



Woman's Contribution in Contemporary Zakat: Mediating Role of Empowerment

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Abstract

There's been a lot of research on the role of women in household welfare. In contemporary times, one effective instrument in supporting women's economic role is productive zakat. The objective of this study is to uncover and understand the direct and indirect effects between digital skills and management effectiveness on household welfare, with empowerment acting as a mediating role. This study employs a quantitative method with data collection techniques using a questionnaire and snowball sampling. Data analysis utilizes the Partial Least Square Structural Equation Model (SEM PLS). The results of the study reveal that digital skills have no direct or indirect influence on household welfare. Meanwhile, digital skills influence empowerment. Furthermore, effective management has an influence on household welfare and empowerment. Conversely, effective management has no influence on household welfare through the mediation of empowerment. Meanwhile, empowerment has an influence on household welfare. This study is important to identify the factors that influence women's contribution to improving household welfare through the empowerment of zakat and productive waqf funds. The results of this study are expected to serve as a basis for formulating policy recommendations for the government, zakat institutions, and the broader community.

Penelitian tentang peran perempuan dalam kesejahteraan rumah tangga telah banyak dilakukan. Di era kontemporer, salah satu instrumen efektif dalam mendukung peran ekonomi perempuan adalah zakat produktif. Tujuan penelitian ini adalah untuk mengungkap dan memahami efek langsung dan tidak langsung antara keterampilan digital dan efektivitas manajemen terhadap kesejahteraan rumah tangga, dengan pemberdayaan berperan sebagai variabel mediasi. Penelitian ini menggunakan metode kuantitatif dengan teknik pengumpulan data berupa kuesioner dan sampling snowball. Analisis data menggunakan Model Persamaan Struktural Partial Least Square (SEM PLS). Hasil penelitian menunjukkan bahwa keterampilan digital tidak memiliki pengaruh langsung maupun tidak langsung terhadap kesejahteraan rumah tangga. Sementara itu, keterampilan digital mempengaruhi pemberdayaan. Selain itu, manajemen yang efektif memiliki pengaruh terhadap kesejahteraan rumah tangga dan pemberdayaan. Namun, manajemen yang efektif tidak memiliki pengaruh terhadap kesejahteraan rumah tangga melalui mediasi pemberdayaan. Sementara itu, pemberdayaan memiliki pengaruh terhadap kesejahteraan rumah tangga. Penelitian ini penting untuk mengidentifikasi faktor-faktor yang mempengaruhi kontribusi perempuan dalam meningkatkan kesejahteraan rumah tangga melalui pemberdayaan dana zakat dan wakaf produktif. Hasil penelitian ini diharapkan dapat menjadi dasar untuk merumuskan rekomendasi kebijakan bagi pemerintah, lembaga zakat, dan masyarakat luas.

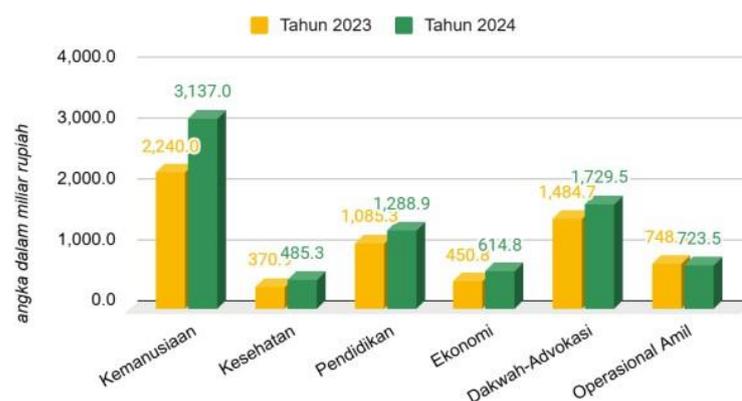
Keywords: Empowerment, Household Welfare, Productive Zakat, Women

Introduction

Household welfare is an important indicator in assessing the level of social and economic development of a community. In the socio-economic context of Indonesia, the role of women in improving household welfare is increasingly recognized and receiving greater attention. Beyond their involvement in household affairs, women also play a crucial role in productive economic activities, particularly within low-income households (Hasyim & Anisa Makruf, 2022). This phenomenon is reflected in various studies highlighting women's roles in family income and overall household quality of life (Beloan et al., 2023; Ge et al., 2022; Peprah et al., 2022). The Central Statistics Agency (2025) revealed that Indonesian women contribute 37.31% of household income.

