

THE ROLE OF WOMEN IN ENHANCING FAMILY ECONOMIC WELFARE (A STUDY ON PKK GROUP ENGAGED AS MSME ACTORS IN PONDOK PETIR VILLAGE DEPOK WEST JAVA)

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ABSTRACT

This research explores the role of women as MSME (Micro, Small, and Medium Enterprises) entrepreneurs in Pondok Petir Village and their impact on improving family economic welfare. The study employs a qualitative case study approach, using descriptive methods to examine the specific challenges faced by women in this community. Data were collected through interviews, observations, and documentation with women entrepreneurs, their family members, and local government representatives. The findings indicate that women MSME entrepreneurs in Pondok Petir significantly contribute to fulfilling family needs, increasing household income, and enhancing family welfare. They also help in securing savings for the future. However, challenges such as market competition, limited capital, and the dual role of being homemakers and business owners hinder their business growth. Furthermore, the underutilization of technology limits their competitiveness. Solutions to these challenges include encouraging creativity and innovation in product development and marketing, better financial management for business growth, and effective time management to balance work and family responsibilities. Additionally, embracing technological advancements, such as using online platforms and participating in training programs, can further improve business sustainability and increase profitability. By implementing these strategies, women MSME entrepreneurs in Pondok Petir can achieve sustainable growth and significantly contribute to improving their families' economic welfare.

Keywords: *Women entrepreneurs, Family economic welfare, Entrepreneur actor.*

INTRODUCTION

Women are often considered a minority group and second-class citizens in society (Aliyah et al). Their presence is seen merely as complementary. During the Industrial Revolution in Europe, women received unfair wage distribution. They were paid less than men, even though their workload was the same. This injustice became one of the triggers for

the emergence of the feminist movement in Europe. Women did not want to be treated differently. Both men and women deserve equal rights. Wolf in Walters (2021: 11) states that women will continue to fight for their right to earn a living. Women's struggles are not limited to wage equality but also extend to various areas such as education, political rights, freedom of expression, and more.

Indonesian history itself records many women who have been key drivers and main players in shaping the nation. For example, Queen Shima, who successfully led the Kalingga Kingdom in the 7th century, and Queen Tribhuwana Tungga Dewi, whose partnership with Prime Minister Gajah Mada brought the Majapahit Empire to its golden age (Jati, 2015: 84). During the nationalist movement, figures like Dewi Sartika and R.A. Kartini emerged, fighting for women's rights. Similarly, in the modern era, women are no longer confined to traditional roles limited to domestic duties (often referred to as *kasur-dapur-sumur*—bed, kitchen, and well). Many jobs traditionally dominated by men, such as pilots, contractors, and even heads of state, are now pursued by women.

Many women have successfully built businesses to support their family's economy. Several factors motivate women to start businesses, such as contributing to the family's income, pursuing hobbies, filling spare time, and enhancing creativity in production. Statistical data from the Ministry of Women's Empowerment and Child Protection of the Republic of Indonesia shows that women-dominated MSME (Micro, Small, and Medium Enterprises) contribute 61% of the national GDP (Gross Domestic Product). Additionally, they absorb 97% of the total workforce and 60% of total investments.

Housewives who engage in MSMEs directly contribute to their family's income. This income is expected to lead to family prosperity. Ali and Elanda explain that improved family welfare has the potential to strengthen family resilience (2020: 33). Sunarti (in Ali and Elanda) states that through family resilience, families are better equipped to face challenges and utilize available resources to meet their needs.

Women as drivers of MSMEs are also present in Pondok Petir Village, Bojongsari District, Depok City. The existence of MSME actors is regulated under Depok City Regional Regulation Number 18 of 2012 concerning MSMEs. This regulation serves as a legal framework for MSME actors in Depok City and as an effort to empower and develop MSMEs to realize and enhance the regional economy and community welfare.

This research was conducted by the author to determine the impact of women as MSME actors in Pondok Petir Village on improving family economic welfare. This specific research has not been conducted before. If similar studies exist, one was conducted by Alie and Elanda in 2020. Their research discussed *Women and Family Economic Resilience (A Study in Kampung Kue Rungkut, Surabaya)*. The study aimed to describe the role of women in building family economic resilience in the "Kampung Kue" (Village of Cakes).

