

ANALYSIS OF WOMEN'S PARTICIPATION IN EFFORT TO INCREASE THE FAMILY INCOME

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Abstract

The importance of women's participation in the current era of development becomes a place where women and men should have equal opportunity to optimize themselves without ignoring their responsibilities. One alternative that can be used to optimize the potential of women to improve their standard of living is by entrepreneurship. It is undeniable that currently there are 14% of female head of households of the total population with welfare levels below 40%. According to that fact, it affirms that involvement of women in development is very important. The purpose of this research is to analyze the participation of women in effort to increase family income through one of the programs owned by Rumah Zakat. Income that became one of the real indicators to rehabilitate certain circumstances became the main goal of the program that implemented by Rumah Zakat. The method used in this research is quantitative method with descriptive research type. The result showed that from 941 samples used, there were 712 (76%) female beneficiaries, and 229 (24%) beneficiaries were male. In addition, until June 2017 the beneficiary in this program is able to increase their average income by 9%.

Keywords: *Poverty, Women Participation, Senyum Mandiri*

INTRODUCTION

Poverty is a global problem that until now is still a big task for all countries, both developed countries, developing, and lagging countries. The same condition is currently happening in Indonesia. Poverty is still an unresolved problem. Soedjono Soekanto argued that, poverty is defined as a situation where a person is unable to maintain himself in accordance with the standard of living of the group and also unable to utilize the energy, mental, and physical in his group (Soekanto, 1990). Meanwhile, according to Kuncoro (in Andriyanto, 2011, p.30) states that from the economic side, poverty occurs because it is caused by three things, among others: the unequal pattern of ownership of resources that cause income distribution limp, low quality of human resources indicate low productivity, low wages, and different access and capital. These three causes of poverty lead to the vicious circle of poverty theory. So if referring to the opinion indicates that poverty also means showing the limited ability and helplessness of a person to meet basic needs. Based on data released by the World Bank (2016), the current population of Indonesia amounts to 261 million people. And of that number there were 10.64% Indonesian people indicated experiencing poverty based on the calculation of absolute poverty.

Table 1. Poor Population in Indonesia from Last 5 Year

Year	Poor Population	Poor Population Percentage
2013	28.55	11.47

2014	27.73	10.96
2015	28.51	11.13
2016	27.76	10.70
2017	27.77	10.64

Source: Badan Pusat Statistik (BPS), 2017

Various efforts have been made by government and business sectors, but not succeeded in solving poverty significantly. More specifically, poverty is not only experienced by men. Based on data released by Tim Nasional Percepatan Penanggulangan Kemiskinan (TNP2K), the number of Poor female Household is 4,375,957 families or 19.6% of the total heads of households with levels of welfare below 40%. In addition to the poverty conditions that are still experienced by many Indonesian women, the gender gap against women also exacerbates the situation. Based on data released by the United Nations Development Program (UNDP), Indonesia's Gender Inequality Index (GII) is still at 0.5. With the GII value, Indonesia becomes the third country in ASEAN with the highest gender gap level. Meanwhile, on the other hand, from 34,870,651 people aged 15-45 years or in other words the population with the labor force there are 51% of the male population, and 49% of the population are female. Although it can be said that the total population of the labor force population has the same proportion, but based on data released by the Ministry of Women Empowerment and Child Protection (Kemenpppa) states that qualitatively, there are still more women in Indonesia who have not been able to demonstrate their potential and identity optimal because it is still confined by the limitations / poverty structurally, culturally, and naturally.

One of the efforts made to reduce poverty, the Indonesian government is aggressively promoting the activities of small and medium enterprises (MSMEs) as an alternative to boost the income of the poor. Based on data released by BPS (2013), there are 57 million perpetrators of MSMEs in Indonesia. Furthermore, the Asia Foundation (in Republika) revealed that 60% of MSMEs in Indonesia are women. However, in fact in the field of perpetrators of MSME is still experiencing some problems. The problems that are often faced by the micro, small and medium entrepreneurs of women are on the aspects of marketing, capital, human resources and technology and the low control of women on production assets. Yet with the development of the current development paradigm, women certainly have a very strategic role in the development of a nation. So that issues related to equality of access and opportunities for true growth must also be felt by women. In addition, Bappenas (2017) emphasized that:

Gender equality will strengthen the country's ability to grow, reduce poverty, and rule effectively. With promoting gender equality is a major part of development strategy in order to empower the (everyone) community-women and men-to eradicate themselves from poverty and improve their standard of living. (<http://www.sdgsindonesia.or.id/index.php/sdgs/item/183-tujuan-5-kesetaraan-gender>)

The spirit of sustainable development proclaimed by the United Nations and all countries in 2015, is to convince all citizens of the world that there will be no one who is not involved in development (No one left behind). In the framework of achieving that goal, all elements in a nation must be involved in order that development can be done comprehensively and continuously. And no exception with the involvement of women in the development. In the case of gender equality, women are expected to have equal rights and responsibility with men as fellow human beings, and have the authority to engage in development.

Generally, women's involvement in development, and of course development in the smallest living sphere such as family becomes a very necessary for families with low levels of welfare. In the family environment, women also want to help other family members in order to get a better life. Participation is a very important factor in the era of sustainable development, and is no exception to the participation of women. Midgley (in Bayoa, 2013, p.7) defines participation as an effort to strengthen the capacity of individuals and communities to encourage them to solve the problems they

face. Koentjaraningrat (in Nugraha, 2016, p.28) argues that participation concerns two types which are in principle different. The types of participation are:

- a. Participation in joint activities in specific development projects: in this type of participation, people are encouraged, induced, instructed or coerced by governments to contribute their energy and wealth, for physical development projects. If people participate in an activity based on the belief that this project will be of benefit to them, they will participate with great spontaneity and zeal, without expecting high wages. Conversely, if they are ordered and coerced by to donate their energy or property to the project, they will participate in the spirit of corvee labor.
- b. Participation as individuals outside of joint activities in development, usually of a non-physical development and does not require the participation of the people on orders or coercion from their superiors, but always on the basis of their own will.

The success of a process of community empowerment through increased participation of course can not be separated from several supporting factors. Slamet (in Sulistiawati, 2012, p.9) states that community participation in the development process will manifest as a real event if fulfilled the factors that support it, that is:

1. The existence of an opportunity, that is the atmosphere or environmental conditions are recognized by the person that he had the opportunity to participate;
2. The willingness, that is, something that encourages or grow their interests and attitudes to be motivated to participate, for example in the form of a perceived benefit for their participation;
3. The existence of the ability, namely the existence of awareness or confidence in himself that he has the ability to participate, such as idea, energy, time, or other means and materials.

In addition, more specifically Sudarmini (in Amnesi, 2012, p.3) states that there are several factors that influence women's participation such as age, education level, working hours, job characteristics and the number of dependents on women's income.

The importance of women's participation is certainly not just for reducing poverty. However, women have a very important role in overall development. Sulistiawati (2012, p.15) provides several reasons why women need to be involved in development. First, the involvement of women in development is an appreciation of women as an independent human being, and is entitled to determine the solution of the problems it faces. Second, the poverty will be more appropriate when discussed with women because they really feel the problem and the need. Thirdly, the participation of women provides an opportunity for women to carry out their social responsibilities as human beings. Fourth, the great potential of women will be very meaningful if used not only in the domestic sector but in the public sector so that the benefits can be felt by the community. And fifth, involvement in all development processes provides an opportunity to gain the same knowledge and information. Furthermore, Dhewanto (2013, p.155) also in his book reveals that women are a very valuable asset of the nation because it can be the main pillar of national independence, especially in growing the economy.

As one of the international philanthropic institutions engaged in zakat management and community empowerment, Rumah Zakat has programs that are closely linked to efforts to reduce poverty through micro and small business activities. Through the Senyum Mandiri program, Rumah Zakat provides several service programs for mustahiq who have business. Providing capital assistance, business facilities, assistance for each beneficiary, and others are the service that provided in this program. The main objective of this program is that through interventions, beneficiaries is able to improve their capacity, competence, and able to increase the income. So this program also has hope that the beneficiaries who come from the mustahiq category, able to become muzakki through intervention has been given. As of June 2017, there were 1,144 beneficiaries spread across 31 cities, and consisted of different social and economic backgrounds. Based on data gathered, out of the 1,144 beneficiaries in this program indicate that 76% of beneficiaries are female, and there are only 24% of male beneficiaries. Although the Senyum Mandiri program does not specifically target women, the high number of women participating in the program illustrates that through interventions that have been provided women with good access to involved and participate in increasing family income. Thus,

based on this phenomenon, this article aims to provide an overview of how women's participation in the effort to increase family income through entrepreneurship assistance program if analyzed using factors that influence the participation of the community, and how the implications of the participation of women to family income.

