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Women's empowerment and family poverty in the *Tawhidi* epistemological approach

Women's
empowerment
and family
poverty

Aas Nurasyiah

*Department of Islamic Economics and Finance, Universitas Pendidikan Indonesia,
Bandung, Indonesia*

Miyasto Miyasto

Department of Economics, Universitas Diponegoro, Semarang, Indonesia

Tatik Mariyanti

*Department of Economics and Business, Universitas Trisakti,
Jakarta, Indonesia, and*

Irfan Syauqi Beik

Department of Islamic Economics, Institut Pertanian Bogor, Bogor, Indonesia

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Abstract

Purpose – The purpose of this paper is to investigate the socio-economic factors that will affect women's empowerment from an Islamic perspective (the Tawhidi epistemological approach) and the impact of women's empowerment on reducing family poverty.

Design/methodology/approach – Using a quantitative approach to see the relationship between research variables with structural equation model-partial least squares as the analysis tool.

Findings – In general, socio-economic variables had direct and indirect effects on reducing family poverty. In addition, the variable of women's empowerment in an Islamic perspective can strengthen the influence of socio-economic variables on the alleviation of family poverty.

Research limitations/implications – The limitation of this research lies in the use of religiosity as an indicator with some constraints and the inclusion of all the necessary dimensions of a Muslim family. Additionally, because of the scope of the present research, the results may not be applicable in different areas, especially countries with distinctive characteristics such as having Muslims as the major population. On the other hand, the results of this research may provide comprehensive indicators of empowered Muslim women which enable the correlation between the socio-economic factors and women's empowerment and how women's empowerment can contribute to the alleviation of family poverty from the perspective of Islam.

Originality/value – This research provides new insights into the variable of women's empowerment measured using the Islamic paradigm (Tawhidi epistemology) and includes religiosity as a variable that directly and indirectly influences the reduction of family poverty.

Keywords Socio-economic factors, Islamic women's empowerment, Family poverty

Paper type Research paper



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1. Introduction

Women's empowerment and family poverty are issues often raised in the discussion regarding development in developing countries. It is no wonder then that poverty and gender equality are included in the 17 sustainable development goals (SDGs), declared by all countries in the world under the auspices of the United Nations in 2015 (United Nations, 2019).

According to [Todaro and Smith \(2011\)](#), among the poor, women are the vulnerable group and the majority of people in poverty live in developing countries. The United Nations Development Programme (UNDP) has released the gender inequality index (GII) to measure the empowerment of women in each country. The GII basically measures women's involvement in educational, social and political dimensions and assesses the ratio of the total involvement of both male and female communities in the country's territory. In 2019, UNDP published the GII scores of 189 countries in 2017. Indonesia as one of the developing countries had a GII score of 0.453, placing it at the 104th rank in the world. This condition is certainly very alarming compared to other Southeast Asian countries, such as Malaysia which scored 0.287 and ranked 62, Singapore with a GII score of 0.067 and a rank of 12 and Thailand with a score of GII of 0.393 and a rank of 93 ([United Nations Development Programme, 2019](#)).

With regard to poor households as one of the characteristics of developing countries, in the years 2012-2017, the percentage of female household heads who live in poverty in Indonesia increased from 14.20% (2014) to 16.12% (2017). Many women become the head of the household because the man is no longer able to carry out this role. The causing factors include the men being dead, separated or at an unproductive age ([Statistics Indonesia, 2018](#)). Poverty is closely related to women as the heads of the household because a woman who is a household head has a dual responsibility, namely, taking care of household work and catering to the needs of all household members by working.

Some choices made by women from poor families who work include, first, to work as female migrant workers abroad. Based on the latest data on the placement of Indonesian Workers by gender, it is found that from 2014-2018, women dominated the migrant workers abroad with an average number of 63.8% of the total workers ([BNP2TKI, 2018](#)). The second option for poor women is to be factory workers in the country. The problem is that the net income received by women is far lower than that of men ([Statistics Indonesia, 2019](#)).

The final choice is to work on their own by creating a business or trading. The problem with this option is the difficulty in gaining access to capital, often causing the women to be trapped in debt loans. It is a rare case to find women who run small businesses with little or no capital but produce high returns on their small investments. Several studies in Latin America and Asia concluded that if women can obtain loans to start their business, the rate of repayment of the loan will be equal to or exceed that of the loans made by men ([Todaro and Smith, 2011](#)).

Empowerment of poor women is not merely a human rights issue; importantly, it has great potential to improve women's welfare. Empowerment of poor women is very important to realize economic potential and development in a society which will then create sustainable development ([Chaudhry and Nosheen, 2009](#)). Previous studies reported that economic factors and behavioural changes are very significant in empowering poor women, while political participation does not significantly contribute to women's empowerment ([Swain and Wallentin, 2008](#)). Formal education in poor women has an impact on increasing women's empowerment, which will then improve family and community welfare ([Gholipour et al., 2010](#)). Women's age, place of residence, education, religion, communication media have an impact on women's empowerment ([Haque et al., 2011](#)). Furthermore, projects that enhance women's role in economic activity will have a positive impact on family welfare, and women's empowerment will reduce poverty levels ([Khan and Bibi, 2011](#)).

Based on a review of previous research, economic and non-economic (social) factors affect family poverty. Economic factors include income ([Jhingan \(2004\)](#)), access to capital ([Jhingan \(2004\)](#), [Soto \(2000\)](#); [Sen \(1999\)](#)), productivity ([Jhingan \(2004\)](#); [Harun, et al. \(2011\)](#)) and work participation ([Siringi, 2011](#); [Mahmood et al., 2014](#)). Social factors that influence family poverty include mental and cultural attitudes (Oscar Lewis and Boeke ([Wahid, 2014](#)); education ([Sen \(1999\)](#); [Harun, et al. \(2011\)](#)); [Gholipour, et al. \(2010\)](#); [Njong \(2010\)](#), [Omoniyi \(2013\)](#); [Nguyen, et al. \(2013\)](#)); health ([Harun, et al. \(2011\)](#)); and social and political structures (Karl Marx and Dos Santos ([Wahid, 2014](#))).

