

RURAL HOME-BASED SELF-EMPLOYMENT:
EVIDENCE FROM CENTRAL SULAWESI, INDONESIA

By

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ABSTRACT OF THE DISSERTATION

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This study explores how women in Central Sulawesi of Indonesia experience power and value transformations through self-employment. Based on the subjective experience of female fried onion producers and sarong weavers, this study suggests that the integration of women into home-based industries generate benefits beyond economic survival. Self-employment has led women's work to be recognized as "real work" and it has increased women's personal capabilities. This change has led self-employed women to position themselves as partners of their husbands, as their voices have become more acknowledged at work and in the home.

This study indicates the existence of a new dimension of rural women, as they have become agents of social change by participating in micro self-employment. These women have developed self-awareness of their personal resources and have attempted to create a new role for themselves by challenging and transforming the patriarchal structure

of their households. Through their initiative and commitment to developing their income-earning capacities, these women have gained more respect and authority that enable them to participate more outspokenly in their families' affairs due to the improved power relations between their husbands and themselves. Through conducting in-depth interviews, focus group discussions, and participant observations, this study shows that the contributions of rural women through home-based self-employment goes beyond the individual and her family; owners provide job opportunities for other women, and the choice of producing fried onions and weaving sarongs helps to preserve the specialties of the local culture.

Rural women's contribution through self-employment is valued beyond the material entity that these women bring in to their households. They have made the commitment to endure the risks of small-scale home-based micro-businesses as a way to diversify their family's source of income. They have thereby increased their visibility in their own homes and in society. By embracing their strengths through self-employment, rural women have been able to overcome the power barriers that used to impede their advancement in economic and social lives. By using the cultural influences as one of motivations to engage in 'non-traditional' work, these women are continuing to improve their capabilities in the face of persistent challenges.

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Chapter One

Introduction

The pathways of women to empower themselves through employment practices are impacted by various factors. Some of these factors create advantages and some provide barriers that impede the women's entrance and advancement in the labor market. Due to a strong patriarchal system, unfair job segregation, and discrimination against women that trigger some economic disadvantages within the formal employment sector, women in developing countries need to consider alternative activities to show their significant contributions. These options, however limited, include entering the informal employment sector as hired employees, opening their own businesses, or continuing to work as seasonal farmers. Employment decisions that women make based upon the options available for them demonstrate their values beyond the conventional emphases on women's capabilities. The value of their work contributes to the improvement of their status.

As the secondary wage earners in the family, women have the latitude to consider factors in employment such as individual interests, specific circumstances, and job opportunities (Gorgellis and Wall, 2000; Beneria, 2001). They need an atmosphere that allows them to develop their creativity and practice their independence. In other words, women need to empower themselves beyond the conservative assumptions regarding their status. Working in low-paid jobs in formal industries is no longer a priority for rural women because they can configure their own "field work" in which they can achieve a

stronger self-independence and a higher level of satisfaction. Self-employment is one of the liberating options for women in rural areas to meet multiple goals. Women's economic empowerment through home-based businesses provides them with the ability to extend the boundaries of their contributions. Their involvement is not merely as a means of economic survival but it also gives them more space to preserve and strengthen their cultural values as well as to open employment opportunities for other women.

Through their involvement as self-employed women, rural women find a means to show and shift their consciousness and capabilities as individuals, as they have taken the initiative and made the commitment to improve the welfare of their families and others. Instead of perceiving their traditional roles as barriers to their advancement, rural women's entrance into self-employment endeavors has progressively led to personal and social reformations. On the national level, women's self-employment in developing countries is believed to promote gender equality, to reduce women's unemployment, to decrease women's migration from rural to urban areas for industrial and formal employment, and to reduce poverty in rural areas (Butler, 2003; Banerjee and Duflo, 2007; McCulloch, Timmer, and Weisbrod, 2007; Nasr, 2010; Menon and Rodgers, 2011b; Kabeer, 2012). Within families, rural women who are self-employed in micro businesses have increased their financial contribution to the family and have improved their own sense of independence, and self-esteem (Taylor, 1996; Blanchflower, 2000; Parker, 2004; Parker, 2009). In smaller geographic locations or rural areas, micro enterprises appear to be the most common business activity under women's ownership.

