

EMPOWERING WOMEN THROUGH MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) TO HELP THE FAMILY ECONOMY IN PISANGAN, EAST CIPUTAT

Moh. Gufroni¹, Wahyu Nengsih²

^{1,2}Pengembangan Masyarakat Islam, Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia

E-mail: *moh.gufron22@mhs.uinjkt.ac.id¹, wahyunengsih@uinjkt.ac.id²

* Corresponding author

Abstract

Empowering women through micro and small businesses has many benefits, including increasing the economic capacity of the family and helping to strengthen the position of women in the family and society. The reason the researcher chose this title is because the researcher wanted to find out how Empowering Women Through Micro, Small and Medium Enterprises (MSMEs) can Help the Family Economy in Pisangan, East Ciputat. The method used in this study is a quantitative method in the form of a questionnaire. The result of this study examines the impact of micro, small, and medium enterprises on women entrepreneurs and their potential development. The data analysis reveals that MSMEs play a significant role in empowering women and contributing to their economic independence. The majority of women MSME owners did not require specialized training to initiate and grow their businesses, yet achieved remarkable success. Moreover, they did not face gender-based discrimination, although some acknowledged challenges related to limited social support and work-life balance. The findings suggest that MSMEs empower women by enhancing their confidence, enabling financial independence, and providing opportunities for skill development. Women MSME owners contribute to their family's economy, alleviate financial stress, and improve living standards through additional income generation. Overall, MSME are instrumental in empowering women and strengthening their position in society.

Keywords: *women, MSME, family economy*

Intisari

Pemberdayaan perempuan melalui usaha mikro dan kecil memiliki banyak manfaat, antara lain meningkatkan kapasitas ekonomi keluarga dan membantu memperkuat posisi perempuan dalam keluarga dan masyarakat. Alasan peneliti memilih judul ini adalah karena peneliti ingin mengetahui bagaimana Empowering Women Through Micro, Small and Medium Enterprises (UMKM) dapat Membantu Ekonomi Keluarga di Pisangan, Ciputat Timur. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif berupa angket. Hasil penelitian ini mengkaji dampak usaha mikro, kecil, dan menengah terhadap pengusaha perempuan dan pengembangan potensinya. Analisis data mengungkapkan bahwa UMKM memainkan peran penting dalam memberdayakan perempuan dan berkontribusi pada kemandirian ekonomi mereka. Mayoritas pemilik

UMKM perempuan tidak memerlukan pelatihan khusus untuk memulai dan mengembangkan bisnis mereka, namun mencapai kesuksesan yang luar biasa. Selain itu, mereka tidak menghadapi diskriminasi berbasis gender, meskipun beberapa mengakui tantangan terkait dengan dukungan sosial yang terbatas dan keseimbangan kehidupan kerja. Temuan menunjukkan bahwa UMKM memberdayakan perempuan dengan mengubah kepercayaan diri mereka, memungkinkan kemandirian finansial, dan memberikan kesempatan untuk pengembangan keterampilan. Perempuan pemilik UMKM berkontribusi pada ekonomi keluarga mereka, mengurangi tekanan keuangan, dan meningkatkan standar hidup melalui peningkatan pendapatan tambahan. Secara keseluruhan, UMKM berperan penting dalam memberdayakan perempuan dan memperkuat posisi mereka di masyarakat.

Kata kunci: women, MSME, family economy

INTRODUCTION

It was concluded that the empowerment of women in supporting MSMEs in Indonesia has enormous potential and must be optimized by the central government and local governments. Cooperation from various private parties, banks and other institutions is needed in supporting women's empowerment. According to Ali, et al., (2023), the results of this activity shows that after gaining the knowledge and skills most of the participants (75%) have a high motivation to start and develop a business as measured by the scale of entrepreneurial motivation.

Based on the results of research by Marthalina (2018), in this era, women has played a role as a husband's partner in meeting the needs of the family and participates actively in social life, government organizations or local organizations. Working women has contributed to increasing welfare in the economy families to meet their needs for clothing, food, and shelter.

