

## **Empowering Low-Income Women Through Grameen Bank Lending Strategies by the Kangae, Ende, and Nita Branches of the Mitra Dhuafa Cooperative (KOMIDA)**

**Stevaningsih Gratia Calvin Prima<sup>1\*</sup>, Nur Fadjrih Asyik<sup>2</sup>, Wahidawati<sup>3</sup>**  
Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA), Surabaya, Indonesia<sup>1,2,3</sup>  
Emails: iinprima57@gmail.com, nurfadjrih@stiesia.ac.id, wahidawati@stiesia.ac.id

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### **Abstract**

Empowering low-income women is an important issue in efforts to improve family economic welfare. Koperasi Mitra Dhuafa (KOMIDA) implements a Grameen Bank-based lending strategy to support women entrepreneurs in Kangae, Ende, and Nita branches. This study aims to analyze the effectiveness of KOMIDA's credit strategy in improving the welfare of its members. The research method used is descriptive qualitative with data collection techniques through interviews, observation, and documentation. The results showed that the Grameen Bank pattern applied by KOMIDA had a positive impact on increasing women's income as well as easier and more flexible access to business capital. In addition, the savings and financing programs implemented are able to improve the financial literacy of members. The conclusion of this study is that the cooperative-based microcredit model plays a significant role in improving the economic welfare of women, especially those in the lower middle economic group.

**Keywords:** cooperatives, economic welfare, grameen bank, microcredit, women empowerment.

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### **INTRODUCTION**

Indonesia has three national economic actors, namely BUMN (State-Owned Enterprises), BUMS (Private-Owned Enterprises), and Cooperatives (Sunaryo & Lindati Dwiatin, 2022). As a weak economic vehicle, it is actually only cooperatives that play a more dominant role among others and become one of the representations of weak economic groups. The existence of Indonesian cooperatives based on institutional and business development can be categorized and classified in weak economic groups so that a search must be made and adjusted to the existing economic system. Nevertheless, the vision of human life, especially Indonesia, which upholds the spirit of togetherness, is in accordance with the concepts offered by cooperatives

A cooperative is an association of people, usually of limited economic means, who through a form of democratically supervised corporate organizations, each contribute equally to the capital required, and are willing to bear risks and receive rewards in accordance with the business they do (Wijayanti, 2018). This is reflected in the principles of cooperatives which contain that first, meeting the needs of members is the goal of the cooperative. The existence of economic orientation ownership and obtaining profits but still within the context of the main objectives of the

cooperative itself. The journey of cooperatives in Indonesia also has a law that regulates the understanding and cooperative movement, namely Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives. Where the Cooperative is a business entity consisting of individuals or cooperative legal entities by basing its activities on family principles (Nanda et al., 2019).

Women are one of the parties who have the freedom to work to help their husbands in terms of increasing family income, ranging from gardening, farming, trading, to becoming factory laborers carried out by women in order to meet the needs of their families. What is no less important is that household chores are carried out together by all family members so that all activities can be carried out both working outside the home, school, and domestic work as expected from the family. In reality, there are still many women, especially housewives, who do not have access to have more roles in society (Purnamawati & Sintiawati, 2024), including their self-actualization in an effort to help improve the family's better economic life. Limited education and lack of capital for women create economic dependence on their husbands. The inequality that has occurred between men and women has caused women to always be discriminated against.

This makes women particularly vulnerable if something happens to their husband or marriage. Women's conditions will improve in two ways: when poverty is reduced, it can improve the conditions of all people including women, and gender inequality decreases due to a decrease in poverty. Therefore, women are expected to have a role in helping their family's economy (Hornset & de Soysa, 2022). One of the efforts made is to join an existing cooperative forum, namely KOMIDA.

This cooperative is present in the midst of society, especially women who are economically weak, with a focus on financing in providing business capital assistance for small to medium economic business managers and services in supporting micro businesses, home-based businesses and women with low income levels. The cooperative was established on June 28, 2004 under the name Yayasan Mitra Dhuafa (YAMIDA) and became one of the microfinance institutions that only provides services for poor women using the Grameen Bank system. Then activities began for Aceh tsunami victims in 2005 with efforts to open the first branch office in Darussalam, Banda Aceh (Ismail et al., 2018).

