

THE ROLE OF WOMEN IN DEVELOPING SMALL MEDIUM ENTERPRISES IN BANTUL YOGYAKARTA (STUDY ON REVOLVING FUND UPK SPP IN THE SUB DISTRICT KASIHAN BANTUL YOGYAKARTA)

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ABSTRACT

This study aims to analyze the role of women in the development of small and medium enterprises in Bantul, Yogyakarta, studies on SME beneficiaries UPK SPP revolving fund in the sub district Kasihan Bantul Yogyakarta. UPK SPP (Unit Pengelola Kegiatan Simpan Pinjam Perempuan) is a revolving fund management unit of government that is allocated to provide savings and loan services to the community of women. Currently there are 808 people, utilizing the revolving fund in the sub district Kasihan Bantul Yogyakarta. This study used a qualitative approach. The focus of this research are: (1) The role of women in small business development (2) Factors supporting the development of businesses run by women (3) The factors inhibiting the development of businesses managed by women. Methods of collecting data in this study using the technique Focus Group Discussion (FGD) with SPP beneficiaries community, where they are all women who run the business. The results of this study indicate that the role of women in the development of small businesses are helping their husbands to increase family income. For a growing business, women become the family's main source of income. Women also helped the country's economy through its role to reduce unemployment. Factors supporting the development of businesses run by women is the support of family, get soft loans from the government through UPK SPP, environmental factors and expertise. Factors inhibiting the development of businesses managed by women are mostly no good management, done by herself, lack of raw material, the consumptive nature, the number of competitors and the economic conditions were not good.

Keywords: SME, role of women, soft loan, revolving fund

1. INTRODUCTION

Today employment is increasingly rare, while the number of people who need jobs very much. The government has not been able to provide sufficient jobs for its citizens, so there is a lot of unemployment. Such conditions would pose a very broad social impact. Governments need to motivate people to create jobs for a balance between the number of labor force who need work with existing employment.

One way to create jobs is to motivate citizens to entrepreneurship. The number of entrepreneurs in Indonesia is still very low compared to the number of entrepreneurs in other countries. The number of entrepreneurs in Indonesia reached 0.24 percent of the population in Indonesia is around 238 million. The number was lower than the number of entrepreneurs in several countries outside the high economic growth rate. The number of entrepreneurs in the United States about 11 percent, in Singapore to reach 7 percent, and in Malaysia reached 5 percent. If Indonesia wants to be a developed country should develop the entrepreneurial sector, entrepreneurs have a minimum of 2 percent of the population[5]. Entrepreneur is a person who always worked hard and creatively to seek business opportunities, utilizing the opportunities that derive and create alternatives as new business opportunities by a

factor of excellence. The development of economic systems which provide opportunities for small businesses to take part in the national economy, will encourage the growth of an entrepreneurial-based economy, which will further encourage the growth of new businesses. This opportunity can be taken of local business actors who usually start their business independently.

Entrepreneurship in Indonesia is not only run by men. Women began to be moved to create a business that can be used as the foundation of her life. Businesses run by women can also serve as a side job to help support his family. It also proves that women are able to independently.

The role of women in the economy is growing. Women not only be a housewife. They are also a career to earn a living for the family and play a role in improving the economy. Many women who have had successful businesses, both micro and macro level. If we look at the majority of traders in the market in Indonesia are managed by women, as in the market Klewer Solo, Beringharjo in Yogyakarta and so on. This proves that many women are able to demonstrate its existence with success in running a business that is spreading in various fields.

Indonesian women have the potential to develop the business, especially if it is supported by the availability of capital. Business development will reduce poverty in Indonesia. Currently there are many citizens who live below the poverty line. The government needs to make efforts to encourage people to develop the business.

Seeing the amount of people who are below the poverty line, the Indonesian government to make efforts to provide assistance to communities to become more prosperous, one of them with the community empowerment program called Program Nasional Pemberdayaan Masyarakat (PNPM). PNPM is the national program for community empowerment (PNPM).

There are various types of community empowerment carried out by the Indonesian government. One of them is the empowerment of women, through the UPK SPP. UPK (Unit Pengelola Kegiatan) is a unit that manages the operational activities of PNPM Mandiri. One part of the UPK is Unit Pengelola Kegiatan Simpan Pinjam Perempuan (UPK SPP). UPK SPP is activity management unit of women's credit, which is a revolving fund management unit of government that is allocated to provide savings and loan services to the community as a forum for women to achieve the objectives of the PNPM [3, 9].