Addressing the increased interests of women in self-employment, many scholars examine factors that influence women's ability to work on their own and analyze the

transformation processes of women from different backgrounds (Taniguchi, 2002). The existing literature concentrates on women's shifting roles from passive followers whose contributions are invisible behind their domestic roles into active agents who can make positive impacts on their families and social environment (Benería, 1981; Godwyn and Stoddard, 2011). Their engagement in self-employment gives the women a chance to practice their independence in decision-making activities. They make choices from a variety of alternatives and preferences and transform those choices into desired achievements.

Making the decision to be self-employed can serve as one part of women's empowerment. The process of the decision-making demonstrates the ability of women to expand possible alternatives of what they can do to be better off. The process includes the exploration of women's personal capabilities to build self-awareness and creativity in determining their own choices. Also, as self-employed women have to work independently without help or with very little help from husbands or male relatives, women's ability to face the uncertainty within their business operations reflects their strengths. Needless to say, the process of empowerment is not instant and is not always measurable. However, the impacts are observable through the changing lives of women. Their experiences in managing their own businesses has gradually led women to develop stronger and more independent personalities, especially as they have adapted to their diverse contexts. Self-employed women who earn income by running their own businesses work on their own account and accept full responsibility for the associated financial, technical, and administrative responsibilities of their businesses (Parker, 2008). The engagement of women in self-employment supports their individual development

and affords them the opportunity to make their own economic decisions. By independently managing their own businesses, rural self-employed women can improve their well-being and stimulate social transformation in favor of women (Carr, Chen, and Tate, 2000; Sen, K., 1998; Ford, 2003; Tambunan, 2007; Zerupa, 2007; Ford and Parker, 2008).

Furthermore, when women make a decision among their limited options in labor markets to be self-employed, they demonstrate a key desire to seek a better livelihood. By showing their ability to manage their chosen employment pathways, women can defend their expanded gender roles and can question power hierarchies that tend to undermine their economic contributions (Clark, 2003). Of note, women's decisions to express their desire to have a new role in business is affected by some interrelated elements such as their personal interests, the availability of resources, household's circumstances, and cultural norms. By taking part in home-based employment, women's income is increasingly being viewed as a real contribution to their families' well-being. Women in home-based employment have more autonomy in controlling and deciding families' economic resources and their children's clothing, nutrient intake, and mobility (Rammohan and Johar, 2009).

By opening their own businesses, women engage in an act of self-empowerment that speaks to their career preferences while they simultaneously opt out of formal employment relationships. Most importantly, women with their own businesses believe in their own capabilities to succeed in self-employment (Kraus-Harper, 1998). Women's initiatives and independence in managing their own businesses has demonstrated their ability to be potential leaders and to make strategic decisions that help improve the well-

being of others and of themselves.

This study takes the perspective that enthusiasm for women's economic empowerment, which shapes their decisions to be self-employed, is triggered by factors beyond survival for economic necessity. Women's entrance into self-employment demonstrates their bargaining power over some choices and their reflection on culture as a motivating factor to engage in the desired employment. Apart from increasing their contributions to their families' economy, self-employment also permits them to provide employment opportunities for other women. Engaging in a job that gives them flexible hours has improved their self-perceptions about their functions and roles in society. They become more confident about operating and managing their family businesses, which preserve their traditional culture.

Nevertheless, although self-employment provides benefits for women, it also presents some challenges and shortcomings in its implementation. The gender stereotypes that underestimate women's skills to balance their time and energy in productive activities can create downsides in their intra-household relationships. In addition, insufficient managerial skills, limited networks and financial resources, lack of updated information, and lack of access to markets also hamper women from advancing. These intersecting factors impede self-employed women from taking advantage of emerging opportunities in the broader labor market, and they deter women from considering mindset changes that would lead to broader societal impacts.

