

## THE ROLE OF COOPERATIVES IN THE SMES EMPOWERMENT IN RURAL AREAS

Safaah Restuning Hayati<sup>1</sup>, Miftakhul Khasanah<sup>2</sup>

Islamic Economics Department, Universitas Muhammadiyah Yogyakarta, Indonesia

<sup>1</sup>restuninghayati@yahoo.com, <sup>2</sup>tha\_ul@yahoo.com

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### Abstract

**Purpose:** This study aims to analyze the role of Mitra Dhuafa Cooperative in Gemolong Sub-district of Sragen, Indonesia, in empowering rural microenterprise, and to analyze its success rate by measuring the correlation between micro financing and the level of capability, and poverty alleviation.

**Methodology:** The method used in this study is quantitative analysis. The data collection was obtained through a survey by distributing questionnaires to 100 members of Mitra Dhuafa Cooperative. The data was analyzed using Somers'd Correlation Test, with Statistical Package for Social Science (SPSS) software.

**Main Findings:** The result of data analysis shows a positive relation (0.320) between the level of capability of micro business actors and poverty alleviation. The Indicators of empowerment success were measured by Amartya Sen's capability indicators, namely, opportunities and access in the economic, social, health, education, openness, and security fields. The research concludes by stating that Mitra Dhuafa Cooperative has succeeded in reducing the level of poverty by increasing the capability, bargaining power and independence of micro business actors.

**Applications:** This study can be useful for implementing poverty alleviation program and Islamic microfinance programs in rural areas.

**Novelty/Originality:** The combined implementation of Grameen Bank model and Sen's capability approach to analyze its success for poverty alleviation in rural areas.

**Keywords:** *Cooperatives, Empowerment, Microfinance, Poverty*

### INTRODUCTION

The potential of Micro, Small and Medium Enterprises (SMEs) in encouraging the economic growth of Indonesia is enormous. It is proven by their tremendous contribution to the country's Gross Domestic Product (GDP) which is up to Rp 850 trillion per year. Based on the data from the Central Bureau of Statistics (BPS), the contribution of MSMEs to the Indonesian economy in 2016 is quite substantial, it reached 61.41% and was able to absorb almost 97% of the labor of the total national workforce.

In order to encourage SMEs to grow steadily amidst the competition with imported products, full attention and partisanship from the government is required. The primary constraints still felt by SMEs in rural areas is the lack of capital and the difficulty in accessing financial institutions.

Muhammad Yunus and Grameen Bank can organize the poor to fight against poverty. Yunus and the poor can apply modern management to build Bangladesh successfully. The success of the program raised hopes that microloans such as the Grameen Bank model can be universally applied. Between the late 1980s and the early 1990s, Yunus proved that the idea of Grameen could improve the lives of poor women around the world.

Before Muhammad Yunus succeeded in eradicating Bangladesh's poverty with Grameen Bank and winning the Nobel Peace Prize in 2006, Amartya Sen had first studied the causes of hunger, social imbalances, and poverty. The results of his study were written in "Poverty and Famines: An Essay on Entitlement and Deprivation" published by Oxford University Press in 1981, for which Amartya Sen was awarded the Nobel Prize in Economics in 1998. This book made a profound influence on many international organizations and world countries in handling food crisis. Through the capability approach, Amartya Sen said that the main dimensions in overcoming social imbalances and eradicating poverty are the enhancement of the individual's capacity, access to health and education, and increased income.

Amartya Sen's success in researching the causes of social imbalance and poverty, as well as the success of Muhammad Yunus with the Grameen Bank that saved the poor from the clutches of loan sharks, inspired many studies in the same field to emerge.

The real and positive impact of microfinance is the improvement of living standards, poverty alleviation, and empowerment of the poor in the society (Kabir, 2012). Al-Fâdinî concluded his research findings in Sudan by stating that there is a statistical relationship between microfinance and poverty alleviation with improvements in the economic, social and moral fields of the target group. Microfinance marketing has the appropriate conditions, characteristics and dispersion with remote areas. Microfinance institutions have created a balance between financial and social objectives (Al-Fâdinî, 2012).