KOMIDA hopes that this business microfinance can be a solution or answer for its members who need a larger capital supply due to significant business development with the intention of developing and maintaining the business or business (Rogers et al., 2018). Furthermore, ARTA financing is also offered by KOMIDA as an effort to fulfill household appliances that are environmentally friendly. This financing is not only devoted to household appliances, but can also be in the form of electricity financing both new electricity connections or additional electricity power with the aim of providing benefits to its members.

The purpose of this study is to determine the strategy of providing Grameen Bank pattern credit by Mitra Dhuafa Cooperative for the empowerment of low-income women (Faizah & Husaeni, 2019a). With this research, it is hoped that it can help the company's effectiveness and encourage implementation for strategic goals and can provide input on thinking about the system.

## RESEARCH METHODS

This research uses a qualitative descriptive method. The aim is to describe phenomena as they occur in the Kangae, Ende, and Nita branches of the Mitra Dhuafa cooperative, focusing on its role in improving the welfare of low-income women. The object of the research is the Mitra Dhuafa Cooperative, which spans several villages and sub-districts. Data were collected through documentation, with secondary quantitative data obtained from cooperative documents related to credit provision. Data analysis involved direct analysis by the researchers, including data reduction, data presentation, and drawing conclusions based on interviews, documentation, and field notes. The analysis aimed to provide a clear understanding of the research findings.

## RESULT AND DISCUSSION

### Fund Disbursement System

The fund distribution system in Komida is divided into 2, namely financing products and savings products, in financing products it is divided into 6 types, including general financing, micro-business financing, sanitation financing, household appliance financing (ARTA), education bailout funds, and home and business renovation financing, but members mostly choose general financing and microbusiness financing.

The contract used in group financing is murabahah al-wakalah. namely sale and purchase on behalf of, each member immediately receives money or capital to spend as needed, then with the arrival of the goods the sale and purchase process represented to the member has been completed, provided that the member first details what he wants to buy, at least equal to the capital received. While the product savings are also divided into 4 types, including principal savings. mandatory savings, retirement savings, holiday savings, voluntary savings (Suh, 2022). The choice of komida members is voluntary savings where members entrust funds to the dhuafa partner cooperative and at any time the funds can be taken back, and the wadiah used is wadiah amanah where deposit funds given by members to the cooperative may not be used for investment, business investment or cooperative interests. The cooperative keeps it until the owner takes back the deposit.

### Activities of Mitra Dhuafa Cooperative Kangae, Ende and Nita Branches

Based on the results of the research, the activities owned by Mitra Dhuafa Cooperative in Kangae, Ende and Nita branches are Community Empowerment in the Field of Savings and Loan Business Units. Mitra Dhuafa Cooperative provides funds that aim to help members in terms of business capital loans, this capital fund first comes from the cooperative and also members' own savings which are then processed into loan capital (Sucipto et al., 2024). The funds provided by the Mitra Dhuafa Cooperative can only be lent by members of the Mitra Dhuafa Cooperative itself and only serve women with middle to lower income, while people who are not members of the cooperative cannot borrow money at the Mitra Dhuafa Cooperative.

### Recruitment of Members of Mitra Cooperative

Mitra Dhuafa Cooperative recruits members through providing business capital in the form of unsecured loans to help low-income families to develop and improve, especially for women

(Nurhadi et al., 2023). Both those who already have a business as additional capital and for those who do not have a business and want to open a business while they do not have capital according to their potential background.

### **Implementation of Grameen Bank Pattern through Mitra Dhuafa Cooperatives in Kangae, Ende and Nita Branches**

The implementation of the grameen bank pattern for middle-income women is an effort that makes the community empowered and independent, especially for women whose families have low incomes (Saluja et al., 2023). To see the grameen bank pattern through the Mitra Dhuafa Cooperative can be seen from several empowerment efforts.

### **Grameen Bank Pattern Lending Strategy by Mitra Dhuafa Cooperative for Income Women Empowerment**

In developing the Grameen Bank pattern, Mitra Dhuafa Cooperative applies a development strategy, namely by market development and product development (Faizah & Husaeni, 2019b). The strategies include increasing the promotion of Grameen Bank. The strategy carried out in this case is to improve the quality of Grameen Bank which can help the poor get out of poverty through the provision of micro credit services. In addition, people can also open businesses to increase their income, especially for women because the Grameen Bank pattern is specialized for women.

