

Zakat as a Social Protection Instrument for Women and Child Victims of Violence in Indonesia: A Fiqh Al-Zakāh and Maqāṣid Al-Sharī‘Ah Perspective

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Abstract: Violence against women and children remains a structural social-protection challenge in Indonesia because its consequences extend beyond bodily harm to psychological trauma, loss of income, debt, housing insecurity, interrupted education, legal costs, and social exclusion. This article examines the normative and institutional feasibility of positioning zakat as a complementary social protection instrument for women and child victims of violence. It combines doctrinal analysis of Qur’ān 9:60, classical and contemporary fiqh al-zakāh, and maqāṣid al-sharī‘ah with secondary analysis of Indonesia’s 2024 National Women’s Life Experience Survey (SPHPN) and National Survey on the Life Experiences of Children and Adolescents (SNPHAR), as well as the national legal framework on zakat management and victim recovery. The evidence shows a substantial gap between the prevalence of violence and victims’ access to formal services. In 2024, one in four Indonesian women aged 15–64 had experienced physical and/or sexual violence during her lifetime; among children aged 13–17, 50.78% had experienced at least one form of violence during their lifetime and 33.64% during the preceding twelve months. Although awareness of services has improved, actual reporting and receipt of services remain very low. The article argues that eligible victims may receive zakat under al-fuqarā’, al-masākīn, al-ghārimīn, and, under a disciplined contemporary interpretation, fī sabīlillāh; certain cases of coercive captivity and trafficking may also engage the emancipatory rationale of al-riqāb. A maqāṣid-based approach connects such allocation to protection of life, dignity, intellect, lineage/family, and property. The article proposes a survivor-centred Zakat-Based Integrated Recovery Model linking zakat institutions with UPTD PPA, social services, health providers, legal-aid organizations, shelters, and child-protection actors. Zakat should complement, not replace, state obligations, and must be delivered through confidential assessment, safeguarding, sharia supervision, case management, and outcome-based accountability.

Keywords: zakat; violence against women; child protection; Islamic social finance; *fiqh al-zakāh*; *maqāṣid al-sharī‘ah*; social protection; Indonesia.

Introduction

Violence against women and children is not only a criminal-justice or public-health issue; it is also a social-protection emergency. Survivors commonly face intertwined risks: physical injury, trauma, loss of livelihood, debt incurred for treatment and litigation, displacement from the household, interrupted schooling, and continuing dependence on perpetrators. These risks are especially acute where violence is embedded in unequal power relations and where the survivor’s access to family assets, employment, documentation, transportation, or digital communication is restricted.

Indonesia has strengthened its legal architecture through Law No. 12 of 2022 on Sexual Violence Crimes, which recognizes victims’ rights to handling, protection, recovery, restitution, and coordinated services. In parallel, Law No. 23 of 2011 on Zakat Management gives zakat a statutory institutional framework and defines its management as the planning, implementation, and coordination of collection, distribution, and utilization. The two regimes have generally developed on separate tracks. This article explores the normative and operational bridge between them: whether and how zakat may finance survivor-centred recovery while preserving the state’s primary responsibility and the doctrinal limits of the eight zakat beneficiary categories (aṣnāf).

The article improves upon earlier discussions in three respects. First, it replaces general claims about rising reported cases with nationally representative 2024 prevalence data and distinguishes prevalence from administrative reporting. Second, it expands the fiqh analysis beyond a single category of beneficiary and develops a needs-to-aṣnāf classification. Third, it translates maqāṣid reasoning into an implementable institutional model with eligibility screening, safeguarding, referral, financing windows, and measurable recovery outcomes.

Method

The study addresses four questions: (1) Under which aṣnāf may women and child victims of violence qualify as zakat beneficiaries? (2) How does maqāṣid al-sharī‘ah support survivor recovery without dissolving the textual boundaries of Qur’ān 9:60? (3) What do recent Indonesian data reveal about the scale of violence and the service-access gap? and (4) What institutional design can enable zakat organizations to complement the national

protection system effectively and ethically?

