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Economic Independence of Single-Parent Families: A Conceptual Analysis based on Islamic Economic Principles

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Abstract

Single-parent families are economically vulnerable because of unstable earnings, limited productive resources, heavy caregiving burdens, and weak institutional support. Studies on Islamic social finance and the welfare of single-parent families exist, but they have rarely been brought together within an empowerment framework grounded in maqāṣid al-sharīʿah. This study develops such a framework to strengthen the sustainable economic independence of single-parent families. Using an integrative literature review with conceptual synthesis, it examines scholarly works, policy documents, and Islamic economics literature from 2010 to 2025. The core values of tawḥīd, amānah, ʻadl, iḥsān, and maṣlaḥah are linked to the objectives of maqāṣid al-sharīʿah. The synthesis yields four interconnected pathways. Islamic social finance builds productive capacity through access to capital and risk protection. Islamic financial literacy improves household financial decisions. Ethical entrepreneurship supports sustainable halal livelihoods. Community-based social support widens social capital and economic opportunity. The study's main contribution is a single maqāṣid-based model that explains how these mechanisms work together rather than in isolation. The framework offers a basis for empirical testing and gives zakat institutions, waqf managers, and policymakers a reference for designing empowerment programs that go beyond short-term assistance.

Keywords: Economic Empowerment; Ethical Entrepreneurship; Islamic Social Finance; Maqāṣid Al-Sharīʿah; Single-Parent Families

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Introduction

There have been many alterations in family compositions, making single-parent families more prominent from a social and economic perspective. This present study considers single-parent families as those where only one parent assumes the responsibility of providing for the needs of the children and economy due to factors such as divorce, widowhood, separation, among others. The situation poses some challenges since the individual needs to earn money, use household income, take care of children, and deal with financial risks at the same time. Several previous studies indicate that single-parent families experience limited incomes, increased burden of care, and lack of social networks (Aryani & Lindawati, 2025; Balwi et al., 2022; Mouser, 2009).

The concept of economic independence is an important issue for single-parent households. This must not only be viewed in terms of being able to earn an income or satisfy basic consumption needs. Economic independence can also be seen in terms of having the ability to create legal and sustainable sources of livelihood, manage economic risks, make independent economic decisions, ensure well-being within the household, and lessen dependency on exploitative and unsustainable help (Mohd Abu Bakar, 2024; Munir et al., 2024; Rasyiddin et al., 2024). In the case of single-parent households, this would be even harder to accomplish since economic activities are often accompanied by non-paid caregiving activities. The problem would become harder in situations where increased living expenses, inflation, labor market uncertainty, and societal discrimination limit the economic involvement of single parents (Dong & Manning, 2017; Mahdzan et al., 2020; Yusuf & Danmashi, 2023).

Islamic economics is pertinent to this discussion. This system's focus on justice, accountability, proper earning of income, frugality in consumption, assistance to one another, and social wellbeing provides a wider perspective about economic independence other than the conventional definition of income. In the Islamic economy, money is treated as a trust to be earned and used with propriety as well as being conscious of the collective societal responsibility to ensure the safety of the weaker section of society (Chapra, 2008c; Dogarawa, 2006; Kahf, 2015). This way, financial instruments like zakat, waqf, qarḍ al-ḥasan, takāful, and Islamic microfinance could act as means of empowerment, protection against risks, inclusion, and sustainable livelihoods (Hassan, 2020b; Hassan & Abdullah, 2022).

Previous studies on Islamic family economics covers aspects like financial literacy, household welfare, entrepreneurship, Islamic social finance, and maqasid al-shari'ah. From the review of these studies, it emerges that Islamic values could enhance the family's financial behavior, entrepreneurship, and resilience (Hadiati et al., 2024; Hidayat & Hidayah, 2025; Jumiarti et al., 2022). However, most of the existing literature is about general Muslim families, families with two parents, women entrepreneurs, and beneficiaries of the Islamic social finance program. Research dedicated to economic independence of single-parent families is still scarce. Moreover, the existing discussion often combines several categories, namely, single mothers, female-headed households, widows, and single-parent families (Fatimah & Noor, 2020; Idris et al., 2021).

