

# "From Economic Empowerment to Self Confidence": Utilizing of Livelihood Asset for Women

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**Abstract.** Various poverty reduction programs targeting women as actors have been carried out decades, one example being the Maju Mandiri Indonesian Women's Village Model (PRIMA Village). However, only a few of those programs have succeeded in increasing women's capacity, to be a decision-makers in using livelihood assets. This livelihood asset research model is used to determine the survival strategies of women in Sambirejo Village through two steeps of identification (1) identification of village potential and product potential, (2) identification of human resources. Sambirejo Village, Gunung Kidul regency, DIY province is an example of the PRIMA Village Model in the form of the "Kelorisation Program" means planting Moringa in the fields and processing Moringa as a household product for economic improvement.

This study is a descriptive qualitative approach based on primary and secondary data. Some techniques for obtain data are in-depth interviews, observation, Focus Group Discussion and research document. Then data analysis is classified into data collection, data reduction, data presentation, and data conclusion in order to understand how far the women group in the village use and maintain livelihood assets throughout their lives.

This study found that the program of prima has succeeded in increasing women's house hold income, as well as improving self-confidence. Women have succeeded in using all potential/resources, both natural and social in order to increase their capacity as human beings. Economic development impacted on women capacity and independency in refusing sharkloan and it positively impacts on their mental health.

**Keywords:** PRIMA Village · Kelorisasi · Livelihood assets · Women's self-confidence · women's empowerment

## 1 Introduction

The Maju Mandiri Indonesian Women's Village Model (PRIMA Village) is a pilot village program that alleviates poverty while at the same time increasing women's capacity by utilizing all existing potential and involving all related cross-sectoral roles [1]. Through this program, women's participation in development is improved and it creates a better life.

The PRIMA Village Program in the Province of the Special Region of Yogyakarta was initiated by the Office of Women's Empowerment, Child Protection and Population Control (DP3AP2). This program was initiated in 2008 and since 2019 there have been more than 100 PRIMA Villages in the Special Region of Yogyakarta [2]. Officially the targets of PRIMA Village are: (1) Identifying the personal characteristics (HR), life, and economic activities of poor women in Indonesia, both in urban and rural areas; and (2) The formation of the Productive Women's Group as a forum for empowerment, increasing independence, and improving the socio-economic conditions of poor women.

Sambirejo Village, Kapanewon Ngawen, Gunungkidul Regency, DIY is one of the target villages of the PRIMA Village program. Sambirejo Village has an area of 832.6555 Ha. Sambirejo village is 60 km from the provincial capital. Based on the monograph book of the village heads in December 2020, Sambirejo Village consists of 9 Hamlets, 62 Rukun Tetangga, with a population of 7935 people, 2204 families, with 3952 males and 3983 females. Most villagers are farmers and villagers has average annual income of Rp. 11,525,000.00.

Almost 80% of the land in Sambirejo Village is dry land with an area of 698.41 ha. This situation has encouraged the community with the support of the Village Government and others to start optimizing the use of water-resistant dry land such as fields and yards for the benefit of the farmers. A plant that are widely cultivated in Sambirejo Village is the Moringa plant. Moringa plants were chosen because these plants are relatively more resistant to extreme weather conditions considering that Sambirejo Village is an area prone to exposure to drought and it is the source of nutrition. Indeed these two reasons for choosing Moringa is considered appropriate in the context of Sambirejo as dry land with a high rate of stunting. Since then the village has started to plant seeds and cultivate in each house. This mass movement of planting Kelor (Janavese name of Moringa) is called the "Kalorisation Program". Not only for consumption, residents also processed Moringa products and traded in Moringa as part of SMEs (Small, Medium Entrerprise).

Through the analysis Prima village program and livelihood assets, we attempt to understand the deeper impact of village development for women, either it only the impact on economy or it goes deeper into the capacity of the women and liberates the women to optimize their potency in using livelihood assets. According to Nisbet, (2004:27) [3] development as progress is an attempt to change the fatalistic concept that has long been adhered to and make humans actually move from a position of decay towards progress which is characterized by rationality (science), prosperity (economy), and liberty (liberty).

