



Empowering Womens MSMEs for Economic Independence Based on Local Wisdom

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ABSTRACT

Background: The aim of this research is to analyze the empowerment of women in MSMEs for Economic Independence Based on Local Wisdom. **Method:** The type of research is analytical survey research. This type of data uses qualitative data. Data sources consist of primary data and secondary data. Data collection techniques using interviews, documentation studies, and observations. The data analysis technique uses descriptive methods with a qualitative approach. **Findings:** Based on the results of the analysis and discussion, empowerment of the existence of female MSME actors, members of the Jempiring Women's Farmers Group (KWT), Badung Regency, uses the local wisdom of Tri Hita Karana. **Conclusion:** This is considered capable of increasing economic independence to help family finances with education costs, able to help carry out home renovations and repairs, and able to improve the health of all family members because family finances are already good. **Novelty/Originality of this article:** The novelty of this research lies in the empowerment model of women's MSMEs that integrates the principles of local wisdom Tri Hita Karana with a modern economic approach. This model combines entrepreneurship training, strengthening social networks, and preserving local cultural values to create a sustainable and competitive MSME ecosystem while maintaining cultural identity.

KEYWORDS: women empowerment, MSMEs, economic independence.

1. Introduction

Nowadays, women's empowerment has become one of the priority issues for the State of Indonesia. This can be seen from the five priority programs directed by President Joko Widodo to the Ministry of Women's Empowerment and Child Protection/*Kementerian Pemberdayaan Perempuan dan Perlindungan Anak* (Kemen PPPA), one of the programs is empowering women in entrepreneurship (Kemen PPA., 2023). Conceptually, empowerment comes from the word power which means strength. The concept of empowerment begins with strengthening social capital in the community (group) which includes strengthening social capital, trust, obeying rules (roles) and networking (Susilawati, 2018). Empowerment is an effort to improve the abilities and potential that exist or are possessed by an individual or group of people (Reny, et al., 2023). Women's empowerment is a way that can be taken to explore and develop women's potential to be more productive and qualified (Putri, et al., 2012). Women's empowerment is a planned program that involves the participation of women's groups in developing and providing access to resources to powerless women to be used as capital to meet their needs. (Sadjuri, 2010).

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In realizing women's empowerment programs, the Government cannot do it alone. There must be participation from the community. For this reason, the Government, through the Minister of Women's Empowerment and Child Protection, has created a legal umbrella to encourage community participation to take part in realizing the program policy through Ministerial Regulation of PPA Number 13 of 2021 concerning Community Participation in Women's Empowerment and Child Protection (JDIH BPK RI, 2021). Community participation in women's empowerment can be done through their involvement in forming empowerment programs or their participation in empowerment programs, so that it can facilitate the sustainability and success of empowerment programs. So that empowerment programs can be directed at overcoming problems and fulfilling women's needs through their potential (Sartika & Ahmad, 2021).

Women's involvement in empowerment activities is closely related to efforts to improve economic conditions through innovative activities that can enable women to learn various skills in earning income and expanding networks. (Palaon, & Dewi, 2019). Women's empowerment programs in an effort to improve the economy can be carried out through entrepreneurial activities. The aim of the entrepreneurship program in the empowerment program is to involve and increase the knowledge, abilities and skills of women in carrying out entrepreneurship through processing and utilizing the potential of existing natural resources (Karwati, 2017).

Women's empowerment in the Micro, Small and Medium Enterprises (MSME) sector can be developed through the development of home industries. Women's empowerment in the household economic system is part of the integration of the government's priority agenda in the working cabinet. Through this home industry, women can produce without having to leave the house, even a developed home industry can absorb labor and create jobs. Empowering women in the MSME sector is expected to reduce poverty levels, provide better income increases, increase knowledge and quality of human resources, and prepare women's communities to become bank-friendly communities (Marthalina, 2018).

