



# Antecedents of Religiosity, Demographics, and Socio-Cultural to Succeed Woman's Entrepreneur Empowerment and Welfare through Productive Zakat

Ahmad Ajib Ridlwan<sup>1, a\*</sup>, A'rasy Fahrullah<sup>2, b</sup>, Khusnul Fikriyah<sup>3, c</sup>, Ach. Yasin<sup>4, d</sup>,  
Aulia Siska Puspita Dewi<sup>5, e</sup>

<sup>1,2,3,4,5</sup> Department of Islamic Economics, Faculty of Economics and Business,  
Universitas Negeri Surabaya  
Jl. Lidah Wetan, Lidah Wetan, Kec. Lakarsantri, Kota SBY, Jawa Timur 60213

Email: <sup>a</sup>ahmadajibridlwan@unesa.ac.id\*, <sup>b</sup>arasyfahrullah@unesa.ac.id,  
<sup>c</sup>khusnulfikriyah@unesa.ac.id, <sup>d</sup>achyasin@unesa.ac.id, <sup>e</sup>auliasiska@mhs.unesa.ac.id

\*Corresponding Author

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## ABSTRACT

**Keywords:**  
*Religiosity,  
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Successful  
empowerment,  
Welfare, Women  
Entrepreneur,  
Productive  
Zakat.*

This study aims to analyze the impact of religiosity, demography, and socio-cultural on the success of empowerment to the welfare woman entrepreneur. The data analysis technique uses the Structural Equation Model (SEM) approach. The analytical method used was Partial Least Square (PLS). Data source Obtained by distributing online questionnaires to 107 woman entrepreneur whose receive productive zakat through google forms. Based on the results of the study, religiosity, socio-cultural had a positive and significant influence on the success of empowering woman entrepreneurs who receive productive zakat. This shows that the higher level of religiosity and socio-cultural, the higher success in empowering women entrepreneurs who receive productive zakat. In contrast, demographics variable had no effect on the success of empowering women entrepreneurs. The results of this study will contribute to enrich the discourse of welfare empowerment, especially in productive zakat.

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## INTRODUCTION

Zakat is one of the five pillars of Islam (Hoque, 2022). Qardawi (2000) notes that the word 'zakah' appears 30 times in the Qur'an while 27 instances are stated in connection with the command to pray. As the fifth pillar of Islam, zakat has a very important and strategic position because it has two dimensions at once, namely spirituality (individual) and socio-economic to empower people (Rofiq, et, al., 2020; Mohammed, et, al., 2021). Apart from being an obligatory worship, zakat also has a very significant relationship with the social dimension and instruments of distribution of wealth because in the wealth of the rich there is a portion of the poor (Bin-Nashwan et, al., 2020; Hoque, 2022; Kusuma et, al., 2016). The main vision of zakat is to improve the welfare of underprivileged people through poverty alleviation (Hoque et, al., 2015; Kasri, 2016; Pratama, 2015). Zakat as an instrument of fair distribution of wealth improves the quality of life of mustahiq (zakat recipients) and reduces the level of income inequality (Ahmed et, al., 2017; Ibrahim et, al., 2020). Research on zakat in Indonesia has also become the concern of many researchers both from within the country and abroad (Ayuniyyah et, al., 2017). This is because Indonesia is a country where the majority of the population is Muslim. As a country with the largest Muslim population and one of the ten countries with the largest Islamic economic power in the world, Indonesia has enormous potential in various aspects, one of which is the potential for collecting zakat (Riyadi, et, al., 2021; Hakim, 2020; Reuters, 2018).

The potential for zakat in Indonesia has become an attraction for researchers in the field of Islamic economics. There is a potential for zakat receipts in 2015 to reach IDR 82,609 trillion (Canggih et al., 2017). Another study conducted by Asfarina, Ascarya, & Beik, (2019) using a contemporary fiqh approach, potential zakat is calculated based on the new classification of assets that can be zakat, the amount of potential zakat is IDR 216.54 trillion, or equivalent to 1.75% of GDP. In addition, the results of the Zakat Mapping Potential Indicator conducted by the Center for Strategic Studies of the National Amil Zakat Agency show that the potential for zakat in Indonesia in 2019 reaches IDR 233.8 trillion. In this case, the income zakat indicator is the sector that has the highest potential zakat value of IDR 139.07 trillion, followed by money zakat of IDR 58.76 trillion, agricultural zakat of IDR 19.79 trillion and livestock zakat of IDR 9.51 trillion (Puskas-Baznas, 2020). Meanwhile, based on data from the National Amil Zakat Agency, it shows that the realization of receipt of zakat funds in Indonesia has increased. The receipt of zakat funds in 2015-2018 amounted to IDR 2.36 T, IDR 3.73 T, IDR 4.19 T and IDR 8.10 T (Asfarina, Ascarya, & Beik, 2019). Even though there is still a gap between the potential and realization of zakat funds, zakat receipts in Indonesia in 2018 contributed 0.05 of GDP.

