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**Pemberdayaan Ekonomi Ibu-Ibu Rumah Tangga di Desa Sidorejo, Kabupaten  
Bengkulu Tengah Melalui Jaringan Perempuan Usaha Kecil**

***Empowering Housewives' Economy In Sidorejo Village Of Central Bengkulu  
Regency Through Small Business Women Network***

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**Abstrak**

Untuk meningkatkan pendapatan keluarga, pemerintah Indonesia mendorong kaum perempuan agar melakukan usaha kecil dengan bergabung dalam Jar-PUK singkatan dari *Jaringan Perempuan Usaha Kecil*. Pendirian Jar-PUK dimaksudkan untuk memberdayakan perekonomian perempuan, sembari mengurangi angka kemiskinan. Beberapa penelitian terdahulu menunjukkan bahwa efektivitas Jar-PUK dalam memberdayakan ekonomi perempuan masih dipertanyakan. Oleh karena itu penelitian ini bertujuan untuk mengkaji peran Jar-PUK di desa Sidorejo Kabupaten Bengkulu Tengah dalam memberdayakan ekonomi para anggotanya. Penelitian ini terfokus pada dua kelompok Jar-PUK, yaitu Jar-PUK Seroja dan Jar-PUK Sedap Malam. Masing-masing kelompok diwakili oleh 20 orang sebagai informan yang dipilih berdasarkan teknik *purposive sampling*, terdiri atas koordinator dan anggota Jar-PUK. Data dikumpulkan menggunakan teknik triangulasi yang mencakup observasi, wawancara mendalam, dan diskusi kelompok terfokus. Data yang terkumpul dianalisis menggunakan pendekatan kualitatif deskriptif. Hasil penelitian menunjukkan bahwa Jar-PUK di desa Sidorejo belum berperan secara optimal sebagai agen pemberdayaan ekonomi bagi anggotanya. Penelitian ini menyarankan agar kegiatan usaha kecil yang dijalankan oleh para anggota Jar-PUK masih perlu dikembangkan secara maksimal. Kendala yang dihadapi oleh para anggota Jar-PUK dalam menjalankan kegiatan usahanya adalah terbatasnya pengetahuan dan keterampilan berwirausaha. Oleh karena itu para anggota Jar-PUK memerlukan pelatihan keterampilan berwirausaha sekaligus pendampingan guna memperkuat keberdayaan ekonomi dan meningkatkan keberhasilan usaha.

**Kata Kunci:** Kegiatan Usaha Kecil, Jaringan Perempuan Usaha Kecil, Pemberdayaan Ekonomi, Pengentasan Kemiskinan



### **Abstract**

*To increase the families' income, the Indonesian government encourages women to do small businesses by joining a network called Jar-PUK stands for Jaringan Perempuan Usaha Kecil or Small Business Women Network. The establishment of Jar-PUK intends to empower women's economy, thereby reducing poverty rate. Several previous studies show that the effectiveness of Jar-PUK in empowering women's economy is still questionable. Therefore, this study aims to examine the role of Jar-PUK in Sidorejo, a rural village of Central Bengkulu Regency in empowering the economy of its members. This study focused on two groups of Jar-PUK, namely Jar-PUK Seroja and Jar-PUK Sedap Malam. Each group was represented by 20 women as informants selected based on purposive sampling techniques, consist of coordinators and members from Jar-PUK groups. Data were collected using triangulation techniques involving observation, in-depth interviews, and focus group discussions. The collected data were analyzed using a descriptive qualitative approach. The result shows that Jar-PUK has yet to become an agent of economic empowerment for its members. This study suggests that small business activities run by Jar-PUK members still need to develop to their maximum potential. The obstacles the Jar-PUK members face in running their business activities are lack of knowledge and entrepreneurship skills. Therefore, the Jar-PUK members need training on entrepreneur skills as well as mentoring to foster economic empowerment and improve their business's overall performance.*