The changing social roles of women occur alongside increasing family economic needs and globalization challenges that demand active participation from all family members. In fact, many Indonesian women have become the primary breadwinners in their families (female breadwinners) (BPS, 2025). Women make a significant contribution to the family economy, yet they still face several challenges. These challenges include technological limitations, lack of protection, and disparities in capital and income (Khairunnisa, 2024). In this context, one effective instrument in supporting women's economic roles is productive zakat. Zakat is not merely a form of consumptive assistance, but is directed toward business capital and skill training that can foster long-term economic independence (Aini Tsalsa Maulidhinah et al., 2023; Sardini & Imsar, 2022; Azwar, 2024).

Graph 1. Growth of National Distribution and Utilization



Source: Baznas Annual Report (2024)

The graph above shows the growth and utilization of funds by the National Zakat Agency (Baznas) from 2023 to 2024. Based on program areas, funds are distributed across humanitarian, health, education, economic, advocacy, and operational areas. Therefore, the implementation of productive zakat and waqaf programs must be effective, taking into account the needs of women as

beneficiaries, thereby enhancing the positive impact of fund utilization.

In the digital age, the empowerment of women through productive zakat is significantly influenced by digital skills (Hastalona et al., 2025; J. Arsyad & Tamrin, 2023). Women with digital skills are more likely to be able to optimize the use of technology in business management, product marketing strategies, and family financial management. Additionally, research conducted by Aryani Luh Ayu & Yasa (2021) reveals that empowerment through effective management among women is one of the indicators of improved well-being. This research is important to identify the factors influencing women's contributions to improving household well-being through the empowerment of productive zakat funds. This study can provide policy recommendations for the government, zakat management institutions, and the community.

The novelty of this study focuses on the mediation of empowerment in the relationship between digital skills, management effectiveness, and household welfare, which has rarely been discussed in previous studies. Therefore, this study is expected to provide significant new insights into the factors that can influence household welfare, particularly through women's empowerment (Kumar et al., 2022; Wei et al., 2021). Therefore, this study aims to identify and analyze the direct and indirect effects of digital skills and management effectiveness on household well-being, with empowerment as a mediating variable. The results of this study are expected to contribute significantly to the development of knowledge and practice in related fields.

Household Welfare

Well-being can be achieved when all basic human needs are optimally met. In the context of households, well-being refers to the creation of safe social conditions and the fulfillment of basic needs, including food, clothing, shelter, health services, and access to education (Maryam et al., 2022). This reflects that every family member has access to the necessary resources to meet these needs in order to achieve a decent quality of life. Household well-being is influenced by various factors, including income level, social stability, economic conditions, psychological well-being, and harmonious family relationships. (Saputri et al., 2023; Syafrudin et al., 2023; Syarofi, 2022).

Research conducted by Marlina Telaumbanua & Nugraheni (2025) states that women, in this case housewives, have a significant contribution to economic activities and family decision-making that impacts the improvement of household well-being. In this context, women, particularly wives and mothers, have two roles: at home and in the economy. In less prosperous or low-income families, women often become the backbone of the family (Nurhidayah et al., 2023). Women need to be empowered optimally to play a more significant role in improving household well-being.

Empowerment programs through productive zakat provided by Baznas can improve community welfare, especially for households and women (Nurlaili

Yusna et al., 2024). The following are some indicators that can be used to measure household welfare, including consumption patterns, income, and household characteristics (Nopiah & Anggraini, 2024; Puspita & Agustina, 2022). The results of research conducted by Hawari & Zen (2021) show that effective zakat and waqaf management followed by empowerment can contribute to welfare. In addition, digital skills in line with modernization can support the management of productive zakat and waqaf funds to be more optimal (Alfin Maulana & Erma Tri Wahyuningdyah, 2023).

