

Women's Cooperative Development Strategy to Improve Their Welfare (Case Study in Gianyar Regency, Bali Province, Indonesia)

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Abstract: Women cooperative (*Kopwan*) which is a cooperative run and consisted of women, has demonstrated its ability to be competitive in providing good service to its members. Women are no longer just a housewife but cooperative has proved its superiority to empower women as a pioneer in helping small business in the region. The purpose of this research i.e.: (1) analyze the role of *Kopwan* on the welfare of its members; (2) analyze the *Kopwan* development strategy; and (3) analyze the potential growth of *Kopwan* in the future. The research was conducted by survey method. Data were analyzed quantitatively and qualitatively. The results showed that *Kopwan* instrumental in improving the welfare of members and their families. The women members of *Kopwan* feel helpless and can contribute more than its position as a housewife. Grand strategy for the development of *Kopwan* in Gianyar Regency is growth and build strategy.

Keywords – strategy, SWOT analysis, welfare, women cooperative (*kopwan*)

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I. INTRODUCTION

Cooperatives have a significant role in the history of economic development in Indonesia. The existence and development of cooperatives, especially cooperatives run by women receive enough attention and interesting to study. Similarly *Kopwan* in the province of Bali also evolved and have activities that are oriented to meeting the needs and solving the problems of women, whether they are productive or consumptive.

Saskara (2011) reported that Balinese women who work the public sector contributes to the family income, thus indirectly help improve the livelihoods of families. Likewise delivered Chandrakirana (2000), that women are more ready to cope with the economic difficulties of households, especially in times of crisis.

Saskara, et al. (2015), also reported that the social capital that it contains norms, beliefs and ability to cooperate is to strengthen the relationship between the empowerment of women in improving the economic welfare of households for women Bali. *Kopwan* become a medium for women to be able to actualize themselves as members let alone as a board.

Gianyar Regency as one of the region in the province of Bali, has *Kopwan* which is growing very rapidly. At first, that in 1997 only one *Kopwan*, then in 2006 there were two *Kopwan*. Even in 2014 the number of *Kopwan* reached 99 units. But these developments stagnant until 2016, and there was growing *Kopwan*. Based on these circumstances, this research aims i.e.: (1) analyze the role of *Kopwan* in Gianyar Regency on the welfare of its members; (2) analyze the *Kopwan* development strategy in Gianyar Regency; and (3) analyze the potential growth of *Kopwan* in the future.

II. LITERATURE REVIEW

2.1 Women Empowerment

Empowerment used in a variety of disciplines and appeared on various levels so multidimensional. It is defined as "the ability of individuals to gain control of the social, political, economic and psychological through access to information, knowledge and skills, decision making, individual self-efficacy, community participation and control" (Harris and Veinot, 2004; Suharto, 2009; Aref, 2010; Rezaei, 2007). The starting point is the recognition that the empowerment of every human being, every society, has the potential to be developed. (Kartasasmita, 1996; Handy and Kassam, 2004). Regarding the measurement of economic empowerment of the community, can be done using indicators ACTORS (Authority, Confidence and competence, Trust, Opportunity, Responsibility, Support), as revealed by Cook and Macaulay in Bashith (2012). The World Bank has recommended that the empowerment of women must be the key of all aspects of the development program

(World Bank, 2001). And according to Lennie (2002) that there are four types of women's empowerment, namely: (1) community empowerment; (2) empowerment organization; (3) political empowerment; and (4) empowerment psychology. While Allahdadi (2011) suggest that women empowerment strategies should be designed and implemented in ways that meet the diverse needs of women. While Hastuti and Respati (2009), reported the results of his research that in Jogjakarta Javanese cultural value system is still inherent in empowering women.

Balinese women who work with high work ethic will be followed by a wife revenue contribution to the family income also increased, which in turn can improve their social status. These changes result from increased quality of human resources in the development of Balinese women who take on the role of labor in parallel with men in accordance with Presidential Instruction No. 9 Year 2000 on the Implementation of the Gender Main Streaming (GMS) in national development. The presidential instruction requiring all ministries/agencies, provincial, and regencies/cities to implement the strategy of gender mainstreaming in the development planning process. This government program is very supportive of women's empowerment Bali in improving the status and dignity as development actors impact on improving livelihoods. The success of this government program can be seen at the opening of access for Balinese women in education and work at all levels of development.

