



Women's Empowerment Counseling and the Challenges of Beneficiary Graduation: From Dependency to Independence

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Abstract

This study addresses the high dependence of beneficiary families on social assistance, which is often accompanied by psychosocial barriers that hinder their transition to economic independence. Financial-based empowerment programs alone are considered insufficient to overcome these challenges. This study aims to examine the role of empowerment counseling in supporting the transition of beneficiary graduates toward sustainable independence, particularly in psychosocial, behavioral, and economic aspects. A descriptive qualitative approach with a phenomenological framework was employed to explore the subjective experiences of beneficiaries in Banyumas Regency. Data were collected through observations, in-depth interviews, and documentation involving five social facilitators and fifty graduated beneficiary families across ten communities. Data analysis was conducted through data reduction, classification, and thematic interpretation based on empowerment theory and community counseling practices. The results of the research on social assistance through community empowerment counseling for beneficiary graduates (PKH) in Banyumas indicate that empowerment counseling plays a role in supporting the independence process of participants. This research explicitly highlights women's empowerment in the transition from dependence on social assistance to economic and psychosocial independence, with empowerment counseling as a key element in the process of change. The mentoring approach through socialization, access, partnerships, and independent business development is understood as an effort to increase personal autonomy through strengthening motivation, confidence, and mindset changes. The application of cognitive restructuring techniques, motivational interviewing, support groups, and community support through KUBE and community leaders strengthens the sustainability of the graduation process.

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INTRODUCTION

Community empowerment is a strategic approach in social and economic development that aims to improve the quality of life, strengthen economic independence, and reduce dependence on government social assistance (Dushkova & Ivlieva, 2024; Rofiq & Chariri, 2020). This program includes a variety of interventions, ranging from business capital allocation, skills training, capacity building, to expanding access to sustainable economic resources. However, despite the many

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implementations, the effectiveness of empowerment programs is still a debate among academics and practitioners (Labbé et al., 2025; Mandal et al., 2025).

Women's empowerment counseling is an important strategy in supporting the transition from dependency to sustainable economic independence. Through this approach, women are not only equipped with technical and managerial skills but also mentally and emotionally strengthened to deal with post-social dynamics. This strategy is in line with *Sustainable Development Goals (SDG) 1*, which targets capacity-based poverty alleviation and SDG 5, which emphasizes gender equality in economic participation (Gazi et al., 2025; Note, 2020; Sahoo et al., 2025; Sen et al., 2025; Tesafa et al., 2025; Vasishta & Singla, 2025). Counseling helps women recognize their potential, build confidence, and play an active role in economic decision-making at the family and community levels. Thus, counseling-based empowerment not only focuses on financial independence but also strengthens women's position as agents of social change that support equitable and sustainable development (El Khamouchi & Belhorma, 2025; Labbé et al., 2025; Neves et al., 2025).

Data from the Indonesian Central Statistics Agency (2025) shows that the percentage of poor people in September 2024 will reach 8.57 percent or around 24.06 million people, a decrease of 0.46 percentage points compared to March 2024 and 0.79 percentage points compared to March 2023. This decline can be understood as an indication of an improvement in the condition of community welfare in aggregate. However, the existence of extreme poverty still reaches 0.85 percent of the total population (Badan Pusat Statistik Indonesia, 2025). This data hints that these achievements do not fully reflect the realization of sustainable economic independence. Therefore, the effectiveness of community empowerment programs, especially for groups that have just left the social welfare scheme and are still in a state of economic vulnerability, needs to be studied further comprehensively before a more emphatic causal conclusion is drawn.

One form of empowerment that is widely applied in Indonesia is Business funding assistance for individuals or groups that are excluded from social welfare data in Indonesia. This program aims to improve people's welfare by providing access to funding that allows them to build or develop micro and small businesses. One of the programs underlying this policy is Micro Business Productive Assistance (BPUM), regulated through Permenkop UKM No. 6 of 2020, which provides capital for micro business actors affected by the COVID-19 pandemic and supports national economic recovery (Hapsari et al., 2024; Permenkop, 2020). Regulatively and empirically, BPUM is a one-time cash capital assistance instrument for micro businesses affected by COVID-19, which functions as a temporary buffer for business continuity and one of the pillars of national economic recovery (Permenkop, 2020). In addition, the Family Hope Program (PKH), run by the Ministry of Social Affairs, for poor families, also aims to provide economic empowerment in the form of conditional social assistance to improve the welfare of families registered in social welfare data (Permensos, 2018). This policy is also in line with the MSME empowerment program that facilitates access to funding and training for small and micro enterprises (Permenkop, 2020).

Next is the Nusantara Economic Heroes Program (PENA), an initiative of the Ministry of Social Affairs designed to transform social assistance recipients into independent business actors, so that they can graduate from poverty and no longer depend on social assistance. The Nusantara Economic Heroes Program (PENA) is based on the Regulation of the Minister of Social Affairs No. 7 of 2023, which replaces the previous economic empowerment policy. This program aims to improve social welfare through targeted, integrated, and sustainable economic development, as well as expand social empowerment for poor families, vulnerable groups, and the underprivileged. PENA is also supported by Law No. 11 of 2009 concerning Social Welfare and Law No. 13 of 2011 concerning the Handling of the Poor as the basis for its implementation (Undang-Undang, 2009; Permensoso, 2023; Undang-Undang, 2011).

