

The Role of Women in Strengthening Family Economy in Indonesia

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Abstract:- Women as perpetrators of the effort remains exposed to the main roles and responsibilities in the domestic sphere, whereas business development inevitably deal with the public sphere. Economic families nowadays not be separated from the role of women, along with the progress and development of the times. Now we find many women's groups involved in business activities, business activities and culinary entrepreneur, where the kegitan as the economic underpinning of the family. The qualitative nature of the research, through phenomenology of approach to the data source in this study include: 1) source of primary Data, Secondary Data source) 2. This is a research instrument of the researchers themselves, which researchers as an instrument to get accurate data provided by various methods.

Keywords:- Civil Society, economic development, Regional Autonomy, decentralize.

I. INTRODUCTION

An interesting phenomenon in poor households in maintaining life with a decent level of life, i.e., first on the side of spending do savings on expenditure that is felt may be postponed, expenditure-related expenses with transport as far as possible be avoided or reduced.

Second, the household income in poor households have been forcing them to undertake optimized income through the deployment of economic resources that are owned. This effort was done in an effort to keep maintain the level of well-being or a decent life. But the more these efforts not all can afford to maintain at the level of a decent life.

In poor families, in general the entire human resources deployed to earn an income, as the fulfillment of daily staples. Therefore, in the event of poor families is something expensive, because other family members work or become a dependent load of other household members.

They didn't get unemployed and they are willing to do any work, particularly the informal sector that did not require a specific expertise, it's easy to enter, supple, and does not require a large capital. With regard to the deployment of

economic resources which belonged to poor households, then demanded the woman as a wife to be able to sustain the economic resilience of the family.

These conditions constitute a strong encouragement for women to work outside the home. In the last few years is the involvement of women in the public sector showed a figure that continues to increase. This suggests that the motivation of women to work in the public sector higher. Women in poor households, the average level of education is relatively low because economic conditions behind.

This woman went into the job market with low levels of education and low skills. Women with the level of education and low skills is what precisely a lot get into employment, especially in the informal sector with motivation increase family income.

- *Formulation of The Problem*

How the role of women in strengthening economic families in developing countries in Indonesia.

II. A REVIEW OF THE LITERATURE

A. *Role of Women*

In the literature on the development of women's special role has been overlooked, especially the question of how development affects the position of the subordination of women in most societies. The form shows the variety of subjects that are systematically related to the role of women in the economy. Other writers, in particular, has anthropological find its role of women in transforming society; What distinguishes the paper Form is a trained Economist perspectives in comparative study of developing countries and their problems (Beneria and Gita Sen, 1981).

In the public sector, the common problems faced by women in employment is the propensity of women marginalized in these kinds of jobs are low wages, poor working conditions, and have no job security. This applies specifically to women are educated middle to bottom. Jobs in the city are as factory laborers, while in the countryside as

peasants. It needs to be underlined here is that the tendency of women marginalized in such marginal job is not solely due to the education factor. From among the entrepreneurs themselves, there is a preference for hiring women on certain sectors and certain types of jobs because women's wages were lower than men's.

Another reality can also be shown on the labor of women in the informal sector which is irregular and workplace organized. In these circumstances, the labour of poor women more often experience exploitation than male labour. In the rice fields of Southeast Asia, for example, women received wages one-third lower than the men for the same job, facing sexual harassment, work continued during pregnancy and childbirth, as well as do not have the assurance of salvation and Health (Khusnul Khotimah, in 2009).

Women have the potential in contributing household income, particularly poor households. In poor households members household women plunge into the job market to augment household income perceived is not enough. Increased participation of women in economic activities due to: first, any change of views and attitudes about the importance of equal education for women and men, as well as the more he need women participated in development, secondly, the existence of women's willingness to stand alone in the field of economics that is trying to finance the needs of his life and perhaps also the necessities of life of the people who become his charge with his own earnings. Another possibility is causing an increase in the participation of women in the work force is makin the breadth of employment opportunities that could absorb the women workers, such as the emergence of crafts and light industry (in the Sugeng Haryanto, 2008).