The results of the study showed that the role of women in building family economic resilience not only impacts their immediate family but also has broader effects on the economic resilience of families in Kampung Kue. Women's roles include being the family's backbone, partners to their husbands, agents of change, and empowering other women. Women's ability to participate and contribute to family economic resilience is supported by gender equality within the family.

METHODS

This research is a case study that uses a descriptive approach. The focus of a case study is the specification of a case within an event, whether it involves individuals, cultural groups, or a portrait of life (Creswell, 1998: 37). The author conducted this case study research for several reasons: first, to identify the problems faced by the family empowerment and welfare group or referred to as PKK group engaged in MSME (Micro, Small, and Medium Enterprises) activities in Pondok Petir. Second, the challenges faced by the PKK group working as MSME entrepreneurs in Pondok Petir are case-specific issues that may not necessarily occur in PKK groups engaged in MSMEs in other locations.

The author employs a qualitative descriptive method. This type of descriptive research aims to describe phenomena that are the subject of the study. Sugiyono (2018: 16) states that qualitative research is an interpretative study that prioritizes the principles of positivism. This is because qualitative research involves the interpretation of data found in the field.

The data collection techniques used in this study include interviews, observations, and documentation. Interviews were conducted with housewives in Pondok Petir who MSME entrepreneurs are, their family members, and the head of Pondok Petir as a representative of the local government.

RESULTS AND DISCUSSION

The Role of Women Entrepreneurs in Enhancing Family Economic Welfare

1. Fulfill needs

Based on the interviews, Mrs. Amalia (I-1) serves as the backbone of her family, striving to meet the increasing needs, particularly in education and healthcare. Meanwhile, Mrs. Sukarni (Nanik) (I-2) also contributes financially as her husband is no longer working, while simultaneously fulfilling her role as a homemaker.

These findings indicate that women entrepreneurs in the MSME (Micro, Small, and Medium Enterprises) sector in Pondok Petir play a crucial role in improving family welfare. They can meet basic needs such as food, clothing, housing, education, and healthcare, in line with the concept of a prosperous family according to BKKBN (2002). This proves that women engaged in MSMEs also contribute significantly to supporting household needs and ensuring a comfortable living environment.

Previous studies further support that women in MSMEs in Pondok Petir have a vital role in sustaining the family economy and enhancing overall well-being, particularly in terms of basic needs, education, and healthcare (Alie & Elanda, 2020).

2. Increase income

Based on the interviews, women in the PKK group who work as MSME (Micro, Small, and Medium Enterprises) entrepreneurs in Pondok Petir Village generally strive to increase their family income, mainly because their husband's earnings are insufficient or because they serve as the family's primary breadwinner.

Informants such as Mrs. Yuli (I-4) sell chips to help her husband meet the family's financial needs while setting aside some income for savings or business capital. Mrs. Amalia (I-1) runs a business to support herself and her child as the primary provider. Meanwhile, Mrs. Dewi (I-3) expanded her cracker business to the point of employing workers to supplement her household income due to her husband's unstable earnings.

Overall, women entrepreneurs in MSMEs in Pondok Petir significantly contribute to improving their family's financial well-being. These findings align with the research of Alie and Elanda (2020), which states that women play a crucial role in family economic resilience due to gender equality.

3. Business capital

Capital is an essential factor for starting a business and can be obtained from various sources, such as equity or loans from financial institutions. The women in the PKK group in Pondok Petir Village acquire capital from their husbands or personal savings. Despite limited capital, they develop businesses to improve the family economy and meet the needs and welfare of their families.

Based on the interviews, Mrs. Nanik (I-2) received capital from her husband, who got severance pay, which she managed to develop the business and meet household needs. Mrs. Dewi (I-3) started her business in 2011 with an initial capital of IDR 500,000 from her husband, which was used for business circulation and to meet family needs. Meanwhile, Mrs. Amalia (I-1) started her business in 2018 with IDR 1,000,000 from personal savings, and the profits were used to expand the business and meet daily needs, education, and healthcare for her family.

Overall, the capital obtained by these women MSME entrepreneurs comes from their husbands and some from savings. This highlights that capital is crucial in the businesses run by women in the PKK group who work as MSME entrepreneurs.

