Women’s Empowerment Program through National Program for Community Empowerment (PNPM Mandiri)

(A Case Study of Women’s Savings and Loans Management in Sub District Bendosari of Sukoharjo)

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ABSTRACT

The objectives of research are to describe the training management, analyze the results and effects, the supporting and inhibiting factors of the training program in women’s empowerment through the activities of Simpan Pinjam Perempuan (SPP) in Program Nasional Pemberdayaan Masyarakat Mandiri Perdesaan (PNPM MPd) at Bendosari Sub District of Sukoharjo. The research is a qualitative research using case study design undertaken at Bendosari sub district.

Based on the analysis, the research concludes that: (1) the training program management in women’s empowerment through Simpan Pinjam Perempuan (SPP) activities at Bendosari Sub District of Sukoharjo managed using bottom-up planning; (2) The result and the effect of training program can be demonstrated with the improvement of the user groups and the fund revolved and the change in women’s behavior of the participants; (3) the supporting factors can be classified into two types, namely internal and external factors. The inhibiting factors cover: a) the lack of social relationship; b) the traditional attitudes of the community; c) the high dependence); d) the high self confidence lackness; e) the regression and insecurity feeling; f) the critics on helpers provider; g) human resources factor; and (4) the training program prospect in women’s empowerment through Simpan Pinjam Perempuan (SPP) in the future comprises the women’s organizing, namely the facilitation form that can be distributed by the actors to synergize the rural community in the pursuit of achieving the goals achievement.

Keywords - women’s empowerment, PNPM Mandiri Perdesaan, Women’s Savings and Loans

INTRODUCTION

Women’s empowerment, especially in developing countries, becomes one of the important issues in development programs. Empowerment of women is a necessity since it enhances both the quality and the quantity of human resources available for the development. Moreover, in the male dominated societies, women confront various discrimination in all aspects of life, starting from family, social, economic, and political life. The women’s empowerment is linked to the effort of poverty alleviation, which is one of the Millinium Development Goals (MDGs) attempts declared on 2010. Attempts to erradicate poverty and extreme hunger as the first goal of the MDGs. Whereas the women’s empowerment linked to the third goal, namely gender equality and women’s empowerment.

Based from the facts above, various attempts have been done to promote women empowerment, especially in rural areas. The attempts have been done both by government and non government organization. One of the attempts is done through microfinance intervention. It is stated by [1] that stated “… various efforts have been made by many Government and Non-Government organizations to promote women empowerment especially in rural areas and one such effort is the microfinance intervention”.

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Women’s empowerment itself, is defined by [2] as “a process by which those who have been denied the ability to make strategic life choices acquire such ability”. Based on the definition stated by Kabeer, empowerment means a process by which those who have not ability to make a strategic life choices are empowered so that they have the ability to do so. Targetting women as the subject of empowerment is stated by [3], that stated:

“Putting resources into poor women’s hands while promoting gender equality in the household and in society results in large development payoffs. Expanding women’s opportunities in public works, agriculture, finance, and other sectors accelerate economic growth, helping to mitigate the effects of current and future financial crises”.

The similar statement is made by [4] and [5]. [4] stated that “when women participate in economic activities the society as a whole benefits”. Whereas [5], in the report stated that “women’s access to resources has a stronger impact on child survival, welfare and education, than when men have access to similar resources.”

Research undertaken by[6], stated that the empowering women is an effective way to erradicate poverty, since “women are likely to spend their incomes in food, health care and education of their children. All of these are investments in future and contribute towards long term economic advancements for families, communities and ultimately for countries [6].

Women’s empowerment in the field of economy by providing microcredit in Indonesia is manifested in the form of Simpan Pinjam Perempuan (SPP) through the Program Nasional Pemberdayaan Masyarakat Mandiri (National Program for Community Empowerment/ PNPM Mandiri). The objective of the program is to facilitate women’s empowerment economically.