Digital Skills

Digital skills refer to an individual's capacity to optimally utilize digital technology to support work activities, learning processes, and daily life. According to Rodrigues et al (2021) stated that the development of digital skills is crucial aspect for the progress of a country. In the era of digitalization, mastering digital skills is very important to increase productivity and adapt to rapid technological developments. The topic of digital skills has been frequently researched in recent years because it is considered one of the requirements for success in the 21st century (Allmann & Blank, 2021; Orero-Blat et al., 2022). Many researchers consider this topic important because the digital transformation process promotes the achievement of a knowledge-based society, especially for women.

Digital skills can be measured through five indicators that have been identified in various literature. First, information and data literacy, which is the ability to search for, evaluate, and utilize information and data in a digital environment. Second, communication and collaboration, which includes the skills to interact, share information, and work together with others through digital platforms. Third, digital content creation, which emphasizes creativity and the use of digital devices to produce interesting content and apply good design principles. Fourth is understanding the opportunities and risks associated with using digital technology. Finally, problem- solving involves the ability to identify issues, seek solutions, and evaluate the solutions applied in the use of digital technology (Vuorikari et al., 2022).

Emerging studies reveal that digital skills influence household well-being (Wu et al., 2024; J. Zhang et al., 2024), consistent with findings from Liu et al (2024) stating that the benefits of digital skills are significant for empowering women to improve household well-being. Household welfare can be improved through digital skills by accessing job opportunities and participating in the digital market, thereby increasing household income (Qi et al., 2024; Wang et al., 2023). Digital skills have been proven to play a major role in empowerment, especially for vulnerable groups such as women.

Management Effectiveness

Management effectiveness refers to an organization's ability to achieve its objectives using appropriate methods and available resources optimally (Anvari

& Janjaria, 2023). In the context of productive zakat, management effectiveness is key to ensuring the sustainability and positive impact of this Islamic financial instrument. A review of the literature shows that effective management involves careful strategic planning, transparent program implementation, and continuous evaluation to measure the achievement of objectives (Kurniasai, 2025; Tukiran et al., 2025).

In productive zakat management, effective management means professional fund management, selection of relevant and impactful projects, and accountability to muzakki (zakat givers). Furthermore, effective management also includes the ability of productive zakat management organizations to adapt to changes in the social, economic, and technological environment (Rahmawati, 2024). This includes the use of digital technology for collection and distribution, the development of innovative products and services, and the enhancement of human resource capacity. Management effectiveness can be measured using several indicators, including adaptation criteria, integration criteria, motivation criteria, and production criteria (Putra, 2021).

Zakat management institutions that can efficiently manage assets, accurately identify community needs, and distribute benefits fairly tend to have a greater impact and gain higher public trust. Therefore, ensuring an effective and inclusive management system is a prerequisite for maximizing the potential contribution of women in the Islamic philanthropy ecosystem (Akbar et al., 2024). Research conducted by Fakhruddin et al (2023) states that management effectiveness can influence household welfare. In addition, Sulkhiah (2021) found that effective management and empowerment of women can improve family welfare and harmony.

Empowerment

Empowerment can be defined as a concept whereby individuals or groups gain strength, freedom, and the ability to control their lives and make decisions that affect their welfare. Empowerment aims to enable individuals or groups to have control over the factors that determine their quality of life (Per Anders Tengland, 2023). In the context of women, empowerment aims to increase women's capabilities, control, and autonomy in various aspects of life (Rahim, 2024). A review of the literature shows that women's empowerment not only benefits women themselves, but also has a positive cascading effect on families, communities, and social development as a whole.

In the context of zakat and waqf, women's empowerment can be seen from their participation as muzakki and wakif, as well as managers and beneficiaries (Dahmiri et al., 2023). Women's contributions to zakat are intrinsically linked to their level of empowerment. Indicators that can measure empowerment include access to capital and training, active participation, control and decision-making, self-confidence, and initiative (Sabrina, 2024). Research conducted by Achuo et al (2025) shows that women's empowerment contributes to improved household

welfare.

Research Method

This study uses a quantitative approach utilizing primary data to analyze factors that influence household welfare. Data collection was conducted by distributing questionnaires to 52 respondents. The population in this study consisted of women participating in an empowerment program funded through productive zakat. The research sample was directed at women receiving productive zakat, using snowball sampling techniques. This technique was chosen because the population size was relatively small and not precisely known. The measurement scale used in this study was a Likert scale with a range of values from 1 (strongly disagree) to 4 (strongly agree).

