



The Contribution Of Csr To Advancing Gender Empowerment Through The Women's Lens

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Abstract

Gender equality issue requires attention in Indonesia. To overcome the problem of gender inequality, women empowerment programs can be one of the strategic approach. This paper focuses on how the corporate social responsibility (CSR) program that focusing in women empowerment contribute the gender equality movement. Therefore, this paper highlights the contributions through women's lens.. The research used data collection in-depth interviews technique with 10 informants from 3 areas in Jakarta. The research results various aspects such as changing perceptions regarding gender equality, understanding women's roles in the family and society, recognizing social support networks, and recognizing women's skills to support household income. Finally, this paper contributes to enrich the studies and practical work related to the implementation of CSR program in the framework of targeting the Sustainable Development Goals (SDGs).

Keywords: Corporate Social Responsibility, Gender Equality, Sustainable Development Goals, Women Empowerment

1. INTRODUCTION

Gender inequality is one of the most critical issues in Indonesia. Even though there has been progress in gender development in Indonesia, gender inequality between women and men in Indonesia still occurs significantly. In 2023, the Central Agency of Statistics or Badan Pusat Statistik (BPS) revealed that the Gender Inequality Index (IKG) in Indonesia in 2022 was 0.459, a decrease by 0.006 points compared to 2021. The reduction in gender inequality was influenced by improvements in the dimensions of reproductive health and empowerment (BPS, 2023).

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Research conducted by the Institute for Women's Policy Research in 2004 (in Glenn, 2005) confirmed that women still experience quite striking gender inequalities related to their economic status. Women are more vulnerable to poverty as they often lack access to necessary resources. Additionally, they encounter career obstacles and frequently marginalized and being excluded from stereotypical gender roles in society. Gender inequality within poverty alleviation programs, which often fail to reach a sufficient number of women, exacerbates their vulnerability to poverty. This includes challenges for women in accessing public spaces and programs that lack responsiveness to gender-specific needs (Noerdin, Agustini, et. al, 2006). Hence, prioritizing poverty alleviation among women is crucial since women yield greater benefits compared to men. Women tend to bring about significant improvements in their own lives, as well as in their lives. of their children and communities. (Ward, 2010).

The focus on women's development has become an important dimension to achieving the 5th Sustainable Development Goals (SDGs), aiming to empower women and achieve gender equality. Women's empowerment programs, conducted by government and non-governmental sectors are instrumental in enhancing women's social well-being. This research focuses on the potential resources from the private sector to address the issue through corporate social responsibility (CSR) programs). It is reflected in the effective roles of CSR by shaping the public's perception of a company, thereby fostering the perception of good corporate governance within the business (Becht et.al., 2005). According to Rostgaard (2000), the role of CSR in the new welfare model contributes to a functional equality system that can overcome social problems that exist in society through corporate subsystems and process the needs of families or communities in other settings. Enhancing women's self-capacity through empowerment initiatives including human capital development can lead to increased productivity, skills acquisition, positively increased household welfare, then finally contributing to economic growth rates (Blowfield, 2017; Doepke and Tertilt, 2019; Nur et al., 2023). Thus, those situations connect to the explanation of Grome, Kim et al. (2018), articulated the success and independence of women in empowerment programs, identifying seven themes related to empowerment and skill development, real support, supporting others, skills, spirituality/religion, self-care, inner resources, positive reinforcement, or achievement that highlight the perception of success and independence.

The main focus of this paper differs from previous studies, as it seeks to explore the interpretation of women groups regarding CSR contribution through women's empowerment programs. By delving into their perspectives and understanding their lens, this study aims to provide a nuanced understanding of how CSR initiatives impact women's empowerment.