Hidayat (2020) say that *The results of this service are 1) activities focused on partner networking, managerial strengthening, and online marketing training through social media; 2) SME Partners understand the managerial processes that are recorded and monitored starting from financial managerial, human resources, and production raw materials; 3) SME Partners are facilitated by related agencies to have networks with raw material suppliers and potential market candidates; 4) SME Partners own and are able to assist Facebook Pages which are used for online marketing.* Meanwhile, Mutmainah (2020), say that the role of capital is carried out by women through cooperative networks, cooperation and coordination through social group forums, production aspects are carried out personally based on experience and business opportunities, distribution and marketing aspects are carried out in the area of residence.

However, the results of Fauzan's research (2018), show that the empowerment process carried out by UMKM Eka Cipta Mandiri which focuses on family empowerment shows that the empowerment process carried out is related to the three dimensions of the theory presented by Edi Suharto, namely enabling, empowering, and supporting. Which is quite capable of increasing the empowerment of bag craftsmen at UMKM Eka Cipta Mandiri. UMKM Eka Cipta Mandiri has also succeeded in empowering the family economy of bag

craftsmen. According to Maimuna, et al (2022) In addition, the selfindependence that these women have is outstanding, particularly toward MSME development, in order that a woman should not rely on someone else to help their family financially and can generate jobs. Furthermore, women's involvement in MSME development is excellent because women deserve to fully manage finance, do business, and have a side job at the same time.

The results of Marhayani's research (2020), say that with the existence of MSMEs, women can work and generate income and can improve family welfare. It can be seen that women who were previously unemployed and did not earn income, so that with the income they get, they can fulfill their family needs, including their children's school fees.

According to Suryatiningsih (2022), women empowerment is expected to improve the quality of human resources as a whole because women are important pillars in village society in general and families in particular. Progressive women will inspire families an rural communities to progress too.

Based on the results of research by Juwairiyah, et al., (2022), MSMEa women in Tanjungpinang have a role important in the development of MSMEs and the role of women in MSMEs can help the family economy even can help the national economy.

Based on the result of Manurung, et al. (2023) women's empowerment has been successfully carried out in Ciporeat Village, women can carry out and run their businesses, thus helping the family finance. They become economically independent women, and become women who are more confident.

Empowering women through micro and small businesses has many benefits, including increasing the economic capacity of the family and helping to strengthen the position of women in the family and society. The following are several reasons why this research topic is important: Empowering women through micro-small businesses can increase family economic independence. Through micro and small businesses, women can generate additional income for their families, so they can help meet their daily needs and improve the quality of life for their families. Small micro enterprises can help improve women's skills and knowledge in the economic field. This can help increase women's independence and provide opportunities for greater income in the future. Through micro and small businesses, women can strengthen their position in the family and society. By having their own source of income, women can be more independent and have more control over their lives. This can help increase women's confidence and courage in participating in social and economic life.

The different between this research and previous research is, that this research wants to focus on the role of MSMEs among women in increasing family welfare case study on Pisangan, East Ciputat, South Tangerang, Banten. This research used the quantitative methode, in this study were carried out by using a questionnaire. This research was conducted in Pisangan, Ciputat Timur sub-district, South Tangerang city, Banten province.

The basic theory that I used based on some of the previous research above is the theory of Marthalina (2018), that say in this era, women has played a role as a husband's partner in meeting the needs of the family and pasticpates actively in social life, government organizations or local organizations. Working women has contributed to increasing welfare in the economy families to meet their needs for clothing, food, and shelter. I also used the

theory of Juwairiyah, et al., (2022), that say MSMEa women in Tanjungpinang have a role important in the development of MSMEs and the role of women in MSMEs can help the family economy even can help the national economy.

Formulation of problems that can be used in research on women's empowerment through small micro businesses to help the family economy:

1. How do MSMEs contribute to the social life of women MSME owners?
2. How do MSMEs contribute to women's empowerment to improve their families' economies?
3. How do MSMEs help explore their potential as a woman?

METHODS

This research used the quantitative methods. Data collection techniques in this study were carried out by using a questionnaire. The questionnaire that the researcher made, will be distributed to women owners of SMSEs in the Pisangan area, East Ciputat sub-district, South Tangerang City, Banten Province.

To obtain primary data, the researcher distributes questionnaire in the form of a Google Form in the form of multiple choices which were distributed to women owners of SMSEs who met the research criteria. Researchers distributed questionnaires via the WhatsApp application, and later, the collected data will be processed and calculated to find out the answers to the problem formulation in this study.

