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The Impact Of The Baznas Microfinance Village Program On Improving The Economic Welfare And Religiosity Of Female Heads Of Households

Muhammad Fathan Izzuddin [1]; Cupian [2]; Yudi Ahmad Faisal [3]
[1,2,3] ***Faculty Of Economics and Business, Universitas Padjadjaran, Indonesia***
Email: [1] muhammad21077@mail.unpad.ac.id ;[2] cupian@unpad.ac.id ;[3] yudi.ahmad@unpad.ac.id

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ABSTRACT

This study analyzes the impact of the BAZNAS Microfinance Desa (BMD) program on the economic welfare and religiosity of Female Heads of Households (PEKKA) in West Java. Using a mixed-method approach with SEM-PLS analysis and the CIBEST model involving 151 respondents, this study examines the influence of business capital, mentoring, and training. The SEM-PLS results indicate that business capital does not have a significant partial effect on economic welfare, whereas mentoring and training have a significant positive impact, with mentoring being the most dominant variable. Furthermore, the CIBEST analysis confirms the program's success through a drastic reduction in absolute poverty (material and spiritual) from 61 to 6 individuals, alongside a significant increase in the number of beneficiaries in the prosperous quadrant. The study concludes that financial assistance must be bundled with intensive mentoring to ensure sustainable economic independence and spiritual strengthening for PEKKA.

INTRODUCTION

Poverty remains a complex and persistent challenge for Indonesia. The definition of poverty extends beyond mere economic or material limitations; it encompasses restricted access to education, health, and business opportunities . This situation creates conditions where the poor struggle to meet basic needs such as food, clothing, and shelter, often neglecting other crucial aspects like education.

Data from 2013 to 2024 shows fluctuations in poverty rates, though with an overall downward trend. The number of poor people decreased from 28.6 million in September 2013 to 24.06 million in September 2024. However, a slight increase occurred between early 2020 and 2021, likely due to the COVID-19 pandemic, before declining again in subsequent years.

Despite the general decline, poverty remains a crucial issue requiring serious attention. In March 2020 alone, the number of poor people reached 26.42 million (9.78%), with 9.96% of them being women (Husna, 2021). This indicates that poverty often has a strong gender dimension, where women are more vulnerable to its negative impacts (Harya, 2019).

Therefore, efforts for women's economic empowerment are vital, particularly for those who serve as the backbone of the family (Ambar Safitri, 2024). National data from 2020 to 2024 shows that the percentage of female poverty is consistently higher than that of males (BPS, 2024).

This phenomenon is exacerbated by various structural gender injustices in society, including patriarchal culture. Consequently, women face significant limitations in accessing economic and political resources, making it difficult for them to escape the poverty trap.

This condition places urban poor women as the most vulnerable group. Female Heads of Households (PEKKA) are women who bear full responsibility for the survival of their family members, often carrying a double burden as breadwinners and domestic managers. This status includes widows (divorced or widowed), single women supporting families, or women whose husbands cannot work due to illness or disability.

Data from the Central Statistics Agency (BPS) in 2020 shows that approximately 15% of households in Indonesia are headed by women, emphasizing the urgency of specific interventions for this group (Abyan & Sidqiyah, 2023). Unfortunately, the majority live below the poverty line.

This double role demands women divide their time and energy between unpaid domestic work and paid public work. In urban areas, this challenge is heavier due to minimal access to economic resources. Majority of PEKKA work in the informal sector with low income and without social protection.

This makes them highly vulnerable to economic shocks. The condition is worsened by their lack of access to business capital, skills training, and market information crucial for increasing economic capacity (Putra & Amran, 2023).

In West Java, the female labor force participation rate (TPAK) is the lowest nationally, with the second-highest female unemployment rate in Indonesia. This research focuses on female heads of households in West Java, specifically in Bojong Rangkas and Jabon Mekar villages.