The livelihood framework in a simple sense can be interpreted as an effort made by everyone to earn income to meet their needs [4]. Additionally Parmawati, (2021) [5] argues that the livelihood approach framework can be seen as one of a number of analytical frameworks that address the dimensions of poverty and welfare through the formation of a typology of assets used by individuals and households. Therefore increasing people's welfare is obtained by utilizing a variety of potential resources in an area. One of the potential resources that is expected to improve people's lives through PRIMA Village. The influence of the existence of PRIMA Village will encourage community economic development, including the emergence of new businesses, increasing demand for agricultural products, changing the condition of community human resources

and increasing people's income and even more improve self-esteem for women. How this community's economic development operates we analyze two levels of identification, firsly we identifify regional potential which includes product potential and resource potential. Secondly, the identification of human resources with livelihood assets to determine the survival strategy of the community in Sambirejo Village is one of the solutions to the main problems in regional development. Ellis (2000) [6] suggests that there are (5) five basic capitals in livelihood assets, namely natural resource capital, physical capital, human capital, financial capital, and social capital.

### 2 Method

This study uses a descriptive qualitative approach to opt for the empirical condition of Prima village program. The descriptive qualitative approach in this study is intended to get more in-depth and detailed results in describing the ongoing situation (Ardianto, 2019). Qualitative methods are used to obtain in-depth data [7].

According to Miles and Huberman (1994) [8] qualitative data analysis is classified into: data collection, data reduction, data presentation, and data conclusions, as shown in Fig. 3. Data analysis is to systematically search and organize various collected data to increase understanding of an object. What is meant by data analysis technique is a method or strategy to seek data by systematically arranging from various data that have been obtained in order to understand an object under study.

A qualitative approach is a useful method to understand community survival strategies in Sambirejo Village as an effort to develop models in mapping village potential. This approach method is used to conduct research on the utilization of livelihood assets as a survival strategy for the community in Sambirejo Village. The existence of access is the main factors to achieving complete fulfillment of community needs. Considering that Sambirejo Village has problems with dry land, we map other assets such as human capital, natural resource capital, social capital, financial capital, and physical capital (conditons of livelihood access), and understand how the community use the assets either women have an access to use it or not(utilization of livelihood access),. Available access and well utilized by the community in dry land becomes a solution for decision-making as part of survival strategies (see the research framework below) (Fig. 1).

Program Desa Prima (Prima Village) what is now known as the Productive Economic Group (KEP), is a women's empowerment program that is assisted by the Office of Women's Empowerment, Child Protection and Population Control (DP3AP2) DIY. The word 'Prima' itself is an abbreviation of Indonesian Women Maju Mandiri, which is the root of the spirit of empowerment to advance women's welfare. Maju means progressive, and Mandiri means independence. This language use draw upon a vision and the misson of the program. The objective of PRIMA Village is to support the first mission of the Governor of DIY in 2017–2022, namely to increase the quality of life, life and livelihoods of a just and civilized society. The Prima Village is designed as a women's empowerment which is primarily aimed at marginalized women. This empowerment is generally carried out through the opening of small businesses, both food and crafts, as well as strengthening weak small businesses.

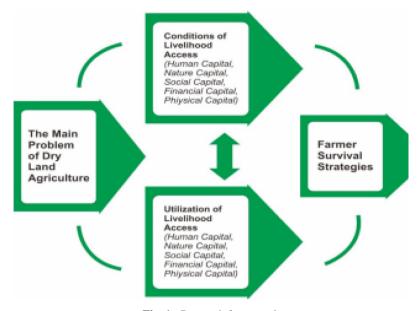


Fig. 1. Research framework

The history of the formation of PRIMA Village began because there were economic issues and the drought in Gunungkidul Regency gave rise to another issue in Sambirejo Village, namely the issue of stunting. Stunting is a chronic malnutrition problem caused by insufficient nutritional intake for a long time due to the provision of food that does not match nutritional needs. Stunting can occur from the time the fetus is still in the womb and only appears when the child is two years old [9]. Stunting is a public health problem associated with an increased risk of morbidity, mortality and obstacles to growth both motoric and mental related to nutrion.