2.2 The Role of Cooperatives in the Women Empowerment

Cooperatives as institutions where people have relatively homogeneous interests, come together to improve their welfare. Generally cooperative understood as a voluntary association of people who unite themselves to fight for the improvement of their economic prosperity through the establishment of a democratically controlled enterprise (Gilarso, 1989). Based on the Indonesian Law No. 25 Year 1992, that the purpose of the cooperative Indonesia in outline includes three of the following: (1) to promote the welfare of members; (2) promote public welfare; and (3) participate in establishing a national economic order. The economic potential is not only enjoyed by businessmen who can be seen from the increase in assets and the turnover amounts received, but also can be transmitted and felt by everyone, including women.

The development of *Kopwan* in Gianyar Regency, that in fact the majority is the involvement of women, not only enjoyed by those who are involved in *Kopwan*, but also by family members who come to work with *Kopwan* capital facilities. Society (including women) will be more powerful if it is able to cooperate with each other and were able to dig up the information he needs easily. It is necessary for the empowerment that is focused on strengthening the cooperation relations in the community such as *Kopwan*, and strategies according to the characteristics of the community. Through kinship, friendship and business relationship or between colleagues is also capable of being a media distribution of information about the business. By pocketing well informed and have an intuition, human instinct pushed to use what he had to gain. As Baker (2000) concluded that the capital as a resource that is achieved by the perpetrators then used to hunt interests. Besides, UNDP (1997) also looked at the existing capital may open opportunities for the utilization of human and economic capital (Burt in Erani 2010). *Kopwan* influence on the family economy through the empowerment of women, it can be directly, or indirectly, where the working attitude of certain work will affect the environment and attitude to life, which *Kopwan* can establish the role that women play in the family.

III. RESEARCH METHODS

This research was conducted in Gianyar Regency, namely in *Kopwan* communities using survey techniques. The sample is determined by purposive in every districts in Gianyar Regency. As the survey respondents are members of *Kopwan* (90 respondents) of 30 *Kopwan* determined purposively. As a key informant is the manager and or related agencies such as the Government Agency of Cooperatives and Women's Empowerment.

Types of data collected is quantitative and qualitative data, from secondary and primary data sources. Primary data collected from respondents to the interview using instruments and in-depth interviews, respondents also key to the relevant parties to the perception of the existence of *Kopwan*. Secondary data was collected from the informant and the institutions or agencies associated with the study of literature, as well as observation. Data were analyzed by descriptive to answer *Kopwan* role in the welfare of its members through the empowerment of women. The strategy and the potential development of *Kopwan* analyzed by descriptive with SWOT analysis. SWOT analysis is associated with the information obtained from key informant and focus group results, and data verification.

IV. RESULTS

4.1 Overview of Employment Condition in Gianyar Regency

Gianyar Regency employment conditions in general has increased both the quantity and quality (Central Bureau Statistic of Gianyar Regency, 2015). When viewed ratio of labor force per gender (period 2011-2014) in Gianyar regency, as shown in Figure 1.