Most of the information about male and female leadership style sourced from research conducted before the year 1990, which are usually distinguished between two approaches to leadership: style-oriented tasks, defined as concerns by completing tasks given by organizing activities oriented style task-relevant, and interpersonal, defined as concerns by keeping interpersonal relations with people's well-being and moral tend another. Distinction between style and interpersonal tasks introduced by Bales (1950) and further developed by researchers of the at Ohio State leadership University (for example, Hemphill & Coons, 1957 in Alice h. Eagly and Mary c. Johannesen-Schmidt Marloes I. van Engen, 2003) and University of Michigan (e.g., Likert, 1961 in Alice h. Eagly and Mary c. Johannesen-Schmidt Marloes I. van Engen, 2003).

III. STRENGTHENING THE ECONOMY

The intuition is simple enough: if underdeveloped financial markets, then the people will choose the less

productive, but 'fleksibility' technology. Considering this technology, manufacturers have not experienced a lot of risk, and therefore there is very little incentive to develop financial markets. Conversely, if the financial markets are developed, the technology will be more specialized and risky, thus creating the need for the financial markets. In the terminology of Cooper and John (Gilles Saint-Paul, 1992), there is a strategic complementarity between financial markets and technology, since both are instruments that can be used for diversification.

The world economy was rocked by the global economic crisis, which originated from the financial crisis in the United States and imposes real sector there. This State is then dragged the countries in Asia and Europe into recession clouds. Any affected Indonesia significantly from global crisis world. Macro-economic variables in the country began to lose and encouraging Bank Indonesia revising Budget assumptions of economic growth in 2009 from 4.5% to 4%. As it known economic growth influenced by household consumption, investment, government spending, and import-export.

In times of crisis, the threatened foreign investment decline. This can be understood due to the risk of uncertainty and jiggle economic stability due to the global recession. Thus indonesia cannot rely on foreign investment (pma) at present.

The decline in foreign direct investment will implies rising unemployment which further encourage a decrease in welfare of society. Therefore, the shared government community need to immediately start back-up this situation with more and encourage domestic investment. Push domestic investment can be carried out with the support of real against micro, small, and medium enterprises (umkm). Small medium enterprises have already proven to be resistant to the influence of the crisis. However the activities of small medium enterprises still haven't been fullest support real sector due to the credit interest rate is still high.

Step bi reference was indeed lower interest rates is just right. The expected decrease in the bi rate from 8.25% to 7.75% can encourage the development of small medium enterprises so that they can absorb the koban layoffs were reported to have reached a result crisis people 37,905. At the same time, bi needs to continuously encourage banking to want to give credit on small medium enterprises. The support of banking is indispensable in developing small medium enterprises, among others by creating small medium enterprises financing schemes that are easily accessible.

The world economic crisis will also lose the receipt of government, especially from the tax sector. The growth of tax revenue in january 2009 experienced a slow down compared to previous years. In january 2009 it, tax revenue

grew by only 5 percent compared to January 2008. Tax 5% growth is an indication that some economic activities have already affected the crisis. With a decrease in government admissions then it will be difficult to do financing in the handling to the crisis. The global crisis is also giving serious implications against the exports of Indonesia. Foreign trade already can not be expected at this time of crisis to spur economic growth. Any export predictions derived from 5% to a maximum of 2.5%. Even very likely exports grow only 1 percent only. The fall in exports is indeed due a decrease in demand due to the global crisis buffeting. This is compounded with the policies of other countries in protecting its domestic market.

Thus a reliable variable in spur economic growth is by increasing household consumption. In order to encourage the consumption of households, relevant agencies issuing policies in the form of fiscal stimulus by lowering the income tax (pph) so expect increased purchasing power. But it needs to be noted when it turned out that the consumption of households more allocated on imported goods, then the policy will slow down economic growth in the country and will hit domestic manufacturers, as well as giving the effect of deficit budget. Therefore, it is important in maintaining the competitiveness of domestic products by way of improved quality product so that the product won the competition in the domestic market and even in the world market.