**Keywords :** *Economic Empowerment, Poverty Reduction; Small Business Activity, Small Business Women Network.*

## **INTRODUCTION**

The Indonesian government has conducted various programs to overcome the problem of poverty all over the country, including through community empowerment schemes. Although these programs have decreased the percentage of people living below the poverty line, the number of poor people in Indonesia remains high (Arifin, 2020). In addition, many programs are still not effective yet in reducing the number of poor people (Kementerian Pendayagunaan Aparatur Negara dan Reformasi Birokrasi, 2022). The Covid-19 pandemic, moreover, has contributed to an increase in poverty rates. Arnani (2021) showed that during the pandemic, the percentage of poor people in the country rose by 0.97 percent, equating to 2.76 million individuals, with a poverty line measure of IDR 458,947 (US\$30.6) per capita per month. Bengkulu province also



experienced a similar trend. At the end of 2020, the number of people living below the poverty line in this region was 305,997, or 15.30% of the population, which marked an increase of 7,993 people compared to the previous year, when the poverty rate stood at 14.91%, with 298,004 individuals living in poverty (Badan Pusat Statistik Provinsi Bengkulu, 2021a, 2021b). These statistics indicate that the economic conditions of the disadvantaged people in Bengkulu province are still vulnerable to factors causing poverty, including the Covid-19 pandemic, which has led to unemployment and loss of income.

The Indonesian government has been conducting community empowerment programs to reduce poverty and improve community welfare. Among notable programs are the PNPM (*Program Nasional Pemberdayaan Masyarakat* or National Program of Community Empowerment) and PKH (*Program Keluarga Harapan*, or Family Hope Program) (see Kementerian Sosial Republik Indonesia, 2019; Saptono, 2013). Additionally, the government has introduced empowerment programs specifically targeted at women. These programs focus on facilitating the development of entrepreneurial activities among housewives, particularly those from poor households, to increase family income. Successful examples of these programs are the Takesra (*Tabungan Keluarga Sejahtera* or Prosperous Family Saving) and Kukesra (*Kredit Usaha Keluarga Sejahtera* or Prosperous Family Loan) programs, initiated by the BKKBN (*Badan Koordinasi Keluarga Berencana Nasional* or National Family Planning Coordinating Board) in late 1995 (Suyono, 2020a, 2020b). These programs prove the government's success in empowering women through productive small business activities.

Since 2000, the Indonesian government, through the Ministry of Cooperatives, Small and Medium Enterprises, has been actively encouraging and facilitating women to develop a business network called Jar-PUK stands for *Jaringan Perempuan Usaha Kecil* or Small Business Women Network. Joining a business network offers various benefits to its members, such as receiving assistance in doing business, getting capital loans, and expanding the marketing of its products. Budiawati (2016) and Rahmadhani (2016) reported that Barman Setyo, a Financing Deputy of the Indonesian Ministry of Cooperatives, Small and Medium Enterprises, emphasized the importance of networks for women in conducting business by asserting that one of the key factors contributing



to the success of women in business is the existence of networks, which enables them to develop social skills and significantly broaden the marketing reach of their products.

Considering the vital role of networks in developing business activities, some women in Sidorejo village were encouraged to join. Under the supervision of two officials from the Pondok Kelapa sub-district office, they formed a women's small business network named Jar-PUK as a cooperative forum to foster productive economic activities. Presently, there are two groups of Jar-PUK in this village, namely Jar-PUK *Seroja* and Jar-PUK *Sedap Malam*, consisting of 40 women. Despite the challenges caused by the Covid-19 pandemic, Jar-PUK members remain committed to their goals. By establishing and joining the Jar-PUK, they intend to support each other and create opportunities for growth in their respective ventures. Through this network, they believe they can deal with difficulties and thrive collectively.

Several previous studies have discussed the prospect of small business networks and their benefits. For instance, Newbery and colleagues (2016) and Huggins (2000) showed that business networks benefit their members, including accelerating business development and strengthening social relationships. Thus, both economic and social reasons are the motivation for small business owners to join networks. Furthermore, Prastiwi (2017), Daulay (2012), and Tjiptaningsih (2017) have researched the existence and development of women's business networks in different regions of Indonesia. They noted that various kinds of small business networks in this country have yet to be successful in generating income for their members. Prastiwi's study (2017) showed that a Jar-PUK business network in Madura had yet to be developed due to limited technology expertise and low-quality human resources among its members. Furthermore, as of 2017, Jar-PUK in Madura had only been introduced to the community without subsequent actions, resulting in its activities being confined to socialization at the sub-district level. Research conducted by Daulay (2012) assumed that introducing a business network to the women of the Aisyiyah congregation members in Medan could have been more promising. However, this assumption did not work due to the less confidence among its members in the success of their businesses. Those members also perceived that engaging in business activities through business



networks would result in minimal profits for each person. Therefore, the idea of developing a business network cannot be implemented.