However, a number of studies have shown a mismatch between the capacity of recipients and their ability to manage business assistance. Many beneficiaries are not mentally or technically ready, so capital assistance becomes a new burden (Pinto et al., 2025; Sahoo et al., 2025). New load terms refer to additional challenges or issues that arise from the provision of business capital assistance to recipients who are not ready. Instead of providing positive benefits, the assistance can instead cause difficulties or stress for recipients because they do not have enough skills, both mentally and technically, to manage the business (Damiti et al., 2025). In other words, the aid that should have supported them to develop has actually become Difficult responsibilities or burdens that they cannot

handle effectively, which could lead to business failure or other financial problems. This shows that providing capital without assistance and psychosocial readiness can be counterproductive, because it has not touched the root of the problem in micro business management and economic sustainability.

Empowerment counseling has an important role in increasing program effectiveness by providing guidance, emotional support, and mental capacity building for beneficiaries facing entrepreneurial challenges (Aat & Jaafar, 2025; Amelia et al., 2021; Labbé et al., 2025). Research by Labbé et al. shows that women's financial empowerment is influenced by their confidence and social status in accessing capital. Meanwhile, research by the West Science Journal (2024) in Indonesia shows that the success of business incubation is determined by non-financial factors such as mentoring and psychological support (Amelia et al., 2021).

However, there are still research gaps that need to be bridged. Most previous research has focused on economic aspects and technical training, but not many have assessed the effect of empowerment counseling on the mental readiness and sustainability of beneficiaries' businesses. Studies such as Rachman, Hidayat, and Sumarwan have focused on capital management and technical training, while the psychological dimension has not been explored in depth (Rachman & Hidayat, 2019; Sumarwan, 2014). At the global level, research on business incubation programs highlights the importance of mentoring, but does not specifically examine the effects of counseling on business sustainability (Amelia et al., 2021). Thus, this study is here to fill this gap through the analysis of the relationship between empowerment counseling and business success for recipients of funding assistance, especially women who have dropped out of social welfare programs.

This study aims to explore the factors that influence the success and failure of business funding-based empowerment programs, as well as understand the role of empowerment counseling in increasing the economic independence of beneficiaries. Operationally, this study aims to describe the implementation of social assistance through empowerment counseling in increasing the socio-economic independence of beneficiary graduates. This descriptive qualitative approach is used to focus on a holistic understanding of the dynamics of mentoring, behavior change, and participants' responses to counseling techniques. The results are expected to provide measurable evidence on the effectiveness of counseling-based interventions in improving business sustainability and beneficiary welfare, as well as supporting the achievement of SDG 8 (Decent Work and Economic Growth) and SDG 10 (Reducing Disparities) through strengthening the social and psychological capacity of the community (Aat & Jaafar, 2025; Majeed et al., 2025; Note, 2020).

The novelty of this study confirms aspects that have not been discussed in previous studies, with a focus on the integration of empowerment counseling for beneficiary graduation. In contrast to previous research, this study explores psychosocial support and community participation as key factors in ensuring economic independence and a successful post-social assistance transition.

Empowerment Counseling

Although the concept of empowerment counseling has been widely recognized as an effective approach in improving individual self-efficacy, autonomy, and decision-making ability (Domínguez-Cruz et al., 2018; Tengland, 2007). Its application in the context of social empowerment in Indonesia, especially for women who have graduated from social assistance programs, still faces quite complex challenges. Many female beneficiaries do not have the mental and psychological readiness to manage social and economic changes post-social assistance programs. This creates obstacles in their transition to economic independence, given that women's social and economic roles are often influenced by strong social norms and pressures. Empowerment counseling that focuses on mental strengthening, motivation, and business management can help women face these challenges, providing them with the confidence and skills needed to sustain the success of their businesses after leaving social assistance programs. In this context, empowerment counseling is important as a bridge between economic intervention and the psychological readiness of beneficiaries, as it is not only oriented towards behavioral changes (cognitive, affective, and actional), but also on strengthening individual personal responsibility and reflective abilities in the face of complex socioeconomic dynamics (Sahoo et al., 2025; Vasishta & Singla, 2025; Yasmeen & Shah, 2025).

Previous research has focused more on the economic aspects of empowerment, such as providing access to capital and skills training, while the psychological and social dimensions that

determine the sustainability of program outcomes have received less attention (Kabeer, 2005). In fact, the success of empowerment is highly dependent on the extent to which individuals are able to understand their potential and build emotional resilience. This research gap emphasizes the need for a more in-depth study of how empowerment counseling can be a strategic instrument in strengthening independence, psychological resilience, and the sustainability of the businesses of social program beneficiaries.

In practice, empowerment counseling utilizes several key techniques such as empowerment group education and empowering speech practices, which are effective in building active participation, self-control, and an individual's ability to influence their own change (Adolfsson et al., 2008). Communication empowerment techniques are used to assess the empowerment process in counseling sessions by emphasizing counseling participation and the formation of a positive emotional atmosphere (Kettunen et al., 2006). The benefits have been proven to be wide-ranging, including increasing self-efficacy, self-advocacy, strengthening personal competence, and reducing self-stigma, which is often an obstacle in the empowerment process (Rungreangkulkij et al., 2021; Tschopp et al., 2009). Furthermore, the social empowerment process focuses not only on strengthening the economy, but also on efforts to overcome social inequality and expand community participation in decision-making that affects their lives (Gaventa, 2006; Narayan, 2007).

