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Empowerment of The Women Farmers Group Through The Corporate Social Responsibility Fund of State Banking institutions in Maguwoharjo Sleman, Indonesia

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ABSTRACT

The development of Corporate Social Responsibility (CSR) has been increasing because it provides various benefits. One of the state-owned enterprises that implements the CSR program is PT. Bank Rakyat Indonesia (BRI) Tbk with the BRI Peduli program. This study examines the empowerment process of women farmer groups in Karangploso, Maguwoharjo, Depok sub-regency, Sleman, by utilizing the funds from the Corporate Social Responsibility BRI Peduli program. This study uses a qualitative approach with informant retrieval using purposive sampling procedures. The informants in this research are the women farmer group (KWT Mentari), the Chairperson, KWT Mentari Administrators, and the facilitators. The data sources in this study consist of primary and secondary data, using data collection techniques of observation, interviews, and documentation. The collected data were tested for validity by triangulation of sources. Data analysis was carried out using the Miles and Huberman model, which included stages of data collection, data reduction, data presentation, and conclusion. The results of this study indicate that the empowerment that occurs in the women farmer group (KWT Mentari) through the CSR BRI Peduli program has reached the stage of giving power.

INTRODUCTION

The phenomenon of the development of the field of Corporate Social Responsibility (CSR) is growing until now. The various benefits of CSR implementation for companies include improving the company's image, developing cooperation with various stakeholders, and increasing the company's influence on the public and competitors. Research conducted by Shayan et al. (2022) states that companies gain from Corporate Social Responsibility (CSR) in a variety of ways, including financial performance, brand recognition and image, reputation, public trust, customer satisfaction, customer loyalty, and purchase intention. In Indonesia, according to Disemadi & Prananingtyas (2020) states that both state-owned businesses and private corporations are now allowed to adopt the notion of corporate social responsibility, also known as social and environmental responsibility. Because the responsibilities and penalties associated with corporate social responsibility (CSR) have been regulated in a number of laws and regulations, both those pertaining to human rights and those pertaining to businesses, CSR is no longer merely a moral responsibility but has evolved into a legal obligation.

A special regulation for State-Owned Enterprises (SOEs) is the Regulation of the Minister of SOEs No Per-05 / MBU / 2007, which states that each SOE must establish a special work unit that handles community empowerment issues through CSR or PKBL (Partnership and Community Development Program) programs. Some research proved that the CSR program conducted by Marwah (2019) stated that the concept of CSR from Bank Mandiri (Bank Mandiri is one of Indonesia's state-owned banks in corporate form) through the Mandiri Bersama Mandiri (MBM) program implemented in Mrican is to build community independence that utilizes local potential with its implementation to develop urban agriculture so that it has an impact on the environment and the surrounding community. Another study conducted by Lesmana & Senjawati (2023) also stated that the CSR program carried out by Bank Indonesia in the form of Local Economic Development (LED) to the Flory Farmer Youth Group was carried out comprehensively so that the empowerment stage had reached the enrichment stage as evidenced by the Flory Farmer Youth Group being able to carry out group activities independently. The facilities obtained from this program were still well maintained. Based on this case provides evidence that the company can have an impact on the environment by running its business and maintaining communication with the surrounding environment. Companies should make existing CSR programs into a strategy for running their business and be able to provide benefits to the environment.

One of the state-owned companies that implement CSR programs that foster/ empower the community is PT Bank Rakyat

Indonesia (BRI) Tbk, also known as BRI Bank. The BRI Peduli program is one example of a CSR program implemented by BRI. BRI Peduli has a concept to help improve environmental conditions (Pro Planet), Society (pro-people), and the economy (Pro Profit). Bank BRI has a strong commitment to running BRI Peduli with the theme "Proud to be Indonesian" as the tagline of the CSR and Community Develop-ment program. Research conducted by Suwandi et al. (2022) states that PT. BRI Tbk implements CSR management towards sustainable development, including imple-menting the Community Development Program called BRI Peduli. The concept of BRI Peduli is to help improve environmental conditions (Pro Planet), Society (Pro People), and the economy (Pro Profit). Pro People is BRI's concern for improving community welfare, while Pro Planet is BRI's concern for the environment. Meanwhile, pro-profit refers to the financial and non-financial benefits expected to be obtained by beneficiaries, which will sustain the company's business.