Socio-economically, Bojong Rangkas Village in Bogor manifests a development paradox where massive convection industries exist alongside extreme poverty. The economic structure operates under a putting-out system, where workers rely entirely on external capital owners.

Low human capital and high prevalence of early marriage create a persistent cycle of structural poverty. This places PEKKA at a level of double vulnerability; family instability often forces women to take over the main breadwinner role, yet limited skills trap them in low-wage exploitation (Noor Aziz, interview, 2025).

Similarly, in Jabon Mekar Village, the socio-economic dynamics reflect the complexity of peri-urban areas dominated by high mobility, creating social fragmentation. This demographic heterogeneity correlates with acute socio-economic pathologies, including dependence on illegal online loans as a survival strategy.

In this unstable ecosystem, PEKKA occupies the most vulnerable stratum. The absence of financial support and high living costs often push them into predatory debt traps or high-risk jobs (Noor Aziz, interview, 2025).

Effective empowerment programs depend on several factors. Previous studies show that implementation often faces challenges like low human resource quality and lack of funds. However, successful programs are those that adapt to community needs and integrate well with residents' aspirations.Islamic philanthropic institutions like the National Board of Zakat (BAZNAS) play a significant role. BAZNAS has the BAZNAS Microfinance Desa (BMD) program, focusing on the economic empowerment of the poor. This program provides soft financing, training, and mentoring.The BMD program has unique characteristics: a zakat-based approach combined with microfinance principles. This distinguishes it from commercial loans, focusing not just on profit but on sustainability and religiosity.

While previous studies have highlighted the positive impact of similar programs on income, they are often limited to government or NGO contexts. There is a lack of in-depth study regarding the effectiveness of the BMD program specifically for PEKKA.

Furthermore, psychological aspects like resilience are crucial. Resilience involves emotional regulation, optimism, and self-efficacy. Empowerment programs like BMD can strengthen this resilience by providing skills and confidence.

Most studies focus on general economic aspects without integrating the dimension of religiosity. Additionally, impact evaluations often fail to measure welfare holistically, including the spiritual aspect which is a main goal of zakat-based programs. Existing research also tends to examine microfinance effectiveness on the poor in general, not specifically on female heads of households who have distinct challenges.Therefore, there is a gap for research that deeply examines how the BAZNAS Microfinance Desa program can improve both economic welfare and religiosity for PEKKA. This study aims to fill this gap by analyzing the impact of BMD through capital, mentoring, and training variables, using a mixed-method approach including the CIBEST model to capture both material and spiritual dimensions of welfare.

LITERATURE REVIEW

Empowerment is fundamentally a systematic process designed to increase the capacity of individuals or groups to control their destiny and environment (Haryadi et al., 2015). In an economic context, empowerment is defined as an effort to increase capability in creating value-added, covering access to resources, technology, and markets (Supeni et al., 2022. Economic empowerment, particularly for women, often focuses on improving access to capital, skills training, and support to develop productive businesses (Nurul & Marfuah, 2023).

Women's empowerment involves increasing women's capacity to take strategic decisions. According to Kabeer (1999), this involves resources, agency, and achievement. Helsper and Eynon (2016) emphasize that digital literacy is an important element allowing women to access vital information. Furthermore, social capital in the form of social networks is a crucial element in women's empowerment (Lin, 2017).

Economic empowerment is rooted in the idea of power (Edi, 2014). According to Abdul (2012), it requires active participation from the target group. Practices include providing revolving capital, infrastructure, institutional strengthening, and business mentoring (Mardi Yatmo Hutomo, 2000). Policies must prioritize expanding access to production assets, strengthening bargaining power, and improving human resource quality.

Welfare in economics is often equated with utility or satisfaction levels (Greve, 2008). However, from an Islamic perspective, welfare must be viewed comprehensively. The CIBEST Model (Center of Islamic Business and Economic Studies) measures poverty and welfare emphasizing both material and spiritual aspects (Beik & Arsyianti, 2016). This model categorizes households into four quadrants: prosperous, material poverty, spiritual poverty, and absolute poverty.