One way the government's push for women's empowerment is seen from gender, where the composition of the population of productive age (15-64 years) is greater than that of men. The percentage is 66.23 percent of the female population of productive age and 65.31 percent of the male population. The number of women, which is almost half of Indonesia's total population, represents enormous potential and must be utilized properly so that women are not oppressed. This has also been attempted because one of the development priorities that must be achieved by 2030 in the Sustainable Development Goals (SDG's) is to encourage gender equality and empower women (Asnawan, et al., 2022). Another government effort in National Economic Recovery (PEN) to strengthen MSMEs is by providing incentives for MSME players. These include policies involving loan interest subsidies, credit restructuring, providing working capital guarantees and tax incentives. Interest subsidies are provided to strengthen MSME capital through People's Business Credit (KUR), Ultra Micro Financing (UMi), and revolving fund distribution carried out by the Revolving Fund Management Institution (LPDB) of the Ministry of KUKM. In addition, the government provides tax incentives to reduce the burden on MSME employees with income tax incentives (PPh Article 21) borne by the government. For MSME players, a 0.5 percent Final Income Tax incentive borne by the Government is given. MSME Taxpayers do not need to make tax payments on their business up to a certain limit, and there is no withholding or collection of tax when making payments to MSME actors, MSMEs are also given PPh Article 22 Import incentives (Junaidi, 2023).

The empowerment of women in the Jempiring Women Farmers Group (KWT) Badung Regency which operates in the Agricultural Products Service, Development and Marketing Unit (UP3HP) since receiving assistance from the Badung Regency Government in 2014, is still ongoing. This existence cannot be separated from his belief in helping family finances to achieve prosperity in the family, helping economic independence, while adhering to the values of local Hindu wisdom. Local wisdom is defined as knowledge, skills, beliefs, attitudes and practices passed down from generation to generation and used to solve challenges in local contexts (Hazim, et al., 2023). Local wisdom is knowledge, habits, values, norms and

technology that have been passed down from generation to generation in local communities. Local wisdom covers all aspects of life, starting from agricultural systems, traditional medicine, customs and community beliefs (Simanjuntak, 2023). Local wisdom is a community's perspective and knowledge regarding efforts to meet life's needs (Njatrijani, 2018). Local genius is not exactly the same as local wisdom. Local wisdom is defined as cultural values that exist in society and have long been upheld by their ancestors (Sudarto, 2021).

Local genius is localizing culture from outside which involves creativity and at the same time wisdom to produce a distinctive culture, including in the form of local wisdom. Both of them contain wise steps, namely one in the context of processing localization, while the other is in the context of using the product as a habitus. Local wisdom is wisdom or habits built on noble traditions passed down from generation to generation by ancestors from generation to generation (Atmaja, et al., 2016). Balinese people have infinite local wisdom which covers various aspects of life-related to economics, politics, social, theology, philosophy, culture and defense and security. Local wisdom is a recipe for action to create wise and wise humans. Local wisdom is passed down from generation to generation and maintained, not only because of its function as a recipe for action but also because it is correct from a pragmatic point of view so that it has use value in the context of creating a harmonious society (Atmaja, et al., 2016). Through local wisdom, the Jempiring Women's Farmers Group (KWT) Badung Regency implements it in business activities so that there is always a harmonious relationship by maintaining the local wisdom of Tri Hita Karana and running its business so that there is a mutually beneficial reciprocal relationship (pangpade payu concept), so that its business runs smoothly. smoothly, profits can increase. In the end, they are able to be economically independent and can help family finances in improving welfare.

The results of research on women's empowerment have shown that the implementation of women's empowerment policies can create and increase household women who are empowered in developing the family economy. The implementation of these policies or programs has enabled women whose economic conditions are less concrete to carry out productive business activities that can produce income, in order to supplement the family's financial needs (Asnawan, et al., 2022). On the other hand, the results of Manurung's community service concluded that women's empowerment was successful in Ciporeat Village, where women could run their businesses, thereby helping family finances. They become economically independent women, and become more confident women (Manurung et al., 2023). The results of Yuniawati's community service also showed that after gaining knowledge and skills, the majority of participants (75%) had high motivation to start and develop a business as measured by the entrepreneurial motivation scale. This activity is very useful because it increases knowledge and skills in entrepreneurship and women are able to be economically empowered both during the pandemic and post-pandemic (Yuniawati, 2021). Based on the considerations above, researchers are very interested in reviewing women's empowerment in MSMEs for economic independence based on local wisdom.