One of the microfinance institutions that becomes a replica of Grameen Bank in Indonesia is Mitra Dhuafa Cooperative (Komida) established in 2005. Currently, the Cooperative Mitra Dhuafa already has 153 branch offices spread all over Indonesia, in Sumatera, Java, Kalimantan, Sulawesi, Nusa Southeast West, and East Nusa Tenggara. The cooperative has 370,000 micro-borrowers, with total loans disbursed of Rp 474 billion and NPL (Non-Performing Loan) of 0.27%. The Cooperative Mitra Dhuafa which is the study location is a cooperative located in Sragen Regency.

The Cooperative Mitra Dhuafa struggled through the villages to hold the hands of the marginalized who were rejected by banking services. Previously, the only financial access in the countryside was the loan shark. However, in reality, loan sharks cannot improve their welfare. Instead, the cruelty of loan sharks made the condition of the poor far worse.

The cooperative brings together the small economic and social forces to create a great power. It raises the spirit to be independent and confident to move forward, among the marginalized community. Mandiri is a form of self-empowerment activities (self-empowerment). Therefore, the success of Mitra Dhuafa Cooperation with Grameen system towards SMEs empowerment in Sragen Regency is exciting to be studied further.

## LITERATURE REVIEW

There are several previous studies that are relevant to this study. Research on micro-credit and poverty alleviation in Pakistan was carried out among 3,000 samples belonging to poor households. 50% of the sample belonged to poor households who receive micro-credit and the remaining 50% do not use any micro-credit services. The results of the study found that there were significant differences in the amount of income received between the poor households of micro-credit borrowers and non-borrowers. Micro credit borrower household income was found to be greater (Yusuf, 2013).

The results of the above study were further strengthened by other studies which showed that a majority of respondents supported the presence of microfinance services in the Ismail Khan district. Microfinance is an effective tool for fighting poverty, as it helps to improve the social standards of the poor. As many as 80.88% of respondents thought that microfinance was very helpful in achieving prosperity and increasing the purchasing power of the poor (Durrani, 2011).

Yet another similar study concluded that there is a positive impact of micro-credit activities on improving the living standards, on economic empowerment, and poverty alleviation among the poor in a wider community. In addition, the data analysis performed in the study shows that the procedure for obtaining microcredit loans is easier than conventional banking as they do not require any collateral for obtaining loans; thereby, making it possible for everyone to join (Kabir, 2012).

Research on microcredit as a strategy to reduce poverty was carried out in the state of Benue, Nigeria, with primary data collected from 274 respondents. The results showed that the poverty rate was 0.52 before there were any micro-credit services available and decreased to 0.022 after introducing micro-credit services. This means that microcredit has an influence on the poverty status of the respondents. The study concludes that microcredit institutions have the ability to solve a myriad of problems and have helped reduce poverty among respondents. The study further recommended that the basic capital of micro-credit institutions must be increased in order to meet the demand required by the poor people (Abur, 2012).

Different conclusions were drawn by Onwumere, Ibe, and Ugbam (2012) from the results of their research in Nigeria during the period of democratic governance from 1999 to 2008. The study results showed that the micro-credit services provided by the microfinance banks through an intermediary role in the Nigerian economy did not really help in alleviating poverty, rather it helped in developing the human resources during the period of study. However, in the long term, the increase in microfinance intermediation activities by banks is expected not only to improve human resource development, but ultimately can help in alleviating poverty in Nigeria.

## METHODOLOGY

The study was conducted as a field research at the Cooperative Partner Dhuafa Gemolong Branch, Sragen Regency. The study used the quantitative analytics approach. Data was collected using the survey method. A survey was conducted by distributing the study questionnaire to 100 micro business owners who are the members of Mitra Dhuafa Cooperative in Sragen regency. They were selected using purposive sampling method. The focus of the research is on SMEs that function for the welfare of women and have been in business for at least one year.

The total population or the total number of the members of Mitra Dhuafa Cooperative is 1027 members. However, the sample size for the study is 100 members. The determination of this sample size is based on the following guidelines (Roscoe, 1975):

1. In each study, the sample size should be between 30 and 500.
2. If the factors used in the study are many, then the sample size should be at least ten times or more than the number of factors.
3. If the sample was broken into several sections, then the minimum sample size required for each part is 30.

