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Research Article

Digital Empowerment of Women Entrepreneurs in a Post-COVID World: Examining the Role of Islamic Microfinance Institutions in Achieving Sustainable Development Goals (SDGs)

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ABSTRACT

This pioneering study investigates how Islamic microfinance institutions (IsMFIs) digitally empower women entrepreneurs post-COVID-19 and support the SDGs. It seeks to enlighten policymakers, practitioners, and scholars on the intricate relationship between digital empowerment, women entrepreneurship, and IsMFIs. The study employed rigorous qualitative methodologies to tackle the topic's complexities. Extensive semi-structured interviews were conducted with IsMFI personnel, stakeholders, and digitally benefiting women entrepreneurs. A theme analysis was used to understand participants' viewpoints. Themes and iterative coding were used to analyze the data. The study explored digital financial inclusion, technology literacy, digital challenges, and IsMFI transformation. Research sheds light on complex processes. According to findings, IsMFIs are instrumental in guiding women-owned companies through the digital landscape by providing digital financial services and training. They advance SDGs, gender equality, and economic prosperity. Gender inequality and internet access can be addressed through innovative collaborations and ideas. Participant biases, a standard limitation in qualitative research, were acknowledged. The study revealed the complex responsibilities of digital empowerment and IsMFIs, opening new avenues for regional and cultural research. The report underscores the need for gender-sensitive digital entrepreneurship policies and solutions. The article advocates for concentrated training and technology to optimize IsMFIs. This study fills a gap in the literature by examining the relationship between IsMFIs, digital empowerment, and women entrepreneurship. The contextualization of digital empowerment in this study underscores its urgency and significance.

1. INTRODUCTION

The COVID-19 pandemic has advanced global digitalization (Klemens et al., 2022). This has transformed the economy, companies, and society. A captivating tale of the digital empowerment of women entrepreneurs has emerged amid this transformation, highlighting both its potential and the challenges they face in pursuing their business goals (Adam et al., 2018). SDGs, social development, and economic prosperity have traditionally relied on women's empowerment, primarily via entrepreneurship. Despite advances, institutional barriers impede women worldwide from egalitarian entrepreneurship (Amrani & Najab, 2023). The COVID-19 pandemic has hurt women-owned enterprises and exacerbated gender inequality. This research examines women's entrepreneurship, digital empowerment, and IsMFIs post-COVID-19 (Pahlevi, 2023). MFIs' inclusive financial services may help female entrepreneurs close the gender gap by providing financial resources, capacity development, and market access. Digital platforms and technologies created after COVID-19 support women entrepreneurs but also pose problems (Mnif & Tahari, 2021). E-commerce, digital marketing, and remote employment allow women to reach clients (Shire

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& Azrak, 2023). Online security, technological accessibility, and digital literacy may raise or minimise these hazards. This study examines the complex link between digital empowerment and women's entrepreneurship (Trimulato et al., 2021). This chapter examines IsMFIs' tactics, accomplishments, challenges, and their role in helping women entrepreneurs use digital tools, demonstrating how these synergies may assist in achieving sustainable development objectives. This paper explains the research approach, reviews relevant literature, and presents relevant results and analyses (Aziz et al., 2022). Digital empowerment of women entrepreneurs via IsMFIs enables gender-inclusive economic growth and sustainable development after COVID-19. Besides assessing IsMFIs' potential and challenges in empowering women entrepreneurs online, the study will examine their contributions to the SDGs, their roles in digital financial services and training, and their advice to practitioners and policymakers. This research emphasizes digital empowerment, particularly for female businesses, amid the COVID-19 pandemic (Aziz et al., 2022). This study fills knowledge gaps and improves policymaking by evaluating the role of digital technology in IsMFIs and its alignment with the Sustainable Development Goals (SDGs). Post-COVID global development has expanded the use of digital technology, affecting business and societal dynamics. (Jan et al., 2021). In this paradigm, female entrepreneurs are crucial. Despite their significance to local economies and communities, women entrepreneurs often struggle to access resources, markets, and capital. (Umar et al., 2021). The chapter links gender inequalities to digital divides and stresses the need for targeted measures to leverage digital technologies to empower women economically. Islamic microfinance institutions, which promote financial inclusion, help women entrepreneurs digitally empower themselves. (Amrani & Najab, 2023). This study evaluates IsMFIs' methods for promoting women's access to digital platforms, financial services, and capacity-building. The research examines the relationship between IsMFI and digital empowerment to bridge theoretical and practical concepts. The study argues that digital empowerment is vital to achieving the SDGs. The 2030 Agenda for Sustainable Development requires nations to understand how women entrepreneurs' digital engagement supports gender equality, economic growth, and the reduction of inequality. (Umar et al., 2021). This research illuminates this relationship to inform sustainable, egalitarian, and inclusive development approaches. Synthesizing literature and collecting and analysing data contribute to gender studies, entrepreneurship, digitalization, and development research. (Jan et al., 2021). The report provides policymakers, practitioners, and IsMFIs with practical insights to develop programs that improve digital skills, market access, and financial resources for women entrepreneurs. The COVID-19 pandemic has provided this study with a starting point for its broad analysis of digital empowerment among women entrepreneurs. (Aziz et al., 2022). Specifically, the study facilitates the analysis of IsMFIs' vital role and their relationship with the SDGs to inspire informed debates, policy formulation, and actions that can reshape socio-economic landscapes and promote gender-equitable, sustainable development.