The research gaps addressed by this study is the lack of a theoretical framework among Islamic ethics, financial capability, productive economic engagement, Islamic social finance, and community-based help to single-parent households. Such families are not only in need of short-term financial help but also sustainable solutions to develop their income resilience, manage risks, safeguard their resources, take care of children's welfare, and engage economically with dignity. It involves consideration of the trade-off between personal economic agency and communal accountability of Islamic organizations, communities, and authorities in line with the principles of maqasid al-shari'ah regarding wealth, life, mind, off-spring, and religion (Fatimah, 2022; Karimullah, 2023).

This present study thus engages in a conceptual analysis of economic independence for single parent families from the perspective of Islamic economics. The conceptual analysis is grounded in the values of *tawḥīd* as a basis for purposeful economic activity; *amānah* as a value of accountability in resource management; *'adl* and iḥsān as values of justice, equity, and excellence; and maṣlaḥah as an orientation towards overall social welfare of the family and community. The values are tied to the concept of maqasid al-shari'ah as the criteria for assessing if the economic empowerment contributes to not only development but also dignity and inclusiveness (Ahyani & Figueiredo, 2024; Berghout, 2022).

The major contribution of this study is the creation of a maqasid al-shari'ah approach to achieve economic self-reliance among single-parent families. The approach consists of four components, which include financial literacy and management according to the principles of Islam, ethical entrepreneurship and earning halal money, social finance and risk-sharing systems in an Islamic context, and community-based assistance. As such, economic self-reliance becomes a multifaceted concept that comprises financial resilience, decision-making, ethical living, social inclusion, and sustainable family welfare.

Literature Review

Islamic Economic Perspective on Family Welfare

According to Islamic economics, family welfare is considered as a multidimensional issue whereby a family enjoys material provision, proper ethics, spirituality, and social responsibility. In this regard, the family not only acts as a consumer unit but as an institution where earning, allocation, safeguarding, and distribution of money take place on the basis of amānah, justice, and maṣlaḥah (Abiodun, 2016; Kamri & Daud, 2011). Unlike other methods that measure family welfare based on income, spending, and wealth, welfare under Islamic principle entails the acquisition of economic assets in a legitimate manner and their management for the safeguarding of family and society members.

Research on Islamic family welfare reveals that moral financial management, moderate consumption, and social solidarity form the fundamental bases for the resilience of households. In this case, while Kader (2021) looks at the moral aspect of economic prosperity, Hassan & Abdullah (2022) focus on the aspect of lawfulness of income and social accountability in Islamic economic behavior. The above-stated research is valuable in demonstrating that welfare in Islam goes beyond physical prosperity. Nevertheless, they tend to focus on Muslim families in general without adequately describing how the welfare concepts of Islam function in families that are structurally constrained, especially those headed by one parent with low income and scarce productive resources.

The literature also reflects a gap between ideal values and institutional realities. Islamic values encourage wealth redistribution through zakat, charity, and mutual help, but whether these practices exist and work properly depends on institutional capability, targeting of beneficiaries, and the move from consumption-based charity to production-based empowerment. Darajat and Ali (2025) highlight the redistributive aspects of Islamic philanthropy, and note the role of social networks in fostering welfare. However, the previous research offers few insights into how redistribution practices could help people gain financial independence in the long term instead of providing only consumption assistance. The importance of this issue for this study is explained by the need for sustainable routes to family welfare for single parents.

Therefore, this study employs welfare in Islamic family as its theoretical base while also seeking to apply the same into an operational issue of how welfare-based Islamic values can be turned into mechanisms that enables single parent families' economic autonomy. This calls for integrating the moral values with finance, production, risk management, and social networks.

Concept of Economic Independence in Islamic Thought

Islamic economic independence entails the ability of individuals to satisfy their needs by engaging in legitimate economic practices without depending on others in an uncalled-for manner. It is closely associated with kifāyah, which stresses sufficiency and self-reliance and enables individuals to provide for themselves and their families in a morally proper way (Barom, 2013; Nurzaman, 2017). Contrary to the selfish interpretation of economic independence, Islamic economic independence cannot be dissociated from responsibility toward Allah, families, and society.