In contrast, Tjiptaningsih's research (2017) pointed out that efforts towards women's empowerment through a women's business group in Cirebon shown some success in increasing family income. However, the increase was only from an average of Rp 15,200 (US\$ 1) to Rp 20,000 (US\$ 1.3) per person daily. Next, Tjiptaningsih identified several factors that slowed women's empowerment, including the need for more facilities and infrastructure, limited access to product marketing networks, insufficient abilities among the empowered individuals, and minor capital assistance. Therefore, Tjiptaningsih argued that achieving women's empowerment requires optimizing the role of related institutions such as KWT (*Kelompok Wanita Tani* or Women Farmer Group), enhancing the quality of women's resources, and providing adequate capital assistance.

All evidence discussed above has raised questions about the effectiveness of small-scale business networks in empowering the economy of women in Indonesia, thereby increasing the family's incomes. Since the effectiveness of small-scale business networks is still debatable, this study is necessary to clarify the role of Jar-PUK in Sidorejo Village in empowering the economy of its members. It seeks to examine whether Jar-PUK has significantly contributed as an agent of economic empowerment for its members. Moreover, the Covid-19 pandemic from 2019 to 2022 has imposed constraints on business activities, leading to a partial termination of businesses operated by Jar-PUK members. Yet, Jar-PUK members in Sidorejo kept pursuing their business activities. One of the reasons is that the members of Jar-PUK in this village run businesses only on a small scale and the goods they sell are categorized as daily needs. Next, this study intends to understand why women continue business activities while joining Jar-PUK. Finally, this study identifies the challenges Jar-PUK members face in growing their business activities.

## **METHODS**

To reduce the number of poor people in Indonesia, it is necessary to empower women. By being empowered, women are expected to be able to participate in generating their family income. This study intends to investigate the potential role of



two groups of Jar-PUK in promoting economic empowerment and increasing the income of their members. However, despite their potential, those two groups of Jar-PUK have yet to effectively fulfill their role as agents of economic empowerment, leading to limited income growth for their members. This study employs a descriptive qualitative method, presenting data in a narrative format to describe the economic conditions of the Jar-PUK members. The study also delves into the development of businesses operated by the Jar-PUK members. It examines how much the Jar-PUK contributes to income augmentation and economic empowerment. Furthermore, this study discovers Jar-PUK members' challenges in developing their businesses. Based on the findings, recommendations can be proposed to enhance Jar-PUK members' business activities and economic well-being.

This study was conducted in Sidorejo, a rural village under the sub-district of Pondok Kelapa in Central Bengkulu, Indonesia. It involved ten informants, comprising coordinators and members of the Jar-PUK. The selection of informants was carried out in coordination with the Jar-PUK leaders using a purposive sampling technique. Those ten women were selected as informants because they were the most active members of Jar-PUK in Sidorejo Village whose business was still exist and they could represent the characteristics of the population because the Jar-PUK members in this village were homogeneous in terms of educational background and economic level. Data for this research were collected using the triangulation technique, involving non-participation observation, in-depth interviews, and focus group discussions. To make observations, researchers visited each informant's home directly to assess the condition of their family economy. Following the observations, researchers interviewed the informants to explore information related to improving their business activities. The questions concerned the financial benefits informants gained after joining the Jar-PUK, their economic independence after becoming members, and their obstacles in carrying out productive economic activities. A focus group discussion was conducted to obtain authentic and convincing information on alternative solutions to the challenges of developing business activities.

The data of this study were analyzed using descriptive qualitative techniques, following the steps introduced by Miles, Huberman, and Saldana (2014). This study also follows Wijaya's explanation (2019) in analyzing the data. The first step involved



data collection through observation, interviews, and focus group discussions. Subsequently, the data were organized as transcriptions of interviews and field notes to facilitate analysis. The next step was data reduction, where the researchers selected and focused on data relevant to the research questions. After reducing the data, it was displayed as a structured narrative for easy comprehension. The following step was data verification, comparing the analyzed data with the initial data to ensure accuracy. Lastly, the data analysis was concluded to answer the research problem formulation. Similarly, Wijaya (2019) also explained that data analysis techniques for qualitative research involve the essential data reduction process to align the collected data with the research objectives. This step is necessary because the large amount of information hinders the selection process. This step is needed because much input can slow the selection process. By eliminating irrelevant data, the subsequent stage involves presenting the refined data in a structured and orderly manner, facilitating the ease of removing valuable information. Finally, the last crucial step in analyzing qualitative research data entails drawing conclusions based on the presented data. This comprehensive approach ensures that researchers can derive meaningful and valuable insights from the data to contribute to advancing knowledge in the respective field.