### Variable Operationalization

Three variables were used in this research: micro-financing, cooperative member capability, and poverty.

#### Micro Financing (Grameen Model)

Grameen Bank is at the forefront of the microfinance movement and demonstrates the potential to alleviate poverty by providing financing to the poor households. Indicators of micro-financing program with the Grameen model are as follows:

- (1) Simple loan procedure without physical collateral
- (2) Using joint responsibility system
- (3) Saving every week
- (4) Non-financial products
- (5) The borrower must have a micro business.

#### Capability Level

According to Amartya Sen, poverty occurs because of capability deprivation. Capability refers to two things, ability to do and the ability to be. Capability reflects a person's ability to be functioning (doing or being). Capacity-level indicators are (1) economic opportunities, (2) opportunities in the social field, (3) opportunities for access to good health, (4) opportunities for education and becoming educated, (5) guarantees of openness, and (6) security guarantees (Slamet, 2012).

#### Poverty

The poverty indicator used in this research is Multidimensional Poverty Index (MPI) which is an indicator with a poverty line of BPS food. MPI has three dimensions and its indicators are (1) health: nutrition and infant mortality, (2) education: school length, education and literacy, and (3) quality of life: clean water, sanitation, burn cooking, and home conditions (Suryahadi, 2012). BPS food and non-food poverty line indicator in 2011 was Rp. 242.212, - per capita per month. While in 2012 it amounted to Rp. 262.420, - per capita per month.

**Table 1:** Variable Operationalization

Variable	Indicator
Microfinance (Grameen model)	Without collateral, interest-free, joint responsibility, entrepreneurship, saving.
Capability (Sen model)	Adequate nutrition, educational level, medical care, physical security, work in the labor market.
Poverty (MPI Index)	Not enough clothing, food, and boards, poverty line, health, education, quality of life.

#### The Somers'd Correlation Test

This research uses a quantitative approach to analyze the correlation between the capability level of micro business actors and poverty alleviation in rural areas. The correlation analysis was carried out using Somers'd test with the help of SPSS version 22.

The Somers'd is a tool to test correlations specific to ordinal data types, i.e. data that contain many of the same numbers (ties), and the resulting data will be in the form of cross tables. The Somers'd formula is a refinement of the Gamma formula about Ties and is a modification of the Kendall Tau-b formula.

Here's the Somers'd standard formula:

$$\text{The Somers'd} = \frac{Ns - Nd}{Ns + Nd + Ty}$$

where Ns = Concordant (P), Nd = Discordant (Q), Ty = Pair Column.

In the Somers D measurement, there will be a variable that depends on another variable. The advantage of the Somers'd formula is to determine the direction of this relationship. The magnitude of the correlation is theoretically between 0 and 1. If the correlation number is 0, then there is no relationship at all; whereas, if the correlation is 1, then the relationship between the two variables is perfect. However, if the correlation is above 0.5 then the relationship is close, and if it is below 0.5 then the relationship is said to be weak (Santoso, 2012).

## DISCUSSION AND ANALYSIS

### Correlation of Micro Financing with Poverty Reduction

Microfinance initiated by the Mitra Dhuafa Cooperative has indicators adjusted to Grameen Bank. Therefore, the three main indicators in this research are the Grameen loan system, micro-business development, and non-financial product. The Grameen loan system means that the microfinance uses the same system as used by Grameen, which is group formation, attend weekly meetings, pay weekly instalments and savings, and use a joint liability system. Development of micro business means that the cooperative has paid attention to the continuity of the business run by members. This is realized by business monitoring.

Besides loans, this cooperative is a replica of Grameen Bank in Indonesia that must have non-financial products as owned by Grameen Bank in Bangladesh. Some non-financial products provided by the cooperative to its members are discipline, independence, bargaining power, and awareness of the importance of education. The most important non-financial service of the Grameen Bank system is social intermediation, whose aim is to create social capital as a by-product of weekly meetings. The relationship of micro-financing with poverty alleviation can be seen from the following Somers'd test results:

**Table 2:** The Somers'd Test Result of Micro Financing Variables with Variable of Poverty Alleviation

Directional Measures		Value	Asymp. Std. Error <sup>a</sup>	Approx. T <sup>b</sup>	Approx. Sig.
Ordinal by Ordinal	Somers' d	.190	.070	2.700	.007
	Symmetric	.188	.070	2.700	.007
	Poverty Dependent	.193	.071	2.700	.007
	Microfinance Dependent				

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

From the above table, it can be seen that the Somers'd test value was found to be 0.190 (<0.5); thereby, indicating that the relationship between Grameen micro-finance and poverty alleviation is weak. This value suggests that Grameen's micro-financing model for poverty alleviation is not reliable. However, in reality, microfinance has indeed brought significant changes in the empowerment of micro business actors. Microfinance empowers the micro business actors to enjoy a more prosperous life; thereby, by allowing them to become the subject of development.

After looking at the relationship between the Grameen micro-finance program and poverty alleviation, the significance of the test results was then assessed. The result of significance test of microfinance relationship with poverty alleviation can be observed from the table above (Approx value. Sig. Ie 0.007). The significance value was found to be 0.007 which is smaller than the alpha of 5% or 0.007 < 0.05.

Thus, it can be concluded that Grameen micro-finance program has a significant relationship with poverty alleviation. In line with this, that microfinance became one practical alternative to achieve development goals because microfinance has provided loan capital for Micro and Small Enterprises, agriculture, and other small business ventures, especially for the projects in rural areas (Chaouch, 2013). These goals include poverty alleviation and eradication of unemployment.

The very existence of microfinance institutions promises to make a real contribution towards solving various problems in the developing countries and has helped reduce the poverty level of its borrowers. Developing countries, where the majority of population is poor, require new breakthroughs to end poverty (Terande, 2012).

Grameen microfinance program has a significant relationship with poverty alleviation because social justice side owned by microfinance motivates it. The target of micro-financing shows the side of social justice is low-income people, and micro business actors get priority. Financing for micro business actors is used to develop business and strengthen the capital in order to be able to compete with big traders. According to Maria Nowak (2008), it needs preferential equality of opportunity with better access to the factors of production and microfinance as part of that. Microfinance fights equality of opportunity and equality of mastery of these factors of production through the empowerment of SMEs.

### Correlation of Capability Levels with Poverty Alleviation

The winner of the 1998 Nobel Prize in Economics, Amartya Sen stated that one's welfare should be judged in the space of ability. Therefore, in analyzing poverty, it is essential to emphasize multidimensionality, where the problem of poverty not only focuses on income poverty. The concept of poverty can be understood entirely when viewed as a 'less ability' (Hick, 2012). Thus, people are poor because of their ability to achieve less or no prosperity. So, the way to get the poor out of the shackles of poverty is to increase their ability or capability to achieve prosperity.

Poverty is a condition of capabilities deprivation, i.e. the loss of something that is intrinsically important because it results in a lack of a person's ability to value his or her life with their "doings" and "beings" (Stamboel, 2012). Therefore, capability becomes one of the variables that need to be included in this research because the capability approach emphasizes multidimensional nature in poverty analysis. This approach has more extensive powers than poverty measured only by the size of income or income poverty (Hick, 2012).

Relation between the capability level of cooperative members and poverty alleviation can be studied from the results of Somers'd test, as shown in the following table:

**Table 3:** The Somers'd Test Results Variable Capability Level with Variable Poverty Alleviation

Directional Measures		Value	Asymp. Std. Error <sup>a</sup>	Approx. Tb	Approx. Sig.
Ordinal by Ordinal	Somers' d Symmetric	.320	.068	4.650	.000
	Poverty Alleviation Dependent	.320	.068	4.650	.000
	Capability Level Dependent	.320	.068	4.650	.000

- a. Not assuming the null hypothesis.
- b. Using the asymptotic standard error assuming the null hypothesis.

From the table, it can be observed that the value of Somers'd test is 0.320. It means that there is a relation between the level of member capability and poverty alleviation. Positive relationship between the capability level of cooperative members and poverty alleviation is inseparable from microfinance services because cooperative members have more opportunities and options to improve their life.

The capability has a vital role in determining one's level of well-being. Thus, the poor must be empowered to be able to increase their capabilities and become capable human beings, so as to get out of the poverty trap. Mitra Dhuafa Cooperative provides opportunities for opening and developing micro business. Since the poor live in the countryside, the businesses that are supported not only include trade but also farming and raising. Revenues from these various businesses strengthen the family economy.