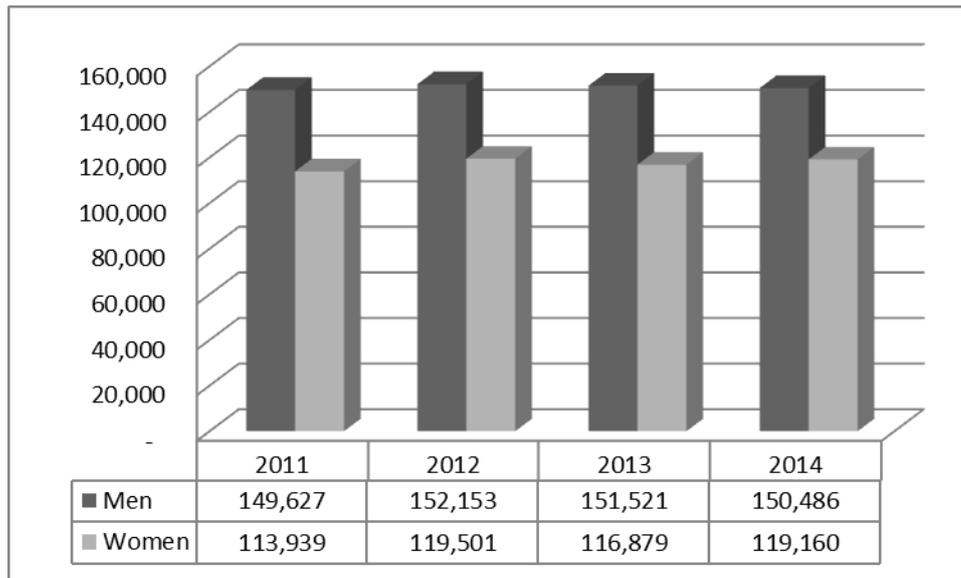


Fig 1.: Labor Force in Gianyar Regency Per Gender (Period 2011- 2014)
Source: Central Bureau Statistic of Gianyar Regency, 2015

When linked to the number of residents per gender for the period 2011 to 2014, that approximately 49.5% of the population is female, and the remaining 50.5% of the population is male. While the labor force ranging between 56 percent male to 44% female. This means that not proportionately between the number of people with workforce per gender in Gianyar Regency, so that the empowerment of women in various sectors is still likely to be increased.

When viewed involvement of women in the labor market (formal and informal sector), which is the ratio between men and women during the period of 2011- 2014 is shown in Figure 2 below.

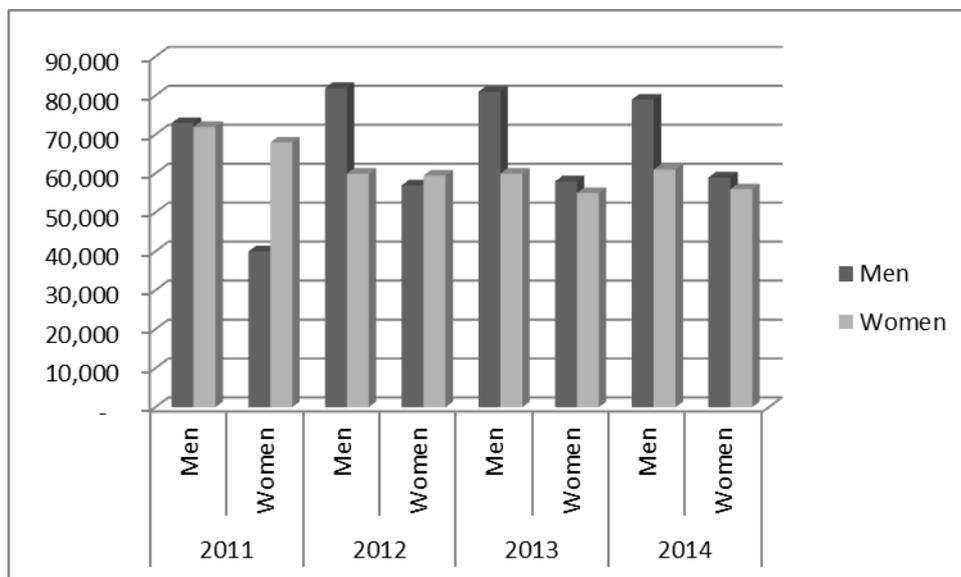


Fig. 2: Comparison of Worker Involvement of Men and Women in the Formal and Informal Sectors in Gianyar Regency During the Period 2011- 2014
Source: Central Bureau Statistic of Gianyar Regency, 2015

In fact, women as human resources who have high chances to participate in the activities of the informal sector, such as family labor, merchants and laborers. Composition of family workers in Gianyar Regency in the period 2011 - 2014 is shown in Figure 3.