The Simpan Pinjam Perempuan (SPP) unit at Unit Pengelola Kegiatan (UPK) Bendosari is formed since 2002 with the initial capital of Rp. 500.000.000,-. It gains positive perceptions from the society. The unit developed rapidly as the government provide additional grant in 2003 with the fresh money of Rp. 250.000.000,- and added with more grant of Rp. 250.000.000,- in 2004, and Rp. 300.000.000,- in 2005, that made the unit has a total capital of Rp. 1.300.000.000,-. The additional grants provided by the government were linked to the success of the unit to gain public participation and it’s success in minimize the Non Performing Loans (NPL).

The low rate NPL in Simpan Pinjam Perempuan (SPP) unit at Kecamatan Bendosari is linked to the improvement provided by the Unit Pengelola Kegiatan (UPK) of Kecamatan Bendosari through the life skill program training for the debitors so that they able to develop their daily economic activities, which in turn made them pay the installments on time.

Based on the background above, the research is aimed to: (1) describe the training management detailly and holistically; (2) analyze the results and the effects of the training programs; (3) analyze the supporting and inhibiting factors of the training program provided through the Simpan Pinjam Perempuan (SPP); and (4) analyze the training model recommended at the Simpan Pinjam Perempuan (SPP).

**LITERATURE REVIEW**

**Gender Equality**

The gender equality, according to the conception of UNESCO is defined as “the equal rights, responsibilities and opportunities of women and men and girls and boys. It implies that the interests, needs and priorities of both women and Men are taken into consideration, recognizing the diversity of different groups of women and men [7].

According to WHO, gender equality refers to: “Equal treatment of women and men in laws and policies, and equal access to resources and services within families, communities and society at large” [8]. Based on such a concept, gender equality means providing equal treatment for both men and women in all aspects of life.

The concept of gender equality according to Hankamnas refers to ” similar conditions for men and women to opportunities and rights as human beings, to be able to contribute and participate in the activities of political, legal, economic, social, cultural, educational and defense and national security (Hankamnas), as well as similarities to benefit the development mentioned”. Gender equality also covers the discrimination and structural injustice eradication, both for men and women.

**Women’s Empowerment**

The concept of women’s empowerment as stated by [7] refers to “increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own
capacities”. The concept means that women’s empowerment refers to the improvement of spiritual, political, social or economic strength.

The definition of women’s empowerment according to [9] refers to “the  process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and the gender-based discrimination against women in all the institutions and structures of society.” Such a definition implies the meaning that empowerment implies the process and outcome of the process in which the women gain greater control over resources, so that they have capabilities to challenge patriarchy ideology and discrimination in all aspects of life.

The principles of women’s empowerment according to [10] consists of 7 principles. They are: 1) leadership promotes gender equality; 2) equal opportunity, inclusion and nondiscrimination; 3) health, safety and freedom from violence; 4) education and training; 5) enterprise development, supply chain and marketing practices; 6) community leadership and engagement; dan 7) transparency, measuring and reporting.

The model of women’s empowerment is based on 5 stages of women’s empowerment development trajectory of the development countries formulated by UNESCO [11]. They cover: 1) powerlessness; 2) initiation; 3) participation; 4) adopti-on; dan 5) leadership.

**RESEARCH METHOD**

This study is a qualitative research using case study design, namely a study exploring specific problems using specific data and information sources. It also concerned with studying the phenomenon in context, so that the findings generate insight into how the phenomenon actually occurs within a given situation [12]. The longitudinal examination on specific occurrence or case using systematic observation is employed in the research. As a result, the researcher will come to intense understanding about the phenomenon that can be used as further research [13].

The grounded theory is employed since the research develop a theory linked to the women’s empowerment through SPP unit in National Program for Community Empowerment (PNPM Mandiri). The theory is expected to contribute in the community empowerment based development and enhance the existing theory.