Seeing this huge potential zakat have to managed properly and correctly so that it can be used as an instrument to overcome the problem of poverty. One of these instruments is the empowerment of productive zakat through entrepreneurship (Mujiatun, 2018; Widiastuti, et. al., 2021). The management of zakat supposed to empower mustahik towards independence. Zakat will have a wider impact if the distribution of zakat directed at productive activities by providing venture capital assistance to mustahik who have skills (Riyadi, et. al., 2021; Mawardi, et. al., 2022; Mutamimah, et. al., 2021; Pratama, 2015).

Previous research found that the welfare of productive zakat mustahik was influenced by several variables such; religiosity (Nidityo & Laila, 2014; Widiastuti, et al., 2021; Wulansari et al., 2020), demography and socio-cultural (Trianto et al., 2020), and also an empowerment (Hoque et al., 2015; Wulansari et al., 2020). The researchers focused on the impact of productive zakat on socio-economic aspects (Widiastuti, et al., 2021; Wulansari et al., 2020). While others try to link the impact of productive zakat on solving poverty problems (Ali, 2014), mustahik business income (Putri & Prahesti, 2017) and welfare levels (Rosmawati, 2014). Widiastuti, et. al., (2021a) confirms the zakat community empowerment was a solution to suppress the poverty rate and possible for reducing inequality and ending poverty in Indonesia. Further, found that zakat and non-zakat programs' empowerment through business growth has significantly affected mustahiq welfare (Widiastuti, et. al., 2021b). In line, Mawardi, et. al., (2023) found that zakat empowerment programmes and business assistantships positively impact the growth of mustahiqs' businesses and beneficial to their well-being. In contrast, Khasandy and Badrudin (2019) found that zakat in Indonesia does not influence economic growth and welfare society. In line with this result, Riyadi, et. al., (2021) found that the management of productive Zakat funds in Indonesia is still not unsatisfactory, as evidenced by the low distribution rate of Zakat funds.

Despite of the compelling previous research above, this study aims to analyze influence of religiosity, demography, socio-cultural to increase the welfare of Entrepreneur women who receive productive zakat from zakat institution in Surabaya City.

## **RESEARCH METHOD**

This type of research was a quantitative approach with the main objective to test certain hypotheses and obtain evidence regarding causal relationships. The research population was female entrepreneurs who receive productive zakat benefits from zakat institutions. The sample used in this research was simple random sampling technique, where the sampling of members of the population is done randomly without regard to the existing strata in the population. Simple random sampling also used since no prior

information about the targeted population (Singh, 2018). The data source used is primary data in the form of field studies obtained by distributing questionnaires online. The online questionnaire in this study was designed using the Google form and distributed via the productive zakat recipient group WhatsApp platform and so the predetermined number of sample approximately 100.

The data analysis technique uses the Structural Equation Model (SEM) approach which was used to test the measurement model and structural model. In the structural model, SEM was chosen because of its effectiveness in estimating direct and indirect effects in one model. This research model will be analyzed using the Partial Least Square (PLS) method and assisted with SmartPLS 3.0 software. pls. PLS Structural Equation Modeling (SEM) which can be done to overcome problems in the relationship between variables which are very complex but the data sample size is small and has non-parametric assumptions. In the PLS analysis, there is a process of checking validity, instrument reliability, and multicollinearity, then testing the structural model, namely r-square, q-square, hypothesis testing (resampling bootstrapping).