After the COVID-19 pandemic, women's entrepreneurship has become a significant engine of economic development, social advancement, and gender equality. (Shire & Azrak, 2023). As countries shift post-COVID, the digital environment offers women entrepreneurs new opportunities for economic empowerment. (Zighan, 2020). The relationship between women's entrepreneurship, economic empowerment, and digital technology's transformative potential centers on IsMFIs' role in aligning these efforts with the SDGs. Globally, women's entrepreneurship has grown in recent decades. Scholars stress its relevance in gender equality, employment, and creativity. Women entrepreneurs work in technology, services, and manufacturing. (Al-Dajani, 2022). However, gender prejudices, limited resources, and a lack of networking opportunities continue.

The COVID-19 pandemic hastened digital transformation, forcing firms to go online. Digital technologies let women entrepreneurs adapt to shifting customer behavior and business realities. (Abebe, 2023). Digital platforms increased market reach, lowered entry barriers, and enabled remote collaboration. (Dushime & Muathe, 2023). However, women entrepreneurs face technological and digital skills gaps, raising concerns about the digital gender gap. IsMFIs are crucial to financial inclusion, especially for women entrepreneurs. These institutions provide women-specific microloans, savings, and insurance. (Dagar, 2023). Research shows that women's access to financing helps them build enterprises and empower themselves. The potential of IsMFIs to use digital technology is underexplored. Bhimani (2020) argues that, given the COVID-19 pandemic and the rapid pace of technological development, digital empowerment is essential for female-owned businesses. This study explores how IsMFIs, via digital empowerment and its consequences, assist the socioeconomic success of female entrepreneurs. Hejrati et al. (2021) define digital empowerment as having the capacity to access, use, and exercise control over digital technology. This is especially true for female business owners. Appienti and Chen (2020) and Lejano et al. (2020) assert that e-commerce, mobile, and internet platforms may help female entrepreneurs succeed and grow their customer base. Digital technology benefits corporate operations, supply chains, and digital marketing. In historically

male-dominated sectors, digital firms enable female entrepreneurs to speak up, tear down barriers, and make educated judgments. Digital empowerment revolutionizes female enterprises (Khalaf & Saqfalhait, 2020). First, digital empowerment may make women entrepreneurs more equitable. Digital platforms allow women to compete with men by eliminating storefronts and market access. Second, digital technology enables women entrepreneurs to explore new business models, diversify their product lines, and adapt to changing market conditions (Kundu et al., 2019; Parwez & Patel, 2022). As the COVID-19 epidemic showed, their adaptability makes them resilient to unpredictability.

Hossain et al. (2020) report that isMFIs have embraced money transfers, virtual training, and digital financial advising at a quick pace. The IsMFIs' flexibility demonstrated their commitment to helping women-owned businesses despite unanticipated challenges. As stated by Jan et al. (2023), the following objectives address several facets of sustainable development: 10 on inequalities; 8 on decent employment and economic growth; 17 on sustainable development partnerships; and 5 and 8 on gender equality. To reduce poverty, boost women's economic engagement, and promote inclusive economic development, IsMFIs help women start businesses online.