Besides increasing promotion, Mitra Dhuafa Cooperative implements a strategy to improve good service. This strategy only requires trust capital with the level of approach and communication between the community and KOMIDA must be well established. By providing good service to its members, KOMIDA can increase the number of members significantly from year to year.

Interview with the Manager of Mitra Dhuafa Cooperative Kangae Branch Mrs. Anna Konda as follows;

"Many confessions from low-income women in the Kangae branch that they want to do business but lack capital and also want to make loans to other financial institutions but complicated requirements make them hesitate to make loans. So with the existence of the Mitra Dhuafa Cooperative with the grameen bank pattern in the Kangae branch, I am sure it can help low-income women in the Kangae branch further increase their income every day with business capital channeled by the Mitra Dhuafa Cooperative so that they can meet their needs. Moreover, with uncomplicated requirements and no collateral, it only requires the presence of members in the group."

The explanation from Ms. Anna, the author found that the development of the Grameen pattern is inseparable from the needs of the people who benefit from this Grameen pattern (Pretty et al., 2020). Other promotions can be done by increasing the market percentage of various products including divided into two including financing and savings. Financing products include general financing, sanitation financing, education financing, micro-business financing, electricity installation financing, and savings products include holiday savings, and voluntary savings. Holiday savings can only be taken once a year during Christmas and Eid al-Fitr, while voluntary

savings can be taken by members at any time during center meetings for personal needs or to complete missing installments.

Interview with the Manager of Mitra Dhuafa Cooperative Ende Branch Mr. Febrianus Nulle as follows;

"In developing other markets, KOMIDA must also be smart to do promotions in this case regarding marketing about superior products owned by Komida, so that a field staff with high integrity is needed who is able to communicate well with prospective members to attract members to join the Mitra Dhuafa Cooperative. Conducting promotions such as socializing to the community, especially to the intended village by explaining that KOMIDA is an institution that provides microcredit for women by not including collateral so that it is easier for members to carry out loans, explaining the advantages of the Mitra Dhuafa cooperative program that has been proven to be able to significantly increase the economic growth of poor women's communities. In addition, KOMIDA also provides brochures to prospective members."

From the results of the interview with the Manager of Mitra Dhuafa Cooperative, Ende branch, the researcher concluded that what must be owned by the Mitra Dhuafa cooperative, especially specifically for field staff, is a marketing strategy. He said that the spearhead of a cooperative is in the field staff. Why is that said? Because the operation of a cooperative must have members. When field staff are creative in promoting the dhuafa partner cooperative, there will be more prospective members who are interested in joining (Alfaruq et al., 2024). And when more and more members want to join, the more developed and more advanced the cooperative will be.

Where a company is said to be successful can be seen from how its marketing activities, a company will fail if the company does not know the right strategy to market its products. thus, management is required to know the phenomena that occur around the company, so that it can anticipate developments quickly and accurately.

The most basic thing in marketing strategy is how to attract people to survive or increase the number of members. Competitors have a better and stronger position to serve some specific market segments, while the company itself rather than competing anywhere is better to determine which part is most attractive to enter effectively. The heart of modern strategic marketing can be applied as marketing segmenting, positioning, and differentiation (Hossain et al., 2024).

### **Market Segmentation**

Markets are made up of sellers and buyers, and buyers differ in their desires in one or more ways. purchasing power, geographic location, buying behavior, and buying practices. Each of these variables can be used to segment a market. Likewise, as in Mitra Dhuafa Cooperative to overcome various competitors, KOMIDA segments it by differentiating itself from other cooperatives. Like its geographical location where KOMIDA opens branches in remote areas where residents still need credit with requirements without collateral (Tittonell et al., 2021). In addition, KOMIDA uses the ball pick-up method where employees go directly to residents to participate in this institution with this method of behavior, residents will be happy if the employees have good manners.

### **Positioning**

Positioning is done after segmentation and targeting, the purpose of positioning here is not to rank the position of the product, but according to Fanggidae (2022), a strategy in marketing activities that aims to create differentiators, advantages, benefits that make consumers always remember a product. In the positioning strategy, KOMIDA has a superior product that is a differentiator from other institutions, namely general financing, around 94% of public interest in applying for general financing because this product has a global nature. In addition, there is a sanitation product of 2.6% and for micro-business financing 0.05%.