4. Savings

Based on interviews, women in the PKK group who work as MSME (Micro, Small, and Medium Enterprises) entrepreneurs not only aim to meet daily needs but also to save for the future. From their earnings, they set aside a portion for emergency funds or long-term savings.

Mrs. Amalia (I-1) allocates part of her business income for future savings and unexpected expenses. Similarly, key informant Nayla (KI-1) mentioned that her mother's earnings are partially saved. Mrs. Dewi (I-3) and her husband, Mr. Yadi, stated that the income from their cracker business is used for savings, household needs, and their children's education. Likewise, Mrs. Nanik (I-2) sets aside earnings for savings in addition to household expenses. Her husband, Mr. Budi, confirmed that his wife's business income is used to cover household needs, education, healthcare, and savings for the future and emergency funds.

Overall, the role of women in the PKK group as MSME entrepreneurs is to supplement family income, which is also used for future savings. This aligns with the

theory of Hazani et al. (2020), which states that women contribute to increasing family income when the husband's earnings are insufficient.

The Challenges Faced by Women Members of PKK Who Work as Micro, Small, and Medium Enterprises (MSME) Entrepreneurs

1. Lack of capital

Some women in the PKK group who work as MSME (Micro, Small, and Medium Enterprises) entrepreneurs in Pondok Petir Village face capital constraints, making it difficult for their businesses to grow and resulting in uncertain and limited income.

Based on interviews, Mrs. Yuli (I-4), Mrs. Nurdian (I-6), and Mrs. Nita (I-5) stated that limited capital is a major obstacle, causing their businesses to only generate enough income to meet daily needs. For example, Mrs. Nita has not been able to rent a proper business space due to financial constraints. Meanwhile, Mrs. Amalia (I-1) also experienced similar difficulties but managed to develop her business with the help and support of her family.

On the other hand, some PKK women did not face capital constraints because they received financial support from their husbands. These findings align with Juita et al. (2020), who state that business capital is essential for starting and growing a business, emphasizing the importance of access to capital for women entrepreneurs in Pondok Petir Village.

2. Level of competition between traders

Competition among MSME entrepreneurs significantly affects their income levels. The more competitors selling similar products, the higher the risks and the potential earnings for each business owner.

Based on interviews, Mrs. Amalia (I-1) and Mrs. Nurdian (I-6) face intense competition in selling kentang mustofa, catering nasi box, cheese sticks, and subuh cakes due to the high number of sellers in the same area. Similarly, Mrs. Nanik (I-2) and Mrs. Dewi (I-3) stated that competition is inevitable since their food products are common, making it difficult to maximize income.

These findings conclude that PKK women running MSMEs in Pondok Petir Village face business competition from both fellow PKK members and external

entrepreneurs. This aligns with the theory of Juita et al. (2020), which states that business competition affects the profit levels of entrepreneurs offering similar products.

3. Dual role as a housewife

Women from the PKK group in Pondok Petir Village face dual roles as housewives and MSME entrepreneurs, which causes difficulties in dividing time, energy, and focus. They still must perform household chores such as managing the house, taking care of children, and caring for their husbands. These challenges hinder the development of their businesses.

Informants like Mrs. Wiwin, Mrs. Maya, Mrs. Amalia, and Mrs. Nurdian expressed that they had to sacrifice their free time or work during inconvenient hours to run their businesses. Mrs. Wiwin must open the "The Poci" stall during the day after finishing all her household chores, taking care of children, and husband. Meanwhile, Mrs. Dian and Mrs. Amalia always must wake up at midnight to start production earlier.

In conclusion, this dual role is a major obstacle in business development and income improvement. This aligns with the theory by Kesselmen, Amy, et al., which states that household chores performed by women are very time-consuming and exhausting, making it difficult for women to succeed in entrepreneurship.

4. Technological progress

Technological advancement has not only had positive impacts for women from the PKK group working as MSME entrepreneurs in Pondok Petir Village, but also negative impacts that pose challenges for competition among MSME players. Some informants, such as Mrs. Dewi and Mrs. Wiwin, do not utilize technology in running their businesses due to lack of knowledge and limited access, such as inadequate devices. However, Mrs. Amalia and Mrs. Nanik use technology to market products, communicate with customers, and use applications for shipping goods.

