

Formulation and Constraints of Women Economic Empowerment of AN-Nisa' Cooperative

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Abstract

One of the problems faced by Muslim women in Indonesia is the lack of empowerment in the economic field. An-Nisa' cooperative in Pati district, Central Java is one of the cooperative which consists of women who want to empower women. The effort to empower women's economy is certainly not easy because of the gender stigma in women and also the effort of male gender domination of women. This research uses qualitative research method with descriptive approach. The study was conducted for 6 months in An-Nisa' cooperative. The research data were collected through in-depth interview, observation, documentation and Focus Group Discussion (FGD). The results show that the economic empowerment effort undertaken by An-Nisa' cooperative through the agreement that all members are women. Empowerment is also done through unsecured loans. Constraints faced in the economic empowerment of women is the domination of husbands in the utilization of productive credit.

Keywords: Empowerment, Economic, Women, Microfinance, Muslimah

<i>Submite</i>	: 20 Desember 2018
<i>Review</i>	: 17 Februari 2019
<i>Accepted</i>	: 18 Juni 2019
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Introduction

Women are one of the gender groups that often experience marginalization. Cultural stigma often puts women as second-class gender groups or who are often referred to as "wingking" or back-groups in Javanese terms. Women are only considered to play a role in the affairs of the kitchen, mattress, and well, so that they should not play an active role in social, especially in economic role.

Many perspectives also say that women often have to rely totally on their husbands. Women should be fully dependent on their husbands because working women are the root of defamation and trouble. Therefore, a good woman is a woman who does not work because she will totally serve her husband and family.

Based on data from the 2011 UNDP Human Development Report that the Indonesian Human Development Index (HDI) in 2011 POLICY AND STRATEGY for Women's Economic Productivity Improvement (PPEP) 2 was 0.617 and ranked 124th out of 187 countries. Down

compared to 2010 which was ranked 108 out of 169 countries. Whereas for the 2011 Gender Inequality Index (GII) of 0.505 was ranked 100. In 2008 GII Indonesia 0.714 ranked 108th out of 139 countries. This shows that the condition of the quality of life of the Indonesian people is still low and that women who are economically in fact have the potential to become a development burden. Even though women with high quality of life can become national development assets that contribute positively and significantly to an equitable and equitable development process (Ministry of Women's Empowerment and Child Protection, 2012).

Similar data is based on the Central Statistics Agency (Badan Pusat Statistik, 2011) report on the level of poverty in Indonesia, namely the number of people living below the poverty line in March 2006 as many as 39.90 million people (17.75%). Increased by 3.95 million people, an increase from the previous year. But in March 2011, there was a significant decline in the national poverty rate for 5 years. The poor population fell from 17.75% (39.90 million people) to 12.49% (30.02 million people) of the total population.

Some research results indicate a significant increase in poverty alleviation through micro financial institutions for the poor, especially among women. Like the Nobel Peace Prize winner, Muhammad Yunus and his Grameen Bank in Bangladesh. It is said that women have an important role in alleviating poverty which starts from the family. Of the total 6.61 million customers or 97% are women who are customers (Asmorowati, 2007).

The results of the research conducted by Asmorowati (2007) show that there is a significant effect of micro credit on efforts to combat poverty. Microcredit programs make a positive contribution to the economic well-being of poor households, and influence the growth of community independence. This is because microcredit provides financial access to the poor.

A research conducted by Aswidaningrum (2017) shows that women do not have equal role to men is motivated by a subjective interpretation and not neutral. Women who do not have equal position with her husband are seen as a form of worship, so it is not considered a form of marginalization of women's position. The deviation of religious practices in male and female relation is the legitimacy of women's dependence on husbands.

A woman will not have problems if her husband is a responsible person. On the other hand, if her husband is not a responsible person, he will consider the woman who does not earn money as a weak woman. Economic dependence becomes a weapon for the husband to suppress his wife, resulting in an unequal relation. This is the root of violence in the household.

The results of a research conducted by Johny, (2011) shows that the dominant factor underlying the occurrence of domestic violence was a factor of economic dependence. Research conducted in the Banyumas Police area shows 70% of domestic violence was motivated by

economic dependency factor. The results also show that the majority of female victims did not dare report to the Police because they were still dependent on their husbands.