Research conducted by Hereyah & Ardiansyah (2019) states that Bank BRI has a CSR program, namely BRI Peduli, with the slogan "Bangga Berindonesia." Bank BRI sees many advantages possessed by the Indonesian people, so the BRI Peduli program is under the auspices of the "Bangga Berindonesia" theme. "Bangga Berindonesia" has a double meaning. Proud of [BRI]-NDONESIA can mean proud to give Indonesia. The sentence means that Bank BRI is proud to contribute to the progress and welfare of the Indonesian people. Meanwhile, Bangga BER- [INDONESIA] can also mean proud to be Indonesian. Bank BRI is proud to be an Indonesian nation that implicitly has the meaning of nationalism and patriotism and how Bank BRI does something meaningful for the glory of Indonesia. Mayasari (2022) states that Bank BRI, through the BRI Peduli CSR program, carries out various activities to improve the welfare of the Indonesian people through the BRI Fellowship Journalism program, which is carried out in the form of community empowerment through "Berbagi Bahagia Bersama BRI "Group activities carried out in the form of community assistance, and partner programs with community elements such as urban villages and neighborhood association (RT and RW) in the form of charity.

There is a law that regulates CSR activities in Indonesia so that companies in Indonesia, both private and state-owned, seem to be competing to carry out CSR activities even though in their implementation there are in the form of charity or philanthropy. The law on CSR in Indonesia also underlies the company's contribution to the sustainability of the surrounding life related to the community socially, economically, and environmentally (Herman, 2020). Programs or special work units of a state-owned company must certainly be in accordance

with the rules and strategies for accelerating regional development in Law No. 25 of 2000 concerning national development programs. One of these laws contains a development strategy that must be in line with strengthening community institutions and organizations, so that it can open space for community initiatives to develop a culture of independence. The emergence of initiatives from the community makes the community towards an independent process so that it can increase its capacity to utilize its potential resources.

One of the targets of CSR programs of bank institutions is farm women groups. Farm women, as companions to their husbands, have an active role and are responsible for managing farming activities and other activities to increase farm families' production and income. In Mulema et al (2019), women empowerment has the potential to improve their roles in agricultural production while enhancing nutrition and food security. According to Arifin (2003) cited by Evendi & Suryadharma (2020), the Women Farmers Group is a forum for women farmers and women who are interested in agriculture who are engaged in agriculture. According to Muizu et al. (2019) also argue that the farmer women's group also acts as a learning class to increase member knowledge, a production unit as a unit of farming business units, and a vehicle for cooperation between fellow members in the group. According to Nugroho (2008) cited by Kriska (2017), women's empowerment helps them be more able to involve themselves in development programs as active participants (subjects), involved in every program, both in planning, implementation, monitoring, and evaluation. It also helps them manage businesses that help improve household needs.

The CSR program from BRI, a banking company, provides facilities and assistance to KWT Mentari to develop KWT Mentari. Mentari Women Farmers Group (KWT) is a group consisting of women in Karangploso, Maguwoharjo, Depok, Sleman. The members of this KWT consist of various types of work, including farmers, freelancers, housewives, private employees, online drivers, service businesses and MSMEs. KWT Mentari has been established since 2018 as a forum to channel the hobbies of Karangploso Hamlet women in planting. Since 2019, KWT Mentari has received training in making herbal medicine. The training in herbal medicine making made KWT Mentari start the production of herbal medicine from its own harvest. KWT Mentari has also received training related to product promotion, *online* marketing, and business strategy analysis with various methods to increase the income of KWT Mentari so that it can support the family economy (Subyantoro et al., 2021). In early 2021, KWT Mentari received assistance from the BRI Peduli CSR Program with the theme of urban farming which

provided greenhouse facilities, hydroponic systems, and the provision of hydroponic supporting production facilities. Urban farming is the practice of cultivating, processing, and food distribution around the city. Urban farming also includes animal husbandry, aquaculture, agroforestry and horticulture. Urban farming describes the entire food production system that occurs in cities. Urban farming can increase the stability of urban ecosystems and improve environmental health (Fauzi & Alkaff, 2020).

Based on the existing conditions and evidence related to CSR BRI Peduli and KWT Mentari, it is necessary to study more deeply the management of Corporate Social Responsibility BRI Peduli funds by KWT Mentari so that it can empower KWT Mentari. This research will examine the process of empowering KWT Mentari by utilizing BRI Peduli Corporate Social Responsibility program funds.