The global crisis also requires the Government and BI to pay attention to the health of banking in the country because of the threat of a crisis of liquidity that imposes on banking intermediation function disruption. This certainly would be very dangerous because it allows the occurrence of the banking collapse of systemically. Therefore, the relevant agencies should really pay attention to the health indicators of banking by paying attention to the CAR, NPL, ROA, and the allocation of credit, so that the crisis in 1997-1998 do not reoccur.

The global crisis that hit now that it indeed could not be considered one eye. There must be support from the various parties to establish the domestic economy so that it is not eroded the global crisis. Strengthening domestic is not easy, but not impossible to be realized. Thus the focus needs to be run not just economic growth, but also the quality and sustainability of the economic growth in the future.

IV. ECONOMIC DEVELOPMENT

Economic development and economic growth had a different understanding. Economic development is defined as a continuous process of change towards an improvement in the economy, that includes economic growth followed by changes in the structure and activities of the economy to realize the

welfare of society. Whereas the definition of economic growth (economic growth) is the process of Ascension out put (production) in the long term.

Economic growth is just one aspect of economic development. Economic growth was just discussing about the increase in aggregate output in particular aggregate output percapita. The economic development of a country will not happen when not supported economic growth, but economic growth is not the only way to bring about economic development. Other aspects such as education, moral, work ethic, politics, security, also influential in determining the success of economic development. Indonesia economic development goal is to achieve the well-being of the society with the goal:

- Increase the supply of staple and equitable society
- Improve life by means of increasing income, provision of employment, equitable education, cultural values, etc.
- Expand the range of economic and social options.

Economic development is carried out through a program that is consistent in its annual budget, with holding and refers to the large Bow stripes State (GBHN). Understand Indonesia's economic development is to understand the market economy, but still refers to the doctrine of prosperity and well-being with, as set forth and mandated by the Constitution 1945.

The way the market economy opened opportunities for role economic private business from domestic and from abroad. Policy, climate and ease given and organized to stimulate the development of private businesses. With the anticipated market economy, Indonesia while opening himself and become an active part of the world's economic activity. Capital and technology enter the market chain, as well as inward or outward.

V. DEVELOPING COUNTRY

Developing country is a term used to describe and categorize the world's countries that have a relatively low standard of living, less-developed industrial sector, the human development index score or the Human Development Index (HDI) are on the middle level down, as well as the low percapita income. The country is categorized as a developing country is a country that has not yet reached the level of developed countries, but is not a failed State (failed state). In other words, the developing world was between developed countries (top level) and failed States (lowest level).

Developing countries that have economic growth rates that are more advanced than other country-level, but, has not yet reached the level of developed countries, called the new industrialized countries. In other words, a new industry emerging Countries reached the level of developed countries, but not enough to be called developed countries. Countries that have relatively stable economic growth in a long period of time, can also be classified as industrial countries.

Some of the countries that enter the country's new industrial category, among others; Argentina, Brazil, Mexico, China (including Taiwan and Hong Kong), Singapore, South Korea, Greece, Spain, and Portugal. Most countries in the world, that is, approximately 76% are classified as developing countries. These countries are most countries in Africa, Central America, and some countries in the Caribbean Sea. As well as the Arab countries, as well as the majority of Southeast Asian countries.

A developing country could suffer from both the gap at the same time. In addition, the gap does not distinguish between the two is important to achieve some policy conclusions. According to one view, the function of the legal system, a stable monetary policy, and effective support for education will all the desired policy goals because they can help reduce the gap (in Paul Römer, 1993).

How human resources or labor force affect the educational achievement of output and economic growth? The standard approach to treating human capital, or average period of education of the workforce, as input in the production function. Recent work of Mankiw, Römer, dan Weil (1992) in this tradition. An alternative approach, endogenous growth theory related, is a model of technological advancement, or growth of the productivity factor total, as a function of level of education or human capital. The assumption is that the workforce is educated better create, implement, and adopt new technology, to produce growth.

