

Women's Empowerment Based on Digital Financial Skills

Rafidah¹, Elyanti Rosmanidar², Efni Anita³, Agustina Mutia⁴, Dedek Kusnadi⁵,
Nurlia Fusfita⁵, Sri Rahma⁶, Tika Agu Permata⁷, Muhammad Husen⁸, Nirhamni
Andriana⁹, Vita Yuniar¹⁰

Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi, Indonesia^{1,2,3,4,5,6,7,8,9,10}
Correspondence Authors: rafidah_era@uinjambi.ac.id

ABSTRACT

Achieving gender equality and economic independence. These programs aim to increase women's access to financial services, promote entrepreneurship, and facilitate economic participation through the use of digital technology. By providing training in personal financial management, e-commerce, and online banking applications, women can overcome traditional barriers such as limited access and cultural norms that limit their financial inclusion. This research explores the transformational potential of these empowerment programs, highlighting the importance of cross-sector collaboration and supporting policies to achieve the full potential of women's empowerment through digital financial skills.

Keywords: Women's empowerment, Gender equality al, Economic independence, Digital financial skills, Financial inclusion.

Received: 09.01.2023	Revised: 22.01.2023	Accepted: 10.02.2023	Available online: 28.02.2023
-------------------------	------------------------	-------------------------	---------------------------------

Suggested citations:

Rafidah & et.al. (2023). Women's Empowerment Based on Digital Financial Skills. *International Journal of Community Service*, 02 (01), 112-119. DOI: <https://doi.org/10.55299/ijcs.v2i1.810>

Open Access | URLs:

<https://ejournal.ipinternasional.com/index.php/ijcs/OpenAccessPolicy>

INTRODUCTION

In the increasingly developing digital era, women's empowerment has become one of the main focuses in achieving gender equality and global economic progress. One important aspect of this empowerment is digital financial skills, which open up opportunities for women to access, manage and utilize financial services more effectively.¹ By mastering these skills, women can not only improve their own economic

¹ As'ad, A., Fridiyanto, F., & Rafi'i, M. (2021). The Battle of Student Ideology at State Islamic Higher Education: Activism of Gerakan Mahasiswa Pembebasan and Student Element Resistance. *Madania: Jurnal Kajian Keislaman*, 25(1), 75

well-being but also contribute to inclusive and sustainable economic growth.² This article will discuss the importance of digital financial skills in empowering women, the challenges faced, and steps that can be taken to overcome obstacles and maximize women's potential in the world of digital finance.

In many countries, women often face greater challenges than men when it comes to accessing financial services.³ These barriers can include a lack of knowledge about financial products, limited physical access to banks or financial institutions, as well as cultural norms that limit women's involvement in economic activities. With digital financial skills, women can overcome many of these obstacles and increase their independence and economic well-being.

The use of digital technology in finance covers a wide range of things, from the use of banking applications and mobile payments to investing and online financial planning. Through this technology, women can easily open bank accounts, make transactions, save, and even start businesses without having to depend on geographic location or complicated bureaucracy. Apart from that, digital technology also provides access to financial information and education that can increase women's financial literacy.⁴

In the context of women's empowerment, digital financial skills also have a significant social impact. With the ability to manage finances independently, women can contribute more to the family and community economy. They can invest their income in children's education, health, and other family needs, which will ultimately have a positive impact on the well-being of the next generation.

Furthermore, digital financial skills can open up opportunities for women to engage in digital entrepreneurship. E-commerce and social media platforms have provided a platform for women to start and develop their own businesses, often with lower capital than conventional businesses. This not only increases their income, but also creates new jobs and empowers other women in their community. However, to realize the full potential of digital financial skills in empowering women, collaborative efforts are needed from various parties, including governments, financial institutions, non-governmental organizations and the private sector. Proper education and training, policy support, and adequate digital infrastructure are some of the key factors that must be considered.

