

Women and their participation to the local economy

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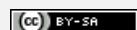
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ABSTRACT

Currently, the percentage of women entrepreneurs in Indonesia is 21%, much better than the global average of 8%. However, there are still many Small and Medium Enterprises (SMEs) managed by women that have not received serious attention from various parties. There is data showing that the management of Small and Medium Enterprises (SMEs) is managed on the basis of kinship and does not yet have strong management, this is what makes women's Small and Medium Enterprises (SMEs) experience ups and downs because in terms of their capital is not yet strong. As time goes by more and more women are also able to succeed in the business world and are able to develop it. This study uses a qualitative approach, with a descriptive method. The results of this study indicate that the participation of women as Small and Medium Enterprises (SMEs) has considerable opportunities and challenges. Nearly 50% of Small and Medium Enterprises (SMEs) at the national and regional levels are women. This is indicated by the number of business units operating in Babat Acne Village, Surabaya City, of 47 business units, 34 of which are managed by women. This means that in this case the patriarchal culture that is rooted in society has begun to disappear.

Keywords:

SMEs; Economy; Participation

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INTRODUCTION

SME have a very strategic role in national economic development. In addition to economic growth and employment, SME also play a role in the distribution of development results. in the social field. SME are able to provide benefits, namely reducing income inequality, especially in developing countries. With the help of technology due to the industrial revolution era, SME can be used as a mainstay to stabilize the country's economy (Ikmal et al., 2022). Data from the Kementerian Koperasi dan Usaha Kecil dan Menengah (Kemenkop UKM) in 2021 states that women dominate micro-enterprises in Indonesia. The SME sector is 53.76% owned by women with 97% of its employees being women and contributing 61% to the economy. Currently, the percentage of women entrepreneurs in Indonesia is 21%, much better than the global average of 8%. This figure refers to the data of the Sasakawa Peace Foundation & Dalberg 2020 (Koentjoro, 2021).

But the problem that occurs is SME managed by women have not yet received serious attention from various parties. Often found some public opinion that SME women are more engaged in small industries and home industries (Prakoso, 2020). This is also what makes women's SME experience ups and downs because in terms of capital they are not yet strong (Listiyani & Kharisma, 2016). There are even those that are managed on a family basis and do not yet have strong management. in the Priminingtyas (2010) study also explained that the SME sector which is dominated by women has an important role in increase in Gross Domestic Product (GDP), employment and exports of Indonesia. The main problem for SME managed by women is limited business capital due to difficult to access bank credit. In addition, because of the level of education and skills of women very low, so that many SME managed by women have slumped. Therefore, the government needs to provide guidance to SME that are managed by women soft credit assistance and equip with entrepreneurship and management training so that SME managed by women can develop properly.

According to Susianawati (2008) there are several reasons that underlie the birth of women's SME in Indonesia characterized by several factors, that is; a) High economic growth; b) The development of industry and large businesses creates limitations that give rise to new strategies in business such as multi-level marketing, which in this case is mostly done by women; c) The ability of small businesses in preparing raw materials and speed in marketing business products to consumers in certain markets; d) There is a guarantee of law which states that "All people have the right to determine their own destiny".

The same thing was also explained in the study of Zunaidi & Maghfiroh (2021), that the role of women in the domestic sphere has undergone a paradigm shift in the effects of the influence of gender understanding in society. The role of women, which is identical to activities in the home, is feminist in accordance with their biological nature, has shifted to be accepted in the public sphere, in which nature tends to be masculine. The main reason why women choose to work outside over domestic work is an economic reason. The demands of the family economy causes these women to choose to become labourers. Meanwhile, in the Bertham et al. (2011) study explained that the reasons women choose to work as farmers include: is due to the desire to help the husband in adding family income driven by the burden of dependents the family is also getting bigger. So that in this context women often work in public spaces due to economic factors in the family.

The government has carried out various activities such as Ultra Micro (UMi) financing, people's business loans, the Mekaar Program to the digitalization program to support SME (Kemenkeu.go.id). Other government support is provided through investment in digital infrastructure development throughout Indonesia to encourage the development of entrepreneurship on a digital platform. Based on the background above, this study aims to determine the participation of women as actors in SME in improving the local government's economy by studying in Babat Acne Village, Surabaya City.