## **RESULTS**

The establishment of Jar-PUK in Sidorejo was initiated by the visit of two government officials from the Pondok Kelapa sub-district office in 2016. They came to the village to introduce and promote Jar-PUK, which triggered significant interest among women. Believing the potential benefits of joining, many women – especially housewives – enthusiastically became members of Jar-PUK, regardless of whether they already had existing business activities. As a result, two Jar-PUK groups were formed in the village, facilitating productive economic activities for the members. Since its establishment, there have been two Jar-PUK groups, Jar-PUK *Seroja* and Jar-PUK *Sedap Malam*, each comprising 20 housewives. Thus, 40 women in this village are members of Jar-PUK. They all engage in small business activities. The initial capital to support their business was obtained from the sub-district level Jar-PUK cooperative located in Pekik Nyaring, a neighboring village and the capital of Pondok Kelapa sub-district. This capital is provided as soft loans in cash form, with the amount varying



depending on the individual submissions of each member. Initially, each member could borrow Rp 5,000,000 (US\$ 333) to initiate or expand a business.

This research describes the development of business activities carried out by Jar-PUK members after the Covid-19 pandemic. Additionally, this study analyzes the role of Jar-PUK in empowering the economy of its members and identifies the factors hindering the development of businesses run by Jar-PUK members. Before presenting the study's results, data related to the type of business run by the Jar-PUK members was presented to obtain an overview of the economic condition of the families of the Jar-PUK members.

Nearly half of the Jar-PUK members in Sidorejo are engaged in agricultural and plantation activities, such as rubber tapping and oil palm harvesting. All members of Jar-PUK have achieved a relatively stable economic status, indicated by the well-established condition of their homes, featuring permanent walls and ceramic floors. The economic characteristic of Jar-PUK members is remarkably homogenous, as evidenced by their dwellings' physical appearance and family income levels. This data is based on interviews with all informants, who revealed that their average monthly family income ranges from Rp 1,500,000 (US\$ 100) to Rp 2,500,000 (US\$ 167). Typically, the primary breadwinner in these families is the husband, with the wife playing a supportive role by contributing to additional income. Interestingly, most loan funds obtained from the Jar-PUK at the sub-district level are directed into joint business ventures the husband and wife run together. This collective approach to economic empowerment highlights the cohesive and cooperative nature of the Jar-PUK community, fostering sustainable development and financial stability.

Jar-PUK in Sidorejo continues to exist, with its members conducting meetings at the village and the sub-district levels. During interviews, all informants acknowledged that the presence of Jar-PUK has been beneficial to them. While the benefits may not be substantial, the sub-district level Jar-PUK has played a crucial role in providing loan funds for business capital. The savings and loan cooperative established by Jar-PUK at the sub-district level comprises members from all Jar-PUK units in the village. Members can borrow money at low-interest rates through this cooperative and repay it in monthly installments for up to 18 months, paid during regular monthly meetings. The loan amount varies, depending on each member's individual needs. Some informants



disclosed that they borrowed more than Rp 15,000,000 (approximately US\$ 100), while others admitted to borrowing only between Rp 5,000,000 (around US\$ 333) and Rp 10,000,000 (about US\$ 666) as needed.

Jar-PUK members enjoy several advantages, including a profit-sharing system derived from savings and loan activities. This system ensures that the remaining operating results are distributed at the end of each year, allowing the interest paid by the borrowers to be returned proportionally to them. Additionally, at the sub-district level, Jar-PUK organizes occasional skills training sessions to enrich the knowledge of its members. One such training focused on plate-making skills using coconut leaf sticks. However, despite the training, producing plates from coconut leaf sticks did not continue due to limited raw material supplies and a lack of market share. Nonetheless, the presence of Jar-PUK at the village and sub-district levels continues to benefit its members, even though the results may be less than optimal. As a result, these members choose to remain part of the organization.

