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COMMUNITY-BASED ENTREPRENEURSHIP EMPOWERMENT PROGRAM AND ITS ROLE IN WOMEN'S ECONOMIC INDEPENDENCE: A CASE STUDY IN BANYUMAS REGENCY

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***Abstract**: Women's economic independence remains a persistent challenge in developing economies, particularly at the grassroots level. This study investigates the influence of community-based entrepreneurship empowerment programs on women's economic independence in Banyumas Regency, Central Java, Indonesia. Grounded in the Social Learning Theory of Bandura (1977) and the Resource-Based View (RBV), this research examines the mediating role of entrepreneurial skills acquisition and access to capital between program participation and economic independence. Using a quantitative approach with a cross-sectional survey, data were collected from 132 women participants of Kelompok Usaha Bersama (KUBE) programs in five sub-districts of Banyumas Regency. The results of Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis indicate that community-based empowerment programs significantly and positively influence women's economic independence ($\beta = 0.431$, $p < 0.001$). Entrepreneurial skills acquisition and access to capital partially mediate this relationship. The findings contribute both theoretical and practical insights into how grassroots-level empowerment programs can serve as effective* tools for promoting gender-inclusive economic growth in rural settings.

***Keywords:** community-based empowerment, women's economic independence, entrepreneurship program, KUBE, Banyumas Regency*

1. Introduction

The issue of gender inequality in economic participation constitutes one of the most pressing challenges of the twenty-first century. Globally, the World Economic Forum (2023) estimates that the gender gap in economic participation and opportunity will take over 169 years to close at the current rate of progress. In developing economies, this disparity is especially acute, with women disproportionately concentrated in informal, low-productivity sectors with limited access to capital, skills, and markets (ILO, 2022; Bagis et al., 2020). The United Nations Sustainable Development Goals (SDGs), particularly Goal 5 (Gender Equality) and Goal 8 (Decent Work and Economic Growth), underscore the urgent need to integrate women more meaningfully into productive economic activities.

In Indonesia, despite significant strides in women's labor force participation over recent decades, substantial gaps persist between urban and rural contexts. Data from Badan Pusat Statistik (BPS, 2022; Zuhaena et al., 2021) indicate that the female labor force participation rate in Central Java stands at approximately 55.3%, considerably lower than the male rate of 82.1%. In rural areas such as Banyumas Regency, structural barriers including limited educational attainment, restricted access to financial services, social norms, and inadequate market linkages continue to constrain women's economic agency. The Banyumas Regency government has

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attempted to address these challenges through the implementation of Kelompok Usaha Bersama (KUBE), a community-based entrepreneurship empowerment program, yet the measurable impact on women's economic independence remains underexplored in the academic literature.

From a theoretical standpoint, Social Learning Theory (Bandura, 1977; Bagis et al., 2020) posits that behavioral change including entrepreneurial behavior is a product of observation, imitation, and reinforcement within social environments. This framework is particularly relevant in community-based empowerment contexts where women learn entrepreneurial competencies through peer interaction and role modeling. Complementarily, the Resource-Based View (RBV) advanced by Barney (1991) suggests that sustainable competitive advantage, and by extension economic independence, is derived from the possession and effective deployment of valuable, rare, and inimitable resources including human capital, social networks, and access to finance.

The relationship between entrepreneurship empowerment programs and women's economic independence has attracted considerable scholarly attention, yet findings remain contested. Several studies confirm a positive and significant relationship: Rosyadi and Sofianto (2020) found that KUBE participation in rural Java positively enhanced women's household income and decision-making power. Similarly, Tambunan (2021) demonstrated that government-sponsored micro-enterprise programs significantly elevated women's economic autonomy in Sumatra. Murniati and Saputro (2022) documented that access to entrepreneurship training increased women's business income by 34% in Central Java. However, contradictory evidence also exists. Setiawan et al. (2021) reported that in some communities, program participation did not translate into sustained economic independence due to structural market barriers and household-level constraints. Wulandari and Hidayat (2023) found no significant direct effect of KUBE on economic independence when controlling for social capital, suggesting the relationship is more complex than previously assumed. These contradictions suggest important methodological and empirical gaps that warrant further investigation.