SME it self is divided into 3 criteria, that is (See the Law of the Republic of Indonesia Number 20 of 2008): **first**, Criteria for Micro Enterprises are as follows, has a net worth of at most Rp. 50,000,000.00 (fifty million rupiahs) excluding land and buildings for business premises; or have annual sales of a maximum of Rp.300,000,000.00 (three hundred million rupiah). **Second**, Small Business Criteria are as follows, has a net worth of more than Rp. 50,000,000.00 (fifty million rupiah) up to a maximum of Rp. 500,000,000.00 (five hundred million rupiah) excluding land and building for business; or have annual sales of more than Rp.300,000,000.00 (three hundred million rupiah) up to a maximum of Rp.2,500,000,000.00 (two billion five hundred million rupiah). **Third**, the criteria for Medium Enterprises are as follows, has a net worth of more than Rp. 500,000,000.00 (five hundred million rupiah) up to a maximum of Rp. 10,000,000.00 (ten billion rupiah) excluding land and building for

business; or have annual sales of more than Rp.2,500,000,000.00 (two billion five hundred million rupiah) up to a maximum of Rp.50,000,000,000.00 (fifty billion rupiah).

The criteria as referred to in paragraph (1) letter a, letter b, and paragraph (2) letter a, letter b, as well as paragraph (3) letter a, letter b nominal value can be changed in accordance with economic developments regulated by a Presidential Regulation. The notion of participation was put forward by where participation can also mean that decision makers suggest groups or communities to be involved in the form of delivering suggestions and opinion, item, skill (Jalal & Supriadi, 2001), materials and services. Participation can also mean that groups recognize their own problems, examine their options, make decisions, and solve problems.

SME is a stand-alone productive business unit, which is carried out by individuals or business entities in all economic sectors. In addition, it is also one of the main components of local economic development and has the potential to increase the bargaining position of women in the family and is a major player in economic activity in Indonesia. The future of development lies in the ability of micro, small and medium enterprises to develop independently. The contribution of micro, small and medium enterprises to GDP in Indonesia in 1999 was around 60%, with details of 42% being the contribution of small and micro enterprises, and 18% being medium enterprises.

In Junussova et al. (2019) studies the Government of Afghanistan has started to enact a wide-range of policy actions aiming to provide Afghan women with equal access to resources and opportunities for participation in the country's economy. In the context of Afghanistan, women's economic empowerment requires better policymaking, which can in turn improve the level of policy implementation in different parts of the country.

Based on the Decree of the Minister of Finance Number 316/KMK 016/1994 dated June 27, 1994 that Small Business as an individual/business entity that has carried out activities/business that has sales/turnover per year is as high as Rp. 600,000,000 or assets (assets) of a maximum of Rp. 600,000,000 (excluding land and buildings occupied). In its development perspective, SME is the business group that has the largest number. There are 4 (four) classifications of SME namely (i) Livelihood Activities; (ii) Micro Enterprises; (iii) Small Dynamic Enterprises; (iv) Fast Moving Enterprise (Tambunan, 1992).

METHOD

The method used in this study uses a qualitative approach, with a descriptive method. Qualitative research is research that can explain and analyze phenomena, events, social activities, attitudes, beliefs, perceptions of a person or group of things. Descriptive research is a type of qualitative research related to describing a phenomenon that occurs. Descriptive researchers conduct studies, where researchers try to find the state of the art in the research conducted which is then analyzed in descriptive form. The focus of this research is to analyze the participation of women as SME actors in improving the local/regional economy.

RESULT AND DISCUSSION

1. Women as Entrepreneurs

Things that are very visible in the national economy, that is SME have now become the main pillars. The fact is that more than 50% of these SME are owned by women. Based on the recapitulation data of micro enterprises, there are 46 SME currently registered in Babat Jerawat Village with a comparison of 33 SME managed by women and 16 SME are managed by men.

