

# Peran Perempuan dalam Pemanfaatan Kredit Mikro Perumahan untuk Peningkatan Kualitas Hunian di Kecamatan Genuk

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## **ABSTRACT**

*In order to fulfil the demand of housing in Semarang City, the local government has enacted housing micro finance program to build or to renovate; according to Permenpera No. 06/PERMEN/M/2007. This program began in the early year of 2007, and by November 2007 there are 40 debiturs; which 18 persons (45%) debitur are the women. It is then very interesting to be investigated on what and how women take role and contribute as micro finance debiturs from BMT Mitra Khasanah in order to improve housing quality in the low income community. The objectives of this study are (1) the identification of women's role as reproductive agent, productive agent, and promoting agent, and community agent; (2) the identification of women's role in accessing and (3) analyzing the usage of budget allocation. Research findings shows that microfinance raises housing quality by 9%. Women income increases 25-50% of family income. Last, micro finance in this study is to be used for construction development (23%) and renovation (77%).*

**Keywords:** housing micro finance, role, women