

NON-FORMAL EDUCATION IN COMMUNITY-BASED WOMEN'S EMPOWERMENT: THE CASE OF THE WOMEN'S SCHOOL ACADEMY IN SAMARINDA

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ABSTRACT

Women's empowerment is an important aspect of development, because women play a strategic role in improving the welfare of families and communities. In Samarinda City, many women serve as heads of families and face economic and educational challenges. This study aims to analyze the implementation of non-formal education through the Women's School Academy (WSA) program, part of PEKKA (Empowerment of Women Heads of Families), and identify its supporting and inhibiting factors. This study uses a descriptive qualitative approach using in-depth interviews with PEKKA program facilitators and representatives from the Samarinda Women and Children Protection Office (DP2PA), as well as document analysis. The results of the study show that WSA has strengthened the economic independence of participants through providing support for business capacity building, assistance in legal business registration (NIB, PIRT, halal certification), and increasing financial literacy. In addition, the program fosters social solidarity, emotional support, and develops leadership and organizational skills among women. This study concludes that non-formal education through WSA makes a significant contribution to the empowerment of women heads of families and supports sustainable community development in Samarinda.

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INTRODUCTIONS

Women's empowerment is an important aspect of development because of women's strategic role in improving family welfare and advancing society. However, many women still face barriers in accessing education, skills, and economic resources. Inequality in skill mastery limits women's productivity and independence (Fitri, 2021). Empowerment aims to strengthen women's capacity and access so that they can actively address the problems they face (Mustangin, 2020). Locally-based non-formal education is an important instrument in this process because it can develop relevant and applicative life skills (Mustangin, 2020). In line with that, (Yunika et al., 2022) emphasizing that

non-formal education designed in a participatory manner is able to foster critical awareness and social solidarity as the foundation of sustainable empowerment.

In Samarinda City, many women are heads of families and face economic challenges and limited access to education. BPS data in 2022 recorded that 19.96% of women in Samarinda have the status of head of household, much higher than the national figure of only 12.72%. This condition shows the need for targeted empowerment efforts, especially through approaches that are relevant to their needs.

Non-formal education is a relevant alternative in reaching community groups that are not served by formal education, including women heads of families. With its flexible and needs-based nature, this approach is effective in improving women's skills and independence. (Weni, 2020) said that non-formal education is able to encourage empowerment because it is adjusted to the learning needs of the community, while (Baniah et al., 2021) emphasizing the flexibility of time and reach of its target group. In addition to technical skills, non-formal education also emphasizes strengthening soft skills, such as leadership, teamwork, and problem-solving skills (Sari et al., 2022). The PEKKA program in Samarinda, which is implemented through the Women's School Academy (WSA), seeks to answer these challenges by providing non-formal education that focuses on life skills, business capacity, and legal literacy.

In recent years, financial literacy and digital inclusion have become important to empower women in economic activities. According to (Maulita et al., 2023) emphasized that financial literacy significantly improves women's ability to manage family finances and develop business strategies. In line with that, (Lestari et al., 2021) revealed that the promotion of digital financial literacy through national programs such as GNNT improves the ability of women micro-business actors to adapt to cashless transactions and modern financial systems.

The role of fintech and digital marketing is also important in supporting women's micro businesses. (Mirdiyantika et al., 2023) found that the integration of financial literacy, fintech, and inclusive financial services significantly affected the performance of MSMEs in Bulakamba. These findings are supported by (Widyastuti, 2024) which concluded that financial literacy and technology adoption contribute to better financial performance and business sustainability among women entrepreneurs in East Java.

Further (Astri Yulidar Abbas et al., 2025) highlighted that in Samarinda, financial literacy, fintech, and digital marketing have a strong impact on the financial performance of women's businesses, with digital marketing playing an important mediator. These studies underscore the importance of combining non-formal education with digital literacy and financial components to strengthen the economic independence of women heads of households.

The theoretical framework in this study includes empowerment theory, non-formal education theory, financial literacy theory, and social capital theory, all of which are relevant to analyze the contribution of WSA to the empowerment of women heads of households. These theories are strengthened and renewed through findings (Ruscitasari et al., 2022), which emphasized that the integration of financial literacy and digital marketing contributes significantly to strengthening the economic capacity of women micro-entrepreneurs.