The Village Government informed that out of 250 young women who experienced anemia there were 90 children, while the stunting rate at the village level was above the government's target of 28%, while the average stunting rate in Sambirejo reached 50% from 2010–2012. In 2013 the stunting rate in Sambirejo Village rose to 53%, which resulted in Sambirejo Village for the next 10 years the number of stupidity will also increase due to stunting. The cause of this high stunting rate is due to the high number of people with anemia in Sambirejo, and pregnant women with CED (Chronic Energy Deficiency).

In order to tackle those issues, Prima Village Program in Sambirejo was conducted centralized in Sambeng hamlet and initiated by one of the prima village members. The program consists twenty active members and two passive members. Historically, Mrs. Yuli who served as village head of Sambirejo village trying to advance her village to connect to the provincial government and Gajah Mada University. She asked her network to take part on community empowerment, training, and disseminate information.

Through the program of kelorisasi or planting moringa in Sambirejo village, the women empowerment program continues to develop. Some activities related to economic

productivity were done. Then the member agreed to set up Union or Koperasi. The existence of union strengthened women in economics through small saving, small credit and educating household women.

The economic empowerment through kelorisasi brought the chance for women to involve in an innovation competition entitled improving health through moringa leaves. The group won as national winner. A year later, the government of NTT visit to the village of Sambirejo and share how moringa leaves have been optimally used in their processing (processed food) especially in reducing stunting cases there. The NTT government then provided 1200 Moringa tree seeds to Prima Village as many as 1200 Moringa trees. The award was received by women farmer group (Kelompok Wanita Tani/KWT) to plant on the side of the village and in the yard of the house. After the years of kelorisasi program, women continue to produce food from Moringa and grow various small household business (SMEs).

Apart of livelihood analysis, interviews were done to inventory the number and varian of household products. There are 27 varieties of food productions and three non-food productions made by twenty members of Prima program in the location. It means one member produced 1–2 home industries (Table 1).

This table shows the high role of women in economic development. This home industry has brought a positive impact on the economy at the level of hamlet and village, even though no quantitative data regarding household income, but most of the informant agree with this statement, as has been informed by Ibu Sawiyati (56 years old).

"I get many benefits by joining in the Prima village. One of which get a certificate of Pangan Indutri-Rumah Tangga (PI-RT) for my food products. Not only one certificate but it is ten products for various vegetable chips. So, I able pay tuition for my daughters to her study in the college"

Along with the recognition of the successful kelorisasi program, women also actively involve in many social activities and organization in the village levels such as become a cadre of family planning program, member of PKK, women farmer groups (kelompok wanita tani) and other independent groups supported by the provincial department. Market has opened and network becomes stronger which mirrors the social capital for household women, as seen from the narration below:

"With the union members, I able to sell my products around the village and partnering with other snack sellers in some schools, those are elementary schools, Madrasah schools (MTS), Junior high school (SMP), even sell to several groceries. My products have been sold to other areas such as: Klaten, and DIY (Ibu Sulastri, 59 years old).

Become an active member of Prisma village program, some of them also participate actively in other the village program such as PKK, Desa Prima, Desa Siaga, Posyandu, Tim Pendamping Keluarga (TPK), dan kelompok Tani. Those social activities empower women to be more aware on women's problems, particularly those related to the economy, education of their children, and health issue and also understand their own potency.

