

## TABLE OF CONTENTS

TITTLE PAGE.....	i
UNDERGRADUATED THESIS APPROVAL .....	ii
CONFIRMATION OF EXAMINATION .....	iii
DECLARATION OF ORIGINALITY.....	iv
MOTTO AND DEDICATION .....	v
ANKNOWLEDGMENT .....	vi
ABSTRACT.....	x
ABSTRAK.....	xi
TABLE OF CONTENTS .....	xii
LIST OF TABLE .....	xv
LIST OF FIGURE.....	xvi
LIST OF APPENDIX.....	xvii
CHAPTER I INTRODUCTION.....	1
1.1 Background.....	1
1.2 Research Problems.....	11
1.3 Objective and Usefulness .....	13
1.4 Structure of Writing .....	13
CHAPTER II LITERATURE REVIEW .....	15
2.1 Theoretical Framework .....	15
2.1.1 Women Empowerment.....	15
2.1.2 Indicators of Empowerment .....	17
2.1.3 Islamic Views on Women Empowerment.....	21
2.1.4 Islamic Views on Poverty.....	25
2.1.5 Islamic Microfinance.....	27
2.1.6 Islamic Microfinance Products and Services.....	28
2.1.7 Islamic Microfinance Mechanism.....	34
2.1.8 Women and Microfinance .....	38
2.1.9 Relationships Between Variables .....	41
2.2 Previous Research.....	43
2.3 Conceptual Framework .....	52
2.4 Hypothesis .....	53
CHAPTER III RESEARCH METHOD .....	54

3.1	Research Variable and Operational Definition.....	54
3.1.1	Research Variable .....	54
3.1.2	Operational Definition.....	54
3.2	Population and Sample.....	58
3.3	Type and Source of Data .....	59
3.4	Data Collection Method .....	59
3.5	Analysis Method .....	60
3.5.1	Data Instrument Test .....	60
3.5.2	Classical Assumption Test.....	61
3.5.3	Hypothesis Test.....	63
3.5.4	Paired T-Test.....	64
CHAPTER IV RESULT AND DISCUSSION.....		65
4.1	General Description of Research Object.....	65
4.1.1	Overview of Daarut Tauhid (DT) Peduli.....	65
4.1.2	Overview of Misykat (Microfinance Masyarakat) Program .....	66
4.1.3	Implementation Misykat (Microfinance Masyarakat) Program .....	69
4.2	General Description of Respondents.....	70
4.2.1	Respondents Age Profile .....	70
4.2.2	Marital Status of Respondents .....	71
4.2.3	Education Attainment of Respondents.....	71
4.2.4	Family Size of Respondents .....	73
4.2.5	Resident Profile of Respondents.....	74
4.2.6	Respondent-owned SMEs Profile .....	74
4.2.7	Respondents Year in SMEs .....	75
4.2.8	Respondents Year of Financing.....	77
4.2.9	Respondents Number of Financing.....	78
4.2.10	Respondents Amount of Financing.....	79
4.2.11	Respondents Total Amount of Savings .....	79
4.3	Data Analysis.....	82
4.3.1	Data Description Analysis.....	82
4.3.2	Questionnaire Test .....	83
4.4	Classical Assumption Test .....	86
4.4.1	Normality Test .....	86
4.4.2	Heteroscedasticity Test.....	87
4.4.3	Multicollinearity Test.....	87
4.5	Hypothesis Test .....	88
4.5.1	Multiple Linier Regression.....	88
4.5.2	Partial T-Test .....	90
4.5.3	Partial F-Test .....	92
4.5.4	Determinant Coefficient ( $R^2$ -Test).....	93
4.6	Paired T-Test .....	93

4.7	Interpretation of Results .....	94
4.7.1	The Effect of Financing on Women Empowerment .....	94
4.7.2	The Effect of Training on Women Empowerment .....	96
4.7.3	The Effect of Savings on Women Empowerment .....	97
4.7.4	The Effect of Islamic Religiosity on Women Empowerment .....	98
4.7.5	The Income differences before and after joining .....	99
CHAPTER V CONCLUSION.....		101
5.1	Conclusions .....	101
5.2	Limitations.....	103
5.3	Recommendations.....	103
REFERENCE.....		104
APPENDIX.....		113

## LIST OF TABLE

Table 1.1	GDI & GEM (2010-2018).....	3
Table 1.2	Revenue Contribution by Women in Indonesia (2010-2018)	4
Table 1.3	ZIS Collection in Indonesia (2000-2016).....	9
Table 4.1	Respondents Age Profile.....	70
Table 4.2	Respondents Marital Status.....	71
Table 4.3	Family Size of Respondents.....	73
Table 4.4	Resident Profile of Respondents.....	74
Table 4.5	Respondent-owned SMEs Profile.....	75
Table 4.6	Respondents Total of Financing.....	79
Table 4.7	Respondents Total Amount of Savings.....	80
Table 4.8	General Description Resume of Respondents.....	81
Table 4.9	Descriptive Statistics.....	82
Table 4.10	Validity Test.....	84
Table 4.11	Reliability Test.....	85
Table 4.12	Normality Test.....	86
Table 4.13	Heteroscedasticity Test.....	87
Table 4.14	Multicollinearity Test.....	88
Table 4.15	Multiple Linier Regression Output.....	89
Table 4.16	Partial T-Test.....	91
Table 4.17	Partial F-Test.....	92
Table 4.18	Determinant Coefficient ( $R^2$ )Test .....	93
Table 4.19	Paired T-Test.....	94

## LIST OF FIGURE

Figure 2.1	Research Framework.....	52
Figure 4.1	Respondents Education Attainment.....	72
Figure 4.2	Respondents Year in SMEs.....	76
Figure 4.3	Respondents Year of Financing.....	77
Figure 4.4	Respondents Number of Financing.....	78

## LIST OF APPENDIX

Appendix A	Research Questionnaire.....	113
Appendix B	English Translation of Research Questionnaire.....	119
Appendix C	Respondent Data.....	124
Appendix D	Respondent Data of Member Program.....	131
Appendix E	Raw Data.....	134
Appendix F	Validity Test.....	149
Appendix G	Reliability Test.....	161
Appendix H	Descriptive Statistics.....	163
Appendix I	Normality Test.....	164
Appendix J	Heteroscedasticity Test.....	165
Appendix K	Multicollinearity Test.....	166
Appendix L	Partial T-Test.....	167
Appendix M	Partial F Test.....	168
Appendix N	Determinant Coefficient ( $R^2$ ) Test.....	169
Appendix O	Paired T-Test.....	170
Appendix P	Documentation.....	171