Although the WSA has shown positive results, academic evaluation of its implementation in Samarinda is still limited. Therefore, this study aims to analyze the implementation of non-formal education in the PEKKA program through WSA, examine its contribution to the empowerment of women heads of households, and identify the supporting and inhibiting factors encountered during its implementation.

RESEARCH METHOD

This study uses a qualitative approach with a descriptive method, which aims to describe in depth the process of implementing non-formal education in the PEKKA program through the Women's School Academy (WSA) in Samarinda City. This approach was chosen because it was able to explore in detail the social context, the mechanism of program implementation, and the role of companions in supporting the empowerment of women heads of families (Mustangin et al., 2021)

The data collection techniques in this study included in-depth interviews with PEKKA program facilitators, additional data collection from representatives of the Samarinda City Women's Empowerment and Child Protection Office (DP2PA), and documentation studies. The documents collected were in the form of photos of activities, internal program reports, and participant lists, obtained from program companions as supporting materials to strengthen research findings.

Data analysis is carried out using the Miles and Huberman model, which includes data collection, data reduction, data presentation, and conclusion drawn. The validity of the data is strengthened through triangulation of sources and techniques, namely by comparing the results of interviews, data from DP2PA, and program documents to ensure the accuracy and consistency of the information obtained (Riyadi, 2020). In addition, this study applies the principle of empowerment based on local potential to encourage a sense of belonging and motivation in developing self-capacity (D. K. Mustangin et al., 2017).

FINDINGS AND DISCUSSIONS

Finding

The Women's School Academy (WSA) program, which began in April 2024, is present as one of the strategic innovations in efforts to empower women heads of families (PEKKA) in Samarinda City. This program began with a data collection process involving seven categories of PEKKA, including divorced women, women with non-supporting husbands, and single women who are the backbone of the family. Of the initial 70 participants who took part in the technical guidance (BIMTEK), 30 participants were finally selected who were consistent and highly motivated to complete the training series to completion. This selection emphasizes the importance of participants' commitment and readiness in developing their businesses in the future, as found (Marti'ah, 2023) that the entrepreneurship training program goes through three phases—awareness, transformation, and capacity building—which significantly increases the independence and business potential of women heads of households.

The empowerment strategy in WSA carries a participatory and practical approach, with non-formal education methods that are tailored to the needs of participants. Participants not only receive theoretical material, but are also trained through group discussions, simulations, practice using business planning canvases, and experience sharing sessions. The training material includes business fundamentals (strengthening mindset, formulation of business ideas, and life goals), capacity building (preparation of business plans, branding, packaging, and marketing), and financial literacy (business capital, recording, and simple financial statements). This approach is in line with the findings (Saragih, 2024) which states that "non-formal education has a good effect on the development of entrepreneurial skills and skills in society". Thus, this practical method is effective in improving entrepreneurial skills and accelerating direct application in the field.

The success of the implementation of this program is also supported by BNSP-certified mentors and resource persons from academics and business practitioners. In addition, participants also received assistance with equipment and production materials, especially for those who are members of the Joint Business Group (KUB). This accelerates business readiness and strengthens the motivation to immediately market the product. Support in the form of assistance in the form of production equipment has indeed proven to be useful; for example, in a study in Karawang Regency, "procurement of production tools" and training significantly supports the development of micro businesses—although it has not reached all MSME actors—and improves the quality of implementation of empowerment programs (Argenti, 2022). Thus, the support of production tools and materials has proven to be the main driver in the success of women's micro businesses.

The implementation of WSA has a significant impact on participants. Of the 129 participants, as many as 69 people (around 53.5%) already have a Business Identification Number (NIB) and are actively running businesses in the fields of culinary, services, and handicrafts. Most of them also obtained additional legalities such as PIRT, halal certificates, and business NPWP. This legality has proven to be effective in strengthening business competitiveness, expanding market networks, and increasing credibility in the eyes of consumers. This is in line with the results of the research (S. Wulandari et al., 2023) which found that "the socialization of the introduction of Business Identification Numbers (NIB) and halal certificates as well as MSME assistance brought good changes for MSMEs" after the pandemic, increasing market access and business legality. In addition, the study (Fatimah et al., 2025) shows that marketing strategies along with strengthening legality (NIB, PIRT, halal) significantly support the development of branding and legitimacy of small and micro businesses. The existence of this legality also encourages the improvement

of technical skills, confidence, the courage to market products digitally, as well as the formation of solidarity and social networks between participants, which are tangible evidence of the success of the program.

