

Women's Social Capital for Empowering Poor Households

Willya Achmad¹, Nunung Nurwati², Muhammad Fedryansyah³, R. Widya Setiabudi Sumadinata⁴

¹Mahasiswa Pascasarjana Fisip, Universitas Padjadjaran & Dosen Fisip Universitas Pasundan

^{2,3,4} Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Padjadjaran

willyaachmad@unpas.ac.id, nunung.nurwati@unpad.ac.id, m.fedryansyah@unpad.ac.id, w.setiabudi@unpad.ac.id

* corresponding author

ARTICLE INFO

Article history:
Received 24 March 2022
Revised 6 May 2022
Accepted 13 June 2022

Keywords:
Social Capital,
Women,
Poor,
Household

ABSTRACT

Adaptations were necessary as a result of the new family structure, which saw the mother taking on the role of primary breadwinner in addition to her other responsibilities. This was especially the case in order to ensure that the family continued to be financially successful. Maintaining and even improving the family economy is possible thanks to the ability of women to make use of economic resources by utilizing their social capital stock in the form of social networks that exist within the social environment. As a result, the purpose of this study is to investigate the function that women's capital plays in enhancing the economic standing of low-income families. In this investigation, a qualitative strategy is combined with a descriptive research approach. The findings demonstrated that women were able to raise the economic status of low-income families by utilizing their social capital stock in the form of social networks in the social environment. This was accomplished through the application of the concept of economic assistance to empower women through the operation of small and micro businesses. It will be easier to gain access to financial resources if one makes use of social networks and maintains positive relations with kin, among other social connections..

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I. Introduction

One of the reasons for the low economic status of women in Indonesia is the weakness of women in accessing resources in the family, community or state [6]. Efforts to reduce poverty and injustice experienced by women will have implications for the welfare and survival of families and communities [10]. This history can be seen when Indonesia experienced an economic crisis that had a negative impact on family income, increasing the number of poverty and unemployment. This condition) will have a worse effect if policy and program makers ignore the different conditions and abilities of various elements of society, including men and women [16].

In addition, according to [1] that women have more diverse perceptions than men in welfare or poverty, namely in addition to aspects related to income access, asset ownership, quality of health, food and opportunities, they also pay attention to matters relating to life. such as family harmony, a sense of security, whether or not there is a relationship with moneylenders, lifestyle, the ability to help parents and others as well as social relations with neighbors [23]. The government responded to these various conditions, one of which was through a policy of empowering women that led to an increase in the family economy, including Indonesia's participation in the success of the Millennium Development Goals (MDG) Declaration [22].

A family with a woman as the head of the family is a family situation where the father dies (divorced) or is separated from the mother (divorced) so that the woman who has been the wife so far becomes the head of the family. Households headed by women are generally poor and are the poorest group in the socioeconomic strata in Indonesia [17]. This family has a lower level of work productivity than a family with a man as the head of the family [25]. This condition is accompanied by the fact that the number of female heads of household in Indonesia has increased by an average of 0.1 percent per year [12].

The family economic empowerment program is part of the poverty alleviation scheme and the improvement of community welfare. There are programs that are helpful (charitative) and productive.

Several programs, namely before the crisis, included the IDT (Inpres Desa Disadvantaged) and Takesra-Kukesra programs, during the crisis in the form of JPS (Social Safety Nets), PDM DKE (Community Empowerment in Overcoming Crisis Impacts), Revitalization of Posyandu through PKK and Health Cards and fuel compensation programs. such as Raskin (rice for the poor), SLT (direct cash subsidies), BOS (school operational assistance), Jamkesmas (public health insurance), PKH (family hope program), PNPM and various other social assistances [27]. The achievements of these programs reap different results or outputs. If the orientation of the program is on the aspect of empowerment, according to [19] empowerment must be integrated through the correct process dimensions, namely by placing the community directly and being encouraged to be in the position of being 'involved'. If empowerment does not run smoothly, it will lead to economic and social inequality.

Social capital is an attitude of mutual trust, mutual acceptance and mutual assistance, which is embedded in society, resulting in a pattern of cooperation as the implementation of social interaction [4]. In the economic system, the emergence of social capital both at the micro (family) level and at the meso (community) level still does not provide an invisible value, and the tendency is still dominated by the role of human capital, namely knowledge, skills, attitudes and motivation [3].

Social capital as a form of individual and community ability in carrying out cottage industry activities is a form of cooperation, as well as reciprocal relationships, both in terms of finding and utilizing resources. In an open society (outward looking), social capital is a social investment in the form of information networks, market networks, as well as caring for others, which are values that are understood together and are inherent in individuals.

Social capital as a bridge (bridging) between obligations (obligations) and expectations (expectations) which is transformed in the form of a working relationship (relationship work) and is bound by an attitude of mutual trust (Trustworthiness) [15]. In the form of expectations and trust, social capital will produce individual advantages to obtain both social and economic outputs (economic and social outcomes), the problem is how social capital owned by women, both at the micro and meso levels, can be transformed into economic activities through social activities. and business activities in an effort to empower poor households..