### **Divergence**

To be able to develop an effective positioning strategy, marketing must first identify or develop the uniqueness of its product, which differentiates it from competing brands, and that uniqueness is needed or valuable to consumers (Redjeki & Huda, 2025). Divergence is the act of designing a set of uniqueness that meaningfully distinguishes the company's offerings from those offered by competitors in the same product category. Unique is different, while meaningful means important and useful according to consumer perceptions. So, differentiation is not just unique, but must also be meaningful. In addition to being unique and meaningful, product differentiation should also fulfill four other factors, namely difficult to imitate, affordable, and profitable.

Wawanvara with one of the members of Mitra Dhuafa Cooperative Kangae branch mama Maria Fransiska

"I feel grateful for this dhuafa partner cooperative in Kangae branch, we can apply for loans according to our ability to be used as a business, we can also borrow for our children's education needs, so that our children can continue their education to a higher level."

The product owned by KOMIDA that fulfills the differentiation factor is the education financing product, because many children now stop going to school and many teenagers decide to marry early, after the education financing product since 2015 KOMIDA members no longer have children who drop out of school. On the other hand, this product is very meaningful for children and also benefits members who have children, so that they can send their children to high school.

The education bailout fund can be used for members' children's education expenses from elementary school to college, with a loan ceiling from IDR 500,000 to IDR 5,000,000. The financing period is from 50 weeks, 75 weeks, 100 weeks, 125 weeks and 150 weeks. The targets for this education bailout fund are komida members with more than one year of good standing who have children of school and college age.

Interview with member of Mitra Dhuafa Cooperative Ende Branch mama Dalila

"When I first joined komida, I only wanted to increase my business capital to meet my daily needs, but after about two years of joining, I received information that komida has sanitation products that can help low-income women in supporting healthy toilets in the household. Incidentally, I am one of the komida members who still has an emergency toilet, and I am grateful that by joining the komida cooperative, I can realize my dream of building a healthy toilet."

The results of the interviews obtained, the researcher concluded that one of the products that can help low-income women is sanitation products, namely because the pattern of public health,

especially in rural areas, almost 35% of KOMIDA members do not have toilets, so if they want to dispose of water going to rice fields or rivers, they rarely have toilets. This product is a superior product that the community is interested in. So that this product has approximately 10,000 members.

The loan ceiling for sanitation financing is from Rp 1,000,000 to Rp 6,000,000, with loan terms of 25 weeks, 50 weeks, 75 weeks and 100 weeks. The targets for sanitation loans are komida members with more than one year of good standing who have a need for access to sanitation.

In addition to the products described above and already running, there are products that can help low-income women, namely micro business products. This product is very useful for women who have a kiosk or warungan business. If they want their business to progress and grow they can access this loan. So that the income earned by members can be used as weekly payments and to meet other needs.

Interview with one of the members of Mitra Dhuafa Cooperative Nita branch mama Yosevina Wuna

"I am a Komida member who has joined for more than two years. During my two years of membership, I feel grateful because the loans in Komida have been very useful for me and have helped me a lot in terms of developing my business. One of them is this micro business product, I accessed this loan to further improve my business."

The results of the interview with Ms. Yosevina Wuna show that business microfinance products are one of Komida's commitments to business development. Microbusiness financing is a solution for members who have significant business development and need greater capital support in order to continue to maintain and develop their business. Microbusiness is also a reward for members who have been with komida for a long time.

Members who have been with komida for a long time have greater opportunities to access business microfinance. The loan ceiling is from Rp 5,000,000 to Rp 20,000,000. Loan terms are 25 weeks, 50 weeks and 75 weeks. The target is for komida members who have joined for more than two years, have received general financing more than twice and have good performance in terms of attendance at center meetings and installment payments.

#### **Businesses owned by low-income women members of Mitra Dhuafa cooperative**

When I got an offer from a field officer who distributed Mitra Dhuafa cooperative brochures to low-income women who already had a business or just wanted to build a business but did not have capital with the condition of forming a group of at least 8 people with a maximum of 25 people, many members were interested so that a group was formed.

The desire of members to join the dhuafa partner cooperative is to increase business capital and build a business but do not have capital. There are various kinds of businesses owned by members, including opening food stalls, coffee shops, online shopping, selling cakes, selling fried foods, tailoring, chicken livestock businesses, selling ice, as ikat weaving craftsmen and many member businesses to meet their daily needs.