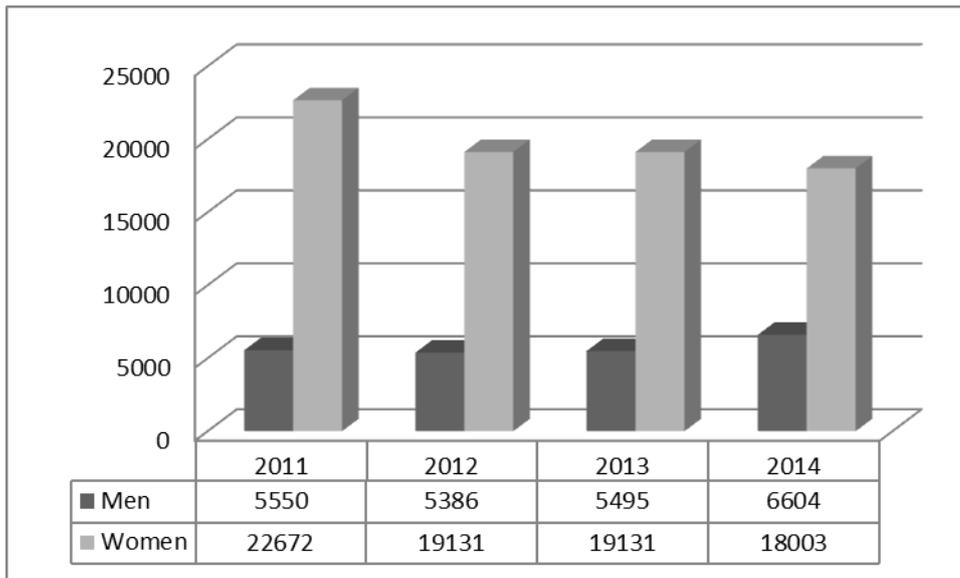


Fig. 3: Comparison of Family Workers of Men and Women in Gianyar Regency Period 2011-2014
Source: Central Bureau Statistic of Gianyar Regency, 2015

The decline in the number of women as family workers is an indication of the increasing involvement of women in other sectors, such as many members of *Kopwan* of own example as artisans, merchants, and laborers.

4.2 Characteristics of Respondents

Population characteristics of a region can define or characterize a growing business in the area. When viewed in terms of age, respondents mostly in the productive age. Besides age, other important characteristics that need to be seen is education. Education will determine the involvement of a woman in *Kopwan*, both as members and officials. Figure 4 below shows the composition of the respondents' education.

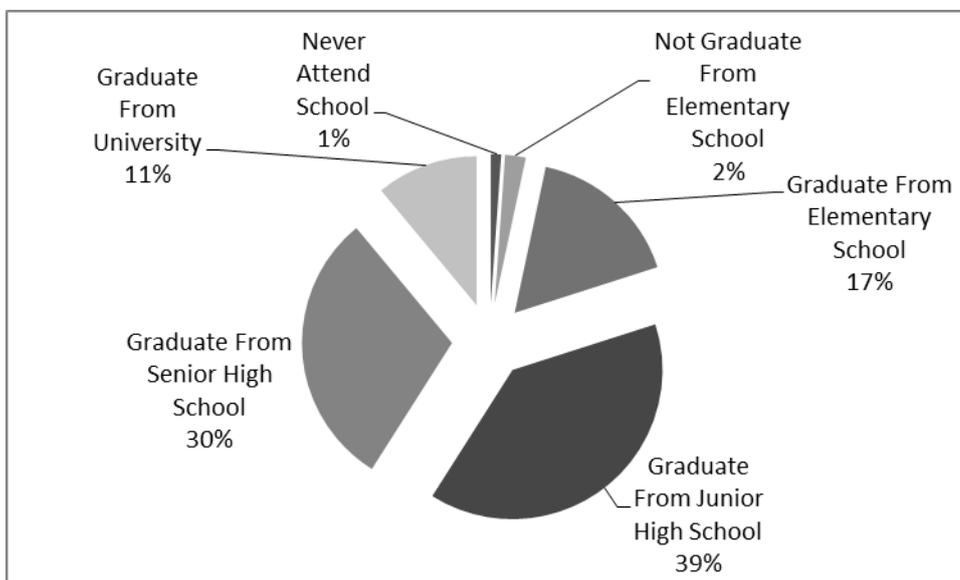


Fig. 4: Comparison of Education Respondents in *Kopwan* in Gianyar Regency
Source: Central Bureau Statistic of Gianyar Regency, 2015