Table 1. Micro business actors in Babat Jerawat village

Business men	Amount	Type of business				Business Management Status	Legality			
		Food& Drink	Handicraft	Reseller	Service		SIUP	SKU	Other	Non
F	33 units	34	5	3	3	Individual	28	0	2	12
M	16 units	13	1	3	0	Individual	12	1	0	

Reflecting on the population of the millennial generation, generation Z, and post-gen Z generation, it reached 64.69% of the total 270.20 million inhabitants. So, young women and the green economy will be the drivers of the economy going forward (Handoyo, 2022). Based on data obtained from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, the development of the number of large enterprises compared to SME nationally from 2017 to 2019 can be seen in the table below (Kemenkopukm RI);

Table 2. Data development of Small and Medium Enterprise (SME) and large enterprises (UB) in 2018-2019

Indicator	unit	Year 2018		Year 2019		developments from 2018 to 2019	
		Total	percent	Total	percent	Total	percent
Business Unit (A + B)	unit	64,199,606		65,471,134		1,271,528.0	1,98
A. SME	unit	64,194,057	99,99	65,465,497	99,99	1,271,440.5	1,98
Macro Business	unit	63,350,222	98,68	64,601,352	98,67	1,251,130.	1,97
Small Business	unit	783,132	1,22	798,679	1,22	15,546.9	1,99
Medium Business	unit	60,702	0,09	65,465	0,10	4,763.1	7,85
B. Big Business	unit	5,550	0,01	5,637	0,01	87,5	1,58

The table shows that there are far more SME business units than UB. In 2018 out of a total of 64,199,606 business units, 64,194,057 were SME with UB totaling 5,550. If it is presented, 99.9% is the number of SME while UB is only 0.01% on a national scale. The same percentage also occurred in 2019, so it can be said that the development of SME from 2018-2019 was 1.98% with a total of 1,271,440.5 units. Based on the findings from various sources, the percentage of the number of SME is 99.9%, it turns out that 50% are managed by women (Mashabi, 2020; Supriyatin, 2019).

2. Women's Deal Role

The definition of role is a dynamic process of position. If a person carries out his rights and obligations according to his position, then he also carries out a role (Soekanto, 2002). Explained by Suryadi et al. (2010) dual roles are two or more roles that are carried out at the same time. In this case, the intended role is the role of women as wives for their husbands, mothers for their children and roles as working women. This dual role is intended to be carried out simultaneously with the role of women as wives and mothers in a family.

In practice, women as SME often experience many obstacles, especially related to personal factors. These personal factors are basically closely related to a culture that builds a stigma which prioritizes men over women (paternalistic). In relation to these personal factors, women entrepreneurs of SME are also faced with growing problems in order to be able to develop optimally. Multi-role or dual roles carried out by women as SME, that is roles related to status as wives and housewives. This is indicated to be a personal factor.

With psychological reasons, women entrepreneurs of SME prioritize their business profits for household needs rather than raising capital. This has resulted in women SME tending to not be able to turn over capital to develop their businesses like big

entrepreneurs. In addition, it is also an economic factor in developing women's mobility and ambition to manage SME in a professional and sustainable manner.

3. Local Government Support

With psychological reasons, women entrepreneurs of SME prioritize their business profits for household needs rather than raising capital. This has resulted in women SME tending to not be able to turn over capital to develop their businesses like big entrepreneurs. In addition, it is also an economic factor in developing women's mobility and ambition to manage SME in a professional and sustainable manner.

Seeing that SME in the economy are increasingly important, SME should receive greater attention from policy makers, especially government institutions. The existence of an intervention from the government on SME will have an impact on its sustainability. In addition, the support provided by the government is in the form of protection for SME. This protection is provided in several ways. Among others are; a) Provision of legal assistance and assistance services for Micro and Small Business actors; and b) Recovery of Micro and Small Business.

Legal assistance and assistance services for SME actors are free of charge and are carried out by providing legal counseling, legal consultation, mediation, preparation of legal documents, and/or out-of-court assistance (Chapter 48 Government Regulation No. 7 of 2021). In addition, as a form of the government's seriousness to provide legal assistance and assistance services, at least the central and local governments: (i) identify legal problems faced by micro and small businesses; (ii) disclose information to micro and small businesses regarding the form and method of accessing legal aid and assistance services; (iii) improve legal literacy; (iv) allocate budget for program implementation of legal aid and assistance services activities; and (v) cooperate with related institutions (universities and/or legal professional organizations) (Chapter 51 Government Regulation No. 7 of 2021).