Table 1. Food and non-food production in Sambirejo

No	Product	Number of variety
1	Food Production	
	Eggroll Kelor,	3
	Keripik Pisang,	4
	Keripik Bonggol Pisang,	3
	Keripik Pelepah Batang Pisang,	2
	Keripik Terong,	3
	Keripik Pare,	3
	Kacang bawang	1
	Stik kelor	1
	Pudding kelor	1
	Aneka peyek	2
	Kripik tempe	1
	Kripik singkong	1
	Keripik karak beras	1
	Keripik rambak	1
	Jajan pasar	1
	Susu kedelai	1
	Olahan patelo	1
	Kacang mete	1
	<b>Total sub product</b>	27
2	Nonfood production	
	Kain Lurik (reseller)	1
	Kerajinan anyam	1
	Arang	1
	Total sub product	3
	Total product	30

Source: Data collection, (2022)

According to the informant, one of the difficulties in carrying out food production is related to water. Desa Sambirejo is one of the drought areas which depends on the well water and PDAM. Besides the problem of water quantity, the quality of the water which contains high levels of lime creates another problem in producing food with health standart. Therefore, in food production, Prima village members have to buy gallons of clean water (Rp. 6000/gallon). In order to overcome this problem, women participate in the village meeting and speak up to the state officer. Some of the women get grants to build kitchen with health standart, including water availability requirement.

Livelihood framework	Access land	Control
Natural resource	Access land	Control certificate and land ownership
Physical capital	Using machine production	-
Human capital	Access to training and workshop	Freely choose a kind of knowledge and training
Financial capital	Access to loan and saving	Control of loan
Social capital	Accesss to network and association	Control to practice and keeping local belief

**Table 2.** The livelihood framework of the women groups in Sambirejo Village.

Source: Data Analysis

Some trainings such as financial management, leadership and workshops provided by government and also non-government organization such as Yayasan Satu Karya Karsa (YSKK) (https://yskk.org/), the women found a way to get support from the government and other parties including universities and private sectors.

Through union and some meetings, women group also set up a savings mechanism. Ibu Endang, for instance, participate in the arisan, a kind of social gathering. She intends to use the money to buy a cow for the sacrifice ritual of Islam (Eid al-Adha). She paid Rp 100,000 for 3 years. This saving experience indicates a positive financial transformation for women after the women have get debt trap from loan shark.

# 3 Analysis

Theoretically, livelihood assets are a source of income used by farmer households, including women to carry out their life activities. There are (5) five livelihood assets, namely natural capital, physical capital, financial capital, human capital, and social capital. According to Ellis (2000) [6] there are (5) five basic capitals in livelihood assets which follow to understand the condition of livelihood asset of women group in the village. Table 2. Drawing the livelihood framework of the women groups in Sambirejo Village.

Based on the table above, the analysis of livelihood framework shows that most of members of the Prima program get access on natural resources. According to Ellis, (2000) Natural Resource Capital can also be referred to as the environment around humans which is a combination of various biotic and abiotic factors that can be renewed or cannot be renewed. Examples of natural resource capital are water, trees, land, land area, wood stocks from gardens or forests, fish stocks in the waters, as well as mineral resources such as oil, gold, coal, etc. human life. In this research, women group get access on land, water, trees and also the program, even more there is one of the member who is able to control the land certificate and get authority to mortgage in the bank to build a certified kitchen that is suitable for health and halal requirement. This is an uncommon phenomenon in the Javanese patriarchal society. Usually man who has access to get debt from the bank.

Related to Physical Capital. According to Akbar (2020) [10] physical capital is able to manage physical resources that include basic infrastructure or refer to assets in the economic production process, such as tools, machines, irrigation canals, roads/transportation, buildings, and so on. Women who join in the prisma village program supported by third parties such as government, university and NGO has access on using machine and tools for food production.

Concerning Human Capital which is defined as capital that is in humans. This capital is in the form of labor available in the household. According to Akbar (2018) [10], he is able to manage human capital which includes education, knowledge, skills and health to be able to meet his life needs. Training and workshops are forms of activities which has been frequently joint to increase the knowledge and skill of women. This program has open access to the women to get training and workshop, even more there is one of the members who suggests that training and other social activities should involve the younger generation. "Trainings and social activities such as rewangan need to be followed and continued by the younger generation. Empowered young mothers is necesary (Ibu Wartini, 67 years old). A new awareness to have young generation in the such if training activities means that women have the authority to design some activities related to human capital.