II. Methods

This is a qualitative study that attempts to describe and characterize the phenomena that occur. A qualitative research approach is a method-based study and understanding process that analyzes a social phenomenon or human problem [24]. The researcher creates a complicated picture, evaluates language, reports detailed responses from respondents, and conducts investigations in natural settings in this study [28]. If the problem is unclear, qualitative research is used to uncover hidden meanings, comprehend social interactions, establish ideas, assure data accuracy, and evaluate the history of development. Given that the goal of this study is to comprehend and analyze various existent phenomena or those that occur in reality as a feature of qualitative research, how about Women's Social Capital for Empowerment of Poor Households.

III. Result and Discussion

Women are socially the basis of household and family defense. In terms of increasing income, women often act as buffers in the family. Without leaving their main role in the home and family, women are able to start a business, either just helping the family income through part-time work (just a hobby) or those who are consistently engaged in certain fields. Women are economically a development resource, and play an important role in family life. This condition shows the existence of an equal relationship between women and men in the domestic sphere (domestic space) and the public sphere (public space). As a buffer in the family, women are part of the continuity of the household and family, the contribution of women in improving family welfare is carried out through their role in economic activities, with the main functions being the role of reproduction, production and society [18].

The ability of women to manage factors of production is still limited to the domestic sphere, meaning that the economic activities carried out by women are in order to manage the sustainability of the family. By nature, women's involvement in the public sphere is directed at the use of leisure

time which is part-time. Conditions that show a pattern of relationships between women and men in the domestic sphere are formed through a long socialization process which is ultimately accepted as a form of rule according to existing traditions [26].

Economic pressure is a determinant of women's involvement in efforts to earn income for the family, in addition to the assumption that women are not seen as objects of development but are directly involved in filling development even though in a micro context it is a form that still has institutional limitations that can be interpreted (UNIFEM 2004). The involvement of women in helping the household economy is still limited to gender construction because in general women tend to do work activities around the home environment rather than outside the home, the amount of time working outside the home will cause household affairs and children to be neglected. The position of women in the household apart from being wives and mothers for children, women also act as managers in the family, the success of women in carrying out both domestic and public roles can be seen from the extent to which women regulate and organize the family system they run.

One of the choices of community empowerment strategies in poverty reduction targeting women and families is increasing participation in economic activities based on local potential and resources. In terms of achieving self-reliance and economic independence through economic empowerment according to [21] can be interpreted as a series of activities to increase the assets and abilities of the poor so that they are willing and able to access various resources, capital, technology and markets with approaches to assistance, capacity building, services and defense of community independence. From this process, it is hoped that the goal of economic empowerment in the form of increasing income and welfare for families is carried out by increasing existing businesses as well as creating new job opportunities and increasing their bargaining power through participatory and sustainable assistance. In addition, according to [5] that women's empowerment can refer to the HR function of women themselves in the household. Women can be children, husbands (wife), mothers of their children, grandmothers and household managers. The figure of women in the household is always ready to sacrifice time, energy, thoughts, including possessions for the welfare of the family, while women outside the home can act as workers.

In the context of women as social capital, we can make a provisional conclusion that the main components of social capital are norms, reciprocity, trust, and network. Therefore, this is not a new and foreign phenomenon for the people of Indonesia, as it has been deeply ingrained and institutionalized in society. Social capital is a pillar that represents the spirit of cooperation in the pursuit of a goal [11].

The author observes that the woman has the potential of a spirit being, with endurance and fighting power, a dynamic and inventive temperament, and the ability to overcome various family economic challenges. If identified, the component of women's social capital demonstrates that women have a stock of social capital in the form of cultural values of mutual cooperation or mutual assistance with the motive of trust, a mechanism that is realized through cooperation and synergy in various community meeting forums and can ultimately be formed by institutions from female entities in the form of micro joint ventures.

A hitherto uncalculated economic opportunity is the readiness of microentrepreneurial women to participate in a variety of community and social organization activities. In other words, the economic ramifications of women's active participation in microenterprises are not felt until social bonds and productive activities deepen. The existence of arisan activities, which were originally social gatherings, evolved into a means of studying media collectively. Principal topics include the introduction and instruction of family economic management, including business management, as well as savings and loan operations based on the joint responsibility model (group loan). The meeting forum became more lively and fruitful as a result of its ability to address the requirements of women in micro-enterprises, particularly in business management, which had ramifications for the family economy.

Communities comprised of individuals are social entities who are dependent on one another for survival. Consequently, there is a predisposition to collaborate and engage with one another, even in catastrophic situations where everyone must survive/maintain their life. "Social capital can be described simply as the existence of a certain set of informal values or standards shared by members of a group that permit collaboration among them," argues [13]. This view is consistent with [17] assertion that members of community groups view value as a concept that has been passed down from

generation to generation as true and significant. Therefore, the dominance of particular ideas in a society will shape and affect the rules of conduct of the community (the rules of conduct) and the norms of behavior (the rules of behavior), which constitute cultural patterns.