One UPK SPP is in one part of the district of Bantul in Yogyakarta currently has 808 members beneficiary community revolving fund SPP. They were divided into groups where each group consisting of 5 to 10 people, with different backgrounds business types [9]. The UPK SPP has been running since 2007 until now. SPP funds beneficiary community embraced it with enthusiasm, as evidenced by the increasing number of customers and the number of revolving funds SPP rapidly growing amounts of funds.

The large number of women entrepreneurs who become beneficiaries of the revolving fund SPP in Kasihan Bantul Yogyakarta, encourage researchers to study there. Their businesses to be developed, with the revolving fund managed by UPK SPP. based on this background, interesting to study about (1) The role of women in small business development (2) Factors supporting the development of businesses run by women (3) The factors inhibiting the development of businesses managed by women

2. LITERATURE REVIEW

2.1. Entrepreneur

An entrepreneur is a person who creates new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to take advantage of these opportunities. Entrepreneurs usually

start with nothing more than an idea often simple and then arrange the necessary resources to turn that idea into a sustainable business [11].

One principle of entrepreneurship is the ability to create new ideas that are creative, inovative and useful to solve the problems and challenges faced at any time. Entrepreneurs achieve success by creating a different value to gain competitive advantage over competitors. Employers can create value by creating new products and services, develop new technologies, discover new knowledge, improve existing products or services, finding different ways to provide more goods and services with limited resources, and so forth.

Creativity is the ability to develop new ideas and to discover new ways of looking at problems and opportunities. Innovation is the ability to apply creative solutions to those problems and opportunities to enhance or to enrich people's lives. Harvard's Ted Levitt says that creativity is thinking new things, and innovation is doing new things. In short, entrepreneurs succeed by thinking and doing new things or old things in new ways [11].

2.2. The Benefits of Owning Small Business

Entrepreneurs have many benefits of owning a small business, including the following [11]:

a. Opportunity to Gain Control over Your Own Destiny

Entrepreneurs cite controlling their own destinies as one of the benefits of owning their own businesses. Owning a business provides entrepreneurs the independence and the opportunity to achieve what is important to them. Entrepreneurs want to "call the shots" in their lives, and they use their businesses to bring this desire to life. Numerous studies of entrepreneurs in several countries report that the primary incentive for starting their businesses is "being my own boss." Entrepreneurs reap the intrinsic rewards of knowing they are the driving forces behind their businesses.

b. Opportunity to Make a Difference

Increasingly, entrepreneurs are starting businesses because they see an opportunity to make a difference in a cause that is important to them. Known as social entrepreneurs, these business builders seek to find innovative solutions to some of society's most pressing and most challenging problems. Whether it is providing low-cost, sturdy housing for families in developing countries, promoting the arts in small communities, or creating a company that educates young people about preserving the earth's limited resources, entrepreneurs are finding ways to combine their concerns for social issues and their desire to earn good livings. Although they see the importance of building viable, sustainable

businesses, social entrepreneurs' primary goal is to use their companies to make a positive impact on the world.

c. Opportunity to Reach Your Full Potential

Too many people find their work boring, unchallenging, and unexciting. But to most entrepreneurs, there is little difference between work and play; the two are synonymous.

d. Opportunity to Reap Impressive Profits

Although money is not the primary force driving most entrepreneurs, the profits their businesses can earn are an important motivating factor in their decisions to launch companies. If accumulating wealth is high on your list of priorities, owning a business is usually the best way to achieve it. Indeed, nearly 75 percent of those on the Forbes list of the 400 richest Americans are first-generation entrepreneurs! Self-employed people are four times more likely to become millionaires than those who work for someone else. According to researchers Thomas Stanley and William Danko, the typical American millionaire is first-generation healthy; owns a small business in a less-than-glamorous industry, such as welding, junk yards, or auctioneering; and works between 45 and 55 hours per week.

e. Opportunity to Contribute to Society and Be Recognized for Your Efforts

Often, small business owners are among the most respected and most trusted members of their communities. In fact, a recent survey by Zogby International and WeMedia reports that 63 percent of U.S. citizens say that entrepreneurs and small business owners (whom survey participants ranked first) will lead the nation to a better future. Entrepreneurs enjoy the trust and the recognition they receive from the customers they have served faithfully over the years. Playing a vital role in their local business systems and knowing that the work they do has a significant impact on how smoothly our nation's economy functions is yet another reward for entrepreneurs.

f. Opportunity to Do What You Enjoy Doing

A common sentiment among small business owners is that their work really isn't work. In fact, a recent survey by Wells Fargo/Gallup Small Business Index reports that 89 percent of business owners say they do not plan to fully retire from their businesses! Most successful entrepreneurs choose to enter their particular business fields because they have an interest in them and enjoy those lines of work. Many of them have made their avocations (hobbies) their vocations (work) and are glad they did! These entrepreneurs are living the advice Harvey McKay offers: "Find a job doing what you love, and you'll never have to work a day in your life."