2. LITERATURE REVIEW

2.1 Women Empowerment

According to Ife (2013), empowerment is an effort to increase the power of disadvantaged groups. According to Yasas and Mehta (1990 in Payne 2005), there is empowerment that focuses on women because of women's interests in the environment and family economy in several developing countries and as a form of world response to feminist social movements aimed at achieving justice, independence, and self-control. greater for women and publicizes issues of concern to them, especially child care. According to Kabeer (2001), there are five elements in women's empowerment: welfare, access to opportunities and resources, consistency or understanding of differences in gender roles, participation to have the ability to influence the direction of change, and equality in power over production factors; and distribution of profits. Empowerment for change is multidimensional empowerment that lasts over a long period. Women tend to learn as they live their lives. The women empowerment program has a real impact on clients' daily lives, such as meeting daily needs, growing businesses, improving education and family health, and women being able to create jobs for other people (Tavares, 2017).

Women's empowerment is unique compared to community empowerment in general. Women's empowerment can be a further strategic idea for the protection of women, carried out through alternative program approaches, participation, and empowerment that are mutually integrated (Tembon and Fort, 2008). Empowering women in various aspects including health, education, economics, and social, was a contribution to development. According to Kilby (2011), women's empowerment is a social and psychological phenomenon related to access to resources and social power, which involves complexities between the personal and collective realms in women's lives. Women tend to be able to influence the surrounding environment after experiencing changes. This is supported by women having an important role in the household.

2.2 Corporate Social Responsibility

Connecting to the gender equality and women empowerment in the framework of SDGs, the commitment of Corporate Social Responsibility (CSR) offers potential resources to advancing this concern. According to Jeje (2017) CSR is a company fulfilling its obligations voluntarily, going beyond legal and contractual obligations to manage the relationship between business and society, and contributing to solving social problems, by paying attention to and balancing the welfare of various stakeholders. , including society and the social, cultural, economic, and political environment. Every company is obliged to implement CSR compulsorily and voluntarily for the community.





CSR practices aim to realize the development and growth of society, both in terms of behavior and overcoming problems that exist in humans or the environment. CSR aims to manage the relationship between business and society (Pedersen, 2006 in Jeje 2017). The relationship between the company and society is formed through the contributions and benefits provided by the company to society to solve existing problems. CSR is a global business norm, or companies and society need each other to improve the quality of relations between companies and society so that they can have a good impact on existing social problems and carry out development for society.

According to Elkington (1997), CSR is packaged into a basic triple bottom-line CSR strategy that has three 3P core focuses, namely profit, people, and planet, where companies that carry out good business ethics do not focus on making a profit (profit) but also have concern and sensitivity towards the sustainability of the environment (planet) and the welfare of society (people).

2.3 Benefit of Corporate Social Responsibility

According to Brooke (2009) companies involved in CSR initiatives have the perception that the efforts made will create unity and will most likely produce positive internal results. Positive results from the company are related to the company's internal processes and relationship with consumers.

CSR programs relate to providing sustainable benefit, according to Laedere et al., (2015) generally have three main dimensions, including economic, social, and environmental dimensions. Chou, Chang, and Han (2016) revealed that companies' concern for society is demonstrated by the functioning of CSR initiatives aimed at both internal and external stakeholders. The company's concern is demonstrated by realizing the company's image, identity, and reputation to improve company performance and long-term survival based on the value of doing good and producing good. company performance and long-term survival based on the value of doing good and producing good things in return. Inyang (2013) explains that the benefits of implementing CSR in the MSE sector include providing motivation for SMEs to carry out their business from internal and external factors and are influenced by the implementation of CSR in the dimensions of community development, consumer-related initiatives, environmental management, and business supply chains. The social impact of CSR provides benefits to companies and society.

Health, family nutrition, basic needs, individual capacity to work, education, and skills will contribute to the household and community and become the social impact that a program aims to achieve (Smyth and Vanclay, 2017). According to Burdge & Vanclay (1996), social impact is the consequence on the human population of any public or private action





that changes the way people live, work, play, relate to each other, organize to meet needs in society, and act as members of society. Concerning society, this social impact includes culture, norms, values, and beliefs in society in terms of acting towards oneself and society.