This is a qualitative doctrinal and policy-oriented study. The doctrinal component examines Qur'ān 9:60, the concepts of poverty, need, debt, emancipation, and public struggle in *fiqh al-zakāh*, and the *maqāṣid* dimensions of life, dignity, intellect, family, and property. The policy component undertakes secondary analysis of SPHPN 2024 and SNPHAR 2024 materials supplied for this study, together with Indonesian legislation on zakat and victim recovery. Survey figures are used descriptively, not as causal estimates. Administrative case counts are treated as reported cases rather than prevalence because stigma, fear of perpetrators, distrust of authorities, normalization of violence, and limited service access generate substantial underreporting.

Results and Discussion

1. The Empirical Case: Violence and the Protection Gap in Indonesia

SPHPN 2024 surveyed 14,240 households across 38 provinces and combined quantitative analysis with qualitative interviews involving survivors, community and religious leaders, UPTD PPA representatives, and adult men. Its central finding is that, despite a decline in some indicators relative to 2021, violence remains widespread: one in four women aged 15–64 had experienced physical and/or sexual violence during her lifetime. The prevalence of physical and/or sexual violence in the preceding year was 5.7%, compared with 6.6% in 2021 and 10.4% in 2016. The lifetime prevalence was 16.3% in 2024, broadly similar to 16.5% in 2021 but lower than 28.3% in 2016. The broader profile of intimate-partner violence includes emotional violence, economic violence, and restriction of activities, showing that survivors' needs cannot be reduced to emergency medical treatment alone.

Administrative records illustrate the reporting burden but not the total incidence. SIMFONI PPA recorded 26,328 cases of violence against women in 2024. The presentation materials explicitly identify shame, stigma, fear of perpetrators, distrust of law-enforcement institutions, normalization of violence, and lack of knowledge about services as drivers of underreporting. Consequently, financing mechanisms tied only to police reports or court proceedings will exclude many survivors who have immediate protection and recovery needs.

The child-protection evidence is equally urgent. SNPHAR 2024 used a nationally stratified household survey design and targeted 15,120 respondents. It estimates that 11.5 million children, or 50.78% of children aged 13–17, had experienced at least one form of violence during their lifetime; 7.6 million, or 33.64%, had experienced violence in the preceding twelve months. Lifetime prevalence was 18.47% for physical violence, 45.43% for emotional violence, and 8.57% for sexual violence. For the preceding twelve months, the corresponding rates were 9.08%, 29.97%, and 4.15%. Girls reported a higher overall twelve-month prevalence (36.31%) than boys (31.11%).

Knowledge of services does not translate into effective access. Among children experiencing physical violence, 80.10% of boys and 84.99% of girls knew of services, but only 4.62% and 4.51%, respectively, obtained services. For emotional violence, 78.08% of boys and 82.06% of girls knew of services, while only 3.46% and 3.62% received them. For sexual violence, approximately 72% knew of services, yet only 0.52% of boys and 4.35% of girls received services. These figures reveal a financing and access bottleneck after awareness: transportation, confidentiality, caregiver consent, fear, service availability, and economic dependence can prevent actual uptake.

Table 1. Selected 2024 indicators and their social-protection implications

Indicator	2024 finding	Implication for zakat-supported recovery
Women experiencing physical and/or sexual violence during lifetime	1 in 4 women aged 15–64	Large potential need; eligibility must be assessed by material condition and <i>aṣnāf</i> , not victim status alone.
Reported violence against women (SIMFONI PPA)	26,328 cases	Reported cases are a minimum service caseload, not prevalence; low-threshold confidential access is necessary.
Children aged 13–17 experiencing any violence during lifetime	50.78% (about 11.5 million)	Child-sensitive case management and support for non-offending caregivers are essential.
Children aged 13–17 experiencing any violence in past 12 months	33.64% (about 7.6 million)	Recovery financing must include recurrent and preventive support, not only one-off emergency grants.
Service receipt after physical	About 4.5% for both boys and	Awareness alone is insufficient;

violence	girls	fund transport, accompaniment, documentation, and referral completion.
Service receipt after sexual violence	0.52% boys; 4.35% girls	Acute access gap requires confidential clinical, psychosocial, legal, and protection pathways.

2. Fiqh al-Zakāh: Locating Survivors within the Eight Aṣnāf

Qur’ān 9:60 restricts zakat distribution to eight categories. A sound legal argument should therefore avoid declaring ‘victims of violence’ a ninth category. Victimization is a condition that may produce one or more legally relevant statuses. Eligibility must be established case by case through the survivor’s economic situation, debt burden, displacement, coercion, and recovery needs.

