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# Strengthening Women's MSMEs in the Efforts to Restore the National Economy

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ABSTRACT: The involvement of the State-Owned Enterprises' Corporate Social Responsibility (CSR) program is urgently needed in an effort to support national economic recovery as carried out by PT Pertamina (Persero) through the Pertamina Small Medium Enterprise Partnership Program (SMEPP) CSR program. The Pertamina Small Medium Enterprise Partnership Program (SMEPP) CSR Program can help Women MSMEs in recovering the national economy, especially during the COVID-19 Pandemic crisis. The formulation of the research problem is how is the implementation of the Womenpreneurs CSR program as an effort to strengthen Women's MSMEs in the context of national economic recovery during the COVID-19 Pandemic by PT Pertamina (Persero)? The research approach used is descriptive qualitative with case study research methods. The first data collection was through in-depth interviews and focus group discussions (FGD) on the Pertamina Womenpreneurs CSR program. Then secondary data is obtained through the study of documents, news, and related studies. The SMEPP CSR program partners are given capital, assistance, and invited to exhibit production works. This shows that PT Pertamina contributes to accompanying women in the progress and recovery of the national economy in Indonesia. Nonetheless, the role of women still needs assistance and guidance to continue to be empowered in efforts to recover the national economy. Therefore, through PT Pertamina SMEPP's CSR program, which collaborates with female MSMEs actors, this is a solution that needs to be emulated by several other companies so that the vision and mission of empowering women in efforts to restore the national economy significantly.

KEYWORDS: Corporate Social Responsibility, Covid-19, MSMe Woman

## INTRODUCTION

The implications of the COVID-19 Pandemic have affected all sectors of life including economic sectors such as Micro, Small and Medium Enterprises (MSMEs) which are contributors to the increase in Gross Domestic Product. Mutual assistance for MSMEs is needed, one of which can be done by State-Owned Enterprises (BUMN) through the Corporate Social Responsibility (CSR) program as an effort to recover the national economy during the COVID-19 Pandemic. During the economic crisis, according to the Minister of Women's Empowerment and Child Protection (PPPA Ministry), Bintang Puspayoga said that supporting women's economic potential and MSMEs is very important to achieve national economic recovery (PPPA Ministry, 2020). Women have an important role based on resources and participate as a driving force, both in post-pandemic economic recovery and the foundation of long-term economic stability. Therefore, women's empowerment is important to apply in efforts to strengthen the current economy. The involvement of Corporate Social Responsibility (CSR) programs in women's MSMEs is urgently needed.

The implementation of the CSR program in Indonesia is strictly regulated in Law Number 25 of 2007 concerning investment and Law Number 40 of 2007 concerning limited liability companies, which were then reduced in Government Regulation No. 47 of 2012 concerning Corporate Social Responsibility (CSR). CSR programs must prioritize transparency and accountability as well as be trustworthy, informative, educational (Rusdianto 2013). However, there are still many corporate CSR programs that have not been able to empower and involve the participation of beneficiary communities (beneficiaries). Thus an empowerment model is needed that can be adapted so that all CSR programs can involve the participation of all beneficiary communities and can empower beneficiary communities both socio-economically (Nurjanah, 2015). Implementation of CSR programs is expected not only to pursue profit, but to contribute to improving community welfare (Hardiani, 2016).

One of the state-owned companies that is committed to carrying out a CSR program with a concern for national economic recovery through the role of women is carried out by PT Pertamina (Persero) through the Small Medium Enterprise Partnership Program (SMEPP) CSR program. Through the SMEPP CSR Program, PT Pertamina (Persero) is able to develop and strengthen women's

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economic independence through MSMEs. The Pertamina SMEPP CSR Program is a form of PT Pertamina (Persero) responsibility to society and the environment as well as an effort to increase the ability of small businesses to become strong and independent. This program is carried out by channeling loan funds, mentoring, and business coaching and specially strengthen Women's MSMEs in efforts to recover the national economy during the COVID-19 Pandemic (Pertamina, 2020).