**STUDY RESULTS**


Based on statistic data of 2012, Kecamatan Bendosari covered an area of 5.299 hectares or equal to 11.36% of the area of Kabupaten Sukoharjo. The area of Kecamatan Bendosari consist of 2.569 hectares (48.48%) of farming land, and 2.730 hectares (51.52%) dry land. The population of Kecamatan Bendosari in 2012 covers 67.734 people. It consists of 33.677 males (49.72%) and 34.057 females (50.28%).

The economic condition in Kecamatan Bendosari can be depicted through the occupation of its inhabitants. Referring to the Statistic Data of Sukoharjo 2013, 35.86% of population in Kecamatan Bendosari are farmers. The 2nd position occupied by traders, with the proportion of 23.09%. The third is occupied by labour, both industrial and farming, with the proportion of 21.29%. The remaining is occupied by government employees with the proportion of 5.41%.

The training management in women’s empowerment through Simpan Pinjam Perempuan (SPP) in National Program for Community Empowerment (PNPM Mandiri) The training program to empower women through Simpan Pinjam Perempuan (SPP) is based on community’s need proposed from the grass-root (bottom up). The training plan is initiated from gaining ideas about the kind of training provided. The ideas’ searching is done in the community meeting in the neighborhood level (Rukun Tetangga). Having been approved, the idea gained is then brought to the village level to be discussed in the community meeting in the village level (Musyawarah Desa), so that the form and the kind of training program needed by the community can be formulated.

The formulation of the training program is then proposed to the Unit Pengelola Kegiatan (UPK) through the facilitation of Kader Pemberdayaan Masyarakat Desa (KPMMD). The proposal will be competed in the sub district level (Kecamatan) and will be executed as it passed the verification process.
Table 1 The Training Program Proposed in Kecamatan Bendosari of 2012

<table>
<thead>
<tr>
<th>No.</th>
<th>Training Program Proposed</th>
<th>Proposer</th>
<th>Volume</th>
<th>Lokation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Training of manufacture of animal feed</td>
<td>Mixed</td>
<td>65,991,000</td>
<td>Cabeyan</td>
</tr>
<tr>
<td>2.</td>
<td>Training of embroidery sewing</td>
<td>Women</td>
<td>54,435,000</td>
<td>Jombor</td>
</tr>
<tr>
<td>3.</td>
<td>IHC (Posyandu)</td>
<td>Women</td>
<td>50,669,000</td>
<td>Manisharjo</td>
</tr>
<tr>
<td>4.</td>
<td>Training of mushroom cultivation</td>
<td>Mixed</td>
<td>55,795,750</td>
<td>Puhgogor</td>
</tr>
<tr>
<td>5.</td>
<td>Infrastructure student learning activities</td>
<td>Women</td>
<td>46,750,000</td>
<td>Paluhombo</td>
</tr>
<tr>
<td>6.</td>
<td>Training workshop</td>
<td>Mixed</td>
<td>52,897,750</td>
<td>Toriyo</td>
</tr>
<tr>
<td>7.</td>
<td>Cookery Training</td>
<td>Women</td>
<td>32,897,750</td>
<td>Toriyo</td>
</tr>
<tr>
<td>8.</td>
<td>Student learning activities infrastructure</td>
<td>Mixed</td>
<td>55,795,750</td>
<td>Puhgogor</td>
</tr>
</tbody>
</table>

Source: UPK Bendosari Sub-District, 2012

The verification itself is a phase that aimed to check and verify its feasibility. It is done by Verification Team formed in the sub district level and consist at least 5 expert personnals. As the verification process done, the training program can be executed when the budget available. In the case that there are no budget avilable, the program will be done in the following year budgetting.

The type of the training program provided for the Simpan Pinjam Perempuan (SPP) beneficiaries in 2012 can be presented in Table 1.

