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Women's Empowerment with Islamic Philanthropy Model: Case Study of STF Dompot Dhuafa Program in South Sulawesi

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Abstract

Women are the main poverty insurers of the family because women have to think about their survival and family, but to get out of the condition of poverty women are still limited access to get loan funds to improve their standard of living, in addition to patriarchal cultural motives that dominate society in general as well as government programs that are still gender biased. Women have proven to be able to quickly adapt to weak economic conditions and still be able to think under economic crisis. The purpose of this research is to understand women's empowerment through the STF program held by Dompot Dhuafa and its mechanisms. The type of research used is a type of qualitative research that describes the results of research through sitematic writing with a phenomenological approach by observing phenomena that occur. The data source is obtained from primary data in the form of interviews to the Dhuafa Wallet and secondary data in the form of literature obtained from the internet and print media. The authors see from the results of the study that the STF program is able to empower women well.

Keywords: women's empowerment, Islamic philanthropy.

INTRODUCTION

The problem of poverty is the main problem of all major developing countries such as Indonesia. Poverty is a complex problem influenced by a variety of interrelated factors, including people's income levels, unemployment, health, education, access to goods and services, location, geography, gender, and environmental location. (shinta Puspasari, Dwitamari Junita, Dedi Prasetyo Hartanto, Aditya Aprilliofany, 2018) Published by the Central Bureau of Statistics that the poverty rate in 2019 averaged the poverty line in the city of 9.99 million people. All forms of efforts have been made by the government to alleviate poverty, including community empowerment efforts. (Bauman, 2005)

The poverty alleviation program must be reformulated, first, identifying the root causes of poverty correctly, as did Prof. Muhammad Yunus, founder of Grameen Bank by studying the poverty of Jobra village near the campus where he teaches, prof. Muhammad Yunus found that the impact of poverty is borne by women, thus creating a microcredit program focused on women. Second, understand the problem from the point of view of the party who is experiencing problems that the thing that is needed most by the poor is capital. Third, understand the socio-cultural conditions of the community so that the lending program can be more targeted.

If you look at the problems that have been observed by Prof. Muhammad Yunus about poverty borne by women and drawn to the conditions of Indonesian society, it will be found that women shoulder the problem of family poverty and must think about the survival of their families, and women are proven to be faster to adjust and much better in the process of independence than men. Women who were initially more into reproduction began to be charged with being production. It also illustrates the shift in employment from the domestic sector to the public sector due to strong economic pressures. (Harjanto Setiawan et al., 2018) However, patriarchal culture still keeps

women apart from the family economic space, so it is necessary for women to be empowered in the economic field to sustain the family economy.

One of the biggest problems for women in starting a business in Indonesia besides the issue of discrimination is the issue of capital, gender bias in financial inclusion that is hampered by legal and cultural issues has long discriminated against women in financial issues and led to a lack of women's employment participation in employment and limited access to financial services even when they work. A study from IFC (International Finance Corporation) showed that 80% of MSMEs are owned by women with credit services that are poorly served by financial institutions. Kata Data, 'Potensi Besar Layanan Keuangan Untuk Kaum Perempuan', <https://katadata.co.id/opini/potensi-besar-layanan-keuangan-untuk-kaum-perempuan>, Accessed 8 January 2020. It is also supported by the many marginalization of women's interests in access to public services, especially in terms of developing themselves as independent human beings. Scott Moreland and others, *Modeling The Demographic Technical Guide To* (New York: USAID From The American People, 2014).

Providing good access by financial institutions to women will encourage an increase in income, this is due to the tendency of most women to use loan funds for the needs of the family as a whole, the future development of children, in contrast to men who are more likely to individually use loan funds. Women basically have instincts when it comes to financial development and management, especially in terms of productive use of loans. (UNFPA, 2018) There are many forms of loans that women can access, one of which is a virtue loan or *qardul hasan* whose funds are obtained from zakat funds. Philanthropy in Islam including zakat has now been developed into a more productive financial instrument and able to be an alternative in solving financial problems. Faryal Fahim and others, 'Potential Of Islamic Finance In Growth', *International Journal of Economics, Commerce and Management*, V.2 (2017), 403–35. Compared to microcredit loans, virtue loans are lower risk, not burdensome because it is not through an interest-based return mechanism so it is suitable for women who want to start a small to medium-sized business.