1.1. Context: Rural Women and Self-Employment

Women's limited access to social and economic resources has led to less participation for women than for men in work that is formally paid. Of note, improvements in women's education do not always result in corresponding gains in the formal labor market (Caraway, 2007; Tambunan, 2007b). In addition, women's limited access to information, networks, and infrastructure contribute to a low number of rural women in the formal workforce. As there are fewer options for paid employment available for rural women and there is little support through formal networks, many women have chosen to be engaged in the informal sector by creating micro businesses and managing them independently under their own control. Although the informal sector is not covered by formal arrangements and generally is regarded as being less advantageous than formal employment in terms of income, security, and job protection, the informal sector has been an important avenue for women in rural and urban areas to earn income. It opens up chances for women to be freed from agricultural work, to be self-employed, and it creates new opportunities for rural women to generate additional income (Wolf, 1992; Hancock, 2001; Tambunan, 2009).

When women engage in a new business venture, they face multiple impediments to advancement. The intersection of social and financial resources with cultural and technical barriers prevents women from obtaining full engagement in economic activities. Women's limited access to technical and financial resources such as credit has contributed to these challenges. In addition, social and cultural affairs including gender stereotypes that label women as domestic workers inhibit their ability to grow their

business. These factors in turn contribute to women's invisibility in the self-employment sector.

The invisibility of women in self-employment, especially for rural women, has been broadly studied. Many scholars argue that the invisibility of self-employed women is defined by masculine discourse and the lack of basic socio-economic infrastructure in rural areas (Beneria, 1981; Kothari and Minogue, 2002; Ljunggren, 2007; Calás, Smircich and Bourne, 2007). Lack of basic infrastructure translates into poor access to information, credit, technology, and markets. Moreover, the development of micro and small enterprises, particularly ones that are managed by women in rural areas, does not seem to be recognized due to men's domination in the economic and leadership realm (Seymour, 2001; Eagly and Carli, 2007). Accordingly, as a result of stereotypical social attributes and technical limitations, women are positioned as second-class citizens in the community. The characterization of women as weak, submissive, and passive makes them seem unqualified to become good leaders because of the lack of traditionally masculine traits (Bruni, Gherardi, and Poggio, 2004).

Apart from that, the invisibility of rural women in self-employment is also caused by their exclusion from official statistics. Many of the women, especially those who manage micro home-based industries, do not declare themselves as self-employed (World Bank data, 2013). Rural women's reluctance to document their own work causes their contributions in self-employment to remain unnoticed, understudied, and difficult to advance (Moore and Buttner, 1997; Gallaway and Bernasek, 2002; Hauge and Havnes, 2005). To deal with social, cultural, technical, and economic impediments, rural women need to have more access to resources, choices, and opportunities in productive activities.

Discussions on the empowerment of women should consider the complex richness of women's experiences. Acknowledging the presence and the preferences of women and empowering them in economic activities opens up chances for them to be visible and participate fully in the household and local community.¹ In particular, economic empowerment has strong impacts on women's lives because...

...[I]t touches on many different aspects of change in women's lives... women's sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies...(Kabeer, 2008: 27)

Thus, by having access to economic resources and self-employment and other productive aspects of women's economic empowerment, rural women have been enabled to develop their sense of self-determination, authority, and independence in public spaces (Rammohan and Johar, 2009; OECD, 2012). Women's engagement in income-generating activities and family resource allocations has enabled them to have more access to external resources. This access makes women more active socially and economically and to some extent, improves their bargaining power in the household (Mc Elroy, 1990; Thomas, 1997; Doss, 2011). In particular, as women have greater control over expenses related to health, food, and education, it helps them to have a clearer understanding of

¹ Women's economic empowerment is highly significant for a community's sustainable development. Any efforts to increase and strengthen women's economic participation empowers women and enables them to have more control over their lives and participate more in society (OECD, 2012).

their personal desires and to grow conscious of what they deserve. The ability of women to understand and verify their needs empowers them to engage more in transforming the initial assumptions of their being. For example, drawing from a study conducted by Bhatta (1980) on women *beedi* workers in India, Sen (1987) writes that the involvement of women in productive activities that enable them to earn additional income for their families will lead to an improvement in women's bargaining power in households.