From the respective businesses owned by these members, the dhuafa partner cooperative provides credit with the grameen bank pattern so that it can increase the business capital of

members for women with low income so that their business continues to run. Credit from this cooperative also does not require members to take according to the target but members take according to the needs and abilities of members, so that for weekly payments members have no difficulty.

The loan ceiling provided by the dhuafa partner cooperative for members who have just joined is from IDR 500,000 to IDR 3,000,000 and those who have joined for at least 1 year the loan is increased gradually from IDR 3,000,000 to IDR 4,00,000.

#### **Cooperative members from Kangae branch**

**Table 1. Types of Businesses and Loans of Members of Mitra Dhuafa Cooperative, Kangae Branch**

| No . | Member Name       | Loan Amount | Borrowing period | Number of installments/week | Business Type          |
|------|-------------------|-------------|------------------|-----------------------------|------------------------|
| 1.   | Maria Fransiska   | 5.000.000   | 10 months        | IDR 130,000                 | Selling Clothes        |
| 2.   | Fransiska Wona    | 3.000.000   | 10 months        | IDR 78,000                  | Crackers Seller        |
| 3.   | Anastasi D. Heret | 2.000.000   | 10 months        | IDR 52,000                  | Selling fried foods    |
| 4.   | Theresia Aulelia  | 3.000.000   | 10 months        | IDR 78,000                  | Clothes Sewing         |
| 5.   | Maria Arwanti     | 3.000.000   | 10 months        | IDR 78,000                  | Duck farming business  |
| 6.   | Redemta Toris     | 5.000.000   | 10 months        | IDR 130,000                 | Chicken business       |
| 7.   | Elisabeth Alista  | 3.000.000   | 10 months        | IDR 78,000                  | Online Shop            |
| 8.   | Maria Konsita     | 4.000.000   | 10 months        | IDR 104,000                 | Clothes Sewing         |
| 9.   | Maria Pince       | 5.000.000   | 10 months        | IDR 130,000                 | Selling at the Canteen |
| 10.  | Theresia Lenti    | 3.000.000   | 10 months        | IDR 130,000                 | Coffee Shop            |

Source: Mitra Dhuafa Cooperative Kangae Branch

#### **Cooperative Member of Ende Branch**

**Table 2. Type of Business and Loan Members of Mitra Dhuafa Cooperative Ende Branch**

| No. | Member Name  | Loan Amount | Borrowing period | Number of installments/week | Business Type         |
|-----|--------------|-------------|------------------|-----------------------------|-----------------------|
| 1.  | Dalila       | 4.000.000   | 10 months        | IDR 104,000                 | Food Stalls           |
| 2.  | Juliana      | 3.000.000   | 10 months        | IDR 78,000                  | Selling fried foods   |
| 3.  | Nuraini      | 5.000.000   | 10 months        | IDR 130,000                 | Banana Agent          |
| 4.  | Siti Sale    | 5.000.000   | 10 months        | IDR 130,000                 | Clothes Sewing        |
| 5.  | Arfa Musa    | 3.000.000   | 10 months        | IDR 78,000                  | Duck farming business |
| 6.  | Sity Aishyah | 3.000.000   | 10 months        | IDR 78,000                  | Chicken business      |



|     |              |           |           |             |                        |
|-----|--------------|-----------|-----------|-------------|------------------------|
| 7.  | Farida Umbu  | 3.000.000 | 10 months | IDR 78,000  | Online Shop            |
| 8.  | Kornawati    | 4.000.000 | 10 months | IDR 104,000 | Selling Ice            |
| 9.  | Sri Swastini | 5.000.000 | 10 months | IDR 130,000 | Selling at the Canteen |
| 10. | Siti Anisa   | 3.000.000 | 10 months | IDR 78,000  | Coffee Shop            |