As Banerjee and Duflo expressed, social empowerment also involves transforming the power structure in society, especially in increasing the role of women in the economic and political spheres (Banerjee & Duflo, 2011). In this context, empowerment counseling has great potential as an approach that not only builds personal capacity but also strengthens critical awareness and social participation. Thus, this study is relevant to empirically examine how the integration between counseling and social empowerment can strengthen the effectiveness of empowerment programs in Indonesia and make a real contribution to the achievement of the Sustainable Development Goals (SDGs) related to poverty alleviation, gender equality, inclusive economic growth, and social gap reduction.

To further clarify the relationship between the different approaches in empowerment counseling, here is a diagram depicting the main components and focus of the intervention. This image helps show how empowerment counseling works through the integration of psychotherapy aspects, empowerment process models, and psychological models in shaping empowered, independent, and better quality of life individuals.

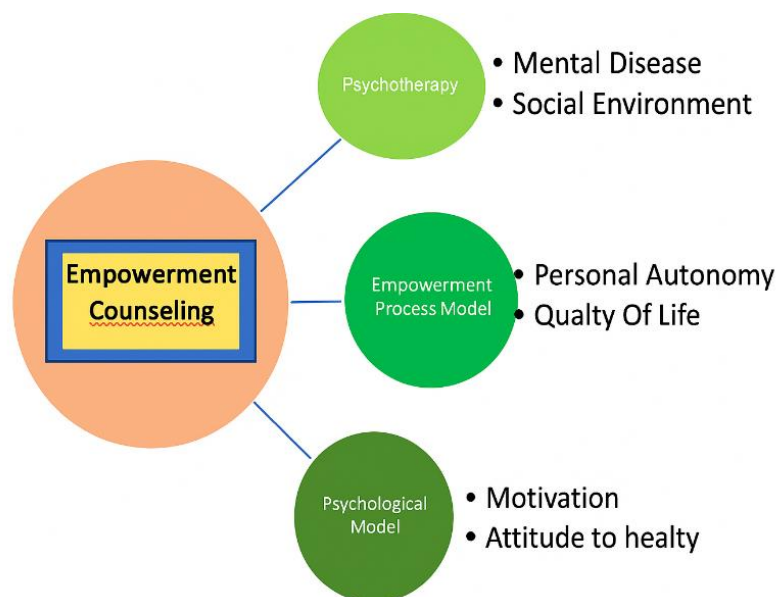


Figure 1. Conceptual Framework of Empowerment Counseling

METHOD

This study uses a descriptive qualitative approach to understand the process of social assistance through community empowerment counselling at the graduation of beneficiaries in

Banyumas. Data is collected exploratively and holistically, adjusting to the needs and conditions of the field. Exploration was carried out by exploring the direct experiences of social companions and participants through in-depth interviews and participatory observations, which allowed researchers to understand the social dynamics that occurred. A holistic approach is applied by considering the entire social, economic, and psychological context of the participants, as well as the interactions between individuals, families, and the communities around them. The sampling technique used in this study is *purposive sampling*, where research subjects are deliberately selected based on certain criteria. In this case, the subject involved fifteen sub-district-level social companions representing the Banyumas region, as well as beneficiary graduation participants with various characteristics. The selection of subjects was based on the largest number of participants, the intensity of mentoring, as well as the community with the minimum number of graduation participants due to psychological burden or unpreparedness to graduate. In the pre-study stage, through initial exploratory observations, the researchers identified ten communities that met the research criteria. These initial observations were made solely to obtain an overview and develop a mapping framework for the research subjects, so they were not included in the main data collection. Based on these results, the researcher mapped the research subjects to ensure that the next main data collection process could be carried out systematically and was able to accommodate the research needs completely and comprehensively.

Data collection techniques are carried out through active observation, in-depth interviews, and documentation. Observation is carried out using the *participant as observer*, which means that the researcher is participant and observer, is tangible in the setting but remains aware of its scientific role, to be able to capture the depth of meaning without losing the ability to critically analyze (Da Costa et al., 2024; Dado et al., 2023). This position is important Allows rich and in-depth data and demands high reflectivity so that proximity does not eliminate critical analysis (Busetto et al., 2020; Da Costa et al., 2024; Park, 2025). In-depth interviews in this study were conducted individually and through focus group discussions (FGD). Individual interviews were conducted in one or more sessions as per the needs of the study, with an average duration of about 60–90 minutes, while FGDs were conducted in several sessions with a duration of about 90–120 minutes per session. All interviews aim to explore the implementation of the program, the stages of mentoring, participant responses, and the empowerment approach applied. Documentation data was obtained from reports of social companion activities, routine evaluations, news, and photos of activities that supported the analysis.

Data analysis was carried out qualitatively through the stages of reduction, classification, and mapping of the study. Data relevant to the research indicators were selected and grouped into key themes, then compared to the reality in the field and associated with the theoretical framework. The results of the analysis were compiled systematically to obtain a complete picture and provide a deep understanding of social assistance through community empowerment counseling in the graduation process of beneficiaries in Banyumas Regency, as well as being the basis for the formulation of research conclusions and recommendations. To provide a more systematic understanding of the steps of this research, the following is a flowchart that describes the stages of the overall research process. This diagram explains how a descriptive qualitative approach is used to trace the process of social assistance through community empowerment counseling in Banyumas, from data collection to analysis, so as to show the logical flow of research visually and in a structured manner.