BAZNAS Microfinance (BMFi) uses zakat funds to support productive businesses of mustahik. It provides capital access, aiming to reduce poverty and combat usury. BMD functions as a facilitator providing financing access and capacity building through training and mentoring.

Business Capital is a crucial foundation for starting a business. It includes tangible assets (money, goods) and intangible assets (ideas, networks). Endang Purwanti (2012) measures capital through indicators: source of capital, use of capital, barriers to access, and perceived impact. Capital injection allows companies to increase production capacity and expand markets.

Mentoring is crucial for overcoming knowledge limitations. Harventy, Zubaidah, & Kholmi (2020) show that mentoring in financial management is vital. Mentoring functions include enabling, empowering, protecting, and supporting (Suharto in Rauf A, Hatu: 2010). It is an interactive process designed to increase the capacity and independence of the poor (Kamil, 2010).

Training is a structured education process to equip individuals with specific technical skills (Sikula, 1976). Indicators for evaluating training include material, instructor competence, media, time, and facilities (Harini, 2014). Training has a significant positive impact on household income (Adry et al., 2020).

Religiosity is the level of internalizing and practicing religious teachings, reflected in attitudes and behaviors (Rakhmat, 2017). For female heads of households, religiosity can be a source of spiritual strength (Sari & Hidayati, 2020). Indicators include belief, ritual practice, knowledge, experience, and social behavior (Glock & Stark, 1965).

Based on previous research, training, capital, and mentoring are significant factors contributing to family welfare (Nur Fathurrohman, 2016). The hypothesis of this study is that BAZNAS Microfinance Desa through business capital, mentoring, and training influences the economic welfare and religiosity of PEKKA in West Java.

METHODS

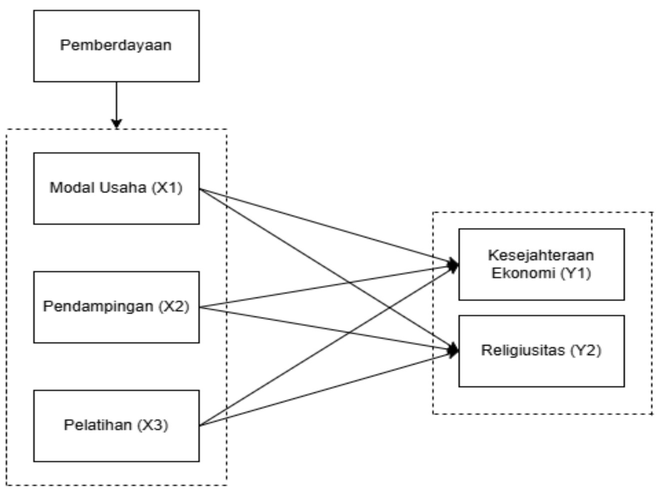
This research adopts a mixed-method approach, specifically the sequential explanatory model, which begins with quantitative methods followed by qualitative methods (Sugiyono, 2020). The goal is to obtain reliable data and deepen the understanding of findings from quantitative data.

The population in this study is Female Heads of Households (PEKKA) in BAZNAS Microfinance Desa in Bojong Rangkas and Jabon Mekar, West Java. These locations were chosen due to significant challenges such as high poverty, young marriage and divorce rates, and social vulnerability.

Sampling was carried out using non-probability sampling with a purposive sampling technique. The Cochran formula was used to determine the minimum sample size. With a population (N) of 17,685 (based on BAZNAS RI 2014 data), the calculation resulted in a sample size of 96.04. The researcher adjusted this to encompass 151 respondents in the actual study.

Data collection began with quantitative data using questionnaires. According to Sugiyono (2020), questionnaires are effective for large populations. The variables include Independent Variables: Business Capital (X1), Mentoring (X2), Training (X3); and Dependent Variables: Economic Welfare (Y1) and Spiritual Welfare/Religiosity (Y2).