Virtue loans intended for business capital from zakat funds will have good implications for the establishment of women's businesses in addition to low risk is also not burdensome so that it is easily accessible and used by women in particular. In terms of the distribution of zakat funds, it is always done fairly and does not make gender as a leading indicator. But it is necessary to pay attention to the aspect of close supervision of the users of the benefits of welfare funds due to the character of the Indonesian people who like to divert loan funds to other things, then in the research of the concept writer used by the philanthropic institution Dompot Dhuafa is to assist the group of borrowers (users of benevolent funds) by providing religious knowledge about zakat, infak, and alms so that the users of this benevolent fund in the future when successful can become zakat donors for others again. With this concept, women are still able to access the welfare fund without institutions having to fear misappropriation of funds so as to reduce poverty through increasing family income with the main focus of women's empowerment.

THEORETICAL REVIEW

Concept of Empowerment

According to Sulisyani, etymological empowerment comes from the basic word "power" which means strength or ability. So in terms can be interpreted that empowerment is the process to obtain power, strength or ability, the provision of power, power, ability of those who are already empowered to the less empowered or not yet empowered party. IAIN Tulung Agung, 'Pemberdayaan Masyarakat', <https://lain-tulungagung.ac.id/kajian-pustaka>, Accessed 8 January 2020.

Meanwhile, according to Prijono, S. Onny and Pranarka, A.M.W, empowerment is the process of community development to be more empowered, stimulate or motivate individuals to have the ability to make their life choices and empowerment must be addressed to groups or classes of people who are left behind. Prsafapet, 'Teori Pemberdayaan Masyarakat', <https://prsfapet.wordpress.com/konsep-dan-teori-pemberdayaan-masyarakat>, Accessed 8 January 2020. The concept of empowerment is the development of society related to the concept of self-help, participation, networking, and equity. (Arifqi, 2019)

In the context of women's empowerment, Nursahbani Katjasungkana said, there are at least four indicators of empowerment, namely:

1. Access, in the sense of obtaining equal rights in accessing productive resources in their living environment.
2. Participation, i.e. participating in utilizing limited productive resources.
3. Control, which is that all human beings both men and women have the opportunity to control the utilization of productive resources.
4. Benefits, every man and woman should jointly enjoy the results of the utilization of productive resources fairly. Universitas Negeri Yogyakarta, 'Landasan Teori Dan Kerangka Pikir', <https://eprints.uny.ac.id//Landasan-Teori-Dan-Kerangka-Pikir>, Accessed 8 January 2020.

Professor Gunawan Sumodiningrat explained that in terms of empowerment it needs three continuous steps, namely:

1. Empowerment, meaning that women as empowered parties must be supported by men.
2. Preparation, that empowerment requires women's ability to be able to access, participate, control, and benefit.
3. Protection means providing protection until women can be independent. IAIN Tulung Agung, 'Pemberdayaan Masyarakat', <https://iain-tulungagung.ac.id//Kajian-Pustaka>, Accessed 9 January 2020.

Women's Empowerment Strategy

In the 70s awareness of the role of women began to increase and was realized with a program approach that centered on the issue of "women in development". It is based on thinking about the importance of women's independence in order to enjoy national development. The emergence of this thinking in development because women are a resource or asset is very valuable so that the marginalized need to be included in development. The goal is to emphasize its productivity side and the goal is that adult women are economically powerless. The concept of empowerment becomes important because it can provide a positive perspective on the utilization of human resources. (Purwaningsih, 2008)

In addition, the struggle for the prosecution of rights is carried out by various circles around the world spearheaded by international feminists for how then women can have equal rights in society, this resistance tries to break the shackles or bars of patriarchal culture that has been curbing freedom of expression from women. Feminists struggled with the social conflict management approach initiated by Karl Marx (1818-1883) and Machiavelli (1469-1527) which was passed on by David Lockwood (1957) with the concept of dialectics. Gender News, 'Gender', <https://gendernews88.wordpress.com>, Accessed 8 January 2020.