In Sidorejo, Jar-PUK members are engaged in a diverse range of business activities, each falling under three distinct categories based on their level of independence. Firstly, 21 members are involved in independent business activities, wherein they actively support their husbands in various agricultural tasks, including field cultivation, rubber and oil palm plantation, chicken raising, fish pond cultivation, and managing agrarian kiosks. Secondly, seven members partake in semi-independent business activities involving some husband involvement. These activities encompass running stalls for daily necessities, organizing women's clothing stores, selling food in school canteens, and conducting online businesses. Lastly, 12 members of Jar-PUK pursue independent business activities, where they operate without significant intervention from their husbands. These ventures include cake making and selling, producing banana and cassava chips, crafting dried sticky rice crackers, selling boiled water and raw vegetables, and offering services as private teachers, beauty makeup artists, and marketing professionals.

The diversity of business activities and entrepreneurial spirit of Jar-PUK members has contributed to economic growth and community empowerment. During interviews regarding the use of borrowed funds, all respondents consistently asserted that the loans obtained from Jar-PUK at the sub-district level were utilized exclusively



for business development and not for consumptive purposes. Before borrowing, they emphasized that all loans were subject to approval from their respective husbands. Furthermore, it was observed that informants engaged in dependent business activities tended to allocate the borrowed funds to their husbands for additional capital in their ventures. On the other hand, Jar-PUK members who pursued semi-independent or fully independent business activities managed the loans with minimal interference from their husbands. Consequently, those who ran business activities without significant intervention from their husbands experienced greater economic empowerment than those whose business activities were conducted jointly with their husbands.

Jar-PUK at the sub-district level plays a dual role, namely serving as a loan provider for business capital and as a valuable communication forum for its members. Jar-PUK Pondok Kelapa Sub-District run a saving-borrowing business, and it occasionally carries out trainings for its members. These activities give chances for the members of Jar-PUK in Sidorejo Village in accessing loan and broadening business network. Similarly, at the village level, Jar-PUK is a platform for exchanging ideas and experiences, fostering a supportive community even without providing business loans. It is worth noting that all members of Jar-PUK in the village automatically become members of Jar-PUK at the sub-district, establishing a hierarchical structure where the sub-district is responsible for guiding and supervising Jar-PUK at the village level. The village and sub-district levels have established formal management structures consisting of a chairwoman, secretary, and treasurer. Utilizing popular social media such as the WhatsApp application, the Jar-PUK members effectively communicate electronically.

Moreover, they regularly organize face-to-face meetings, which serve as a valuable platform for exchanging ideas and experiences to foster business growth. During the sessions, they also provide each other with guidance on leveraging social communication media, such as Facebook, Instagram, and WhatsApp, to expand their market share, as evident from the proactive approach of several members who have already begun using Facebook and Instagram to sell their products. By utilizing these social medias, some members of Jar-PUK in Sidorejo Village expand their friendships which in fact this effort was able to promote their business' success. Thus, Jar-PUK's support and knowledge-sharing have led to tangible entrepreneurial advancements.



The business capital loan provided by Jar-PUK has played an essential role in generating the family income of its members. While the increase may have been insignificant, it has empowered them to expand their businesses, which were previously hindered due to the lack of funds. Consequently, their enterprises experienced gradual growth and progress. Additionally, the initiative to acquire business capital motivated some members to need more productive economic activities to embark on entrepreneurial ventures. Overall, the introduction of Jar-PUK has proven to be a beneficial and transformative endeavor. The support and opportunities offered by Jar-PUK have not only strengthened existing businesses but also encouraged the initiation of new income-generating activities, fostering economic development within the community.

During the Covid-19 pandemic from 2019 to 2022, the productive economic business activities carried out by Jar-PUK members faced several challenges and disruptions. The pandemic led to difficulties in marketing their products as government regulations restricted gatherings and limited mobility. Transportation of palm oil and rubber crops to factories was impeded due to the need for operating vehicles. Moreover, the production and sale of cakes, chips, and crackers were temporarily halted due to declining buyers. The restrictions on celebrations also had adverse effects on some Jar-PUK members' businesses. However, with the eventual end of the Covid-19 pandemic and the lifting of restrictive measures, the business activities of Jar-PUK members began to witness a gradual resurgence. The positive impact on family income, seen before the pandemic, is now being regained as economic activities regain momentum.

The earning of the members of Jar-PUK from their business was still relatively low, often falling below that of their husbands who predominantly worked as farmers on oil palm or rubber plantations. While the presence of Jar-PUK has served as an agent of economic empowerment for its members, its full potential has yet to be fully realized. The informants said that apart from assisting their husbands in agricultural tasks, such as working in the fields or tending to the garden, they also engage in small-scale entrepreneurial activities. One such activity involves producing banana or cassava chips and sticky rice crackers, usually done when there are incoming orders. Typically, these orders come from their neighbors during the end of the fasting month celebrations or



local wedding parties. Making chips and dried sticky rice crackers takes place individually in their homes. Moreover, when it comes to marketing their products, each member of the Jar-PUK operates independently, leading to a need for more significant development in their respective businesses. Thus, Jar-PUK has not fully acted as an agent of economic empowerment for its members.