Figure 1 Conceptual Framework

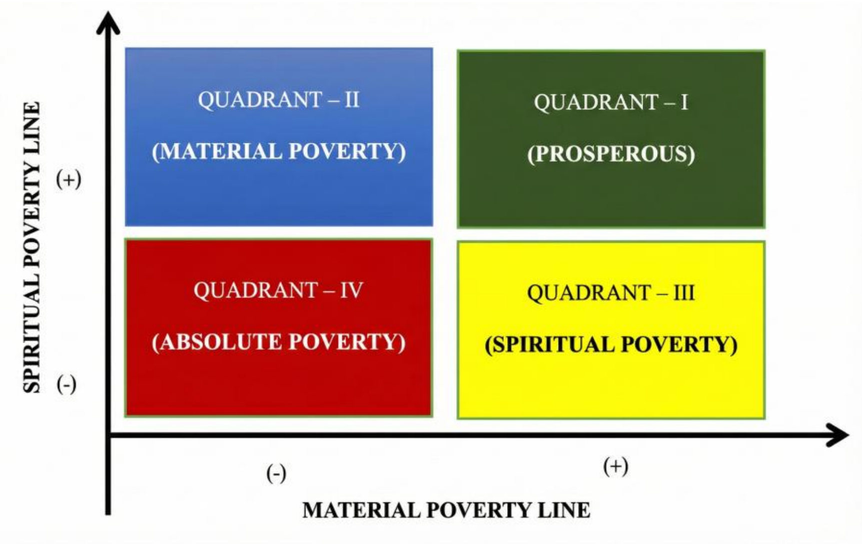


Variables were operationalized into indicators. For example, Capital (X1) includes source, use, barriers, and impact. Mentoring (X2) includes frequency and type of assistance. Training (X3) includes participation and relevance. Welfare (Y1) includes income and assets. Religiosity (Y2) includes prayer, zakat, fasting, and family environment. A Likert Scale (1-5) was used to measure respondents' perceptions.

Data analysis used descriptive statistics and SMART PLS software. Validity tests (Pearson product moment) and Reliability tests (Cronbach Alpha) were conducted. A variable is considered reliable if Cronbach Alpha > 0.60. Classic assumption tests including Normality, Multicollinearity, Heteroscedasticity, and Autocorrelation were also performed.

Structural Equation Modeling (SEM-PLS) was used for hypothesis testing. The model evaluates the effect of X1, X2, and X3 on Y. Partial tests (t-tests) and Simultaneous tests (F-tests) determined significance.

Figure 2 CIBEST Quadrant



Additionally, the CIBEST Model was applied. This involves calculating Material Value (MV) based on the poverty line and Spiritual Value (SV) based on worship scores.Material Value (MV) is calculated by multiplying the Poverty Line by Total Population divided by Total Households. Spiritual Value is the average score of prayer, fasting, zakat, and environment.

Based on MV and SV, households are classified into four quadrants: Quadrant I (Prosperous), Quadrant II (Material Poverty), Quadrant III (Spiritual Poverty), and Quadrant IV (Absolute Poverty). This classification is done before and after the intervention to measure impact.

RESULTS

The study successfully collected data from 151 respondents with a 100% response rate. In terms of age, the majority of respondents (48.3%) were in the 30-40 year age group, followed by 40-45 years (37.1%). This indicates that beneficiaries are in their prime productive age.

Regarding education, the majority of respondents (64.2%) were high school (SMA/SMK) graduates. This relatively high level of education suggests good basic literacy and numeracy, which aids in absorbing training and managing simple finances. There were also 16.6% with junior high and 10.6% with elementary education.

In terms of PEKKA status, 51.0% were women "Helping Husband Work," indicating they support the family economy due to insufficient husband income. Widows (divorced or widowed) constituted a significant portion (31.1% combined), representing vulnerable single parents. 15.9% had husbands unable to work.