The economic dependence of wives to husbands is also not only in the home alone because many regulations also provide restrictions on women's economic access. Access to bank credit also requires the consent of a husband for a married woman. This is a big problem for women when husbands really curb the economic rights of women. The husband will disagree when his wife intends to take the credit that will be used for venture capital.

Women find it difficult to get a way out of getting the much needed business capital out of economic dependency. The amount of business opportunity for women can not be utilized because of limited business capital. Business actors in traditional markets and rural trade in the majority of women, making women very potential to do entrepreneurship, so it is in need of venture capital.

The research by Mahastanti & Nugrahanti, (2013) shows that there is a gender bias in access to credit in banks. Women are still seen as customers who have a higher risk level than men. Women will be limited in the amount of credit taking because they have a higher risk.

The real difference in people's lives is the dominance of men rather than women in decision making in the community. The development process carried out by women involvement is limited to seeing, observing and accepting the results of development. (Sutisna, 2013). Therefore, a special institution is needed that can provide the widest possible space for women to contribute in planning, implementing and evaluating development well, especially in the context of empowerment. This can have significant implications for improving women's welfare.

Previous research shows that there is a significant influence on poverty, especially for women. Accessibility to the establishment of cooperatives for women is important to do, able to enter the smallest sectors to encourage and motivate women to be creative in managing finances through cooperative access. Poverty actually departs from the family, so alleviation can also be done from the household. One of the things that can be done most is forming cooperative management groups. However, there are still many obstacles faced. One of them is support from the family itself, especially from the husband as the head of the household, support from the community as part of the form of awareness that is also still difficult to implement. As well as our cultural and cultural patterns towards the form of savings and loans that still assume if it can be instant because it must be difficult with various cooperative bureaucracies.

The phenomenon is what makes it important for Muslimat NU, as a women's religious organization with the largest members in Indonesia encouraging the establishment of cooperatives. It is hoped that the cooperative can become a facilitator for the empowerment of

Muslimat NU members who are all women. Cooperatives are expected to serve members of Muslimat NU so that it is expected to be beneficial to improve the welfare of the members.

This research is expected to analyze the steps and describe the obstacles faced by An-Nisa' cooperative in economic empowerment of women. Analysis is also done by identifying the obstacles and challenges faced by An-Nisa' cooperatives in the economic empowerment of women.

The concept of empowerment can not be separated from the concept of development. Some development concepts are conveyed by the authors as the basic theoretical framework and definitions. The concept of development from Larrain (1989) stated the concept of development that "*the very concept of development has begun late, in close connection with the emergence of capitalism and the critique of feudal society*". Feudal society, in the structure of agrarian society has limited due to land ownership results in stagnation of production. After the era of capitalism emerged, then there is a change toward materialism where the ideals of development can be realized. Larrain's conception sees development as a historical process in which development is an answer to the stagnation that occurs in the feudal society. Therefore, capitalism can break the stagnation lead to the development.

Empowering women according to their conceptions includes three things: (1) capacity building means building women's capacity; (2) cultural change, namely a cultural change that takes sides with women; and (3) structural adjustments are structural adjustments that favor women (Utama and Handayani, 2014).

The concept of empowerment according to Wallerstein is a social action concept that promotes participation or involvement. That empowerment is a social action process that prioritizes the participation of people, organizations, and societies to achieve the goal of increasing individual and community control, political efficacy, people's quality of life, and social justice (Wallerstein, 1992; Lord & Hutchison, 1993; Saugi and Sumarno, 2015).

The development strategy must certainly focus on efforts to accelerate structural change so as to strengthen the position and role of the people's economy in the national economy. These structural changes include the process of change from the traditional economy to the modern economy, from a weak economy to a resilient economy, from subsistence economics to a market economy, from the position of dependence on the position of independence (Sukamto, 2016).

Larrain's concept of development is based on the concept of Weber, which is always contradicted between the two stages of community life, namely traditional and modern. The feudal society is considered as a traditional society, while modern society is the result of the stages of the development process. Modern society is characterized by the organization of capital into the enterprise, rational technology, free labor, unlimited markets, and legislation that can be

taken into account (Sztompka, 1993) . This concept of development can be seen as a theory of evolution, where development is the process of evolution from traditional society into modern society characterized by increasing its productivity and expansion of world markets (Suwarsono & So, 1991) .