2. Methods

The type of research in this research is analytical survey research, where in this type of research the researcher obtains data from the sample through interviews with respondents, making direct observations on the condition of the respondent's home environment. Surveys are a type of research that is often carried out by researchers in the fields of sociology, business, politics, government and education (Creswell, 2016). This type of data uses qualitative data. Data sources consist of primary and secondary data. Data collection techniques using interviews, documentation studies and observations (Sugiyono, 2020). The results of the analysis use descriptive methods with a qualitative approach. The descriptive method is a method for researching the status of a human group, an object, a

system of thought or a class of events in the present. The aim of descriptive research is to create systematic, factual and accurate descriptions, images or paintings regarding the facts, nature and relationships between the phenomena being investigated (Rukajat, 2018). Qualitative descriptive is a term used in qualitative research for a descriptive study. Qualitative descriptive focuses on answering what is involved in the research or experiences that occur so that it is ultimately studied in depth to find patterns that emerge from the event (Widjaja, 2003).

3. Results and Discussion

3.1 Women's economic empowerment

Women's empowerment is an important effort to increase women's potential and abilities so that they can be independent, develop their potential, and survive optimally in various fields, including economics, religion, social, and culture. Theoretically, women's empowerment can be done through three stages, as expressed by Widjaja (2003). The first stage is to create a comfortable atmosphere for women or empowerment target groups to increase their potential, because every individual or community has potential that needs to be explored. The essence of empowerment lies in the belief in individual potential and independence to advance, where empowerment comes from the individual's process of achieving independence, which in turn will spread positive values to the family and society at large.

The second stage is to strengthen women's potential by applying it in the form of real work. This involves accepting constructive input and providing physical facilities and infrastructure, such as electricity and roads, as well as social facilities such as education and health services that can be reached by the entire community, especially women. Equal access to these resources will provide opportunities for women to compete in a healthy society, making them more empowered. For example, access to funding institutions, training, information technology, and marketing are crucial. One important aspect of empowerment is providing equal access to sources of economic progress, including capital, information, technology, and employment opportunities (Widjaja, 2003).

The third stage is related to defending and protecting women's rights as human beings. Empowerment must avoid the potential to make women or target groups weaker or oppressed in the face of stronger parties. Therefore, the basic characteristic of the concept of empowerment is the right bias, which sides with the weak and protects their rights. By defending and protecting the weak, the main goal is to prevent exploitation and create fair and equal competition in society (Widjaja, 2003).



Fig 1. Uli and begina snacks Products of the Jempiring Women's Farming Group (KWT), Badung Regency

Considering the efforts to empower women that have been explained previously, the implementation of Micro, Small, and Medium Enterprises (MSMEs) by the Jempiring Women Farmers Group (KWT) in Badung Regency provides a clear picture of this success. First, each member of the group utilizes their potential with tenacity in making various snacks to sell to consumers. This not only contributes to the financial independence of the members, but also shows how creativity and hard work can generate significant profits for them. Uli and begina snacks as Products of the Jempiring Women's Farmers Group (KWT), Badung Regency can be seen in Figure 1.

In addition, members of the Jempiring KWT in Badung Regency currently enjoy good access to relevant training, receive government assistance funds, and have good relationships with financial institutions such as banks, Village Credit Institutions (LPD), and cooperatives. Their success in carrying out savings and loan activities is clear evidence that access to financial resources supports the sustainability of their businesses.

It is important to note that one of the basic characteristics of the concept of women's empowerment is siding with the weak and protecting their rights. In this context, members of the Jempiring KWT maintain harmonious relationships even though many of them have the same snack business. Collaboration and mutual support among members of this group not only prevents unbalanced competition but also strengthens solidarity within the group, ensuring that KWT Jempiring can continue to run and develop to this day.

3.2 Economic independence

Economic independence referred to in women's empowerment is the ability of a person or group to fulfill primary life needs without depending on anything. Economic independence is an alternative that cannot be rejected, with economic independence being able to free a person from dependence on the economic crisis they are experiencing (Susetyo, 2006). Women's economic independence is a situation where women are able to meet their own needs without being dependent through entrepreneurship, have equal access and be critical of the problems they face (Manurung et al., 2023). Based on the explanation of economic independence, if we look at the implementation of the economic independence of the Jempiring Women's Farmers Group (KWT), Badung Regency, which consists of 19 members, with business activities engaged in processing agricultural products in the form of jaje begina, jaje uli, bolu, steamed bread, sumping, and various other snacks made to order and according to the Hindu holiday situation in Blahkiuh Village, Abiansemal, Badung. Apart from the snack processing business, KWT Jempiring Badung Regency is also active in savings and loan business activities. This savings and loan activity is carried out through regular meetings held every month in the last week, and until now the business is still running smoothly. Based on the business activities carried out by the UMKM Women Farmers Group (KWT) Jempiring, Badung Regency, it seems that they have demonstrated economic independence, this can be seen from the profits obtained during 1 semester, according to Suryathi's research results from January to June 2015 where the profits were successful achieved is described in Table1 (Suryathi et al., 2018).