Existing literature portrays economic independence as an outcome of work, entrepreneurship, discipline, and refraining from exploitation. Maṣlaḥah-based decision making is highlighted by Askari et al. (2015), while investment and fiscal responsibility are stressed by Khan (2013). Several pieces of research focus on the prohibition of *ribā* along with the need for ethical transactions in order to protect people from being victims of exploitation (Bayumi & Jaya, 2018; Islahi, 2014). Altogether, this literature makes a robust foundation for developing the definition of economic independence. Nevertheless, it mostly revolves around the general Islamic economics and does not specify the dimensions of independence.

Economic independence for single parent family not only means income earning but also includes financial planning and management, saving abilities, access to legitimate sources of finance, safeguarding their assets, making independent decisions and being resistant to any financial shocks. This study considers that economic independence is a multi-dimensional concept that includes halal income, financial capabilities, resilience, autonomy and less dependence on exploitative devices.

Socio-Economic Conditions of Single-Parent Families

Empirical studies have found that single-parent families have greater vulnerability in their finances when compared to two-parent families. The lack of another earning adult along with additional responsibilities makes it difficult to find employment and save money (Heintz-Martin & Langmeyer, 2020; Nieuwenhuis & Maldonado, 2018b, 2018a). Research findings have also suggested that the effect of the financial burden on a single parent might influence children in terms of their education, nutrition, emotional health, and future economic standing (Flouri et al., 2016; Rees et al., 2023).

Whereas other studies have been carried out to identify the problems faced by single-parent families, most have considered the Western welfare system. Moreover, most of the existing studies consider different terms and hence have conceptual differences. The definition of single-parent families used in this study is that of households in which one parent bears the responsibilities of caring for the children and earning money. Although Islamic social finance tools like zakat, waqf, and qarḍ al-ḥasan assist in reducing poverty, there is a lack of literature on how these can be merged with financial literacy and entrepreneurship.

Integrating Islamic Economics with Family Economic Independence

Integrating the teachings of Islamic economics with the economic self-reliance of the family necessitates going beyond the charity approach to a more empowering approach. The concepts such as *amānah*, *'adl*, *iḥsān*, *wasaṭiyyah*, and *maṣlaḥah* found in Islam guide people on how to generate income, allocate resources, consume and behave ethically (Ahyani & Slamet, 2021; Chapra, 2014). However, such an ethical approach alone is not sufficient in situations where single-parent families encounter structural obstacles like lack of capital, time poverty, unemployment, and lack of childcare services.

A number of studies indicate the potential of Islamic microfinance and cooperatives for enabling the growth of small businesses and decreasing dependence on informal financing (Budiman, 2021; Oshodi, 2016). The efficiency of financing is conditional upon other conditions such as financial literacy, entrepreneurial skills, market access, mentoring, and social protection. Otherwise, Islamic financing will be just temporary help and not the path to the creation of assets and resilience. The same applies to the use of instruments of Islamic social finance which can alleviate the situation but depend on the formation of productive capacity among recipients.

The proposed framework that are suggested include Islamic financial literacy, ethical entrepreneurship, Islamic social finance and community support systems. Financial literacy ensures good budgeting skills, savings ability, debt management and good decision-making capacity whereas entrepreneurship leads to sustainable halal means of livelihood. The tools of Islamic social finance such as zakat, waqf, qarḍ al-ḥasan and takāful help in providing finance, security and risk-sharing facilities. Community support provides information, mentoring facilities, child care and economic network services. Maqasid al-Shariah ensures economic independence not only from the perspective of income generation but also in terms of wealth protection and dignified living.

Methods

This study employed an integrative qualitative literature review with conceptual synthesis approach in order to formulate a theoretical model on the economic independence of single-parent families using the Islamic economy framework. This approach was chosen since the study intends to conduct a critical synthesis of the empirical literature about the socio-economic vulnerability of single-parent families using the normative and theoretical literature on Islamic economics, maqasid al-shari'ah, and Islamic social finance. Unlike primary research, which entails conducting interviews, surveys, observations, or questionnaires, this study involved systematic identification, selection, evaluation, extraction, and synthesis of relevant literature in order to formulate a theoretical conceptualization of economic independence of single-parent families (Lee et al., 2017; Nicholson & Snyder, 2008).