Peet (2009) explained that " *development means making a better life for everyone* " which means the fulfillment of basic human needs, including food needs, health, security, healthy living place, same service for everyone and caring among others. The previous definition focuses on the achievement of ethical values of essentially egalitarian ethic. The latest development of the notion of development is the discovery of the belief in modernity which is marked by the recognition of the success of western history based on the values and ethics of rationality, the mastery of science and technology, democratization to become a better world for all.

The relationship of development and poverty as Peet's theory (2009), based on statistical data shows a close pattern of relationship between growth, development, and poverty. Poverty results from extreme inequalities . There are three streams of alternative theory that look at the relationship between development and poverty.

- a. Marxist and neo-Marxist see that development makes high standards in materialism resulting in environmental destruction, natural destruction, cultural shifts so as to become more consumptive while on the other hand, there is inequality in access to resources resulting in poverty.
- b. Post-structuralism, rather seeing that the notion of development is a form of dominance of western powers so that this is more of a problem than a solution in terms of poverty.
- c. Feminist flow sees that development is a form of gender dominance so that gender inequality is regarded as a source of problems that contribute to the problem of poverty. Therefore, gender equality is needed to solve development problems including poverty.

Community empowerment is a process of social and cultural adaptation by industry and government to the life of local people. Local people are seen as a society that must get attention, so it should be synchronized with other communities. Therefore, community empowerment is defined as a process of social-cultural adaptation to pay attention to the part of society that is still not equivalent to other parts of society (Budimanta & Rudito, 2008).

While Nasdian (2014), who cited his opinion Payne stated that empowerment is a process that is intended to help people obtain the power (power) to make decisions and determine the actions they will take, including reducing the effects of personal and social barriers to action.

Phillips & Pittman (2009) stated that " community development is intended to build capacity ". Furthermore, they added that community developers build the capacity of a people when they encourage or teach others to create their own dreams, to learn new skills and

knowledge ". Community empowerment is an effort for capacity building encouraging to learn new skills or knowledge. Mardikanto (2009) believed that community empowerment is an ongoing effort to improve the dignity of the underprivileged people who are unable to escape the poverty trap and backwardness.

Method

This research uses qualitative research method with descriptive approach. Qualitative research method with descriptive approach chosen to be able to understand and describe how An-Nisa' cooperative in Pati district empower its women member. The study was conducted for 6 months in An-Nisa 'cooperative in Pati district - Central Java from March to August 2017.

The research data were collected through in-depth interview, observation, documentation and Focus Group Discussion (FGD). Interviews were conducted with the board and members of An-Nisa' cooperative. Observation is done on the regular activities, cooperative services to members and activities in the office. Documentation is done to obtain data of cooperative, Articles of Association, and also the progress of the cooperative. FGD is conducted to deepen the data that has been obtained from interviews, observation and documentation.

The researcher made used of data triangulation to analyze the data, and data reduction is done to sort the data so that the data taken more qualified and not biased. Data reduction is also used to make the conclusion process easier and better.

Results and Discussion

Member Economic Empowerment Steps

Empowerment conducted by An-Nisa' cooperative in Pati district is more focused on economic empowerment. Economic empowerment is considered to be quite important because it is often found that the sources of women's inadequacy are preceded by the lack of economic power. An-Nisa Cooperative assumes that economic empowerment will sustain women's empowerment in other respects.

The steps of economic empowerment of members by An-Nisa' cooperative include:

- 1) All its member are women

Relationships between women and men often reflect less equitable relationships. Men often still assume that women are second class. This often arises also when men and women Unequality between men and women makes the An-Nisa' cooperative members are all women, and it is expected all the board is also women. This condition will be a precaution to

prevent the possibility of gender bias. Women will be able to fight for their own destiny through policies, decisions and cooperative services for fellow women.

Women's concerns dominated by men in policy, decisions and cooperative services are no longer available. Cooperatives are really organized and operated by women so that there are alignments to women. Men can no longer interfere with the organizing and operational of cooperatives.