The SDGs and gender equality are the most significant global development challenges (Lanzara, 2021). As the world faces economic inequality and a digital transformation caused by COVID-19, women entrepreneurs and IsMFIs need more to achieve the SDGs. The 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development, adopted by UN member states, address global concerns (Uddin et al., 2020). Gender equality and the empowerment of women and girls are crucial to inclusive and sustainable development under SDG 5. (Jan et al., 2021). By eradicating gender-based violence, discrimination, and economic inequality, this goal increases gender equality in education, resources, and opportunity.

Digital empowerment of female entrepreneurs may change SDG 5 and gender equality post-COVID-19 (Jan et al., 2022). The pandemic highlighted the need for online channels to maintain economic continuity, and women entrepreneurs in the digital domain may reduce crisis failures (Mukhlisin et al., 2020). Digitally empowered women can access financial services, networking, and market knowledge, enabling economic independence.

IsMFIs are crucial to SDGs and gender equality. To help women's businesses become digital, IsMFIs provide training, guidance, and customized funding (Shahid et al., 2023). Microloans and digital literacy from IsMFIs help women use technology. Scholarly literature links SDGs, entrepreneurship, and women's empowerment. Studies show that women's economic participation empowers individuals, builds communities, and reduces poverty. (Uddin, 2020). Gender prejudices, resource scarcity, and digital gaps persist, underscoring the need for government, organizational, and academic collaboration. The SDGs and gender equality debate shape sustainable development. (Sachs et al., 2019)IsMFIs can help women entrepreneurs digitally empower themselves to achieve gender parity, economic development, and the SDGs. A post-COVID world requires an integrated strategy that recognizes this synergy's many facets for dramatic change.

COVID-19 has changed the entrepreneurial environment, forcing a complete reassessment of firm strategy and operations (Araminta et al., 2022). The pandemic has revealed business resilience, difficulties in adapting to technology, and the potential of women entrepreneurs. (Muhmad et al., 2021). As the globe adjusts to the 'new normal,' digital empowerment has transformed women-led enterprises. The pandemic has had profound and diverse consequences on women entrepreneurs. (Antoh & Arhin, 2018). Lockdowns, supply chain interruptions, and lower consumer spending have exacerbated gender gaps in women-owned firms. (Chien, 2022). Many women entrepreneurs in impacted industries were vulnerable. This has required reassessing support methods and tactics for their requirements.

Meanwhile, the pandemic has accelerated the digitalization of entrepreneurship. (Omercic, 2022). As physical distance and online activity increase, companies have turned to digital platforms to survive and grow. (Ogunsola et al., 2020). The Internet world has helped many women entrepreneurs change their company strategies, expand their markets, and interact with clients digitally. Digitalization has increased the need for digital tools and expertise and opened new channels.

Digital empowerment has changed women's entrepreneurship, firm operations, and economic participation (Zighan, 2020). This article analyzes how IsMFIs may assist post-COVID women entrepreneurs in accomplishing SDGs (Abebe & Kegne, 2023). Women entrepreneurs need digital literacy to participate in the digital economy. Despite advances, research shows a gender-based digital divide in computer ability (Schmich & Mitra, 2023). To engage in the digital economy, women entrepreneurs must be adept in digital technology, online operations, and digital resources (Nadzri et al., 2018). After COVID-19, more people interact online; therefore, bridging the digital literacy gap is crucial to digital empowerment.

Digitalization provides female entrepreneurs with tools to grow, expand, and enter global markets (Dzomonda & Fatoki, 2018). E-commerce, social media, and digital payments have increased consumer visibility, engagement, and mobility (Zehra & Usmani, 2021). Since COVID-19, these digital tools have become widespread, allowing female company owners to adapt to changing customer behavior and find new development opportunities.

Digital empowerment is promising yet tricky. Women entrepreneurs suffer disproportionately from restricted access to technology, connectivity, and socio-economic resources due to the digital divide (Barth & Zalkat, 2021; Lyne et al., 2018). Cultural conventions and misunderstandings may hinder women's use of digital technology. Governments, ISMFIs, and others must collaborate to solve these concerns. IsMFIs may aid female entrepreneurs by offering focused training, technological finance, and digital ecosystems (Dagar, 2023; Richey et al., 2022). Digital empowerment—focusing on digital technologies, literacy, and the digital divide—drives women entrepreneurs' engagement in the changing business scene.

