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**TABLE III. FAMILY STRUCTURE** Family Structure  
 Percentage Joint Family System 32% Nuclear Family System 68% Total 100%

d) Education It is found that the education of the sample woman borrower lies between illiteracy to twelve year of schooling and no one has above twelve year of education. It shows that in rural areas education level is very much low

**TABLE IV. EDUCATION** Education Percentage Illiterate 41% Primary 13% Middle 36% Intermediate 10% Total 100% The above table shows that most of the woman borrowers are found illiterate. Minimum education level is zero years of schooling while maximum education level of sample woman borrowers found twelve years of education.

2) Empirical /Econometric Analysis Primary data is interpreted by using software "Statistical Package for Social Sciences" (SPSS). A data, which a researcher is going to be interpret; must be reliable. The above table shows that coefficient of Cronbach's alpha is found 0.809 which indicates the reliability of the data.

b) The Result MLRM (Multiple Linear Regression Model)

**TABLE VI. THE RESULT MULTIPLE LINEAR REGRESSION MODEL**

a. Dependent Variable: Financial Empowerment To find out the influence of the microfinance service on the Financial Empowerment is by using Ttest. We use the Ttable by the significance level is 0, 05.  $DF = n - 2$  or  $78 - 2 = 76$ . From the table, we can see that the Ttable is 1, 68. If  $T_{account} > T_{table}$ ,  $H_0$  refused and  $H_1$  accepted If  $T_{account} < T_{table}$ ,  $H_0$  accepted and  $H_1$  refused According the data above (table 4.3.1), it shows that the  $T_{account}$  is 3, 696. Because  $T_{account} > T_{table}$  ( $11,122 > 1, 68$ ), so  $H_0$  refused and  $H_1$  accepted. It means that there is a linier relation between the microfinance services on the Financial Empowerment. And the strength of the microfinance services influence is 0, 787 or 78, 7 %. And other influence (21, 3 %) is from another factor. Based in MLRM testing, it revealed that the increasing in sharia microfinance service will also increase the prosperity of woman in rural area. This is because if there are many woman take benefit from the better servive of sharia microfinance so it will increase productivity and autonomy

**TABLE VII. MODEL SUMMARY**

a) Reliability Reliability is defined as the extent to which a test produces same results on the repeated trials. As Mehrens and Lehman [4] state the reliability means the degree of consistency between two measures of the same thing. The variables which are going to be analyzed by a researcher must have internal consistency that indicates the reliability of the variables. Among the internal consistency methods; Cronbach's alpha [5] is the most common method to measure the reliability. Higher value of coefficient of Cronbach's alpha shows the higher reliability. Nunnaly [6] indicated that 0.7 is the acceptable reliability coefficient. To measure the reliability of the primary data Cronbach's alpha is used. Results are as follows.

**TABLE V. RESULT OF RELIABLITY STATISTIC**

Reliability Statistics Cronbach's Alpha N of Items ,833 5 Model R R Square Adjusted R Square Std. Error of the Estimate 1 ,787a ,619 ,614 912660,45314

b. Predictors: (Constant), Microfinance Service The score of R Square is 0,619. This score is used to know how big the influence of the microfinance services on the Financial Empowerment together. It is counted by the DC.  $DC = r^2 \times 100\%$   
 $DC = 0, 619 \times 100\%$   $DC = 61,9\%$  It shows that the microfinance services on the Financial Empowerment is by 61, 9%. And 38, 1 % is influenced by the other factors. The analisis shows that sharia mocrifinance service have a significant influence on woman empowerment at the rural areawith the level of inflence at 61,9 %. 692 HASH(0x7f21e98ac4a8)

**TABLE VIII. ANOVA**

**CONCLUSION AND SUGGESTION** The present study was conducted to know the impact of