METHODS

This research was evaluated BRI Peduli CSR program to empower KWT Mentari through the BRI Peduli program in Karangploso, Maguwoharjo, Depok, Sleman.

The Mentari Women Farmers Group was officially inaugurated on January 29, 2020. The Mentari Women Farmers Group has 28 members. KWT Mentari is currently engaged in agriculture and processing agricultural products with activities including vegetable production/vegetable cultivation, processing of agricultural products such as processed

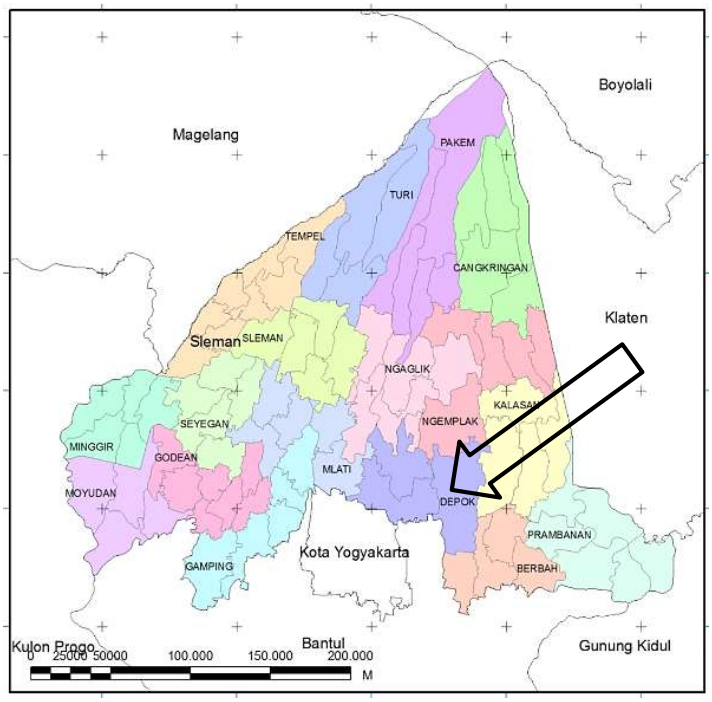


Figure 1. Map showing location of study sites

herbs and chips/sticks, sales of products produced, and training to the surrounding community.

This research uses a qualitative approach. According to Creswell (1998), cited by Murdiyanto (2020) states that a qualitative approach is a research and understanding process based on a methodology that investigates a social phenomenon and can provide an overview of researchers related to a complex matter, examining words, detailed reports from the views of informants, and conducting studies in natural situations.

The subjects of this research were obtained using a purposive sampling procedure to learn about a matter studied so that it will be easier for researchers to explore the social objects/situations studied (Sugiyono, 2019). Researchers categorized several informants: key informants who are the Head of KWT Mentari, primary informants who are the treasurer and members of KWT Mentari, and supporting informants who are two facilitators from outside KWT Mentari. The data collection methods used in this research are observation, interview, and documentation. The data that has been collected is tested for validity with source triangulation. Through source triangulation, researchers will check primary data obtained from several sources with other sources. The data analysis carried out in this study uses the Miles and Huberman (1984) model, which goes through 4 (four) stages, namely the data collection stage, the data reduction stage, the data presentation stage, and the conclusion drawing stage. The analysis of the empowerment process refers to empowerment management according to Wrihatnolo and Dwijowijoto (2007), namely awareness, capacity building, and giving program management power.

RESULT AND DISCUSSION

Management of State Banking Institution Corporate Social Responsibility Fund to Women Farmer Group

The BRI Peduli CSR program implemented at KWT Mentari was carried out by providing financial assistance to KWT Mentari who had submitted a proposal. The BRI Peduli CSR program provided is manifested into urban farming facilities at KWT Mentari in the form of greenhouses and hydroponic installations. The construction of facilities based on the BRI Peduli CSR program at KWT Mentari goes through several stages of management. Management is a process to realize the desired goals through aspects including planning, organizing, actuating, and controlling (Kurniawan et al., 2022).