FINDINGS AND DISCUSSION

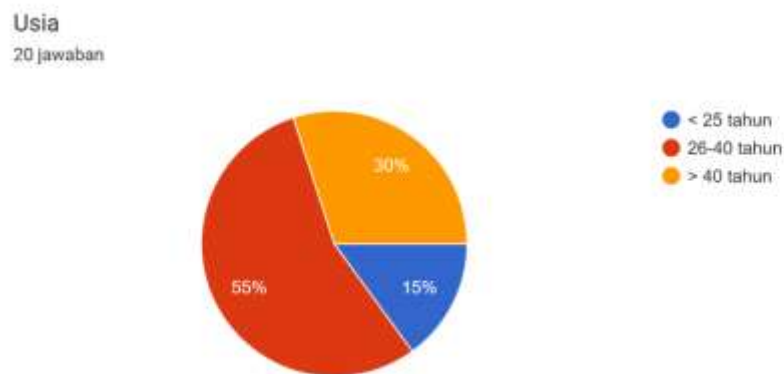
Researchers have created and distributed questionnaires, and the questionnaires produced answers with a total of 20 respondents. The answers generated from the questionnaire will be used as elementary substance in the exploration of this research.

Here are the results of the questionnaire that has been distributed:



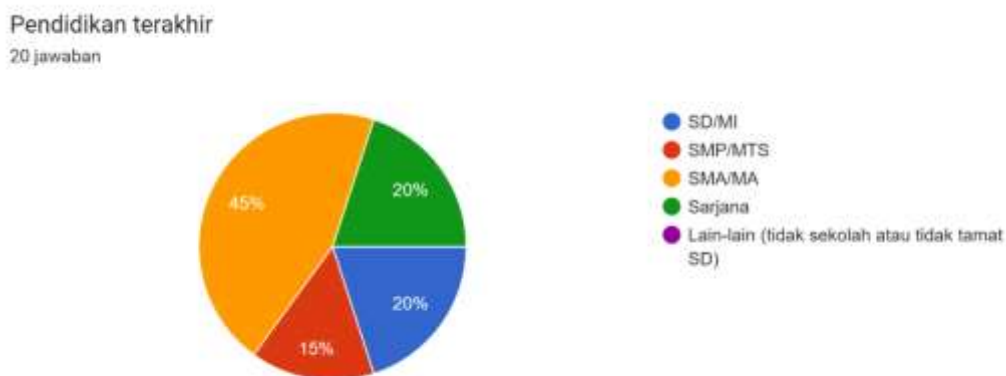
Gambar 1. Questionnaire Diagram Result

Based on figure 1, all respondents answered 100% "Yes". This means that all respondents are targets in accordance with this study, namely a woman, and an MSME owner.



Gambar 2. Questionnaire Diagram Result

From figure 2, it can be seen that 15% of respondents are less than 25 years old, 55% of respondents are aged 26-40 years, and 30% of respondents are over 40 years old. This means that more than half of the respondents were women aged 26 to 40 years.

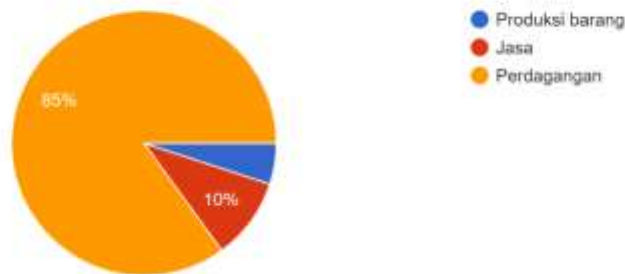


Gambar 3. Questionnaire Diagram Result

From figure 3, it can be seen that 20% answered "SD/MI", 15% answered "SMP/MTS", 45% answered "SMA/MA", 20% answered "Bachelor". It can be concluded that more respondents are women who graduated from high school / MA.

Apa jenis UMKM yang anda jalani?