The literature search was conducted from 2010 to 2025 in four different databases which include Scopus, SINTA, Google Scholar, and some institutional repositories. Scopus database was utilized to obtain international peer-reviewed articles, while SINTA and Google Scholar were used to obtain Indonesian and regional literatures on Islamic economics, family welfare, Islamic social finance, and vulnerable families. The use of many databases was meant to enhance the comprehensiveness of the review and minimize the risk of missing relevant literature such as articles written in Indonesian journals but not indexed by Scopus.

The search strategy comprised of the use of keywords reflecting the targeted population, economic problem, and Islamic economic theory. The key search term used for the review was: ("single parent family" OR "single parent household" OR "single mother" OR "female headed household") AND ("economic independence" OR "financial resiliency" OR "family welfare") AND ("Islamic economics" OR "Islamic social finance" OR "maqasid al-shari'ah" OR "zakat" OR "waqf" OR "qarḍ al-ḥasan" OR "takāful"). Other searches used terms such as "Islamic financial literacy," "ethical entrepreneurship," "halal income," and "family economic empowerment."

Keywords were adjusted according to the indexing style of each database. The review concentrated on academic articles written during the period from 2010 to 2025, whereas some early writings were used selectively for defining basic concepts of Islamic economics, including maqasid al-shari'ah, welfare, and wealth management.

The following inclusion criteria were adopted to facilitate relevance and quality of the selected literature for this review. Literature was included if: (1) it appeared in scholarly journals, books, and institutional reports or seminal sources in the field of Islamic economics; (2) it dealt with problems involving single parenthood, family welfare, family financial resilience, Islamic economics, Islamic social finance, maqasid al-shari'ah, or family empowerment; (3) it contributed empirical evidence, theory, concept or policy implications to this research agenda; (4) it was written in English or Indonesian language; and (5) it was in full-text form. On the other hand, sources that were considered duplicate items, web resources, opinion pieces without academic citation and those dealing solely with the performance of Islamic banking and capital market, and corporate finance were excluded.

The literature selection process was conducted through four main phases based on the methodology developed by PRISMA 2020 literature review guidelines. First, all articles found as a result of database searching were gathered together, and duplicates were eliminated. Second, title and abstract screening was done according to the predefined inclusion and exclusion criteria. Third, full text of the potentially suitable articles was analyzed for its relevance. Finally, selected articles were divided into groups depending on their empirical results, theoretical approach, and concepts that contributed to the proposed framework. The process of literature selection was illustrated by the PRISMA 2020 flow diagram that reported the number of articles found, screened, excluded, and included as a result of final analysis.

The data was gathered based on the following characteristics of the selected literature: author(s) and publication date, country or research context, research aims, research methodology, sample or unit of analysis, major findings, identified limitations, and relevance to the current study. Utilizing an extraction matrix ensured the systematic comparison of the studies and reduced the chances of descriptive citation (Lee et al., 2017; Tabrani & Ashghor, 2023).

Thematic synthesis was employed in analyzing the data obtained from the study. Open coding was first conducted in order to derive concepts related to household vulnerability, caregiving burden, income instability, financial literacy, halal livelihoods, Islamic social finance, entrepreneurship, risk protection, and community support. Secondly, initial codes identified were placed into broad analytical themes through comparison in the context of the various studies. Finally, the themes identified were interpreted on the basis of the principles of Islamic economics such as tawḥīd, amānah, 'adl, iḥsān, maṣlaḥah, and maqasid al-shari'ah. Theme synthesis helped to identify conceptual themes among different sources of information while maintaining context difference and being aware of concept limitation (Brown et al., 2021; Ulfa & Pramudyo, 2025). The themes generated served as an analytical foundation for the Results and Discussion section.

The final synthesis came up with the four interrelated dimensions of economic independence of single-parent families, which include (1) Islamic financial literacy and household financial management; (2) halal and sustainable income earning through work or entrepreneurship; (3) Islamic social finance and sharing of risks that includes zakat, waqf, qarḍ al-ḥasan, and takāful; and (4) community and institutional assistance. The above dimensions were then formulated into a theoretical framework that is based on maqasid al-shari'ah and shows how the Islamic economics can help the single-parent families become economically independent.