PT Pertamina (Persero) embraced Women's MSMEs and distributed various types of assistance, especially in the concept of empowering women during the COVID-19 Pandemic. PT Pertamina (Persero) through Marketing Operation Region (MOR) IV Central Java and DI Yogyakarta, until August 2020 managed to realize the Partnership Program for micro, small and medium enterprises (MSMEs) of IDR 13.13 billion and targeted the realization of distribution of IDR 18 billion by the end of 2020 (Pertamina, 2020). Not only assistance in the form of funding, PT Pertamina (Persero) also provides guidance to women MSMEs, so that they have economic independence and market expansion such as the Joglo Ayu Tenan MSMEs in Sleman and the Jinggar Batik House in Yogyakarta City which already have markets to foreign countries because of the guidance from PT Pertamina (Persero) (Tribun, 2020).

Based on the background, this research is important to do considering the objectives of this research are to (1) find out the strategy for implementing the Pertamina SMEPP CSR program in strengthening Women's MSMEs as an effort to recover the national economy during the COVID-19 Pandemic. (2) Be able to describe the supporting and inhibiting factors for the implementation of the SMEPP CSR program in an effort to strengthen Women's MSMEs and recover the national economy during the COVID-19 Pandemic for the Joglo Ayu Tenan MSMEs as fostered partners of PT Pertamina (Persero). The urgency of this research emphasizes that BUMN must contribute to community empowerment, especially women's MSMEs in an effort to restore the national economy, so that companies get a good reputation for the responsibilities that have been carried out.

This research is a development of previous research including research from Rahmawati & Anggara (2017), related to Empowering Women Through Corporate Social Responsibility (CSR) Programs. The results of the study show that the management of CSR programs that prioritizes sustainability is one of the keys to the success of programs that can make the community self-sufficient. The results of this study show that through PT Bumi Sukesindo's CSR, women who were originally limited to managing household finances have become productive workers who are able to contribute income to increase the family economy. Furthermore, research by Kaur (2013) entitled Corporate Social Responsibility and Gender in Workplace, CSR as a potential policy instrument to promote gender equality. This paper concludes that there is a need for policies that promote women's roles, opportunities and rights in the workplace and empower and enable the entire workforce, both men and women, to contribute and participate to the best of their ability. With the right CSR strategy and gender balance in the workplace, companies can reflect a better public and brand image and will be successful in creating a sustainable workforce. Rezeki & Tonny (2020) also investigated the relationship between CSR and women's empowerment with results showing that there is no relationship between the success rate of the CSR program and the empowerment level of rural women in Sumbermulyo Village. This is because the success of the CSR program and the empowerment of CSR programs are more on social, not economic aspects.

Based on the three previous studies, it shows that it still links the role of CSR in women's empowerment, but has not included indicators of the role of women in national economic recovery through the CSR program. Therefore, this research provides renewal to fill in the gaps in previous research regarding the role of CSR in empowering women for post-COVID-19 national economic recovery. Through the case study method and comprehensive data collection through in-depth interviews with PT. Pertamina, the beneficiaries of the CSR program, namely MSMEs Joglo Ayu Tenan, and assessments from observers and activists of women activists in Aisyiyah to provide objective views regarding the CSR program of PT. Pertamina in empowering MSMEs Joglo Ayu Tenan with women's concerns.

#### RESEARCH METHODS

The research approach used is descriptive qualitative with case study research methods. Primary data collection techniques use a qualitative approach, namely conducting interviews and focus group discussions to measure perspective (Sugiyono, 2011). Primary data collection was carried out at PT Pertamina (Peersero) and assisted MSMEs, namely Joglo Ayu Tenan which are beneficiaries of the CSR program regarding reputation and how PT Pertamina (Persero) influences efforts to restore the national economy. Meanwhile, secondary data was obtained through the study of related documents and articles. As for testing the validity of the data through source triagulation. This study takes the object of research at the State Owned Enterprise PT Pertamina (Persero). The

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researcher chose PT Pertamina (Persero) with the consideration that PT Pertamina is a massive CSR activist and has a CSR program that focuses on collaborating with female MSMEs for national economic recovery during the COVID-19 pandemic, in this case the Joglo Ayu Tenan MSMEs as representatives from MSMEs beneficiaries of the Pertamina SMEPP CSR program. The research will be conducted in D.I Yogyakarta Province which is a representative of the CSR beneficiaries of PT Pertamina (Persero).