Regarding the duration of receiving benefits, 51% had been members for 1-2 years, indicating a growth phase. 27.8% were new members (<1 year), and 2.6% were long-term members (>4 years). Economically, 72.8% of respondents had a monthly family income between Rp1,000,000 and Rp3,500,000, placing them in the lower-middle class.

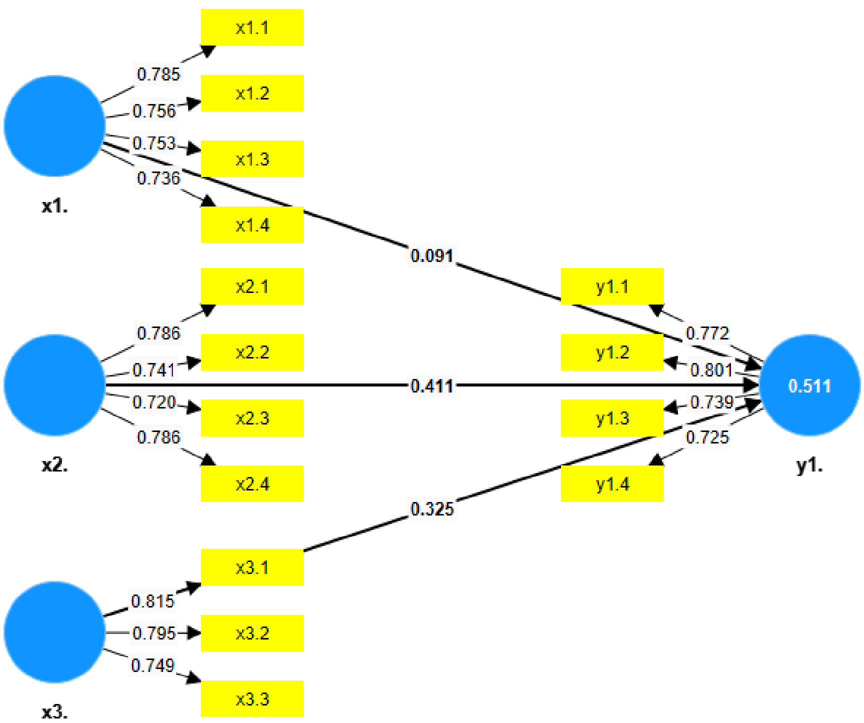
Housing status showed that 71.5% owned their own homes, providing a secure tenure foundation. However, regarding business premises, 46.4% were renting, which indicates a financial burden from overhead costs. Most respondents (38.4%) had been running their businesses for more than 4 years, showing resilience.

Descriptive analysis shows high approval for all variables. Business Capital had a mean of 4.344 (Strongly Agree), particularly regarding the disciplined use of capital. Mentoring had a mean of 4.200, with high appreciation for routine visits. Training had a mean of 4.174, with relevant material being the strongest indicator. Economic Welfare had a mean of 4.069, with increased income being the highest indicator.

The measurement model evaluation confirmed validity. All variables had Average Variance Extracted (AVE) > 0.50 (Capital 0.574, Mentoring 0.576, Training 0.619, Welfare 0.578). Loading factors for all indicators were ≥ 0.50, declaring them valid. Discriminant validity using Fornell-Larcker and Cross-Loading criteria was also satisfied.

Reliability testing showed Cronbach's Alpha values > 0.70 for all variables (Capital 0.753, Mentoring 0.755, Training 0.704, Welfare 0.756), indicating high consistency. Composite Reliability values were also satisfactory.

Figure 3 Structural Model Testing Results



Source: Processed Primary Data (2025)

Structural model testing showed an R-Square of 0.511 for Economic Welfare. This means 51.1% of the variance is explained by Capital, Mentoring, and Training. Mentoring had the strongest path coefficient (0.411), followed by Training (0.325), and Capital (0.091). Multicollinearity tests showed VIF < 10 for all variables, indicating no issues.