The existence of a significant relationship between capability level and poverty eradication can be determined from the significant value shown in the table. The significant value has been found to be 0.000. A significance level of 0.000 is smaller than the alpha of 5% or 0.000 < 0.05. So, it can be concluded that the level of member capability is significantly related to poverty alleviation. It means that higher the primary capability, higher will be the opportunity to increase their potential; that is the more abilities they have, greater will be their freedom to make a valuable choice for their well-being (Stamboel 2012).

The authors argue that the capability of a person affects the level of welfare. It also means that higher the capability or ability of a person, lower will be the poverty rate. Therefore, the endeavor to end this multidimensional poverty is to provide equal opportunities for the poor to access production factors. Those who cannot access the factors of production are not capable or powerless. So, to alleviate poverty, the poor must be empowered.



A significant correlation was found between the level of capability of micro business actors with poverty alleviation that is caused by providing opportunities and options to poor mothers to obtain microfinance loans. Mothers play a significant role in the development and future of their children. The cooperative also invites poor mothers who are its members to apply for an education loan to fund for the future of their children. Thus, development of capable human beings is an ongoing process.

Education and health are two of the most basic things that everyone must have, including the poor. If that cannot be achieved by the poor, then their primary ability has been lost. This is in line with Amartya Sen's thought which states that the perspective of capability views poverty as a deprivation of essential ability. Such as physical deprivation could be due to lack of adequate nutrition ([Hick, 2012](#)).

It emphasizes that human development is essential for creating capable human beings. So they can choose good decisions for their lives, by doing something (doings) or being something (beings). In this case, cooperatives have tried to help the poor to be a capable human being.

The sole purpose of the cooperatives is to empower micro business and the success of supportive role can be measured by the level of capability possessed by micro business actors after they become a collaborative member. If their skills increase and the indicators fulfilled, it is certain that empowerment was done successfully. According to Amartya Sen, capability refers to two things; ability to do and ability to be. Capacity reflects a person's ability to function (doing or being). Capability indicators are (1) economic opportunities, (2) opportunities in the social field, (3) opportunities for access to health, (4) opportunities in education and becoming educated, (5) guarantees of openness, and (6) security guarantees (Slamet, 2012).

The results of Micro Business Performer Empowerment Assessed with Capability Indicators is shown in Table 4 (Appendix A), it can be seen that the empowerment of micro business actors in rural areas by Mitra Dhuafa Cooperative has fulfilled the Amartya Sen capability indicator. Thus, it can be said that group-based empowerment is efficient and suitable for micro business actors, especially those who live in rural areas.

## CONCLUSIONS AND RECOMMENDATIONS

This study found evidence for successful empowerment of rural MSEs with Grameen model micro-financing. Based on the results, it can be observed that there is a relationship between the Grameen model of micro-financing and poverty alleviation. In reality, it has been observed that the microfinance brings significant changes to the marginalized micro-entrepreneurs. Microfinance provides an opportunity for micro business actors to gain a more prosperous life, by allowing them to become the subject of development. This research also reinforces the concept of Amartya Sen's capabilities as a suitable concept for poverty alleviation. The results of the data show a positive relationship (0.320) between the level of capability of micro business actors and poverty alleviation. It means that, higher the level of capability of MSMEs, higher the level of welfare. Through Mitra Dhuafa Cooperation, all the capability indicators provided by Amartya Sen have been found to have been fulfilled by the SMEs members.

Recommendations are provided to all microfinance institutions that they can adopt this empowerment model, as this model is effectively implemented in rural areas, where most of the miserable life exist. Also, in the countryside, the level of financial literacy is still low. Microfinance institutions are expected to be able to help the marginalized people by softening the financing procedures since they do not have collateral as a requirement for general financing.

## LIMITATION AND STUDY FORWARD

The limitation in this study is that the object used is only one cooperative institution and the operational area is limited to one district. Yet another limitation of the study is the less number of respondents (100 members) of the cooperative who participated in the study. Future studies are expected to include more research objects, increase the scope of the research area, and also increase the number of research samples.

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