2.3. Previous Research

Oluwole Iyiola (2014) doing research entitled "Women Entrepreneurs As Small-Medium Enterprise (Sme) Operators And Their Roles In Socio-Economic Development In Ota, Nigeria". This research study examined the impact of women entrepreneurs on the economy of Ota, Nigeria. It sought to find the roles and contributions of women small and medium scale enterprise (SME) operators to the development of the city. The research results indicate: that more women engagement in entrepreneurial activities the greater the decrease in poverty level. the more women engagement in entrepreneurial activities the greater the decrease in crime rate, the more women engagement in entrepreneurial activities the greater the level of employment available for the people, more women engagement in entrepreneurial activities the greater the living standards of the people [7].

S. Vargheese Antony Jesurajan And Edwin Gnanadhas (2011) doing research entitled "A Study On The Factors Motivating Women to Become Entrepreneurs In Tirunelveli Districtthere". The research results indicate that there are seven factors motivating women to become entrepreneurs, such as economic independence and challenge, economic status and interest, opportunities and necessities, usage of funds, experience, market potential [8].

Hasnah Rimiyati and Munawaroh (2014), conduct research entitled "Effect of Application of Islamic Values Against Enterprise Business Success", performed on Muslim entrepreneurs in the city of Yogyakarta. The research results are variable application of the values of entrepreneurship Islami namely: honesty, willingness to work hard, keep their promises, order administration, always pray, pay zakat and charity together significantly influence the success of the business [6].

Ummu Hani at all. study "Patterns of Indonesian Women Entrepreneurship". The results of this research is understandable about the patterns of women entrepreneurship in Indonesia viewed from various aspects, such as major type of their business, their major obstacles and their major supporting factors [6].

3. RESEARCH METHODS

This study used a qualitative approach. The focus of this research are: (1) The role of women in small business development (2) Factors supporting the development of businesses run by women (3) The factors inhibiting the development of businesses managed by women. This research was conducted in Kasihan district of Bantul, Yogyakarta.

3.1. Data Collection Technique

Data collection method used in this research is to use an interview technique and FGD. Focus Group Discussion (FGD) was conducted with member of beneficiary communities SPP (loan recipients). FGD results will be used as material for evaluation in this study.

4. RESEARCH RESULT

UPK SPP or Activity Management Unit women's credit, the unit manager of revolving funds from the government allocated to provide services savings to society of women as a tool to achieve the goal of PNPM Mandiri, which is to the welfare of society and help to alleviate poverty through the empowerment of women at the village level in the subdistrict.

Kasihani Bantul sub district is in the north of the District Bantul. Kasihan has an area of 3437.957 hectares. The village in the administrative region Kasihan consists of:

1. Village Ngestiharjo
2. Village Bangunjiwo
3. Village Tirtonirmolo
4. Village Tamantirto

Kasihani populated by 15 559 households. Kasihan The total population is 77 261 people with a total population of 38 582 people male and female population 38 679 people.

Currently UPK SPP Kasihan Bantul district has 808 beneficiaries with a total revolving fund SPP revolving fund of Rp. 3.845 billion, which spread to the four villages namely: Bangunjiwo, Tamantirto, Ngestiharjo and Tirtonirmolo. Their businesses are grouped into 8 groups, namely trade, crafts, services, convection, production, livestock, furniture and agriculture [1].

1. Trade, including retail, food, clothing, electronics, stationery, herbs, fishing equipment, counter hp, batik, used bike, vegetables and so on.
2. Crafts, including flowers, slippers, knit, knife batik, souvenirs and so on.
3. Services includes laundry, garage, transportation, salon, bridal makeup, sound system rental, and so on.
4. Convection, include leather jackets, clothing.
5. Production, including tempeh, tofu, snacks, brick, soap and so on.
6. Livestock include chickens, goats, ducks, fish, pigs.
7. Furniture, including furniture
8. Agriculture, including ginger, ornamental plants, agriculture.

This study uses FGD with some 10 beneficiaries revolving fund SPP. Their business consists of retail, convection, bakpia production, cattle fish, tailor.

4.1. The Role Of Women In Small Business

Development

Based FGD with beneficiary community of SPP, the role of women in small business development is divided into two, is a role both internally and externally. Internally, the role of women in the development of small business is to help the family income, and some even became the backbone of family life. This is consistent with the results of Oluwole Iyiola, that women involved in entrepreneurship have improved the level of comfort of their families; enjoy better health care and skill acquisition. More women engagement in entrepreneurial activities the greater the living standards of the people [7].