Figure 4 reflects the respondents' education at most is junior and senior high schools. This will be strongly associated with employment and income of respondents, which is a picture of both himself and his family's welfare. Work at most respondents *Kopwan* members as self-employed (36.7%), as a civil servant and worked in the private sector reached respectively 21.1% and 20%, while the remainder as laborers (14.4%), and the smallest IRT i.e. only 7.8%. So dominant respondents either as self-employed or working in the private

sector reached 57%, so it can be said to be high enough involvement in the labor market, and generally wrestle on trading activities (like offering traders).

4.3 The Role of *Kopwan* Against Its Members Welfare

When viewed in general and then associated with respondents' income, is in the range between IDR800,000 per month just as workers, and as high as IDR3,500,000 (as civil servants or clerks at Bank). As many as 51.6% of respondents have an income between IDR1,500,000 to IDR2,000.000, -. The conditions show that women contribute to the household economy, so that the respondents felt that they were instrumental in helping the household economy, and to improve the welfare of herself or family.

In a family or household, usually the husband is the breadwinner. Husband major work to earn income. Nevertheless, in this study the majority of respondents said the presence of very helpful wife of their household economy (FGD). Please also note that from the *Kopwan* which consists of 205 people, all members work to help the household economy besides them as housewife. In families like this all family members participate in contributing to the total family income.

If the observed distribution of respondents by income, it was the mode of the respondent's income is IDR2,000,000 and if it is connected with the Regional Minimum Wage (RMW) in the Province of Bali and Gianyar Regency is above the minimum wage. This condition reflects that the average income of respondents in a state of being. So from the data that there are about 62.5% of the respondents have an income of IDR2,000,000 or more. This condition also reflects that respondents are relatively good economic conditions, and was instrumental in helping the family economy. Thus women feel empowered with self-actualization has been participating in the labor force. FGD shows that there are members and administrators *Kopwan* very enthusiastic and active to convey what they wrestled. It is a sign they need recognition for his involvement in the labor market to help the family economy.

4.4 Strategy to Developing *Kopwan* to Improving Welfare

To analyze the development strategy of *Kopwan*, it previously had identified factors both internal and external factors affecting the availability *Kopwan*. Internal factors consist of strengths and weaknesses, while external factors distinguish between opportunities and threats. Having identified all the elements, it can be arranged that when the SWOT matrix between each of these elements combined will be formulated *Kopwan* future development strategy. The combination is as follows: (1) SO strategy; (2) ST strategy; (3) WO strategy; and (4) WT strategy.

Table 1: SWOT Matrix and Strategies Combination of *Kopwan* in Gianyar Regency

	<i>Opportunities</i>	<i>Threats</i>
EXTERNAL	<ol style="list-style-type: none"> 1) Potential of public interest in high- 2) Support from the Government of Gianyar Regency through women's empowerment program can be directed to the financial support and coaching to both managers and members of <i>Kopwan</i> 3) Interests women to strive high 4) Many competitors with a higher rate 5) Cooperative is <i>Soko Guru</i> or role model of Indonesia's economy 6) There are the Ministry of cooperatives and SMEs 	<ol style="list-style-type: none"> 1) Existence KUR (credit with low rate) program by the government 2) Competition among <i>Kopwan</i> in fixed the credit rate.
INTERNAL		
<i>Strengths</i>	<p>SO strategies are expected to show comparative advantage of the internal power is used to grab the opportunities that exist outside:</p> <ol style="list-style-type: none"> 1) Make all the powers that be, <i>Kopwan</i> with high commitment, the professional management capable 2) Growing wider network. 3) Networking among <i>Kopwan</i> very strategic in the development of <i>Kopwan</i> 4) Networks can also be growing with the use of facilities and local government support, technological advances 5) There are a mutually beneficial relationship in the system of collective responsibility togetherness among the 	<p>ST Strategies will generate ability, mobilization to be able to avoid or reduce the impact of external threats.</p> <ol style="list-style-type: none"> 1) The external threat is a competitor with a lower interest rate. To anticipate threats, can be done by utilizing the powers that be that sense of community, have the same sense, the motivation or incentive systems for active money productivity.
<ol style="list-style-type: none"> 1) In general, loan demand high 2) <i>Kopwan</i> is a container togetherness 3) Work ethic female Hindu Balinese and high 4) Culture of social sanction positively 5) <i>Kopwan</i> is the form the women empowerment 6) Helps middle and lower class society 7) Provide economic benefits for members 8) Providing social benefits to members and the community 9) Women are more slick in managing finances 		

