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Women's Participation in Family Economic Improvement through Micro, Small and Medium Enterprises (MSMEs) Banana Peel Crackers

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ABSTRACT

This study aims to interpret women's participation in improving household economy through Micro, Small, and Medium Enterprises (UMKM). The research method used a qualitative descriptive approach. Data was collected through observation, in-depth interviews, literature study, and analysis. The results of the study explain that the role of women has shifted and expanded not only in the reproductive sector but also in the productive, social, and other sectors. Women are involved in all economic activities in households, in which they have a role to contribute to MSMEs. Women who work in UMKM, such as Banana Peel Crackers, can help fulfill their family's economy by increasing family income, meeting family needs, covering children's schooling costs, and saving for other important needs. This participation opens employment opportunities, boosts the economy, and really helps women. Women's participation is one of the drivers for village development by reducing the percentage of the poverty rate. Micro, Small, and Medium Enterprises (UMKM) such as Banana Peel Crackers are included in the category of micro businesses with small capital but significant profits.

Keywords: *Women's Participation, Development UMKM*

ABSTRAK

Penelitian ini bertujuan untuk menginterpretasikan partisipasi perempuan dalam peningkatan ekonomi rumah tangga melalui UMKM. Metode penelitian menggunakan pendekatan kualitatif deskriptif. Pengumpulan data dengan observasi, wawancara mendalam, studi literatur dan analisis. Hasil penelitian menjelaskan bahwa peran perempuan mengalami pergeseran dan meluas tidak hanya pada bidang reproduktif saja, tetapi pada bidang produktif, sosial dan lain sebagainya. Keterlibatan perempuan dalam semua aktivitas ekonomi pada rumah tangga, dalam hal ini perempuan memiliki peran untuk berkontribusi dalam UMKM dan juga perempuan yang bekerja di UMKM Kerupuk Kulit Pisang dapat membantu memenuhi ekonomi keluarga salah satunya untuk menambah penghasilan dan pendapatan keluarga, pemenuhan kebutuhan keluarga, keperluan biaya sekolah anak, dan tabungan untuk keperluan penting lainnya. Bahwa partisipasi membuka lapangan pekerjaan, meningkatkan ekonomi, dan sangat membantu para perempuan. Partisipasi perempuan merupakan salah satu pendobrak pembangunan desa dengan mengurangi persenan angka kemiskinan. Usaha Mikro Kecil Menengah (UMKM) Kerupuk Kulit Pisang, termasuk dalam kategori usaha mikro dengan modal yang kecil dengan keuntungan yang signifikan

Kata kunci: *Partisipasi Perempuan, Pembangunan dan UMKM*

1. Introduction

Article 78 paragraphs 1 and 2 of Law No. 6 of 2014 states that village development aims to improve the welfare of rural communities and the quality of human life, poverty reduction through meeting basic needs, development of village facilities and infrastructure, development of local economic potential, and sustainable use of natural resources and the environment. Sustainable development is a perspective on activities carried



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out systematically and planned in the framework of improving the welfare, quality of life and environment of mankind without reducing access and opportunities for future generations to enjoy and utilize them (Nurman, 2015: 122). Participation, as a concept in community development, is used generally and widely. Community development must always strive to maximize participation, with the aim of making everyone in society actively involved in community processes and activities, and to recreate the future of society, as globalization progresses, which encourages people to have thoughts about the role of women who are not only fixated on household duties.

In this case, women's emancipation is considered as the struggle of women to obtain equal rights with men (Citra, 2015). That women can also participate in helping advance the family economy with their abilities. Women more often go to become entrepreneurs from the bottom and based on the home sector, so that they can play a dual role in the family, to help family income and improve the family economy. According to Kartasmita (1997; in Ikhsan, 2015), absolute poverty is the worst condition of poverty as measured by the level of the family's ability to finance the minimum needs to be able to live in accordance with the dignity of human life. The poverty rate from Smeru data, that the poverty rate in Sei Alim Hassak Village is 8.93% with a Gini index of 0.23 (Smeru, 2019).

Since the monetary crisis in 1997/1998, the MSME sector has been able to contribute in encouraging economic growth and can be seen as a rescue medium in the process of national economic recovery. In improving the economy through micro-enterprises, it is related to women's efforts to earn income in meeting the daily needs of the family through work. This is what encourages women who participate in Sei Alim Hassak village to plunge into becoming MSME activists. The reason for participation is in women, women's involvement in livelihood activities still seems to be related to the structure of employment in the community. This village has the potential for plantations and agriculture with the use of natural resources, making the community start thinking about being a selling point with new innovations, thus making the village open up business opportunities. The gap that occurs in Sei Alim Hassak village regarding women's participation has the ability and expertise that must be expected to be able to compete, and can also make women independent, resilient and responsible for something that has been done. In a way, what makes women able to progress and develop in business groups.