Cooperatives also become a forum for women empowerment, both women who become cooperative boards and women who are members of the cooperative. The women who become administrators will increase their capacity to prove that they are able to become the organizers of economic institutions, namely cooperatives. Likewise, members will be conditioned to be more empowered as they will be encouraged to make productive endeavors as well as to make investments through principal savings, mandatory savings and voluntary savings.

The number of An-Nisa' cooperative's members in 2017 are 600 people. The number of members at the establishment in 1999 was 25 people and increases every year. The number of members will continue to increase in the future because every credit applicant is firstly required to register to become a cooperative member. Of course they will be required to pay principal savings and mandatory savings.

Most members have productive businesses though with a small enough capacity. The undertakings are mostly home-made businesses such as grocery stores, tailors, tempe and tofu makers, food stalls, food processing. Many members of the cooperative are traders of traditional markets who conduct business activities in the market.

Each year the cooperative conducts Annual Members Meeting/ *Rapat Anggota Tahunan* (RAT) held every March or April since 2000 until March 2017 to provide opportunity for the boards to do the accountability reports and subsequent work program discussions. Then, the net income is distributed to the members depending on the level of activity of the member as well as the substantial savings, mandatory savings and voluntary savings. The management of the cooperative has changed four times since the AN-Nisa cooperative was established. Cooperative management is selected by members with five years of service alternately. It is hoped that by becoming a cooperative management, there will be an increase of women's capacity in organizing cooperative-based institutions.

2) Productive Savings and Loans Unit

The main business of An-Nisa' cooperative is savings and loans units. There are many benefits in savings and loans for members of the economic empowerment of women. The

most important benefits of savings and loan business is the empowerment of women investment and the fulfillment of business capital needs.

Investment is one form of economic empowerment of women therefore women who are less empowered will not be able to invest. Encouragement of cooperatives so that women can make productive investments through the obligation to pay principal savings and compulsory savings to cooperatives to become members of the cooperative. Mandatory savings and principal savings are a condition of membership, so they will be encouraged to set aside some money for investment by becoming a cooperative member.

Voluntary savings can also be paid by members of the cooperative when they have much money so as to provide benefits for them and the cooperative. Women who connoted as a group that has a high level of consumption that is considered less interested in investing. Voluntary savings are a form of member stimulation to be willing to invest. A strong investment push makes women more economically empowered.

The amount of principal savings, mandatory savings and voluntary savings of members in 2017 more than three million rupiah. Members will benefit from the use of the member's savings and simultaneously with cooperative business profits distributed annually in the form of net income. The business profits obtained by the cooperative are also manifested in the form of ownership of land and ittwo offices which has a real value of about two billion rupiah which of course belongs to all members of the cooperative.

Another benefit of savings and loans in empowerment is the provision of venture capital for members. Members can empower their economy through business pioneering and capacity building. Women often do not have the capital to start a productive enterprise. Likewise, businesses that have been running often have limited capital so that it is difficult to develop.

Most productive businesses of female cooperative members are micro businesses such as market traders, tailors, grocery stores, craftsmen and other small business establishments. Micro-enterprises with small capacity make it difficult to access capital from banks because they are less *bankable*. These conditions often make women with micro businesses become easily trapped by moneylenders with high interest rates.

An-Nisa' cooperative savings and loan business makes it easy for members to get business capital loans even though the business capacity is quite small. Credit services with interest rates that are affordable enough to make members can escape from the shackles of moneylenders. Expected interest rates are low enough and easy access to credit allows members to start a business or shoot the business so as to improve economic empowerment.

The amount of operational fund in the An-Nisa' cooperative in 2017 is more than six billion rupiah. The funds come from members' savings funds as well as funds from banks. An-Nisa' Cooperative has been trusted by state-owned banks to access loans used to serve the needs of member loans. It is expected that members can utilize such large funds for productive venture capital with an affordable interest rate.

The advantage for taking credit from cooperative is a partially paid service will return to the members. The profit from savings and loans obtained from credit services after deducting bank interest expenses and operating expenses will be the net profit of the cooperative. The net profit of the cooperative will surely be the residual result of the effort for the member and then partially distributed to the member.

The phenomenon is of course different if the women borrow some money from bank. Besides having more complicated requirements, the bank's business profits will not return to customers. Therefore, by lending funds to the cooperative will indirectly empower themselves because they will get additional revenue from the rest of the cooperative business profit.