In order to develop their business, all informants agreed to form a joint business group. They hope this collaborative venture will lead to faster development and higher profits than their enterprises. Specifically, they plan to focus on improving the production of sweet potato chips and sticky rice crackers. To achieve this, they aim to improve the product packaging, obtain the necessary business licenses from relevant agencies, and secure a *halal* certification. These efforts are intended to make the products suitable for sale as gifts and to enable them to tap into a broader market share, including supermarkets. Despite possessing a solid business spirit, the informants acknowledge they need knowledge of proper product packaging, licensing procedures, and marketing strategies. Therefore, they express the need for guidance from stakeholders to steer them in the right direction.

## DISCUSSION

According to Sadan (1997, p. 76), empowerment involves internal and external processes. Internal process means changing someone's feelings or beliefs to be able to make decisions and overcome problems faced independently. External process implies creating an environment supporting someone to overcome difficulties by applying practical knowledge, information, skills, abilities, and other new resources. Maryani and Nainggolan (2019) explained that empowerment means to give ability or power to the empowered object. This effort refers to giving strength, knowledge, skills, and resources to individuals or groups so that they can control or determine their own lives and improve their quality of life. Referring to this explanation, empowering the members of Jar-PUK can be done by giving training on business skills as well as providing loans.

Empowerment has many aspects, one of which is women's empowerment. Ang and Lai (2023) argued that women's empowerment could contribute to economic and societal developments. Sultana and colleagues (2010) pointed out that women's empowerment makes them aware of the power relations in their lives, self-confidence,



and strength to deal with gender inequality. Tjiptaningsih (2017, p. 29) also stated that women's empowerment has improved family welfare. Among the improvements observed is the increased ability of women to meet the family's economic needs. Women's active role in supporting their family's income shows they are empowered. Thus, women's empowerment aims to improve the dignity of women, enabling them to break free from the shackles of poverty and backwardness.

The context of empowerment in this study is limited to women's economic empowerment, explicitly focusing on indicators that lead to an increase in family income. Fundamentally enhancing women's empowerment in Indonesia can be undertaken through village institutions, including Jar-PUK and PKK. According to Anwar (2013, p. 140), women's active participation in community organizations provides a platform to interact daily. It allows them the opportunity to voice the challenges they encounter. Consequently, those organizations serve as vehicles for women to empower themselves and as arenas for finding practical solutions to their problems.

Generally Indonesian society still adheres to a patriarchal culture (Putri & Farha, 2022). Patriarchy refers to a culture that favors men rather than women by creating gender imbalance so that women are positioned as subordinate or inferior upon men. Such a culture has made women submissive, weak, and dependent (Sakina & A., 2017). A study by Supraptiningsih and her colleagues (2023) also showed that patriarchal culture is still dominant in Madura, part of Indonesia. One manifestation of patriarchy is the belief in the husband's position as the head of the household, responsible for providing for the family's needs. To some extent, this culture is strongly obeyed by those living in rural areas. During the New Order era, patriarchy was legally preserved by socializing that women should be good housewives and obedient to their husbands. In its concrete and ideological form, this culture is manifested in the division of labor based on gender (Pattenden, 2023). Although patriarchal culture still exists, most Indonesians no longer consider it taboo for women who work for a living.

There are several reasons why women choose to work for a living. Selmani-Bakiu (2022), for instance, noted that women have to earn money because the income of their husbands is not enough to fulfill their needs. Veronika (2022) explained that the reasons for women to work are first and foremost, working enables women to have the



freedom to shop and spend money on their decisions. Additionally, many women work to contribute to meeting their family's financial needs. Having a source of income also allows them to build an emergency fund, providing security in times of need. Moreover, the desire to be independent has made women pursue their careers. Another reason for women to work is their aspiration to achieve equality with their husbands regarding societal roles and responsibilities. Lastly, women often seek recognition and appreciation from their husbands and others, which working can help fulfill. All these factors, according to Veronika (2022), combined play a significant role in encouraging women in Indonesia to participate in the workforce and pursue their professional aspirations.

