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Economic Empowerment in Mendawai Social Complex: Pathways to Independence for Poor Urban Communities in Palangka Raya

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Abstract

Urban poverty remains a persistent challenge in many Indonesian cities, including Palangka Raya, where the Mendawai Social Complex houses vulnerable communities striving for economic independence. This study explores pathways to economic empowerment for poor urban residents by assessing community driven initiatives, institutional support structures, and livelihood strategies that foster sustainable self reliance. Employing a mixed methods approach, the research integrates quantitative surveys of household income changes with qualitative interviews involving community members, local leaders, and development stakeholders. Findings reveal that participation in skills training programs, access to microfinance, and community led savings groups positively correlate with increased income generation and economic resilience. Moreover, results indicate that strengthening social networks and local leadership enhances market access for small enterprises and encourages collective problem solving. However, persistent barriers — including limited capital, formal employment opportunities, and gaps in policy coordination — continue to impede full economic autonomy. The study underscores the importance of integrated strategies that combine economic interventions with social capital development. Policy recommendations emphasize scaling community cooperatives, expanding vocational training, and fostering collaborations between government, NGOs, and private sector partners. These pathways not only improve livelihoods but also contribute to inclusive urban development and long term socioeconomic stability for marginalized populations in Palangka Raya.

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Introduction

Urban poverty remains one of the most persistent development challenges worldwide. Rapid urbanization has generated substantial economic growth while simultaneously widening socioeconomic disparities, particularly among populations living in informal settlements and marginalized urban neighborhoods. According to the World Bank (2023), urban poverty is multidimensional, encompassing

not only inadequate income but also limited access to quality education, healthcare, housing, financial services, and productive employment opportunities. These conditions reduce household resilience, increase vulnerability to economic shocks, and constrain opportunities for long-term socioeconomic mobility.

Indonesia has experienced rapid urban expansion over the past decades, creating both economic opportunities and complex social challenges. Although national poverty rates have gradually declined, many urban households continue to experience structural disadvantages associated with informal employment, rising living costs, unequal access to productive resources, and limited social protection. Consequently, poverty reduction policies have gradually shifted from charity-based approaches toward empowerment-oriented strategies that emphasize productive assistance, entrepreneurship, community participation, and sustainable livelihood development (Bappenas, 2020). This policy direction reflects the understanding that sustainable poverty alleviation requires strengthening people's capabilities rather than merely providing temporary financial support.

The concept of empowerment has become a central framework in community development because it focuses on increasing people's capacity to control resources, make informed decisions, and actively participate in improving their own welfare. Chambers (1995) argues that empowerment enables disadvantaged communities to gain greater control over economic and social processes affecting their lives. Similarly, Sen (1999), through the Capability Approach, explains that development should be understood as expanding people's freedoms and capabilities to achieve lives they value. From this perspective, economic empowerment extends beyond increasing income, encompassing improvements in knowledge, skills, confidence, institutional access, and participation in productive economic activities.

Urban poverty continues to be a complex socioeconomic challenge in many Indonesian cities, compounding disparities in income, access to services, and economic opportunities for vulnerable communities residing in informal settlements or low income neighborhoods. Social and economic empowerment initiatives are recognized as crucial strategies to address these systemic issues and foster community resilience (Faisal, 2020).

Economic empowerment refers to enabling individuals and communities to increase their earnings, strengthen their economic participation, and gain greater control over their financial wellbeing. This empowerment process is essential for marginalized urban populations who often lack social safety nets, access to capital, and formal employment opportunities (E-Journal Metro UNIV). Economic empowerment also contributes to strengthening household resilience by enhancing people's ability to utilize available resources, respond to economic challenges, and create sustainable livelihood opportunities.

In Indonesian urban contexts, poverty alleviation efforts have increasingly shifted from direct transfers to approaches emphasizing productive assistance, capacity building, and community driven economic activities that build local agency and sustainable livelihoods. The Mendawai Social Complex in Palangka Raya represents a microcosm of these broader challenges, where poor urban residents confront barriers such as limited access to finance, low skills, and constrained market opportunities. Addressing these conditions requires integrated economic empowerment strategies that are responsive to local contexts, community capacities, and available institutional support.

Microfinance has frequently been employed as an important component of economic empowerment programs to improve financial inclusion and support micro entrepreneurs by providing access to affordable credit, savings services, and other financial products. Previous studies indicate that when microfinance is integrated with entrepreneurship training, financial literacy education, and business advisory services, it significantly improves business performance, household income, and economic independence among low income communities (Hawalah). Financial inclusion therefore becomes an

important mechanism for enabling vulnerable households to participate more effectively in local economic development.