VI. RESEARCH METHODS

This type of qualitative research phenomenological approach

VII. DISCUSSION

A. *The role of women in the economy of the family*

Talk family economic problem now is not loose too from the role of women, along with the progress and development of the times. Now we find many women's groups in villages that make up the Group of farmers, as a form of alternative family economy. As in the village of Srimenti, West Lampung Regency, Lampung Province there are a bunch of housewives who founded the Group of farmers they named

Jasmine Mekarsari women farmers Group. Activities that were initially just collecting the rice sejimbit (a handful) on each week, this activity was driven over in common fate of villagers who lived as a Homesteader who most of them work on the landowner or land from the natives local.

Now gradually managed jimbitan tradition of mothers group member Jasmine women farmers Mekarsari successfully modified and developed into the activities of the save the loan. Members pay dues every staple of at least Rp 3,000 per week, the aim is that they should be freed from bondage, a loan with an interest of ijon is very high and very incriminating them, and can alleviate the burden of their husbands.

Now the funds and assets of the Group shared already reached Rp 60 million, of 42 women farmers who have become members. They also have activities that can add to the family income by making a variety of handicraft products from woven bamboo, as well as make, "krupuk" opaque and natural honey yield breeding. This vigorous productive activities they do after the water supply that began flowing into their homes each.

Before the pipe clean water up to the House of their citizens, women are forced to spend to take water from the springs and streams that the distance is about 1 kilometre from their residence. Again with the jimbitan funds they managed to build a tub of clean water and shelter, which can now be enjoyed and felt all the villagers.

Women have the potential in contributing household income, particularly poor households. In poor households members household women plunge into the job market to supplement the household income feel not enough. Increased participation of women in economic in the activity because: first, any change of views and attitudes about the importance of equal education for women and men, as well as the more he need women participated in development, secondly, the existence of women's willingness to stand alone in the field of economics that is attempting to support give money for buy all need his life and perhaps also to the need life of the people who become his charge with his own earnings.

Another possibility is causing an increase in the participation of women in the work force is makin the breadth of employment opportunities that could absorb the women workers, such as the emergence of crafts and light industry. Women have the potential in contributing household income, particularly poor households. In poor households members household women plunge into the job market to augment household income perceived is not enough. The results of the research done indicates from 53.44-per-cent women working, 72.79 percent are permanent workers, which means that

women have the certainty of obtaining revenue. Income of women workers in the clothing industry have a significant contribution to increased family income.

Women's contribution can be said as a safety valve (safety valve) or a crutch for poor households to meet their basic needs. Women especially in rural Indonesia as human resources quite real participation especially in fulfilling the functions of families and households men together. Some of the results showed the role of women in a variety of industries in some areas is quite large and decisive, with the management of the business which are independent.

Potential of women to support the family economy is indeed considerable. However self-effacing women or claiming that they became the primary economic family buffer. The findings of the research conducted on traditional traders in Samarang shows that women traders still don't want to accentuate themselves or claim that its activities as merchants is the main (principal), but merely a support the activities of her husband, although does not cover possible Christianization of their production is much greater than what is gained by their husbands. Overview of household division of labor based on the type of gender like that is a fraction of the evidence that reflects the inefficient provision of productive and reproductive roles role among women and men. A picture like this in various communities, and this such circumstances seem less profitable female in grabbing the opportunity do productive activities.

1. Empirical Evidence confirm the supported Poles, women become victims of poverty. Data MDG's (2010), from one-third of the world population living below the poverty line, about 70% of women. In Indonesia (BPS, 2010), the number of poor population that reached 31.02 million, 70% of them are women. The poverty that afflicts women Indonesia, may be a lot of factors. The number of female illiterates amounted to 12.28%, while male 5.84%. In the field of health, the nutritional status of women is still a major problem. Maternal mortality (AKI) is also still very high, that of 248 per 100,000 live births. In economics, the labour force participation rate (TPAK) male is much higher (86.5%) than females (50.2%).

Moving on from the portrait of poverty that, household economic role at the heart of economic activity. The resilience of the economy in an area, very determined economic of power households in which the woman plays the maximum. During this time, Government as well as community groups, parties often take the policies and action in the form of advocacy, mentoring, make regulation, institutional system, to provide assistance in funds and equipment, both of which are karitatif, grants, as well as productive.