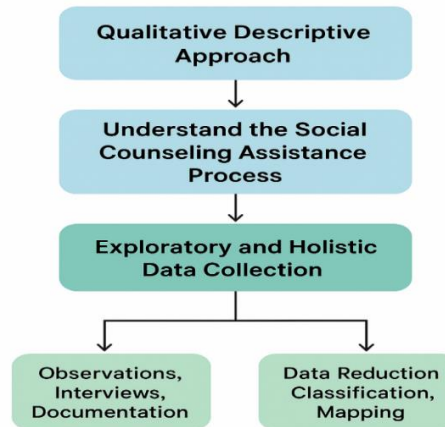


Figure 2. Research Process Flow Diagram

RESULTS AND DISCUSSION

Beneficiary Graduation

The results of the study illustrate that empowerment counseling in social assistance is part of the mentoring experience felt by Beneficiary Families (KPM) in the process of change towards post-graduation independence. In Banyumas Regency, the mentoring program combined with a counseling approach not only focuses on improving the economy, but also touches on the psychological and social aspects of the participants. In the context of the findings of this study, the approach is interpreted as an effort to encourage a new meaning that success out of poverty is not only related to capital assistance, but also to mental readiness and a change in mindset towards independence. This is in line with the findings of Rungreangkulkij et al. (2021), who affirm that empowerment counseling plays an important role in shaping individual self-efficacy and confidence in their own abilities (Rungreangkulkij et al., 2021).

The changes experienced by participants are not only reflected in the increase in income through small businesses such as stalls, processed food businesses, and livestock, but also in increased social participation. Many participants who were previously passive are now actively participating in group meetings, community activities, and joint ventures. This dynamic shows that empowerment counseling is a catalyst in building collective awareness, strengthening solidarity, and reducing feelings of social isolation. Psychosocially, this change shows a shift from the beneficiary mindset to an agent of social change in his environment.

However, the challenges that arise are quite complex. Some participants still showed psychological dependence on help, fear of failure, and the perception that social assistance is a permanent right. External barriers such as negative stigma, limited market access, and lack of family support also slow down the process of self-sufficiency. This condition reinforces the findings (Adolfsson et al., 2008; Kettunen et al., 2006), which state that the success of empowerment is highly dependent on positive social interaction and conducive environmental support. In the Banyumas context, the societal stigma against "poor families" is still a significant psychological barrier for participants to actively participate in productive economic activities.

When compared to previous research, such as the Kabeer study, which emphasizes empowerment from structural aspects and access to economic resources (Kabeer, 2005), this study shows an expansion of the meaning of empowerment towards psychosocial aspects. Empowerment in the context of social assistance in Banyumas is not only oriented towards the redistribution of resources, but also towards the mental reconstruction and social identity of the beneficiaries. While Narayan's (2002) research focuses on macro indicators such as participation and accountability, this research contributes to the micro level—that is, the counseling process as a means of changing individual behavior and motivation in the context of local communities.

In addition, the approach of this research is also different from previous studies in Indonesia, which tend to focus on economic and policy aspects (for example, in the context of PKH or BLT). This study offers a new perspective that counseling-based social interventions are able to bridge the gap

between macro policies and the psychological readiness of beneficiaries at the grassroots level. Counseling-based mentoring shows more sustainable results because it fosters participants' self-confidence and self-efficacy, which is an important foundation for long-term economic independence.

Thus, the main contribution of this research is the development of an integrative model between social empowerment approaches and relevant community counseling practices applied in the local context of Indonesia. This model places counseling not only as an individualized intervention, but also as a community-based collective empowerment strategy. Scientifically, these findings enrich the literature on social empowerment in the post-assistance context, while providing a practical basis for strengthening the capacity of social companions to be able to overcome psychosocial barriers in the community welfare graduation process.

The criteria for the social assistance process through empowerment counseling play a significant role in strengthening the psychological readiness and economic ability of graduates of the Family Hope Program (PKH) in Banyumas. Although graduation indicators have been set administratively, such as stable income of at least Rp1.8 million, ownership of productive assets, and field verification, the reality on the ground shows that the achievement of economic independence does not depend solely on material factors. Most participants still face mental unpreparedness and low self-efficacy, which has an impact on difficulty adapting after the aid is stopped. This condition reinforces the findings of Domínguez-Cruz et al. that empowerment cannot be achieved through economic intervention alone, but rather requires strengthening the psychosocial aspect through counseling oriented towards behavior change and thinking patterns (Domínguez-Cruz et al., 2018).

In the narrative of the field findings, most of the participants, who were descriptively grouped at around 70%, express experiences of anxiety and self-confidence. This percentage is compiled based on the grouping of field findings and is not intended as a result of inferential statistical analysis. The findings illustrate that, in the participants' experiences, the problems felt are not only related to economic limitations, but also to psychological aspects that affect readiness towards independence. These results are consistent with the study of Rungreangkulkij et al. (2021), which found that empowerment counseling effectively increases confidence and positive attitudes towards economic change. However, in contrast to the research conducted in an urban context with strong social support, this study highlights the rural dynamics in Banyumas, which are still affected by social stigma and limited access to resources. Participants who were labeled "lazy" after leaving PKH experienced social pressure, which resulted in low motivation to try. This factor is in line with Gaventa's findings regarding the influence of social exclusion in inhibiting the participation of poor communities (Gaventa, 2006).

