



WOMEN'S ECONOMIC EMPOWERMENT THROUGH UMKM TOWARDS INDEPENDENCE

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ABSTRAK

Sektor Usaha Mikro, Kecil, dan Menengah (UMKM) saat ini menjadi medium penguatan peran perempuan dalam pengentasan kemiskinan dalam agenda pembangunan ekonomi nasional. Keterlibatan perempuan dalam ranah ini terbukti memberikan ruang bagi peningkatan agensi dan akses terhadap sumber daya finansial, yang pada gilirannya mampu menopang kesejahteraan rumah tangga serta memperluas jangkauan partisipasi sosial mereka. Artikel kajian ini bertujuan menggambarkan secara mendalam ketegangan yang muncul ketika kemandirian ekonomi perempuan berbenturan dengan konstruksi sosial-budaya yang tetap menempatkan perempuan sebagai penanggung jawab utama urusan domestik. The study approach uses literature studies through various relevant scientific journals according to the study of the problem. Hasil kajian menunjukkan bahwa keberhasilan program pemberdayaan ekonomi sering kali belum mampu merombak struktur gender di tingkat keluarga secara proporsional. However, behind the economic success, it was found that the financial independence achieved by women in the public (productive) realm did not necessarily break down the walls of patriarchal culture in the private (reproductive) realm. Kondisi tersebut memicu kerentanan bagi perempuan terhadap tekanan fisik maupun psikologis, akibat tuntutan untuk menjalankan peran produktif dan reproduktif secara bersamaan tanpa adanya pembagian tugas yang seimbang. Oleh karena itu, kajian ini menegaskan bahwa keberhasilan pemberdayaan perempuan tidak boleh hanya diukur melalui indikator pendapatan semata. Diperlukan transformasi sosiokultural yang mendorong kesetaraan relasi gender dan distribusi beban domestik yang lebih adil, serta dukungan kelembagaan yang lebih akomodatif bagi para perempuan pelaku usaha.

Kata Kunci: Pemberdayaan ekonomi; Perempuan; UMKM; Kemandirian ekonomi

ABSTRACT

The Micro, Small, and Medium Enterprises (UMKM) sector is currently a medium for strengthening the role of women in poverty alleviation in the national economic development agenda. Women's involvement in this area has been shown to provide room for increased agency and access to financial resources, which in turn can support household well-being and expand the reach of their social participation. This study article aims to describe in depth the tensions that arise when women's economic independence clashes with socio-cultural constructions that continue to place women as the main responsible for domestic affairs. The study approach uses literature studies through various relevant scientific journals according to the study of the problem. The results of the study show that the success of economic empowerment programs is often not able to change the gender structure at the family level proportionally. However, behind the economic success, it was found that the financial independence achieved by women in the public (productive) realm did not necessarily break down the walls of patriarchal culture in the private (reproductive) realm. This condition triggers vulnerability for women to physical and psychological pressure, due to the demand to carry out productive and reproductive roles simultaneously without a balanced division of duties. Therefore, this study emphasizes that the success of women's empowerment should not be measured only through income indicators. Sociocultural transformation is needed that promotes gender equality and a fairer distribution of domestic burdens, as well as more accommodating institutional support for women entrepreneurs.

Keywords: Economic empowerment; Female; UMKM, Economic independence

1. INTRODUCTION

In the past decade, the paradigm of development and poverty alleviation in Indonesia has placed the micro-entrepreneurship sector no longer limited to an economic buffer during a crisis, but as the main arena for women's economic emancipation. Empowerment interventions in the form of Micro, Small, and Medium Enterprises (UMKM) are increasingly being pushed by various parties because they have proven to be able to open the tap for women's participation in the public space. Entrepreneurial skills that continue to be honed through various mentoring programs provide real provisions for women to create financially independent human resources (Andriyani et al., 2023). In line with the findings of Rahmadana et al., (2023) which show how local entrepreneurial communities, such as *Mom Preneurs* in Samarinda, successfully realizing and transforming the role of ordinary housewives into resilient economic agents. Through UMKM, women are not only able to help support the family's economy, but also gain social recognition and autonomy to make strategic decisions in their lives (Habib & Sutopo, 2024).