Table 1 shows the profits obtained each month from the sale of various snacks by the Jempiring Women Farmers Group (KWT) MSME, Badung Regency based on the local wisdom of Tri Hita Karana. All costs related to the implementation of tri hita karana, namely costs for Parahyangan, Pawongan and Palemahan activities, have all been taken into account in the profit and loss report. Meanwhile, the average level of profit currently obtained per month reaches IDR 70,789,027.00. This is proof that the level of financial independence has been achieved. Because these profits can be used to help the family's finances for children's education, so that they can achieve university education, to repair the house, for the costs of ceremonies either carried out regularly (presenting offerings every day) or incidentally such as Kajeng Kliwon, Purnama Tilem, other major holidays such as Galungan, Kuningan, Nyepi, and various ceremonial activities including Dewa Yadnya, Manusa Yadnya, Pitra Yadnya and Butha Yadnya, including ceremonial activities at Melanting Temple, where members of the MSME group carry out selling activities.

Table 1. Comprehensive Profit and Loss Report Based on Local Wisdom of the Women Farmers Group (KWT) Jempiring Badung Regency for the Period January to June 2015

	January	February	March	April	Mei	June
Sales results	188,343,850	169,333,000	250,099,000	174,461,000	179,611,000	218,479,000
Costs:						
Sticky rice	56,250,000	42,750,000	67,500,000	49,500,000	57,150,000	78,300,000
Flour	12,000,000	11,360,000	24,000,000	11,600,000	12,000,000	13,600,000
Sugar	11,400,000	11,076,000	17,280,000	10,424,000	11,580,000	11,976,000
Palm sugar	9,600,000	9,065,000	12,000,000	9,925,000	9,725,000	10,400,000
Coconut	246,000	225,000	350,000	210,000	246,000	265,000
Salt	120,000	100,000	150,000	120,000	120,000	135,000
Vegetables	2,700,000	2,100,000	3,500,000	1,500,000	2,250,000	2,150,000
Blueband	3,600,000	3,115,000	5,200,000	3,200,000	2,975,000	2,995,000
Egg	8,400,000	7,830,000	12,000,000	8,340,000	8,067,000	8,316,000
Oil	18,000,000	16,500,000	19,600,000	11,430,000	12,200,000	16,772,00
Direct wages	13,500,000	13,500,000	13,500,000	13,500,000	13,500,000	13,500,000
Costs total	135,816,000	117,621,000	175,080,000	119,749,000	129,813,000	158,409,000
Gross profit	52,527,850	51,712,000	75,019,000	54,712,000	49,798,000	60,070,000
Operating costs:						
Firewood and Gas	5,700,000	5,130,000	7,330,000	5,500,000	6,100,000	4,995,000
Electricity	360,000	365,000	520,000	360,000	475,000	450,000
Gasoline	126,000	126,000	126,000	126,000	126,000	126,000
Boxes	525,000	475,000	512,000	420,000	493,000	487,000
Plastic	300,000	250,000	325,000	250,000	382,000	295,000
Phone	180,000	180,000	180,000	180,000	180,000	180,000
credits						
Balinese offerings	6,365,000	4,405,000	5,135,000	5,540,000	5,190,000	6,485,000
Stall rent	112,500	112,500	112,500	112,500	112,500	112,500
Operating costs total	13,668,500	11,043,500	14,240,500	13,488,500	13,058,500	13,130,500
Profit/loss	38,859,350	40,668,500	60,778,500	42,223,500	36,739,500	46,939,500