#### RESULT AND DISCUSSION

## A. The Role of Implementation of Pertamina's SMEPP CSR Program on Women's Empowerment

CSR is a series of company activities that focus on the welfare of stakeholder groups, including society and the environment (Sprinkle & Maines, 2010). Implementation of CSR is a manifestation of the commitment built by the company which aims to contribute to improving the quality of people's lives (Mutmain, 2014). Zaidi (2003) also classifies the characteristics and stages of corporate social responsibility which are divided into three stages, namely Charity, Philanthropy, and Corporate citizenship. Meanwhile, according to Kurniasari (2015) revealed that, there are various forms of CSR in the field including charity-based CSR, philanthropy-based CSR and community development-based CSR. In the SMEPP program implemented by PT. Pertamina, it can be categorized as the implementation of CSR including in the form of community development, where this program does not only provide compensation for the generosity of the company but has the aim of empowering the community.

"Pertamina's efforts to increase the ability of small businesses to become resilient and independent are through the SMEPP CSR program. or currently known as Micro and Small Business Funding. This program is carried out by channeling loan funds, mentoring, and business coaching. Micro and Small Business Funding is a capital loan program to improve the ability of small businesses to become strong and independent. Here our program does not only provide development funds but emphasizes mentoring and coaching so that MSMEs continue to have adequate capabilities for their empowerment and welfare." (Rudi Arifianto, PT Pertamina SMEPP Implementation Manager. Interview results 28 September 2022)

PT Pertamian is committed to providing funding, mentoring and funding which is a concrete manifestation of CSR implementation that is not only temporary, but has an element of sustainability to increase the community's economic and social distance. As meant by Nagoro (Rezeki & Nasdian, 2020), which explains that the success rate of CSR program implementation can be linked to the concepts of social capital and participation. This is evidenced by the increased income of respondents as program recipients (economic indicators) and the establishment of good relations between the community and program organizers (social indicators) (Rezeki & Nasdian, 2020).

The Corporate Social Responsibility (CSR) program is a community empowerment program that is able to empower marginal groups in society socio-economically. In general, the purpose of community empowerment is to empower certain groups in society socio-economically, including poor women. As this is in accordance with the implementation carried out by PT. Pertamina which empowers MSMEs. SMEPP program supports women entrepreneurs and is open to all people and is not limited to gender and type of business.

"Pertamina provides more support to women MSMEs considering that women have an important role in improving the country's economy and improving the economic welfare of their families through the MSME sector. So far, many women's businesses have faltered due to their independent capital structure, as a result of the difficulty for women to get access to finance from banks. For this reason, Pertamina is here to pay more attention to women, one of which is through collaboration with the Indonesian Women Entrepreneurs Association (IWAPI) and local Dekranasda and through the SMEPP CSR program." (Rudi Arifianto, PT Pertamina SMEPP Implementation Manager. Interview results 28 September 2022)

The statement from Mr. Rudi Arifianto as PT Pertamina's SMEPP Implementing Manager is supported by the statement of the beneficiary partner, namely Mrs. Rahayu as the owner and promoter of the Joglo Ayu Tenan MSMEs who benefited greatly from the SMEPP PT CSR Program. Pertamina.

"Collaboration with Pertamina gave us a loan as capital support, then provided assistance to manage the business, and made orders for goods produced by our handicrafts for Pertamina's needs. In my opinion, this collaboration provides an opportunity for us to continue working and earn income to be enthusiastic about repaying the initial loan." (Rahayu, owner of MSMES Joglo Ayu Tenan, results of interview 15 September 2022).

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Ms. Rahayu further explained that after the SMEPP program, the Pertamina CSR Program, encouraged the enthusiasm of the Joglo Ayu Tenan MSMEs team to be creative, because the SMEPP implementation did not only provide initial funding, but also provided assistance, and competition among internal beneficiaries of the SMEPP program to be included in the exhibition selected.

"We are also provided with assistance and coaching so that in the end the MSME products that are good and have good qualifications will be included in international scale exhibitions. On September 8, 2022, we were invited to do an exhibition in The Hague, Netherlands for the Tong Tong Festival. We are happy because we feel appreciated and our products can meet global market standards." (Rahayu, MSMEs Owner Joglo Ayu Tenan, Results of interview 15 September 2022).