According to PT Bank Rakyat Indonesia (Persero) Tbk (2021) report, the CSR Peduli program implemented by BRI refers to the Triple Bottom Line concept, namely Pro People, Pro Planet, and Pro Profit, this is also in line with the statement of Hereyah & Ardiansyah (2019) which states that BRI

Table 1 Management Stage of BRI Peduli Corporate Social Responsibility (CSR) Program in KWT Mentari

No	Management Action	Activity
1.	Planning	a. BRI checks the requirements to get its CSR program to KWT Mentari, such as land status or ownership not being private property, group legality, and KWT having routine activities. b. Proposals and budgeting planning by the chairman and management of KWT Mentari, assisted by a facilitator.
2.	Organizing	The board of KWT Mentari proposed the BRI Peduli CSR program with the assistance of a facilitator.
3.	Actuating	a. The BRI Peduli CSR program is implemented by building parallel infrastructure in the form of greenhouses, hydroponic installations, plant shelves, and tables, as well as providing agricultural production facilities such as seeds and nutrients. b. Fund management for implementing this development is carried out independently by KWT Mentari without any assistance from third parties. It is carried out with a reimbursement system by BRI. c. The construction of facilities at KWT Mentari was carried out by laborers who were sought by facilitators from outside the community around KWT Mentari.
4.	Controlling	a. BRI uses direct and indirect supervision of KWT Mentari by visiting KWT Mentari to ensure everything goes as planned and by sending photos from KWT Mentari about the construction progress. b. BRI will not be supervised after the BRI Peduli CSR program is implemented.

carries out CSR activities through the BRI Peduli program in 7 sectors by implementing the 3P or Triple Bottom Line concept which is related to the welfare of the community (people), can help preserve the environment (planet), and provides benefits for the company (profit), and provide benefits for the company (profit). This program can provide welfare for KWT Mentari members through vegetable production, which increases KWT Mentari's profitability. BRI Peduli CSR Program can preserve the environment with urban farming facilities built to reduce CO2 levels and increase the green environment in densely populated areas. These can be considered planetary points concerning environmental preservation in densely populated areas. The BRI Peduli CSR program also has an impact on BRI because the implementation of this CSR program certainly improves the image of a company that cares about the surrounding community. The awards received by BRI certainly have a financial impact on BRI, so it can be categorized as a profit point that provides financial impact and reputation in general for its contribution to providing programs to the community.

The management of the BRI Peduli CSR program by KWT Mentari is carried out transparently and accountably through the realization of the RAB that has been submitted, then reported by KWT Mentari through the LPJ given to BRI after the program is completed. KWT Mentari reports the needs and expenses used through receipts to BRI and KWT Mentari often sends photos related to the development or activities of KWT to BRI after the BRI Peduli CSR program. The management of this program certainly

provides evidence that KWT Mentari has a responsible and honest attitude so that it can be categorized as a prophet point related to organizational behavior that is responsible for its actions so as to achieve balance in its organizational life. According to Sukoharsono (2019) in Handayani et al. (2020) the prophet point is the spiritual or mental balance in the life sustaining process of an organization. The implementation of the BRI Peduli CSR program from BRI to KWT Mentari through the triple bottom line concept has been implemented, but KWT Mentari has carried out the pentaple bottom line concept proposed by Sukoharsono (2019) in Handayani et al. (2020) which states that the pentaple bottom line consists of people, planet, profit, phenotechnology, and prophet in the process of managing BRI's CSR program and KWT Mentari's activities in utilizing the facilities that have been owned. Indicators of successful empowerment are not only determined by the proper management of CSR funds, but are also determined by the empowerment process that actively involves the community or beneficiaries.

The Process of Empowering Women Farmer Group by Utilizing State Banking Institution Corporate Social Responsibility Funds

There are three stages of empowerment carried out at KWT Mentari, namely the awareness stage, the capacity building stage, and the power giving stage. The stages of empowerment that occur in KWT Mentari are in accordance with the statement of Wrihantolo and Dwidjowijoto (2007) cited by Rindi (2019) which states that the empowerment process has 3 (three) stages in the form of awareness, capacity building and giving power stages.

In summary, empowerment in KWT Mentari can be seen through the figure below2.