Source: Mitra Dhuafa Cooperative Ende Branch

### **Cooperative Member of Nita Branch**

**Table 3. Types of Businesses and Loans of Members of Mitra Dhuafa Cooperative, Nita Branch**

| No . | Member Name       | Loan Amount | Borrowing period | Number of installments/week | Business Type    |
|------|-------------------|-------------|------------------|-----------------------------|------------------|
| 1.   | Yosevina Wuna     | 5.000.000   | 10 months        | IDR 130,000                 | Warunga          |
| 2.   | Maria Yuliati     | 5.000.000   | 10 months        | IDR 130,000                 | Ikat Weaving     |
| 3.   | Katarina          | 5.000.000   | 10 months        | IDR 130,000                 | Ikat Weaving     |
| 4.   | Elisabeth N. Usmi | 5.000.000   | 10 months        | IDR 130,000                 | Clothes Sewing   |
| 5.   | Petronela Paula   | 4.000.000   | 10 months        | IDR 104,000                 | Warunga          |
| 6.   | Maria Santi       | 4.000.000   | 10 months        | IDR 104,000                 | Chicken business |
| 7.   | Karolina Petra    | 2.000.000   | 10 months        | IDR 52,000                  | Online Shop      |
| 8.   | Maria S. Benu     | 2.000.000   | 10 months        | IDR 52,000                  | Selling Ice      |
| 9.   | Paskalia Kurnia   | 2.000.000   | 10 months        | IDR 52,000                  | Coffee Shop      |
| 10.  | Stevania Do'o     | 3.000.000   | 10 months        | IDR 78,000                  | Coffee Shop      |

Source: Mitra Dhuafa Cooperative Nita Branch

### **Effectiveness of Grameen Bank Pattern Lending by Mitra Dhuafa Cooperative for Empowerment of Income Women**

Marketing activities are something that needs to be done for every business actor, including the Mitra Dhuafa Cooperative. In carrying out marketing activities, Mitra Dhuafa Cooperative develops strategies so that it can run effectively. Determining the target market is an important thing that needs to be done so that marketing activities achieve the previously planned targets, Mitra Dhuafa Cooperative has chosen a target market, although it is not spelled out in writing the segmentation.

Interview with Mr. Manager of Mitra Dhuafa Cooperative, Nita Branch

"A company can be said to be running effectively by looking at the products provided to low-income women whether they can be realized properly or not. Then in the next two to three weeks, the field staff must monitor to see whether the member's business can be realized according to the loan for business or not."

As said by the Manager of the Nita branch, the researcher concluded that effectiveness shows the ability of a company to achieve the goals (end results) that have been set appropriately. Linguistically, effectiveness is taken from the word "effect" which means effect or influence, while

"effective" means influence or effect and emphasis, so an "effectiveness" means influence or state of effect (success after doing something).

The influence that KOMIDA provides that causes success is in terms of the products and services provided by KOMIDA. KOMIDA also has an organizational structure that is useful for the division of labor for employees of the institution. Each employee is responsible in their own division and participates to achieve the same goal. The service of employees affects the level of trust of members so that KOMIDA has good effectiveness for the institution.

Interview with one of the members of the cooperative mitra dhuafa branch Kangae mama Maria Fransiska

"I feel that the distribution of funds provided by the dhuafa partner cooperative to low-income women is right on target and in accordance with the needs of each member so that it is very useful. I also feel that the education loan product from the dhuafa partner cooperative is very effective for me, because I can use it to pay for my child's education fund."

In the results of the interview, the researcher concluded that the marketing benefits of Komida's superior products have produced results and the marketing activities carried out by KOMIDA so far have been effective, based on the criteria for a strategy that works effectively according to Amirullah and Budiyo (2020: 19) in his book entitled Introduction to Management, the marketing strategy they are doing is:

- 1) Has been able to be implemented appropriately by achieving the target demand for KOMIDA products.
- 2) Marketing that focuses on promotion both brochures and socializing to the community is able to attract prospective members to know and participate in the Grameen Bank program.
- 3) Have an organizational structure as a reference for the responsibilities and authority of each individual at work.

Likewise with other superior products such as sanitation, many members have benefited from sanitation products from those who do not have toilets to those who still use emergency toilets. Thanks to sanitation financing from the dhuafa partner cooperative, members can feel the healthy WC building.

Interview with member of Mitra Dhuafa Cooperative Ende Branch mama Dalila

"So far, I have been using a makeshift toilet and I had difficulty paying for the construction of a healthy toilet, but after I joined Komida, I was able to repair my makeshift toilet. It doesn't take long to build a healthy toilet because it has been planned so that the construction is also expected to be completed quickly."