From the perspective of critical sociology, this shift in role from the domestic to the productive sphere leaves a paradox that is rarely touched by the parameters of economic success. When women are encouraged to be independent and make money, the socio-cultural structure in the domestic (reproductive) realm is stagnant, aka does not undergo balanced changes. This unequal reality ultimately forces women to deal with what is called the phenomenon of the *triple burden of women* or the triple burden of women. On the one hand, women are required to innovate, expand the market, and succeed in their businesses. But on the other hand, the patriarchal construction still requires them to be the holders of absolute responsibility for household chores, childcare, and social obligations in the community (Aditya et al., 2024; Silviyana, 2023).

These kinds of structural and cultural challenges significantly limit women's space for movement (Hahury et al., 2025). In many cases, women's hard work in the public sector is often reduced to simply "additional income" for the family, while the natural demands of motherhood and wife remain strong. This condition triggers the birth of new vulnerabilities in the form of layered physical and emotional fatigue. This is proof that the current empowerment programs, both from state institutions and non-governmental organizations, are still trapped in a very technical and economic approach. Interventions generally only dwell on *digital marketing* training, capital, or packaging innovation, but fail to educate on gender equality relations in the household of business actors.

As a result, instead of freeing women from the shackles of marginalization, this label of "empowerment" has the potential to exploit women's time and energy. If the public workload is not balanced by a fair redistribution of domestic duties by husbands or other family support systems, women are simply being forced to shoulder the double burden in the name of family economic resilience.

This contradictory condition is also a sharp criticism of the current design of community empowerment programs. Interventions that go down to the grassroots too often get stuck in highly technical, capitalistic, and gender-blind approaches. The focus of the training generally only revolves around how to innovate bouquets for the tourist market (Rahmawati et al., 2024) or how to master *digital marketing* to increase product sales (Habib & Sutopo, 2024). While these managerial skills are vital for the survival of UMKM, the approach ignores the sociological dimension that eats away at women from within their own homes. Empowerment programs often forget that women do not have

the "luxury of time" as men, because their free time has been robbed of domestic obligations.

This article aims to examine women's economic empowerment through the UMKM sector towards independence. Through critical reading, this paper seeks to offer ideas about the importance of social engineering and comprehensive institutional support, so that the essence of women's economic empowerment becomes a space of liberation, not just exploitation under the guise of independence.

2. IMPLEMENTATION METHOD

The writing of this article uses a qualitative approach through the literature review method. In accordance with the focus of the problems raised, this assessment does not involve taking primary data directly in the field. Instead, this paper is focused on tracing, exploring, and critically synthesizing the findings of various previous researches relevant to the sociological dynamics of women's empowerment.

The data sources used in this analysis rely entirely on secondary data. Data collection is carried out by collecting various academic literature, which includes published scientific journal articles, reference books, and reports on the results of community service (Andriani, 2022). The analysis of study data is carried out by the researcher through the stage of analyzing the results of the research by recording important and relevant parts to the research problem and then compiling it for analysis, and drawing conclusions (Mardalis, 1999).

3. RESULT AND DISCUSSION

A review of various literature shows that the community empowerment agenda, especially for women through the UMKM sector, cannot be seen solely as an economic assistance program. Empowerment is essentially a process of liberation from oppressive structural shackles. Although UMKM initiatives have proven successful in boosting the financial capacity of marginalized groups, the perspective of the sociology of empowerment captures an irony when these interventions actually create a new burden for women. These dynamics can be dissected through the following three phases of critical analysis.