However, often the goal the poverty numbers are less precise emphasis, so ineffective in suppressing the real poverty. In that regard, especially appropriate the poverty reduction goal is the Foundation of the household economy, especially housewives (women) in rural areas.

Poverty that occurred in various regions of the country, due to the weak defense economy family. In the household, the role of housewives (women) are very important in underpinning the resilience of the economy. The evidence shows, the strength of the economic resilience of the household determines the strength of the economy of a region. Socio-economic circumstances of migrant women in the households of the village poor area of East Bali has pointed out, for example, public life down in Bali, especially the women play an important role in the survival of his household in search of a living.

See household economic power of farmers in conservation efforts. This research was conducted in 20 villages in 12 districts in dry land area scattered in five districts in the southern part of East Java, namely Pacitan Regency, Ponorogo, Trenggalek, Tulungagung and Blitar. The location was chosen with consideration, the villages is one of the development priorities of the Government obtained through dry land agricultural development programs on an ongoing basis.

In addition, the reviewing about empowerment housewife in increasing household income in district of Malang Kalipare. Research shows, the role of housewife in donating family income belongs to high so that the need for increased resources to housewives to rural farmers in better in improving performance in the non-agricultural sector. According to him, the housewife had a great role to farmers in improving the family income.

1. The barriers Women small business Venture of the cantilever is expected to prop up the national economy through small business. The success of micro enterprises, which are usually referred to by the informal sector, which still exist even thriving in a time of crisis increasingly radiates attraction that lured many parties be it Government, banking, higher education, non-governmental (NGOs) and other institutions or agencies. Although micro or small businesses currently getting appier and able to survive themselves amid the storm of crises, but various obstacles and problems also experienced by the businessmen, especially women. As the perpetrators of the micro and small, women face problems that can be classified in two ways, i.e. related to the technical aspects of the efforts of the economic and structural aspects of politics.

In the question of technical effort women face the same barriers with perpetrators of micro enterprises in General. Lack of capital, the limited market coverage, limitations appropriate technological mastery, as well as the limited mastery of the management skills and mastery of technical production is an example of the problem related to the technical effort. While the structural persolan are political women faced from two sides of the same weight, first a range of regulations that are not conducive to women for business development because of less sensitive gender, such as banking and other institutions in providing credit services and programs that highlight the head family as beneficiaries. Other structural issues related to inequality relationship between women with husbands and families.

Women as perpetrators of the effort remains exposed to the main roles and responsibilities in the domestic sphere, whereas business development inevitably deal with the public sphere. Many facts show the output of the micro businesses – especially women – do not return results in the form of fertilization of capital. Business benefits run out for family consumption needs, the cost of health care and education of children. The largest part – even entirely depleted business results for daily consumption. Even as businessmen already follow various programs increased revenue and small business development facilitated the Government and nongovernmental organizations, but many micro businesses run aren't changing because they access funds programs for family consumption needs.

In another realm, not the influx of women into the statistics also did not seem to result in the potential of women in the economic sphere. This fact has been revealed by results of research of Esther Boserup years 1970-90s. the working definition of gender bias, being potential causes of women in economic not seen in statistical data. The implication that further understanding of the obstacles that prevented women, advantages and disadvantages are not well understood, and the cause of women entrepreneurs become a resource that doesn't look, unconscious, and not utilized.

- While in the reaitasnya as seen from the survey results and the adb office menneg cooperatives and small medium enterprises also showed, women entrepreneurs have the power and potential of specific, that is distinctively more cautious and realistic compared with partners her. Highly qualified women in administration and finance, reliable in liability to the bank loans, not so experienced problems in the face of licensing business and the attendant taxes, adaptable, and able to communicate well.

- The fact of gender that occurs on the precisely the woman is actually reinforced by the State through legislation such as regulation of law number 1 Year 1974 about marriage

stipulates that men are the head of the family and women as housewives. The ability to use customary law in the Division of the inheritance as provided for in the same Act is often detrimental to women, among others, women do not have collateral when seeking loans.