In addition, the WSA program is also equipped with an individualized assessment to understand the personal constraints and specific needs of each participant. Based on the assessment, interventions were formulated in the form of technical/vocational training (such as sewing, making processed fish, cakes, and amplang), basic entrepreneurship training, digital marketing training, packaging and branding, and advanced financial training. The program also facilitates access to capital through soft loans, equipment assistance, and the formation of joint venture groups to strengthen market networks. Psychosocial assistance, such as motivation sessions, individual or group counseling, and the formation of peer support groups, are also provided to increase participants' confidence and mental resilience. This structured approach is implemented in stages from assessment, planning, technical training, to continuous monitoring and evaluation. With this comprehensive strategy, the program not only increases economic capacity, but also strengthens social solidarity and participants' confidence in developing businesses independently and sustainably.

As a form of sustainability, three Joint Business Groups (KUB) have been formed: KUB Keripik, KUB Herbal, and KUB Stik Amplak. This KUB not only focuses on production, but is also directed to strengthen market networks, increase organizational capacity, and expand marketing reach to the regional level. Continued collaboration with universities and partner institutions also supports the strengthening of long-term strategies. This is in accordance with the findings (Kasumaningrum et al., 2024), which shows that "cross-sector collaboration and leadership" has a significant influence on social innovation in Village-Owned Enterprises, emphasizes the importance of cross-sector collaboration to maintain sustainability and innovation in rural community businesses.

Discussion

1. Strengthening Economic Independence

The PEKKA program through the Women's School Academy (WSA) has proven to play an important role in increasing the economic independence of women heads of families in Samarinda City. The increase in income experienced by several participants, who managed to increase their business turnover to 5-7 million rupiah per month, is a concrete indicator of the success of this program. This proves that entrepreneurship training and intensive mentoring are able to improve the economic welfare of participants (Astuti et al., 2022). Practical and needs-based learning methods as applied in this WSA are in line with adaptive and contextual learning approaches that have proven effective in various skills training, as demonstrated by (Chaerunisa et al., 2023).

In addition to increasing turnover, business legality is also one of the significant achievements. Most of the participants already have NIB, PIRT, and halal certificates. This legality not only expands market access, but also increases consumer confidence, as well as makes it easier for participants to access advanced mentoring programs or capital assistance from outside parties. (Suhartini et al., 2022) emphasized that legality is an important key in strengthening the competitiveness and sustainability of small businesses, especially for women who are just starting a business.

In addition to the formal aspect, the participants also experienced an increase in their ability to manage finances. They are taught to prepare simple financial statements, understand the calculation of HPP (Cost of Production), and make long-term business planning. This increase in financial literacy is an important foundation so that participants are not only able to generate income, but also can manage and develop it properly. This is in line with research (Baniah et al., 2021) which shows that the increase in financial literacy greatly affects family economic stability. In line with the findings (Rahayu & Winarti, 2024), skills-based training (life skills) not only equip participants with technical expertise, but also strengthen economic independence and increase self-confidence.

Furthermore, several participants also succeeded in expanding their business network beyond the city of Samarinda. The existence of collaboration with the community and MSME exhibition events provide opportunities for product promotion more widely. Thus, the economic impact of the PEKKA program is not only felt at the household scale, but also supports overall local economic growth. In addition to having an impact on personal income, the economic contribution of the participants also helps support children's education costs, family nutrition, and better access to health services. This shows that the economic improvement of women heads of households not only

improves individual well-being, but also strengthens the overall economic resilience of the family. These findings are in line with the results of research by (Mutakim & Retnowati, 2018), which emphasizes that women's economic independence contributes directly to the quality of life of children and families, as well as supports the creation of more prosperous and empowered families.