This research was inspired by the concept of *Tawhidi* epistemology developed by [Choudhury \(2013\)](#). *Tawhidi* epistemology as Islamic epistemology is a source of knowledge that explains the oneness of Allah, which is called *Tawhid*. With this approach, we can find out how Islam as a perfect religion has explained and determined the basis for overcoming various problems in life, including the problems of women's empowerment and family poverty. Research on women's empowerment in Islamic perspectives with a quantitative approach was introduced by [Chaudhry and Nosheen \(2012\)](#), who added Islamic knowledge as another factor influencing Muslim women's empowerment, which was subsequently integrated into the women empowerment index.

Empowerment based on Al-Qur'an and *Sunnah* not only give strength professionally but also empower women in the family in all aspects of life in the right way ([Alam, 2015](#)). The indicators that have been developed by previous researchers in confirming the dimensions in empowering poor women are more comprehensive and multidimensional, including the Women's Empowerment Index consisting of economic decision-making such as who spends money, who buys a house or daily necessities; household decision-making such as health care, children's health, cooking, family planning and freedom of movement such as visiting relatives, going out of one's own house, going to the hospital alone, going to a shopping place with other people. The scoring is the same as that used by the human development index ([Haque et al., 2011](#)).

In the perspective of *Tawhidi* epistemology, the important factors that will affect family poverty in addition to the material aspects are spiritual or religious aspects. For a Muslim, religiosity can be measured from the extent of knowledge, belief, practice and appreciation of the religion of Islam. Hence, religiosity involves five dimensions, namely, faith, worship, charity, morals (*Ihsan*) and knowledge ([Farwah, 2013](#)). Religiosity means an individual's motivation or drives to endeavour.

Several previous studies have concluded that religiosity affects the empowerment of women ([Kabeer, et al., 2011](#); [Haque, et al., 2011](#); [Chaudhry and Nosheen, 2009](#); [White, 2010](#); [Njoh and Akuwumi, 2012](#)). However, religiosity may also not affect the empowerment of women, as shown by the research of [Trommlerová, et al. \(2015\)](#); [Seguino and Lovinsky \(2009\)](#); [Klingorová and Havlíček \(2015\)](#); and [Galloway \(2014\)](#). Religiosity directly influences the reduction of family poverty ([Sirageldin, 2000](#); [Rahman, 2010](#); [Farwah, 2013](#); [Adams, 2014](#)).

There is quite a large amount of research on women's empowerment that linked it to family poverty. However, these studies are rarely conducted in an Islamic perspective with a quantitative method. In fact, as a belief, Islam has established rules that value women's empowerment and Islam also has a social system to reduce family poverty. Thus, this research will focus on investigating the socio-economic factors (work participation, roles in the family, education, mentoring, empowerment and religious programmes) that will influence women's empowerment, which in turn will, directly and indirectly, influence family poverty with the *Tawhidi* epistemological approach. The concept of *Tawhidi* Epistemological approach in this study is used as a new perspective to examine each variable that is based on Islamic values. This will be derived from the indicators that make up these variables and are explained through the interaction, integration and evolution (IIE) process.

2. Literature review

2.1 Women's empowerment and family poverty

Islam has a much broader view of poverty, as expressed by Al-Ghazali (1980), who divides poverty into two types, namely, material and spiritual poverty. In the same vein, Ahmed (2004) argued that poverty does not only represent a lack of goods or services but also spiritual deficiency. Based on Ibn Khaldun's theory, poverty is not only related to the economic dimension but also influenced by other factors including moral, intellectual, social, demographic and political dimensions. Therefore, poverty reduction should not only focus on improving the economic sector but also on a balanced improvement in various sectors (Affandi and Astuti, 2014).

A review of previous research shows that economic and non-economic (social) factors affect family poverty. Economic factors include income (Jhingan, 2004; Beik, 2013), access to capital (Jhingan, 2004; Soto, 2000; Sen, 1999), productivity (Jhingan, 2004; Harun *et al.*, 2011) and work participation (Siringi, 2011; Mahmood *et al.*, 2014). Social factors that influence family poverty include mental and cultural attitudes (Lewis and Boeke in Wahid, 2014), education (Sen, 1999; Harun *et al.*, 2011; Gholipour *et al.*, 2010; Njong, 2010; Omoniyi, 2013; Nguyen *et al.*, 2013), health (Harun *et al.*, 2011) and social and political structures (Marx and Santos in Wahid, 2014).

One of the development economists who are concerned with women in poverty alleviation programmes is Amartya Sen. In his theory of entitlement and poverty, Sen (1999) revealed that a set of basic needs, such as food, clothing, housing, health care and protection of human rights coupled with a set of ethical values would reduce poverty in women. In general, the basic theory built in his book *Famines and Poverty* is illustrated in Figure 1.

In Figure 1, it can be seen that the values of X_1 and X_2 denote a set of rights held by women and the OP1P2 region represents a set of basic needs available. In the OP1P2 region, there is a value below the sloping curve, indicating an area where poor women cannot fulfil their basic needs which can cause starvation and even death. The optimal value of a^* is a set of rights that must be possessed by women. This value is above the OP1P2 area because, besides the rights to meet their basic needs, poverty alleviation programmes for women must be supplemented with ethical values.

Sen's (1999) concept explains that the ultimate factor causing women to be vulnerable to poverty is the restriction to get their basic rights. Among these basic rights is access to

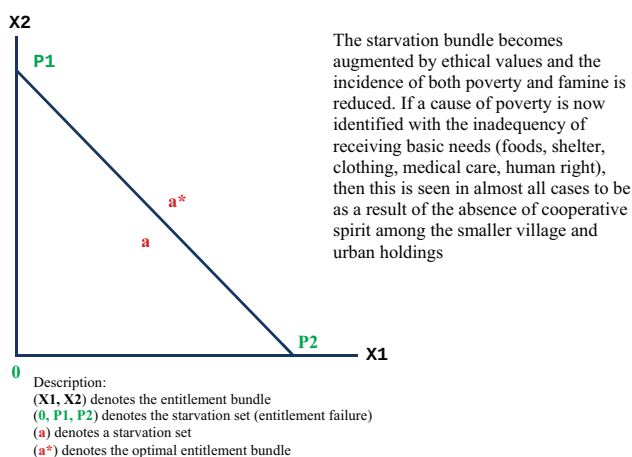


Figure 1.
Entitlement and poverty

Source: Sen (1999)

education, as revealed by Duflo (2012), in which most parents believe that education for their daughters is not too important and their expectations are limited to marrying off the daughters and for their daughters to do household chores properly. Duflo's (2012) empirical study in India shows that 32% of parents wanted their sons to finish their studies to the tertiary level and only 18% of these wishes were for the daughters.