10) Women feel more confidence	members. That relationship can be a guarantee for the continuity and improvement of <i>Kopwan</i> .	
Weaknesses 1) Still there who do not understand about <i>Kopwan</i> 2) Cultural women's enterprises still lack 3) Quality of human resources for management are still lacking 4) Generally the participation of cooperative members Low	WO Strategies aims to provide decision did divestment or investment by reducing internal weaknesses to exploit the opportunities External: 1) The main drawback is the quality human resources and business culture is still lacking, How to cope with the existing advantage of opportunities such as providing training or mentoring to cultivate the entrepreneurial culture to match the interest of trying, of course with the support of Gianyar Regency. 2) To anticipate the quality of human resources is a rogue manager to conduct training and willing to appeal to the <i>Kopwan</i> successful. So it could be as a mirror for the managers. 3) Needs the support of all parties, especially the government in terms of improving the quality of human resources, as well as an understanding of <i>Kopwan</i> .	WT Strategies is a damage control process, which seeks to be able to avoid or reduce the impact of external threats: To be able to survive, efforts to do a comparison among <i>Kopwan</i> , understanding, interest, and improving the quality of human resources by training together. If possible with consideration of kinship. Cooperation is very important both in terms of the determination of interest, incentives, to the arrangement in order to avoid differences flowers are very much inter <i>Kopwan</i> .

Various strategies have been formulated by combining the strengths and opportunities, weaknesses and opportunities, strengths and threats, as well as the weaknesses and threats. Strategy relatively much needs to be made priorities by taking into account weight, rating, and the scores of each of the internal and external factors. This will provide the Internal Factor Strategies (IFAS) and External Factor Strategies (EFAS).

The weights are determined based on the relative importance or urgency handling, with a scale of 1-5, and then calculated the relative weights of the total weight derived from factors strengths and weaknesses, so that the total weight relative to 1 (one) or 100 percent. The same thing is done to external factors i.e. opportunities and threats. After the relative weights are determined, the next step is to determine the rating with a scale of 1-4, which is an analysis investigators about what might happen in the short term against the indicators that have been formulated for the internal and external factors. Based on the way IFAS and EFAS matrix presented in detail in Table 2 and Table 3 below.

Table 2: IFAS of *Kopwan* Development Potential in Gianyar Regency

No	Strengths/Weaknesses Factors	Weight	Rating	Score
Strengths		1	2	3
1	In general, higher loan demand	0.10	4	0.40
2	<i>Kopwan</i> is a togetherness	0.10	4	0.40
3	Balinese women work ethic high	0.10	4	0.40
4	Culture social sanction is positive	0.05	4	0.20
5	<i>Kopwan</i> is an organization to empowering women	0.10	4	0.40
6	Helps middle and lower class	0.10	4	0.40
7	Giving economic benefits for the members	0.10	4	0.40
8	Providing the social benefits for members and community	0.05	4	0.20
9	Women are more slick in manage financial	0.05	3	0.15
10	Women feel more independent	0.05	3	0.15
Weaknesses				
6	Not all people understand about <i>Kopwan</i>	0.05	2	0.10
7	Women's business culture is still lacking	0.05	2	0.10
8	The quality of human resources for management are still lacking	0.05	2	0.10
9	Generally, the participation of cooperative members still low	0.05	2	0.10
Sum		1		3.50

Based on the results obtained can be seen from Table 2. IFAS total score of *Kopwan* in Gianyar regency reached 3.5 greater than 2.5 ($3.5 > 2.5$). This value indicates that the internal environment of *Kopwan* in Gianyar in general has a strong condition.