1. The Empowerment Process: From Marginalization to Economic Independence

In the discipline of community empowerment, UMKM are positioned as a medium of intervention to return agency and control of resources to vulnerable groups. This process does not happen instantly, but requires systematic organizing stages. *Mompreneurs* dissects this very well. They found that effective empowerment must be monitored through three sociological phases: the *awareness stage* to dismantle the resignation mentality, the knowledge transformation stage through entrepreneurial training, to the enrichment stage where women begin to dare to take economic risks. It is in this phase of enrichment that women are not only recognized as economic subjects of helpers, but also begin to regain their voice and position in the public sphere. This basic capacity building is crucial so that women are no longer completely dependent on patriarchal economic structures that for centuries have placed them in subordinate positions (Rahmadana et al., 2023).

This capacity *building process* has proven to be effective in various different community landscapes. In coastal areas (Silviyana, 2023) it was noted how women fishermen who are synonymous with structural poverty have been successfully

empowered through two main domains. In the interpersonal domain, UMKM facilitators instill motivation and confidence, while in the interactional domain, there is a transfer of technical skills in processing seafood. This kind of local potential-based empowerment model was also recorded in Kuniran Village, Ngawi, where bouquet craft training successfully synergized village women's groups with the local tourism economy (Rahmawati et al., 2024). The essence of this research confirms one thing: as a social intervention strategy, UMKM are very successful in building female human resources that are independent and have bargaining power (Andriyani et al., 2023). With this *bargaining power*, women begin to have control over decision-making in the household, from the allocation of the children's education budget to the fulfillment of family nutrition. This proves that targeted economic interventions on women always have a double impact on improving the overall social welfare of the family.

Furthermore, sociologically, efforts to get women's groups out of the snare of marginalization through UMKM are basically a strategic step to restore their dignity, dignity, and autonomous rights as individuals. Community empowerment in the economic field should not be solely measured by business profitability, but by its success in releasing vulnerable groups from all shackles of cultural poverty and building independent economic resilience (Harahap, 2012). The successful transition from marginal to financial empowerment is strongly supported by the level of active participation and institutionalization at the grassroots level. His study on vulnerable groups, the integration of marginalized communities into the forum of groups or business communities has been proven to be able to accelerate their socio-economic resilience significantly. For women entrepreneurs, the existence of this UMKM association forum facilitates them to build resilience collectively, so that the economic independence created is not just individual success, but the result of strong social solidarity (Iqbal et al., 2025).

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2. The Irony of Empowerment: Financial Independence That Breeds a Double Burden

Problems begin to arise when we evaluate the success of this empowerment program holistically. The ultimate goal of community empowerment should be complete independence, but in reality, women's financial independence is not accompanied by a transformation of the gender structure in the domestic space. Citing the critical views of Aditya et al., (2024), women who have been "empowered" in the public sphere are actually entangled in a social nature that gives rise to the *triple burden of women*. The construction of patriarchy at the family and community level still forces women to take full responsibility for reproductive work (taking care of children and the house) and social work in the community, while being required to be successful in their productive work in UMKM. This rigid division of labor is particularly problematic because it ignores the fact that women's physical capacity and time are

very limited. Instead of benefiting fully from the new position of entrepreneur, women are trapped in a never-ending cycle of burnout as society and family institutions refuse to renegotiate these traditional roles.

This condition shows that empowerment programs often stop halfway and only favor economic growth rates. The Old Country Village found the bitter fact that even though women have taken over the crucial role as the backbone of the family, the community still perpetuates degrading stereotypes, such as labeling them as mere women food sellers (Hahury et al., 2025). Women's time and physique are squeezed out because after they finish managing the business, they have to go back to bear *unpaid care work* at home without any negotiation of division of duties with their husbands. Furthermore, the financial contributions they make are often still considered trivial or just "extra money" by the family, when in fact this income is the main support for survival. This kind of cultural dominance alienates women from the results of their own hard work. In the context of sociology, the massive encouragement for women to become UMKM without being accompanied by a change in patriarchal culture is not true empowerment, but a form of exploitation of a new style wrapped in a narrative of family economic resilience.