### ***Hypothesis Development***

#### *The Effect of Religiosity on the Success of Productive Zakat Empowerment*

The religiosity factor is important in entrepreneurship, everything a businessman does will be based on his religious values, whether in making a business, marketing his products, processing and producing a product, even how the businessman manages his business finances (Wibowo & Sujono, 2021). The religiosity factor affects all aspects of a business, whether it's the creation of a business, innovation in the business, business development, entrepreneurial attitudes and many other things that are influenced by the religiosity factor (Ali et. al., 2020; Antoncic & Hisrich, 2003; Halis et. al., 2007; Shane & Venkataraman, 2000). Previous research found that the welfare of productive zakat mustahik is influenced by religiosity (Nidityo & Laila, 2014; Widiastuti, et. al., 2021; Wulansari et al., 2020).

*Hypothesis 1:* Religiosity influences the welfare of women entrepreneurs who receive productive zakat.

#### *Demographic Influence on the Success of Productive Zakat Empowerment*

Research conducted by Brijlal, P., Naicker, V., & Peters, R. (2013), said that a high level of education provides a more significant chance of moving out of poverty. In contrast to research by Trianto et al., (2020) education level has a negative relationship with the success rate of poverty alleviation. This means that even though mustahik have a high level of education, it does not guarantee that they will be successful in this empowerment program. Likewise, the low level of education does not rule out the

opportunity to succeed in this empowerment program. This finding is consistent with research conducted by [Jimenez et. al., \(2015\)](#), that education level does not have a positive relationship with the success of micro-scale informal businesses, such as mustahik empowerment programs.

*Hypothesis 2: Demographic factors influence the welfare of women entrepreneurs who receive productive zakat.*

*The Influence of Socio-Culturals on the Success of Productive Zakat Empowerment*

Another study suggests that productive zakat can be used as capital for the development of community entrepreneurship. Efforts are made by zakat institutions in order to realize the independence of mustahik to become entrepreneurs, namely: entrepreneurship education and training to increase entrepreneurial motivation and skills, as well as to become a facilitator between mustahik and partners ([Najma, 2014](#)). Furthermore, [Widiastuti et. al., \(2019\)](#) revealed that Zakat, infaq, and alms funds for productive purposes need to be designed holistically starting from distribution, guidance and supervision, to setting indicators of success so that they have a sustainable impact on the socio-economic life of mustahik. The number of family members affects the welfare of mustahik ([Nurasyiah et. al., 2021](#); [Pratami et. al., 2017](#); [Trianto et. al., 2020](#)).

*Hypothesis 3: Socio-cultural factors influence the welfare of women entrepreneurs who receive productive zakat.*

*The Effect of Empowerment Success on Welfare*

Efficiency of productive zakat is utilization using an empowerment scheme. The economic sector is a field that can be used to carry out empowerment and encourage poverty alleviation. utilization of productive zakat through business capital assistance is expected to increase mustahik business productivity. Utilization of productive zakat will encourage mustahik to be more independent in meeting their needs so that it will provide long-term benefits to mustahik. It is hoped that later the mustahik can turn into muzakki. Productive zakat can be used optimally if it is managed by an Amil Zakat Agency or Institution which is an organization that is trusted in distributing zakat ([Sari, 2013](#)). The organization does not only distribute zakat, but also conducts training and coaching so that the productive zakat obtained can be used to improve the welfare of the recipients.

*Hypothesis 4: The success of empowerment affects the welfare of women entrepreneurs who receive productive zakat.*

**Table 1.** Brief description of the research instrument

Variable	Indicator	Items
Religiosity	Belief in religious teachings and implementation religious teachings	a) Obedience in implement prayer b) Obedience in run fasting obligatory and sunnah

Variable	Indicator	Items
	(Höllinger & Eder, 2016; Worthington et. al., 2003; Nurasyiah, Miyasto, Mariyanti, & Beik, 2021)	c) Obedience pay Zakat, Infaq and Shodaqoh d) Obedience for study and read the Koran e) Obedience guard nakedness with hijabs f) Obedience for avoid usury
Demographics	Formal education (Nurasyiah, Miyasto, Mariyanti, & Beik, 2021)	a) Never went to school b) Up to SD/elementary c) Up to junior high d) Up to senior high school e) Up to S1/bachelor
Socio Cultural	Support Program companion, market networking, self development. (Najma, 2014; Widiastuti et. al., 2019)	a) Companion program has help in program implementation b) Have market network for sell product c) Follow a training program development effort
Success Empowerment	Increase in business capital, increase in sales volume, increase income, Increase profit, Improvement donation (Sari, 2013)	a) Enhancement effort increase b) Increase in business capital c) Increase in sales volume, d) Enhancement income e) Enhancement advantage f) Enhancement donation
Well-being	Maqashid Sharia (Nurasyiah, Miyasto, Mariyanti, & Beik, 2021)	a) Maintaining Religion b) Nurturing the Soul c) Maintain reason d) Caring for offspring e) Maintain property