20 jawaban

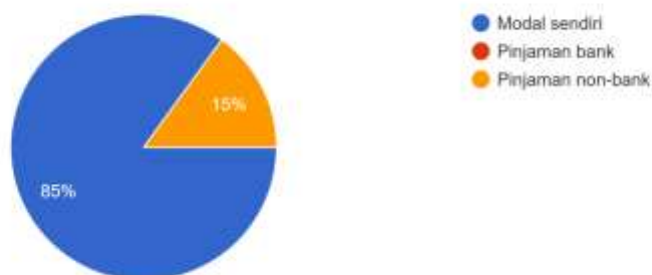


Gambar 4. Questionnaire Diagram Result

From the diagram in figure 4, it can be seen that 5% answer "Production of goods", 10% answer "Services", and 85% answer "Trade". It can be interpreted that most respondents are MSME owners in the form of trading businesses.

Modal usaha berasal dari

20 jawaban

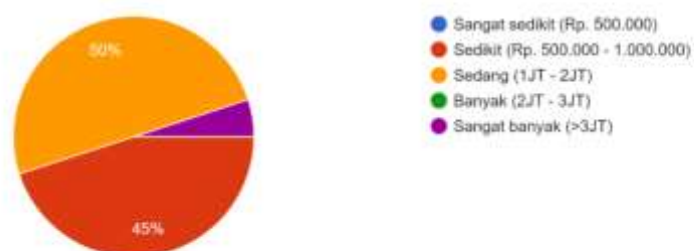


Gambar 5. Questionnaire Diagram Result

From figure 5, it can be seen that 85% of respondents answered "Own capital" and 15% of respondents answered "Non-bank loans". It can be interpreted that most respondents use their own money when starting their MSMEs.

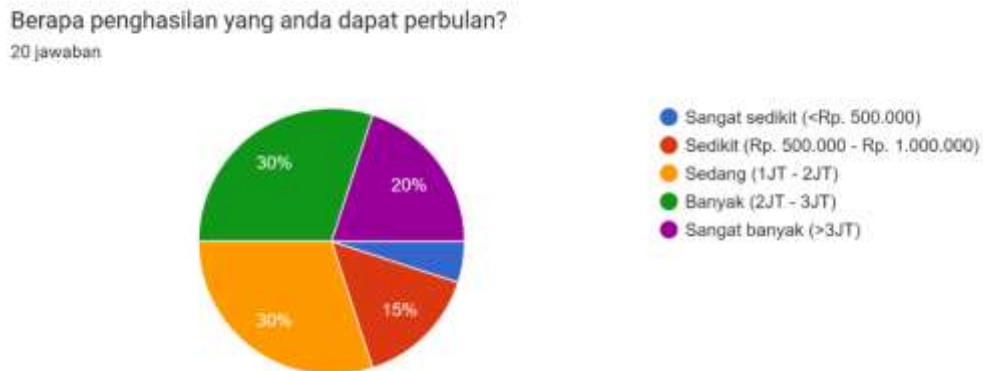
Berapa jumlah dana yang diperlukan untuk modal usaha?

20 jawaban



Gambar 6. Questionnaire Diagram Result

Based on figure 6, 45% of respondents answered "Little", 50% answered "Medium", and 5% answered "Many". It can be concluded that some of the respondents need capital that falls into the medium category, namely Rp.1,000,000 to Rp.2,000,000.



Gambar 7. Questionnaire Diagram Result

From figure 7, it can be seen that 5% of respondents answered "Very little", 15% answered "Little", 30% answered "Medium", 30% answered "Many", and 20% answered "Very much". It can be concluded that respondents have different incomes.



Gambar 8. Questionnaire Diagram Result

From the diagram in figure 8, 5% answered "Neutral", 35% answered "Agree", and 60% answered "Strongly agree". It can be concluded that more than half of respondents really feel a positive impact in their lives after being involved in MSMEs.



Gambar 9. Questionnaire Diagram Result

From the results of the diagram in figure 9, it can be seen that 10% answered "earn a stable income", 5% answered "improve business skills and knowledge", 75% answered "maintain control over your own work and time", and 10% answered "do not feel too influential on economic independence". It can be concluded that most respondents feel they can maintain control over their own work and time.



Gambar 10. Questionnaire Diagram Result

From figure 10, 35% answered "Yes" and 65% answered "No". It can be concluded that most respondents did not receive special training or coaching to help develop skills and knowledge in their MSMEs.