METHOD

The location was at the Indonesian Consul General. The activity consists of several stages which can be seen in the following chart:

Workshops and Training:

Hold regular workshops and training sessions to teach women about digital financial skills, such as budget management, using online banking applications,

² As'ad, A., & Firmansyah, F. (2022). A New Paradigm on Human Resources Management in State Islamic University. *AL-ISHLAH: Journal of Education*, 14 (1), 71–84

³ Rafidah, R. (2023). Indonesian islamic bank return on assets analysis: Moderating effect of musyarakah financing. *Al-Uqud: Journal of Islamic Economics*, 7(2), 200–216.

⁴ Rosmanidar, E., Hadi, A. A. Al, & Ahsan, M. (2021). Islamic Banking Performance Measurement: a Conceptual Review of Two Decades. *International Journal of Islamic Banking and Finance Research*, 5(1), 16–33

e-commerce, and simple bookkeeping.⁵ This training can be held in a comfortable environment and is easily accessible to participants.

Practical Activities and Simulations: Provides practical activities and simulations to enable women to test and develop their new skills in a safe and supportive setting.⁶ Examples of these activities include simulating online banking transactions or inventory management for small businesses.

Field Analysis

Analyzing women's empowerment through digital financial skills involves examining several key aspects:⁷

1. Access to Digital Financial Tools:

- **Availability:** Assess the accessibility of digital financial services (DFS) such as mobile banking, digital wallets, and online payment systems.
- **Usage:** Determine how frequently women use these tools compared to men, and explore any barriers they face in accessing or utilizing them effectively.

2. Digital Literacy and Skill Development:

- **Training Programs:** Evaluate the existence and effectiveness of training programs aimed at enhancing women's digital financial literacy.
- **Skills Acquisition:** Measure the impact of these programs on women's ability to manage finances digitally, make informed financial decisions, and navigate digital platforms independently.

3. Financial Inclusion and Economic Participation:

- **Impact on Economic Activities:** Analyze how digital financial skills contribute to women's participation in economic activities, including entrepreneurship, employment, and income generation.
- **Barriers to Inclusion:** Identify and address any systemic barriers that prevent women from fully benefiting from digital financial inclusion initiatives.

RESULTS AND DISCUSSION

A. Definition and Scope

Women's Empowerment is Women's empowerment involves increasing women's capacity to make choices and turning those choices into desired actions and outcomes.⁸It covers various aspects such as education, health, participation in decision making,

⁵ Asad, A. (2021). From Bureaucratic-Centralism Management to School Based Management: Managing Human Resources in the Management of Education Program. *Indonesian Research Journal in Education [IRJE]* , 5 (1), 201–225

⁶ Am, S., & Harun, H. (2023). *Determining Qibla Direction of Mosques in Jambi Province: Method, Conflict, and Resolution* . 01 (01), 166–186.

⁷ Nengsih, TA (2021). Jambi Province Economic Growth using Principal Component Regression in Islamic Economic Perspective. *Contextuality: Journal of Social Religious Research* , 36 (01).

⁸ Putra, D. . A., & Addiarrahman, A. (2023). Quranic Exegesis Journalism in Islamic Magazines in Indonesia Between 1970-1980. *Journal of Indonesian Islam* , 17 (2), 483.

and access to economic resources⁹. Digital Financial Skills: Digital financial skills refer to an individual's ability to use digital technology to manage personal and business finances. This includes the use of online banking services, e-wallets, payment applications, as well as digital investment and insurance platforms.¹⁰

B. Benefits of Digital Financial Empowerment for Women

Access to Financial Services

Digital technology allows women to access financial services that were previously difficult to reach. With digital banking services, women can open bank accounts, carry out transactions and access microcredit without having to physically visit a bank. This is especially important in rural and remote areas where access to traditional financial institutions is limited.¹¹

Increasing Financial Literacy

Digital platforms often provide financial education and training that can help women understand basic financial concepts, money management, and investing. Increased financial literacy helps women make better financial decisions and increases their economic stability.