2. Social Solidarity and Emotional Support

Participation in the PEKKA group not only focuses on economic aspects, but also builds strong social solidarity. In various testimonials, participants revealed that the moral and emotional support from the group was very helpful in facing difficult times. This proves that the success of empowerment is not only determined by economic improvement, but also by mutual support (M. Wulandari et al., 2023).

Social solidarity is also reflected in the existence of joint activities outside of training, such as regular meetings, social gatherings, or other social activities. This activity strengthens emotional bonds and expands social networks, which ultimately makes it easier for members to exchange experiences, share business strategies, and motivate each other. (Baniah et al., 2021) mentioned that social interaction in empowerment groups can increase the sense of togetherness and minimize the sense of isolation often experienced by women heads of households. In addition, the confidence of the participants also increased along with the recognition and support from fellow members. Many participants who initially felt embarrassed or hesitant to start a business, are now able to appear in public, even daring to promote products directly to consumers. This confidence is an important social capital in expanding the market and maintaining the sustainability of their business. These findings are in line with research (Ambad et al., 2024) which shows that social support from the surrounding environment contributes significantly to the increase of self-efficacy and the courage of individuals in carrying out entrepreneurial activities.

The PEKKA program has also succeeded in creating a safe and inclusive environment for women to express personal issues, including domestic violence or other social pressures. This shows that the PEKKA group functions not only as an economic forum, but also as a safe space to support each other emotionally and psychologically. These findings are supported by research (Rodiah, 2024) which shows that interpersonal communication and group support are very helpful for women heads of households in overcoming mental burdens and increasing their confidence and empowerment in daily life.

In addition to building strong bonds of solidarity, the PEKKA program also provides psychosocial assistance as a form of intervention that is urgently needed by participants. This can be seen from the implementation of individual and group counseling sessions, which help participants overcome emotional stress, increase confidence, and motivate them to stay consistent in developing their business. The formation of a support group also strengthens the sense of togetherness, where participants can share experiences, solve problems collectively, and provide moral support when facing obstacles both in the household and in business. Research (Pratiwi & Hirmaningsih, 2017) It shows that emotional support and coping mechanisms built through group interactions play a significant role in increasing the resilience of female heads of households. Regular activities such as reflection meetings, motivational sessions with inspirational speakers, and soft skills training — such as effective communication, leadership, and negotiation — are also important aspects that make participants feel more valued and confident. With this safe space, women heads of families feel freer to express their personal feelings and problems without fear of being judged. These measures significantly help reduce the social stigma against women heads of households, which are often negatively labeled in society (Rodiah, 2024).

3. Strengthening Leadership and Organizational Skills

In addition to economic and social aspects, the PEKKA program also focuses on strengthening leadership and organizational skills. Some participants are now more courageous to express their opinions, coordinate activities, and lead discussion groups. This increase is in line with research (Sari et al., 2022) which emphasizes the importance of non-formal education in encouraging women's participation in public spaces and organizations.

The leadership skills obtained by participants include the ability to plan activities, manage conflicts, and formulate joint decisions. This strengthening allows women heads of families not only to be empowered in the context

of the household and business, but also in the broader social context. This is in accordance with the view (D. K. Mustangin et al., 2017) which states that leadership skills are a key factor in creating women's social and political independence.

In addition, strengthening the organization is carried out through the formation of management structures, group administration management, and training on the roles and responsibilities of each member. This training helps participants understand the importance of transparency and accountability in managing organizations, thereby preventing potential internal conflicts and strengthening the sustainability of the group.

Furthermore, the ability of this organization also plays a role in expanding collaboration networks with external parties, such as the government, universities, and business partners. Thus, the PEKKA program not only builds individual capacity, but also encourages the creation of collective leadership that is able to fight for the interests of the group together.

4. Supporting Factors and Inhibiting Factors

Supporting Factors

The success of the PEKKA program through WSA in Samarinda City is inseparable from several main supporting factors. Research (Leilani, 2024) in Surakarta showed that the high enthusiasm of the participants—who were motivated to increase their income and expand their market network—greatly drove the effectiveness of skills training. Their active participation was born from the motivation to increase income, obtain business legality, and expand the market network.