Beyond financial services, community economic development emphasizes active participation and collaboration among community members, local institutions, government agencies, and external stakeholders in building sustainable local economies. Friedmann (1992) argues that empowerment should integrate economic, political, and social dimensions to strengthen community capacity and reduce structural poverty. Likewise, community empowerment models implemented in various urban settings demonstrate that multifaceted interventions combining awareness raising, capacity building, institutional support, and community participation are generally more effective in strengthening both individual and collective agency.

Despite these theoretical and practical developments, localized studies examining economic empowerment pathways within specific urban poor communities in Central Kalimantan remain limited. Existing research has largely focused on broader poverty alleviation policies, while relatively little attention has been given to understanding how integrated empowerment interventions influence financial inclusion, income generation, skills development, and long-term socioeconomic independence at the community level. This gap highlights the need for context-specific evidence that can inform locally appropriate empowerment strategies.

Urban poor households often depend on informal economic activities, microenterprises, and social networks as primary sources of livelihood. While these strategies provide short-term survival mechanisms, they frequently offer limited opportunities for business expansion, income stability, and social protection. Exploring the lived experiences of poor urban residents therefore provides valuable insights into both the structural barriers and enabling factors influencing economic empowerment. Capacity building, particularly through vocational skills development, entrepreneurship education, and financial management training, has consistently been identified as one of the strongest determinants of successful economic participation among low income households.

Moreover, community trust, social cohesion, and social capital play critical roles in supporting collaborative economic initiatives. Strong community relationships facilitate cooperation, collective action, knowledge sharing, and resource mobilization, all of which contribute to sustainable local economic development. At the same time, local government policies and institutional support influence access to infrastructure, markets, financial services, and development programs that enable community members to strengthen their economic capacities.

Research conducted in Makassar demonstrated that empowerment strategies positioning urban poor communities as active agents rather than passive recipients of assistance improved employment opportunities, strengthened entrepreneurial capacity, and enhanced household autonomy. Similarly, employment based interventions and community social enterprises implemented in several Indonesian cities have shown positive impacts on income generation when accompanied by continuous mentoring, skills development, and institutional assistance.

Nevertheless, significant implementation challenges remain. These include weak coordination among implementing agencies, limited sustainability of funding, inadequate monitoring and evaluation systems, and varying levels of community participation. Such constraints often reduce the long-term effectiveness of empowerment programs despite substantial investments in poverty reduction initiatives.

Against this background, this study investigates economic empowerment interventions implemented in the Mendawai Social Complex, Palangka Raya, with particular attention to how financial inclusion, capacity building, and community based initiatives contribute to strengthening household independence and sustainable livelihoods. By examining the experiences of urban poor communities within their local socioeconomic context, this research seeks to provide a deeper understanding of the mechanisms through which empowerment initiatives generate meaningful socioeconomic change.

The findings are expected to contribute both theoretically and practically to the literature on urban poverty and community empowerment. Theoretically, the study enriches discussions on economic empowerment within the context of urban poor communities in Indonesia. Practically, it provides evidence based recommendations for policymakers, local governments, development practitioners, and community organizations in designing, implementing, and scaling sustainable economic empowerment programs. Ultimately, strengthening community agency, expanding economic opportunities, and promoting inclusive local development are essential for achieving equitable socioeconomic advancement in Palangka Raya and other urban areas facing similar poverty challenges.

Methodology

This study employed a mixed methods research design using a concurrent approach to comprehensively examine economic empowerment pathways in the Mendawai Social Complex, Palangka Raya. The integration of quantitative and qualitative methods enabled the study to capture both measurable socioeconomic outcomes and participants' lived experiences within a single research framework. Mixed methods research is particularly appropriate for community development studies because it combines the strengths of statistical analysis with contextual understanding, thereby providing a more comprehensive interpretation of complex social phenomena (Creswell & Plano Clark, 2018).

The quantitative component consisted of a household survey involving 200 households selected through stratified random sampling to ensure representation across different socioeconomic characteristics within the Mendawai Social Complex. Stratification was based on neighborhood clusters and household economic status to minimize sampling bias and improve representativeness. The survey questionnaire collected information on demographic characteristics, household income, employment status, business ownership, participation in community empowerment programs, access to microfinance services, financial literacy, and perceptions of economic independence. Most questionnaire items employed five-point Likert scales, while objective socioeconomic indicators such as household income and employment status were measured using structured response categories. Prior to data collection, the questionnaire was pilot-tested with households outside the study area to assess clarity and instrument reliability.