In the present the concept of empowerment is more practical and departs from small things that are owned and of great value if developed, such as the empowerment of skills owned by women such as sewing, embroidery, or selling groceries, and so forth through the development and improvement of women's skills, especially in improving economic capabilities.

Gender And Development (GAD)

In the approach of empowerment the goal of development for women is confidence and independence, and emphasizes more urgency to the existence of rules or constitutions governing the equal rights of men and women rather than the empowerment of women themselves. This view assumes that the empowerment of women through politically based institutions, is to build awareness and educate the public, is a condition for sustainable social change. So the approach not only focuses on the role of women but also emphasizes the equality of the contribution of men and women in development.

GAD is an approach that is done by seeing women as the subject of development, making changes with the main focus of forming patterns of equal relationships between men and women. This approach is more bottom up or from the ground up by making women's experiences and understandings

as a conceptual framework in the development process. With the relationship of cooperation between women and men in the form of equal rights, positions, abilities, equal opportunities in various lines of life will encourage gender justice so that in the output of development can be obtained proportionally. Moreover, the international constitution has supported the elimination of all forms of discrimination in gender triggered by the general assembly of the United Nations in the december 18, 1979 session. Academia, 'Tugas Gender and Development', <https://www.academia.edu/Tugas-Gender-and-Development-vs-WID>., Accessed 8 January 2020.

Islamic philanthropy

The word "philanthropy" is not a term that has emerged since the early days of Islam, although lately there have been a number of arabic terms used as translations, such as al-'ata' al-ijtima'i (social giving), commonly called al-takaful al-insani (humanitarian solidarity) or 'ata khayri (giving for good). The term Islamic philanthropy is thought to be adopted from modern thought, derived from the Greek word philanthropia, philo meaning love and anthrophos is human, so it can generally be interpreted as love for fellow human beings, which because of its wide scope is commonly interpreted as charity which means unconditional love.

Islamic social finance is in terms Islamic funds whose giving is done voluntarily with the intention of tabarru (kindness / compassion), does not expect material returns and their use is aimed at improving the social welfare of the community. (Iambima, 2020) The Islamic social finance sector broadly includes philanthropic-based Islamic institutions and cooperation-based ones. Institutions based on philanthropy include, among others, zakat, infak, almsgiving and waqf. While institutions based on cooperation include qard (loan-based cooperation), kafalah (guarantee-based cooperation) and contemporary Islamic microfinance institutions. (Komite Nasional Keuangan Syariah, 2018)

According to Dawam Rahardjo, the practice of philanthropy has actually been done before Islam, seeing social justice has also developed. In the view of Q.S Al baqarah verse 215 *"They ask about what they make. Answer: Whatever property you make should be given to the mother, the relatives, the orphans, the poor and those who are on the way. Whatever good you do, Allah knows it."*. Iambima, 'Kemiskinan dan Filantropi Islam', <https://ejournal.iambima.ac.id/kemiskinan-dan-filantropi-islam>., Accessed 8 January 2020.

Islamic Philanthropy in the Form of Zakat

The word zakat is traced from an Arabic literary perspective has meanings such as flourishing, blessings, lots of goodness, purifying and praising. While in the term fiqh, zakat can be interpreted as a certain amount of property taken from certain assets and must be handed over to certain groups in accordance with the rules that have been set in Islam through the source of Islamic law al-Qur'an and al-hadith. Islam Nu, 'Zakat Definis, Sejarah dan Hikmahnya', <https://islam.nu.or.id/zakat-definisi-sejarah-dan-hikmahnya>., Accessed 8 January 2020. Zakat is one of the five pillars of Islam and the only one that is socio-economic. Zakat is included in the pillars in other religions because zakat in general is mandatory for everyone (obligatory 'ain). In contrast to the obligations of da'wah and jihad, which although very important function in the spread of Islam, do not become a pillar of Islam because they include mandatory kifayah.