In order to increase the credibility of the review, this study utilized source triangulation and reflexive interpretation. Source triangulation entailed a comparison of evidence provided by international journals, Indonesian publications, organizational documents, and literature on Islamic economics. Reflexive interpretation helped distinguish between the existing empirical findings and the conceptual framework developed in the current study. Hence, the framework under discussion is a theoretical framework which needs to be empirically tested and could become the basis for formulating Islamic economic empowerment programs for single-parent households (Crasswell & Poth, 2007; Nicholson & Snyder, 2008).

Results and Discussion

The Economic Condition of Single-Parent Families from a Global and Islamic Perspective

Among the most economically insecure households are those managed by single individuals who have to take on both care work and financial obligations. These households are likely to experience more risks compared to two-headed households, which include insecure job status, irregular income, lack of time, and inability to accumulate assets. As previous research suggests, all these issues are related to each other, creating the cycle of economic insecurity that requires integrated efforts for empowerment (Flouri et al., 2016; Heintz-Martin & Langmeyer, 2020; Nieuwenhuis & Maldonado, 2018a, 2018b; Rees et al., 2023). In line with these findings, OECD (2020) reports that poverty rates among single-parent households remain considerably higher than those of two-parent families, while according to Statistics Indonesia (Statistik, 2022), female-headed households face poverty risks due to limited assets, employment, and income opportunities, reflecting structural inequalities.

The economic situation of this group of households is not just a matter of socioeconomic nature since these circumstances are the proof of society's failure to fulfill the requirements of ethical norms like *adl* (justice), *kifāyah* (sufficiency), and *maṣlaḥah* (welfare). From the viewpoint of Islamic economics, wealth is not just a private possession that must serve as amānah and ensure social justice and welfare (Chapra, 2008b; Dogarawa, 2006; Kahf, 2015). Poverty of the single-parent households is the proof of problems with equal access to the productive potential and social protection. Single-parent vulnerable households need not only income but also the institution-based efforts to overcome obstacles to employment, assets, financing, and childcare. From the standpoint of Islamic economics, increasing the welfare of vulnerable households will be possible through the combination of individual and collective responsibility of government and Islamic institutions.

According to the literature, another institution that can deal with such complex forms of vulnerability using redistribution and empowerment is Islamic social finance. Previous empirical studies have shown that tools like zakat, waqf, ṣadaqah, *qarḍ al-ḥasan*, and *takāful* are able to play a role in lowering economic inequalities under the right institutional structures (Ahmed, 2018; Hassan, 2020; Hassan & Lewis, 2021). The effectiveness of Islamic social finance depends not only on the amount of assistance but also on its delivery mechanism. Short-term consumption support may reduce hardship temporarily but often fails to create sustainable independence. In contrast, productive zakat, *waqf*, *qarḍ al-ḥasan*, and *takāful* can strengthen economic capacity, entrepreneurship, asset protection, and resilience against financial risks. Therefore, Islamic social finance should be viewed as an empowerment system that transforms vulnerability into sustainable resilience. For single-parent families, continuous challenges require long-term support strategies rather than one-time assistance.

Empowering single-parent families in terms of their welfare entails the empowerment that takes into account the elements of financial literacy, jobs, entrepreneurship, risk protection, community support, and Islam beyond merely addressing their economic problem (Ahyani & Figueiredo, 2024; Berghout, 2022; Budiman, 2021; Hassan & Abdullah, 2022). These elements work through interconnected mechanisms. Namely, the mechanism of financial literacy leads to better decision-making on the part of the household, productive activities create the halal income that can be sustainable, Islamic social finance helps with the availability of capital and risk protection, and community support builds networks and opportunities. Based on the *maqasid al-shari'ah* principles, these mechanisms not only increase income but also provide for *ḥifẓ al-māl*, *ḥifẓ al-nafs*, *ḥifẓ al-nasl* and, more generally, the overall welfare of such families.