Table 1 Hypothesis Test Results

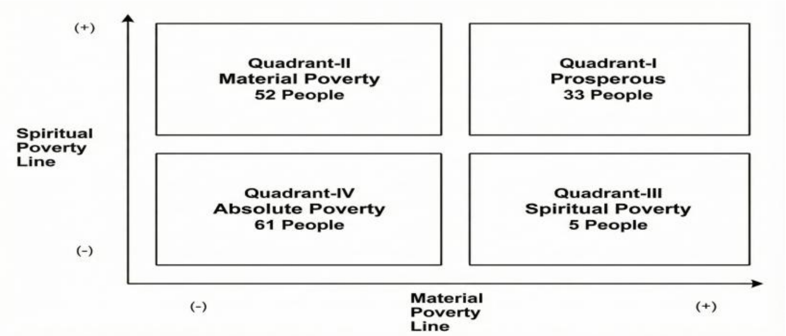
	Path Coefficient	T-statistics	P-values	Conclusion
Business Capital -> Economic Welfare	0.091	0.981	0.327	H not supported
Business Mentoring -> Economic Welfare	0.411	4.131	0.000	H supported
Business Training -> Economic Welfare	0.325	3.489	0.000	H supported

Source: Processed Primary Data (2025)

Hypothesis testing revealed that Business Capital (X1) had no significant effect on Welfare (T-stat 0.981 < 1.96). However, Mentoring (X2) significantly affected Welfare (T-stat 4.131, P < 0.05), supported by a medium effect size (f^2 0.173). Training (X3) also significantly affected Welfare (T-stat 3.489), with a small-to-medium effect size (f^2 0.117).PLS Predict results showed Q^2predict > 0 for all indicators, and PLS-SEM RMSE values were generally lower than the Linear Model (LM), indicating good predictive power.

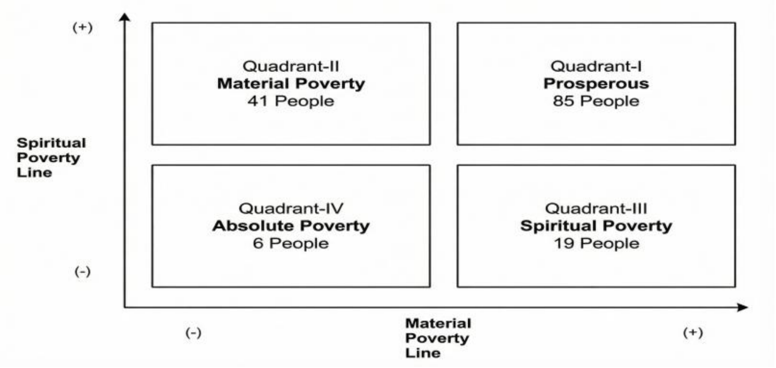
The CIBEST analysis calculated the Material Value threshold at Rp2,171,341 per household. Before assistance, 109 people were materially poor; after assistance, this dropped to 57. The number of materially rich increased from 42 to 94.Regarding Spiritual Value, before assistance, 85 people were spiritually poor; after assistance, this dropped significantly to 17 people.

Table 2 CIBEST Classification Before Receiving the BMD Program



Source: Processed Primary Data (2025)

Table 3 CIBEST Classification After Receiving the BMD Program



Source: Processed Primary Data (2025)

The CIBEST Quadrant classification showed a dramatic shift. Before the program, 61 people were in Quadrant IV (Absolute Poverty). After the program, this dropped to only 6 people. Respondents in Quadrant I (Prosperous) increased from 33 to 85.

Interestingly, there was an increase in Quadrant III (Spiritual Poverty) from 5 to 19 people. These are individuals who became materially rich but spiritually poor after the program. Overall, the total spiritual deficit decreased from 66 to 25 people.