In Veronika's explanation, one of the reasons Indonesian women work is to achieve economic resilience and improve the welfare of their families. In pursuit of this goal, many women engage in small businesses and form networks, such as Jar-PUK. Yuliani (2017) noted that approximately 3.79 million, or about 8 percent of Indonesia's 59.2 million micro, small, and medium enterprises, have utilized online media to market their businesses. Furthermore, recent data from Erbi (2023) also showed that approximately 64.5 percent of micro, small, and medium enterprises in Indonesia are operated by women. Business activities carried out by women will be quickly developed through networking.

By conducting a study in Thailand, Jirawuttinunt, and Wongsahai (2021) argued that social capital competencies, among others, in the form of business networks, have made small and medium entrepreneurs successful in business activities. Mohamad and Chin's study in Malaysia (2019) noted that business networking benefits the entrepreneurial orientation of its members. Rural small businesses having good networking with the stakeholders will significantly impact the members' entrepreneurial behavior, thereby strengthening business sustainability. Aritenang (2021) also stated that social capital in the form of networks can raise entrepreneurship in rural Indonesia. This assumption aligns with Edhi Budiharso's statement (in Daulay, 2012, p. 1) that establishing a network of business groups is a strategy for community economic development. Likewise, through Jar-PUK its members collaborate and assist each other in developing their businesses. They can share knowledge, skills, and resources to



support one another in facing obstacles. Additionally, working together allows them to access better markets, resources, and business opportunities.

With the existence of business networks such as Jar-PUK, its members can reduce production risks and costs by sharing capital, equipment, and labor. They can also gain greater profits through co-marketing, price negotiation, and product diversification. Additionally, Jar-PUK provides training and mentoring to its members, improving their skills and knowledge in managing businesses and enhancing the productivity and quality of their products. With the presence of Jar-PUK, its members can create new jobs, increase family income, and reduce poverty levels in the community. Jar-PUK can also act as an agent of women's empowerment, offering better access and opportunities for its members to develop their businesses (Daulay, 2012; Prastiwi, 2017). Thus, Jar-PUK is assumed to be an effective strategy for women's economic development through group cooperation, where members support each other to improve their family's economy.

The Financing Deputy of the Indonesian Ministry of Cooperatives, Small, and Medium Enterprises – as reported by Budiawati (2016) and Rahmadhani (2016) – explained four factors contributing to the success of women entrepreneurs in their business activities. Firstly, many women entrepreneurs have strong networks crucial in expanding market share and improving social skills, ultimately leading to business success. Secondly, women are generally known for their creativity in identifying and seizing business opportunities. Thirdly, their diligent nature enables them to run businesses more efficiently and attentively. Lastly, women's resilience and determination make them less likely to be discouraged when seeking additional income for their families. Thus, by joining Jar-PUK, women can foster extensive business relationships, expanding their market share and increasing the likelihood of success in their ventures.

Although Jar-PUK can play a crucial role in improving the economic conditions of its members, it generally faces two main problems. First, there are problems in the public sphere, namely the need for more involvement of women small business members of Jar-PUK in decision-making related to government policies, limited access to public affairs, and the stigma of women as additional breadwinners. Second, problems in the business sector include little capital, narrow markets, limited raw



materials, business competition, and limited technical and management skills. To overcome these problems, women who are members of Jar-PUK need to be empowered to improve welfare, expand business access, strengthen critical awareness, and participate voluntarily in policy-making. Additionally, empowerment is also intended to increase the ability of Jar-PUK members to control every decision-making process carried out by their group (see Jarpukngudilestari, 2012).

This study draws upon the rational choice theory introduced by James Samuel Coleman (see Ritzer, 2012, pp. 756–772) in explaining why Jar-PUK in Sidorejo still exists. This rational choice theory assumes that people take a particular action because they are driven to achieve the desired result. They choose actions that are perceived as the most beneficial or satisfying. They also take the costs and benefits associated with each option into account. According to Coleman, people's actions are driven by their aspirations to achieve specific goals. In addition, external factors like social pressure or public policy may influence decision-making. Both social values and rational choices affect people's actions and goals. So, social values play an essential role in shaping people's perception of desired goals, whereas rational choice is a logical consideration for individuals to achieve their goals. People will benefit personally by considering society's norms, social values, and expectations. Ultimately, individuals are free to choose the most rational action they think. Understanding the correlation between social values and logical choice can explain a person's motivation to take specific steps. Kim (2023) also explained that the rational choice theory assumes that the decision of a person to take an action depends on a rational consideration between the costs incurred and the benefits of his actions. A person will rationally consider the consequences of his actions and make a reasonable decision based on the consideration between the costs and benefits of his actions. Another study by Newbery and colleagues (2016) also applied rational choice theory to explain why business owners join and remain part of business networks. Among the reasons is that business networking provides many collective and individual benefits. In addition, it can also accelerate business growth and strengthen the social relations of the members.