Post-COVID, women entrepreneurs have made substantial progress in several industries (García-Pérez et al., 2018). This literature review presents primary findings on digital empowerment, the Sustainable Development Goals (SDGs), female entrepreneurs' contributions, and the vital role of IsMFIs in sustainable development (Jan et al., 2022). Digital empowerment strengthens the SDGs. Digital platforms may help female businesses reach many SDGs (Uddin et al., 2020; Shahid et al., 2023). Digital empowerment may improve markets, financial services, and education, supporting the SDGs of gender equality, high-quality education, decent jobs, and economic development (Lanzara, 2021). Internet connectivity may also aid social inclusion and poverty reduction efforts. Women entrepreneurs have transformed sustainable development. They contribute to several industry SDGs (Abebe & Kegne, 2023). Women-owned enterprises promote community well-being, environmental sustainability, and inclusive development. (Islam & Ahmad, 2020). Women entrepreneurs help achieve SDG goals for sustainable cities, responsible consumption and production, and decreased inequality by encouraging innovation, responsible consumption, and social equality.

After COVID-19, a longitudinal study of women entrepreneurs' digital transformation can be insightful (Umar et al., 2021). By documenting these entrepreneurs' empowerment trajectories, researchers can better understand their changing dynamics and difficulties. In-depth qualitative research can illuminate the qualitative influence of digital empowerment on women entrepreneurs. (Amrani & Najab, 2023). Exploring their lives, experiences, and aims via IsMFI support provides a rich story that quantitative statistics can overlook. Given the global character of the post-COVID recovery, cross-country comparative research can reveal how socio-economic, cultural, and regulatory circumstances affect IsMFIs' digital empowerment of women entrepreneurs. (Aziz et al., 2022). Intervention optimization may be affected by government, IsMFI, and stakeholder digital empowerment strategy and policy effectiveness research (Shire & Azrak, 2023). Understanding how age, education, and geography affect women entrepreneurs will help us understand how digital empowerment methods may aid them. Digital empowerment of women entrepreneurs post-COVID shows research needs and potential based on IsMFIs' SDG role. Filling these gaps and studying the recommended approaches will help us understand this vital nexus of women's entrepreneurship, digital technology, and sustainable development.

2. RESEARCH METHODS

This qualitative research investigates women entrepreneurs' digital empowerment after COVID-19 (Ahmed & Khan, 2016; Al-Enzy et al., 2022). Focusing on IsMFIs and the SDGs enables a comprehensive investigation of stakeholders' subjective experiences, views, and interactions. Qualitative data-gathering approaches achieve the study's goals. (Lawhaishy & Othman, 2023). Deep interviews and focus groups are the main ways to get insights. In semi-structured interviews, 10 experts provide knowledge dynamically. The developing, topic-specific questions assure full coverage. Purposeful sampling selects people with abilities in women's entrepreneurship, digital empowerment, and microfinance. (Mutamimah et al., 2022). In-depth interviews with women entrepreneurs at varying levels of digital involvement offer contrasting insights. IsMFIs, women entrepreneur organizations, and government agencies participate in focus groups. To offer context, IsMFI reports, policy papers, and scientific publications are used for content analysis.

Thematic analysis underpins data analysis. Qualitative data, including interview transcripts, focus group discussions, and document content, are carefully examined for themes and patterns. Meaningful insights occur through methodical data coding, classification, and topic development. These findings are contextualized in current research to explain digital empowerment, women entrepreneurship, and IsMFI interventions. The selected qualitative research approach covers all study goals. This strategy highlights the complexities of digital empowerment by employing multiple data-collection methods. In-depth interviews highlight women

entrepreneurs' digital adventures, obstacles, and prospects. Focus group conversations enhance collaborative discovery, while content analysis contextualizes IsMFI endeavors. This study's research approach provides a solid foundation for analyzing the many facets of digital empowerment post-COVID-19. This qualitative study shows how IsMFIs drive sustainable development via digital empowerment. The technique adopted for this research will enrich academic literature and practical initiatives, affecting the future of women's entrepreneurship, microfinance, and sustainable development.