In the book of al-Hawi, al-Mawardi gives the definition of zakat as a certain takeover of certain treasures, according to certain traits, and to be fished to a certain group, where the person who pays zakat is called Muzaki and the recipient of zakat is named Mustahik. Zakat has several types, but in general can be divided into two parts, namely zakat fitrah and zakat maal. In more detail zakat maal divided into zakat profession, zakat trade, zakat shares, zakat company, zakat agriculture, zakat livestock, and so forth. Badan Zakat Nasional, 'Tentang Zakat', <https://baznas.go.id/tentang-zakat>., Accessed 9 January 2020.

According to Ahmad Rofiq, zakat is worship and social obligations for property after their wealth exceeds the minimum (nisab) and achieves the provision of time that is for a year (haul) with the aim of achieving fair income equality in the economy. According to Umar Bin Khattab, zakat sharia to change the condition of the community which was originally a mustahik (recipient of zakat) into muzakki (zakat giver) after being empowered. (Rofiq, 2004)

Zakat as a pillar of Islam and pillar in Islam has a very vital role. Islam and the struggle of islamic movers will remain strong when generosity is still carried out by its adherents, especially zakat is an obligation when it meets the requirements such as other worship, namely prayer. Allah affirms through His word in the Qur'an about the synergy between prayer and zakat in overcoming the problems of life. Zakat is an offer of a terrible solution from Allah to solve the problem of generality with its function as a guardian of relations with humans. Finally, the implementation of the zakat system will be able to reduce poverty and unemployment that become diseases in the economic development of a region. (Ardiansyah & Nafik, 2014)

Dhuafa Wallet as a Philanthropic Institution

Dompot dhuafa is a non-profit institution owned by Indonesian society that is formed and organized to lift human social barriers, especially the Dhuafa by raising ZISWAF funds, halal and legal funds from individuals, groups, companies or institutions. His birth began from a community of journalists who have a high sense of empathy for the poor who they often interact with and see the lives of the rich who contradict the lives of most poor people. These journalists numbered four people: Parni Hadi, Haidar Bagir, S. Sinansari Ecip, and Eri Sudewo who gathered and initiated the management of funds with some people who care about the fate of dhuafa. Pothi, 'Ebook Program Dompot Duafha Sulawesi Selatan', [Http://Pothi.Com//Ebook-Program-Dompot-Dhuafa-Sulawesi-Selatan.](http://Pothi.Com//Ebook-Program-Dompot-Dhuafa-Sulawesi-Selatan.), Accessed 8 January 2020.

Dompot dhuafa is one of the many Islamic philanthropies that have funding from zakat, infak, almsgiving and waqf (ZISWAF) and also from other halal funds raised for the empowerment of dhuafa with a cultural approach through humanitarian and social enterprise (sociopreneurship) activities. Dompot dhuafa is committed to realizing empowered communities with a focus on local resources through equitable mechanisms that we can value through real programs in various sectors of life such as health, education, economy, and social development. Dompot Dhuafa, 'Lembaga Kemanusiaan', [Https://www.dompotdhuafa.org//Lembaga-Kemanusiaan.](https://www.dompotdhuafa.org//Lembaga-Kemanusiaan.), Accessed 9 January 2020.

RESEARCH METHODS

This research was conducted at the STF program in Dompot Dhuafa Makassar using a type of qualitative research, which is a type of research that describes the results of research from information obtained through phenomenological approaches by observing phenomena that occur in the community. The data is sourced from primary data derived from interviews with one of the employees of Dompot Dhuafa and secondary data by understanding the literature obtained by the author from information media and print media. This research aims to understand the impact of women's empowerment on the economy through Islamic philanthropic funds in the form of zakat. The phenomenon that occurs in the community for the response of the STF program becomes an analyst knife for the author in compiling information to readers.