The element of Financial Capital is in form of money which is used by a household. This capital can be cash, savings, or access and loans [6]. Before the Prisma village program was implemented, loans is bigger than savings, and even most of the women have been trapped in debt, however, through training for women on Credit Risk analysis, a saving method for women was invented. In general women in this village has trouble in managing money, so some of them get trapped on debt. Mortgage is kind of taboo to be talked. However the training positively impact on women capacity to manage money including manage the credit. This story has been told by Mrs. Ratmi (52 years old). She asked permission from her husband's to build get loan for the bank to build a kitchen which is meet the requirement of a halal certificate and PIRT label. Through this certification, her products can now be sold wider and it brings more benefit for her, family and her group.

The element of Social Capital is a combination of communities that can provide benefits for individuals or households who are members of it. This capital refers to the social networks and associations that household members follow [6]. We found some forms of social capital such as social norms namely 1) lung tinulung (helping each other). "lung-tinulung" principle is used when they are holding public ritual or when they are in trouble, such as during pandemic. Through this principle, women group develop trust with the other including to manage land. Mrs. Wartini (43 years old) believes that in life should be sincerity, sharing, and patience, will guide her life be easier. For instance, she prefer to donate her products when it is not sold out, will not deplete her wealth, but it will make her life a blessing. Giving infaq and saving particularly during the month of Ramadan will bring more blessings to her life. 2). Mastery of social media and network, particularly using WhatsApp groups becomes a media promotion for selling products.

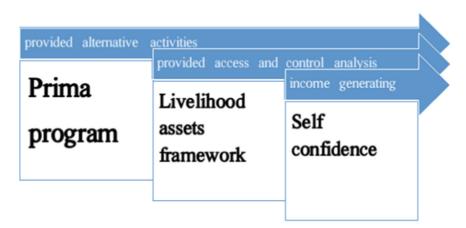
### 4 Discussion

Based on the understanding of the livelihoods approach done Edward H. Allison and Frank Ellis (2001) [11] on fisheries, we follow the definition that livelihood is done on the links between individual or household assets, the activities in which households can engage with a given asset profile, and the mediating processes (institutions, regulations etc.) that govern access to assets and to alternative activities.

We see that the women groups involved in the Prisma village Program provides activities for women in the village to get access on the assets and control to use the assest to support their life. Our analysis shows that assets is not only limited as physical and materials things, but something that support them to solve problems. By join and active in the program, women group are aware of and understand about their right in using assets, particularly on social capitals. It is seen that their involvement on Prisma program becomes their social capital. The program has increased and enabled more capable and skillful to earn money by producing food and nonfood products. Even more, the program has influenced them to be more confident to handle problems in life, particularly when their community is trapped a loan shark. Shortly we see the transformative process of society and the role of the Prima Program in making women to be more confidence. While livelihood assets analysis provided a tool for the understanding strategy of women in solving their problems (Fig. 2).

Furthermore, the program also provided environment for women to empower themselves and their group, so they are able to solve their economic issue at the level of household, as well as sharpened their self-capacity. Training and workshop provided by NGO and government not only improved the cognitive level of the participants, but also provided network and self-esteem. Therefore groups members become more solid, and their trust within group and between NGO and government are improving. Indeed we may see that the Prima program has sharpened the social capital.

The social capital enables for women groups to handle the economic problem, but also natural and mental stress due to drought and a loan shark. At the time of the COVID-19



**Fig. 2.** The analysis of livelihood assets and self-confidence.

pandemic, people living at the Sambirejo had also financial problems due to the difficulty of business and product marketing. This condition trapped people, particularly women on loan payday, which is known as a plecit bank (Javanese word). The plecit bank is offering unreasonable loans. Do not require collateral and can lend money at that time regardless of the amount, and the interest charged is four-five times of other bank interest (20 - 30%). Loans can be paid in daily/weekly installments, for example, if the loan is due and the borrower cannot pay it, a large interest will be charged. This financial condition drives people to get financial trouble, and impact negatively on their mental health. It is recorded that in 2020, in Sambirejo village, there were six people committed to suicide due to stress, including because of the loan. Every day, the loans are getting bigger and the plecit banks are always terrorizing if they are unable to pay.