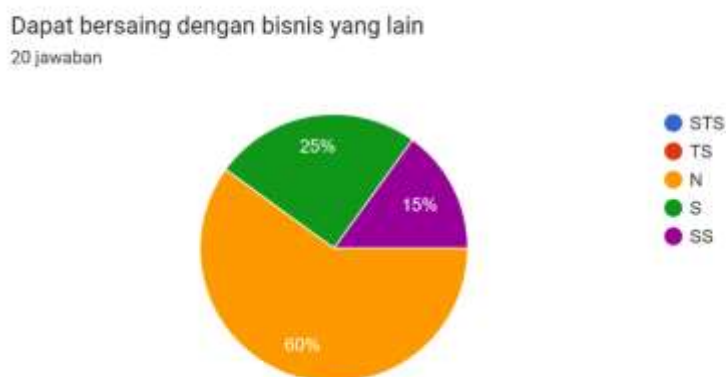
Gambar 11. Questionnaire Diagram Result

From figure 11, it can be seen that 35% of respondents agree and 65% of respondents strongly agree that they have skills in accordance with the MSMEs they have.



Gambar 12. Questionnaire Diagram Result

Based on figure 12, 35% of respondents agree and 65% of respondents strongly agree that the work they do is of good quality.



Gambar 13. Questionnaire Diagram Result

From figure 13, it can be seen that 60% of respondents answered neutrally, 25% agreed, and 15% strongly agreed. It can be concluded that more than half of respondents are in the middle, which means respondents are between not being able to compete with other businesses and can compete with other businesses.



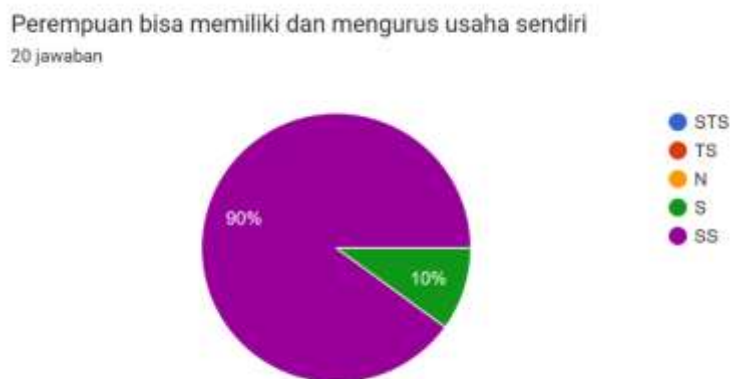
Gambar 14. Questionnaire Diagram Result

From figure 14, it can be seen that 5% answered "Limited social support and business networks", 20% answered "Difficulty maintaining work-life balance", and 75% answered "Do not face any special challenges as a woman". It can be concluded that most respondents do not feel any special challenges they face as women owners of MSMEs.



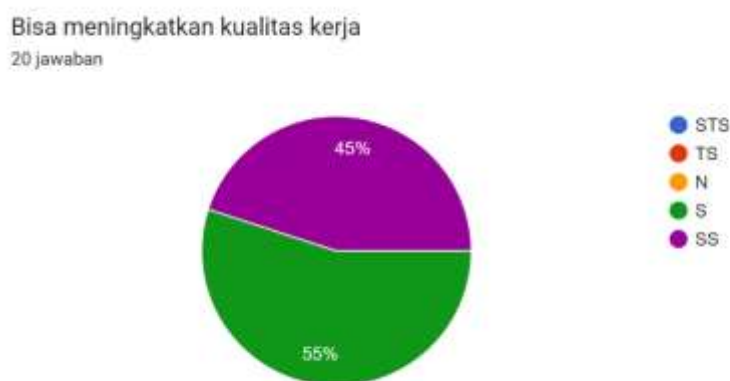
Gambar 15. Questionnaire Diagram Result

Based on figure 15, 10% agree and 90% strongly agree that women's job is not just to take care of the house.



Gambar 16. Questionnaire Diagram Result

From figure 16, it can be seen that 10% of respondents agree and 90% answer strongly agree with the sentence "Women can own and manage their own businesses".