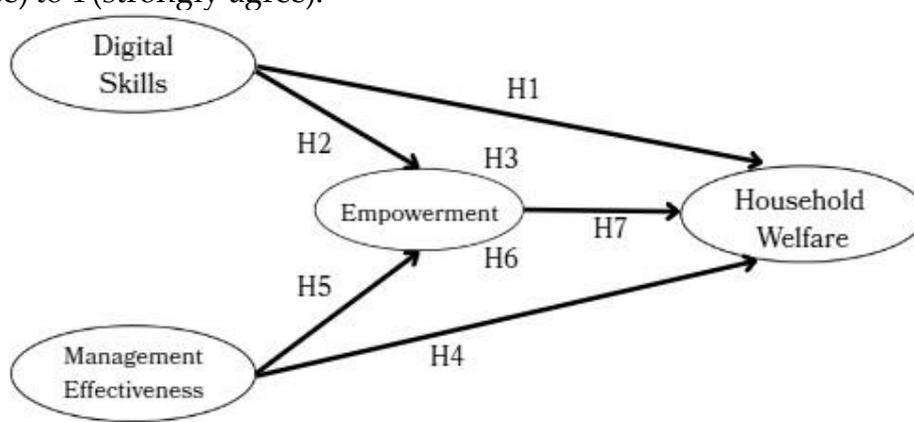


Figure 1. Conceptual Framework

This study uses a variance-based Structural Equation Modeling (SEM) approach. The analysis was conducted using the Partial Least Squares (PLS) method to evaluate the measurement model, structural model, and test the research hypotheses. In addition, PLS is able to overcome problems related to abnormal data distribution (Evi & Rachbini, 2022).

Result

The results of the analysis in Table 1 show that most of the respondents involved in this study were women over the age of 40. In terms of marital status, most respondents are married. In addition, the majority of respondents have been running their businesses for more than one year. As for the receipt of zakat or productive waqf, most respondents received it once.

Tabel 1. Demographic Profile

Profile	Total	Persentase (%)
Age		
Under 30 years old	14	26%

30-40 years old	7	14%
Over 40 years old	31	60%
Marital Status		
Unmarried	6	11%
Married	33	64%
Divorced/widowed	13	25%
Business Duration		
Less than 1 year	12	23%
More than 1 year	40	77%
Receipt Frequency		
Once	47	90%
Regularly	2	4%
Annually	3	6%

Source: Primary data processing, Smart PLS 4 (2025)

Validity and reliability tests are the initial steps that must be taken before proceeding with PLS-based Structural Equation Modeling (SEM) analysis. These tests involve assessing convergent validity, which can be measured through Average Variance Extracted (AVE) values and factor loadings, as well as construct reliability, which in this study was assessed using composite reliability.

Tabel 2. Composite Reliability

Construct	Item	Loading	Composite Reliability	AVE
			0.882	0.788
Household Welfare	Productive zakat/waqaf helps with daily needs. After receiving productive zakat/waqaf, more able to purchase basic necessities.	0.889 0.887		
			0.902	0.606

Digital Skills	Can search for business development information on the internet	0.778		
	Understands online instructions for using funds	0.793		
	Easy to collaborate online	0.774		
	Social media helps develop business	0.746		
	Understands the benefits and risks of online transactions	0.740		
	Know how to handle sudden app issues	0.838	0.915	0.606
Management Effectiveness	Change plans based on manager's advice	0.750		
	Have a good relationship with the manager	0.782		
	Help boost motivation to run the business	0.733		
	Support helps build confidence in achieving well-being	0.727		
	Income increases after participating in the program	0.743		
	The program helps achieve well-being	0.888	0.918	0.616
Empowerment	Easy access to capital assistance	0.826		
	Receiving training	0.813		
	Participating in activities organized by the program	0.774		
	Motivated for business development	0.707		
	Having full control over the business	0.810		

Becoming more independent	0.782
Program support makes women stronger	0.778

Source: Primary data processing, Smart PLS 4 (2025)4

Based on the table, it is known that the validity and reliability tests in this study were conducted twice to obtain valid and reliable results. In the first test, some constructs were removed because they were not valid and reliable. In the second test, valid and reliable constructs or variables were obtained. Based on the table above, it is known that the AVE value is greater than 0.50, so it is considered valid. Meanwhile, a composite reliability value exceeding 0.70 indicates that the construct meets the reliability criteria.