Economic independence through women's empowerment can increase cross-sector cooperation in empowering Micro, Small, and Medium Enterprises (MSMEs) which can also reduce the level of violence against women and children, human trafficking rates, and economic inequality. In addition, this encourages women to be actively involved in the economy. This home industry development mechanism aims to bring women entrepreneurs closer to access to capital, information and technology, markets, and training. Thus, it is expected to improve family welfare and resilience (Marthalina, 2018). Based on four indicators of MSME empowerment, the Jempiring Women Farmers Group (KWT) of Badung Regency in its activities as one of the MSMEs seeks to revive the community economy in Banjar Tengah, Blahkiuh Village, Abiansema District, Badung Regency based on local wisdom. Members of the Jempiring KWT have access to utilize productive resources and help each other in making morning snacks, so that existing resources can be utilized optimally. In addition, group members also participate in utilizing land for farming in the fields and using water when making snacks, as well as utilizing solar resources to dry snacks. In addition, they also utilize capital resources, including money, equipment, machinery, buildings, and other goods to produce goods. Group members have equal control over the resources they currently have. Women are expected to jointly control the efficient use of water and electricity to prevent waste and control costs. Group members

have equal rights to enjoy the results of utilizing existing resources, which are gifts from God, such as ancestral land, the use of water for family and business needs, and the efficient use of electricity.

In addition to the four indicators of empowerment of Micro, Small, and Medium Enterprises (MSMEs) for the Jempiring Women Farmers Group (KWT) in Badung Regency that have been implemented to increase economic independence, there are three additional steps that need to be considered so that empowerment can achieve sustainable economic independence according to Nugroho (2008). The first step is partisanship, which means that women as the empowered party must be prioritized compared to men. The second step is readiness, which shows the importance of women's ability to access, participate, control, and utilize existing resources. The third step is protection, which refers to the need to provide protection until women can achieve independence.

The Jempiring Women Farmers Group (KWT) of MSMEs in Badung Regency in maintaining the sustainability of its business adheres to the local wisdom of Tri Hita Karana. This is realized through making offerings to Ida Sang Hyang Widi Wasa (Parahyangan) as previously explained, maintaining harmonious relationships with fellow group members and with all customers (Pawongan), and always maintaining a clean and comfortable work environment (Pabelasan). Thus, economic independence can be maintained, because of the belief that working is good. Every job is carried out sincerely, with high enthusiasm, and always honestly, so that economic independence can be maintained.

Three empowerment steps that need to be implemented so that economic independence is achieved sustainably are as follows. First, the bias that prioritizes women as the empowered party. In this case, efforts made in processing agricultural products always receive support from the husband as the head of the family who is responsible for the sustainability of the family. Assistance in the form of business capital loans borrowed from banks, cooperatives, or LPDs always receives the husband's approval, which is proof that the husband strongly supports his wife in helping the family's finances.

Second, preparation that reflects women's ability to access, participate, control, and utilize existing resources. Members of the Jempiring KWT in Badung Regency in their activities of processing agricultural products into snacks still receive access to capital assistance from third parties, as well as support from the government to obtain assistance for snack production equipment. The involvement of wives as entrepreneurs in the household never stops at banjar activities, menyame braye, and gotong royong, all carried out by adhering to the local wisdom of Tri Hita Karana, namely maintaining harmonious relationships in Banjar and in Blahkiuh Village, Abiansemal, Badung Regency.

Third, protection which means providing protection until women can be independent. In the context of protecting women in economic independence, members of the Jempiring UMKM KWT, Badung Regency, since the group was founded, have shown tenacity, perseverance, and patience in trying. The business of processing agricultural products into snacks has proven to be right, because the need for snacks for ceremonies in Bali is always there, both for large and small ceremonies. The accuracy of the group members in choosing this business has allowed them to survive until now and provide quite large results, which ultimately made the UMKM members of the Jempiring KWT, Badung Regency, economically independent. This also contributes to the continuity of the business, the continuity of the family, and activities in the banjar and village which have been maintained until now.

4. Conclusions

Based on the results of the analysis and discussion in this research, it can be concluded that through empowering the existence of female MSME actors, members of the Jempiring Women's Farmers Group (KWT), Badung Regency, based on the local wisdom of Tri Hita Karana with their activities in processing agricultural products into various processed snacks to meet needs. Hindu ceremonies in Bali and especially in Blahkiuh Village, Abiansemal, Badung Regency have been able to increase economic independence. With

economic independence, you can help your family financially to pay for your children's education up to university, you can help renovate and repair your house so that it is now more suitable to live in, you can improve the health of all family members due to a better diet, and your family's finances become more stable. There is a recommendation submitted, namely that in the future, MSME members of the Jempiring Women's Farmers Group (KWT) Badung Regency can maximize the processing of agricultural products in the form of more varied, more creative snacks with more innovative packaging. Continue to convince the family that work is part of their yadnya so that whatever results they have worked on are the best for each other's karma, so that harmonious relationships will be more well established.

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Author Contribution

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