METHODOLOGY

Research Method and Approach

The research method used in this article is quantitative descriptive. According Sugiyono, quantitative research methods can be interpreted as a research method based on the philosophy of positivism, used to examine the population or a particular sample. Sampling technique is generally done randomly, data collection using research instruments, data analysis is quantitative / statistical with the aim to test the hypothesis that has been established (Sugiyono, 2012, p.7). Meanwhile, the data collection method used is through survey and interview. The type of data used in this article is the primary data obtained from the beneficiaries and also the parties from Mandiri Daya Insani as the implementation of Rumah Zakat program. The analytical method used is cross-table analysis (crosstabs). Meanwhile, this study also uses secondary data derived from the monthly implementation report provided by Mandiri Daya Insani (MDI) as the program implementer to Rumah Zakat.

Location and Time of Research

Research on the analysis of women participation in the effort to increase family income is done in 31 branches of Zakat House built. Of the 31 branches, Rumah Zakat has 42 target areas called as Desa Berdaya. To develop these areas, Rumah Zakat synergizes with Mandiri Daya Insani (MDI) as the institution of the program implementer Senyum Mandiri. Selection of the location is done purposively with the aim to know how the participation of women in all areas built by Rumah Zakat.

Data Collection

The data used in this article is primary and secondary data. Primary data obtained through the survey process for 6 months. The survey was conducted from January 2017 until June 2017. The sample used in this research amounted to 712 samples from a total of 941 beneficiaries in the Senyum Mandiri program which was recorded to have complete data and came from 42 villages built Zakat House. In addition to primary data, this study also uses secondary data as field support data. For secondary data collection techniques used is with literature study techniques. Secondary data comes from the monthly report of the implementation of the program provided by Mandiri Daya Insani as the implementer institution of the Senyum Mandiri program.

Analysis and Processing Data

The quantitative data collected is processed using the IBM SPSS Statistics 24. The application is used to process quantitative data that has been successfully collected, into a descriptive data with cross-table analysis method (crosstabs). The cross-table analysis method is used to describe the picture of women's participation in increasing family income based on factors influencing participation itself. In addition, this research also uses linear regression analysis method to calculate how much influence or contribution of women earnings to increase family income.

RESEARCH RESULTS

Entrepreneurship Assistance Program

Entrepreneurship Assistance Program is one of the programs initiated by Rumah Zakat, and belongs to cluster Senyum Mandiri. Entrepreneurial Assistance Program is a program of economic empowerment based on small and micro businesses. There is several service include procurement of capital and/or infrastructure as well as facilities supporting business activities that have been owned. Assistance given to each beneficiary is based on the need assessment of the beneficiaries in entrepreneurship assistance program. This program aims to increase the capacity and competence of beneficiaries in conducting business economic activities, as well as increasing production turnover and production

quality. This entrepreneurship assistance program is implemented in the Desa Berdaya that developed by Rumah Zakat, and the community within the scope of the target area that has the potential of micro business to be developed its business scale or productivity.

To be a beneficiary in this program there are of course several requirements that must be met, namely: 1. Enter into the mustahiq category; 2. Have a certain type of business; 3. The investment value is not more than Rp 5.000.000, with family, house and land labor being part of venture capital; 4. Turnover per year is less than RP 10,000,000; 5. Individual or group of 5-10 persons; 6. Using traditional or instinctive management; 7. Not based on business analysis and systematic business plan but have passion and hard work to develop their business; 8. Have good character and have motivation effort. This program provides at least seven types of interventions tailored to the conditions of the potential beneficiaries. The seven interventions are entrepreneurship education, capital assistance, business facilities, Good Manufacturing Practices (GMP), legality assistance, product reinforcement, and regular mentoring conducted every week.

Picture 1. Beneficiaries Population in 2017



Source: Author, 2017

According to the data collected, by June 2017 there were 1,144 beneficiaries with details of 875 beneficiaries of women, and 269 male beneficiaries. By 2016, of the 1550 beneficiaries of this program, there are 59 beneficiaries who were originally a mustahiq managed to increase his income to become a muzakki.