This study examined qualitative findings from interviews with Islamic microfinance authorities and female entrepreneurs using data analysis (IsMFIs). These interviews investigated the complex relationship between women's entrepreneurship, digital empowerment, and the SDGs post-COVID-19 (Trimulato et al., 2021). Several interview topics illuminated women entrepreneurs' digital empowerment. In particular, digital technology transformed company processes (Aziz et al., 2022). Participants stressed the importance of digital platforms in increasing market reach, enabling online transactions, and connecting customers. "Embracing digital platforms has helped us build enduring customer relationships and boost revenue," claimed a corporation. These possibilities presented problems that required personalized help. Limited computer literacy, especially among senior entrepreneurs, was a hurdle. Singh (2023) observed that the digital gap in technology and internet access also caused challenges. IsMFI representatives said, "While many are fast to adopt digital technology, a large part requires advice and tools to make the change efficiently."

Interview data revealed the complex relationship between women entrepreneurs' digital empowerment and the SDGs (Mazlan et al., 2023). Participants recognized digitalization's revolutionary potential for SDGs. Digital platforms gave women-owned businesses greater exposure and market access, thereby increasing gender equality (SDG 5). Economic development (SDG 8) was another crucial area of digital empowerment. The interviews showed how digital technologies helped women entrepreneurs expand, develop, and boost local economies. Interviewed, "The simplicity of engaging clients via digital media has helped us maintain our company and explore new options."Also noteworthy was the relationship between digitization and environmental sustainability (SDG 13) (Amrani & Najab, 2023). Entrepreneurs discussed using digital channels to promote eco-friendly goods and practices. This fits the sustainable consumption and manufacturing trend. A participant said, "Our internet presence strengthens our message about sustainable goods, connecting with eco-conscious shoppers."

Data analysis shows how digital empowerment can alter women's businesses post-COVID-19. The respondents' qualitative comments show that digitalization offers development potential and emphasizes digital literacy and access difficulties. SDGs and digital empowerment are intertwined, demonstrating their multifaceted influence. The linkages among the SDGs, such as gender equality, economic growth, sustainable consumption, and digital empowerment, demonstrate how technology can improve these areas (Bussin et al., 2023). This research emphasizes the role of IsMFIs in comprehensive and inclusive digital empowerment. MFIs offer financial resources, digital literacy, and training for the SDGs and women's entrepreneurship. The complex interplay between women entrepreneurs, digital empowerment, and the SDGs requires technology-driven, culturally sensitive methods. The results suggest tactical approaches to solve difficulties, seize opportunities, and move beyond COVID-19

3. RESULTS AND DISCUSSIONS

3.1 Digital Empowerment for Women Entrepreneurs

The COVID-19 pandemic created opportunities and challenges for women's businesses in the digital age. The study's policy and practice suggestions for women entrepreneurs anticipate a digitally driven future and emphasize IsMFIs' position as change agents. This study has significant policy and practical consequences. Authorities must identify digital empowerment as a need for women to participate in the economy and achieve the SDGs. Governments must fund digital literacy, infrastructure, and tools for women entrepreneurs. Policies that help women entrepreneurs learn digital skills may foster long-term success. The research emphasizes targeted assistance for practitioners. As major stakeholders, MFIs should embrace digital solutions and conventional financial services. These organizations must promote e-commerce, digital literacy, and gender-sensitive finance. Female entrepreneurs may find unique solutions from MFIs and IT corporations to overcome difficulties and grow online.

Women entrepreneurs must understand the latent potential of digital empowerment to envision the future. Younger women are tech-savvy as digital natives. Focused teaching and mentorship may cultivate a pool of tech-savvy female business owners ready to navigate the evolving corporate landscape. Breaking socio-cultural barriers that restrict women's access to digital resources is also necessary for a digital future. This digital transition requires a gender-responsive digital policy and an inclusive digital environment to guarantee that no woman is left behind. IsMFIs are fundamental to digital empowerment for women entrepreneurs. These groups have a distinct

perspective, as they provide financial services and foster community participation. Promoting digital literacy initiatives via their networks may empower female entrepreneurs in the digital age. IsMFIs may pioneer tech investment microloans and connect female entrepreneurs with tech suppliers. IsMFIs can overcome digital and financial barriers, achieving the SDGs on gender equality and economic development. Post-COVID women entrepreneurs' digital empowerment transforms sustainable development. This research emphasizes the need for digital-adaptive methods and policy. We expect female entrepreneurs to drive digital innovation, making IsMFIs huge change agents. To help women entrepreneurs succeed online, IsMFIs may cooperate, embrace technology, and encourage diversity.