The implementation of the Tong Tong festival is one of the platforms to appreciate fostered MSMEs partners who are ready to Go Global by participating in international scale festivals and exhibitions. According to Arya Sinulingga, Special Staff 3 of the Minister of BUMN, this exhibition will open new markets for Indonesian MSMEs, especially Pertamina's fostered partners to be able to compete with other international products (GenMSMEs Pertamina, 2022)



Figure 1. Joglo Ayu Tenan MSME Foster Partner Assistance at the Tong Tong Festival Exhibition in the Netherlands Source: GenMSMEs .pertamina.com

Referring to the data above, it can be seen that the important impact of the CSR program is that beneficiary communities (beneficiaries) can be more independent, able to meet their basic needs and are able to participate in the process of community development and development in a sustainable manner.

In general, the purpose of community empowerment in development is to empower certain groups in society socio-economically. Thus, they can be more independent, able to meet their basic needs, and able to participate in community development (Than, Mantiri, Singkoh, 2018). Gender Mainstreaming is one of the development strategies carried out by integrating the experiences, aspirations, needs and interests of women and men into the planning, implementation, monitoring and evaluation of all policies, programs, projects and activities in various fields of life. and development. In empowering women, there are five very influential dimensions, namely welfare, access to resources, participation, critical awareness and women's control.

Sukadi (2015) stated that empowering women is one of the strategic ways to increase women's potential and increase the role of women both in the public and domestic domains. This was also conveyed by the SMEPP Implementation Manager who explained that the role of women in development is very important, so it is necessary to carry out CSR programs that have links to support women's empowerment.

"The role of women in development is very important. The spirit of gender equality has placed women on an equal footing with men, contributing to and benefiting from development. This strengthens the country to develop as well as reduce poverty. Therefore, Pertamina participates in encouraging women's empowerment, encouraging women entrepreneurs to continue to innovate, this is a form of implementation and support for SDGs 5 on gender equality and SDGs 8, namely Decent Work and Economic Growth, realized by PT. Pertamina through the Partnership Program." (Rudi Arifianto, PT Pertamina SMEPP Implementation Manager. Interview results 28 September 2022)

According to Novian (in. Qona'ah, 2015) women's empowerment is an effort to enable women to gain access to and control over resources, economic, political, social, cultural, so that women can organize themselves and increase self-confidence to be able to play a role and participate actively in solving problems, so as to be able to build skills and self-concept (Qona'ah, 2015).

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Moreover, the results of the interview with Dr. apt. Salmah Orbayinah, M.Kes, Chairperson of PP 'Aisyiyah, as an Islamic women's movement in Indonesia provides an understanding that empowered women are women who are able to optimize all the potential that exists in themselves to benefit their families, people and nation. Women who do a lot of things are not under any pressure." (Dr. Apt. Salmah Orbayinah, M.Kes, Chairperson of PP 'Aisyiyah. Results of interview 28 January 2023).

Furthermore, Chairperson of PP 'Aisyiyah provides indicators for the formation of empowered women in Aisyiyah's view including the fulfillment of women's basic rights, gender equality in access to education, access to health and access to economic resources including employment, and fulfillment of women's participation in making public policies.

Referring to this, it can be seen that the implementation of the CSR program of PT. Pertamina has succeeded in assisting and improving women's skills to gain access to equal opportunities and participate in meeting the needs of women, have skills which are then developed to be used productively to increase family income so that it is in accordance with the concept introduced by Nagoro that CSR is useful for the welfare of society in social and economic levels in society.

#### B. Women Empowerment in National Economic Recovery

Facing the mitigation of the impact of the COVID-19 Pandemic, the National Economic Recovery program is contained in Perpu 1/2020 and its fiscal policy derivatives are regulated in (Government Regulation (PP) No.23/2020.) The National Economic Recovery Program (PEN) is a series of activities for the recovery of the national economy which is part of the state financial policy to accelerate the handling of the COVID-19 Pandemic or to face a threat situation that endangers the national economy or financial system stability and saves the national economy. The National Economic Recovery program has the objective of providing protection, maintaining and increasing the economic capacity of business actors in running their business.