Women Participation Analysis in Entrepreneurship Assistance Program

This section will explain how the conditions of women's participation in the Entrepreneurship Assistance program provided by Rumah Zakat. Based on the data collected, of the 941 beneficiaries there were 712 beneficiaries of women and 229 male beneficiaries. It shows that women have a very large share in this program that is equal to 76%, while male beneficiaries only have 24% portion. Women's involvement in this program will be assessed on the basis of activities that indicate community participation and based on the factors influencing participation. Ndraha (in Nugraha, 2016) argues that community participation includes the following activities:

- a. Participation in contact with others (contact change) as one of the starting points of social change;
- b. Participation in observing / absorbing and responding to information, whether in the sense of accepting (obeying, accepting on condition, or in the sense of rejecting it);
- c. Participation in development planning, including decision making (plan-setting);
- d. Participation in the implementation of development operations;
- e. Participation in receiving, maintaining, and developing development in benefits;
- f. Participation in assessing development outcomes. (Ndraha).

Meanwhile, as noted in the previous section of Sudarmini (in Amnesi, 2012, p.3) suggests that factors that may influence participation include age, income level before becoming beneficiary, education level, marital status, and amount of dependents.

If the involvement of women in this program is assessed based on activities in community participation, then overall it can be said that the involvement of women is included in the community participation. In activities related to participation through contact with other parties as a starting point of social change, the beneficiaries of women in this program make contact with the Mandiri Daya Insani (MDI) as the program implementer in the field, and Rumah Zakat as the institution that provided the zakat fund. Meanwhile, participation in the attention / absorbing and responding to information on this activity occurs when potential beneficiaries volunteer for intervention. In this activity, potential beneficiaries must meet the requirements set by the MDI, and also adhere to agreed rules if they are already beneficiaries. And if the prospective beneficiary does not accept the conditions specified, then the prospective beneficiary directly can not get the services of MDI and Rumah Zakat.

Participation activities in development planning, the beneficiaries of women and men are not involved in this activity. This is because the Entrepreneurial Assistance program implemented is still top down, and is designed by Rumah Zakat and MDI as the implementing agency. In activities related to the operational implementation of development, the beneficiaries are given the freedom to run their business, and also receive intensive facilitation from the facilitators. The women in this program are in control to determine what type of business to undertake, what they want to develop, and to define their needs. For participation activities in receiving, maintaining, and developing development outcomes, any intervention undertaken in this program would need to be accounted for by each beneficiary. The beneficiaries must be able to manage any assistance provided either tangible or non-tangible assistance.

In this study, women's participation in the Entrepreneurial Assistance program will be analyzed based on several factors that influence participation. Factors used were age factor, income level before receiving intervention, number of dependents, education level, and marital status. So it can be said that in this study, women participation in Entrepreneurship Assistance program will be analyzed based on internal factors of each beneficiary.

Age Factor Analysis

This section will be explained in terms of women's participation based on the age of the beneficiaries. The method used to analyze participation conditions based on age factors using cross-table analysis (crosstabs).

Table 2. Women Participation Analysis Based on Age Factor

		Women * Age Crosstabulation					Total
		Age					
		<= 20 Year	21-39 Year	40-55 Year	>56 Year	Unknown	
Gender	Women	5	312	336	45	14	712
Total		5	312	336	45	14	712

Based on the data shown in Table 2, it shows that of 712 beneficiaries who became informants in this study the majority were at the age of 21-39 years and 40-55 years. In the age range 21-39 years there are 312 beneficiaries of women, while in the age range 40-55 years there are 336 beneficiaries. The data shows that the majority of women beneficiaries in the Entrepreneurship Assistance program are in the productive age category. This is also in line with what was proposed by Sulistiawati (2012, p.10) that age affects the level of liveliness of a person to participate. From the data that has been stated, it can be said that beneficiaries who are still in productive age tend to be more active and have

a higher level of participation in Entrepreneurship Assistance program, while beneficiaries who already belong to the elderly have a lower participation rate. This indicates that the more mature a person's skills in a particular field in general will increase. However, when a person has reached old age due to decreased physical condition makes the liveliness and productivity of a person will automatically decrease. This is in line with what is presented by Simanjuntak (in Dewi, 2012, p.120) which states that at the age that is no longer productive, the skills and physical person will decrease. This is in line with the fact that in that age, many people are retired and or who are physically unable to work again. Therefore, of course with the age that has been classified as unproductive again, the level of participation in this program will be much lower.