Tabel 3. Hypothesis Testing

	STDEV	t-Statistics	P-Values	Hypothesis
DK > HW	0.148	0.367	0.485	H ₁ : Rejected
DK > E	0.095	5.733	0.000	H ₂ : Accepted
DK > E > HW	0.092	4.822	0.072	H ₃ : Rejected
ME > HW	0.077	7.990	0.000	H ₄ : Accepted
ME > E	0.115	0.249	0.021	H ₅ : Accepted
ME > E > HW	0.097	5.840	0.087	H ₆ : Rejected
E > HW	0.094	2.961	0.012	H ₇ : Accepted

Source: processed by the author (2025)

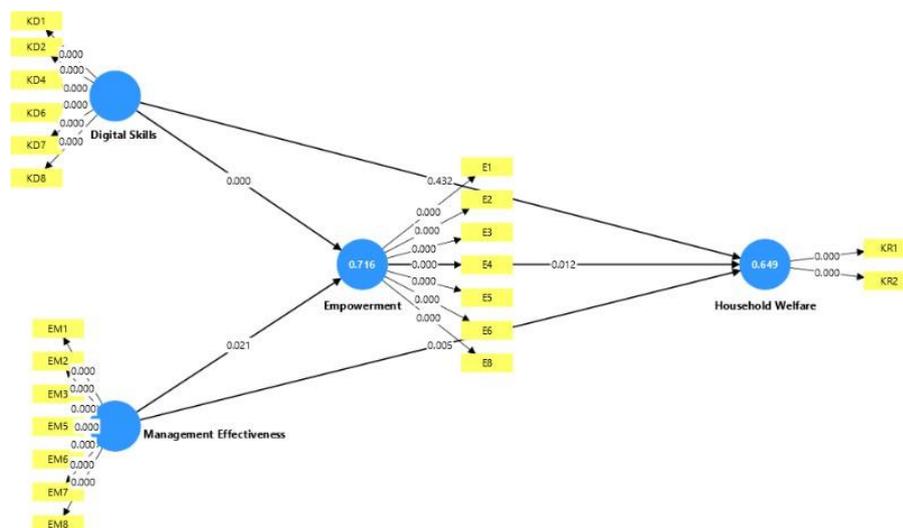


Figure 2. SEM PLS Path Analysis Results

Discussion

The data analysis shows that digital skills have no effect on household welfare. Although women, especially recipients of zakat or productive waqf, have access to technology and basic skills in its use, this is not enough to directly increase family income or economic conditions. Digital skills do not have an optimal impact if they are not accompanied by supporting factors such as access to digital markets, further training, business capital, and adequate infrastructure. This finding is in line with the research by Q. Zhang et al (2024), which shows that women's use of the internet only has an impact on increasing income if it is accompanied by an increase in productive labor and access to business capital. Research conducted by Udisha and Ambily Philomina (2024) supports this finding, concluding that digital skills have a significant impact on improving women's welfare when accompanied by adequate digital literacy, namely the ability to understand, evaluate, and utilize technology critically and strategically.

Furthermore, the results of this study indicate that digital skills have a direct influence. Digital skills have a direct impact on empowerment because these skills enable women to access information, participate in online training, manage their businesses independently, and participate in broader economic activities. These findings are relevant to women who receive zakat or productive waqf, who generally come from economically disadvantaged groups. Digital skills also increase women's confidence and independence in making decisions, both within the family and in business. This is supported by the study by Salamzadeh et al (2024), which concludes that digital technology provides opportunities for women to break free from social constraints and build economic autonomy through independent businesses. Additionally, Meherali et al (2021) reveal that digital skills can encourage women's participation in community life and strengthen their control over personal and social decisions.