In relation to this, the Regional Government can also provide other support, in the form of providing guidance and registration for SME. Such guidance and registration can be carried out by conducting: (i) identification and mapping of micro and small businesses based on the level of risk; and (ii) registration of micro and small business actors to obtain a business registration number (Chapter 39 paragraph (2) Government Regulation No. 7 of 2021).

The form of support from the local government is manifested in the empowerment of SME. To empower SME, among others are done by: (i) creating a single database of SME; (ii) providing a place for promotion and development of SME on public infrastructure (at least 30% of the total commercial area land area, shopping area area, and/or strategic promotion sites on public infrastructure); (iii) integrated management of SME; (iv) facilitate Intellectual Property Rights; (v) micro and small business activities can be used as program credit; (vi) there is an obligation for ministries/non-ministerial government institutions and regional apparatus to use goods/services for micro and small businesses, as well as cooperatives produced domestically in the procurement of goods/services for central and regional governments; (vii) facilitating training and assistance in the use of accounting/financial recording application systems for micro and small businesses; (viii) allocate business for micro and small enterprises (See Part three of Government Regulation No. 7 of 2021).

In addition to the establishment of associations for SME in the regions, the central and regional governments provide incentives and ease of doing business in the framework of partnerships between medium and large businesses with cooperatives, micro businesses and small businesses (Chapter 102 Paragraph (1) Government

Regulation No. 7 of 2021). This incentive and ease of doing business is given to both parties, both micro and small businesses; as well as medium and large enterprises (Chapter 102 Paragraph (1) Government Regulation No. 7 of 2021); a) Incentives given to micro and small businesses are in the form of: (i) reduction or relief from local taxes and/or levies; (ii) providing capital assistance; (iii) assistance for research and development; (iv) vocational training facilities; and/or loan interest subsidies on program credit; b) Incentives given to medium and large businesses are in the form of reductions or relief from regional taxes and/or regional levies; c) Ease of doing business within the framework of a partnership in the form of: (i) funding quickly, accurately, cheaply and non-discriminatoryly; (ii) procurement of facilities and infrastructure, production and processing, raw materials, auxiliary materials, and packaging; (iii) licensing and reduced tariffs for facilities and infrastructure; (iv) facilitation in meeting the requirements to obtain financing; and/or (v) obtain funds, place of business, business fields and activities, or procurement of goods and services for the government.

The amount of support for SME, as well as the absence of distinction for men and women in running a business, means that the potential of female SME actors in the national economy can continue to increase and provide positive results. The same thing was also carried out in the Babat Jerawat sub-district, the assistance/welfare program provided was in the form of training facilities, the management of SIUP and NIB as well as training that could hone the skills of SME in business midwives.

4. The Role of SME in the Indonesian Economy

As one of the pillars of the Indonesian economy, namely as follows SME have a significant role, namely as follows, a) SME have a large contribution to GDP, which is 61.97% of the total national GDP or equivalent to Rp. 8,500 trillion by 2020; b) SME absorb a large number of workers, that is 97% of the absorption capacity of the business world in 2020. The large number of SME is directly proportional to the number of jobs in Indonesia so that SME have a large share in the absorption of labor; c) SME absorbed the largest credit in 2018 of approximately Rp. 1 trillion.

5. SME Association

Roosdhani and Hafsa in (Murdiono et al., 2021) stated that one of the efforts in empowering SME is through training and mentoring activities. One of the actions carried out by the Babat Jerawat Village is the establishment of SME. In addition, the existence of this association is a form of empowerment activity, where efforts are made to build community power by encouraging, motivating and raising awareness of their potential. To explore SME that exist at the local level, especially in the Tripe Acne sub-district, it is very appropriate if it is formed in an association.

The development of SME associations can be based on a framework of inter-dimensional relationships that directly affect SME activities. The development model reveals several business strategies that can be reached by the community group, including the creation of competitive advantage (competitive advantage), the creation of added value (adding value), choosing the right market in mass or market niches (massornichemarket), cost-based strategies), and market-based strategies.