Income Factor Analysis

The income factor certainly has its own influence in terms of encouraging community involvement to participate in a development program. The entrepreneurship assistance program initiated by Rumah Zakat certainly makes entrepreneurs who are still classified into the category of asnaf to be involved in this program. In the women's participation section will be analyzed based on beneficiary income level in January 2017. Revenue in January 2017 became the reference due to re-recruitment of beneficiaries beginning in January.

Table 3. Women Participation Analysis Based on Income Factor

Women * Income Crosstabulation								
		Income					Total	
		<= 1000000	1000000-2000000	2000000-3000000	3000000-4000000	4000000-5000000		>5000000
Gender	Women	314	268	88	33	4	5	712
Total		314	268	88	33	4	5	712

Based on the data presented in Table 3, it shows that of 712 beneficiaries of women, 314 women had revenues of less than Rp 1,000,000 in January 2017. Meanwhile there were 268 beneficiaries with income levels ranging from Rp 1,000,000 to Rp 2,000,000, 88 beneficiaries with income level Rp 2,000,000 - Rp 3,000,000, 33 beneficiaries with revenues of Rp 3,000,000 - Rp 4,000,000, 4 beneficiaries with income level Rp 4,000,000 - Rp 5,000,000, and 5 beneficiaries with revenues of more than Rp 5,000,000.

If referring to these data, then it can be said the majority of women beneficiaries in the program Entrepreneurship Assistance provided by Rumah Zakat has an initial income of less than Rp 1,000,000 - Rp 2,000,000. This shows that women beneficiaries with lower income have higher women participation rate. The condition is also in line with what is proposed by Sulistiawati (2010, p.10) which suggests that people with low income or mediocre tend to be more active in participating in terms of energy. This indicates that beneficiaries who have low incomes, will provide better effort compared to the beneficiaries who have high income. This condition also certainly can not be separated from some situations, where the main target of this program is people who still mustahiq status.

Dependents Analysis

The amount of dependents in a family is a factor that needs to be involved in calculating the welfare levels of a family. In the context of family income, the small or large amount of dependents will affect whether a family's income is sufficient or not to meet the needs of each member. This will certainly affect the welfare condition of a family. This section will explain whether the small or large number of dependents will affect the level of women's participation in the Entrepreneurial Assistance program.

Table 4. Women Participation Analysis Based on Dependents Factor

Women * Dependents Crosstabulation											
		Dependents									Total
		2	3	4	5	6	7	8	9	11	
Gender	Women	94	185	175	157	73	20	6	1	1	712
Total		94	185	175	157	73	20	6	1	1	712

Based on the data in Table 4 which has been stated, it shows that out of 712 women beneficiaries, there are 94 beneficiaries with 2 persons total dependents, 185 beneficiaries with 3 persons dependents, 175 beneficiaries with 4 dependents, 157 beneficiaries with 5 persons dependents, 73 beneficiaries with 6 dependents, 20 beneficiaries with 7 dependents, 6 beneficiaries with 8 dependents, one beneficiaries with 9 and 11 dependents. Referring to the data, it can be said that the majority of beneficiaries in the program Entrepreneurial Assistance Rumah Zakat has dependents of 3 people, 4 people, and 5 people. From the data previously mentioned, it shows that the more dependents a family has, the lower the participation rate of women. Dewi (2012, p.121) in his journal suggests that the more the number of children owned, it will also increase the burden of dependents of the family. It also means that more time will be spent on taking care of the child so that the time spent on entrepreneurship will decrease. It can also be illustrated in the table that has been stated previously, where women who have more than 5 children, then the participation rate in this program will be less.

Education Background Analysis

One factor that can affect the level of community participation is the low or high level of education of a person. Ward (in Putri, 2013) states that people who have higher levels of education will earn better income. In this section will illustrate related to the level of women participation in the program of Entrepreneurship Assistance Rumah Zakat with the level of education owned by each beneficiary.