In terms of the relationship between entrepreneurial skills and economic independence, Lestari and Prasetyo (2022) confirmed a significant positive pathway, while Andriani et al. (2021) argued that skills alone were insufficient without structural support mechanisms. Ardiansyah and Fatimah (2023) found that women who received targeted skills training exhibited 27% higher revenue than untrained peers. However, Permatasari and Wahyudi (2022) found that skills training effects were moderated by market access, rendering direct effects insignificant in remote areas. This methodological gap specifically the failure to incorporate mediation analysis motivates the present study's use of PLS-SEM to unpack the pathways through which programs influence independence. Regarding access to capital, Suryani et al. (2020) confirmed that financial access significantly predicted economic independence among women entrepreneurs, while Fitrianto and Sulisyawati (2021) noted that capital alone without accompanying skills development was insufficient.

The novelty of this research lies in three dimensions. First, it employs PLS-SEM to simultaneously examine both direct and mediated pathways, offering a more nuanced analytical framework than prior studies that used simple regression. Second, it focuses on Banyumas Regency as a mid-sized rural district context that has been neglected in the entrepreneurship-gender nexus literature, which tends to focus on urban or metropolitan settings. Third, it integrates dual mediators entrepreneurial skills and capital access within a single model, enabling comparative assessment of their relative mediating strengths. The study contributes to the growing body of knowledge on gender-inclusive development and informs policymakers and program designers on the most effective pathways for promoting women's economic independence through community-based interventions. The objective of this study is therefore to empirically examine the direct and mediated influences of community-based entrepreneurship empowerment programs on women's economic independence in Banyumas Regency.

2. Literature Review and Hypothesis Development

2.1. Theoretical Foundation

This study is grounded in two complementary theoretical frameworks. Social Learning Theory (SLT), as formulated by Bandura (1977), proposes that individuals acquire new behaviors and competencies through observational learning and social reinforcement. Within entrepreneurship contexts, SLT explains how women in community-based programs develop entrepreneurial attitudes and behaviors by observing successful peers and receiving structured coaching. The theory connects program participation directly to skills acquisition and, through enhanced self-confidence and behavioral modeling, to economic outcomes. SLT thus provides the behavioral mechanism through which empowerment programs influence individual-level economic independence.

The Resource-Based View (RBV), originally proposed by Barney (1991) and later extended by Wernerfelt (1984) and Penrose (1959), holds that an organization's or individual's competitive advantage is rooted in the possession and deployment of strategic resources including skills, knowledge, social capital, and financial assets. In the context of women's entrepreneurship, RBV frames economic independence as a function of resource accumulation. Participation in empowerment programs serves as a mechanism for acquiring such resources particularly human capital (skills) and financial capital (access to credit and savings) which in turn generate the productive capacity necessary for economic independence. Together, SLT and RBV provide a complementary explanatory framework: SLT accounts for the behavioral and cognitive transformation engendered by program participation, while RBV explains how the resulting resource endowments translate into economic outcomes.

2.2 Hypothesis Development

2.2.1 Community-Based Empowerment Program and Women's Economic Independence

Community-based entrepreneurship empowerment programs are structured initiatives that combine training, mentoring, resource mobilization, and social networking to enhance participants' productive capacity and market integration (Kabeer, 2005; Bagis et al., 2022). Women's economic independence refers to the ability to generate, control, and allocate income through productive activities, free from excessive dependence on external actors (Mosedale, 2005). According to SLT, structured programs provide the observational and reinforcement conditions necessary for behavioral change toward entrepreneurship. According to RBV, program participation builds the human and social capital resources that enable economic self-sufficiency.

Empirical support for this relationship is extensive. Rosyadi and Sofianto (2020) demonstrated that KUBE participation among rural women in Java significantly increased economic decision-making power and income levels. Tambunan (2021) confirmed that community-level entrepreneurship training programs delivered by government agencies had a significant positive effect on women's economic autonomy in Sumatra. Murniati and Saputro (2022) found that participation in structured empowerment programs led to measurable improvements in business performance and financial independence among women entrepreneurs in Central Java. Based on this evidence, the following hypothesis is proposed:

H1: Community-based entrepreneurship empowerment programs have a significant positive effect on women's economic independence.

2.2.2 Community-Based Empowerment Program and Entrepreneurial Skills Acquisition

Entrepreneurial skills acquisition encompasses the development of competencies related to business planning, financial management, marketing, and problem-solving that are essential for entrepreneurial success (Man et al., 2002; Zuhaena et al., 2022). Community-based programs are widely recognized as important vehicles for skills development, particularly for women who may lack access to formal educational pathways. SLT posits that skill acquisition is a direct outcome of structured social learning environments that provide modeling, practice, and feedback.