Companies that provide social impact through CSR programs promote the idea that companies place greater emphasis on managing and measuring non-monetary aspects of company performance (Maas, 2009). According to Smyth and Vanclay (2017), social impact explains that environmental and social factors contribute to community welfare, and social impact becomes accessible if it is communicated through programs. So those programs that provide social impact can be implemented comprehensively and sustainably to have an impact on society.

3. RESEARCH METHOD

The study was conducted at women's communities assisted by CSR Allianz Indonesia in four areas in Jakarta, Indonesia. The areas cover Pondok Labu, South Grogol, Kembangan, and Karet. The community has been supported by the Allianz Indonesia CSR program for over two years and stands as one of the best practices for the successful implementation of women's empowerment initiatives, yielding numerous positive changes and benefits.

The study utilized qualitative research methods. According to Bryman (2012), qualitative research provides a narrative or description of the problem to be researched to capture all the details and description of the problem that occurs. This qualitative research uses data collection techniques through in-depth interviews to obtain detailed information regarding the interpretation of CSR programs received by women. The program that assisted women receive is a women's empowerment program. The women's empowerment program implemented for assisted women in the DKI Jakarta community includes training for micro, small and medium enterprises (MSMEs) and financial literacy. The women's empowerment program aims to provide knowledge and increase community income through economic empowerment programs and providing social funds. The outcomes of the women's economic empowerment program aim to (1) increase understanding of entrepreneurial concepts and mindsets, as well as business-related skills such as marketing, financial management, etc., (2) receive feedback from participants regarding their ability to identify business opportunities and create a business plan, (3) observe participants collaborating and sharing knowledge or resources, and (4) measure business growth and profitability among program participants. By having businesses developed by trained women, it is hoped that businesses owned by women trained by CSR Allianz Indonesia can partner with companies as a form of feedback from the corporate social responsibility programs provided





This program offers activities such as product photography, social media marketing strategies, sales evaluation, and consumer behavior understanding in addition to basic financial literacy for women. Different interpretations and benefits have emerged within the women's community based on how the program was implemented and received by the female participants.

In-depth interviews are data collection techniques carried out face-to-face or telephone interviews involving open questions to obtain views from informants (Creswell, 2013). Data were collected through literature reviews and interviews. Sampling was collected using a purposive sampling method by interviewing women participants in the Allianz Indonesia CSR empowerment program. This research involved 10 informants from three program areas. Data was collected through conducted from February to April, with the informed consent of all participants.

EY, N, ST, and MW come from the Pondok Labu community, the age range of the women trained is between 41 and 52 years. This community has participated in the program for 5 years and has jobs as health cadres and MSMEs working in the food sector. SS, AS, and RI come from the South Grogol community. The age range of these women is between 29 and 53 years. This community has participated in the program for 5 years and has jobs as health cadres and MSMEs engaged in the food sector and has a business group that is organized voluntarily by one of the beneficiaries. AD, YA, and SH, the age range of these women is between 42 and 56 years. This community has participated in the program for 2 years and has jobs as health cadres and MSMEs working in the food and clothing sector. One of them has become a health ambassador for the environment.

Table 1. Informant Characteristics

No	Informant	The Origin of Region	Age (Years)	Length of Participation in program
1	EY	Pondok Labu	52	5
2	NT	Pondok Labu	52	5
3	ST	Pondok Labu	41	5
4	MW	Pondok Labu	48	5
5	SS	Grogol Selatan	48	5
6	AS	Grogol Selatan	53	5
7	RI	Grogol Selatan	29	5





8	AD	Kembangan	51	2
9	YA	Kembangan	42	2
10	SH	Kembangan	56	1,5

Source: Field Data, 2024

4. RESULT

4.1 Perceiving New Perspective related to Gender Equality

After participating in the empowerment program, assisted women gained new knowledge and experience. This relates to playing an active role in the community and being involved in economic activities. Women's participation in economic activities supports the independence of the community to be able to support themselves through their skills and businesses. The income earned by assisted women will indirectly contribute to meeting the needs of themselves and their families.