The feminism of poverty is a term used to describe the condition of women who do not get equal access to resources and opportunities. In addition, according to Duflo (2012), the problem of women's poverty is rooted in gender inequality in social, economic and political spheres. If access to resources and opportunities for education is provided equally between men and women, access to welfare, in general, will increase (Kehler, 2001). Furthermore, the helplessness of women is due to illiteracy, lack of awareness and lack of knowledge and skills and confidence (Parveen, 2007). The factors that will influence the way women perceive their functions, besides religion, are social status, personality, residential area (village/city) and family culture (White, 2010).

The viewpoint of the role of women in the economy differs between western (conventional) thinking and Islamic thinking. In western countries, career women are considered a necessity, so the following demands arise (Syahatah, 1998): limiting working women means limiting women's freedom and reducing the nature of their existence; prohibiting women from working is no longer in line with the progress of the times and modernization; prohibiting women from working means spaying potential human resources; The invitation of religious leaders so that women can return to their homes is a setback and women must be able to work even though the surrounding environment is harsh and not in accordance with their nature.

In Islam, the natural duty for women is to take care of the household, become a wife, become the mother of her children and become an educator, manager and maintainer of the household. A woman is the leader of her household and she will be held accountable for her leadership. In connection with the foregoing, fatwas of the *ulamas* have been issued concerning working women and their impact on the economy. Based on these fatwas, it can be concluded that the main task of a woman is to create a safe and peaceful atmosphere for her husband and children in the household, provide offspring, breastfeed, educate children and manage household affairs to ensure a compassionate household. The completion of these tasks by Muslim women will ease the development of family economy so that material and spiritual satisfaction can be realized for family members and the community (Qardhawi, 2014).

2.2 Tawhidi epistemological approach in empowering poor women

The concept of *Tawhidi* epistemology was first introduced by Choudhury (1999) as an Islamic epistemology based on several assumptions to understand and explain natural phenomena that are acceptable and useful for everyone. This concept references the Qur'an and *As-Sunnah*. *Tawhidi* epistemology is also a source of knowledge that explains the oneness of God, which is called Tawhid. Therefore, with this approach, we can find out how Islam as a perfect religion has explained and determined the basis for overcoming women's problems and poverty.

The epistemological order begins with the symbols (Ω , S), in which omega (Ω) denotes the fundamental values in the Qur'an as a source of knowledge to be conveyed to humans. In addition, the symbol "S" illustrates the *Sunnah*, which is defined as any words, actions and revelations of the Prophet Muhammad as a messenger of God to be followed by all mankind. In the context of this research, there are many verses of the Qur'an and *Sunnah* which can be referenced to examine the problems of women's empowerment and poverty.

The verses of the Qur'an which explain how Islam is a perfect religion have also explained the dignity of a woman and how she is viewed in Islam. Islam is an enlightening

religion that came to the world when no religion was aware of women’s dignity. Men and women in Islam have the same position, rights and obligations, as stated in surah An-Nisa verse 1. Relating to the role of women in economic activities (work), Allah has exemplified this matter in Qur’an Surah Al-Qashas verses 23-25.

Based on Al-Qur’an and *Sunnah*, empowerment does not only mean encouragement for women to be involved in a professional world, but it encompasses all aspects of women’s lives in the family (Alam, 2015). The indicators for the empowerment of poor women that have been developed by previous researchers are comprehensive and multidimensional, including the women’s empowerment index consisting of:

- Economic decision-making, such as who spends money, who buys a house or daily necessities;
- Household decision-making, such as health care, children’s health, cooking, family planning; and
- Freedom of movement such as visiting relatives, going out of one’s own house, going to the hospital alone, going to a shopping place with other people.

The scoring is the same as that used by the human development index (Haque *et al.*, 2011).

Basically, women may work when they are in poverty and their families need them to help with the work and to earn income. They may work on the conditions that the work adheres to Islamic rules, the women adhere to the moral or ethical values of a Muslim woman, their main tasks in the family are not negatively impacted and the work provides a conducive environment for the women (Qardhawi, 2014).

In this universal paradigm, there will be strong interactions between each component or variable conceptually and empirically on an ongoing basis in the unity of divine law (tawhid). Through interaction between variables, the integration will emerge as a sign of a unified consensus (Choudhury, 2013). This integration in turn is followed by an evolutionary process. In this case, there will be an increase in women’s empowerment and a reduction in family poverty. Thus, through the interaction and integration of the variables (*shuratic* process) and through the gradual process of development, the social well-being function arises, as represented by $W(\theta, X(\theta))$. More detailed illustration of *Tawhidi* epistemology process can be seen in Figure 2.

Several previous studies have concluded that Islamic values affect the empowerment of women (Kabeer *et al.*, 2011; Haque *et al.*, 2011; Chaudhry and Nosheen, 2009; White, 2010; Njoh and Akuwumi, 2012). However, religiosity may also not affect the empowerment of women (Trommlerová *et al.*, 2015; Seguino and Lovinsky, 2009; Klingorová and Havlíček, 2015; Galloway, 2014). Religiosity has also been reported to directly influence the reduction of family poverty (Sirageldin, 2000; Rahman, 2010; Farwah, 2013; Adams, 2014).