Micro and Small Business Development

With digital financial skills, women can more easily manage their small and micro businesses. They can use digital bookkeeping applications to track income and expenses, apply for capital loans, and reach a wider market through e-commerce. This has the potential to increase their family's income and welfare.¹²

Reducing Gender Inequality

Digital financial skills help reduce gender inequality by providing women with equal access to financial services and economic opportunities. This allows women to become more financially independent and participate more actively in the economy.¹³

C. Challenges in Improving Digital Finance Skills

Access to Technology Although digital technology is becoming more widespread, there are still significant challenges in terms of access to devices and internet

⁹ Nengsih, T. A., Bertrand, F., Maumy-Bertrand, M., & Meyer, N. (2019). Determining the number of components in PLS regression on incomplete data set. *Statistical Applications in Genetics and Molecular Biology*, November

¹⁰ Nengsih, T. A., Abduh, M., Ladini, U., & Mubarak, F. (2023). The Impact of Islamic Financial Development, GDP, and Population on Environmental Quality in Indonesia. *International Journal of Energy Economics and Policy*, 13(1), 7–13

¹¹ As'ad, Putra, D. I. A., & Arfan. (2021). Being al-wasatiyah agents: The role of azharite organization in the moderation of Indonesian religious constellation. *Journal of Islamic Thought and Civilization*, 11(2), 124–145

¹² Indrawan, B., Susanti, E., Utami, W., Deliza, D., Tanti, T., & Ferawati, R. (2022). *Covid-19 and Sustainable Economy: How the National Zakat Agency (Baznas) Sharing and Empowering Society*

¹³ Asad, A. (2021). From Bureaucratic-Centralism Management to School Based Management: Managing Human Resources in the Management of Education Program. *Indonesian Research Journal in Education [IRJE]*, 5 (1), 201–225.

connectivity, especially in rural and remote areas. Women in these areas may face barriers in obtaining digital devices and reliable internet connections.

Education and Literacy Level Digital financial skills require an adequate basic literacy level. In some communities, women may have limited access to basic education, making them less able to utilize digital financial technologies effectively.¹⁴ Social and Cultural Norms In some societies, social and cultural norms can limit women's access and use of digital technology. For example, women may not be allowed to use digital devices or participate in technology training. Security and Privacy The use of digital technology carries security and privacy risks. Women must be educated on how to protect their personal information and avoid digital fraud.¹⁵

D. Recommendations for the Future

Investment in Technology Infrastructure Governments and the private sector must invest in technology infrastructure to ensure wider access to the internet and digital devices, especially in rural areas. Digital and financial literacy education and training programs should be made widely available, especially for women in underserved communities. The program must be adapted to local needs and the language understood by participants.¹⁶

Supporting Policies The government must develop policies that support women's access to technology and digital financial services. This includes policies that reduce cost barriers and increase digital security.

Multi-Stakeholder Collaboration Digital financial empowerment requires collaboration between government, the private sector, non-governmental organizations and local communities. This collaboration can produce more effective and sustainable solutions.¹⁷

The implementation of this Socialization Program was carried out directly at the Indonesian Consul General. The results of this activity program received a good response from seminar participants. Program Obstacles There are several obstacles in activities, namely

1. Limited Access to Technology
2. MSME players do not yet have complete halal certification requirements. Lack of knowledge about financial management.

¹⁴ Hardi, E. A., Masnidar, M., & Anita, E. (2022). Philanthropy and Sustainable Compassion: An Evidence of Charity Activism in Alumni Association of Islamic Boarding School. *INFERENSI: Jurnal Penelitian Sosial Keagamaan*, 15(2), 337–360.

¹⁵ Rosmanidar, E., Ahsan, M., Al-Hadi, A. A., & Thi Minh Phuong, N. (2022). Is It Fair To Assess the Performance of Islamic Banks Based on the Conventional Bank Platform? *ULUL ALBAB Jurnal Studi Islam*, 23(1), 1–21

¹⁶ Usdeldi, Nasir, M. R., & Ahsan, M. (2021). Meta Synthesis of GCG, SSB, and CSR On Islamic banking, performance and financial innovations. *Iqtishadia*, 14(1), 1–25.

¹⁷ Usdeldi, U., Nasir, M.R., & Ahsan, M. (2022). The Mediate Effect of Sharia Compliance on the Performance of Islamic Banking in Indonesia. *Journal of Finance and Banking*, 26 (1), 247–264.