Therefore, technological progress can be both a barrier and an advantage for women in the PKK group working as MSME entrepreneurs. This aligns with the research by Juita et al. (2020), which states that technological advancement can both hinder and benefit business owners.

Solutions to the Challenges Faced by Women in PKK Groups Who Work as Micro, Small, and Medium Enterprises (MSME) Entrepreneurs in Improving Family Economic Welfare

1. Wiser financial management

A solution to the lack of capital experienced by some women in the PKK group who are MSME entrepreneurs in Pondok Petir Village is for these entrepreneurs to be more careful and wiser in managing finances. This will help them increase business capital, rather than spending it all on daily needs. If the income generated by these women entrepreneurs is managed well, their businesses will grow, leading to higher income than usual.

Research by Purwanti (2018) states that capital is one of the key factors needed to start and develop a business. Capital is the foundation of the business itself, and if a strong foundation is built, the business will have a solid base to stand on in the future. Additionally, another study explains that one of the challenges in running a business is the lack of capital. Women often start businesses with very limited capital, resulting in low income and difficulty in expanding their businesses. This forces women to operate their businesses with minimal resources (Juita et al., 2020).

2. Supporting the husband's role

A solution for the women in the PKK group who are MSME entrepreneurs in Pondok Petir Village to better manage their time is by seeking support from their husbands. This collaboration will allow them to share the responsibilities of running the business and managing the household. This way, household duties are not solely the responsibility of the wife but become a shared responsibility between husband and wife.

This solution aligns with Law Number 10 of 1992 on Population Development and Family Welfare, which emphasizes the important role of women in the family, such as raising children and managing the household. These roles should be shared with the husband. The husband's role is essential for family resilience, which is supported by economic stability, reflecting the welfare of the family.

3. Adapt to technological advances

A solution for women in the PKK group who are MSME entrepreneurs in Pondok Petir Village is to explore or learn about technology, such as platforms for selling, and to

learn from those around them. The lack of technological literacy among women MSME entrepreneurs can be overcome with a willingness to learn from fellow entrepreneurs. By understanding technological advancements and starting to use technology to compete with other MSME actors and support their businesses, it is hoped that it will have a positive impact on increasing income, which in turn will improve the economic welfare of their families.

This is in line with the research by Juita et al. (2020), which states that technological advancements can be a double-edged sword, both beneficial and detrimental. Technological progress can support and develop businesses if entrepreneurs can adapt to these advancements. However, it can also be very detrimental if entrepreneurs fail to take advantage of the potential created by technological progress that aligns with current trends.

CONCLUSION

Women MSME (Micro, Small, and Medium Enterprises) entrepreneurs in Pondok Petir Village, Depok, play a vital role in fulfilling family needs, improving household income, enhancing family welfare, increasing business capital, and securing savings for the future. However, several factors hinder women entrepreneurs from improving their family's economic welfare. One of the challenges is market competition, where many businesses sell similar products, forcing MSME entrepreneurs to be more creative and innovative, not only in their products but also in their marketing strategies.

Another challenge is limited capital, which restricts their ability to maximize production and generate higher profits. Additionally, the dual role of being both a homemaker and an entrepreneur makes it difficult for women to balance their time between managing their households and running their businesses. Furthermore, the lack of optimal utilization of technological advancements puts them at a disadvantage compared to competitors who fully leverage digital tools.

To overcome these challenges, several solutions can be implemented. Women MSME entrepreneurs are encouraged to be more creative and innovative, both in their product ideas and marketing approaches, such as utilizing social media to engage with customers and promote their products. Effective financial management is also crucial in helping businesses

grow and increase income. With proper financial planning, MSME entrepreneurs in Pondok Petir, Depok, can develop their businesses and achieve sustainable profitability.

Time management is another key factor, as setting consistent operational hours ensures that customers do not face disappointment while allowing entrepreneurs to spend time with their families. Additionally, maximizing technological advancements by collaborating with online selling platforms such as “GoFood” and other e-commerce services can help expand market reach. Women entrepreneurs can also participate in training programs to learn how to establish and manage businesses online effectively using modern technology.

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