2. Method

The research carried out is research using a descriptive qualitative approach. This type of research is used to dig deeper into how women's participation in improving the family economy through Micro, Small and Medium Enterprises in Sei Alim Hassak Village. Qualitative research seeks to explain how an individual sees, describes, or interprets his social world (Martono, 2015).

Pendekatan deskriptif ini dipilih karena tipe penelitian ini cocok untuk melihat partisipasi women in improving family economy through MSMEs in Sei Alim Hassak Village, Sei Dadap District, Asahan Regency. This research was conducted by collecting primary data such as observation, interviews, documentation. This primary data is sourced from village heads, MSME workers, village institutions, communities to provide data and answer research problems. Secondary data comes from journals, books or references that are relevant in this study. then the process of compiling conclusions from some data that has been found at the research location will be carried out.

3. Literature Study

3.1 Women Participation

Participation is the involvement of women in development, especially in poverty reduction programs. In the involvement emphasized here in the sense that women communities can participate in decision making, activity planning, implementation of monitoring activities, and evaluation and take responsibility (Lund, S, 1990: 178-179 in Ihsan 2015). The existence of women entrepreneurs in Micro, Small and Medium Enterprises (MSMEs) is a reality of the economic life of most Indonesians. The role of women micro entrepreneurs in the Indonesian economy gradually turned out to be increasingly becoming the "gatekeepers" of the people's economy.

3.2 Concept of Village Community Development

Rural community development has become two terms that are often mixed in meaning. Though by definition both have slightly different meanings. Semarjan (in Darmansyah et al, 1986) mentioned that community development. Rural community development contains the purpose of development with a community approach and community organizing. According to Napitupulu (1974) stated that human resources are the

most important problem, especially in terms of maximum community participation in development efforts and utilizing and developing development results.

3.3 Concept of Economic Improvement

Family economy is related to status, family economic status is a state of household affairs that is usually related to problems of rich and poor and involves working or not working in the family. Economic and family relations run and affect each other, economic problems in the household or family. Family is a basic education for children and families have an important role in improving family welfare. Family welfare is influenced by economic factors, the number of family members, and position in society (Muflikhati et al., 2010 in Marlina 2018). A family is said to be prosperous if the family condition is prosperous, healthy, peaceful, where the indicators are physical, income, health, education, and socioeconomic aspects (Widyastutu, 2012; in Marlina 2018).

3.4 Micro, Small and Medium Enterprises

In Indonesia, the definition of MSMEs is regulated in Law of the Republic of Indonesia No. 20 of 2008 Article 1 concerning MSMEs stated that micro enterprises are productive businesses owned by individuals and / or individual business entities that have micro business criteria as stipulated in the Law. Small business is a productive economic business that stands alone, carried out by individuals or business entities that are not subsidiaries or branches owned, controlled or become part, either directly or indirectly, of medium enterprises or large businesses that meet the criteria for small businesses as referred to in the Law. Meanwhile, macro business is a productive economic business that stands alone carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or large businesses that meet the macro business criteria as referred to in the Law.

4. Result and Discussion

4.1 Women's participation

Participation is people voicing or taking good action for individuals with self-awareness. This makes this activity can run and become a supporting factor for development in the progress of the village. The more individuals who participate, the more feedback they get. Regarding women's participation, as Mr. Sabarudin or Udin Guru said: "*Women's participation is a form of activity that does not impose and burden individuals, but in this activity has a good impact on change.*"

Women's participation in terms of getting village community development is something that will always be done because it is the duty and responsibility of the village government, in this case, namely the village head in its implementation. This coaching is defined as an effort to provide / get direction and guidance to achieve certain goals. Village communities, especially women, in their involvement in village community development, are often involved. This means that village heads often involve the community and women as subjects and objects of community development. Women choosing to work must do two things at once, namely being productive by working in the public sphere and still taking care of domestic affairs. This eventually raises a new problem, namely women continue to work to actualize themselves, but their dreams are limited to just working and producing economic coffers in order to get better appreciation and treatment from their husbands and not depend on men.