Perceiving new perspectives on gender equality empowerment involves recognizing and valuing the diverse experiences, needs, and contributions of individuals regardless of gender. It means understanding that empowerment is not just about granting rights or opportunities but also about addressing systemic barriers and biases that hinder equality. This perspective acknowledges that gender equality is not a zero-sum game but a collaborative effort that benefits everyone in society. One aspect of this perspective involves challenging traditional gender roles and stereotypes that limit individuals' potential based on their gender. It recognizes that empowerment involves creating environments where all individuals have the freedom to express themselves authentically and pursue their goals without fear of discrimination or oppression.

The application of knowledge from training is experienced by the entire community of assisted women. In the assisted women's community in Pondok Labu, the majority of MSME owners have not implemented the recommended installment management principles, namely ensuring that income is greater than installment costs. However, some are starting to set aside income to pay installments, even though it is still in the initial stages. Most MSME owners have not yet separated personal and business finances. However, some of them realize the importance of recording expenses and income, even though it has not been fully implemented. This community experienced an increase in opinion of 50% after participating in training from CSR Allianz Indonesia. As stated by EY:

“The increase is 50%. I've also begun investing in gold gradually because there is extra income (EY, March 2024)”.





The Pondok Labu women's community provides results related to women's understanding of consumer needs, product quality, marketing strategies, and financial management. This contributes to changes in the income and economic conditions of assisted women. By participating in the community women's empowerment program, Pondok Labu women experienced an increase in awareness regarding the importance of financial management and investment, although there are still comprehensive challenges in implementing the knowledge from the program. As stated by MW:

"Yes, from the training we attended, we became more knowledgeable about how it's packaged, how it's packaged, its price, and how much the expenses are, so we understand the price. (MW; March 2024)".

The women's community in South Grogol, as opposed to Pondok Labu, gains financial literacy training that enhances business management, boosts sales volume and marketing tactics, and improves product packaging. The public's purchasing power increased as a result of the training that these women underwent. As stated by AT:

"Yes, the sales, there are quite a lot of orders, many orders like that. This one hasn't been made yet. Sometimes I have a lot of activities at the office and many people order, (I say): 'Just wait a moment, be patient.' like that, typical boarding house renter. Boarding house renter usually prefer practical things, right? (AT, March 2024)".

Overall, perceiving a new perspective on gender equality involves recognizing the role of women in business, their participation in family economics, and the pursuit of equality and empowerment for all genders.

4.2 Understanding Women's Role in Family

Every woman who participates in the program learns about the role that women play in the family in social, cultural, and economic contexts. By taking into account the decisions made by other women in the family, women have the power to shape that environment. This has to do with women's primary domestic responsibilities, which include raising and teaching the family's children. As stated by ST:

"I also teach my child how to make and iron clothes so that they can help and deliver them to school. As a result, the child becomes as independent as their mother (ST, March 2024)"

The purpose of women's roles is to break down the systemic barriers that impede women's opportunities and rights. In addition to discriminatory social norms and practices that uphold gender roles and inequalities, this also includes unequal access to resources, healthcare, work, education, and other opportunities. Empowered women can foster





cooperation in the family, for example, by generating two incomes in a household where both parents work. As stated by AK:

“After attending this training, I was able to learn about making trades and, as a result, I was able to assist my husband in his work rather than simply staying at home. However, I still manage my time to ensure that the children are well cared for (AK, March 2024)”.

In general, a holistic approach that addresses both individual and structural barriers to women's agency and well-being within the family context is necessary to understand women's roles in the family through women's empowerment. It entails advancing gender parity, opposing detrimental customs and behaviors, and establishing supportive environments that allow women to flourish as people and completely contribute to the well-being of their families and communities.

4.3 Understanding Women's Role in Society

Collaboration between program participants and communities in Kembangan and South Grogol shows that the CSR program not only provides knowledge but also builds communities that support each other in developing their respective businesses. This is by CSR principles, which emphasize the importance of active involvement and contribution in improving community welfare.