DISCUSSION

The findings regarding business capital not having a significant partial effect on welfare (Path Coefficient 0.091) contradict some previous studies but align with research on the Zmart Program in South Sumatra. While respondents perceived the capital as helpful, the small amount (Rp1-3 million) relative to their existing cash flow likely meant funds were absorbed for survival rather than significant expansion. This suggests that a "charity-based" approach of just giving money is insufficient without other interventions.

Mentoring emerged as the most dominant factor (Path Coefficient 0.411). This supports the hypothesis that non-financial support is the "soul" of empowerment. For PEKKA facing dual burdens, mentors act as business consultants filling management gaps. This aligns with findings that business assistantship is crucial for mustahik welfare.

Training also proved significant (Path Coefficient 0.325). It acts as a competence accelerator. If capital is fuel, training is the manual. Relevant materials like product creation and e-commerce directly correlate with income generation capability, supporting previous research on household industry training.

The simultaneous effect (R^2 0.511) confirms that while capital alone is weak, the *bundling* of Capital, Mentoring, and Training is effective. The synergy creates a holistic ecosystem where capital is productive because of the skills and guidance provided.

The integration of SmartPLS and CIBEST results validates the program's success. SmartPLS confirmed the economic drivers (Mentoring/Training), while CIBEST confirmed the outcome: a 90% reduction in Absolute Poverty (Quadrant IV). The program successfully moved mustahik from "dark zones" to prosperity.

However, the CIBEST analysis revealed an anomaly: an increase in Quadrant III (Spiritual Poverty) from 5 to 19 people. This suggests a "rich but spiritually poor" paradox for a small segment, possibly due to an excessive focus on profit at the expense of worship.

Ultimately, the study proves that the BAZNAS Microfinance Desa program is effective in alleviating structural poverty. It validates that the holistic approach—combining financial aid with strong mentoring and spiritual guidance—is the correct model for empowering vulnerable female heads of households.

CONCLUSION

Business Capital partially does not have a significant effect on economic welfare. Despite positive perceptions, the small effect size implies that financial injection alone is absorbed for survival needs rather than substantial expansion.

Mentoring is the most dominant variable significantly influencing welfare. Managerial education and routine consultation effectively fill the capacity gap for PEKKA, proving that the key to success lies in non-financial accompaniment.

Training has a positive and significant influence. Relevant training materials effectively transfer technical and managerial skills, acting as a competence accelerator that leads to higher income.

Simultaneously, Capital, Mentoring, and Training significantly influence Welfare, explaining 51.1% of the variance. This confirms that the holistic "bundling" approach is effective, where capital works best when supported by skills and guidance.

The CIBEST analysis confirms a fundamental transformation. Absolute poverty dropped by roughly 90%, and the number of prosperous families more than doubled. The program successfully achieved a double bottom line: economic improvement and spiritual strengthening, although attention is needed for the minority whose spiritual quality declined as they became wealthier.

Implications for BAZNAS include the necessity of maintaining the bundling strategy. Capital should never be given as a standalone charity. Mentoring competence must be improved, and stricter spiritual control mechanisms should be implemented to address the increase in spiritual poverty among some successful beneficiaries.

For the government, adopting this holistic model (integrating social aid with intensive mentoring) is recommended for handling PEKKA poverty. Collaboration with philanthropic bodies like BAZNAS can bridge the resource gap in providing personal mentoring.

LIMITATION

This study has limitations regarding the variables examined. With an R-squared of 51.1%, nearly half of the variance in welfare is explained by factors outside the model. Future research should include variables such as digital literacy, market access, or psychological factors like self-efficacy.

The study is also limited by its cross-sectional design and specific geographic focus (two villages in West Java). It only captures a snapshot in time. Longitudinal studies are needed to determine if the welfare improvements and religiosity shifts are permanent.

Finally, the anomaly of increased spiritual poverty among the economically successful requires further investigation. Future research should employ qualitative phenomenological approaches to deeply understand the correlation between business busyness and the quality of worship.

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