According to Rudjito in (Hamidah et.al, 2019) MSMEs are businesses that have an important role in the Indonesian economy and efforts to restore the national economy. This includes the jobs that are created in it as well as the number of businesses that are carried out because MSMEs are productive economies run by individuals, households, or small business entities where the criteria for classification are based on annual turnover. Through the home industry, women can contribute to production without having to leave their homes, even MSMEs with an advanced home concept can absorb labor and create jobs. Coupled with advances in technology, these home industry products can be marketed from home via the internet (Marthalina, 2018). This situation has shifted the limitations of women compared to men. As this is in line with what was conveyed by the Pertamina SMEPP CSR Program Manager, that the current condition of women needs to maximize their potential.

"Gender inequality often affects women, especially in socio-economic conditions, weakening economic conditions and loss of livelihoods. Efforts to protect women through empowering women are important, including by maximizing the potential of women to move the wheels of the economy, especially in the current digital era. The potential and role that women have in national development, especially in the economic field, can be achieved if this potential can be optimally utilized. (Rudi Arifianto, PT Pertamina SMEPP Implementation Manager. Interview results 28 September 2022).

Based on data from the Ministry of Cooperatives and SMEs in 2015, there were around 52 million MSMEs throughout Indonesia, 60 percent of businesses run by women (Kemenkopukm, 2015). Their business development has contributed a lot to their families, environment and society. This data supports the awakening and empowerment of women in helping the national economy. The mechanism for developing home industries also aims to bring women entrepreneurs closer to access to capital, access to information and technology, access to markets, access to training, so that in the end it is expected to improve family welfare and family resilience (Marthalina, 2018).

As this was conveyed by the Observer of Women Activists, namely the Chairperson of PP 'Aisyiyah, Dr. apt. Salmah Orbayinah, M.Kes attaches data on women's involvement in supporting the government's efforts to recover the national economy.

"The role of women in national economic recovery is very large. Women have played an active role in various sectors of the economy. 37 million MSMEs are managed by women. According to BPS and Bekraf, women have consistently dominated labor absorption in the creative industry sector since 2011 with a total of 53.86%. In 2016, there were 9.4 million women working in the creative economy sector. In the fisheries sector, women do 70% of fisheries production work. This shows the contribution of women in the progress and recovery of the national economy in Indonesia" (Dr. Apt. Salmah Orbayinah, M.Kes, Chairperson of PP 'Aisyiyah. Results of interview 28 January 2023).

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Nonetheless, Mrs. Salmah Orbayinah also conveyed that there are still many inequalities experienced by women in the fields of education, health, employment politics, and vulnerability to poverty, violence and disasters. Serious attention is still needed on these matters to further enhance the role of women in national economic recovery. Especially considering individual factors and still at the small business level, there are weaknesses that often occur in MSMEs, namely on internal factors there are limited human resources, product marketing constraints, the tendency of consumers not to trust the quality of small industry products, and small industry business capital constraints. So that the role of women still needs assistance and direction to continue to be empowered in efforts to recover the national economy. Therefore, through PT Pertamina SMEPP's CSR program, which collaborates with female MSME actors, this is a solution that needs to be emulated by several other companies so that the vision and mission of empowering women in efforts to restore the national economy can run effectively and significantly.

#### **CONCLUSION**

The role of women in development is very important, this effort is carried out by maximizing the potential of women to move the wheels of the economy, especially in the current digital era. Women have played an active role in various sectors of the economy. 37 million MSMEs are managed by women. According to BPS and Bekraf, women have consistently dominated labor absorption in the creative industry sector since 2011 with a total of 53.86%. In 2016, there were 9.4 million women working in the creative economy sector. In the fisheries sector, women do 70% of fisheries production work. PT Pertamina Data supports the awakening and empowerment of women in helping the national economy through the Small Medium Enterprise Partnership Program (SMEPP) CSR program. In this program, PT Pertamina collaborated with one of the female MSMEs activists, namely Joglo Ayu Tenan. In the process, the SMEPP CSR program partners are given capital, assistance, and invited to exhibit production works. This shows that PT Pertamina contributes to accompanying women in the progress and recovery of the national economy in Indonesia. Nonetheless, the role of women still needs assistance and guidance to continue to be empowered in efforts to recover the national economy. Therefore, through PT Pertamina SMEPP's CSR program, which collaborates with female MSMEs actors, this is a solution that needs to be emulated by several other companies so that the vision and mission of empowering women in efforts to restore the national economy can run effectively and significantly.

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