3) Credit Without the Approval of the Husbands

Financial institutions such as banks or cooperatives other than An-Nisa' cooperatives often require the consent of a partner when applying for a loan. The purpose of the provision is that credit applications are known by both parties, both husband and wife. Expected between husband and wife are equally responsible for credit repayment.

A good husband and wife relationship will not be a problem because of course when the filing of credit are mutually open and jointly responsible. Problems arise when marital relationships are not harmonious, especially when women are not given economic access by their husbands. These conditions often occur in women who experience gender discrimination in the household.

Husbands who discriminate against their wives will see women empowerment, particularly in economic empowerment as a threat. Women who are also his wife when able to independently through productive business then it becomes not easy to depend economically with the husband. Productive women are certainly more empowered because they no longer depend on the economic dominance of their husbands.

Restrictions on economic access by husbands is what makes women will always depend on the husband, so the potential to become victims of violence in the household. This condition makes it difficult for women to get approval from their husbands when they want to apply for credit in banks or other financial institutions. Limited access to credit for business

capital makes women unable to start productive business so as not to be separated from dependence husband.

That phenomenon is what makes the An-Nisa' cooperative creates a special policy regarding the requirement of the consent of the spouse in the credit application for business capital. An-Nisa' cooperative member may apply for a business capital loan without having to include their husband's consent if she feels that her husbands are discriminating against gender. In other words, women who are restricted from their economic access by their husbands may apply for credit immediately without attaching their husbands' consent.

Policies without having to seek approval of husbands in credit applications are expected to be a way out of husband's domination and restrictions on economic access. Women are expected to empower themselves by obtaining business capital from cooperatives without having to rely on their husbands. This pattern will greatly help women who are experiencing gender discrimination or who are being sexually dominated by their husbands.

Ease of access to credit without the consent of the husband is expected to prevent women from acts of violence in the household. Women can directly apply for business credit to start and develop their business so that they do not fully depend economically on their husbands. This makes the wife becomes spared from her husband's efforts to create gender dependency and dominance in a household that is potentially transformed into domestic violence.

If women experience domestic violence, not harmonious with their husbands or no longer at home with their husbands then credit services without the consent of their husbands be a help to their economic problems. That condition may become one reason for husbands not to fulfill the family daily needs. The greatest difficulty faced by women is when they can not access credit.

An-Nisa' Cooperative provides a way out by granting credit access without the husband's consent to start productive endeavors. It is hoped that giving credit access can be useful for women in running productive business to support themselves and their children. Some members have taken advantage of this service and proved to be a solution to the economic difficulties they face.

4) Unsecured Savings and Loans

Women often do not have access to credit because they have no collateral required by banks or other financial institutions. Collateral is usually only owned by people who own valuable assets such as land certificates or Proof of Motorized Vehicle Ownership. Likewise,

the collateral will be quite difficult for women who have problems with their husbands because the collaterals are often kept by their husband.

Banks and financial institutions will be quite difficult when making credit policy without collateral requirement. Credit risk will be quite high because it is potentially experiencing bad credit. Therefore, unsecured loans are an impossibility from banks or other financial institutions.

Considerations that make An-Nisa' cooperative makes the credit policy of free collateral for members for loan less than Rp. 500.000, 00. It is hoped that these unsecured loans can be utilized by women who will start productive businesses for women who really have no collateral. This policy makes it easier for women to get enough credit to start a productive enterprise and try to improve empowerment.

An-Nisa' Cooperative allows to provide credit without collateral as it is given to its own members. The bond of cooperative relationships with members makes the borrower more responsible so that the possibilities of bad loans are quite small. The existence of principal, mandatory and voluntary savings for credit without collateral, indirectly can be a collateral.

According to the experience of An-Nisa' cooperative credit with the amount of less than Rp 500 thousand rupiah is very rare to become bad credit. Members will feel a loss if they lose the trust of the cooperative due to small amount of money. Although no collateral is proven the collateral trust between cooperatives and members is more effective to bind compared to physical collateral as is the general credit process.

Another factor that makes credit of less than Rp. 500.000,- rarely become bad credit because there is no storage utilization of credit. Loans with small nominal amounts are of course only needed by members who really need business capital. The allocation of funds for business capital will of course help them to pay the loan.