A greater economic role for women definitely improves their status within the family. A majority of them have more money to spend, and even more importantly, have a greater say in the decisions to spend money. Most women claim to be better treated as a result of their contribution to household income...A substantial proportion of women feel that they should have a recognized economic role and an independent source of income...Their attitudes evidence a clear perception of the significance of their work to family welfare and their own status within the family (p. 38).

Many scholars have determined individual income as the primary aspect of bargaining power in the household. Nevertheless, along with Sen (1987) whose concerns about individual functioning and capabilities shape the idea of bargaining power within the household, this study emphasizes some intrinsic factors that are important and should be incorporated into bargaining models. Women's initiative, determination, commitment, and persistence contribute to the value of the work. Recognition of these intangible factors, as well as women's decisions to be involved in self-employment, will influence society's perception of women's capabilities. Of great importance, it is not the money that plays the main role in defining women's status, but the perceived assumptions, rules, and norms that strongly influence how society perceives women's work and how women make choices (Sen, 1987; Folbre, 1994).

1.2. Women's Self-Employment in Indonesia

A major economic crisis in 1997-1998 strongly influenced women's status in the labor market in Indonesia. In addition, the global financial crisis in 2008-2009 has profound implications for women, because then the women shifted from the formal to the informal sector of employment. The decline in industrial production and manufacturing exports resulted in large numbers of women who worked as paid employees to be laid off (Klaveren et. al., 2010). The crisis also affected women who worked in agriculture. Although the monetary crisis had little or no direct impact on the agricultural sector, the high prices of basic commodities made it difficult for families to survive economically. To cope with this economic situation and to deal with the scarcity of land, rural women were encouraged to think of other sources of income in order to contribute to the household finances.

Women's involvement in self-employment has challenged the traditional structure of gender power and social relations in Indonesia. Women are no longer associated only with domestic-related activities, but they are also perceived as breadwinners in their families. Women have more courage to explore what they can do with their available resources. Women's economic empowerment has been an important tool in determining, improving, and strengthening their perceived status. Some evidence from Indonesia has shown self-employment as an important part of economic development in Indonesia (Hani et.al, 2012). Through their ability to earn additional income, women who worked in family businesses were able to support their families through financial hardships during the economic crisis in Indonesia. The stability of small businesses is strong

enough to withstand economic shocks amid monetary crisis (Thomas, Beegle, and Frankenberg, 2000).

Some of the studies of self-employed women in Indonesia stress the status of women in self-employment related to families, local culture and values, and community (Okten and Osili, 2004; Turner, 2007). In her study in South Sulawesi, Turner (2007) reveals how informal entrepreneurs in the area rely strongly on ethnic relationships in sustaining and developing their businesses. In particular, the study underlines the role of social ethnicity in strengthening the social capacity of informal home-based employment in the Eastern part of Indonesia. People from the same ethnic groups tend to support each other. For instance, self-employed women will contact and ask people from the same ethnic groups to obtain capital assistance. Getting information from people they know and associate with helps women feel more secure and confident in making business deals.

In a similar vein, Okten and Osili (2004) investigate the role of social capital, in this case family and community networks, in the ability of rural micro business owners to access credit in Indonesia. The role of family and community networks is substantial in providing credit information for both the potential borrower and lender. The networks enable business owners to know where to borrow from or to obtain credit. As women's access to community networks is higher than that of men, the study also found that women gain more benefits from participating in community networks compared to men (Okten and Osili, 2004). This has caused women to have greater access to community-based services.