The Results and Effects of Training Program in Women’s Empowerment through Simpan Pinjam Perempuan (SPP)

The results and the effects of training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) in Kecamatan Bendosari of Sukoharjo during the period of 2010 – 2012 can be seen from the condition alteration of women who participate in the program. The alteration of the women’s condition is the alteration from powerless into the condition of those who are able to take initiative or able to make a decision, and then improve into the condition of participating, and then to the next level of the ability to adopt, and in some cases into a leadership among themselves.

The alteration from powerless into initiative can be seen from the women’s attempts to change their family economic condition. They strived to alter their economic condition with the positive perceptions towards the poverty alleviation program provided both by the government and non government organizations.

In the next level, as they became aware of their initiative, they started to participate in the activities provided both by the government and non government organizations. They started to participate actively in the training program formulation processes and participate in the training program actively.

The ability to adopt the training program of the SPP beneficiaries can be seen from the positive perception of 69.44% of the respondents that stated the training program provided helped them to develop their daily economic enterprises. Whereas the remaining 30.66% stated the training program provided do not help their business development.

Based on the interview with Mr. Mulyono, S.T., (the Chief of UPK Kecamatan Bendosari) the leadership competence of the women of the Simpan Pinjam Perempuan (SPP) beneficiaries can be seen from the emergence of new leaders among them. They are able to coordinate their members to participate actively in various activities provided by Unit Pengelola Kegiatan (UPK). The emergence of new group leaders, which are fragmentations of beneficiaries groups, show that some of them have the capability as leaders among themselves.

The effects of the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) can be seen from the alteration of their family economic condition and their thinking patterns. Other effect can be seen is psychological effect happened among them.

Viewed from the thinking pattern alteration, the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) has brought significant change in their thinking patterns. The shift can be demonstrated by the emergence of initiative to change their family economic condition by participating in the program, their ability to adopt the training into their own business, and finally the emergence of new leaders among women.

Viewed from the economic condition, the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) has changed their family economic condition into better ones. Some of the women able to improve
their business assets and some of them able to alter the business system from manual into semi automated system by using production machineries.

Viewed from psychological aspect, the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) has improved their selves confidence. Some of the women were able to become leaders in social organizations, both women’s organization and mixed members’ organizations.

The supporting and inhibiting factors of training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) in Bendosari Sub-district of Sukoharjo

The supporting factors of training programs in women’s empowerment through Simpan Pinjam Perempuan (SPP) cover the facilitation of the UPK and local government personnells, the high motivation to improve family economic condition and dignity, the capital support from the SPP loans; and support from both government and non-government organizations.

The inhibiting factors of the training programs in women’s empowerment through Simpan Pinjam Perempuan (SPP) comprise: 1) the less optimum social relationship, the traditional attitude of the society, the highly dependence among women, the less self confidence among women; insecurity and regression, the critics toward the donatur, and human resources factors.

The training model in women’s empowerment through Simpan Pinjam Perempuan (SPP) formulation recommended

The women’s empowerment through the programs provided by National Program for Community Empowerment (PNPM Mandiri) in Bendosari Sub-district cover four fields of activities, namely infrastructure, economy, loans, and education & health. The programs are based on some empowerment theories.

One of the theories employed is empowerment stages model covering knowledge, attitudes, practice with the cognitive, affective, psychomotor, and conative aspects approach. The concept reflects new paradigm in development, namely “people centered, participatory, empowering, and sustainable” development [14]. The concept is developed from the attempts to find out equity as [15] noted as alternative development, that require ‘inclusive democracy, appropriate economic growth, gender equality and intergenerational equity”[16].

Based on Friedman’s theory, the empowerment should cover the stages that flow from the powerless condition, improve into initiation. The empowerment, is then, should be improved into participation level, and improve toward adoption, and eventually into leadership, so that the empowerment concept can be accomplished.