Conversely, digital skills do not influence household welfare through empowerment. Although digital skills enhance women's participation and self-confidence, the resulting empowerment is not yet strong enough to drive improvements in family economic conditions. This indicates that the mediation pathway through empowerment is not yet effective without structural support. In the context of women receiving zakat or productive endowments, even though they have obtained capital, limited access to training is one of the factors hindering the effectiveness of the empowerment sought. These findings align with previous studies emphasizing the importance of access to capital (Li et al., 2025), digital infrastructure (Malanga & Banda, 2021), and integration with inclusive financial services (Al-Afeef & Alsmadi, 2025). Additionally, the effectiveness of digital empowerment also depends on adequate training and supportive public policies (Mackey & Petrucka, 2021).

Furthermore, the results of this study indicate that management effectiveness has an impact on household welfare. Women who are able to manage their businesses effectively through planning, record-keeping, and decision-making have been proven to experience increased income and family economic stability. Structured management of productive zakat can significantly improve the welfare of recipients. Mawardi et al (2023) and Zakariya et al (2024) emphasize that strategic management in the utilization of zakat funds plays a crucial role in strengthening household economic resilience. In Purba et al (2025) also note that management training and business mentoring can increase the income of women micro-entrepreneurs. Other studies reinforce that the success of productive zakat is greatly influenced by the managerial capabilities of the recipients (Yuniarti et al., 2023), while the effectiveness and transparency in zakat management also contribute to improving the well-being of beneficiary families (Fauzi et al., 2024).

Furthermore, management effectiveness also influences empowerment. Women who have the ability to manage their businesses systematically can demonstrate improvements in various dimensions of empowerment, both economically and socially. Economically, they become more confident in managing finances, are able to set selling prices, design simple marketing strategies, and manage profits for productive purposes. From a social perspective, they tend to be more active in family discussions, begin to participate in decision-making with their partners, and demonstrate independence in maintaining the sustainability of their businesses. These findings indicate that management effectiveness not only reflects technical competence in business but also contributes significantly to increasing women's self-confidence, autonomy, and bargaining power within their households and communities. These findings are reinforced by Awalia et al's (2025) research, which highlights that management training promotes increased business autonomy for women, particularly recipients of empowerment programs through productive zakat. Furthermore, Mengstie's (2022) research shows that managerial effectiveness contributes to decision-making capacity.

Conversely, management effectiveness does not significantly influence household welfare mediated by empowerment. This finding suggests that while women's managerial capabilities contribute to increased self-confidence and economic participation, this does not automatically improve household welfare. One reason is that the empowerment achieved remains symbolic and has not yet been realized in the form of tangible economic improvements. Other contributing factors include limited access to markets, productive resources, and ineffective advanced training. Empowerment cannot improve household welfare without adequate governance support, market access, and policies (Zuchroh, 2022; Dewi et al., 2022). This highlights the importance of institutions, business networks, and financial access in strengthening the economic impact of empowerment.

Conversely, this study found that empowerment has a significant influence on household welfare. When women feel confident and can make decisions actively, this

can encourage them to be more productive by effectively utilizing available resources (Abhiat, 2023; Suganthi & Asokhan, 2021). In the context of women as recipients of zakat or productive waqf, empowerment can enhance their capacity and confidence to manage businesses and contribute to improving household welfare. Empowerment helps them utilize the assistance received more optimally, not only in terms of the model but also significantly impacting sustainable economic independence.

Conclusion

The conclusion of this study shows that digital skills do not have a direct or indirect influence on household welfare. Although digital skills have an influence on empowerment, suboptimal empowerment has not yet significantly improved household welfare. Meanwhile, management effectiveness has been proven to have an influence on household welfare and empowerment, but the mediation pathway through empowerment is also not significant. This emphasizes that empowerment still requires strengthening to have a more tangible economic impact. Conversely, empowerment has a significant impact on household welfare. Optimal empowerment of women who receive productive zakat is crucial in promoting improved household welfare.

Although this study contributes to the field, it also has limitations. First, the study used a relatively small sample, so the findings cannot be generalized broadly; future research is expected to use a larger sample. Second, the study focused solely on women, so it does not fully reflect gender diversity. Future research is expected to develop the model and add other important variables, such as psychological factors that may also influence household welfare.

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