Al-Fuqarā’ and al-Masākīn: Loss of Basic Security

A survivor may become poor or needy when violence causes loss of employment, confiscation of income, exclusion from the family home, denial of maintenance, or the need to relocate urgently. Zakat may then cover food, clothing, safe accommodation, transport, communication, schooling, childcare, and livelihood restoration. The relevant test is inability to meet recognized basic needs, not whether the survivor was poor before the violence. This dynamic understanding is particularly important for middle-income women who suddenly lose access to jointly controlled assets or for children whose non-offending caregiver must leave the household.

Al-Ghārimīn: Debts Arising from Survival and Recovery

Medical treatment, psychological therapy, legal representation, relocation, unpaid rent, emergency borrowing, and replacement of identity documents may push survivors into debt. Where the debt was incurred for lawful and necessary purposes and cannot be repaid without undermining basic needs, the survivor may qualify as al-ghārim. Payment may be made to the survivor or, where appropriate and with informed consent, directly to a hospital, landlord, school, or other creditor. Safeguards are needed to prevent zakat from indirectly relieving perpetrators of legal maintenance or restitution obligations.

Fī Sabillillāh: A Carefully Bounded Contemporary Reading

Classical jurists differed over the scope of fī sabillillāh, and many restricted it to military struggle. Contemporary scholarship has sometimes extended the category to organized efforts that defend religion, justice, and the public good. Under this broader approach, individual survivors should not automatically be placed in fī sabillillāh when the categories of poverty, need, or debt already apply. Rather, the category may support qualified programs whose direct purpose is to protect life and dignity, such as emergency rescue, legal advocacy, specialized counselling, safe shelters, and community-based prevention, provided that the zakat institution’s sharia board adopts and documents the interpretation. The broader interpretation must remain disciplined, transparent, and subordinate to the explicit aṣnāf framework.

Al-Riqāb and Coercive Captivity

The classical category al-riqāb concerns emancipation from slavery. Some contemporary applications invoke its emancipatory rationale for persons trapped in trafficking, forced labour, debt bondage, or severe coercive control. This analogy is strongest where the survivor’s liberty is concretely constrained and funds are used for release, safe extraction, documentation, repatriation, or reintegration. Because the extension is contested, it should be used only under explicit sharia-governance approval and should not displace clearer eligibility under poverty, need, or debt.

Amil Expenditure and the Distinction between Beneficiary Support and Institutional Costs

Case identification, verification, disbursement, monitoring, and sharia compliance may be funded within the lawful amil allocation. However, specialized services delivered to survivors should be allocated to the relevant beneficiary category or financed from non-zakat funds where doctrinal attribution is uncertain. A mixed-fund architecture—zakat, infaq, ṣadaqah, waqf returns, corporate social responsibility, and public budgets—allows institutions to respect zakat restrictions while maintaining comprehensive services.

3. Maqāṣid al-Sharī‘ah as a Framework for Recovery

Maqāṣid al-sharī‘ah does not replace the textual aṣnāf; it explains why a lawful allocation matters and guides the design of effective assistance. Violence threatens multiple essential interests simultaneously. Protection of life (ḥifẓ al-nafs) requires safety planning, healthcare, and suicide-risk and trauma support. Protection of intellect (ḥifẓ al-‘aql) supports psychological care, continuity of education, and recovery from coercive control. Protection of family and lineage (ḥifẓ al-nasl) includes safeguarding children, supporting non-offending caregivers, and preventing forced or child marriage. Protection of property (ḥifẓ al-māl) requires income restoration, debt relief, secure access to documents and assets, and protection from economic abuse. Protection of dignity and honour (ḥifẓ al-‘ird), widely emphasized in contemporary maqāṣid discourse, demands confidentiality, non-stigmatizing procedures, and survivor autonomy.

The maqāṣid perspective also shifts evaluation from the amount distributed to the degree of harm removed. A food package may meet an immediate need but fail to reduce exposure to the perpetrator. Conversely, a coordinated package—safe accommodation, transport, legal aid, therapy, school continuity, and livelihood support—may produce durable protection. Thus, effectiveness should be measured through recovery outcomes: safety, stable housing, reduced debt, continuity of education, access to justice, psychosocial functioning, and sustainable income.