The purpose of women’s empowerment refers to the opinion proposed by [16] which says that the process of empowerment can be done through three processes, namely: enabling, empowering, and empowering in the sense of protecting. Thus, through the empowerment, the criteria of empowered community can be achieved. The criteria of empowered community as stated by [17], comprises: (1) able to comprehend themselves and their potents, able to make a plan (anticipate future changes), (2) able to direct themselves, (3) have power to negotiate, (4) have adequate bargaining power in conducting mutual beneficial cooperation, and (5) able to responsible for their own decisions.

The results show that the training programs in women’s empowerment through Simpan Pinjam Perempuan (SPP) have not fully meet the ideal concept of empowerment theory proposed by Friedman. The training programs reached only the adoption stage of the five development trajectory. It did not reach ultimate stage of the development trajectory, namely leadership. This condition caused a uncertainties of the future development sustainability when the program stopped.

Departing from such a condition, the researcher recommend training model formulation in women’s empowerment through Simpan Pinjam Perempuan (SPP) so that the ideal concept of empowerment proposed by Friedman attain leadership stage. The formulation is based on empowerment field activities covering micro economic and micro finance.

The training model formulation recommended in the field of micro economic and micro finance can be formulated in Figure 1.
In order to empower women accomplish the leadership stage, it needs training on leadership. By such a training, it is expected to emerge new leaders from their own members. The new leaders are expected to drive and lead the groups so that the sustainability of the empowerment will be more optimum and the become less dependent to other.

**DISCUSSION**

The training programs management in women’s empowerment through Simpan Pinjam Perempuan (SPP) is managed using bottom-up process. The training program provided are proposed by the beneficiaries groups so that the type of the training met to the needs of the beneficiaries.

The bottom-up process employed in managing the training program is in accordance to [18], that view community empowerment as intentional attempts to facilitate local community in planning, deciding and managing local resources through collective action and networking so that they become independent.

The concept of managing the training program based on bottom-up process is also relevant to the concept proposed by [14] who stated that community empowerment is a concept of economic development that covers social values, which is characterized by “people centered, participatory, empowering, and sustainable” [14]. The concept is developed from the attempts of the experts to find out what [15] called “alternative development, yang menghendaki ‘inclusive democracy, appropriate economic growth, gender equality and intergenerational equity’” [16].

The concept of bottom-up process used in managing the training program is linked to the goal that the outcome of the economic empowerment meet to the expectation. It is in accordance to the research undertaken by [3], [19]–[21]. Based on their research, it is concluded that “In order to support enterprises and activities, SEWA facilitated the provision of financial and nonfinancial, or business development services to its members. A key component of the economic strategy was the creation of the SEWA Cooperative Bank founded in 1974.”

Training program provided to the Simpan Pinjam Perempuan (SPP) group beneficiaries is a form of non-financial support to enable the beneficiaries groups to develop their enterprises so that they become more empowered and able to occupy a parallel position with men. This finding is in accordance to [22] that concluded “microcredit has become imperative to combat poverty and to improve families’ wellbeing and the results also confirmed that microcredit is
strongly linked with children's education, income and assets. So it also provides support to the topic that microfinance plays an important role in women empowerment, especially their inclination towards family wellbeing and children education.”

The results and effects of the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) can be seen from the economic condition improvement and behavior alteration of the beneficiaries groups members. The economic condition improvement are in the form of the changing system in their business, namely from manual into semi automated system in producing their products. The behavior alteration in beneficiaries group members are the changing from powerless stage that improve into initiation, participation, adoption and in some cases into leadership stages. The alteration occured is in accordance to concept proposed by [16] who stated that the empowerment process can be done through three processes, namely: Firstly, empowerment can be done by enabling, encouraging, and build awareness. Secondly, strengthening the potentials owned by the community. Thirdly, empowering means protecting.