RESULTS AND DISCUSSIONS

Overview of STF Programs

STF is one of the programs run by Dompot Dhuafa as a form of distribution of zakat funds in the form of productive zakat that produces rather than is spent by means of consumption. STF stands for Social Trust Fund which was established since 2013 is the mandate of Dhuafa Wallet Plan in 2025 (a kind of long-term plan) spread across 33 provinces throughout Indonesia with the initial step of two units per province, this program is also called a bank for dhuafa people. Having a program management structure derived from local energy that has been built for approximately two years consists of: coordinators, financing staff and administration or finance.

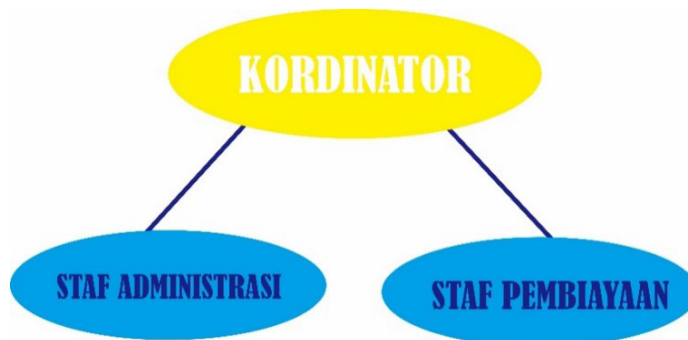


FIGURE 1. Dhuafa Wallet STF Program Manager Structure

STF is a Dhuafa Wallet economic program that plays the role of a loan provider for the poor, especially women. The dominant transaction offered is a loan based on a virtue loan contract (*qardhul hasan*), which is to borrow with a return without additional interest or revenue sharing and only return the loan funds to be utilized by other dhuafa. STF funds can only be used for business funds not as consumptive funds because STF funds are productive zakat, where the average borrower is a seller of cakes and *klontongan* stalls on a small scale. This is the author obtained through an interview with the Dhuafa Wallet, Eka

“The STF fund is a productive zakat fund, he is a loan without interest, the average borrower is a cake seller who used to go around in the same afternoon klontongan” Eka, pegawai Dompot Dhuafa SUL-SEL, wawancara, kantor dompet dhuafa, 6 Januari 2020.

In providing this virtue loan, the Dhuafa Wallet set the criteria that must be met by *mustahiq zakat* (zakat recipient) namely:

1. Get a recommendation of the list of family names that are entitled to zakat funds.
2. After getting the recommendation of the STF manager will verify supporting data in accordance with the objectives of the STF program such as the business of candidate *mustahiq*, the income of *mustahiq* candidates, the wealth of *mustahiq* candidates..
3. The data obtained will be sent to the Dhuafa Wallet center that handles the STF program.
4. If it has passed verification, the STF program team will conduct a field survey to the prospective recipient of STF funds.

Especially in the province of South Sulawesi has a different concept from other provinces, because each province has different community characteristics that are influenced by its socioculture.

STF Program Concept of South Sulawesi

The funds used in the STF program are unsecured and interest-free and revenue-sharing funds, so it is very easy to be perverted by some irresponsible society. In the bugis culture makassar is known as *makalasi*, where most people are less able usually easily affected to escape loan funds or divert loan funds for other things and reasoned to experience losses in their business. This is evidenced by the closure of one of the programs in Islamic banks that also use *qardhul hasan* funds due to many loans that do not pay loan repayments.

In addition, many borrowers do not have the skills in managing loan funds so the ability to return is not on time or does not run (bad loans), There are also current returns but the results obtained are mostly only exhausted to pay the return so that there is no change in the economic condition of the borrower when the main purpose of the STF program is the improvement of people’s living standards or *mustahiq zakat*. Another problem arises for successful borrowers, most of whom forget to become zakat donors when mathematically they are able to *berzakat*.

“We do mentoring such as displays, because many STF fund borrowers are not good how to organize, so the narrow kayak place if laid out can be more widely seen in the” Eka, pegawai Dompot Dhuafa SUL-SEL, wawancara, kantor dompet dhuafa, 6 Januari 2020.