The findings of the study show that there are changes in the economic conditions of post-graduation participants, which are understood as part of the counseling-based mentoring process. According to the informants, the income that was previously in the range of IDR 800,000-IDR 1,200,000 per month has increased to around IDR 1,500,000 – IDR 3,000,000 per month, in line with the shift of income sources from dependence on assistance to independent business management. These changes in income levels are presented descriptively as a description of the participants' economic experience, not as the result of inferential statistical measurements. The increase was interpreted by participants as part of an empowerment process that emphasizes strengthening self-confidence, personal autonomy, and courage in making economic decisions. This interpretation is in line with the *Empowerment Process Model*, which Tenglund puts forward, which views economic independence as a gradual process built through the strengthening of subjective capacity and belief in one's own abilities (Tenglund, 2008).

Compared to previous studies that emphasized the macroeconomic aspect or the effectiveness of PKH administratively (Banerjee & Duflo, 2011), this study offers a new contribution by highlighting the psychosocial dimension in the graduation process. The qualitative approach allows for an in-depth understanding of the role of companion-participant interaction in shaping behavior change. The novelty of this research lies in the contextual analysis of psychological factors such as self-confidence, fear of failure, and the meaning of independence, in the practice of empowerment counseling in Banyumas Regency, which were rarely specifically studied in previous research.

Thus, this study confirms that graduation success is not only measured by increased income but also by mental and social transformations that allow participants to maintain independence

sustainably. These results enrich the treasures of empowerment theory in the context of Islam and community development, especially in placing counseling as an integral instrument of social empowerment based on human values, responsibility, and social justice.

Social Assistance through Community Empowerment Counseling for Beneficiary Graduates in Banyumas

Psychotherapy

The psychotherapy approach in social assistance through empowerment counseling in Banyumas focuses on two main aspects: mental disease and social environment.

Mental Illness

Empowerment counseling plays an important role in overcoming the beneficiary's psychological dependence on social assistance. Social companions in Banyumas apply a motivational counseling approach that is oriented towards changing mindsets and improving self-efficacy. Through activities such as Family Capacity Building (P2K2) Meetings, participants are directed to recognize their economic potential and build confidence that they are capable of being independent. This approach reflects the basic principles of empowerment counseling that emphasize strengthening the individual's internal capacity to control their lives (Domínguez-Cruz et al., 2018; Muñoz-Márquez et al., 2021).

Affirmative messages, such as *Temporary social assistance, empowered forever* has proven to be effective in shifting passive mindsets to active. Communication strategies based on empathy and open dialogue also help reduce stress due to economic pressures and strengthen participants' confidence. This is in line with Rungreangkulkij's findings that empowerment counseling can increase individual assertiveness and confidence in facing difficult situations (Rungreangkulkij et al., 2021). However, this study adds a new dimension by integrating counseling in the context of community-based social assistance, not just in individuals as in most previous studies. A significant difference from previous research lies in the focus of its application. Previous studies, such as Tengland and Kabeer, have highlighted empowerment more as a theoretical framework or social policy, while this study emphasizes the practical application of empowerment counseling in the context of social welfare graduate programs (Kabeer, 2005; Tengland, 2008). In addition, field findings suggest that the psychological dynamics of beneficiaries—especially the fear of missing out on help and low self-efficacy—are determinants of the success of the transition to independence.

This research also shows that economic empowerment cannot be separated from psychological and social empowerment. Although skills training and access to capital are important, participants' mental and emotional changes are the main foundation for achieving sustainable self-sufficiency. Thus, this research contributes to the development of an integrative empowerment model that combines counseling, social support, and economic capacity-building approaches as effective strategies in overcoming post-social assistance beneficiary dependency at the community level. The following figure shows the distribution of the dominant symptoms experienced by the study participants, including anxiety symptoms, low self-esteem, and mild depression. This visualization aims to illustrate the psychological conditions that most often appear among social assistance participants. This data is an important basis for understanding the focus of empowerment counseling interventions directed at increasing participants' confidence, emotional stability, and mental readiness in the community empowerment process.

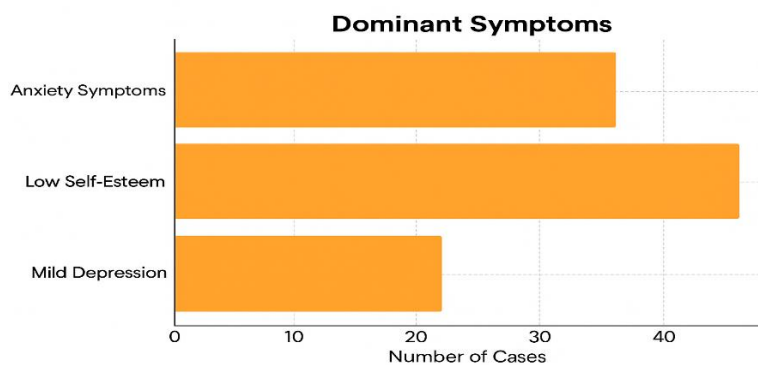


Figure 3. Dominant Symptom Distribution

Based on the graph above, it shows that 35% of graduation participants experience anxiety symptoms (*"Fear of not being able to eat without government social assistance"*) in the graduation peseta interview. Other data mentions that as many as 45% experience low self-esteem in continuing life (*"I feel like a failure because of poverty"*) – Interview of graduation participants, Mrs. H, District... Meanwhile, as many as 20% of graduation participants were included in the category of mild depression (lazy to do activities, difficulty sleeping), according to social companion interviews.