Economic Independence from an Islamic Economic Perspective

The issue of economic independence plays an important role in Islamic economic theory since welfare is not based only on generating money but on the ability of individuals and households to satisfy their basic needs through legal and productive economic activities. This term is tightly connected with the concept of *al-kifāyah*, which stands for the sufficient economic status of individuals ensuring that they would not depend too much on outside help and can live with dignity (Askari et al., 2015; Chapra, 2008a; Kahf, 2015). Economic independence, therefore, must be seen as a multidimensional phenomenon including financial security, productive employment, sound financial management, and protection from economic shocks. All available sources provide evidence that families, which have financial capacity, productive assets, and access to financial institutions are more likely to be able to get rid of permanent poverty compared to those which just receive financial help temporarily (Kassim, 2016; Ledhem & Mekidiche, 2020; Luiten, 2019; Mohieldin et al., 2011). Single parents have to find the balance between generating income and taking care of children.

In Islam, independence is not just considered as an individual accomplishment but also a social goal which demands proper institutions. Islamic financial tools help by means other than mere inclusion. For example, productive zakat helps in supporting those households who are prone to be poor by helping in establishing microenterprises, buying assets, improving their business activities, and earning sustainable income as opposed to just fulfilling their immediate consumption requirements (Ahmed, 2018; Hassan, 2020; Hassan & Lewis, 2021). Likewise, waqf helps in making productive resources available to poor households which would otherwise remain unattainable. Productive waqf can provide funding for skill training centers, agricultural lands, commercial places, schools, and healthcare services which results in human capital formation and economic opportunity formation (Ahmad & Berghout, 2025; Berghout, 2022). In this manner, both zakat and waqf contribute in a different way to the problem of poverty; in other words, zakat helps in increasing the liquid assets and productive capital of households whereas waqf provides institutional assets which help in increasing access to education and business environment.

Other important mechanisms described in the literature review include the *qarḍ al-ḥasan* mechanism. The *qarḍ al-ḥasan* mechanism is an instrument that allows households to have access to interest-free loans. In contrast to conventional borrowing mechanisms that may add more debt due to interest payments, the *qarḍ al-ḥasan* mechanism facilitates access to financing without exposure to exploitative loaning practices (Khan, 1996; Mohieldin et al., 2011; Naqvi, 2013). The literature reveals that having access to affordable sources of financing is beneficial for households' business sustainability and allows for investing in productive assets and avoiding borrowing from informal lenders who charge high fees for lending. In addition to the above-described mechanism, *takāful* helps to build resilience to economic shocks through insurance of unexpected expenses due to illness, accident, disability or loss of income. Sharing the risk of adverse consequences through the takāful mechanism prevents households from liquidating their productive assets and stops business operations after experiencing unexpected events, thus ensuring economic stability (Aravik et al., 2021; Ashraf & Siddiqui, 2020; Elsayed & Yuserrie, 2020). Instead of being independent instruments, *qarḍ al-ḥasan* and *takāful* support each other and create conditions for economic sustainability and asset accumulation.

The literature review also highlights the fact that unless there is a combined approach that takes into account the purpose and goal of the *maqasid al-shari'ah*, the use of financial tools alone cannot ensure economic independence. Financial literacy, entrepreneurial skills, mentoring, and community involvement are some of the additional factors that make up for determining the success of Islamic financing in generating economic transformation (Hassan, 2021; Rozikan & Satyarini, 2021; Salman, 2013). The financial literacy helps in effective money management and entrepreneurial training develops productive skills and halal earning abilities. Community involvement increases market reach, information, mentorship, and networks. From the Islamic Economics point of view, economic independence is an incremental process of empowerment that protects wealth (*ḥifẓ al-māl*), life (*ḥifẓ al-nafs*), family welfare (*ḥifẓ al-nasl*), and dignity.