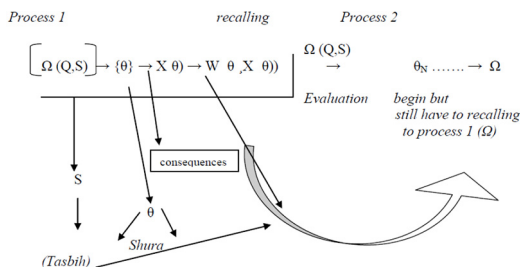


Figure 2. IIE, Tasbih and Shura characteristics

Source: Choudhury (2013)

3. Methodology

3.1 Research design

The study adopted a quantitative approach (Sekaran and Bougie, 2013) to determine the effects of socio-economic variables on the empowerment of Muslim women and their impact on reducing family poverty through a causality study. The population in this study were women (housewives) who were involved in the empowerment programmes carried out by the government, the Zakat Institution and *Baitul Maal Wat Tamwil*, who lived in the Greater Bandung area (Bandung City, Bandung Regency, West Bandung Regency and Cimahi City). The sample was selected purposively, based on the characteristics of the research participants determined by the researchers (Sekaran and Bougie, 2013).

The researchers selected the Community Self-Reliance Agency Programme (Indonesian, BKM) which is actively carrying out productive economic activities through the distribution of revolving funds to the poor for their entrepreneurship. The researchers also purposively selected villages in the Greater Bandung area where the programmes were still being actively implemented. Three village community empowerment bodies (BKMs) were selected as research samples, namely: BKM Derwati, BKM Rancabolang and BKM Cihanjuang. The researchers interviewed the administrators of the three village BKMs and also the members who were empowered by the BKM programmes.

The researchers used the following criteria to determine the zakat institutions to be included in the research: Having the largest assets, targeting the community in Greater Bandung area and being actively involved in the empowerment programme of the poor, especially housewives. With these criteria, we then chose Misykat-DPU DT, Rumah Zakat and Sinergi Foundation. With the same criteria, we also included two *Baitul Maal Wat Tamwil* (BMTs), namely, BMT Itqan and BMT El-Dana Manfaat. The team of researchers interviewed the management executives and members of each zakat institution and Islamic microfinance. The total number of respondents obtained from all these institutions was 350.

The research instrument used was a questionnaire using a 1–7 semantic differential scale. The scale was used to measure attitudes, not in multiple-choice form but arranged in a continuum line where a very positive answer is located on the right side of the line and a very negative answer is located on the left side of the line or vice versa. Data were collected by attending regular gatherings of empowerment activities carried out by each of these institutions. In collecting the data, the researchers were assisted by enumerators to conduct direct interviews with housewife respondents of this study using the questionnaire prepared earlier. The interviews were carried out in approximately 3 (three) months.

3.2 Data analysis method

The quantitative tool analysis used is structural equation modelling-partial least square (SEM-PLS). The analysis tool was chosen based on its function to test the relationship between independent and dependent variables and the relationship between indicators and their variables (structural models). In addition, this analysis tool has advantages compared to ordinary SEM models, in which it can be used to predict models whose basic theory is not yet established and the data do not have to be normally distributed (Ghozali, 2014). The software used was Smart PLS 3.0.

The stages of testing data using SEM-PLS analysis were as follows:

- Discriminant validity test, related to the principle that the manifest variables of different constructs should not correlate with height. The criteria were generated by comparing the square root of average variance extracted (AVE) of a construct which must be higher than the correlation between constructs in the model or greater than each AVE value of other latent variables located in the output row and column.

If this requirement is not met, the discriminant validity is low or there are indicators that have strong loading on more than one latent variable. The limit value of AVE is greater or equal to 0.50 (Vinzi *et al.*, 2010).

- Instrument reliability test, indicated by composite reliability and Cronbach's alpha. Both values must be above 0.70 as a reliability test requirement (Vinzi *et al.*, 2010). Cronbach's alpha coefficient is the most widely used estimator for reliability testing. However, the method has been largely criticised because it uses the least assumption limits, so the reliability test results have a lower value and can underestimate the actual reliability test values (Hair *et al.*, 2017). Therefore, in this study reliability testing referred to composite reliability values.
- The coefficient of determination (R^2), calculated to test the effect between exogenous and endogenous variables. The criteria used in the SEM-PLS model are as follows: 0.67 indicates that the model is "good"; 0.33 means "moderate" and 0.19 means "weak".
- The effect size and multiple mediating effects, measured and analyzed to help test the hypothesis of the mediating/intervening variables applied in this study. Effect size is calculated as the absolute value of individual contributions for each predictor variable in the R-Squared variable criterion. Effect size is calculated from the results of the f-squared effect size (Lomholler, 1989). Effect size can help researchers to ascertain whether the value indicated by the path coefficient has a weak/small, medium or large effect.
- Multiple mediating effects analysis, an analysis of several roles of mediating variables, which includes direct effects, indirect effects and total effects. In this analysis, the model was estimated by referring to the method developed by Abdi *et al.* (2013) using the PLS regression algorithm. The reasoning for using this estimation is because the relationship between constructs was hypothesized linearly and the resampling method used was bootstrapping, appropriate for a group of a sample of more than 100 and with high statistical power (Hair *et al.*, 2017).
- Predictive relevance, tested using Q-square predictive relevance for structural models and the observational value generated by the model was examined for its predictive relevance, in which Q-square must be > 0 , which shows the model has a good predictive relevance (Vinzi *et al.*, 2010).

4. Results and discussion

4.1 Description of research latent variables

The latent variables used in this study (work participation, education, the role of the family, mentoring, empowering programme, religiosity, Islamic women's empowerment and family poverty) were chosen and hypothesized to have an influence on each other based on the theory and synthesis of previous studies explained in the introduction and literature review.

The latent variables were analyzed descriptively based on the minimum, maximum, mean (average) values and standard deviations. The class intervals from the average value (mean) are as follows: 1–3 (low score), 3.1–5 (medium score) and 5.1–7 (high score). Data were processed with descriptive statistics aided by SPSS software version 22.00. In Table 1, we can see data from the descriptive analysis of each of the latent variables.