The results of the interview, researchers can conclude that the sanitation products provided to members of the dhuafa partner cooperative have been running effectively from planning to workmanship and also to the final stage directly monitored by field staff. Here the role of field staff must be more pro-active in reviewing the construction of healthy wc so that everything can run well and in accordance with the expectations of members. This sanitation product is also not only the construction of healthy toilets but also to finance the construction of clean water facilities

so that if there are members who want to access the construction of clean water facilities, Komida is ready to serve.

The next superior product of the cooperative is micro business. Members of the dhuafa partner cooperative who have a kiosk or warungan tend to want to expand their business to make it bigger but they hesitate to take out a micro business loan. But when they consulted with field staff and explained about this micro business product, members ventured to take out a micro business loan.

Interview with one of the members of Mitra Dhuafa Cooperative Nita branch mama Yosevina Wuna

"I was initially hesitant to take out a micro business loan but I asked the field staff and was explained in detail so I was brave enough to take out a micro business loan. I wanted to expand my warungan business but I lacked business capital. But when I joined komida there were solutions given to me so that my business continued to run."

From the results of the interview, the author can conclude that the effectiveness of this micro business product has gone well thanks to the persistence of field staff in explaining the advantages of this micro business product. So that from the beginning members were hesitant but could produce good results members dared to access micro business loans. That is why field staff have a very important role, especially in marketing komida's superior products and socializing well with members in terms of services in center meetings.

### **Financial Capability**

Members who have the courage to take out a loan for business capital are also ready for weekly payments. With details of members with a loan of Rp 3,000,000 installments per week Rp 78,000, members with a loan of Rp 2,000,000 installments per week Rp 52,000, members with a loan of Rp 4,000,000 installments per week Rp 104,000 and members with a loan of Rp 5,000,000 installments per week Rp 130,000. However, if members bring more money, they can put it in voluntary savings as member savings in case members have money difficulties, lack of money or for personal needs, members can take it from voluntary savings.

Most members make loans to increase business capital, but there are also members who borrow for daily needs or for sudden needs. As time went on, the payment of installments for the first week to the tenth week was safe, but when entering the eleventh week, members began to installments so that the consequences were charged to other members for joint responsibility. That is the obligation of all members who are included in the group.

This joint responsibility obligation is carried out so that the transaction process in the group is quickly completed because there are still other groups that field staff must serve. When all transactions in the field have been completed, the afternoon activities of the field staff make visits to members' homes to return joint responsibility with an approach so that the following week the same thing does not happen.

### **Business Development of Low Income Members of Mitra Dhuafa Cooperative**

The development of a member's business can be seen from the way members rotate the capital they get and can calculate the profits they get whether it's every day, every week or per

month. So that from the profits earned members can set aside for payments every week and for household needs.

When members are good at rotating the capital they get, the business that is undertaken gradually grows so that it can fulfill every need and desire. In running a business, there must be many difficulties, including capital inability, HR inability, capability inability and marketing inability. But from the inability that exists when there is a will from within oneself, whatever cannot be can be as long as you want to try and want to learn.

From the inability mentioned above, all can be offset when we have good human resources who excel, can think in a better direction and can read the opportunities that exist, we will think about how to get capital, develop capabilities and marketing through the business we are running.

We need staff with high integrity and competence so that this goal can be accomplished. Mitra Dhuafa Cooperative plays an active role in efforts to improve the quality of life of its members and the surrounding community in need. One of the functions of the cooperative is to realize and develop a national economy which is a joint business based on family principles and economic democracy. For this reason, Mitra Dhuafa Cooperative is empowering low-income women to revive the family economy. This is because the Cooperative helps provide capital and helps assist members in terms of developing a business, according to their existing potential so that they can be independent.

## **CONCLUSION**

Based on the results of research interviews and observations in the field that have been conducted with the Cooperative regarding the Empowerment of Low Income Women through the Grammen Bank Pattern Lending Strategy in awakening the potential of women in the Kangae, Ende and Nita branches. Then the author can draw conclusions, namely, increasing the promotion of Grameen Bank. The strategy carried out is to improve the quality of Grameen Bank which can help the poor get out of poverty through the provision of micro-credit services. In addition, people can also open businesses to increase their income, especially for women because the Grameen Bank pattern is specialized for women.

Improving good service only requires trust with a good level of community engagement and communication with KOMIDA. By providing good service to its members, KOMIDA can increase the number of members significantly from year to year.

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