The main cause, according to the Social Companion the majority of participants consider the social assistance programs provided by the government to be like a fixed income or a monthly salary. When they are disconnected or dismissed as participants, they feel fired from their "jobs" as recipients of assistance. Based on social service data, as many as 70% of recipients of government social assistance for more than 5 years generally find it difficult to adapt. According to data from the women and child protection institutions in Banyumas, in 2024, as many as 40% of graduates have a history of domestic violence or harassment, which is included in the category of past trauma.

Social Environment

The social environment has been shown to play a crucial role in the success of empowerment counseling-based social assistance. The results of the study show that the success of the empowerment process is determined not only by the readiness of individual beneficiaries but also by social support from families, communities, and social structures at the village level. Social companions play an active role not only as individual facilitators, but also as a liaison between social actors such as family, neighbors, community leaders, and village officials to create a social ecosystem conducive to independence. In the context of the *Joint Business Group* (KUBE) program, this social involvement is a strategic instrument. Participants not only acquire economic skills, but also moral and social support from members of other groups, which significantly increases motivation and business resilience.

However, the results of the study also reveal another side of the social dynamics that hinder the empowerment process. Negative stigma, such as the assumption that beneficiaries who graduate are "cut off from their assistance because of corruption, become a psychological obstacle that erodes participants' confidence. As many as 55% of graduates reported experiencing social discrimination, while another 30% admitted that they did not have family support in starting a new business due to concerns about economic risks. This fact shows that economic empowerment cannot be separated from the social and emotional dimensions that surround the individual.

Previous research confirms the original contribution of this research. Previous studies, such as those conducted by Kabeer (2005) dan Narayan (2007) highlight more empowerment from structural aspects — such as access to resources and participation in decision-making without emphasizing the psychosocial dimension of the individual. Meanwhile, this research places empowerment counseling as a bridge between individual change and social transformation. This approach suggests that behavior change, increased self-efficacy, and social support are important foundations for post-graduation independence.

In addition, these findings expand on the research of Rungreangkulkij and Domínguez-Cruz that emphasized the importance of psychological aspects in empowerment counseling, by adding a local Indonesian context, particularly in the mechanism of graduation of social welfare program

beneficiaries (Muñoz-Márquez et al., 2021; Rungreangkulkij et al., 2021). Thus, this research not only replicates the existing theory of empowerment but also enriches the practice model through the socio-cultural context of the Banyumas community.

Conceptually, this discussion shows that social empowerment cannot stand alone without the support of a positive and inclusive social environment. Empowerment counseling is an effective strategy in building reflective awareness, facilitating communication between participants and the community, and fostering confidence to be independent in a sustainable manner. Therefore, the success of future graduate programs needs to be designed by strengthening the community-based counseling component and integrating social stigma elimination strategies through public education and cross-sectoral collaboration.

The following figure shows the environmental social barriers that participants faced in the community empowerment process.

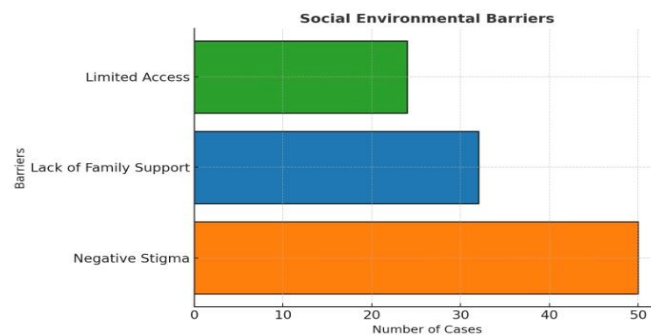


Figure 4. Environmental Social Barriers

The graduation process of beneficiaries in Banyumas is not only an economic issue, but also closely related to psychosocial and structural aspects. The social stigma attached to graduation participants is the dominant barrier that lowers self-confidence and hinders participation in productive activities. These findings reinforce the results of Kabeer and Narayan's study on the importance of the social dimension in the empowerment process, but this study expands on their study by highlighting the psychological pressure due to negative public perceptions of aid recipients (Kabeer, 2005; Narayan, 2007). In addition, low family support and limited access to economic resources show that financial empowerment alone is not able to create sustainable self-sufficiency. The study also adds a new dimension to Rungreangkulkij and Domínguez-Cruz's previous research that focused more on changing individual behaviors, showing that local social contexts and gender relations play an important role in the effectiveness of empowerment counseling (Domínguez-Cruz et al., 2018; Rungreangkulkij et al., 2021). The findings on gender inequality reinforce Banerjee and Duflo's argument that women often face a double burden in the process of economic empowerment (Banerjee & Duflo, 2011). However, good practices of social companions that integrate environmental advocacy, cross-sectoral cooperation, and counseling approaches show a more contextual and humanistic model of mentoring. Thus, this research makes a conceptual contribution through strengthening understanding of the role of community-based empowerment counseling in the social welfare graduation process, methodological through the application of a qualitative approach that places the subjective experience of beneficiaries as the center of analysis, and practicality through the formulation of a mentoring model that not only fosters individual self-efficacy, but also builds local social and institutional support as a Foundation of the Sustainability of the Social Welfare Graduate Program.