Women's
empowerment
and family
poverty

Research variable	Indicator	Symbol	<i>n</i>	Mean	Category	SD
Work participation (WP)	Quantity of involvement in work	WP1	350	4.17	<i>Medium score</i>	1.95
	Work motivation	WP2	350	3.93	<i>Medium score</i>	1.86
Education (E)	Formal education level	P1	350	2.74	<i>Low score</i>	1.01
	Course/training	P2	350	1.87	<i>Low score</i>	1.28
	Religious education	P3	350	4.03	<i>Medium score</i>	1.43
Role in the family (RF)	Domestic role	RF1	350	5.35	<i>High score</i>	1.03
	The role of socialization	RF2	350	4.91	<i>Medium score</i>	0.99
	Biological role	RF3	350	5.13	<i>High score</i>	0.84
	The role of education	RF4	350	4.27	<i>Medium score</i>	1.14
Mentoring (M)	The intensity of mentoring	M1	350	3.79	<i>Medium score</i>	3.79
	The quality of mentoring	M2	350	3.69	<i>Medium score</i>	3.69
Empowerment programme (EP)	The number of revolving funds	EP1	350	2.45	<i>Low score</i>	1.68
	Quality of the programme	EP2	350	4.45	<i>High score</i>	1.14
	Length of participation time		350	3.25	<i>Medium score</i>	1.62
Religiosity (R)	Obedience in performing prayers	R1	350	4.67	<i>Medium score</i>	1.063
	Observance in carrying out compulsory and <i>Sunnah</i> fasting	R2	350	4.48	<i>Medium score</i>	0.98
	Obedience to pay <i>Zakat</i> , <i>Infaq</i> and <i>Shodaqoh</i>	R3	350	3.27	<i>Medium score</i>	1.11
	Obedience to learn and read Al-Qur'an	R4	350	3.95	<i>Medium score</i>	1.31
	Obedience to protect genitals with hijab	R5	350	3.96	<i>Medium score</i>	1.41
	Obedience to avoid usury	R6	350	5.39	<i>High score</i>	1.01
Islamic women empowerment (IWEI)	Family decision-making index	IWEI1	350	4.7343	<i>Medium score</i>	1.07
	Economic decision index	IWEI2	350	5.0943	<i>High score</i>	1.09
	Physical movement decision index	IWEI3	350	3.8543	<i>Medium score</i>	1.34
	Political autonomy index	IWEI4	350	3.6086	<i>Medium score</i>	1.43
Family poverty (MP)	Expenditures for food	MP1	350	5.19	<i>High score</i>	1.09
	Expenditures for non-food spending	MP2	350	4.61	<i>Medium score</i>	1.47
	Income earned in one month	MP3	350	3.94	<i>Medium score</i>	0.84
	Obedience of family members in carrying out worship	MP4	350	3.95	<i>Medium score</i>	0.84

Table 1.
Descriptive analysis
of the research
variables

Source: Research results on SPSS 22.00

4.2 Results

In conducting the SEM-PLS, first, the data were tested for their validity and reliability. The value loading factors that can be seen from the output of images produced by smart PLS 3.0 determined the validity value. The measurement standard used was a minimum of 0.50. Based on the results of the first stage of the validity test, it was found that there were several indicators whose loading factor values were less than 0.5, namely, EP1 (-0.253), R6 (0.005), MP1 (0.017) and MP2 (0.167). Thus, to obtain a good model, the indicators were dropped/ removed from the model. Another validity test was carried out with the new configuration of indicators. The results of the second stage of the validity test indicate that all indicators had a loading factor of more than 0.50. In total, 24 indicators were shown to be valid, namely, two indicators for the construct of work participation (WP1 and WP2); three indicators for

educational constructs (P1, P2 and P3); four indicators for a role in the family (RF1, RF2, RF3 and RF4); two indicators for mentoring constructs (M1 and M2); two indicators for empowerment programmes (EP1 and EP2); five indicators for religiosity constructs (R1, R², P3, R4, R5); four indicators for Islamic women’s empowerment (IWEI1, IWEI2, IWEI3 and IWEI4) and two indicators for family poverty constructs (MP3 and MP4). The results of the validity test in the second stage can be seen in [Figure 3](#).

Another requirement that must be met to measure the reflective model with the SEM-PLS method is reliability. Reliability is an index that shows the extent to which a measuring instrument is reliable. Reliability also shows the consistency of a research instrument. The reliability of each variable construct is indicated by the composite reliability value. The results of reliability test using SmartPLS-3 software show that each variable construct in this study had a composite reliability value greater than 0.60, with a value range of 0.703–0.992, meaning that all variables were reliable.

The SEM-PLS research model consists of two structural model equations as follows:

$$Y_i = \alpha_i + \beta X_{1i} + \beta X_{2i} + \beta X_{3i} + \beta X_{4i} + \beta X_{5i} + \beta X_{6i} + e_1 \tag{1}$$

$$Z_i = \alpha_i + \beta X_{1i} + \beta X_{2i} + \beta X_{3i} + \beta X_{4i} + \beta X_{5i} + \beta X_{6i} + \beta Y_i + e_2 \tag{2}$$

Notes:

- Z_i = Family poverty (MP);
- Y_i = Islamic women’s empowerment (IWEI);
- X_{1i} = Work participation (WP);
- X_{2i} = Education (E);
- X_{3i} = Role in the family (RF);

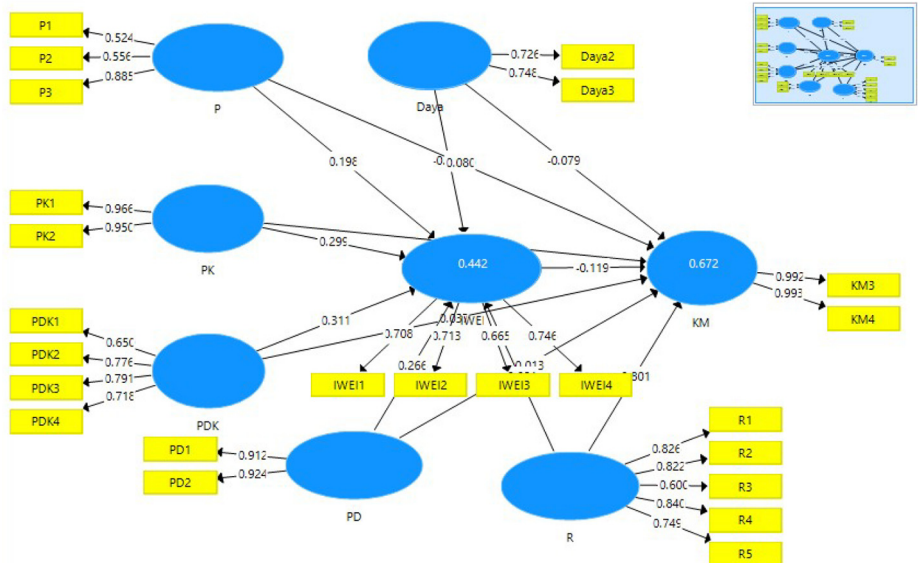


Figure 3.
SEM-PLS output

Source: Research Results on SmartPLS 3.0

X_{4i} = Mentoring (M);
 X_{5i} = Empowerment programme (EP); and
 X_{6i} = Religiosity (R).