4. Proposed Zakat-Based Integrated Recovery Model

The proposed model is survivor-centred, rights-based, sharia-compliant, and complementary to public services. It consists of six operational stages.

Stage 1: Safe referral and consent. Entry points may include UPTD PPA, hospitals, schools, police, legal-aid organizations, shelters, religious institutions, and community organizations. The survivor or lawful guardian receives clear information about confidentiality, data use, available funds, and the fact that accepting zakat does not waive legal rights.

Stage 2: Dual assessment. A trained caseworker conducts a safety and recovery-needs assessment, while an authorized zakat officer determines aṣnāf eligibility. The process should minimize repeated disclosure of traumatic events and accept alternative evidence where formal reports are unsafe or unavailable.

Stage 3: Individual recovery plan. The plan identifies immediate, short-term, and medium-term needs, responsible service providers, payment method, safeguarding requirements, and an exit strategy. Children require best-interests assessment and participation appropriate to age and maturity.

Stage 4: Modular financing. Emergency grants cover food, transport, communication, and safe accommodation. Recovery grants finance healthcare, psychosocial care, legal aid, documentation, education continuity, childcare, and debt settlement. Empowerment support covers skills, tools, business capital, or transitional income.

Stage 5: Coordinated case management. A lead case manager coordinates public and civil-society services. Zakat institutions should not create parallel clinical or legal systems where competent services already exist; they should finance access gaps and ensure referral completion.

Stage 6: Monitoring, safeguarding, and graduation. Monitoring focuses on safety and recovery, not intrusive surveillance. Cases graduate when urgent needs are resolved and a sustainable protection plan is in place. Re-entry must remain possible because violence and economic instability can recur.

Table 2. Needs-to-aṣnāf and maqāṣid mapping

Survivor need	Primary aṣnāf basis	Maqāṣid protected	Illustrative expenditure
Immediate subsistence after displacement	Al-fuqarā' / al-masākīn	Life, dignity, property	Food, clothing, temporary housing, transport, phone credit
Medical and psychosocial recovery	Al-fuqarā' / al-masākīn; al-ghārimīn where debt exists	Life, intellect, dignity	Treatment, medicines, counselling, disability support
Debt caused by treatment, relocation, or litigation	Al-ghārimīn	Life, property, dignity	Verified debt settlement or negotiated repayment
Legal protection and access to justice	Fī sabīlillāh under approved broad interpretation; otherwise non-zakat funds	Life, dignity, family	Legal aid, accompaniment, protective-order costs
Extraction from trafficking or coercive captivity	Al-riqāb by approved contemporary analogy; poverty/debt where applicable	Life, dignity, freedom, property	Safe extraction, repatriation, documentation, reintegration
Education and livelihood continuity	Al-fuqarā' / al-masākīn	Intellect, property, family	School costs, childcare, skills, equipment, transitional cash

5. Governance and Safeguarding Requirements

A program for survivors carries heightened ethical and operational risks. First, confidentiality must be stricter than ordinary beneficiary administration; identifying information should be access-controlled, minimally collected, and never used for publicity without free and informed consent. Second, zakat verification must not require a survivor to confront the perpetrator or obtain documents controlled by the perpetrator. Third, payments

should be designed to avoid interception, retaliation, or economic coercion. Fourth, child cases require safeguarding protocols, mandatory reporting where legally applicable, and coordination with competent child-protection authorities.

Sharia governance should include a written policy defining each eligible pathway, the evidence required, permitted expenditures, direct-payment rules, and treatment of mixed household needs. Program governance should also include survivor representatives and gender- and child-protection expertise. Independent audit must examine not only financial compliance but also safeguarding incidents, referral completion, timeliness, and recovery outcomes.

Zakat must remain complementary. Law No. 12 of 2022 assigns public authorities responsibilities for prevention, handling, protection, and recovery. Subsequent implementing regulations, including regulations on coordination, victim assistance funds, and integrated recovery, reinforce the public system. Zakat can close access and timing gaps, finance needs not immediately covered, and support survivors while restitution or public assistance is pending; it should never be used to justify budget substitution or to release perpetrators from restitution and maintenance duties.