Based FGD with beneficiary community of SPP, some of the business community revolving fund beneficiaries SPP, involving members of their families to help business operations, such as her children. Women as mothers, can educate from an early age for their children to have an entrepreneurial spirit. Her business activities were seen by children is a real entrepreneurial education for the future. Moreover, children are involved in business operations such as delivering goods orders, keeping stores at retail businesses, or help his mother feed the livestock on the farm business. Next time, it is children who will continue to develop her business.

Some women have the expertise and the innovative and creative capabilities so as to create a different business from competitors, like batik knife, batik bamboo fans as a product that promotes the uniqueness of Yogyakarta

Externally, the role of women in small business development is improving the economy of the country and help the government in reducing unemployment. Some of their business, have employees to help the business operation. Success of the business done by the beneficiary community revolving fund SPP can be an inspiration for others to start a new business or develop an existing business. This is consistent with the results of Ummu et al, that friends were a source of inspiration business, friends were also which already doing their business or serve as a partner in a business that they run [6].

4.2. Factors Supporting The Development Of Businesses Run By Women

a. High Spirit

Based on the FGD with beneficiary communities revolving fund SPP, it can be analyzed that they have a high spirit of doing business. Even some of them run more than one business unit. They spent most of his time in the day to work from morning to midnight. Their businesses grow, they are even able to pay for school children to college.

b. Family Support

Based on the FGD with beneficiary communities revolving fund SPP, it can be analyzed that the business they are getting support from family, especially her husband. Those who have a husband who has been working out, after work to help her run the business. For example, in the livestock business, husband helped look for animal feed after work. Their children were also deployed in running her business as helping maintain store, deliver the goods and help the process of production.

c. Capital Loan

Businesses need capital. Program revolving fund UPK SPP greatly help the women obtain capital easily in developing its business. Small businesses generally do not bankable. They don't have the financial records and do not have the completeness of business such as business license, NPWP/Nomor Pokok Wjib Pajak (Taxpayer Identification Number) as requirements for borrow money in the bank. Before any program revolving loans UPK SPP, some people borrow money from money lenders or financial institutions that are not officially set a very high interest with installment payment of a daily or weekly as a source of funding their business. UPK SPP help people get loans without collateral and with an easy process. Program 'UPK SPP' providing venture capital needs to encourage the development of the beneficiary communities SPP funds.

d. UPK SPP Programs

SPP UPK program in helping develop the business community beneficiaries revolving funds includes marketing, training and mentoring. The marketing program include: involving the community in the form of beneficiary UPK SPP in several expo in turn, help ordering their products in several events such as meetings or making uniforms. The training program is also given in turn to the beneficiaries of funds UPK SPP, such as cooking training, computer training and so on. Assistance from the volunteer in the form of sharing of funds to beneficiaries who have problems in his business that causes late installment payments.

4.3. The factors inhibiting the development of businesses managed by women

a. Availability Of Raw Materials

Based FGD with beneficiary community SPP some recipients have difficulty raw materials, such as the pottery industry, they have difficulty in obtaining raw materials of clay in the region. They had to bring in clay from other areas.

b. Prices Of Raw Materials

Based FGD with beneficiary community SPP, the factors inhibiting the development of businesses managed by women is the raw material prices are unstable. At the time of rising raw material prices, they are not automatically able to raise its product prices, because they can not compete in the market, so that their benefits reduced. Raw material difficulties experienced by the food producers, for example in snacks. Snack suppliers, who previously supply to the beneficiary community businesses now prefer to supply to other business people who want to buy raw materials at higher prices.

c. Business Management

Based FGD with beneficiary community SPP, most of them do not use good management. They mostly do not do financial records, so that the amount of revenue and profits they earn they do not know. In addition the the company's assets mixed with personal assets. At the time they need money, they take from business assets without using calculations. Some of beneficiary community lack of discipline in the use of funds, because it is used for other purposes such as donating, buying consumer goods and so on, paying for school children, not to develop a business or increase business capital.

They run a business without a business feasibility study, even without a business plan. A good entrepreneur will not be in a hurry to implement his ideas before unsure about the planned profit and loss business. Their actions are conducted a study to examine whether the proposed business is feasible. It is often forgotten in setting up small businesses so many businesses small, undeveloped, and some even went bankrupt. Feasibility study is a study conducted to assess the appropriateness of the business is run [4].