The primary data of this study were obtained from distributing questionnaires online to female entrepreneurs who are beneficiaries of productive zakat. The temporary data collected was 107. Based on table 2, it can be seen that most of the respondents came from South Surabaya as many as 33 people. The number of respondents coming from West Surabaya was 17 people (15.6%), the number of respondents coming from East Surabaya was 17 people (15.6%), the number of respondents coming from North Surabaya was 20 people (18.8%) , the number of respondents who came from South Surabaya was 33 people (31.3%), and the number of respondents who came from Central Surabaya was 20 people (18.8%). Based on length of business, respondents with a length of business of more than 2 years constituted the largest number of 70 people. The number of respondents with a business length of 1-6 months is 7 people (6.3%), the number of respondents with a business length of 7-12 months is 13 people (12.5%), the number of respondents with a business length of 1-2 years is 17 people (15.6%), and over 2 years some 70 people (65.6%). Following are the results of the characteristics of the respondents based on the distribution of regions, length of business, age, and education:



**Table 2.** Brief Characteristics of Respondents

<b>Respondent Identity</b>		<b>Amount</b>	<b>Percentage</b>
Distribution of Mustahik Regions	West Surabaya	17	15.6 %
	East Surabaya	17	15.6 %
	North Surabaya	20	18.8 %
	South Surabaya	33	31.3 %
	Central Surabaya	20	18.8 %
	Total	107	100%
Length of Business	1-6 months	7	6.3 %
	7-12 months	13	12.5 %
	1-2 years	17	15.6 %
	over 2 years	70	65.6 %
	Total	107	100 %
Age	< 15 years	0	0%
	15 years – 24 years	10	9.4%
	25 years – 34 years	30	28.1%
	35 years – 44 years	27	25%
	45 and above	40	37.5%
	Total	107	100%
Education	Didn't graduate from elementary school	0	0%
	SD	30	28.1%
	Junior High School	19	17.6%
	Senior High School	36	33.5%
	Bachelor	22	20.8%
	Total	107	100%

Based on the description of the age level, the respondents who participated in this study were mostly aged 45 years and over. There were no respondents aged less than 15 years, while the number of respondents aged 12-24 was 10 people (9.4%), 25-34 years were 30 people (28.1%), 35-44 years were 27 people (25%), and 40 people aged 45 years and over (37.5%). Based on education level, the respondents who participated in this study were mostly 36 people with high school education. The number of respondents with the last education in elementary school was 30 people (28.1%), the number of respondents with the last education in junior high school was 19 people (17.6%), the number of respondents who had last education in high school were 36 people (33.5%), the number of respondents with a bachelor's degree as many as 22 people (20.8%), and no respondents who did not graduate from elementary school.

## RESULT AND DISCUSSION

Based on the result of testing, table 3 explains whole results *Average Variance Extracted* (AVE) more big from 0.50. With thereby could concluded that the outer research model has Fulfill validity discriminant in a whole. Validity measurement includes testing how well the value of an instrument is developed in measuring a study.

The higher the value of the instrument, the better it is in representing research questions. To measure validity, it is necessary to examine the relationship between variables, including: Discriminant Validity and Average Variance Extracted (AVE) with an expected AVE value of  $> 0.5$  (Wijaya, 2019). The results of the AVE test can be seen in the table 3 below:

**Table 3.** The result of Average variance extracted (AVE)

No	Variable	<i>Average Variance Extracted (AVE)</i>	Information
1	Religiosity	0.544	Valid
2	Demographics	1.00	Valid
3	Socio Cultural	0.657	Valid
4	Success Empowerment	0.555	Valid
5	Well-being	0.544	Valid

Source: Smart-PLS 3.0

The next step was reliability test which based on the value of Cronbach's alpha and composite reliability. A construct can be reliable if it has a Cronbach's alpha value greater than 0.6, and a composite reliability value is more significant than 0.7. Composite reliability measures the actual reliability value of a variable, while Cronbach's alpha measures the lowest reliability value of a variable so that the Composite reliability value is always higher than Cronbach's alpha value (Abdillah & Jogiyanto, 2016). The inferential statistical analysis technique in this study was carried out using the Structural Equation Model (SEM) approach using the Partial Least Square (PLS) analysis method which is supported by computer software, namely the Smart-PLS 3.0 program. Following table 4 shows that all construct had score more from 0.70. The result describe that all measurement models were used in study this already have high reliability .