Structural and Social Challenges for Single-Parent Families

Structural inequalities are among the factors highlighted in the literature as significant obstacles to economic independence of single-parent households. Whereas financial hardship may be temporary, structural inequality is caused by systemic difficulty in the labor market, financial systems, and policy, that tend to adversely affect the female-led households. The gender wage gap, occupational segregation, and restricted access to economic opportunities persist to impede financial stability for women (OECD, 2023). In Indonesia, this translates into restricted access to formal employment, productive resources and formal credit for the female-headed households, thus resulting in poverty. According to Kahf (2015), gender stereotypes only exacerbate women's weak bargaining power when it comes to making economic decisions. According to the Islamic economic theory, such inequalities violate the principles of *al-'adl*, *musāwāh*, and *iḥsān* of equal economic access (Chapra, 2008b; Kahf, 2015). Therefore, economic vulnerability among single-parent families reflects broader institutional constraints compared to individual limitations.

A further important barrier related to social stigma is one that affects the economic participation of single-parent households. Stigma can limit access to jobs, business connections, and financial organizations and decrease social capital necessary for economic success. Several studies conducted in Malaysia revealed that single mothers tend to be discriminated against at work because of certain perceptions about their obligations (Fatimah & Noor, 2020). It was found out that similar discrimination takes place among widowed women in Southeast Asia, who experience stereotypes making them less employable (Salako & Azeez, 2018). Structural and institutional barriers can contribute to the economic exclusion of MSMEs in Indonesia by limiting their access to formal financing and government support programmes, particularly among informal enterprises lacking proper business registration (Saifurrahman & Kassim, 2024). This phenomenon confirms the theory of Putnam (2000) according to whom low levels of social capital result in the lack of access to information and economic opportunities. According to Islamic values of *raḥmah*, *ukhuwwah*, and *ta'āwun*, this problem is unacceptable.

Institutional support is equally significant in helping to enhance economic self-reliance among single-parent households. Welfare systems that offer assistance in the form of childcare services, flexible work opportunities, vocational education, and social security give single parents the ability to reconcile their responsibilities at home and in the workforce (UNICEF, 2021). On the other hand, insufficient institutional support will mean more opportunity costs and limited economic mobility. In Indonesia, lack of social security leads to gender-based poverty, while child welfare policies affect the labor force participation rate (Bradshaw, 2021). In terms of Islamic economics, institutional support is indicative of the principle of farḍ kifāyah in which the whole community guarantees security and opportunities for vulnerable groups.

On a general note, it is clear from the literature that structural inequality, social stigma, and institutional restrictions come together to perpetuate economic vulnerability within single-parent households. Inequality in income, restricted financial access, lack of social connections, and absence of adequate social networks lead to an exclusionary cycle that cannot be broken solely by individual efforts (International Labour Organization, 2023). Islamic economics is an integrated approach since it brings together the elements of distributive justice, social cohesion, and empowerment tools through zakat, waqf, qarḍ al-ḥasan, and takāful (Ahmed, 2018; Haneef & Furqani, 2011). Thus, the process of attaining economic independence is best achieved through the cooperation of various parties.

Integrating *Maqasid al-Shari'ah* Values in the Economic Empowerment of Single Parents

The literature notes *maqasid al-shari'ah* as an inclusive approach for empowerment since it considers different material, social, moral, and spiritual aspects of human wellbeing. While conventional approaches consider income increase and alleviation of poverty as main criteria, maqasid assesses the effectiveness of economic interventions through ḥifẓ al-dīn, ḥifẓ al-nafs, *ḥifẓ al-ʿaql*, *ḥifẓ al-nasl*, and *ḥifẓ al-māl* (whether the intervention preserves religion, life, intellect, progeny, and wealth). In this way, empowerment does not mean only an increase in household income but also the improvement of the household dignity, resilience, social participation, and ethics. The recent literature proves the efficacy of maqasid-based empowerment programs in improving the financial knowledge, resilience, psychosocial well-being, and sustainable income generation for the marginalized population (Ahmad & Muniroh, 2024; Asutay & Yilmaz, 2024; Haidar et al., 2023; Ibrahim et al., 2022; Kamaruddin et al., 2024; Mohadi, 2023; Nizam & Larbani, 2014; Zailani et al., 2022).