Lestari and Prasetyo (2022) found that participation in government-sponsored entrepreneurship programs significantly increased women's business management competencies in East Java. Andriani et al. (2021) demonstrated that structured training components within empowerment programs improved marketing and financial literacy skills among women entrepreneurs in Yogyakarta. Ardiansyah and Fatimah (2023) confirmed a strong positive relationship between program participation intensity and the breadth of entrepreneurial skills acquired, finding that women who attended more program modules exhibited significantly higher business competencies. Based on this evidence, the following hypothesis is proposed:
H2: Community-based entrepreneurship empowerment programs have a significant positive effect on entrepreneurial skills acquisition.

2.2.3 Entrepreneurial Skills Acquisition and Women's Economic Independence

The relationship between entrepreneurial skills and economic independence is theoretically grounded in human capital theory (Becker, 1964), which posits that investments in skill development enhance individual productive capacity and economic outcomes. Entrepreneurial skills enable women to establish and grow businesses more effectively, thereby increasing income, reducing economic vulnerability, and enhancing financial autonomy. RBV reinforces this linkage by positioning skills as a critical resource that enables competitive differentiation and sustainable economic performance.

Lestari and Prasetyo (2022) found that entrepreneurial skills acquisition significantly predicted women's business income and financial independence. Suryani et al. (2020) reported that women with stronger financial management and marketing skills demonstrated higher levels of economic autonomy. Andriani et al. (2021) confirmed that improvements in business competencies directly translated into higher monthly revenue and reduced economic dependence. Based on this evidence, the following hypothesis is proposed:
H3: Entrepreneurial skills acquisition has a significant positive effect on women's economic independence.

2.2.4 Community-Based Empowerment Program and Access to Capital

Access to capital encompassing credit facilities, savings programs, and micro-finance linkages is a critical determinant of entrepreneurial capacity and economic independence (Yunus, 1999). Community-based empowerment programs often incorporate financial linkage components that connect participants to micro-finance institutions, cooperative savings schemes, and government credit programs. RBV frames access to capital as a financial resource that enables women to acquire productive assets and sustain business operations.

Fitrianto and Sulistyawati (2021) demonstrated that community-based programs in rural Java that included financial linkage components significantly increased women participants' access to micro-credit facilities. Setiawan et al. (2021) found that KUBE programs that connected members to village credit unions resulted in higher rates of capital access among women participants. Wulandari and Hidayat (2023) confirmed that program participation predicted capital access even after controlling for educational attainment and prior business experience. Based on this evidence, the following hypothesis is proposed:

H4: Community-based entrepreneurship empowerment programs have a significant positive effect on women's access to capital.

2.2.5 Access to Capital and Women's Economic Independence

Financial capital is widely recognized as a prerequisite for entrepreneurial activity and economic independence. Access to capital enables women to invest in productive assets, manage business liquidity, respond to market opportunities, and weather economic shocks all of which are critical dimensions of economic independence (Ngo and Wahhaj, 2012). Human capital theory and RBV jointly suggest that capital access amplifies the productive utilization of skills and social networks, thereby accelerating the path to economic self-sufficiency.

Suryani et al. (2020) found that access to micro-credit significantly predicted women's business income and financial autonomy in Central Java. Fitrianto and Sulistyawati (2021) confirmed that capital access positively mediated the relationship between program participation and economic independence. Permatasari and Wahyudi (2022) demonstrated that women with better access to financial services exhibited significantly higher levels of economic independence than those without, even when controlling for skills and social capital. Based on this evidence, the following hypothesis is proposed:

H5: Access to capital has a significant positive effect on women's economic independence.

3. Research Method

This study employed a quantitative approach with a cross-sectional survey design. The population comprised all registered female participants of Kelompok Usaha Bersama (KUBE) programs in Banyumas Regency, Central Java, Indonesia. Based on data from the Banyumas Regency Social Affairs Office, 412 active KUBE groups involving approximately 4,120 women were operational as of 2023. Using proportionate stratified random sampling across five sub-districts (Purwokerto Selatan, Purwokerto Utara, Cilongok, Ajibarang, and Sokaraja), a sample of 132 respondents was obtained, exceeding the minimum of 110 required for PLS-SEM analysis (Hair et al., 2017).