The coefficient of determination (R^2) is often interpreted as the ability of all independent variables to explain the dependent variables. However, to get the determination coefficient value of the structural equation model, we should first find the correlation value between variables in two structural equation models. The correlation value between these variables is indicated by the output of SmartPLS-3 in the latent correlation variable table.

Based on the data in Table 2, it can be seen that the correlations between the variables varied. All variables within the construct of poverty had negative correlations. The negative correlations mean that when the value of socio-economic variables is high, the family poverty rate is low. Other variables were generally positively correlated. The constructs with the largest negative correlation are religiosity and poverty. This value can be explained by the fact that the element of poverty measured in this study contains an indicator of spiritual poverty which refers to the disobedience of all family members. As for religiosity, it measures the level of obedience in the worship of women who are housewives in the family.

Based on the coefficients of determination of structural equation 1 (Islamic women's empowerment) and structural equation 2 (family poverty), it is found that the model of Islamic women's empowerment (IWEI) was influenced by six variables, namely, work participation, education, family role, empowerment programme, mentoring and religiosity with a coefficient of determination of 0.442. This means that 44.2% of Islamic women's empowerment was influenced by the six independent variables. Thus, this model is categorized as "moderate" in explaining the extent of women's empowerment in accordance with Islamic principles.

The second equation is a model that connects the independent variables to the Islamic empowerment of women which will affect family poverty. The coefficient of determination of this model was 0.672, meaning that 67.2% of this model is explained by work participation, education, family roles, empowerment programmes, mentoring and religiosity through empowering Muslim women. This value indicates that this model can explain family poverty as a "good" dependent variable.

The significance of the path coefficient is one of the important criteria that must be considered to measure the structural model designed. This significance test was also conducted to test the research hypotheses. The significance of path coefficient is indicated by the Smart

Variable	WP	E	RF	M	EP	R	IWEI	MP
WP	1.000							
E	0.175	1.000						
RF	0.156	0.481	1.000					
M	0.270	0.347	0.329	1.000				
EP	0.161	0.271	0.253	0.567	1.000			
R	0.156	0.656	0.510	0.449	0.350	1.000		
IWEI	0.430	0.427	0.483	0.452	0.262	0.355	1.000	
MP	-0.178	-0.504	-0.418	-0.429	-0.378	-0.807	-0.379	1.000

Source: Research results on SmartPLS 3.0

Table 2.
Latent variable
correlations

PLS output in the path coefficient table. The requirement for a significant path coefficient is the t -statistic $> t$ -table (1.960) or p -values less than 0.05. The results can be seen in [Table 3](#).

The indirect effect in this path model is derived from the indirect effect value of the SmartPLS output. The data in the table show the relationships between all variables and family poverty. The variables that had an indirect influence with negative and significant coefficient values on family poverty were education, mentoring, family roles and work participation. Empowerment programme and religiosity were not significant in their indirect effects but significant in their direct effects ([Table 4](#)).

The goodness of fit of the inner model was measured using the R -squared of the dependent latent variables. Q-square predictive relevance measures how well the observational value produced by the model and Q-square must be > 0 for the model to have a good predictive relevance ([Ghozali, 2014](#)).

Variable relationship	Original sample	Sample mean	SD	t -statistics	p -values
EP \rightarrow IWEI	-0.052	-0.052	0.047	1.109	0.268
EP \rightarrow MP	-0.079	-0.077	0.033	2.385	0.017
IWEI \rightarrow MP	-0.119	-0.113	0.054	2.200	0.028
E \rightarrow IWEI	0.198	0.203	0.0701	2.783	0.006
E \rightarrow MP	0.080	0.076	0.044	1.811	0.071
M \rightarrow IWEI	0.266	0.262	0.057	4.646	0.000
M \rightarrow MP	-0.013	-0.016	0.043	0.290	0.772
RF \rightarrow IWEI	0.311	0.313	0.053	5.888	0.000
RF \rightarrow MP	0.037	0.033	0.038	0.968	0.333
WP \rightarrow IWEI	0.299	0.299	0.041	7.303	0.000
WP \rightarrow MP	-0.001	-0.000	0.037	0.027	0.979
R \rightarrow IWEI	-0.081	-0.078	0.063	1.279	0.202
R \rightarrow MP	-0.801	-0.801	0.046	17.508	0.000

Table 3.
Path coefficient
structural model

Source: Research results on Smart PLS 3.0

Variable relationship	Original sample	Sample mean	SD	t -statistics	p -values
EP \rightarrow IWEI					
EP \rightarrow MP	0.006	0.005	0.006	0.981	0.327
IWEI \rightarrow MP					
E \rightarrow IWEI					
E \rightarrow MP	-0.024	-0.023	0.013	1.876	0.061
M \rightarrow IWEI					
M \rightarrow MP	-0.032	-0.030	0.014	2.228	0.026
RF \rightarrow IWEI					
RF \rightarrow MP	-0.037	-0.036	0.018	2.097	0.036
WP \rightarrow IWEI					
WP \rightarrow MP	-0.036	-0.034	0.016	2.178	0.030
R \rightarrow IWEI					
R \rightarrow MP	0.010	0.009	0.009	1.052	0.293

Table 4.
Indirect effects of the
family poverty
constructs

Source: Research results on Smart PLS 3.0

Structural equation Model 1 (Islamic women's empowerment)

$$Q^2 = 1 - (1 - (R^2)^2)$$

$$Q^2 = 1 - (1 - (0.442)^2) = 0.195$$

Based on the calculation of the structural equation model I (IWEI), Q-square value is 0.195. This shows that the independent variable had a predictive level that was quite "moderate" against the IWEI dependent variables. The R-square value with the dependent variables denotes a decrease in family poverty and the analysis using Smart-PLS 3.0 software obtained the value of 0.672. The derived R^2 is subsequently included in the Q^2 equation as follow:

Structural equation Model 2 (family poverty)

$$Q^2 = 1 - (1 - (R^2)^2)$$

$$Q^2 = 1 - 1 - (0.672)^2 = 0.451$$

Based on the calculation, the Q-square value is 0.451. This shows that the independent variable had a fairly "good" predictive level on the dependent variables in reduced family poverty. Based on Q^2 values, the two models, namely, IWEI and family poverty, could be categorized as predictive models of relevance because the Q^2 value is greater than zero. In these results, using the goodness of fit model criteria from the two structural equation models, namely, the value of R^2 , linear coefficient, f^2 and Q^2 , it can be seen that the models have met the goodness of fit criteria of a good model.

4.3 Discussion

Poor women's empowerment is the most effective way to reduce poverty (Duflo, 2012; Sen, 1999), The model that has inspired the development of many women's empowerment models in developing countries is the Grameen Bank by Yunus (2008). The empowerment model has proven to be able to reduce poverty for most poor women in Bangladesh. The model has continued to be developed and implemented to date.

The problem that arises when empowerment is carried out on women is the view of some people who consider those poor women who gain trust in obtaining financial access and have independence in carrying out economic activities become negligent of their main duties in the family. The most worrying impact is the declining respect of a woman (wife) to her husband as the head of the family. In addition, the provision of financial access for women has not been free of usury. Usury is not only against the sharia principles but will also add to the economic burden on the families of these poor women.

Based on the results of this study, women's empowerment as measured by family decision-making index (FDMI), economic decision index (EDI), physical movement decision index (PMDI) and political autonomy index (PAI) is hypothesized to have an effect on reducing family poverty. Family poverty in this study was measured based on the division of material and spiritual poverty. The results show that the higher the empowerment of women who serve as housewives, the lower the poverty of the family.

The results of the study provide the same conclusions as to the previous research, such as Khan and Bibi (2011), Kehler (2001), Tucker and Boonabaana (2012), Sraboni *et al.* (2014), Dao (2004), Tisdell (2002), Topuh *et al.* (2014) and Widodo *et al.* (2011). Khan and Bibi (2011)

concluded that the government's empowerment programmes can increase women's empowerment and subsequently reduce family poverty. According to their results, empowerment programmes for poor women have increased the capacity of women, provided access to finance, increased economic activities and reduced the workload of women.

Dao (2004) proved that improving the status of women, especially women in the village, will improve living standards in the region. Mahmood *et al.* (2014) revealed that the provision of access to microfinance in empowerment programmes would build the capabilities of women in conducting business and would further reduce the poverty of their families. When a woman has the business capability, her income will greatly contribute to her family's economy, especially in financing the education of her children.

Ismail and Possumah (2013) explained that the concept of poverty does not only represent a lack of ownership of goods and services but also a lack of spiritual wealth or what is termed spiritual poverty. Therefore, the Qur'an addresses poverty alleviation from several aspects: supremacy, human as *khalifatullah fi al-ardh*, family empowerment, *shuratik* role, spending money, interest ban, charity and voluntary services (donations), distribution of inheritance and zakat. In Islam, even though material wealth is not of primary importance, material poverty is a serious concern.

In the *Tawhidi* epistemological approach, poverty is very dangerous for the beliefs, characters and human mind and is very dangerous for family and society as well. Poverty is one of the conditions most detested by the Messenger of Allah so that he took refuge in Allah from it. As described by Aishah, the Prophet once prayed, "O Allah, I take refuge in You from the slander of hell, from the *adzab* of hell. Then, I take refuge from the slander of wealth. Then, I also take refuge in You from the slander of poverty" (Narrated by Bukhari).

Islam fights against poverty especially to free mankind from all shortcomings, so that they can enjoy a decent and dignified life in accordance with their ultimate role in the world. There is no single verse of the Qur'an and the hadith of the Prophet that praises poverty. There are hadiths that praise the attitude of *zuhud* in the world, but *zuhud* is not equal to poverty. *Zuhud* means having something and using it in moderation. In Islam, fortune and wealth are the blessings of Allah SWT for which humans must be grateful. Conversely, poverty is a problem, even a disaster that must be solved because it endangers the faith and morals, threatens the peace of mind, endangers the family and threatens the community and its stability (Bank Indonesia, 2016).

Poverty is a threat to the family's bond, sustainability and harmony. Poverty can separate a husband from his wife and is sometimes able to break the cord of love for one's child. In this regard, Allah has said in Al-An'am (6: 151): "do not kill your children for fear of poverty because Allah will give you sustenance and to them".

The viewpoint of the role of women in the economy differs between western (conventional) thinking and Islamic thinking. In western countries, career women are considered a necessity, so the following demands arise (Syahatah, 1998): Limiting working women means limiting women's freedom and reducing the nature of their existence; Prohibiting women from working is no longer in line with the progress of the times and modernization; Prohibiting women from working means spaying potential human resources; The invitation of religious leaders so that women can return to their homes is a setback and women must be able to work even though the surrounding environment is harsh and not in accordance with their nature.

In Islam, the natural duties of women are to take care of the household, become a wife, become the mother of their children and become an educator, manager and maintainer of the household. A woman is the leader of her household and she will be held accountable for her leadership. In this regard, the *ulamas* have issued *fatwas* concerning working women and

their impact on the economy. Based on these *fatwas*, it can be concluded that the main tasks of a woman are to create a safe and peaceful atmosphere for her husband and children in the household, provide offspring, breastfeed, educate children and manage household affairs to ensure a compassionate household. The completion of these tasks by Muslim women will ease the development of family economy so that material and spiritual satisfaction can be realized for family members and the community (Qardhawi, 2014).

Based on this explanation, women's empowerment must be in accordance with Islamic values. This adherence is important because women should do good deeds not only for material purposes. When women have the capability and piety to take an important role in the family, family poverty can be overcome. Women who have faith, self-confidence and skills will understand their role in the family and society and show their understanding by carrying out deeds that positively affect the lives of themselves, their families and society.