The need for a business plan becomes absolutely essential if we are going to run a business, because the business plan itself is like a map and a compass to run business. Through a careful planning we can set goals our main business, priorities, and set targets to be achieved. As is a good business plan will make the chances of success of business we run will be higher [4]

Based FGD with beneficiary community SPP, there are limitations in marketing, because the limited capacity of both the products and the human resources. Generally all activities handled by self. They run their own business, partly helped by family members, so that their capacity is limited. They were unable to think of a larger effort to develop further, because of the effort that now they are already exhausted. Nonetheless, there are some members who own employees in the operations, such as catering businesses, bakpia, laundry and so forth.

Based FGD with beneficiaries community SPP, most of them run by receivables. Most beneficiary community selling into accounts receivable management with less precise, so that capital mostly embedded in receivables, and slow spin. Even accounts that they provide to the consumer at risk for uncollected.

4. Machinery

Based on the FGD with beneficiary community SPP, the craftsmen still use traditional equipment in the production process, for example on pottery craftsmen, they perform combustion using straw, instead of using the oven burning capacity bigger and faster.

5. Environment

a. The Internal Environment

1) Motivation

Based FGD with beneficiary community SPP can be analyzed that motivation of beneficiary community SPP to develop a business is low. This is because the target beneficiaries UPK-SPP is the mother-housewife, where they run a business just to earn extra income for the family. The husband as the primary source of income. They still give priority to domestic work is seen as an obligation of a wife, start cooking, caring for children, serving her husband and so on. Thus they do not have a target and less motivated to develop the business. However, not all recipients UPK think so. Some of them also serious in running and developing a business

2) Have Other Debt

Based FGD with beneficiary community SPP, some of them have loans from other sources. There are even incurred debts from moneylenders that interest was very high.

3) Household Conflict

Based FGD with beneficiary community SPP, domestic conflict also can be factors slow the development of business, even businesses go bankrupt.

b. The External Environment

1) Economic Conditions

Based FGD with beneficiaries community SPP can be analyzed that the poor economic conditions cause the customer purchasing power also decreased. This is impacting on their turnover, which in turn will slow the development of business.

2) Competitors

The number of competitors in the same business with

them will be a factor slowing down the development of the business. Those who are less innovative will have difficulty competing with other businesses more innovative. The beneficiary community business is difficult to compete with larger businesses.

5. CONCLUSION

1. The role of women in small business development is divided into two, is a role both internally and externally. Internally, the role of women in the development of small business is to help the family income, and some even became the backbone of family life. Some of the business community revolving fund beneficiaries SPP, involving members of their families to help business operations, such as her children. Women as mothers, can educate from an early age for their children to have an entrepreneurial spirit. Her business activities were seen by children is a real entrepreneurial education for the future. Moreover, children are involved in business operations such as delivering goods orders, keeping stores at retail businesses, or help his mother feed the livestock on the farm business. Next time, it is children who will continue to develop her business. Some women have the expertise and the innovative and creative capabilities so as to create a different business from competitors, like batik knife, batik bamboo fans as a product that promotes the uniqueness of Yogyakarta

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2. Factors supporting the development of businesses run by women:

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b. Family Support

They are getting support from family, especially her husband. Those who have a husband who has been working out, after work to help her run the business. Their children were also deployed in running her business.

c. Capital Loan

Program revolving fund UPK SPP greatly help the women obtain capital easily in developing its business. UPK SPP help people get loans without collateral and with an easy process. Program UPK SPP providing venture capital needs to encourage the development of the beneficiary communities SPP funds.

d. UPK SPP Programs

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Some recipients have difficulty raw materials, such as the pottery industry, they have difficulty in obtaining raw materials of clay in the region. They had to bring in clay from other areas.

b. Prices Of Raw Materials

Raw material prices are unstable. At the time of rising raw material prices, they are not automatically able to raise its product prices, because they can not compete in the market, so that their benefits reduced.

c. Business Management

Most of beneficiary community SPP. They mostly do not do financial records, so that the amount of revenue and profits they earn they do not know. In addition the the company's assets mixed with personal assets. Some of beneficiary community lack of discipline in the use of funds, because it is used for other purposes such as donating, buying consumer goods and so on, paying for school children, not to develop a business or increase business capital. There are limitations in marketing, because the limited capacity of both the products and the human resources. Generally all activities handled by self. Most of them run by receivables. Most beneficiary community selling into accounts receivable management with less precise, so that capital mostly embedded in receivables, and slow spin. Even accounts that they provide to the consumer at risk for uncollected.

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The poor economic conditions cause the customer purchasing power also decreased. This is impacting on their turnover, which in turn will slow the development of business.

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The number of competitors in the same business with them will be a factor slowing down the development of the business. The beneficiary community business is difficult to compete with larger businesses.

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