Suicide has been attached to the cultural phenomenon of Gunung Kidul regency. There have been 35 cases of suicide in Gunungkidul in 2021. Referring to Yayasan Intimata jiwa (IMAJI), this year's incident of hanging is the highest since 2010. In 2015 there were 33 cases of suicide. Then throughout 2016 there were 33 cases. While in 2017, there were 34 cases. Then in 2018 there were 33 cases and in 2019 there were 33 cases. Meanwhile, throughout 2020, there were 30 cases of hanging themselves in Bumi Handayani. While in mid 2010 to 2015, the number of cases was no more than 30 per year. A study conducted by the Emotional Health for All Foundation (EHFA), the Ministry of Health and the World Health Organization (WHO) revealed that there are several provinces in Indonesia with the highest suicide rates. Namely in Central Java, DI Yogyakarta, Bali, North Maluku and the Riau Islands. Meanwhile, the provinces with the highest suicide attempts were found in West Sulawesi, Gorontalo, Bengkulu, North Sulawesi and the Riau Islands. There are also factors that make Indonesians commit suicide are loneliness problems, family problems and financial problems. The survey of the Association of Mental Health Specialists (Persatuan Doktor Spesialis Kesehatan Jiwa/PDSKJI) in 2020 stated that 64.8% of Indonesians had mental disorders due to the COVID-19 pandemic.

Some members of the prima village have also been caught in a loan case from a Plecit bank whose nominal value reaches hundreds of millions. To handle the loan shark, in Sambirejo, women group hold a meeting and a pledge not to make loans to the Plecit bank. As a solution, the group formed union or Koperasi which provide small credit without interest. Another solution was a fundraising activity especially for members who had traped a loan shark.

Using livelihood assets analysis we understand that the Desa Prima program has affected women awareness on their right for in having access on their livelihood, and then they are able to control their livelihood assets. In a cultural context, asking about savings, loans and property is a taboo. It is contradictory with the question related to Thus the analysis related to livelihood assets ultimately usefull point of view which is positive to understand how women has access and control on their capital.

These mechanisms desa prima program indirectly impacted on the self-confidence, as has been shared by one of our informant. "I felt less confident with the product, namely charcoal (not food, while the other members' products were processed foods). However, Ibu Suratmi (the head of the prima village) always convinces me and always invited me to come and join trainings to develop my skills".

Another member informed about the benefit being a member of Prima village program, such as able to get PIRT (products certificate). In total there are 10 products of various vegetable chips and it impact on her income and enable her to pay scholl of her daughter. Other benefit of other woman is related to network and skills, as has been informed by Ibu Lilis Wahyuni. She uses the workhop and training events to promote her products and now her children already finished to get higher education. Her children are a doctor and a teacher.

In short we see that started from kelorisari (planting Moringa), women are able to improve their house hold income. Training and workshop provided by government and NGO have strengthened their networks as well as improved their self-confidence. It positively impact on their mental health particularly to avoid from debt trap. Solidarity and agreed mechanism to refuse a loan shark clearly mirror in the union (Koperasi) that has been set up by the women group.

## 5 Conclusion

Based on the analysis above we concluded that the Prima Village program is used to determine the survival strategies of women in Sambirejo Village through (1) identification of village potential and product potential (2) identification of human resources. This study concludes that the Prima village program in Sambirejo village has succeeded in increasing women's self-confidence, not only improving women's economy. Broader network, self-capacity and self-confidence enable them to have capacity to manage financial and support their mental health.

To be part of the Desa Prima through planting Moringa (kelorisasi), women groups able to increase their income, improve their skills and enlarge their network through fundrising program, training and networkings. Asset to access affect women to improve their self-capacity and self-confidence. This impact positively not only on financial, but also their mental health.

Livelihood assets analysis opts deeper understanding on how women use the capital for her life and also for her families. In other word, livelihood framework provides women strategy to overcome their daily problems both in the household and community. This study shows that women are able to get access both natural and social capitals and then control it, even more they are prioritizing what their needs.

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