Community involvement in Kembangan is carried out in the foster community by the CSR program that is run by CSR Allianz Indonesia. In addition to taking part in the program, training participants also assist in sharing their knowledge and experience with the local community. The program's goal is to empower the women's community to support and plan community events, like free health care and education, by using the knowledge they acquire from their involvement in CSR activities. As stated by AD:

“I save with a cooperative. There are three types of savings: voluntary, mandatory, and core savings. The core savings are Rp1,000,000, the mandatory annual savings are Rp350,000, and the voluntary savings are as much as we want to contribute, but at least Rp10,000. If there are any additional savings, they are set aside for friends to use for things like uniforms, meals, outings, and so on. Well, the savings are quite significant (AD, March 2024)”.

Participants in the program share knowledge within the South Grogol community. In addition, women in this community impart knowledge to neighbors and family members. This is the result of the CSR program's social interaction. In addition, this program fosters cooperation and solidarity among participants, particularly through events like PKK social





gatherings and neighborhood cooperatives. This demonstrates that the program fosters a community that assists one another in growing their individual businesses in addition to imparting knowledge. As stated by AY:

“We usually have something like the PKK (Pemberdayaan Kesejahteraan Keluarga) or family welfare movement gathering. This gathering assists cadres who want to start businesses. We now have something called a cooperative at the PKK gathering. These individuals handle the management. If they don't have any capital, we lend them money. But it's not much; after all, this is a community cooperative. The limit is usually around Rp1,000,000. The requirements are also simple, as long as they are members of the neighborhood gathering (AY, March 2024)”.

Overall, the role of women in society is as agents of change to spread the benefits of attending training, providing education related to managing business and health, and bridging women to access resources through the local government and JakPreuner.

4.4 Recognizing the Assets and Networks as Social Support

Despite improvements in business practices and knowledge, sales have not achieved a significant increase in the women's community in Kembangan. This can be caused by various factors, including intense competition in the market and the impact of the COVID-19 pandemic. However, there was still a slight increase in sales, although not as big as expected. This CSR program aims to increase participants' knowledge and skills regarding various aspects of MSMEs, including communication, design, marketing, and financial management. From these interviews, it appears that the mothers have experienced an increase in knowledge regarding various things taught in the program. They better understand the importance of product design, good packaging, and separate financial management between business finances and personal finances.

Every program participant in the community puts the knowledge they have learned to use in their businesses by utilizing online marketplaces like Tokopedia and Lazada to expand their reach, plan marketing strategies, and make product packaging adjustments. By applying already acquired skills and gaining new knowledge. By organizing regular meetings and creating business groups according to RW, this community has been able to grow. As stated by RM:

“When it comes to marketing, I am not working alone. If someone wants to join (the online store), I invite them. So, we help each other in one store. (RM, March 2024)”.





Women in the community can more easily manage shared resources, share information, and build large business networks thanks to the networks that have formed. When a problem arises in society, women in the community work together to find the best solution.

4.5 Acknowledging the Women's Skills to Support Household's Income

After intervention through the Women's Empowerment Program, the biggest changes were felt by the women community in Kembangan. The Kembangan area was the first to receive a CSR program that focused on women's economic empowerment. The changes experienced include changes in their business practices after participating in this CSR program. They have adopted new practices such as the use of better packaging, separation of business and personal finances, and increased efficiency in financial management. Furthermore, this program also has an impact on the personal development of the participants. They become more aware of the importance of personal financial management, investing for the future, and social responsibility in running their businesses. As stated by SH:

"The local community prefers thinwall packaging because it ensures product safety and quality. Allianz has also educated us on waste management, so our food waste can be reused to keep our environment clean (SH, March 2024)".