3.2. Women's Community for Development

In the capitalist economy, women were initially seen as a symbol of poverty. Therefore, exploitation of poverty and injustice in the economic sector is always with them. So empowerment is needed. Empowerment is the development of skills or competencies in those who do not know and is supported by passion or a strong interest in pursuing a particular field. Women's empowerment is an effort by women to gain access to and control over resources — economic, political, social, and cultural — so that they can organize themselves and increase their self-confidence to play an active role in solving problems, thereby building skills and concepts. Self. Women must have adequate life skills to build prosperous lives. They also face a dilemma between their desire to work to support their families and their duties as housewives. Women are important figures in shaping family life, and, as part of the community, they play vital roles and fulfill essential functions.

In the findings of this research, there are three important reasons why women must be empowered in the context of poverty alleviation, namely: (1) because women have the same interests in development and are also users of development results who have the same rights as men; (2) women also have special interests for women themselves and children which are less than optimal if initiated by men because they require exceptional sensitivity related to existing socio-cultural daily life; (3) empowering and involving women in development, and indirectly also empowering and transmitting a positive spirit to the next generation who are generally very attached to the figure of the mother in their daily lives.

The success of this empowerment program depends on the strength of these women's community ties. Training is essential for developing human resources because it is only a tool, while the foundation is the social ties among them. This is because, through training, you will hone your talents and explore the potential in each individual. Through the training activity on making woven pandanus, training members gain skills in using pandan leaves to make crafts, from preparation to marketing. Through this pandan weaving training, women without skills will learn to weave and use natural materials to make crafts. Meanwhile, through these social community ties, they form a habitat that will strengthen them from various obstacles. Participation that emphasizes togetherness or contributing to each other's interests in everyday problems that grow from the community's interest in trying to change conditions towards a better and more independent direction, in accordance with the natural potential/resources of the local community. Community participation in positive support includes encouraging mothers who take part in training and helping them develop skills; the community also sometimes helps promote woven goods to friends or relatives.

4. CONCLUSION

After the COVID-19 pandemic, female entrepreneurs must be digitally empowered to achieve sustainable growth. This research examined IsMFIs' digital assistance for female entrepreneurs. This study quantified IsMFIs' SDG contributions, analyzed their digital financial services and training, identified possibilities and obstacles, and made recommendations to illuminate a changing environment. The first study goal examined how ISMFIs teach and provide digital financial services to women entrepreneurs. According to the results, ISMFIs democratize digital literacy, financial resources, and technology adoption. Women have benefited from this effort in digital entrepreneurship and post-COVID enterprise. The second target assessed ISMFIs' contributions to the SDGs. The research linked sustainable development to digital empowerment. MFIs have contributed to global development by empowering women entrepreneurs, promoting gender equality, creating high-quality jobs, and eliminating inequities through digital initiatives. The study found obstacles to digital empowerment and potential for the third purpose. Innovative digital solutions and collaborative collaborations contrast with insufficient digital infrastructure and gender-based digital disparities. These findings illuminate the contextual factors that affect IsMFIs' digital empowerment of women entrepreneurs. The goal was policymaker and practitioner recommendations. Empirical data, intellectual insights, and practical observations led to concrete suggestions.

Gender-sensitive legislation, digital literacy, and IsMFI-led efforts can enable policymakers to formulate guidelines. However, practitioners can leverage innovative technology, tailored training, and strategic partnerships to enhance their influence. This research provides a comprehensive framework for the literature that explains how IsMFIs digitally boost women entrepreneurs. The analysis's results emphasise the need to integrate financial inclusion, digital literacy, and sustainable development. The report highlights IsMFIs' transformational power to change gender dynamics in entrepreneurship and advance global development. Novel avenues for study and application in digital empowerment are continually emerging. After COVID, stakeholders may use this study's suggestions to build a more equitable, self-reliant, and environmentally friendly future.

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