In addition, the involvement of certified professional mentors, as well as close collaboration with universities and partner institutions, also strengthens the quality of training and supports the mentoring process. According to (Ernestivita, 2024) emphasizing the importance of technology-based entrepreneurship training and stakeholder support—such as universities—in improving the capabilities of women entrepreneurs. This cross-sector collaboration creates a sustainable empowerment ecosystem.

Support for adequate training facilities, production equipment assistance, and post-training assistance also accelerate business readiness and strengthen participant motivation. The combination of technical training, intensive mentoring, and infrastructure support is an important key in encouraging the success of women's economic empowerment of heads of families (Winatha et al., 2025).

Inhibiting Factors

The PEKKA program also faces several challenges that are inhibiting factors. One of them is the limited personal capital of participants and difficulties in accessing formal financing, which makes it difficult for many participants to develop their businesses optimally. In addition, the dual burden of being the backbone of the family—with domestic as well as public responsibilities—often reduces the consistency of participant attendance in the program. Lack of family support, negative stigma against female heads of households, and social pressure also affect their morale and confidence. Research by (Murdawati, 2024) revealed that patriarchal norms, poor economic access, and lack of women's representation in decision-making are the main structural obstacles for women heads of households.

Another obstacle faced is limited market access and a wider business network—many participants still rely on local markets due to a lack of knowledge and experience in digital marketing and product distribution. As a solution strategy, the program strengthens ongoing mentoring, expands access to capital through grant or soft credit schemes from governments or partner institutions, and enhances advanced training in the fields of digital marketing and business management. Psychosocial assistance also needs to be strengthened to maintain the motivation and confidence of the participants. According to (Yaqini & Agustina, 2023) emphasized that collaboration with DP3AKB and the village government through training, intensive mentoring, and strengthening local infrastructure is very effective in facilitating the efforts of women heads of families.

CONCLUSION

Based on the results of the research, it can be concluded that the women's empowerment program (PEKKA) through the Women's School Academy (WSA) in Samarinda City has succeeded in making a real contribution in increasing economic independence, strengthening social solidarity, and encouraging the strengthening of leadership and organizational skills among women heads of households. The implementation of non-formal education that is carried out in a participatory and needs-based manner has proven to be effective in answering the challenges faced by women, especially related to limited access to education, business capital, and social and cultural barriers.

The increase in economic independence is reflected in the ability of participants to manage independent businesses, obtain business legality, and increase family income. This also supports household economic resilience and contributes to children's welfare and the fulfillment of basic family needs. In addition to the economic aspect, the WSA program has also succeeded in creating an inclusive and safe social environment, where participants can support each other, share experiences, and strengthen confidence. The psychosocial assistance provided, including motivation sessions, counseling, and the formation of peer support groups, played an important role in strengthening the participants' mental and emotional resilience. Furthermore, strengthening leadership and organizational skills in the WSA program allows participants to be actively involved in decision-making, manage joint business groups, and expand collaborative networks with various parties, including governments, universities, and business partners. This process not only encourages individual empowerment, but also creates collective leadership that is able to fight for the interests of the group more broadly and sustainably.

The success of the WSA program is inseparable from several supporting factors, such as the high motivation of participants, the involvement of professional mentors, the availability of supporting facilities, and closely inter-sectoral collaboration. However, there are still several challenges that are inhibiting factors, such as limited business capital, the double burden of domestic and public roles, and social stigma that is still inherent in women heads of households. Overall, this study shows that the WSA program through a non-formal education approach is able to be an effective empowerment model in increasing the capacity of women heads of families, both in terms of economy, social, and leadership. This research also makes a theoretical contribution in enriching the study of empowerment based on non-formal education and social capital, as well as practical contributions as a reference for the development of similar programs in other regions. In the future, efforts are needed to strengthen access to capital, develop advanced training in the field of digital marketing and business management, as well as strategies to reduce social stigma through broader public education. Thus, the women's empowerment program for heads of families is expected to be sustainable, inclusive, and able to have a wider positive impact in supporting the development of a just and sustainable society.

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