Gambar 17. Questionnaire Diagram Result

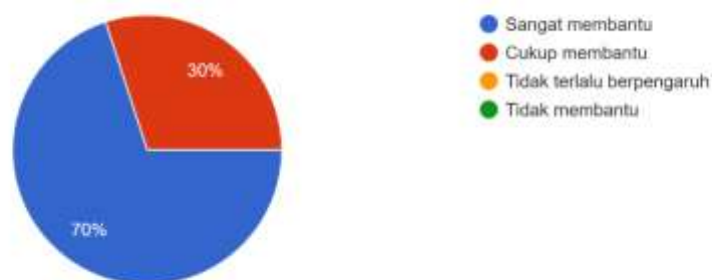
It can be seen from figure 17 that 55% of respondents agree and 45% of respondents strongly agree that they can improve the quality of their work in running MSMEs.



Gambar 18. Questionnaire Diagram Result

From the figure 18, 5% answered "MSMEs can create job and income opportunities for women" and 95% answered "MSMEs can inspire other women to participate in running their own MSME businesses as a form of their economic independence". It can be concluded that almost all respondents feel that by running MSMEs, they can encourage other women to participate in owning MSMEs.

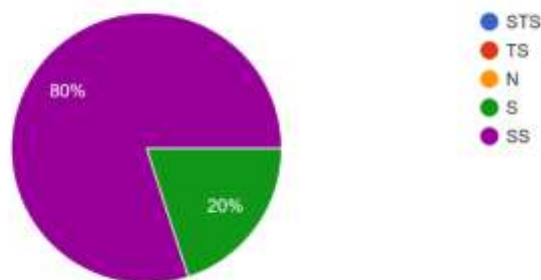
Sejauh mana UMKM membantu dalam meningkatkan kepercayaan diri anda sebagai seorang perempuan?
20 jawaban



Gambar 19. Questionnaire Diagram Result

Based on the diagram in figure 19, 30% of respondents answered "Quite helpful" and 70% of respondents answered "Very helpful". It can be concluded that most respondents feel that MSMEs really help them increase their confidence as a woman.

UMKM memberikan kesempatan yang sama bagi perempuan dan laki-laki dalam memulai dan mengembangkan usaha
20 jawaban



Gambar 20. Questionnaire Diagram Result

From the results of the diagram in figure 20, it can be concluded that 20% of respondents agree and 80% of respondents strongly agree that, there is equal opportunity for women and men to start and develop their own MSMEs.

Based on the data above, it can be seen that MSMEs have a fairly good contribution in developing respondents' potential. From several questions asked, it can be seen that MSMEs have a positive impact on women MSME owners. Most MSME owners don't even need special training to start and develop their MSMEs, but they still manage to do a good job.

CONCLUSION

By referring to the data that has been obtained, it can be seen that MSMEs make a significant contribution in developing the potential of respondents. From the various questions that have been asked, it is clear that MSMEs have a strong positive impact on women who are MSME owners. In fact, the majority of MSME owners do not need special training to start and develop their businesses, but still manage to achieve success in carrying out their tasks effectively.

The majority of them do not experience special challenges as women in running their MSMEs. Of the various answer options available, none reported any discrimination based on their gender. However, some respondents acknowledged limitations in social support and difficulties in maintaining work-life balance.

It can be concluded that MSMEs can help empower women in helping the family economy and increase women's confidence in social society. This can be proven from the results of this study.

1. MSMEs provide opportunities for women to become economically independent. By running their own businesses, women MSME owners can achieve financial independence and take an active role in economic decision-making in their families. This gives them confidence and strengthens their position in social life.
2. By running MSMEs, women business owners can create additional income for their families. The income generated from such efforts can make a significant contribution to the overall family income. This helps reduce family financial stress, improve living standards, and provide access to essential services and needs. They can take a break independently of their finances, and this independence allows them to overcome financial dependence on others.

MSMEs give women the opportunity to feel empowered and independent. By running their own businesses, women can hone their skills in carrying out their jobs. This can build confidence, increase their sense of competence, and explore their potential as business leaders. Women owners of MSMEs have the opportunity to be able to develop knowledge from various aspects such as financial management, marketing, negotiation, and other skills that can help hone their abilities, so as to strengthen their potential as women entrepreneurs.

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