By using the rational choice theory, it is understandable if several women in Sidorejo Village are enthusiastically to be the members of Jar-PUK since they will be easily to get loans and economically empowered. Based on the rational choice theory, it



is evident that the Jar-PUK continues to thrive due to the tangible and rational benefits it offers its members, including expanding business relations. The decision made by women in this village to join the Jar-PUK is a rational choice, driven by the anticipation of gaining advantages such as access to loans and business networks. In addition, joining Jar-PUK enables them to develop their businesses and increase their market share for products.

This study shows that Jar-PUK in Sidorejo, both the Jar-PUK *Seroja* and Jar-PUK *Sedap Malam* groups, still existed since their establishment in 2016. Furthermore, all members show high enthusiasm for preserving the Jar-PUK by actively participating in the business network. The reason for the sustained survival and members' commitment lies in the Jar-PUK's ability to act as a provider of business capital loans through a savings and loan cooperative mechanism. In addition, Jar-PUK has provided opportunities for women to exchange ideas and add helpful knowledge and insights for developing their businesses. By joining Jar-PUK, women in the village have benefited, among others, from expanding social relations.

The decision of women to join the Jar-PUK can be regarded as a rational choice, in line with James Samuel Coleman's explanation (see Ritzer, 2012, p. 759). Coleman explains how people make rational decisions by considering various factors. Women in Sidorejo village join Jar-PUK because they get loans and guidance in doing and growing their businesses. So they remain members of Jar-PUK, because they get convenience in borrowing money from savings and loans run by sub-district level Jar-PUK instead of borrowing from loan sharks with high interest. In addition, the sub-district group Jar-PUK also organizes entrepreneurship training even though it is incidental. Members can exchange knowledge and experience in developing their businesses by joining Jar-PUK. The consideration of members to join Jar-PUK is a rational choice.

Although Jar-PUK is helpful for its members in providing business capital loans and guidance, business activities carried out by its members still need to be developed faster. Since the establishment of Jar-PUK in 2016 until now, the income of most members has not increased significantly. Generally, small business activities in Indonesia take much work to develop. Among the reasons are that besides being unable to compete with big business players due to their limited capital, small business players



usually have low skills and experience in doing business activities. In addition, small business activities frequently produce and sell goods at low prices, which could be more marketable. To deal with those limitations, some housewives in Sidorejo willing to run and develop business activities decided to join the Jar-PUK. Although they have been joining the Jar-PUK for seven years, their businesses have not developed, and their family's income has not increased significantly. In addition, the independency of those housewives in doing business activities is the same before and after they join the Jar-PUK. Therefore, the same as the other Jar-PUK somewhere else in Indonesia, the presence of Jar-PUK has yet to empower its members' economy optimally.

## CONCLUSION

Since 2000, the Indonesian government, through the Ministry of Cooperatives, Small and Medium Enterprises, has actively encouraged women to engage in productive economic business activities by forming a business network called Jar-PUK (Small Business Women Network). The primary objective is to uplift living standards and reduce poverty in Indonesia. Women are expected to independently run business activities by joining Jar-PUK to increase their income, thereby empowering them. Based on observations and interviews with all informants, it is evident that Jar-PUK members have high enthusiasm for conducting economic business activities to improve their family income. The network's existence has proven beneficial, allowing women to access business capital loans from Jar-PUK at the sub-district level.

Moreover, by joining Jar-PUK, its members can attend entrepreneurship skills training and exchange experiences with fellow members to expand their market share and improve their businesses. These actions align with Coleman's rational choices theory as they get benefits without significant sacrifice. However, the Covid-19 pandemic, which occurred from 2019 to 2022, has hindered the business activities of some Jar-PUK members, particularly in marketing the products. Although business activities have gradually returned to normal post-pandemic, their development remains slow. Therefore, government officials must do ongoing supervision and mentoring to deal with such barriers, especially in addressing Jar-PUK members' need for knowledge and skills in conducting business.



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