The empowerment development stage as the effects of training in women’s empowerment is also in accordance to the five development trajectory stages in developing countries. The development trajectory as proposed by UNESCO stated that:

“From among these stages of development, the first two stages of powerlessness and Initiation are categorized to be passive, where women are not aware of the injustice they are facing, and do not speak up for their rights and needs. During these stages, women are just getting to know that they can achieve a better life for themselves and their families, what organizational interventions are about, and why they should attend the organizational interventions. Women passively interact and take part in organizational interventions during these two stages. The remaining three stages of Participation, Adoption, and Leadership, are considered to be active, where women proactively get involved and seek interaction with organizational interventions, local agents, and other active women in the community. During these stages of development, women are interested in learning how to bring an improved life to themselves and their families, where they can seek help and resources, when they can start to achieve this development, and ultimately how they can spread their positive experiences to the broader community.” [11]

The behavior alteration in beneficiaries group members seen from the improvement in their self confidence and their ability to make a decision. These findings are in accordance to the researchs undertaken by [23]–[26]. Their researchs concluded that the training provided enabled women to enhance their self capacities, which in turn enhance their self confidence and lead them to enable in decision making process linked to their own family lives.

One of the supporting factors of the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) is the high motivation to improve family economic condition. The finding is in accordance to the researchs done by [3], [11], [20], [23], [27], [28]. Their researchs concluded that the motivation to change family economic condition become the main motivation for women to participate in empowerment programs provided by various NGO’s.

One of the he inhibiting factors of the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) covers dependence. This factor linked to the quality of the beneficiaries. It is in accordance to a statement stated by [29] that says ability is relevant to the quality of the actor.

The finding that dependence, traditional thoughts, and insecurity inhibit the training program success also in accordance to the research undertaken by [3] that concluded “although increase in women’s income played a very important role in enhancing women’s economic independence but the societal discrimination still prevail that limit the ability of women to fully exercise their potential for betterment of their family.”

The formulation of training model recommended cover the abilities of: knowledge, attitudes, practice is in accordance to [30] who stated:

“In sum, empowerment has to be understood as involving both the individual and the collective, and therefore the potential for both to be actors that challenge power structures. Women recognize their self-worth through association with similar others. To be seen as part of a collective group, women had to first develop a self-identity to even relate to the group and internalize that. It involves a process of transformation of consciousness. Reformulation of identity facilitates a woman seeing herself as a worthy entity and this translates into action challenging norms that reinforce women’s subordination.”

CONCLUSION
The training programs management in women’s empowerment through Simpan Pinjam Perempuan (SPP) is managed using bottom-up process. The process means that the training program provided is proposed by the group beneficiaries. The group beneficiaries proposed the type of the training based on their needs. The types of the training provided are adjusted to the needs of the group beneficiaries. The results and the effects of the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) can be demonstrated through the improvement of the beneficiaries’ economic activities. The effects of the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) can be seen from the alteration of the thinking patterns of the beneficiaries. 

The supporting factors of training programs in women’s empowerment through Simpan Pinjam Perempuan (SPP) can be classified into two types, namely internal and external factors. The internal factor comprises the motivation to alter their families economic condition into better ones. Whereas the external factors cover the government and non-government organizations’ support and groups’ influence that support their members to participate actively in the program.

The inhibiting factors of training programs in women’s empowerment through Simpan Pinjam Perempuan (SPP) can be classified into two types, namely internal and external factors. Internal factors comprise psychological obstacles within the women themselves. Most of them were less in self confidence and uneducated so that they felt they can not changed their conditions. Whereas the external factors comprise the factors related to family, social, and cultural.

Theoretical implications of the research is that the training program in women’s empowerment through Simpan Pinjam Perempuan (SPP) undertaken cover four stages in the women’s empowerment development trajectory proposed by UNESCO. The four stages comprise: 1) Powerless; 2) Initiation; 3) Participation; and 4) Adoption. It is, therefore, the ultimate stage in the trajectory, namely leadership stage, has not been covered in the training program provided.

The practical implication of the study is that the study is employing a qualitative approach with a phenomenological perspective so that the research may not to judge or value a policy. It is, therefore, the results obtained in the study will only gives an overview of women's empowerment that has been done by the parties involved in the program.

REFERENCES