The awareness stage is the process of providing knowledge/understanding to beneficiaries about the program so that they understand the program (Rindi, 2019). BRI carries out the awareness stage to introduce and provide knowledge about the BRI Peduli CSR program to KWT Mentari, who first received this program through the KWT management. BRI also checks the completeness of the requirements for this program for KWT Mentari. BRI carries out the awareness stage to communicate the program for the first time or socialize the program to KWT Mentari so that KWT Mentari understands this program. This stage is in line with the statement from Mardikanto & Soebiato (2017) that awareness can be done through socialization as a means of communicating activities to increase the understanding of the community and related parties about the BRI Peduli CSR program from program information, program requirements, to the facilities that KWT Mentari will get. The statement above is also supported by

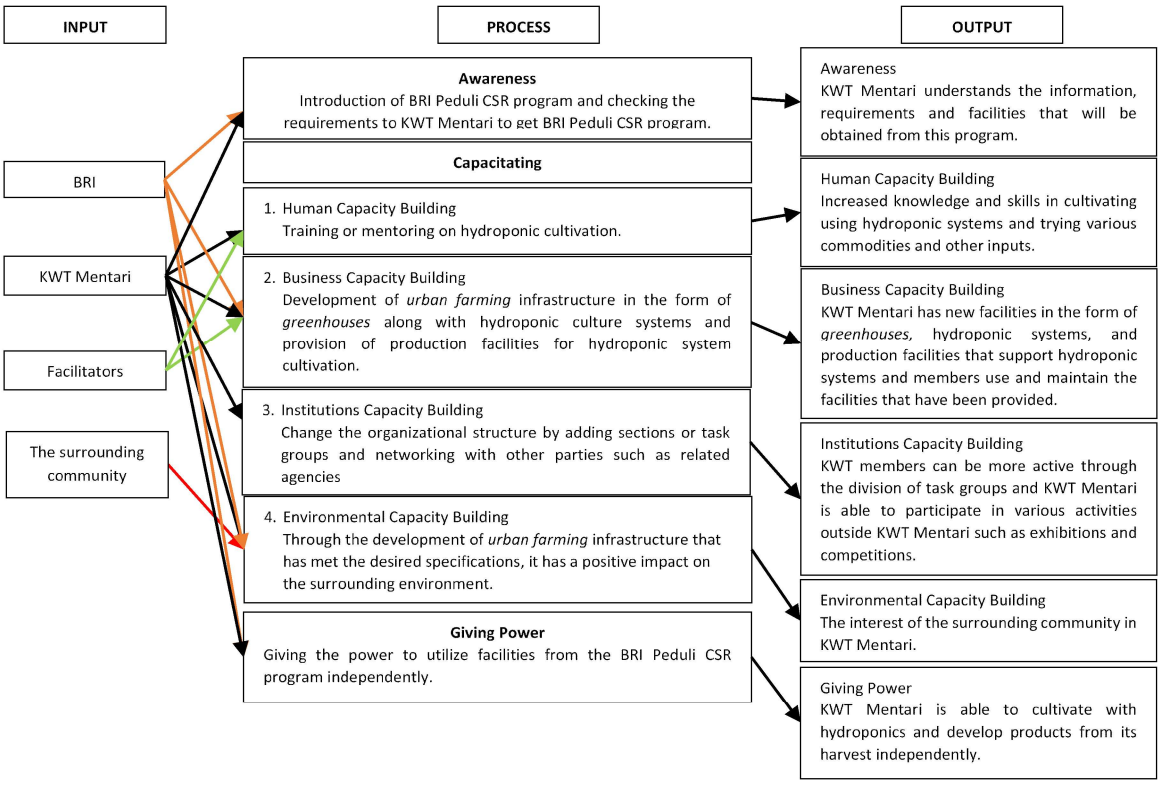


Figure 2. Empowerment Model of BRI Peduli Corporate Social Responsibility (CSR) Program in KWT Mentari

Ramajaya et al. (2021) that the community empowerment process in Ngemplak Sutan Village begins with awareness by facilitators and pioneers of change. Awareness activities are carried out through media forums or socialization and the provision of material about urban farming.