In contrast to the women community in Pondok Labu, which has received the Allianz Indonesia CSR program since 2018, changes in this community have experienced rapid development. Several MSME owners have implemented the learnings from training in their businesses. For example, they pay more attention to product quality, packaging methods, and pricing. In this community, the outcomes of the CSR program have been achieved. As stated by NR:

"My child, who is in vocational school, is in marketing study, at the BDP (Bisnis Daring dan Pemasaran) class or online business and marketing class. There's always something going on; right now, they're having exams, making practice cakes, and saying things like, 'Bro, put on this sticker, it's good,' etc. So I am teaching my son about this (NR, March 2024)".

The knowledge gained after participating in programs related to financial literacy helps women to be able to carry out their domestic roles. The role played by assisted women contributes to financial management in the family and helps the husband's role in contributing to the family income.





5. DISCUSSION

Allianz Indonesia as an insurance company provides CSR program supporting the sustainable economic development to improve the quality of life and create a beneficial environment, both for the company, the local community, and society in general. One of them is the women's empowerment program "Allianz Peduli Perempuan". This program also supported the general principle of CSR for voluntarily share its obligation to social problems solving by paying attention to and balancing the welfare of various stakeholders, including society and the social, cultural, economic, and political environment as explained by Jeje (2017).

Aligned to what was expressed by Yasas and Mehta (1990 in Payne 2005) women's empowerment focuses on women's interests in the environment and family economy, which aims to help women overcome the problems that concern them. This women's empowerment initiative aims to provide women with economic knowledge and skills so that they can contribute to the family economy, access business opportunities, and be self-sufficient in overcoming financial challenges. Aside from that, women's empowerment aims to increase women's productivity and competitiveness in society.

The benefits of women's empowerment are felt by assisted women in Kembangan, where the empowerment that occurs is related to the personal realm of the women community who need education regarding personal finance. Kilby (2011) revealed that women's empowerment is related to social and psychological phenomena related to access to resources and power, which involve complexity between the personal and collective realms of women's lives. The personal and collective realm of women assisted by Pondok Labu shows that women's empowerment involves the needs of the MSME group to earn a shared income, which will have an impact on the needs of each participant.

Women's empowerment, as stated by Tembort and Fort (2008), is achieved through alternative program approaches, participation, and mutually integrated empowerment. This was observed in the Kembangan and South Grogol communities, where women were actively engaged in empowerment, attempting to expand their knowledge in order to overcome social problems in their lives. Furthermore, active social interaction, the effect of empowerment, and community cadre participation to support mutually integrated empowerment all contribute to community collaboration.

According to Tavares (2017) women's empowerment programs have a real impact on everyday life. The women's empowerment program provides benefits for assisted women, including growing MSME businesses, increasing income, and creating jobs for people in the area to participate in helping the development of MSMEs. Indirectly, the





benefits felt by these assisted women contribute to family income, provide the knowledge gained to the family, and make life better.

In general, CSR Allianz Indonesia's women's empowerment program seeks to promote social development in order to address societal issues. According to Pederesn (2016, in Jeje 2017), the goal of CSR is to manage the relationship between business and society. This empowerment program's relationships include involving company employees in providing knowledge to women through volunteer activities, collaborating with MSMEs to purchase products, and providing a platform for mentoring women in running businesses so that they can continue to grow. This program also reflects Jeje's (2017) view of CSR as a company's voluntary responsibility to help solve social problems and improve community welfare. With a focus on women's empowerment, this program helps manage the relationship between business and society by making a real contribution to improving the economic and social welfare of society through education, training, and support in business development.

The women's empowerment program implemented is in line with the benefits of implementing CSR in the MSME sector, which motivates MSMEs to improve their business performance (Inyang, 2013). The increase in MSME business performance can be seen from changes in the quality, design, and development of the products sold. Furthermore, the marketing of products from the women's community has experienced development, from initially only being marketed in the surrounding area to becoming widespread through the use of e-commerce.