Constraints of Woman Economic Empowerment

1) Constraints of Coercion Credit for Husband

Less empowered woman often find it difficult to escape from male domination when she was forced by her husband to access credit services from An-Nisa' Cooperative. Although credit submission is fully done by the woman, but in reality the benefit is more for her husband.

In some cases, women are forced to lie when applying for credit by saying that the loan will be used as a productive venture capital which is operated by themselves. In fact when the credit is disbursed the funds are directly received by their husbands, so that they are

not benefited from the loan. The husbands who received the loan can directly perpetuate his economic dominance to his wives.

Those phenomenon will likely result in bad credit because her husband is reluctant to pay for the loans. His wife was not be able to pay for not being given money by her husband. This affects the lack of trust of the cooperative in the future. Improperly targeted borrowing actually turned increasingly eroded women's empowerment because their credit access to An-Nisa's cooperatives will be closed due to bad credit.

An-Nisa' cooperative management should take an action when their members experience loan problems. Number of bad credits will certainly disrupt the operational of An-Nisa' cooperative and will be a trigger for the decline in profits, thus threatening the operational costs of the cooperative. In addition, bad loans will also encourage other members to join in disorderly conduct of credit payments.

The magnitude of the risk of bad debts makes the cooperative management should keep bad credit not increasing. The amount of bad debts would threaten cooperative operations and bring cooperative to the financial crisis. Therefore, the board must take anticipatory steps in order to avoid bad credit. Borrowers who experience bad credit are directly marked, so they will not approve their credit application in the future.

2) Credit Abuse Constraints

The loans granted by An-Nisa 'cooperatives to its members represent productive loans designated for venture capital. It is expected that with the use of credit for business capital will increase member economic empowerment. It's just that it often happens misuse of credit because it is allocated to things that are consumptive, making it difficult to restore credit and unable to increase economic empowerment.

Women often in the household must face the economic burden, especially when the husband is less economically responsible. Credit from cooperatives that should be used for venture capital is ultimately used to meet household needs. This of course affects the failure of productive credit so it is less useful in improving women's empowerment.

Misuse of credit for the fulfillment of household needs will also impact on the severity of installment payments. They will have difficulty paying the monthly installment because the loan has been used to meet the daily needs. This is different if the loan is used for business in which the business profits can be used to pay the credit.

Anticipation steps undertaken by An-Nisa' cooperative board to avoid the deviation of credit usage is to conduct survey. Information will be extracted from the nearest source of credit applicant members as well as other members close to the applicant. Although not fully

able to anticipate the occurrence of irregularities in the use of credit, but at least can reduce and anticipate the occurrence of bad loans.

However these bad loans will reduce the cooperative's trust with members. This becomes one of the constraints of economic empowerment conducted by cooperatives. Decreasing trust in the cooperative with members who will make loans for productive business will of course have an impact on the reduction of institutional capacity to encourage members' economic empowerment.

Conclusion

The efforts undertaken by An-Nisa' Cooperative – Pati district is more focused on its members' economic empowerment. An-Nisa' Cooperative which has been operating since 1999 to serve its members in the form of savings and loans for business. Savings and loans for business is expected to strengthen its members' business capital both in starting and developing productive businesses to gain profit and improve empowerment.

There are four steps in economic empowerment conducted by An-Nisa 'cooperative to its members. The first step is to make the cooperative all its women members so as to facilitate the empowerment of women. The second step is to run a convenient lending and loan business to encourage women to invest and productive businesses. The third step is to make credit policy without having to with the husband's approval for women to be separated from the husband's dominance so as to be empowered. The fourth step is to make credit with small nominal without collateral in order to empower women in pioneering productive effort easily.

There are two obstacles faced by the An-Nisa' cooperative in women economic empowerment which is often found in women's empowerment. The first obstacle is the hijacking of credits by husbands so that instead of improving women's empowerment, it is actually reducing women's empowerment. The second constraint is the deviation of utilization of productive credit for the fulfillment of household needs. Anticipation made by An-Nisa' cooperative must be done so that cooperative operation can continue to run, but the result is a decrease of cooperative trust in member so that the effort of economic women empowerment is less maximal.

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