4.1.1 Women's Participation: As MSME Owners

The participation of the owner is to contribute in the form of capital or finance or employment to the formation and growth of community businesses. The owner's participation in contributing to the economic sector opens up job opportunities for women in Sei Alim Hassak village. In addition, in the social sector, the owner also participates in helping and working together to manage the banana peel cracker business. In this case the owner has the right to regulate the continuity of this business, to progress and keep the way of producing even greater This is in accordance with research conducted by (Handayani, 2001 in Putu 2012), that the higher the time used by women to do work, the higher the worker to get additional income.

4.1.2 Women's Participation: As Workers in MSMEs

Worker participation is the position as workers take advantage of various opportunities that support the interests available in Micro, Small and Medium Enterprises, Banana Skin Crackers. Members have participation in contributing or mobilizing their resources. Furthermore, members participate in decision making (planning, implementation/implementation and evaluation). Furthermore, members participate in various benefits such as wages/salaries. In addition, workers also have motives for action that can continue to improve and develop the village's MSMEs. By emphasizing the fulfillment of needs related to the role of

women. How great is the potential of women as work centers that need to be optimized for their use. That the welfare of women, especially in the sense of protecting their natural role and respecting their dignity and dignity. Women in improving their welfare, influence and high competitiveness in addition to utilizing the natural resource base or physical capital (Raka; Triana 2008).

4.1.3 Women's Participation: Product Marketing

Marketing facilitates the process of exchange and development of relationships with consumers by carefully observing the needs and desires of consumers followed by developing a product that satisfies consumer needs and offering the product at a certain price and distributing it so that there are places that become markets for the product concerned. For this reason, promotion or communication is carried out to create consumer awareness and interest in the product concerned. This process is called the marketing mix or marketing mix which consists of elements, namely: product, price, place (distribution) and promotion, which is abbreviated as the four P's (Morissan. 2010: 5 in Aulia, 2021).

4.1.4 Women's Participation: Part-Time Work in MSMEs

This participation is characterized by identity relationships that can be realized, if the services provided by Micro, Small and Medium Enterprises Banana Peel Crackers are in accordance with the interests of workers. Women's empowerment refers to efforts to actualize the potential that has been owned by the company. Human-centered empowerment includes insights into local resource management that emphasize social learning technologies and program development strategies. Women's empowerment is part of human resource development, and is aimed at improving the status, position, and condition of women in order to achieve progress equal to men, as well as build a quality generation (Ratih, 2015). Women's participation is women who can make a big decision to be able to join an activity. The general description of the dual role of the wives of MSME workers. The arrangement or management of households is the most important task for women who work for MSMEs, especially housewives and career women.

4.1 Women in fulfilling the family economy

In society in general, the head of the family becomes the backbone of the family and the main breadwinner of the family, while the wife does household chores. Along with the times and economic needs that continue to soar, women also spread their wings not only household chores, but also carry out side business activities to support their family's economy (Kariono, Badaruddin, and Humaizi, 2020). The role of women in fulfilling the family economy working in Micro, Small and Medium Enterprises, Banana Skin Crackers in Sei Alim Hassak Village, Asahan Regency, has led to equal roles with men. This equality is no longer hit by the shackles of the sociocultural system, that is, it no longer follows the traditional view that places women in the domestic sector only. The role of women has evolved not only synonymous with "wells, kitchens, and mattresses" but has entered the public world.

The existence of Micro, Small and Medium Enterprises, Banana Skin Crackers provides greater employment opportunities, business opportunities, independence, and economic productivity for women living in this location. Of the 8 women in the labor force, most of them are seen in the public sector by working in banana peel crackers, pious bananas, banana emping, and rengginang businesses. The activities of women workers in the economic field have significant relevance to efforts to emancipate women, that working women have contributed greatly to the family economy.

After the women who have the status of wives, housewives, and teachers open business opportunities to work, and manage the business independently and have their own income. The income obtained from this business is then used by the working woman to meet household needs such as: increasing her husband's income and family income, for daily family expenses, for school fees, and some of it is saved for other important family needs. The factors that cause women to participate in the economic improvement of families working in Micro, Small and Medium Enterprises Banana Skin Crackers, include the following:

4.1.1 Increasing Family Income and Income

Through economic activities carried out by women in MSMEs, from the banana peel cracker business to make women earn their own income, it will automatically increase income and increase family income. This kind of condition will give birth to women's independence and result in reducing women's economic dependence on their husbands.