This paradoxical reality is reinforced by Saputri's (2024) analysis of the former Banyumas Residency, which shows that although women have been positioned as the main drivers of the family economy through access to microfinance, the existing empowerment model still requires a deep reconstruction. This is because the interventions carried out often tend to be biased on the technical aspect of capital alone, without touching on the transformation of power relations in the household. In the era of globalization, women's empowerment strategies face severe implementation challenges, especially in breaking through cultural barriers that still limit women's access to power and substantive participation. Without policies that are inclusive and sensitive to gender dynamics, efforts to economically empower women risk widening the welfare disparity between the productive and domestic spheres (Suryaningsih & Sanjaya, 2024).

3. Growth Needs

The structural fatigue experienced by women requires program designers both the government and NGOs to dismantle and reformulate the framework for community empowerment. So far, interventions that go down to the grassroots are too technocratic and gender-blind. Habib & Sutopo, (2024) UMKM assistance is usually only crammed with technical materials with capitalistic nuances, such as marketing communication training and the use of *digital marketing* so that products sell quickly in the market. Economically, these entrepreneurial skills are indeed vital to increase turnover and create quality human resources (Andriyani et al., 2023). However, this approach often ignores the most basic sociological reality: female entrepreneurs do not have the luxury of "free time" as men. Forcing a housewife to routinely carry out digital promotions at night or pursue production targets, without providing a solution to who should take over the task of cleaning the house and accompanying children to study, is a form of structural insensitivity. This policy is often only oriented towards pursuing economic achievement targets (*output*) without caring about the mental sanity and social welfare of business actors.

Therefore, the ideal community empowerment practice must be returned to its philosophical roots, namely the *Community Development* and *Community Organization* approach that sees the community ecosystem as a whole and integrated (Aditya et al.,

2024). Social engineering in the UMKM program should not only target women to be told to be smart to make money. It is absolutely necessary to have cultural interventions that target family institutions, especially gender awareness education for the male group (husband). There must be a transfer of values that systematically deconstructs the myth that housework and childcare are the biological destiny of women. Without a renegotiation of power relations and a fair division of labor in the private sphere, any form of economic intervention will only give birth to new exploitation.

Furthermore, the empowerment strategy must also involve the integration of institutions and local actors. The involvement of *stakeholders* (such as village governments and community leaders) is essential to break down structural barriers and stereotypes that squeeze women entrepreneurs. Village governments through their authority must be encouraged to create a *gender-sensitive* collective support system (Hahury et al., 2025). For example, by allocating a budget to initiate community-based daycare facilities, building a child-friendly co-production space, or forming a collective kitchen cooperative. This institutional support at the grassroots level will serve as a social *safety net* that significantly eases women's daily reproductive workload.

On the other hand, the community organizing model as practiced by the *Mom Preneurs association* in Samarinda (Rahmadana et al., 2023) can be used as a prototype of alternative future mentoring. This kind of community has proven to be effective because it does not only focus on business affairs, but also makes UMKM associations a forum for social solidarity for women to strengthen each other, share experiences in managing family life, and overcome the pressure due to double burdens. Ultimately, only by marrying the strengthening of capital capacity in the public sphere with the justice of the division of labor in the private sphere, and accompanied by solid community organizing, can women's empowerment programs through UMKM emerge from the trap of "double burden" and truly achieve their true goal: to humanize, equalize, and liberate.

4. CONCLUSION AND SUGGESTION

Women's empowerment interventions through Micro, Small, and Medium Enterprises (UMKM) instruments have proven their effectiveness as a catalyst for social and economic mobility. UMKM have proven to be no longer just an alternative to subsistence livelihoods, but have become an arena for women to build financial autonomy, expand authority in the public sphere, and increase *bargaining power* in decision-making in family institutions.

However, behind the economic success, it was found that the financial independence achieved by women in the public (productive) realm did not necessarily break down the walls of patriarchal culture in the private (reproductive) realm. They are faced with demands to bear the burden of maintaining their business continuity, are obliged to bear all household chores and unpaid care *work*, and are still required to submit to the norms of communal social participation.

Even though women have worked beyond the limits of reasonableness to take over their crucial role as the backbone of the economy, the cultural order of society often reduces the value of these contributions. The income generated is often labeled as just extra money, while their profession is underestimated through degrading stereotypes.

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