The capacity building stage is a stage to increase the ability or enable individuals, groups, organizations, and institutions to be able to take advantage of what they have (Rindi, 2019). According to Mardikanto & Soebiato (2017), the scope of empowerment activities will not be separated from community capacity building, so that four capacities can be formulated, namely human capacity building (human development), institutional capacity building (institutional development), business capacity building (business development), and environmental capacity building (environmental development). Human capacity building through the BRI Peduli CSR program is carried out by providing training or mentoring on cultivation with hydroponic systems by facilitators to members and board of KWT Mentari. This activity provides additional knowledge and skills in utilizing the facilities that have been obtained by the BRI Peduli CSR program, which previously KWT Mentari only knew about hydroponics in a simple way. Human capacity building carried out

in KWT Mentari is in accordance with Wrihantolo and Dwidjowijoto (2007) statement in Rindi (2019) regarding human capacity building can take the form of education, training, seminars, workshops and others. Through the human capacity stage in the form of providing training to KWT Mentari, there is an empowerment process to learn and develop the ability to utilize the facilities that have been obtained. The empowerment process at the human capacity stage also makes KWT Mentari able to try other commodities and inputs in hydroponic cultivation by learning from other media such as videos or books. This statement is also in line with Ramajaya et al. (2021) statement about human capacity building can be done through training related to urban farming by utilizing yard land to grow crops and livestock from upstream to downstream.

The institution's capacity building was carried out independently by KWT Mentari by changing the organizational structure in the form of adding task teams/sections because KWT Mentari's production increased, requiring a division of tasks for each member. KWT Mentari also establishes unbound cooperation with BRI and other institutions, it is done so that KWT Mentari is growing by participating in various activities outside KWT Mentari such as exhibitions and competitions. This opinion is in line with the statement of Mardikanto (2013) in Sulistyowati et al. (2020) which states that a form of social relations can be referred to as an institution if it has four components, namely, the person component related to the people involved in an institution can be clearly identified, the interest component related to the existence of something that binds interactions between people in the institution, the rule component related to a set of agreements held together, and the structure component related to the positions and roles that must be carried out in the institution. The process of empowerment through institutional capacity building is carried out independently by KWT Mentari, it can be seen that KWT has an active management and wants KWT Mentari to develop, this shows the existence of the person component and the interest component in KWT Mentari. Increasing institutional capacity by KWT Mentari is done by changing the organization structure from simple to group with the division of tasks for each group, this shows the existence of structural components and rules in the structure and assignment of KWT Mentari members.

Business capacity building is carried out by BRI by building urban farming infrastructure and providing production facilities for hydroponic system cultivation as proposed by KWT Mentari through the BRI Peduli CSR program. After the implementation of CSR, KWT Mentari conducted independent

product development such as making PIRT and halal product certification assisted by related agencies as well as developing processed products from their own harvest. BRI's business capacity building is in line with Mardikanto & Soebiato (2017) statement about business capacity building that can include increasing production and developing facilities and infrastructure. This is also in line with Ramajaya et al. (2021) stated statement that business capacity building is carried out by building a Waste Bank and training on crop processing. Product development independently by KWT Mentari is the impact of the BRI Peduli CSR program due to increased vegetable production and the need to process crops to have a high selling value and a longer shelf life, this certainly makes business capacity building also provide increased production and product development produced by KWT Mentari.

The infrastructure that has been built in accordance with the specifications desired by KWT Mentari has a positive impact on the surrounding environment in the form of social impact to the surrounding community interested in buying KWT Mentari's products and being able to increase KWT Mentari's membership after the implementation of the BRI Peduli CSR program. The infrastructure that has been built by facilitators is designed to look attractive from the outside and inside so that it certainly attracts the attention of people outside and around KWT Mentari. Environmental capacity building in KWT Mentari does not damage the environment socially and instead has a positive impact so that it is in line with Sulistyowati et al. (2020) statement about environmental capacities being closely related to the physical and social environment. Environmental capacitation can create a good physical environment and is able to create a thriving social environment, this is an effort made to balance uncontrolled business development so as to improve community welfare. This statement is also supported by Ramajaya et al. (2021) statement about environmental capacity building through good environmental management, one of which is through urban farming in Ngemplak Sutan Village. The empowerment process at the environmental capacity stage makes people who previously did not really know KWT Mentari to know and be interested in KWT Mentari, this certainly provides a positive interaction that occurs between KWT Mentari and other stakeholders in this case the surrounding community.