In its development, it is also necessary to have a business plan that can maximize business with the business characteristics of each community. The business concepts developed include: (1) Strengthening SME association institutions. (2) SME branding through the compilation of SME product catalogs and the implementation of SME festivals. (3) Making business information media. (4) Development of SME supporting infrastructure.

The next table is about the activities of business associations sponsored by local products and local government;

Table 3. SME association activities

Association Activities	Organizing committee	SME Participants
Kobe Cooking Contest	Kobe Flour	10
PawaEdu withdogs Bazar SME	Citraland	8

Source: Author Processed Data

If it is related to theoretical studies, then the role of women as SME actors is one of the central issues discussed by socialist feminists, namely examining the relationship between domestic work and public work or in sociology. Feminism is a women's movement that rebels against men, against existing social institutions. Like the institutions of the household, marriage, and women's attempts to rebel against nature. This movement aims to care for the fate of women. It also aims to raise awareness for women that they are an oppressed group. The basic principle in the theory of socialist feminism is historical materialism which points to the position that basically the material conditions of human life, including the activities and relationships that create these conditions are the key factors determining the pattern of human experience, personality and social order, these conditions change over time due to dynamics in that life. Socialist feminism is a movement to liberate women through changes in the patriarchal structure (Ollenburger & Moore, 1996).

Socialist feminism is the result of dissatisfaction or as Marxist feminist criticism of the inherently gender-blind nature of Marxist thinking, and of the Marxist tendency to regard the oppression of women as far below the importance of the oppression of workers. Marxists assume that women suffer at the hands of the bourgeoisie, and therefore women must wait their turn to be liberated (Tong, 2017).

Socialist feminism adopts the practical theory of Marxism, namely the theory of awareness of oppressed groups so that women are aware that they are a disadvantaged class (Megawangi, 1999). The assumption used by socialist feminism is that in society, capitalists are not the only main cause of women's backwardness. They say that gender, class, race, individual or group factors can also contribute to women's backwardness. A middle-class man must know his own lineage so that the distribution of property and inheritance is not abused (Saptari et al., 1997). The solution provided by Engels to free women from oppression in the family is to invite women to enter the public sector. Women's participation in the public sector can make women productive (generate material/money), so that the concept of domestic work for women will have a stronger bargaining position in relation to men (Megawangi, 1999).

This is in line with the role of women as SME actors, where women experience a change from being housewives to becoming SME actors or at the national level as business people. In the current era, women are considered to be able to change patriarchal culture that has long been rooted by being able to control the family economy through SME. The phenomenon that occurs is that we often see women selling drinks/food, working as family life (women not only work in the household sector (washing, taking care of children and husband, cooking, sweeping) but also work in the public sphere (as traders) because of their income. husbands are not sufficient to meet the needs of the family and require them to work as beverage/food traders. On the other hand, when women are able to move in the public space, the next thought is on women's workload which is heavier than that of men due to the labeling of women as domestic beings. Women must really be able to divide their time between domestic and public.

CONCLUSION

The participation of women as SME actors currently has considerable opportunities and challenges. Nearly 50% of SME business actors at the national and regional levels are women. This is indicated by the number of business units operating in Babat Jerawat Village, Surabaya City from 47 business units, 34 of which are managed by women. That is, in this case the patriarchal culture that is rooted in society has begun to disappear. Meanwhile, on a national scale, the percentage of women entrepreneurs in Indonesia reaches 21%, much better than the global average of 8%. Thus, women's groups have a great opportunity to be able to develop their business units. In addition, the support of the government, both central and local, also has a positive impact on women SME, including 1) Locally, associations are formed which aim to transform women's SME in all fields, and establish training for women entrepreneurs of Locally, associations are formed which aim to transform women's SME in all fields in order to develop business units. 2) Nationally, a) the creation of a job creation law is enacted; b) The National Economic Recovery Program; c) People's Business Credit; d) Forming the Proudly Made in Indonesia National Movement (Gernas BBI); e) Expansion of Indonesian Product Exports through ASEAN Online Sale Day (AOSD).

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