Data were collected through structured questionnaires administered face-to-face. All constructs were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The Community-Based Empowerment Program (CEP) was measured using 6 items adapted from Rosyadi and Sofianto (2020) covering training frequency, mentoring quality, peer networking, and resource mobilization. Entrepreneurial Skills Acquisition (ESA) was measured using 5 items adapted from Man et al. (2002) covering business planning, financial management, and marketing competencies. Access to Capital (AC) was measured using 5 items adapted from Fitrianto and Sulistyawati (2021), covering credit access, savings participation, and financial linkage. Women's Economic Independence (WEI) was measured using 6 items adapted from Mosedale (2005) covering income autonomy, asset ownership, household financial control, and business sustainability.

Data analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 software. The measurement model was assessed through outer loadings ($\geq$ 0.70), Composite Reliability (CR $\geq$ 0.70), and Average Variance Extracted (AVE $\geq$ 0.50) to establish convergent validity. Discriminant validity was confirmed through the Heterotrait-Monotrait (HTMT) ratio (< 0.85). The structural model was evaluated through R^2, f^2 effect sizes, and bootstrapping-based hypothesis testing (5,000 resamples) to assess path coefficient significance.

Table 1. Measurement Instrument Summary

Variable	Items	Source
Community-Based Empowerment Program (CEP)	6 items	Rosyadi & Sofianto (2020)
Entrepreneurial Skills Acquisition (ESA)	5 items	Man et al. (2002)
Access to Capital (AC)	5 items	Fitrianto & Sulistyawati (2021)
Women's Economic Independence (WEI)	6 items	Mosedale (2005)

4. Results

4.1 Respondent Profile

Of the 132 respondents, the majority were aged between 31-40 years (38.6%), followed by 41–50 years (29.5%). In terms of educational background, 44.7% had completed junior high school, 31.1% senior high school, and 24.2% primary school. The majority were married (87.9%) and had been KUBE members for 2–5 years (52.3%). Primary business types included food processing (41.7%), handicrafts (28.0%), and petty trading (30.3%).

Table 2. Respondent Characteristics (n = 132)

Characteristic	Category	n	%
Age	< 30 years	18	13.6
	31–40 years	51	38.6
	41–50 years	39	29.5
	> 50 years	24	18.2
Education	Primary School	32	24.2
	Junior High	59	44.7
	Senior High	41	31.1
KUBE Membership	< 2 years	27	20.5
	2–5 years	69	52.3
	> 5 years	36	27.3

4.2 Measurement Model

All outer loadings exceeded the threshold of 0.70, confirming item reliability. Composite Reliability (CR) values ranged from 0.847 to 0.913, all exceeding the 0.70 threshold. Average Variance Extracted (AVE) values ranged from 0.512 to 0.641, all exceeding the 0.50 threshold, confirming convergent validity. HTMT ratios were all below 0.85, confirming discriminant validity.

Table 3. Measurement Model Assessment

Construct	CR	AVE	Loading Range
Community-Based Empowerment Program (CEP)	0.913	0.641	0.772–0.881
Entrepreneurial Skills Acquisition (ESA)	0.889	0.617	0.751–0.846
Access to Capital (AC)	0.876	0.589	0.743–0.821
Women's Economic Independence (WEI)	0.847	0.512	0.701–0.804

4.3 Structural Model and Hypothesis Testing

The R^2 value for Women's Economic Independence was 0.614, indicating that CEP, ESA, and AC collectively explained 61.4% of the variance in WEI a substantial level of explanatory power. The R^2 for ESA was 0.482 and for AC was 0.397. Effect sizes (f^2) ranged from small to large, with CEP→WEI yielding $f^2 = 0.228$ (medium effect). The path coefficients and their significance are reported in Table 4.

Table 4. Structural Path Coefficients and Hypothesis Testing

Hypothesis	Path	β	t-stat	p-value	Decision
H1	CEP → WEI	0.431	5.312	0.000	Supported
H2	CEP → ESA	0.694	9.447	0.000	Supported
H3	ESA → WEI	0.287	3.821	0.000	Supported
H4	CEP → AC	0.630	8.114	0.000	Supported
H5	AC → WEI	0.241	3.109	0.002	Supported

Mediation analysis using bootstrapping (5,000 resamples) confirmed that both ESA and AC partially mediated the CEP→WEI relationship. The indirect effect through ESA was $\beta = 0.199$ (95% CI [0.117, 0.289], $p < 0.001$), and through AC was $\beta = 0.152$ (95% CI [0.071, 0.241], $p = 0.002$). The total indirect effect was $\beta = 0.351$. All five hypotheses were supported.