Various country-specific studies [2] have demonstrated that strong social capital will drive the growth of a variety of economic sectors as a result of the utilization of social capital in development. This is supported by the existence of a high level of trust with close social relations and the capacity to build a wide growing network among fellow economic actors. It is this distribution of the spectrum of social capital which is then able to influence and drive developments between economic sectors. The macro context of the use of social capital when approached with family economic empowerment becomes relevant because the spearhead of community welfare begins with family welfare.

Women have a strategic and productive role in the development of the family's financial situation. The adaptability that women bring to the task of building social contacts within their own social milieu opens up options for gaining access to economic resources. Women's participation in economic activities, on the other hand, is frequently not equipped with the knowledge and skills or the ability to solve technical business difficulties, which renders them unable to participate successfully in market competition. In addition, there are structural issues in the form of government policies that are tied to the development of businesses that are still not very supportive of the interests of women. Women who work in microbusinesses often have to deal with this issue, which leaves them vulnerable when confronted with the reality of a competitive market, which can have financial repercussions for their families.

The intensification of the use of social capital which is connected with the empowerment of the family economy is a solution to bring up collective action oriented towards the emergence of productive economic activities. Social capital that manifests in the form of social cohesiveness, the spirit of mutual cooperation, mutual assistance, a sense and spirit to give each other (reciprocity), trust (mutual trust) and social networks (social networking) become the energy supporting business sustainability and the survival of the family economy. This condition is observed from the activities of women in micro-enterprises which can be distinguished as follows: (a) economic-motivated activities, namely activities related to the efforts of women in micro-enterprises to earn income to meet the daily needs of the family through savings and loans; and (b) non-economic activities, namely activities carried out with the aim of strengthening solidarity ties among women in micro-enterprises, for example religious and socio-cultural activities (recitation, social gathering and rewang culture). Sometimes the relationship between these two dimensions becomes 'fuzzy' due to an exchange of social processes, where the existing socio-cultural contributes to the existing business and vice versa business logic with economic calculations, namely efficiency and effectiveness in the use of natural resources (SDA), manpower (HR), capital and time.

It is impossible to have a meaningful conversation about improving the family economy or expanding the role of social capital in business without simultaneously addressing how to improve cooperation between different actors that have similar interests. If we go back to the beginning of cooperation, we find that it stems from the existence of familial bonds. More specifically, the primary pathways that individual interests follow on their way to societal cooperation are kin selection, adjacent relationship selection, and reciprocity. The aspects of value, culture, and perception are assembled as the primary building blocks for constructing an institutional forum in the shape of a community in order to pool individuals' shared passions and concerns.

Social capital is a family resource that is used to develop access through social networks. In this study, most of the families in this study had a high level of social network including the number of known families in the neighborhood, known husband/wife friends/relations, and children's friends. [8] explained in the results of his research that the poor maintain neighborly relationships to survive. [14] explain that social capital is in the form of a social network that is built by taking into account social, religious, or cultural backgrounds. In this study, most families have friends/relations that are relatively homogeneous in terms of religion and culture. The family is a society that lives in an environment dominated by Islam and Sundanese culture. The heterogeneity of the social groups owned by the family is generally based on social and economic background. [14] explained that the more heterogeneous the dimensions of education and economic status of members of the eating group will provide greater benefits. The results of this study indicate that family participation in organizations or social groups is still low. In addition, it is difficult for families to find people who are ready to help

when the family suddenly needs money for family needs. Group contributions are one of the important aspects in the formation of social capital. This will lead to increased assets and better access to credit and increases family savings. The social group followed by the family is a religious group (recitation) that does not provide significant economic benefits. The type of social group and the duration of involvement will affect the function of social capital related to providing benefits to the family [9]; [20].

As a result, the function of social capital in enhancing the family economy is vital in overcoming the complexities of existing challenges. Existing solidarity can generate collectively beneficial solutions. Furthermore, social capital is significant in the understanding of community development studies as an analytical reference for the execution of development programs. This is obvious since the social capital dimension can show the reality in society of distrust episodes, deteriorating cohesiveness and solidarity, signs of poverty, and so on because it is linked to local wisdom in the form of community values and culture.

IV. Conclusion

Working women and housewives have successfully contributed to the improvement of the family economy. Although by nature, women do not lead the family economy, they do assist in supplementing the family's lack of additional financial resources. Women's participation in the empowerment of low-income households through the application of existing social capital in the community can optimize the results of the empowerment process. Components of women's social capital include trust, social values and norms, and reciprocity, which serves as the mechanism's foundation and develops cooperative organizations that can be used to strengthen the home economy. Utilizing social networking opportunities in the form of social events, recitation forums, and cooperatives founded on mutual trust, women can overcome financial limits. This circumstance broadens women's access to economic resources, who rely only on strong relationships for the survival and growth of the family economy. Thus, the role of women as managers of family finances is validated by a number of profitable firms that leverage the potential of social capital in a strategic manner.

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