Instrument validity was evaluated through expert review involving academics specializing in community development and urban economics, while internal consistency was assessed using Cronbach's alpha coefficient. Reliability values exceeding the commonly accepted threshold of 0.70 indicated satisfactory internal consistency for the measurement scales (Hair et al., 2019). Enumerators received intensive training on interview procedures, ethical considerations, and standardized survey administration to minimize measurement error and improve data quality.

Parallel to the household survey, qualitative data were collected through semi-structured interviews and non-participant field observations. A purposive sample of 30 key informants was selected based on their direct involvement in community empowerment activities. Participants included community leaders, microfinance facilitators, local entrepreneurs, cooperative managers, neighborhood representatives, and non-governmental organization program coordinators. This purposive sampling strategy ensured that respondents possessed substantial knowledge and practical experience relevant to the implementation of economic empowerment initiatives (Patton, 2015).

Interview questions explored participants' experiences with entrepreneurship development, financial inclusion, capacity-building programs, institutional support, community participation, and barriers to sustainable economic development. Field observations documented community meetings, savings group activities, cooperative operations, entrepreneurship training sessions, and informal economic interactions. Observation notes were used to verify interview findings and provide contextual

evidence regarding the implementation of empowerment programs. The combination of multiple qualitative data sources strengthened the credibility of the findings through methodological triangulation (Lincoln & Guba, 1985).

To evaluate changes associated with the empowerment initiatives, baseline and endline comparisons were conducted. Baseline data represented community socioeconomic conditions before the implementation of major interventions, including entrepreneurship training, financial literacy education, microcredit programs, and cooperative development initiatives. Endline data were collected approximately 12 months after program implementation, allowing the study to assess changes in household income, employment diversification, entrepreneurial participation, financial inclusion, and economic resilience. Data quality assurance procedures included double data entry, consistency verification, missing data assessment, and outlier screening in collaboration with trained local enumerators, following recommendations for high-quality social science research (Bryman & Bell, 2015).

Quantitative data were analyzed using descriptive statistics to summarize respondent characteristics and socioeconomic indicators. Paired sample t-tests were employed to examine differences between baseline and endline measurements, while multiple regression analysis was conducted to identify factors influencing household economic empowerment. Statistical analyses were performed at a 95% confidence level to determine the significance of observed relationships. The regression models examined the influence of access to microfinance, participation in skills training, community participation, and social capital on household economic outcomes.

Qualitative interview transcripts were analyzed using thematic analysis following the six-stage framework proposed by Braun and Clarke (2006), consisting of data familiarization, initial code generation, theme development, theme review, theme definition, and report preparation. An inductive coding approach allowed themes to emerge directly from participants' narratives while preserving the contextual richness of their experiences. Major themes included financial inclusion, entrepreneurial capacity, institutional support, community leadership, social capital, livelihood diversification, and barriers to sustainable economic empowerment.

Integration of quantitative and qualitative findings was undertaken during the interpretation stage using a meta-inference approach, allowing statistical findings to be explained and enriched by qualitative evidence (Tashakkori & Teddlie, 2010). This integration strengthened the validity of the conclusions by identifying areas of convergence, complementarity, and divergence across both datasets. The concurrent mixed methods design therefore provided a comprehensive understanding of how economic empowerment initiatives influence pathways toward household independence within the urban poor community of the Mendawai Social Complex.

Ethical approval for this research was obtained from the relevant institutional authority before data collection commenced. All participants received information regarding the purpose of the study, voluntary participation, confidentiality, and their right to withdraw at any stage without consequence. Written informed consent was obtained from all respondents prior to interviews and surveys, and all personal information was anonymized to protect participant privacy throughout the research process.

Results and Discussion

Economic Empowerment Outcomes

The implementation of economic empowerment initiatives in the Mendawai Social Complex led to measurable improvements in household livelihoods over the 12-month intervention period. Quantitative data showed increased participation in local income-generating activities and a significant rise in average household income. These findings reflect the effectiveness of community-based economic strategies highlighted in Indonesian urban empowerment research (Setyawan et al., 2025).

The findings indicate that economic empowerment programs enhanced the productive capacity of beneficiary households rather than merely providing temporary financial assistance. Participants demonstrated improved financial management, greater confidence in managing small businesses, and increased economic independence. These results are consistent with Faisal (2020), who found that productive empowerment programs significantly improved income and household self-reliance among poor urban communities in Makassar. Furthermore, the findings support Sen's (1999) Capability Approach, which argues that development should be measured through the expansion of people's capabilities and opportunities to achieve sustainable livelihoods rather than solely by increased income.