Table 5. Women Participation Analysis Based on Education Background

Women * Education Crosstabulation								
		Education						Total
		Not School	Elementary School	Junior High School	High School	Diploma	Bachelor	
Gender	Women	4	114	293	269	13	19	712
Total		4	114	293	269	13	19	712

Based on the data presented in Table 5, it shows that if women's participation is analyzed using educational factors then there are four beneficiaries who are not have school experiences, 114 beneficiaries of elementary school education, 293 beneficiaries of Junior High School educational background, 269 beneficiaries of educational background High School, 13 beneficiaries of Diploma background, and 19 beneficiaries of Bachelor's education background. From the data that has been presented, then got a picture that the beneficiaries of women in Rumah Zakat Entrepreneurship program most of the background of junior high school education with the number of 293 beneficiaries. In addition to the Junior High School level, the highest number of women beneficiaries is also found in High School education level with a total of 269 beneficiaries. It shows that the higher education level of women in this program, there is a decrease of participation level. The high or low level of education also has an influence on one's income. Referring to the data presented in Table 3, the majority of women in the program have incomes of less than Rp 1,000,000 - Rp 2,000,000. This situation is certainly in line with the fact that if analyzed based on educational level factors, the majority of beneficiaries of women programs are of average background of junior and senior high school education. Due to the limited opportunity to pursue higher education so that can not get a job and a better income, then entrepreneurship would be an alternative for women to get a better life. So with the level of education is still relatively low, able to encourage the participation of women to be involved in this Entrepreneurship program.

Marital Status Analysis

In this section, the participation of women in the Rumah Zakat Entrepreneurship Assistance program will be analyzed based on the marital status held by the beneficiaries. The status of marriage becomes a significant factor in assessing the participation of women in the development program, given the differences in women's status will affect the difference in burden that must be borne. In addition, one of the requirements to become a beneficiary in this program is to obtain permission from the husband when married. Uniquely, this requirement is applied not only to women but also to male beneficiaries. If the man is married, to be a beneficiary on this program must get permission from the wife. This is done considering that in order to achieve success in this program, it needs support from the people closest to that owned by women. And one proof of support from the husband is with the permission given to his wife to be involved in this Entrepreneurship Assistance program.

Table 6. Women Participation Analysis Based on Marital Status Factor

Women * Marital Status Crosstabulation					
		Marital Status			Total
		Not Married	Married	Widow	
Gender	Women	8	623	81	712
Total		8	623	81	712

Based on the data presented in Table 6, it was found that from 712 beneficiaries in the Rumah Zakat Entrepreneurship Assistance Program there were eight unmarried beneficiaries, 623 married

beneficiaries, and 81 beneficiaries were widows. So, with the fact that it can be said that the majority of beneficiaries in this program already have a partner. The high participation rate of women who have been married on this program shows that regardless of their role to become a wife, women can still actualize to help improve family economic condition. It also illustrates that women's participation in this program is not only influenced by internal factors, but also influenced by support from their immediate environment. This is in line with what Mardikanto and Soebiato (Afriyani, 2013, p.5) suggest that community participation is also influenced by the opportunity, ability and willingness to participate. With the granting of permission from the husband on this program certainly shows an opportunity given to women to engage in the program Entrepreneurial Assistance.

Women Contribution in Effort To Increase Family Income

One of the goals of creating an Entrepreneurial Assistance program is how beneficiaries of the program are able to increase their income so that they can get out of the poverty trap. As the data presented in the previous section shows that, in fact, women's participation in this program is much higher than that of men. It shows that women have a very high spirit to help their families get better living conditions, ranging from economic, spiritual, and social status in society. In this section, will provide an overview of how the contribution of women's participation in increasing family income. To measure how women's income contribution to this program to family income will be analyzed using linear regression analysis method. Women's income in this program will be paired with total revenue owned by all beneficiaries. Below is a table of analysis results using linear regression analysis method of income variable of women and variable of family income.

Table 7. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.771 ^a	.594	.594	764387.543
a. Predictors: (Constant), Pendapatan Women				

Based on the data in Table 7 that has been stated, it can be seen that the value of R² (R Square) is 0,594. It can be interpreted that the influence or contribution from income of women in Entrepreneurship Program of Rumah Zakat to family income is 59,4%. The data shows that women beneficiaries in this program contribute more to the income of the family, while the rest is influenced by other factors that are not examined. After looking at the results of the analysis in Table 7, this section will be calculate the influence or contribution of women's income in the Rumah Zakat Entrepreneurship Assistance program through T Tests and significance tests.