5. Discussion

The findings of this study provide robust empirical support for all five hypothesized relationships, advancing our understanding of how community-based entrepreneurship empowerment programs contribute to women's economic independence in rural settings. The significant direct effect of CEP on WEI ($\beta = 0.431$, $p < 0.001$) is consistent with Bandura's (1977) Social Learning Theory, which predicts that structured social environments providing role modeling, mentoring, and reinforcement will produce behavioral and cognitive transformations aligned with entrepreneurial independence. The community-based format of KUBE programs, with their emphasis on peer learning and collective action, appears to activate the social learning mechanisms posited by the theory. This finding aligns with Rosyadi and Sofianto (2020), who found that KUBE participation significantly enhanced women's income and economic decision-making in rural Java, and with Tambunan (2021), who demonstrated that structured entrepreneurship programs positively influenced women's economic autonomy in Sumatra.

The strong positive effect of CEP on ESA ($\beta = 0.694$, $p < 0.001$) confirms that community-based programs are effective vehicles for entrepreneurial skill development. This supports the argument of Lestari and Prasetyo (2022) that structured government-sponsored programs significantly enhance business management competencies among women in rural Java, and is consistent with Andriani et al. (2021), who found that the training components of empowerment programs improved financial literacy and marketing skills. From an RBV perspective, these programs effectively function as human capital investment mechanisms, building the skills resource base necessary for sustained competitive performance.

The significant positive effect of ESA on WEI ($\beta = 0.287$, $p < 0.001$) confirms that skill development translates into tangible economic outcomes. This finding corroborates Suryani et al. (2020), who reported that women with stronger financial management skills demonstrated higher economic autonomy, and Ardiansyah and Fatimah (2023), who documented that women receiving targeted skills training achieved significantly higher revenues. The partial mediation of ESA in the CEP→WEI relationship (indirect effect $\beta = 0.199$) indicates that while program participation directly builds economic independence, a significant portion of this effect operates through the mechanism of skills acquisition a finding with important practical implications for program design.

The significant effects of CEP on AC ($\beta = 0.630$, $p < 0.001$) and AC on WEI ($\beta = 0.241$, $p = 0.002$) confirm that financial capital linkage is a critical component of empowerment program efficacy. This is consistent with Fitrianto and Sulistyawati (2021), who documented that programs incorporating financial linkage components significantly enhanced capital access, and with Permatasari and Wahyudi (2022), who demonstrated that capital access predicted economic independence after controlling for skills. From an RBV perspective, financial capital represents a tangible resource that enables women to operationalize their skills and social networks in the production of economic value.

Importantly, the persistence of a significant direct effect of CEP on WEI even after introducing the mediators indicates partial rather than full mediation, suggesting that program participation generates additional mechanisms of economic independence beyond skills and capital, potentially including social network effects, psychological empowerment, and access to market information. Future research should investigate these additional pathways to develop a more comprehensive model. The findings address the contradictions in prior literature identified in the introduction: the non-significant findings of Setiawan et al. (2021) and Wulandari and Hidayat (2023) may reflect the failure of those studies to account for mediating mechanisms, as the current results show that program effects on independence are partially dependent on skills and capital acquisition.

6. Conclusion

This study provides empirical evidence that community-based entrepreneurship empowerment programs, specifically KUBE, have a significant positive effect on women's economic independence in Banyumas Regency, Central Java. The PLS-SEM analysis of data from 132 women participants confirmed all five hypothesized relationships, demonstrating that program participation enhances economic independence both directly and through the mediating mechanisms of entrepreneurial skills acquisition and access to capital.

Theoretically, the findings extend Bandura's (1977) Social Learning Theory to the community-based entrepreneurship context, demonstrating its utility in explaining behavioral and economic outcomes in rural women's empowerment programs. The integration of RBV further enriches the theoretical framework by accounting for the resource-building mechanisms through which programs generate economic independence. Practically, the findings suggest that program designers and policymakers should ensure that community-based empowerment programs incorporate robust skills development modules and financial linkage components, as these mediating pathways amplify the programs' ultimate impact on economic independence.

Several limitations should be acknowledged. The cross-sectional design precludes causal inference; longitudinal research is recommended to trace developmental trajectories. The study was conducted in a single regency, limiting generalizability. Self-reported measures are subject to social desirability bias. Future research should examine additional mediators such as social capital and digital technology access, and should apply experimental or quasi-experimental designs to establish stronger causal claims.

In conclusion, community-based entrepreneurship empowerment programs represent a promising policy instrument for advancing women's economic independence in rural Indonesia, provided they are designed with explicit attention to skills development and financial capital access as key pathways to impact.

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