Employment and Livelihood Diversification

Many households transitioned from informal day labor toward micro-entrepreneurial ventures such as small retail businesses, food services, tailoring, and handicraft production. Qualitative interviews revealed that access to savings groups and microfinance support enabled risk sharing and provided startup capital, consistent with patterns observed in community microenterprise empowerment studies.

Livelihood diversification reduced household dependence on unstable daily wages while creating multiple income sources that strengthened economic resilience. Participants reported that operating small businesses offered greater flexibility and income stability compared with casual labor. These findings support Chambers (1995), who argues that diversified livelihood strategies increase the adaptive capacity of poor households by reducing vulnerability to economic uncertainty. Similar conclusions were reported by the World Bank (2024), which identified livelihood diversification as an important determinant of household resilience in urban poverty contexts.

Access to Microfinance Support

Respondents who accessed microcredit through community funds reported higher investment in productive activities compared to those without financial inclusion. Increased access to affordable credit enabled participants to purchase equipment, increase business inventories, and improve cash flow management. This aligns with national findings that empowering poor communities through microfinance and institutional support contributes to enhanced economic participation.

However, the findings also suggest that access to finance alone is insufficient to achieve sustainable economic empowerment. Participants who simultaneously received entrepreneurship mentoring and financial literacy training demonstrated stronger business performance than those receiving financial assistance alone. These findings are consistent with Faisal (2020), who concluded that integrated empowerment programs combining financial inclusion, capacity building, and institutional support generate more sustainable economic outcomes.

Skills and Capacity Building

Training programs in financial literacy, small business management, entrepreneurship, digital marketing, and technical skills significantly improved participants' confidence and business competency. Skills training increased participants' ability to prepare simple financial records, calculate business profits, identify market opportunities, and manage operational risks. Skills development has consistently been identified as a key driver of economic independence in Indonesian empowerment frameworks.

The findings support human capital theory, which emphasizes that investments in education and skills improve productivity and income generation. Likewise, Setyawan et al. (2025) reported that continuous capacity-building initiatives significantly enhance the sustainability of community-based enterprises by strengthening participants' entrepreneurial competencies and adaptive capacity.

Social Capital and Community Networks

The formation of savings groups, cooperatives, and community business networks strengthened social cohesion and facilitated collective problem solving during economic challenges. Such community capital proved crucial for sustainable empowerment and mirrors observations in urban poverty studies in Indonesia (Faisal, 2020).

Participants emphasized that trust among community members facilitated knowledge sharing, joint purchasing of production materials, collaborative marketing, and mutual financial support during periods of economic hardship. These findings support Putnam (2000), who argues that social capital, characterized by trust, reciprocity, and social networks, serves as an essential resource for collective economic development and community resilience. Strong social relationships also enhanced community participation and increased the effectiveness of empowerment activities.

Barriers and Institutional Challenges

Despite positive outcomes, structural barriers such as limited access to larger market networks, inadequate formal credit systems, limited business infrastructure, and inconsistent institutional assistance persisted. Several informants noted that economic gains were constrained by the lack of sustained external support, market linkages, and access to digital marketing opportunities.

These findings indicate that household-level empowerment should be complemented by broader institutional reforms. Friedmann (1992) argues that sustainable empowerment requires structural transformation that improves access to economic resources, institutions, and development opportunities. Without supportive institutional ecosystems, improvements achieved through community empowerment programs may become difficult to sustain over the long term.

Role of Local Leadership

Empowered community leaders played a central role in mobilizing resources, coordinating community activities, facilitating communication with local government agencies, and advocating for partnerships with external stakeholders. Their leadership encouraged greater community participation and improved coordination among beneficiaries.

These observations reinforce Chambers' (1995) argument that participatory leadership strengthens community ownership and enhances the sustainability of development initiatives. Effective local leadership also increased institutional trust, encouraged collaborative decision-making, and strengthened accountability throughout program implementation.

Impact on Household Resilience

Economic shocks such as temporary job losses and fluctuating household income had less severe effects on families participating in empowerment programs, indicating increased resilience resulting from diversified income sources, improved financial management, and stronger community support systems.

The World Bank (2024) similarly emphasizes that resilient households are characterized not only by higher income but also by diversified livelihoods, financial inclusion, savings capacity, and supportive social networks. The findings therefore demonstrate that economic empowerment contributes not only to poverty reduction but also to strengthening households' ability to cope with future socioeconomic uncertainties.