Economic empowerment is affected by *maqasid al-shari'ah* via interrelated means. First, *ḥifẓ al-māl* is ensured by gaining access to productive resources, Islamic finance services, and entrepreneurship ventures that enable generating sustainable halal income. Second, *ḥifẓ al-nafs* is enabled by social protection tools like zakat, *takāful*, and food security policies that lessen economic risks. Third, *ḥifẓ al-ʿaql* is facilitated by education and financial literacy that enhance decision-making and entrepreneurial skills. However, *ḥifẓ al-nasl* focuses on the well-being of children through education and family protection, while *ḥifẓ al-dīn* stresses upholding of ethics and responsibility in economic behavior. The above factors altogether enhance the ability of one-parent households to secure sustainable economic independence with dignity.

Social finance institutions under Islamic *maqasid al-shari'ah* utilize both redistribution and productive empowerment approaches. Organizations like BAZNAS and Dompet Dhuafa have been able to implement productive zakat programs whereby they emphasize entrepreneurship, business mentoring, and small enterprises. BAZNAS reports that productive zakat has led to improvement in income and sustainable businesses among the poor and disadvantaged groups including women. Research studies have also indicated that maqasid-based Islamic social finance achieves sustainable empowerment through financial assistance, entrepreneurship development, good business practices, mentoring, and community involvement (Abdullah et al., 2025; Berghout, 2022; Hamid et al., 2023; Mustofa et al., 2025; Ratnaningtyas et al., 2023; Saragih et al., 2025; Sohaimi et al., 2024; Tumiran et al., 2025). Therefore, Islamic social finance is not only an anti-poverty mechanism but also an empowering process.

However, there are difficulties involved in using the *maqasid* approach to empowerment, especially when there are no established measurement indicators of comprehensive welfare achievements. Present assessments are concerned more about the aspects of financial distribution and number of beneficiaries, and less on resilience, human capabilities, social inclusiveness, and spiritual well-being (Berghout, 2022; Habibullah et al., 2023; Harkness, 2022). For this reason, recent researches advise the use of *Maqasid*-Based Impact Assessment Tools (MBIAT) to assess both material and non-material aspects of empowerment (Abdullah et al., 2025; Karimullah, 2023; Mustofa et al., 2025; Saragih et al., 2025). In this review, *maqasid al-shari'ah* should not only serve as an abstract principle but rather an operational tool of policy, implementation, and assessment. The incorporation of Islamic social finance, financial literacy, entrepreneurship, institutions, and community engagement within the objectives of *maqasid* will aid in the shift of single-parent households from vulnerability to self-sustainability through social justice and SDGs such as SDG 1 (No Poverty) and SDG 5 (Gender Equality).

Conclusion

This integrative literature review research explores the economic independence of single parent families within the context of Islamic economics, through the analysis of prior empirical and theoretical studies. It has been concluded that the economic insecurity of single parent families is a compex issue and emerges from the interplay of income insecurity, scarce productive resource availability, labor market discrimination, social stigmatization and inadequate institutional support. All these factors complement each other and limit the capacity of single parent families to attain sustainable economic independence. From the perspective of Islamic economics, these factors emphasize the significance of *adl*, *amānah* and *farḍ kifāyah* for empowering mechanisms to include governments, Islamic financial organizations and families in their communities.

The primary contribution of this research lies in the creation of a theoretical framework of Islamic social finance, human capability building, and *maqasid al-Shari'ah* as an interconnected model of empowerment. This differs from earlier research that looked at each of these topics independently such as zakat, *waqf*, *qarḍ al-ḥasan*, *takāful*, financial literacy, or entrepreneurship. This review highlights that all these aspects work together; Islamic social finance helps in generating capital and security, financial capability and ethical entrepreneurship build capabilities to produce goods and services, while institutional and community involvement broadens economic opportunities. This is achieved through the guidance of maqasid al-Shari'ah.

Last but not least, this paper posits that the sustainable economic independence of individuals will only be attained when there is synergy among the aforementioned factors namely Islamic social finance, financial literacy, ethical entrepreneurship, institutions, and community involvement in the empowerment ecosystem instead of being separate approaches. In terms of its contribution to Islamic economics research, the present theoretical framework is able to articulate how the aforementioned empowerment tools interact in order to enhance the resilience of households. The framework can also serve as a basis for future research as well as a guide for the implementation of holistic empowerment programs.

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