Empowerment Process Model

The empowerment model in Banyumas is designed to achieve two main goals: *personal autonomy* and *quality of life*.

Personal Autonomy

The results of the study show that the personal independence of graduates is built through a comprehensive and sustainable process, combining economic, psychological, and social aspects. The

Socio-Economic Empowerment Program (PPSE) plays a significant role in increasing economic capacity through business capital assistance, followed by entrepreneurship training, such as financial management, production, and digital marketing strategies. This assistance is not only oriented towards providing material assistance, but also strengthening critical thinking skills and independent decision-making. Data from the Social Service (2024) shows that 65% of graduating families out of 200 heads of families already have active micro-businesses post-training. A concrete example can be seen in the "Tani Makmur" group in Wangon District, which managed to increase income from IDR 800,000 to IDR 2.5 million per month through hydroponic training. In addition, a change in mindset is an important indicator of program success.

From interviews with 50 graduates, 75% stated that empowerment counseling helped them build confidence and the belief that success can be achieved through their own efforts. The narrative of participants such as Mrs. S from Kembaran District, who was previously passive waiting for help but is now able to develop her stall business online, shows significant psychological changes. Personal independence is also reflected in the improvement of decision-making skills, as seen in the case of Mr. D in Rawalo District, who was initially reluctant to take risks, but now dares to apply for a People's Business Credit (KUR) of Rp10 million to expand his business. These findings confirm that empowerment counseling plays a role as a catalyst in shaping self-confidence, economic independence, and mental fortitude for beneficiaries to transform from dependency to sustainable empowerment.

Quality of Life

Improving the quality of life can be seen from three aspects: economy, health, and social participation. Economically, participants reported an increase in income after developing a business. In terms of health, the companion integrates healthy living modules in P2K2, such as the importance of balanced nutrition and washing hands with soap. One of the participants admitted that his family is now less sick after implementing a clean lifestyle. From the social aspect, participants who are already independent often become an example for other beneficiaries, thus creating a multiplier effect in the community.

Based on some of the data obtained, there was an improvement in the quality of life of participants, including an increase in income with an average increase of 80% (from IDR 1,200,000 to IDR 2,200,000/family per month). The Banyumas central statistics agency in 2024 also stated that the poverty rate will decrease by 1.2% in the villages where the government social assistance program is located. The improvement in the quality of life of participants can also be seen in the ease of access to basic services such as: education with data that 90% of children from graduating families can continue to attend school (thanks to the efforts of parents), and as many as 60% of graduation participants are registered as BPJS Mandiri participants who previously depended on the government's social assistance program.

Furthermore, social support in improving the quality of life of participants also occurs, as evidenced by the establishment of 15 joint business groups (KUBE). For example, KUBE "Tani Sayur Mandiri" accommodates 25 graduating mothers with a collective turnover of Rp. 20,000,000 per month. Some of these things also have an impact on reducing negative stigma, with survey results showing that as many as 40% of people now support the efforts of graduation participants.

Psychological Model

The psychological aspect of social assistance through empowerment counseling, which includes *motivation* and *attitude to be healthy*.

Motivation

The increase in motivation of graduation participants in this study showed that the empowerment counseling approach applied was able to change the passive mindset to be proactive one. Social companions build motivation through a positive approach, the use of *peer learning techniques*, and the use of success stories as real inspiration. This strategy creates a powerful psychological effect because participants not only hear the theory, but see concrete evidence from fellow beneficiaries who have successfully become independent.

Through *the Motivational Interviewing* (MI) technique, participants are guided to find internal reasons for change, such as the desire to expand their business or improve family welfare. For example, Mrs. Basriyah from Sokaraja District, who was previously passive, now has a monthly savings target of IDR 500,000 for stall development. Quantitative data support these findings: 65% of graduates reported increased motivation to try after six months of group counseling, with their average self-efficacy score rising from 3.5 to 7.2. The case of Mr. Suropto from Kebarongan shows a significant transformation, from the fear of borrowing capital to the success of managing a chicken farming business through the People's Business Credit (KUR) facility. Based on data from the Banyumas Cooperative Office (2024), graduates with a high level of motivation (score ≥ 7) have business growth twice as fast as participants with low motivation. Companions also reinforce intrinsic encouragement through symbolic rewards, such as a charter for participants that shows real progress, as well as peer support *groups* to maintain the sustainability of the spirit. These findings confirm that increased motivation and *self-efficacy* are not only the result of economic interventions but also the fruit of the counseling process that awakens participants' awareness, responsibility, and self-confidence in their own potential for success.

Attitude to Health

A healthy lifestyle attitude is fostered through practical education. For example, in the P2K2 module, participants are taught how to process nutritious food with a limited budget or use the yard to grow vegetables. The companions also work with the local health center to organize free health checkups. One of the real impacts is the decrease in stunting cases in some regions, thanks to a new understanding of child nutrition.