Youth and Women Participation

Women and young people were disproportionately involved in entrepreneurship activities, financial literacy programs, and community-based business initiatives, suggesting that targeted empowerment strategies successfully activated demographic groups traditionally marginalized within urban economies.

Women's participation contributed significantly to household income diversification and improved financial decision-making, while youth involvement promoted innovation, digital marketing adoption, and business sustainability. These findings are consistent with UN Women (2023), which highlights that women's economic participation generates positive impacts on household welfare, children's wellbeing, and community development. Greater youth participation also strengthens the long-term sustainability of local economic development initiatives.

Comparisons with Other Urban Poor Contexts

Findings from the Mendawai Social Complex are consistent with urban empowerment patterns reported in Makassar, where community-led initiatives improved livelihoods, strengthened entrepreneurship, and reduced dependence on social assistance programs (Faisal, 2020). Similar patterns have also been identified in other Indonesian urban communities implementing integrated empowerment approaches that combine financial inclusion, capacity building, and institutional support.

However, this study contributes additional evidence by demonstrating that economic empowerment becomes more effective when financial services, entrepreneurship training, community participation, social capital, and local leadership function as complementary components rather than isolated interventions. This integrated approach provides stronger pathways toward sustainable household independence.

Sustainability and Long-Term Prospects

While short-term economic improvements are evident, sustainability will depend on continued access to finance, ongoing capacity-building programs, stronger institutional collaboration, and integration into broader urban economic planning. Long-term success also requires improved market access, digital business development, and continuous mentoring to ensure that community enterprises remain competitive.

These findings suggest that economic empowerment should be incorporated into broader local development strategies rather than implemented as short-term poverty alleviation projects. Strengthening partnerships among local governments, financial institutions, universities, private-sector organizations, and community groups will increase the sustainability and scalability of empowerment initiatives. Ultimately, integrated empowerment policies that simultaneously strengthen human capital, financial inclusion, institutional capacity, and social capital offer greater potential for achieving sustainable urban poverty reduction in the Mendawai Social Complex and similar urban communities throughout Indonesia.

Conclusion

The economic empowerment initiatives implemented in the Mendawai Social Complex significantly improved the capacity of low-income households to generate income, diversify livelihood strategies, and participate more actively in the urban economy of Palangka Raya. Increased engagement in micro-enterprise activities, strengthened social capital through savings groups and community cooperatives, expanded access to microfinance, and enhanced financial literacy emerged as the primary drivers of these positive outcomes. Capacity-building programs further improved entrepreneurial skills, financial management, and self-confidence, enabling community members to transition from short-term survival strategies toward more sustainable and productive economic activities.

The findings demonstrate that economic empowerment is most effective when financial inclusion, skills development, community participation, and institutional support are implemented as complementary rather than isolated interventions. Strong community networks and participatory local leadership played an essential role in facilitating cooperation, mobilizing local resources, and

strengthening the sustainability of empowerment activities. The active involvement of women and youth also highlights the importance of inclusive empowerment approaches in expanding economic participation and generating broader social and economic benefits within urban poor communities.

Despite these encouraging outcomes, several structural constraints continue to limit long-term economic independence. Limited access to larger market networks, barriers to formal financial services, inadequate business infrastructure, and inconsistent institutional support remain significant challenges that restrict business expansion and income growth. These findings indicate that household-level empowerment alone is insufficient to achieve sustainable poverty reduction without broader policy interventions that improve market access, strengthen institutional coordination, and provide continuous technical assistance and business mentoring.

This study contributes to the growing body of knowledge on urban poverty and community empowerment by providing empirical evidence from the Mendawai Social Complex, an urban poor community in Central Kalimantan that has received limited scholarly attention. The findings reinforce the view that integrated economic empowerment strategies combining financial inclusion, capacity building, social capital development, and collaborative governance can effectively strengthen household resilience and promote sustainable livelihoods.

From a policy perspective, local governments and development stakeholders should prioritize long-term empowerment programs that integrate entrepreneurship development, financial inclusion, market linkage facilitation, digital business development, and institutional partnerships involving government agencies, financial institutions, universities, civil society organizations, and the private sector. Such integrated approaches will enhance the sustainability and scalability of community empowerment initiatives while contributing to more inclusive and equitable urban development.

Future studies are encouraged to employ longitudinal research designs and comparative analyses across different urban communities to evaluate the long-term impacts of economic empowerment programs and identify context-specific factors influencing their effectiveness. Such evidence will further support the development of evidence-based policies aimed at reducing urban poverty and strengthening economic resilience among vulnerable communities throughout Indonesia.

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