6. Policy Recommendations

- **Develop a national sharia-operational guideline.** BAZNAS, LAZ, the Ministry of Religious Affairs, and qualified sharia authorities should issue a detailed guideline on survivor eligibility under *al-fuqarā'*, *al-masākīn*, *al-ghārimīn*, *fi sabīlillāh*, and narrowly defined *al-riqāb* cases.
- **Establish formal referral protocols.** Zakat institutions should sign referral and data-protection agreements with UPTD PPA, health facilities, social services, shelters, legal-aid providers, schools, LPSK, and child-protection actors.
- **Create a dedicated but flexible recovery window.** A ring-fenced program can ensure rapid response, while mixed funding prevents doctrinal uncertainty from blocking essential services.
- **Use low-threshold evidence and rapid decisions.** Eligibility should not depend exclusively on a police report. A professional assessment, service referral, medical note, shelter record, or other credible evidence may suffice, subject to anti-fraud controls.
- **Measure outcomes, not only disbursement.** Core indicators should include time to safety, service uptake, housing stability, school continuity, debt reduction, legal progress, psychosocial recovery, and sustainable income.
- **Protect survivor agency.** Cash or service choices should reflect informed preferences and safety considerations. Assistance must not be conditioned on reconciliation, public disclosure, or withdrawal from legal proceedings.

7. Discussion

The principal doctrinal contribution of this article is the distinction between victim status and *aṣnāf* status. Violence does not automatically create zakat eligibility, but it frequently produces poverty, need, debt, displacement, or coercive captivity that falls within established categories. This approach avoids both exclusion and doctrinal overextension. It also recognizes that survivors may move between categories during recovery: a woman may initially qualify as poor after fleeing, later as indebted because of treatment costs, and finally need productive support to regain economic independence.

The empirical contribution is the identification of a conversion gap between service awareness and service receipt. High levels of awareness coexist with very low service uptake among child victims. This suggests that public information campaigns, though necessary, are insufficient without financing for transport, accompaniment, childcare, confidential communication, temporary accommodation, and opportunity costs. Zakat is particularly suited to these immediate and individualized barriers because it can be mobilized quickly and directed to concrete needs.

The institutional challenge is fragmentation. Zakat institutions possess funds and community legitimacy but may lack specialized protection expertise. UPTD PPA and service providers possess case-management competence but may face resource and coverage constraints. A coordinated model combines comparative advantages while maintaining clear accountability. The model is also relevant to other Muslim-majority settings, but legal arrangements, service systems, and accepted interpretations of *fi sabīlillāh* and *al-riqāb* will differ.

8. Limitations

This study relies on secondary data and doctrinal analysis; it does not evaluate an existing national zakat program for survivors. The survey data cover different populations and measurement frameworks, and administrative records cannot be compared directly with prevalence estimates. Several contemporary extensions of *fi sabīlillāh* and *al-riqāb* remain contested. Future research should include interviews with survivors, zakat

administrators, sharia boards, UPTD PPA, and service providers, as well as pilot evaluations comparing cash, direct-service, and integrated financing models.

Conclusion

Women and child victims of violence may legitimately receive zakat when their circumstances place them within one or more Qur'ānic *aṣnāf*, especially *al-fuqarā'*, *al-masākīn*, and *al-ghārimīn*. Carefully governed contemporary interpretations may also support protection programs under *fī sabīlillāh* and, in exceptional cases of trafficking or coercive captivity, the emancipatory rationale of *al-riqāb*. *Maqāṣid al-sharī'ah* strengthens this analysis by requiring assistance to protect life, dignity, intellect, family, and property and by directing institutions toward substantive recovery rather than symbolic charity.

Indonesia's 2024 evidence demonstrates both the scale of violence and the severe gap between knowing about services and receiving them. A Zakat-Based Integrated Recovery Model can help bridge that gap through rapid, confidential, and individualized financing linked to professional case management. Its legitimacy depends on three safeguards: fidelity to the *aṣnāf*, survivor-centred protection standards, and a clear commitment that zakat complements rather than replaces public responsibility. Properly designed, zakat can become an important pillar of plural social protection and an expression of Islamic justice for those whose safety, dignity, and economic security have been violated.

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