Table 3:EFAS of *Kopwan* Development Potential in Gianyar Regency

No	Threats/Opportunities Factors	Weight	Rating	Score
	Threats	1	2	3
1	Community interest with <i>Kopwan</i>	0.20	4	0.80
2	Support from Local Government through women's empowerment program can be directed to financial support and guidance to <i>Kopwan</i> both managers and members	0.20	4	0.80
3	Women to strive higher interest	0.10	3	0.30
4	Many competitors with higher interest	0.10	3	0.30
5	Cooperative is <i>Soko Guru</i> /principle of Indonesia's economy	0.10	3	0.30
6	The existence of Ministry of Cooperatives and SMEs	0.10	3	0.30
	Opportunities			
7	The existence of KUR Program by the government	0.10	2	0.20
8	Competition among <i>Kopwan</i> in the determination of rate	0.10	2	0.20
	Sum	1		3.20

4.5 Position on Internal-External Matrix of *Kopwan* in Gianyar

Matrix IFAS and EFAS once calculated, the next visits competitive disadvantage faced by *Kopwan* in Gianyar Regency, with combining both IFAS and EFAS conditions, into an Internal-External Matrix (IE Matrix). IE matrix presented in Figure 5.

Based on the results of the Internal Strategic Factors (IFAS) who have a total score of 3.5 that fall within the relatively strong position because it is between the range of grades 3 and 4, and a total score of 3.2 EFAS which when mapped in IE Matrix also shows the condition chances are high. Both conditions IFAS and EFAS of *Kopwan* in Gianyar Regency seem to have the intersection at the intersection of Cell 1. Cells 1 as shown in Figure 4.5 shows that a suitable strategy then selected by *Kopwan* in Gianyar Regency is Growth and Build Strategy. This means that a suitable strategy chosen is SO (Strengths Opportunities) strategy which leverages the power possessed for available opportunities.

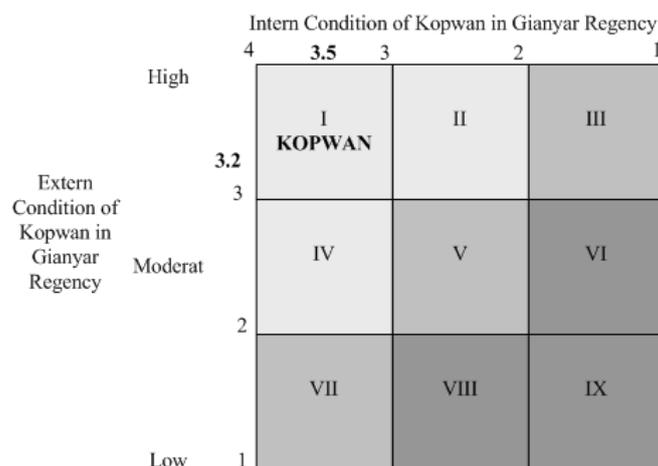


Fig. 5: Internal External Matrix (IE Matrix) of *Kopwan* Position in Gianyar Regency

The first strategy is to maximize the strength, for example, with a high commitment from managers and implementing professional management, then *Kopwan* will be able to thrive in the future. In addition to these strategies, establish a network is one part of the social capital that can ensure the development of *Kopwan*. Network that was built to be a network among *Kopwan*, and can also be built networks with the government, because the government is also concerned about the growing and building cooperative business in Indonesia. Another strategy is to build and maintain a mutually beneficial relationship between members who can better ensure the development and sustainability of *Kopwan*, given in a cooperative effort member holds a central position in the progress of the cooperative.