CONCLUSION

Digital financial skills-based women's empowerment programs have great potential to increase economic independence and gender equality, while facing challenges that must be overcome to achieve maximum impact for participants and the communities served.

The research subjects for women's empowerment based on digital financial skills include various groups and individuals involved in efforts to increase women's access, knowledge and skills in managing finances using digital technology. Community service research programs in digital financial skills-based women's empowerment can be designed to achieve several main goals and integrate various activities that support women's economic empowerment.

The implementation of this Socialization Program was carried out directly at the Indonesian Consul General. Program Results This activity received a good response from seminar participants. Program Barriers There are several obstacles in activities, namely, limited access to technology, MSME actors do not yet have complete halal certification requirements, lack of knowledge about financial management.



Thank-you note

The authors express their deepest gratitude to everyone who contributed to the completion of this research, especially their colleagues, mentors, supporting institutions, and their families for their encouragement and understanding.

REFERENCES

- Am, S., & Harun, H. (2023). *Determining Qibla Direction of Mosques in Jambi Province: Method, Conflict, and Resolution*. 01 (01), 166–186.
- Arrahman, A., & Yanti, I. (2022). Halal Industry in Javanese Culture; Yogyakarta Regional Government Policy in obtaining its economic values. *INFERENCE: Journal of Social Religious Research*, 16 (1), 151–174. <https://doi.org/10.18326/infsl3.v16i1.151-174>

- As'ad, A., & Firmansyah, F. (2022). A New Paradigm on Human Resources Management in State Islamic University. *AL-ISHLAH: Journal of Education*, 14 (1), 71–84. <https://doi.org/10.35445/alishlah.v14i1.1513>
- As'ad, A., Fridiyanto, F., & Rafi'i, M. (2021). The Battle of Student Ideology at State Islamic Higher Education: Activism of Gerakan Mahasiswa Pembebasan and Student Element Resistance. *Madania: Jurnal Kajian Keislaman*, 25(1), 75. <https://doi.org/10.29300/madania.v25i1.4493>
- As'ad, Putra, D. I. A., & Arfan. (2021). Being al-wasatiyah agents: The role of azharite organization in the moderation of Indonesian religious constellation. *Journal of Islamic Thought and Civilization*, 11(2), 124–145. <https://doi.org/10.32350/jitc.11.2.07>
- As'ad, Rahmat Basuki, F., Fridiyanto, & Suryanti, K. (2021). Environmental conservation based on local wisdom in Lubuk Beringin from the perspective of religion, management and science. *Contextuality: Social Journal of Religion*, 36 (1), 89–108. <https://doi.org/10.30631/kontekstualita.36.1.89-108>
- Asad, A. (2021). From Bureaucratic-Centralism Management to School Based Management: Managing Human Resources in the Management of Education Program. *Indonesian Research Journal in Education |IRJE|*, 5 (1), 201–225. <https://doi.org/10.22437/irje.v5i1.12947>
- Hardi, EA (2021). MUSLIM YOUTH AND PHILANTHROPIC ACTIVISM *The Case of Hand Changes and Griya Derma*, 16(1) 15–29. <https://doi.org/10.21274/epis.2021.16.1.15-29>
- Hardi, E. A., Masnidar, M., & Anita, E. (2022). Philanthropy and Sustainable Compassion: An Evidence of Charity Activism in Alumni Association of Islamic Boarding School. *INFERENSI: Jurnal Penelitian Sosial Keagamaan*, 15(2), 337–360. <https://doi.org/10.18326/infsl3.v15i2.337-360>
- Indrawan, B., Nurmita, N., Nengsih, T. A., Utami, W., Nasrudin, D., Tanti, T., Deliza, D., Ferawati, R., Syafitri, R., & Santoso, P. (2022). The Influence of Attitude and Need for Cognition on Student's Purchase Intention Behavior on Halal Food: Schools Clustering Perspective. *Indonesian Journal of Halal Research*, 4(1), 26–34. <https://doi.org/10.15575/ijhar.v4i1.13092>
- Indrawan, B., Susanti, E., Utami, W., Deliza, D., Tanti, T., & Ferawati, R. (2022). *Covid-19 and Sustainable Economy: How the National Zakat Agency (Baznas) Sharing and Empowering Society*. <https://doi.org/10.4108/eai.20-10-2021.2316372>
- Putra, D. A., & Addiarrahman, A. (2023). Quranic Exegesis Journalism in Islamic Magazines in Indonesia Between 1970-1980. *Journal of Indonesian Islam*, 17 (2), 483. <https://doi.org/10.15642/jiis.2023.17.2.483-509>
- Rafidah, R. (2023). Indonesian islamic bank return on assets analysis: Moderating effect of musyarakah financing. *Al-Uqud: Journal of Islamic Economics*, 7(2), 200–216. <https://journal.unesa.ac.id/index.php/jie/article/view/20310%0Ahttps://journal.unesa.ac.id/index.php/jie/article/download/20310/10813>
- Rosmanidar, E., Ahsan, M., Al-Hadi, A. A., & Thi Minh Phuong, N. (2022). Is It Fair To Assess the Performance of Islamic Banks Based on the Conventional Bank Platform? *ULUL ALBAB Jurnal Studi Islam*, 23(1), 1–21. <https://doi.org/10.18860/ua.v23i1.15473>
- Rosmanidar, E., Hadi, A. A. Al, & Ahsan, M. (2021). Islamic Banking Performance Measurement: a Conceptual Review of Two Decades. *International Journal of Islamic*

