

## ABSTRAK

Skripsi dengan judul “Pemberdayaan Ekonomi Keluarga Melalui Program Jalin Matra Dalam Meningkatkan Kesejahteraan Kepala Rumah Tangga Perempuan (KRTP) (di Desa Sukorejo Kulon Kecamatan Kalidawir Kabupaten Tulungagung)”, ini ditulis oleh Ardiana Vidia Rahmawati, NIM. 12402173073, Jurusan Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung, dibimbing: Dr.Sutopo, M.pd.

Berdasarkan fenomena di lapangan bahwa program Jalin Matra penanggulangan kemiskinan tertuju pada perempuan yang perekonomiannya sangat lemah dimana perempuan tersebut ditinggal mati ataupun cerai oleh suaminya. Program Jalin Matra di Desa Sukorejo Kulon bertujuan memberdayakan perempuan yang kurang mapan dan kurang mampu dari segi ekonomi, dengan begitu pemerintah bisa memberikan modal usaha kepada KRTP sehingga mampu mengembangkan usaha, serta mensejahterakan perekonomian keluarga. Berangkat dari masalah tersebut peneliti ingin mengetahui bentuk pemberdayaan ekonomi keluarga serta bagaimana strategi agar sumberdaya tepat sasaran dan dampak apa yang dialami KRTP setelah mendapat modal usaha.

Fokus dalam penelitian ini adalah: (1) Bagaimana bentuk pemberdayaan ekonomi keluarga melalui program Jalin Matra di Desa Sukorejo Kulon? (2) Bagaimana bentuk strategi supaya sumberdaya tepat sasaran kepada KRTP melalui program Jalin Matra? (3) Bagaimana dampak yang dialami KRTP setelah mendapat bantuan program Jalin Matra di Desa Sukorejo Kulon Kecamatan Kalidawir Kabupaten Tulungagung?. Sedangkan tujuan penelitian ini adalah 1) Untuk Mengetahui bentuk pemberdayaan ekonomi keluarga melalui program Jalin Matra di Desa Sukorejo Kulon. (2) Untuk Mengetahui bentuk strategi supaya sumberdaya tepat sasaran kepada KRTP melalui program Jalin Matra. (3) Untuk Mengetahui dampak yang dialami KRTP setelah mendapat bantuan program Jalin Matra di Desa Sukorejo Kulon Kecamatan Kalidawir Kabupaten Tulungagung.

Penelitian ini menggunakan pendekatan penelitian kualitatif, jenis penelitian yang termasuk dalam kategori jenis penelitian fenomenologi. Adapun teknik analisis data yang digunakan yaitu reduksi data, paparan data, dan penarikan kesimpulan. Dalam mengumpulkan data tersebut diperoleh dengan melakukan observasi, wawancara, dan dokumentasi.

Hasil penelitian menunjukkan bahwa: (1) Bentuk Pemberdayaan ekonomi keluarga melalui program Jalin yaitu memprioritaskan kaum perempuan yang kurang mapan serta meningkatkan perekonomian dari modal usaha diharapkan KRTP bisa mengembangkan dan meningkatkan perekonomian keluarga. (2) Bentuk Strategi supaya sumber daya tepat sasaran melalui program Jalin Matra yaitu memilih KRTP yang benar-benar tidak mampu dan tepat sasaran dengan melakukan pembinaan, memberikan pelatihan (3) Dampak yang dialami KRTP setelah mendapat bantuan program Jalin Matra yaitu, bisa meningkatkan pendapatan ekonomi, mendayagunakan modal usaha serta bisa memenuhi kebutuhan sosial hidup lainnya.

**Kata Kunci :** Pemberdayaan Ekonomi Keluarga, Strategi, Program Jalin Matra

## **ABSTRACT**

*Thesis with the title "Family Economic Empowerment through the Interconnection Matra Program in Improving the Welfare of Female Household Heads (KRTP) (in Sukorejo Kulon Village, Kalidawir District, Tulungagung Regency)", was written by Ardiana Vidia Rahmawati, NIM. 12402173073, Department of Islamic Economics, Faculty of Islamic Economics and Business, IAIN Tulungagung, supervised by: Dr.Sutopo, M.pd.*

*Based on the phenomenon in the field, the Jalin Matra program for poverty alleviation is aimed at women whose economy is very weak where the woman is left dead or divorced by her husband. The Jalin Matra program in Sukorejo Kulon Village aims to empower women who are less well-off and economically disadvantaged, so that the government can provide business capital to KRTPs so that they are able to develop businesses, and prosper the family economy. Departing from this problem, the researcher wants to know the form of family economic empowerment and how the strategy is so that resources are right on target and what impact is experienced by KRTP after receiving business capital.*

*The focus of this research is: (1) What is the form of family economic empowerment through the Jalin Matra program in Sukorejo Kulon Village? (2) What is the form of strategy so that resources are right on target for KRTP through the Jalin Matra program? (3) How was the impact experienced by KRTP after receiving assistance from the Jalin Matra program in Sukorejo Kulon Village, Kalidawir District, Tulungagung Regency?. While the objectives of this study are 1) To determine the form of family economic empowerment through the Jalin Matra program in Sukorejo Kulon Village. (2) To find out the form of strategy so that resources are right on target for KRTP through the Jalin Matra program. (3) To find out the impact experienced by KRTP after receiving assistance from the Jalin Matra program in Sukorejo Kulon Village, Kalidawir District, Tulungagung Regency.*

*This study used a qualitative research approach, the type of research included in the category of phenomenological research. The data analysis techniques used are data reduction, data exposure, and drawing conclusions. In collecting the data obtained by conducting observations, interviews, and documentation.*

*The results of the study show that: (1) The form of family economic empowerment through the Jalin program, namely prioritizing women who are less well established and increasing the economy from business capital, is expected to be able to develop and improve the family economy. (2) Form a strategy so that resources are right on target through the Jalin Matra program, namely choosing KRTP who are truly incapable and on target by conducting coaching, providing training (3) The impact experienced by KRTP after receiving assistance from the Jalin Matra program is, it can increase income economy, utilizing business capital and being able to meet other social needs of life.*

**Keywords :** *Family Economic Empowerment, Strategy, Interlace Matra Program*