁶⁷ Ro'fah et al., "Reintegration Of Indonesian Migrant Workers: Economic And Social Challenges In Post-Migration Contexts," *IDACON - International Da'wah Conference*, December 19, 2025, 165.

⁶⁸ "KP2MI | Kementerian Pelindungan Pekerja Migran Indonesia/Badan Pelindungan Pekerja Migran Indonesia," KP2MI, accessed May 7, 2026, <https://kp2mi.go.id/statistik-detail/data-penempatan-dan-pelindungan-pekerja-migran-indonesia-periode-januari-desember-2025>.

The study also suggests important implications for contemporary zakat governance. Zakat institutions may develop more family-responsive approaches through integrated interventions that combine economic assistance, social accompaniment, educational support, and community-based empowerment programs. Such an approach could enable zakat distribution to contribute not only to poverty alleviation but also to strengthening social resilience and family functioning amid rapidly changing social conditions.

Nevertheless, this study remains conceptual and normative in nature and does not empirically measure the effectiveness of family resilience-oriented zakat interventions in specific institutional settings. Accordingly, the arguments presented should be understood as a theoretical framework for policy and academic development rather than as definitive empirical conclusions.

Future research may therefore focus on the empirical assessment of family-based zakat programs, comparative studies across zakat institutions and Muslim societies, and the development of measurable indicators that link zakat distribution to family resilience outcomes. Such studies would contribute to a more evidence-based and operational model of zakat governance in contemporary Muslim societies.

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