4.6 Potential of *Kopwan*

To see the *Kopwan* potential in the future could be said that based on research results both from the research of the respondents as well as based on the information of the board can be said to actually *Kopwan* potential if managed professionally. Although in reality from the existing 99 *Kopwan* (Office of Cooperatives and SME of Gianyar Regency, 2016), who recorded until 2016, and the results of field observations, many of which are inactive *Kopwan* (about 21.9%). Nevertheless, from 78.1% of the active *Kopwan* there are 17 independent in Gianyar regency. Indeed *Kopwan* there, especially independent, potential for development. Among *Kopwan* who are no longer active, there are several reasons inactivity is due to the establishment of *Kopwan* is a project of the Minister of Cooperatives which are required in every district there should be *Kopwan*, so many *Kopwan* standing at the district office or the office of the village, whose members consist of women employee and even jam is *Kopwan* where aid money obtained directly in the for members, but no one ever evaluated.

Based on the results of the data associated with the presence *Kopwan* research, ask the members of the roles where *Kopwan* against members, especially for the welfare of family members. Respondents delivered according to Figure 6 below.

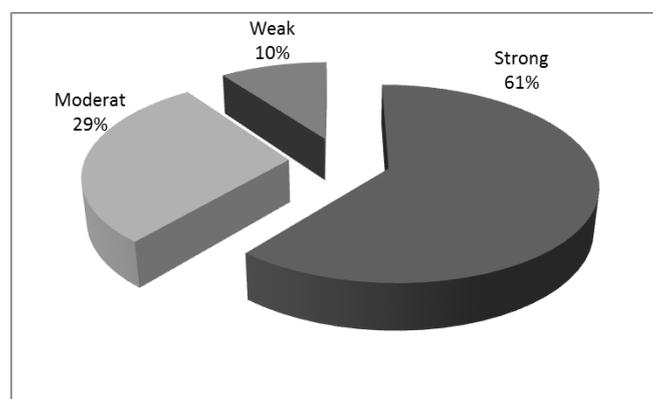


Fig. 6: Respondents Perceptions on the Role *Kopwan* For Respondents Welfare

Kopwan existence when observed based on data and information from key informant and focus group results, it can be said *Kopwan* role not only for economic purposes, but in reality there are social benefits perceived by the respondents. The social benefits can not be measured with money, such as the recognition of one respondent, that respondents felt confident when represents *Kopwan* of Gianyar Regency to presented in state capital of Indonesia. It is truly extraordinary for a housewife who only have a normal appearance of reason and thinking forward in advancing *Kopwan*, although respondent is not a manager the *Kopwan*. Managers of cooperatives also continue to think that the money that is not to not rotate, one of them for their People Business Credit Program (KUR), which provides low-interest loans, so it is the most serious competitor that is a threat to the existing *Kopwan*. Those who obtain automatic KUR help repay their loans in *Kopwan*. Its one example of the activities that are economically *Kopwan* its lead SHU decreased, but by mutual agreement and urge each other until it was decided that the percentage of cooperatives surplus when usually divided, it was decided to not be divided for the existence of their *Kopwan* existence.

Thus *Kopwan* business potential if managed professionally, the empowerment of women is very important. Necessary support, evaluation and guidance Gianyar Regency through women's empowerment program can be directed to the financial support and coaching to *Kopwan*. *Kopwan* future potential as well as the opportunities are very high, as well as internal forces which strongly supports, such as their social sanctions embedded in the soul of the people of Bali, *kesepekan* or excommunicated if not exactly promise, is really a tremendous force if managed professionally.

V. CONCLUSIONS

Based on the results and discussion can be concluded that *Kopwan* instrumental in improving the welfare of members and their families. The women members of *Kopwan* feel helpless and can contribute more than its position as a housewife. Grand strategy for the development of *Kopwan* in Gianyar regency is growth and build strategy, by harnessing the power of *Kopwan* to seize business opportunities for *Kopwan*. *Kopwan* in Gianyar Regency is potential for growing in the days to come, especially *Kopwan* independent and professionally managed.

As a follow up from this study that improving the quality of human resources is indispensable in the management of *Kopwan*, because *Kopwan* potential to develop, if managed professionally, of course in this case the support of the Government of Gianyar Regency is necessary, because the high work ethic and culture of work is already etched in women Bali as part of an extra ordinary human capital.

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