Finally looking at some of the problems described above, the concept of the STF program in South Sulawesi is to form a group of borrowers consisting of six to seven people led by a group chairman who is responsible for other group members ranging from the optimization of his business and the return of loan funds. This group is accompanied by volunteers from the STF program to provide direction, supervision and also learning for borrowers such as techniques to manage finances, layout of stall layouts, and also religious materials such as the importance of prayer, zakat and other things with the aim of spiritual development so that in the future they can implement Islamic sharia such as berzakat. Each of these groups will help each other members of the group will even create their own economic chain to fulfill their efforts. The loan is returned each month through the chairman of the group who will hand over to the group companion.

“so we form a group of about 6-7 new people there are new escorts from us who have been built, if we charge to stay to the head of the group because the members pay to the chairman of the group, this is also so that the standard bias help and anticipated if there is a run because mostly so the character of the borrower” Eka, pegawai Dompot Dhuafa SUL-SEL, wawancara, kantor dompet dhuafa, 6 Januari 2020 .

Women’s Empowerment Through STF Programs

The focus of this STF program is women with the reason when women make loans for the family as a whole can even be used by men differently than when men who make loans generally for themselves. The borrowers in this STF program are women who have small and medium-sized businesses such as traveling cake sellers or grocers.

Women who want to access loans will go through the stage of the amount of funds that can be borrowed, this is one form of empowerment to borrowers to start from low loans to high loans to use funds as needed and part of the evaluation of the progress or progress of the borrower other than the fear of not being able to manage if directly with a large nominal or fear of diverting loan funds for things other than their business.

Then the stage or ceiling offered is:

1. Phase 1, namely the borrowers are given business capital funds of Rp 500,000.00.
2. Phase 2, namely the borrowers are given business capital funds of Rp 750,000.00.
3. Phase 3, namely the borrowers are given business capital funds of Rp 1,250,000.00.

“The lowest loan is 500,000 thousand to 1,250,000 so we kasi gradually not at once because later it is not ready if at once or na divert to something else” Eka, pegawai Dompot Dhuafa SUL-SEL, wawancara, kantor dompet dhuafa, 6 Januari 2020.

With this STF program, the recipient can develop his business and be free from debt to loan sharks that are very troublesome for small communities, or other alternatives from bank institutions that do not provide access for the lower class in accessing loans. In fact, the STF program has helped many women, especially housewives who have been abandoned by their husbands and took over the function of the head of the household. Through low-risk loans, many women have successfully developed businesses to meet their needs, the STF program has been able to empower women well.

Achievement of STF Program Empowerment

In theory, empowerment is a process of acquiring ability or independence in carrying out the process of life. In addition, the focal point of the concept of empowerment is equality in terms of accessing both men and women to productive resources. In practice, it can be said that this STF program reaches the definition of the theory above as well as can be said to succeed in empowering women, it is measured from the above definition indicators through theory in general. Aunthetic evidence of the achievement of women’s empowerment is one of the users of the benefits of STF

program funds who is a housewife left behind by her husband and working as a cleaning service at the UNHAS Makassar campus. After obtaining funds from the STF program, he quit and began to set up a business to be able to support himself and his family.

"After my husband died, he started working as a cleaning service so that he could support my family, but because tuama stopped. So started to make a small business in my house but because of lack of capital finally had time to borrow in cooperatives with interest-bearing loans, The results from it are a little because the return is high because of interest but after getting a loan from the STF program, finally improved my business and can also meet my needs better than when my cooperative loan funds were used". Hadaria, ebook program dompet dhuafa sul-sel : STF membawa perubahan positif: dompet dhuafa sulsei, Makassar, 2014, hal. 63.

Access to lending that prioritizes female borrowers is a benchmark of achieving the concept of empowerment for women, where women are given access to obtain loan funds in their own names without the need to use the name of a man or her husband. Cooperation can also be obtained more optimally because the allocation of funds can be used together (men and women) as it has been traced that the tendency of women in using loan funds is the economic development of the family, where the funds obtained are used in contrast to men who tend to use individual loan funds even though the allocation for the family economy but the use of funds only for himself.