Based on the results of the Graduation Health Survey, there has been a change in mindset about Health. There are 70% who do not have regular health check-ups due to cost and lack of awareness. 45% think that "the important thing is to be able to eat" without paying attention to nutrition. There are 60% who start routinely going to Posyandu/Puskesmas (data from the Banyumas Health Office). 50% eat more nutritious foods (e.g., vegetables and local proteins). The Impact of Mentoring on Healthy Behavior of the "Healthy Independent" Program (Dinsos & Dinkes): Nutrition Training: 40% of graduates change their family menus after counseling.

Practical Implications and Recommendations

The social assistance program in Banyumas has resulted in significant changes at three levels, namely the Individual Level, the Family Level, and the Community Level. At the individual level, empowerment counseling shows a significant impact on changes in participants' attitudes and behaviors. Individuals who initially tend to be passive, lack confidence, and have limitations in taking initiative begin to show increased confidence and productivity after participating in mentoring programs. This is reflected in the results of the evaluation, which show that as many as 60% of the beneficiaries of the Socio-Economic Empowerment Program (PPSE) experienced an increase in income within six months. This increase not only reflects economic success, but also a transformation in the psychological aspects, as well as the self-motivation of participants to develop more independently.

At the family level, the implementation of a healthy lifestyle and good financial planning has an important role in creating independence and improving welfare. A healthy lifestyle helps family members maintain their physical and mental condition so that they are more productive in carrying out daily activities. Meanwhile, planned financial management enables families to meet basic needs, manage expenses, and save for the future. Thus, families no longer rely on debt or emergency assistance when facing difficult situations. This shows that a balance between health and finances is an important foundation for family resilience.

At the community level, empowerment programs realized through joint business groups (KUBE) have a significant role in creating new jobs while strengthening the local economy. Through this collective forum, people not only earn additional income but also build social solidarity that encourages economic independence. KUBE serves as a means to foster awareness that people can manage businesses together, reduce dependence on social assistance, and increase the competitiveness of local products. Nevertheless, implementation in the field still faces a number of challenges that need to be overcome systematically. Limited business capital is one of the main

obstacles that reduces the group's flexibility in developing business innovation. In addition, resistance was still found from some participants who felt comfortable depending on social assistance, so they were reluctant to adapt to the new empowerment pattern that demanded hard work, consistency, and active involvement. This condition shows the need for a more comprehensive mentoring strategy so that empowerment can truly run effectively and inclusively.

As a solution in the future, there are several recommendations that can be the basis for strengthening the program. First, expanding collaboration with microfinance institutions so that groups have easier and more affordable access to capital. Second, increasing the frequency of intensive mentoring, especially for participants who are slow to adapt, so that they receive continuous guidance and are motivated to transform towards independence. Third, utilizing digital technology to expand the marketing reach of participating products, for example, through social media or e-commerce platforms, so that local businesses have a greater opportunity to penetrate a wider market. With the implementation of this strategy, social assistance in Banyumas has not only been proven to be able to encourage independent graduation from dependence on social assistance, but also has the potential to create a model of community empowerment that is sustainable, adaptive, and relevant to the dynamics of current socio-economic developments.

LIMITATION

This study has several limitations that need to be acknowledged. The number of participants was limited to five social facilitators and 50 beneficiary families from ten communities in southern Banyumas, so the findings may not fully represent the entire region. Social and psychological barriers, such as stigma and low self-efficacy, made some respondents less open during interviews. Time constraints and limited field access also hindered optimal data collection. In addition, external factors such as restricted market access and weak coordination among stakeholders affected program implementation, making it difficult to fully measure the effectiveness of empowerment counseling.

CONCLUSION

Based on the results of research on social assistance through community empowerment counseling for beneficiary graduates (PKH) in Banyumas, it can be concluded that empowerment counseling plays a role in supporting the independence process of participants. This research explicitly highlights women's empowerment in the transition from dependence on social assistance to economic and psychosocial independence, with empowerment counseling as a key element in the process of change. The mentoring approach through socialization, access, partnerships, and independent business development is understood as an effort to increase personal autonomy through strengthening motivation, confidence, and mindset changes. The application of cognitive restructuring techniques, motivational interviewing, support groups, and community support through KUBE and community leaders strengthens the sustainability of the graduation process.

The limitations of the implementation of social assistance through empowerment counseling in Banyumas are the negative stigma of participants or graduation members, and market access is the main challenge. Improving the quality of life occurs in the economic aspect with an increase in income, the aspect of the welfare of graduates through routine examinations at health services such as health centers, and the educational aspect of children from the families of graduates can continue to go to school or higher education. The challenges faced in social assistance services through empowerment counseling for beneficiary graduates in Banyumas are the mental unpreparedness of prospective graduates, such as anxiety, low self-efficacy, dependence on assistance, and some graduation participants are still vulnerable to poverty again, and there is still limited infrastructure for digital training, especially in remote areas.

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AUTHORS CONTRIBUTIONS

I.A. conceptualized the study, designed the research framework, conducted data collection and analysis, drafted the initial manuscript, and led the revision process. L.F. contributed to the development of the research methodology, instrument validation, and data analysis and interpretation, as well as supported the discussion and writing of the article. U.H. conducted the literature review, strengthened the theoretical foundation, and contributed to the discussion section by linking findings with previous studies, as well as assisted in language and structural editing of the manuscript. F. was responsible for manuscript translation, cross-language academic term adjustment, and verification of data accuracy, including consistency checks between observation and interview results, and provided critical review to ensure argument coherence, analytical accuracy, and adherence to publication ethics.

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