The stage of giving power from the BRI Peduli CSR program to KWT Mentari with the use of facilities directly by KWT Mentari after getting instructions and knowledge obtained from training and development. BRI only symbolically inaugurated KWT Mentari as a sign that the CSR BRI Peduli program with the theme of urban farming

at KWT Mentari has been completed. BRI does not measure or target the success of the BRI Peduli CSR program in KWT Mentari so that CSR assistance is pure assistance without any coercion to the beneficiaries. KWT Mentari often reports on various KWT Mentari activities through photos sent to BRI, this certainly shows BRI the usefulness of the BRI Peduli CSR program and the continuity of KWT in activities to develop. The stage of giving power in KWT Mentari is carried out directly without assistance from BRI, but KWT Mentari, which has received human capacity in the form of training or assistance to utilize development results, is certainly in accordance with Wrihantolo and Dwidjowijoto's (2007) statement in Rindi (2019) regarding the empowerment stage or giving power is the stage of providing opportunities or authority to use the knowledge, skills and abilities they already have to take care of and develop

Table 2 Empowerment Process through BRI Peduli's Corporate Social Responsibility (CSR) Program at Women Farmer Group (KWT Mentari)

No	Empowerment Stage	Stage results	Factors influencing
1	Awareness	Women farmer group (KWT Mentari) understands the information, requirements and facilities that will be obtained from this program.	Awareness will appear depending on methods of introducing CSR programs, leadership, and socio-demographic characteristics of farm women group members.
2	Capacity Building	a. Human capacity building: Training or mentoring by facilitators to members and board of the women farmer group (KWT Mentari) in the BRI Peduli program increased knowledge and skills in cultivating using hydroponic systems and trying various commodities and other inputs.	Knowledge and skills in cultivating hydroponic systems and trying various commodities and other inputs depend on the socio-demographic characteristics of farm women group members and facilitator skills to deliver the training material.
		b. Business capacity building: KWT Mentari has new facilities in the form of greenhouses, hydroponic systems, and production facilities that support hydroponic systems and members use and maintain the facilities that have been provided.	The equipment's quality and level of sophistication affect the ease of use of the hydroponic system cultivation facilities.
		c. Institutions capacity building: KWT members can be more active through the division of task groups and KWT Mentari is able to participate in various activities outside KWT Mentari such as exhibitions and competitions.	The socio-demographic characteristics of farm women group members influence the women farmer group's capacity and networking.
		d. Environmental capacity building: The interest of the surrounding community in KWT Mentari.	The benefits of the hydroponic farming program will be felt by the surrounding community, influenced by the promotional efforts made by the farmer women's group.
3	Giving Power	KWT Mentari can cultivate independently with hydroponics and develop products from its harvest.	Women farmer groups' capacity will influence the sustainability of hydroponic system cultivation and the development of urban farming.

themselves. The statement is also supported by Ramajaya et al. (2021) statement about the stage of giving power to the Organic Vegetable Village program in Ngemplak Sutan Village through Rumah Zakat which provides assistance has given authority to the Kahuripan Sejahtera Community Self Help Organization (KSM) to manage the results of the program informally.

The empowerment process of the BRI Peduli CSR program with the theme of urban farming in KWT Mentari has reached the empowered stage, which is shown in each stage of empowerment that has been carried out by KWT Mentari members. The empowerment process of KWT Mentari that occurs from KWT Mentari which only has simple hydroponics through the empowerment stages of the BRI Peduli CSR program makes KWT Mentari have the ability to utilize the facilities provided and develop them to have a variety of processed products and network with other institutions such as related agencies (Agriculture, PUPR, etc), this can be achieved because the KWT Mentari management is active and wants this KWT to develop further to become a forum that is beneficial to members and able to have a positive impact on the surrounding community. KWT Mentari has been given the freedom to utilize the results of the BRI Peduli CSR program after the construction is completed. KWT Mentari feels responsible for the assistance provided by BRI from the BRI Peduli CSR program so that the utilization of its facilities to this day is still carried out and in good condition. KWT Mentari also received a second BRI Peduli CSR program in the form of horticultural and toga plant development. According Lemma & Sharma (2024), age, education level, marital status, family size, employment status, non-urban farm income, farm experience, garden size, access to credit and markets, and the use of improved inputs all significantly influence the likelihood of women's motivations to participate in urban agriculture.

CONCLUSION AND RECOMMENDATION

The empowerment process through the state banking institution through BRI Peduli Corporate Social Responsibility program that occurs in women farmer group (KWT Mentari) has reached the stage of giving power. KWT Mentari has been given the authority to independently utilize the facilities provided from the BRI Peduli CSR program based on the knowledge, skills, and abilities that have been obtained from the empowerment process, even KWT Mentari has been able to develop its products independently so that the stage of giving power in KWT Mentari has been achieved to form group independence.

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