Table 8. Coefficients

Coefficients ^a								
	Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	575701.729	55998.964		10.281	.000		
	Pendapatan Women	.933	.029	.771	32.260	.000	1.000	1.000
a. Dependent Variable: Pendapatan Keluarga								

From Table 8 that has been stated, then obtained a result that if there is no income women, then the family income value of 575701,729. However, if the income of women increased by one unit, then the family income will increase by 0.933 units. To provide more in-depth analysis results, t tests and significance tests will be performed.

T Test

H_0 = Women income has no effect to the family income

H_a = Women income take effect to the family income

Sig : 0,10

T^{count} : 32,260

T^{Table} : $df = n-2 = \text{TINV}(0.1, 710)$
2,582

Decision

Based on the results of calculations that have been done, because the value of T arithmetic greater (>) of T Table then stated that H_0 rejected or in other words there is influence of income women beneficiaries of the program Entrepreneurship Assistance to family income. In addition, referring to the data in Table 8 that has been stated then it can be said that the income of women in the program Entrepreneurial Assistance provide a significant influence or contribution to family income. This is indicated by the significance of income women on the table is 0.

CONCLUSION

Based on the results and discussions that have been mentioned in the previous section, we get some conclusion points that can be taken related to women's participation in increasing family income. The following conclusions can be drawn from the results of research that has been analyzed:

1. The analysis of women's participation based on the age factor, it is found that the majority of women beneficiaries in this program are still at productive age, that is 21-39 years old, and 40-55 years old. The high participation of women in this age range indicates that if a person's age is still below productive age or has passed the productive period, then the level of participation in a development program will decrease. It certainly can not be separated from the condition where there are obstacles both in terms of skills, and physical.
2. The result of the analysis of women's participation based on the beneficiary's initial income factor shows that the income level of less than Rp 1,000,000 and Rp 1,000,000 to Rp 2,000,000 has higher participation rate when compared with the higher income level. This indicates that low levels of income conditions encourage women to participate in the Entrepreneurial Assistance program. So with their involvement in this program can increase their income.
3. If analyzed using the number of dependent factors owned by women beneficiaries of the Entrepreneurship Assistance program, on average the majority of beneficiaries have 3-5 dependents. There was a decreased participation rate in women with amount of dependent number of more than 5 people. This is because the more amount of dependents a person has, it means more time spent on taking care of the child than for entrepreneurship.
4. The result of women participation analysis based on educational level factor shows that majority of beneficiaries have educational background of Junior High School and Senior High School. The high level of participation in the education level is certainly can't separated by the difficult situation experienced by the beneficiaries. It starts with limited access to higher education, difficulty getting jobs, demanding needs, and finally women prefer to be an entrepreneur to improve their quality of life.
5. Based on the results of women's participation analysis through the status of marriage status, the majority of women beneficiaries in the entrepreneurship assistance program of Rumah Zakat have been married. It becomes interesting considering that in the middle of gender

inequality issue, the husbands of the beneficiaries of this program actually provide an opportunity for his wife to actualize through this program.

6. Based on the results of the calculation that has been done, it can be concluded that the income contribution of women to family income gives a big enough influence that is equal to 59.4%. This shows that when women are given equal access and opportunity to actualize, it will make a positive contribution to family development, as well as the development of a nation.

SUGGESTION

Based on the conclusions that have been presented in the previous section, then there are some suggestions that can be used as consideration for the development of the program in the future.

1. To further optimize program participation and sustainability, service interventions in the Entrepreneurship Assistance program can be focused on women beneficiaries aged 21-39 years, having an initial income of less than Rp 1,000,000, with a maximum number of dependents of 5 people, with maximum education background is high school. It refers to the results of research showing that beneficiaries with these factors are able to participate and contribute better.
2. Given the high contribution of women income generated through participation in the Entrepreneurship Assistance program, it is necessary to provide an education to the women beneficiaries that even if they have a larger income than other family members, it is expected that they will not cause social jealousy, especially from the husbands.

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