As time traveled with more and more STF fund users, a new problem emerged observed by the WALLET Dhuafa STF program manager in the evaluation of its implementation, namely the number of users of STF program funds stopped in the middle of the business path it pioneered. The reason is the difficulty in managing at once as an implementer, the absence of a place to run his business or the location of his business away from consumers, and so forth. So to overcome this, the STF program manager established Lesehan Macca as a form of independent business for the dhuafa especially for STF fund users who did not continue their business for the reasons above. Users of STF funds are given facilities and access to be able to sell there.

"After the STF program runs, finally established lesehan macca in front of the UIN campus, your campus, because many users of STF business funds stopped in the middle of the business road"

Funds obtained from lesehan macca will be rotated and intended for the development of the independent business, not returning to the company so that users of STF funds who are no longer able to access the loan because they do not fit the criteria anymore are still able to continue their business in lesehan macca or other independent businesses, Because in addition to the purpose of Dhuafa Wallet is to help the dhuafa, it also aims that the recipients of loans can become donors of loan funds for other dhuafa. In addition to lesehan macca which will open a new branch, another similar independent business is Warung Bakso Mas Joko.

"so fortunately it was rotated for the development of usa ha not returned to the company, so that others can also use the benefits, the meatball stall mas joko also was established through STF funds"Eka, pegawai Dompot Dhuafa SUL-SEL, wawancara, kantor dompet dhuafa, 6 Januari 2020.

In another form of empowerment to STF fund borrowers is to make STF fund borrowers as the main producer of institution needs such as with cake sellers (STF fund borrowers) made cake producers during activities held by Dhuafa Wallet institutions such as for free takjil in the month of Ramdhan, Seminars, training, and so on. So that the creation of the so-called social enterprise or its own economic ecosystem that will increase the income of the STF borrower.

"So the stf fund borrowers we empower, such as during the month of Ramadan when the Dhuafa Wallet for free takjil, we do not buy from the stf fund borrower entrepreneur, as well as when there is a seminar event we buy the cake from there. Because Dhuafa wallet is going to social enterprise"Eka, pegawai Dompot Dhuafa SUL-SEL, wawancara, kantor dompet dhuafa, 6 Januari 2020.

The influence of the STF program that has been implemented by Dompot Dhuafa in the observation of the author is that STF loan recipients experience an increase in income for their business due to the return of loans without interest or only returning loan funds only, judging by the increasing amount of merchandise traded and the fulfillment of the daily needs of STF fund borrowers and their families. Improved ability and sustainability in managing finances through group formation mechanisms and companion direction. As well, the religious understanding of STF borrower members increases especially about zakat, infak, almsgiving, and other halal funds provided by the companion at the time of mentoring and coaching, so that in the future when stf fund borrowers have been in a prosperous condition (mandatory zakat) will issue zakat because of their own awareness.

CONCLUSION

Granting access to women is a form of empowerment, access to get loans in stf programs so that women can develop their economy in meeting the needs of their lives and their families is one form of empowerment process. Escort and assistance from the Dhuafa Wallet to the STF program lending group in carrying out business activities to be on target and even provide facilities in the form of independent businesses that are managed together and allotment of profits for the sustainability of many people. The process of encouraging or motivating women to be able to achieve independence without relying on others in meeting the needs of life and raising the standard of living of themselves and their families is the output achieved from this STF program. The improvement in the standard of living of borrowers can be measured from the increase in income and development of managed businesses such as borrowers who have listed the author above.

The hope is that programs like STF are further developed and evaluated at all times in order to solve every problem born at a different time. The government should facilitate institutions such as Dompot Dhuafa that run community programs in the form of infrastructure, funds, information, security, and other supporting tools that can support the success of community programs so that what is expected in poverty alleviation can be achieved in a real and sustainable manner.

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