- The role of women as economic growth milestones state minister for women empowerment and child protection (pp meneg & pa), present in the meetings of the asia-pacific economic (apec) federation – women in the economy forum (wef), 28 s. D 30 June 2012, at st. Pettersburg – russia. At this event, meneg pp & pa also coordinate with the leadership of the delegation of the united states, hillary clinton, and is also a board member of the federation of russia, valentina matvienko. Meetings were still in the framework of the apec agenda, this large, attended by ministers and government officials of countries who are members of apec, leaders of non-governmental organizations, as well as entrepreneurs in the private sector.

Apec-wef in russia is a follow-up initiative to the first apec-wef in yokohama – japan which lasted in march 2012. Apec-wef in both Japan and Russia, both of which are the embodiment of san francisco's declaration is the result of the meeting of apec women and the economy summit, 13-16 september 2011. In san francisco's declaration mentioned that women's economic potential to become a major milestone in the economic growth of a country. The increase in women's participation was considered able to generate faster revenue growth and fair, creating greater business opportunities, as well as improve competitiveness for other companies. Therefore, by adopting this understanding, delegates at the apec summit-wef in Japan admitted that women's leadership has become one of the most promising force for economic growth. That's necessary for an inclusive environment, which allows women to rise to a leadership role.

In apec-wef in Russia this time, the agenda of women's participation in the economy still continued to be examined with comprehensive. Apec agenda-wef divided into three major components, namely the apec policy partnership on women and the economy (ppwe) on June 28, 2012; public-private meetings on key issues for women's empowerment (ppdwe) on June 29, 2012; and the high level policy dialogue (hlpd) on women and the economy on June 30, 2012. In a series of such activities, meneg pp any opportunity to pa & say aspiration (idea) on ppdwe and also the apec apec hlpd. He reveals that apec could be focused on four women in an effort to help businesses in the Asia-Pacific region, namely:

- Increase women's interest in scientific education and training, as well as increase access to capital, market information and networking that still hinder women entered the realm of innovative economies. We also need

to find ways to increase opportunities for women in micro and small businesses to reap the benefits of improved technology and innovation.

- Increase women's competitiveness in the business opportunity so that their efforts can be developed from the informal to the formal sector of the capital, from small to medium and others. To that end, need targeted training and capacity building for women.
- The APEC Economic Forum can also be used as a means of sharing best practices that can help women to optimize and improve their business performance. Enhancing the role of women in the economy by implementing a clear division of labor within the family, the provision of health services for mothers and children, as well as the flexibility of time and work. Socio-cultural factors need to be considered because it will affect the quality of life of women, and ultimately impact the economic capabilities of women. In connection with these conditions, the APEC forum could share information about policies that promote a good work-life balance for women and men in every country.
- The APEC Forum matter expected to be coordinated different stakeholders at all levels: from domestic, regional to global. There should be closer collaboration with a network of civil society organizations and women's Business Associations that develop and strengthen women running small and micro enterprises.

Discussion of the participation of women in the economic field will not just stop at a meeting in Russia alone. Planned in mid-June or July 2013 future, Indonesia will host APEC-WEF with the theme of "Women's u.s. Economic Drivers" that will be followed with three sub themes namely structural reform, women and ICT, and infrastructure and human capital. "I really hope has scheduled with Indonesia as the host of APEC-WEF year 2013, will be born a collaborative and productive partnerships with APEC economies in the economic realm of women", said Meneg PP & PA.

VIII. CONCLUSION

Women as trade remained exposed to the main roles and responsibilities in the domestic sphere, whereas business development inevitably deal with the public sphere. Many facts show the output of the micro businesses – especially women – do not return results in the form of fertilization of capital. Business benefits run out for family consumption needs, the cost of health care and education of children. The largest part – even seleuruhnya-depleted business results for daily consumption. Although most businessmen already follow various programs increased revenue and small business

development facilitated the Government and ngos, but many micro businesses run aren't changing because they access funds program for family consumption needs.

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