Laedre et al. (2015) identified three major dimensions of the benefits of CSR programs: economic, social, and environmental dimensions. In this community, the benefits obtained from CSR programs contribute to the social and economic dimensions of women. The social dimension is demonstrated by raising awareness of the assisted women's community to increase their capacity to work and empower themselves, providing benefits to families to provide knowledge gained through training, and creating an environment that encourages the exchange of knowledge and experience among community members, all of which have a positive impact on the social welfare of society as whole. The economic dimension of assisted women is shown by increasing individual income and local economic growth, operational efficiency and business sales, and planning marketing strategies that improve product quality and expand reach. These economic benefits contribute directly to increasing income and economic growth for both individual and group businesses.

Thus, the implemented CSR program has provided significant social and economic benefits for participants and the local community, following the objectives of CSR principles,





which emphasize providing a sustainable positive impact on the community and the surrounding environment.

Contributions obtained from group businesses also contribute to households and society. In line with what was stated by Smyth and Vanclay (2017), the contribution from the results of women empowerment that exists in the built community provides benefits to household changes, which is shown by the contribution of women's income to help the household economy. Furthermore, this program has provided widespread benefits to households in terms of health, education, and the skills of the women community.

The CSR program "Allianz Peduli Perempuan" implemented by Allianz Indonesia is linked to Elkington's (1997) concept of the triple bottom line (TBL), which includes profit, people, and the planet. This program incorporates elements that reflect the three pillars of TBL CSR: profit, community welfare (people), and environmental sustainability (the planet).

1. Profit: Allianz Indonesia's CSR program aims to improve the welfare of society, including women economic empowerment. This program, by empowering women to become entrepreneurs and improving their business skills, has the potential to boost local economic growth and, indirectly, overall business profitability.
2. People: This CSR program aims to improve the welfare of society, particularly women, by offering training in financial management, marketing, and business management. It seeks to increase women's income and economic independence, thereby improving society's overall social and economic well-being.
3. Planet: Although not directly related to environmental sustainability, this program promotes sustainable business practices through improved financial management and a focus on future investments. This program can help protect the environment by increasing community economic sustainability and raising awareness of the importance of more efficient resource management. Overall, the CSR program "Allianz Cares for Women" exemplifies the triple bottom line concept of CSR by focusing on profit, people, and the planet while achieving CSR goals that have a long-term positive impact on society and the environment.

The CSR program "Allianz Cares for Women" implemented by Allianz Indonesia reflects a commitment to addressing social issues and contributing to sustainable development. By focusing on women empowerment, particularly in the economic sphere, the program aims to improve the quality of life for women and contribute to social progress. By providing women with knowledge and skills, such as financial management and entrepreneurship, the program enables them to overcome financial challenges and become more active participants in society. By providing women with knowledge and skills, such as financial management and entrepreneurship, the program enables them to overcome





financial challenges and become more active participants in society. The importance of incorporating gender equality and women empowerment into CSR initiatives, emphasizing businesses' ability to have a meaningful and long-term impact on society and the environment.

6. CONCLUSION

CSR plays an important role in empowering women to achieve gender equality. Through the "Allianz Peduli Perempuan" program, Allianz Indonesia has demonstrated its commitment to improving the quality of life for women and contributing to gender equality. With a focus on women empowerment, especially in social and economic aspects, this program aims to improve women's quality of life and contribute to social progress. This program empowers women with knowledge and skills, such as financial management and entrepreneurship, so they can overcome financial challenges and become active participants in society. Through a holistic and sustainable CSR approach, this program also promotes sustainable business practices and raises awareness of the importance of more efficient resource management. In addition, this program reflects the CSR triple bottom line (TBL) concept, which includes profits, community welfare, and environmental sustainability. With a focus on profits, community welfare, and environmental sustainability, this program achieves CSR goals that have a long-term positive impact on society and the environment. In a broader sense, gender equality and women empowerment are critical components of sustainable development and achieving the Sustainable Development Goals (SDGs). Collaboration between the private sector, government, and civil society can create an environment that promotes women empowerment and leads to greater gender equality.

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