**Table 4.** The result of Composite reliability and Cronbach's alpha test

No	Variable	<b>Chonbach's Alpha</b>	<b>Composite Reliability</b>	Information
1	Religiosity	0839	0.859	reliable
2	Demographics	1.00	1.00	reliable
3	Socio Cultural	0.742	0.776	reliable
4	Success Empowerment	0.606	0.665	reliable
5	Well-being	0.744	0.782	reliable

Source: Smart-PLS 3.0

Other model compatibility can be rated from a number of calculation was coefficient model determination ( $R^2$ ). Coefficient model determination was calculated with use whole coefficient determination ( $R^2$ ) that is in the model. Table 5 described the result of  $R^2$  value of Success Empowerment variable averaged by 0.203. This result indicated that Success Empowerment explained by religiosity, demographics, and socio culture by 20.3%, whereas the rest explained by other variables. On the other hand, the



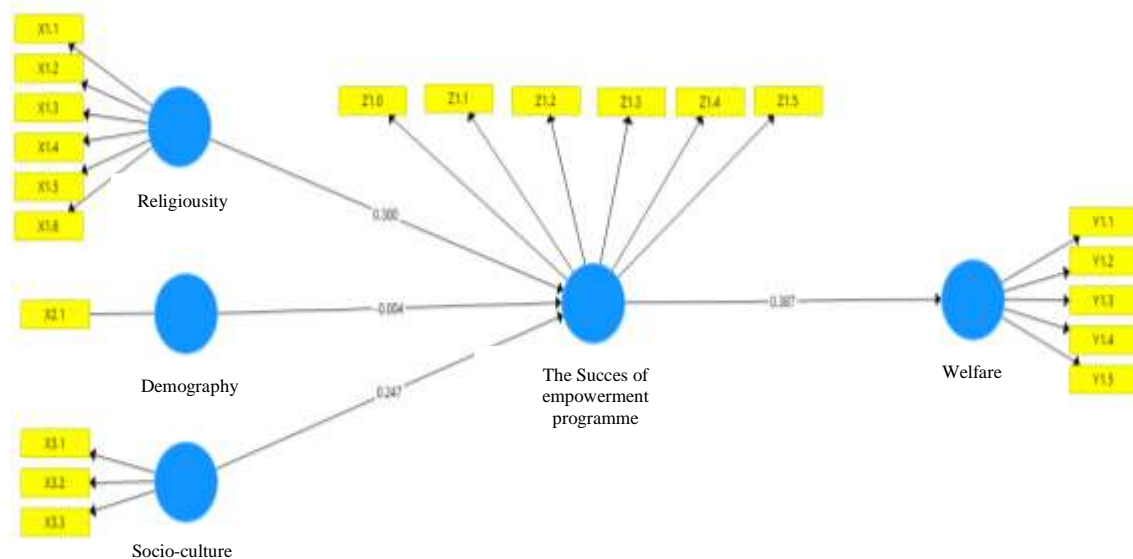
result of  $R^2$  value for Well-being variable averaged by 0.150, means that prosperity determinant explained by the successful empowerment by 15.0%.

**Table 5.** The R- Square Measurement Results

Variable	$R^2$	R Square Adjusted
Success Empowerment	0.203	0.180
Well-being	0.150	0.142

Source: Smart-PLS 3.0

By the following process of result, the measurement bootstrapping model test was used to see the relationship between constructs and the significance value in the path coefficients table which displays the results of the direct effect and can then see the indirect effect, through the value of the coefficient estimate and how the level of t-statistics or p-values of each variable.



**Figure 2.** the Model of Measurement Bootstrapping

Source: Smart-PLS 3.0

Based on Table 6, it is known that the direct effect between variables is as follows: *first*, the effect of religiosity's variable on empowerment success had a coefficient with a positive value. The calculation results show that the path coefficient is 0.300 with t-statistics of 3.074 (p-values 0.002). This can be explained that religiosity had a positive effect on the success of empowerment. These results can be interpreted the higher a person's religiosity, it is proven to have a positive impact on the success of empowerment.