Sukesi in Ervina (2016), that women working for a living occurs because of the encouragement of needs, willingness and abilities as well as available job opportunities and women's access to these opportunities.

This opportunity is widely used by women to actualize themselves in the productive realm. Women have officially contributed significantly to development, both in the economic, social and political fields. However, not a few women also work because of urgent needs economic demands and even become the backbone of the family. One example of women who work outside the home is a woman who works as a small business activist of banana peel crackers in Sei Alim Hassak Village, Sei Dadap District, Asahan Regency.

4.1.2 Fulfillment of Daily Family Needs

As for the lack and limitation of income obtained, also due to the increasing demands of daily living needs, this situation encourages these women housewives to take the initiative independently and work in the public sector. Therefore, the role and responsibility of women as wives and households is getting bigger, women are not only synonymous with the words well, kitchen, and mattress but can also play a greater role in the public sector.

As for the financing of children's schools, through rural culture and customs related to women are always connoted as human domestic workers (homemakers) who are considered unable to contribute actively outside the home so that their role is nothing more than an activity in the home. Women are considered inappropriate to lead in work because they are considered as creatures who use feelings too much and find it difficult to make wise decisions.

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4.1.3 Saved for Essential Purposes

The income of women in working households, in addition to increasing the income of their husbands and families, daily family needs, children's school fees, can also be used for health expenses, buying jewelry, and saving money.

Table 4.2.3 Responses to Savings Money

| No. | Name of Informant | Responses Related to Savings Money |
|-----|-------------------|--|
| 1. | Suwarni | Housewives who participate as wives of business owners, and as members of workers to manage and process MSMEs have an awareness of the importance and virtue of saving or deviating some money. Saved money for a healthier old age. |
| 2. | Nuraini | That saving is important for old age, for health. |
| 3. | Atik | Setting aside money is very important, for unexpected needs |
| 4. | Wati | In terms of saving, it must be applied from now on, because we don't know what we will be like in the future. Saving money for me is very important for education and health costs for our family. |
| 5. | Ani | Saving money is very helpful for families, when experiencing a crisis or disaster. |

Source: Research Data

Women's cleverness in saving money is also an intelligence in managing the household economy. That someday there will come a time when we as a household will experience what is called a "crisis period" or a period of lack of money, both shortages caused by urgent needs that require immediate fulfillment such as disaster costs, sick costs for treatment (health), school fees, social costs, and costs for other important needs.

4.3 Village Development

The success of village development cannot be separated from the availability of capabilities and quality of human resources, both female and male human resources. The role of women in development cannot be ignored, especially in village development. The role of women in village development is largely determined by the potential possessed by women in the village and their environment (Kariono, Badaruddin, and Humaizi, 2020).

In Law Number 6 of 2014 concerning Villages, article 78 paragraph (1) Village Development aims to improve the welfare of rural communities and the quality of human life as well as poverty reduction through meeting basic needs, building village facilities and infrastructure, developing local economic potential, and sustainable use of natural resources and the environment. Development that has been carried out for the community in Sei Alim Hassak village based on deliberation, seeks to improve quality life or improve the welfare of rural communities. That strengthening the role and activities of social organizations so that the development of women's self-quality in the fields of insight development, organizational ability development, creativity development, knowledge development and role development in helping the community towards village development can run well.

Each region has the largest to smallest layers ranging from provinces, districts, sub-districts, and villages. Villages are the smallest layer of the province, such as Sei Alim Hassak village has human resource potential through women's participation. In participation, women can have income by channeling their potential. It is one of the supporting factors for village development with the participation of women in the field of micro, small and medium enterprises. Economic value is one of the participation of women who have talent in the field of entrepreneurship.

5. Conclusion

Based on the description that has been put forward by the researcher and the results of interpretations and interviews with informants, it can be concluded that community participation sees the improvement of the family economy through MSMEs Banana Skin Crackers in Sei Alim Hassak Village, while the positive thing that can be felt by this village is by opening job opportunities for women who have abilities in their fields. In entrepreneurship is one source of human motivation and the struggle for a better life. MSMEs are very helpful in the welfare of the community, in trying the community will not run out of jobs and will not have difficulty meeting needs, even developing the potential that exists in these women as one of the breakthrough doors to reduce poverty in development. Meanwhile, the motivating factor for women to participate, the purpose of women's participation / housewives in helping the family economy is to help families to be more empowered so that they can not only be able to utilize their potential, but also their economic capabilities. For this reason, women's involvement in helping the family economy is by providing opportunities for women to prove their skills or abilities.

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