- Banking and Finance Research*, 5(1), 16–33. <https://doi.org/10.46281/ijibfr.v5i1.1056>
- Saiin, A., Umar, M. H., Badarussyamsi, Hajazi, M. Z., & Yusuf, M. (2023). THE DOMINATION OF ISLAMIC LAW IN CUSTOMARY MATRIMONIAL CEREMONIES Islamic Values within the Malay Marriage Tradition in Kepulauan Riau. *Al-Ahwal*, 16(2), 320–341. <https://doi.org/10.14421/ahwal.2023.16207>
- Sholihin, M., Shalihin, N., & Addiarrahman. (2023). the Scale of Muslims' Consumption Intelligence: a Maqāṣid Insight. *ISRA International Journal of Islamic Finance*, 15(2), 98–118. <https://doi.org/10.55188/ijif.v15i2.544>
- Subekti, A., Tahir, M., Mursyid, & Nazori, M. (2022). the Effect of Investment, Government Expenditure, and Zakat on Job Opportunity With Economic Growth As Intervening Variables. *Journal of Southwest Jiaotong University*, 57(3), 102–112. <https://doi.org/10.35741/issn.0258-2724.57.3.9>
- Umar, M., & Sukarno, S. (2022). The influence of fiqh insights and science literacy on student ability in developing Quran-based science. *International Journal of Evaluation and Research in Education*, 11(2), 954–962. <https://doi.org/10.11591/ijere.v11i2.22012>
- Usdeldi, Nasir, M. R., & Ahsan, M. (2021). Meta Synthesis of GCG, SSB, and CSR On Islamic banking, performance and financial innovations. *Iqtishadia*, 14(1), 1–25. https://books.google.com/books?hl=en&lr=&id=ejlQBwAAQBAJ&oi=fnd&pg=PR7&dq=islamic+economics&ots=3S7cdvFBox&sig=FmbOliOg3DIqJettaNLcung_d2U
- Usdeldi, U., Nasir, M.R., & Ahsan, M. (2022). The Mediate Effect of Sharia Compliance on the Performance of Islamic Banking in Indonesia. *Journal of Finance and Banking*, 26 (1), 247–264. <https://doi.org/10.26905/jkdp.v26i1.6158>.

Copyright and License



This is an open access article distributed under the terms of the [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

© 2023 Rafidah ¹, Elyanti Rosmanidar², Efni Anita³, Agustina Mutia⁴, Dedek Kusnadi⁵, Nurlia Fusfita⁵, Sri Rahma⁶, Tika Agu Permata⁷, Muhammad Husen⁸, Nirhamni Andriana⁹, Vita Yuniar¹⁰

Published by IPI Global Press in collaboration with the Inovasi Pratama International Ltd.