To give an illustration, if a woman who is a housewife is empowered in accordance with Islamic principles, she will become a person who obeys religious rules and her husband. She will also play an active role in making family decisions, educating her children, giving real examples in charity, using the money given by her husband with trust in accordance with Islamic principles, participating in employment based on her family's needs and making every word and action a reminder of kindness and patience for her husband and children. In this condition, a peaceful household will be achieved. The goal of having a *Sakinah, Mawadah, Warahmah* Muslim family will be easily realized. Peaceful life will motivate humans to productively seek sustenance from God. When humans muster all efforts, as promised by God, sustenance will come to them in proportion to their efforts and prayers.

Ultimately, the model of women's empowerment must be informed by the principles in the Qur'an and the Sunnah. The aim is for the empowerment of women to have an impact on overcoming family's material and spiritual poverty. Because women's empowerment is one of the goals declared in UNDP's SDGs, there is no reason to negate that women's empowerment will contribute to development.

Women's empowerment is not only a matter of human rights of the women themselves but also is very important to realize the community's sustainable socio-economic development (Chaudhry and Nosheen, 2009). In the context of Islamic socio-economic development, women's empowerment will encourage the achievement of the objectives of *Maqashid Sharia*, namely, *Falah* (the welfare in the World and Hereafter).

Some factors that significantly affect women's empowerment and alleviate family poverty based on the results of this research in the concept of *Tawhidi* epistemology are displayed in Table 5.

5. Conclusion

Socio-economic factors have both direct and indirect effects on Islamic women's empowerment. The empowerment of women measured by incorporating Islamic values has a significant effect on reducing family poverty in the perspective of the *Tawhidi* epistemological approach. When women have the capability and piety to take an important role in the family, family poverty can be reduced. This research yielded findings that are beneficial for the government and other activists of empowerment institutions to make improvements in an effort to create sustainable and meaningful programmes in alleviating poverty. Some steps that can be taken include determining poverty indicators that incorporate elements of spirituality as part of criteria to measure national and individual poverty; creating a master plan for empowerment programmes in poverty alleviation by

Variable	Tetha (θ)	IIE \rightarrow ($X(\theta)$)	New tetha ((θ^*))
Work participation (WP)	Understanding of the meaning of women's work participation in Islam is obtained	Women from poor families who are given sufficient information about work participation in Islamic perspectives will be more confident with their abilities so that their level of empowerment will increase. This empowerment is shown by the role of women in every family decision and their activities in the community in accordance with Islamic principles	The level of work participation not only in terms of quantity but also work motivation according to Islamic perspectives
Education (E)	Understanding of the importance of education and the role of mothers in family education according to Islamic principles	When women complete formal education, participate in training or religious education, they will feel more empowered. The empowerment is manifested in their active involvement in family decision-making, economy, mobility and politics. In the future, the capabilities of women will be a driving force for husbands and their children to do good things. When goodness that is born from knowledge becomes a habit of the whole family, the blessing of life in the world and in the hereafter will be very easily achieved	The comprehensive knowledge acquired by women through the process of formal education, courses/training and religious education
Role in the family (RF)	Understanding of women from poor families to carry out their roles in the aspects of domestic, biological, socialization and family education in accordance with Islamic principles	If women are empowered which at the same time indicates their confidence and improvement of their knowledge, they will have the enthusiasm to improve their family's socio-economic conditions by actively contributing to increasing their family's economic income and enlightening other family members to carry out worship. Indirectly, the empowered role of women in the family will influence the empowerment of the family and ultimately impacts on alleviated family poverty	When all members of the family are empowered ('family empowerment'), all of them will be productive and able to help with family needs in physical and spiritual forms
Mentoring (M)	In Islam, mentoring amongst fellow Muslims is considered a form of assistance or help. In addition, assistance according to the Qur'an and <i>sunnah</i> is not limited to physical but also spiritual assistance	The assistance provided is not limited to capital access and training of business skills; importantly, the women must be given motivation through spiritual guidance to have the willingness and ability to empower themselves to provide a better life for their family	The new level of mentoring will transform the spirit of sharing with members involved in the empowerment programme. Thus, theta star (θ^*) from mentoring will flow through the Islamic empowerment of women to further stimulate the reduction of poverty in their families

Table 5.
IIE of research variables with *Tawhidi* epistemological approach

(continued)

Women's
empowerment
and family
poverty

Variable	Tetha (θ)	IIE $\rightarrow (X(\theta))$	New tetha ((θ^*))
Empowerment Programme (EP)	Empowerment programme that is not only oriented towards increasing family income but also making women from these families socially and economically empowered	The results of the study concluded that the longer a person participates in an empowerment programme, the lower his/her family poverty will be. In the concept of <i>Tawhidi</i> , this means that as time progresses, the women's empowerment is increased (θ^*) from one level to the next ($\theta_1 - \theta_n$) and continues to reach the peak of life enjoyment, namely, meeting Allah SWT, the creator, in heaven	The empowerment programme will simulate the increase in knowledge of the members involved in the empowerment to jointly achieve welfare goals
Religiolsity (R)	Religiosity is measured not only in terms of actual worship but also in Islamic knowledge, <i>amaliyah muamalah</i> and moral (<i>akhlak</i>)	When women from poor families are able to improve the quality of their worship, they will gain peace and comfort in their lives. Their behaviour will become a motivation for other family members. A wife who is blessed will be a light for her household, a reminder of goodness for her husband and children. When a wife prays for her husband, Allah has guaranteed that the prayers will be granted. The success of women will also increase the material and spiritual well-being of the family and poverty will be easily overcome	Women (housewives) who have a high level of religiosity will tend to be more careful in making decisions and tend to give up all decisions relating to family, economy and everything else to the husband

Table 5.

involving and coordinating with various parties; creating an information system that stores databases from the identities of the poor in Indonesia to be used as a basis for determining the kind of empowerment programmes to be implemented; and strengthening the empowerment model of the Group Lending Model with the approval from the House of Representatives.

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Corresponding author

Aas Nurasyiah can be contacted at: asnur.fna@upi.edu

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