*Second*, the effect of demographics' variable on empowerment success had a coefficient with a negative value. The calculation results show that the path coefficient is

-0.004 with t-statistics of 0.035 (p-values 0.972). This result implied that demography has no effect on the success of empowerment.

**Table 6.** The Results of Path Coefficient test

Connection Between Variable	Original Sample	t-statistics	p-values	Information
Religiosity to Success Empowerment	0.300	3,075	0.002	H1 is accepted
Demographics to Success Empowerment	-0.004	0.035	0.972	H2 not received
Socio - Cultural to Success Empowerment	0.247	2,269	0.023	H3 is accepted
Success Empowerment to Well-being	0.387	4,424	0.000	H4 is accepted

Source: Smart-PLS 3.0

*Third*, the effect of socio-cultural's variable on empowerment success had a coefficient with a positive value. The calculation results show that the path coefficient is 0.247 with a t-statistics of 2.269 (p-values 0.023). This can be explained that socio-cultural has a positive effect on the success of empowerment.

*Fourth*, the effect of success of empowerment's variable on welfare had a coefficient with a positive value. The calculation results show that the path coefficient is 0.387 with t-statistics of 4.424 (p-values 0.000). This can be explained that the success of Empowerment has a positive effect on Welfare. These results can be interpreted the higher the success rate of Empowerment then, it is proven to have a positive impact on Welfare.

Based on the results of the descriptive statistical analysis of each variable, religiosity has an average value of 2.77, which is in the medium category. This indicates that the respondents in this study have faith in religious teachings and carry out religious teachings at a moderate level. Based on the findings of statistical analysis, it is known that religiosity has a positive effect on the success of empowering women entrepreneurs who receive productive zakat. These results in line with the result by [Wibowo & Sujono \(2021\)](#) and [Antoncić & Hisrich \(2003\)](#) which stated that the higher the level of religiosity, the higher the entrepreneurial attitude. While [Morrison \(2000\)](#) considers religiosity as an input from culture that plays a role in the development of entrepreneurship.

One the effect of demography on the success of empowering women entrepreneurs who receive productive zakat, the findings of the statistical analysis show that the demographics of the respondents have no effect on the success of empowering women entrepreneurs who receive productive zakat. However, this findings are in line with [Mondal & Jimenez \(2015\)](#) and [\(Rahayu & Harianto, 2019\)](#) found that education level does not have a positive relationship with the success of micro-scale informal businesses, such as mustahik empowerment programs. While, this result was in contrast with [Achmad \(2016\)](#). On the other hand, the productive zakat distribution program plays an important

role in efforts to alleviate poverty. Jalaludin (2012), Nasrullah (2015), Anwar (2018) and Tanjung (2019) found that the development of zakat is productive by making zakat funds as business capital, this is useful for empowering the recipient's economy, and so that the poor can run or finance their lives independently and consistently. This result inline with the result by Widiastuti, et. al., (2021a & 2021b) which found that zakat and non-zakat programs' empowerment through business growth has significantly affected on mustahiq welfare.

Based on the results of descriptive statistical analysis for each variable, socio-cultural has an average value of 3.30, which is in the medium category. This indicates that the assistance and guidance carried out by the Institution is going well but the intensity is not too high. This results in line with the result by Durán-Encalada, et. al., (2012), Pratami et al., (2017) and Puskas BAZNAS (2020).

## CONCLUSION

This study aims to analyze the impact of religiosity, demography, and socio-cultural on the success of empowerment to the welfare woman entrepreneur. The primary results of this study demonstrate that variable of religiosity, socio-cultural has a positive and significant influence on the success of empowering woman entrepreneurs who receive productive zakat. This shows that the higher level of religiosity and socio-cultural, the higher success in empowering women entrepreneurs who receive productive zakat. In contrast, demographics variable have no effect on the success of empowering women entrepreneurs. On the other hand, the success of empowerment programme has a positive effect on the welfare of women entrepreneurs whose receive productive zakat fund. This result implied that the higher the success of empowerment, the higher the welfare of women entrepreneurs. The results of this study will contribute to enrich the discourse of welfare empowerment, especially in productive zakat.

Despite of the compelling results, this study acknowledges a research limitation. Further research should use wider and various independent variables to get a better research model and more significant results.

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