An earlier study by Panjaitan-Drioadisoryo and Cloud (1999) conducted on the Island of Lombok shows the impact of credit on poor women and how the loans given to

women's businesses have helped them to earn a better income. Furthermore, the study reveals that women's increased income has improved their decision-making power, which affects the behavior of other household members. Women have an increased ability to alter their family's livelihood by devoting most of their income to more nutritious foods, education, better health care, and birth control methods.

A study conducted in Banda Aceh highlights the role of socio-cultural values, regulatory environments, and educational levels in shaping the characters of self-employed women (Muller, 2006). Due to religious practices, it is more acceptable for women in this area to start their own businesses and operate them in their houses rather than work outside of the home. There is a strong belief in Banda Aceh that women's main responsibility is in the domestic domain and therefore, women are highly recommended to work at home. By doing so, they can become involved in income-generating activities without neglecting their main roles as mothers and wives. Similarly, a study in Java also stresses social and cultural elements that impact women's engagement in a more traditional and less dynamic market compared to men's employment (Singh, Reynolds, and Muhammad, 2001; Dewayanti and Chotim, 2004).

1.3. Objectives of the Study

This study investigates the dynamic involvement of rural women in the micro home-based informal sector, particularly in fried onion and sarong weaving productions in Central Sulawesi, Indonesia. By exploring the reasons women start their businesses, as well as the opportunities, challenges, and perceived benefits of the businesses, this study reveals the link between self-employment decisions and women's contributions beyond

income that affect the changing status and functions of rural women in their households and communities. By conducting in-depth interviews and focus group discussions, and from observing participants, this research uncovers the extent to which self-employment promotes cultural reformations that lead to balanced gender roles in intra-household relationships as a means of allowing women to be independent.

As any information related to micro self-employed women in Central Sulawesi is often excluded from surveys or data statistical collection, this study also aims to document the prevalence of such work. Exploring the situation of self-employed women based on their own narratives enables them to be heard and allows us to identify their needs more accurately. Moreover, exploring reasons behind their entrance into their businesses, as well as the benefits and challenges of their work, through a gendered lens will help to reveal socio-economic aspects of their intra-household relationships and business developments. Thus, giving voices to these women will contribute to the possibility of re-assembling the gendered discourse on women entrepreneurs as actors in both the household and public space. Given the marginal status of women, an inquiry into the role of self-employment in women's empowerment is highly relevant for policy reforms so that their significant contributions in the household and society can be acknowledged and supported.

1.4. Contribution of Dissertation

This study offers a new contextual perspective on the engagement of women in the labor force as a way out of financial constraints due to lack of choice. It confirms women's decisions to be self-employed as a matter of personal desirability rather than

necessity. It also distinguishes the capability of women to voice their ideas through the informal self-employment sector in rural areas. This study presents the lives of micro home-based women business owners who have the potential to empower themselves and to employ other women in the neighborhood by emphasizing the value of women's work both in the household and community. It highlights the ability of women to transform the traditional gender values from ones that used to block their ways into ones that advance them into a driving force that opens up ways for them to engage more actively in public domain. While the study recognizes women's personal capabilities, it underlines the impact of traditional culture and non-material entities in self-employment such as initiative, determination, and commitment on the improvement of women's authority in the household and beyond. Therefore, this study defines why the engagement of rural self-employed women is so important to local economic and social development processes.

Discussion of rural self-employed women in productive activities offers important insight for development and policy research. On a practical level, this study can be a showcase for local policy makers to acknowledge the potential of micro rural self-employed women in supporting the local economy. This does not mean to suggest a reliance on external interventions to women's economic advancement since it is the women who must play roles in determining their own pace. However, the availability of sufficient local infrastructures, policies, and women-centered programs to assist rural self-employed women to reach a stage of readiness to enter more established and broader markets might be considered. Exploring the lives of these women will uncover some of the socio-economic consequences that they face in relation to their efforts to sustain their

businesses. In addition, addressing their issues in development discourse enables us to acknowledge their existence as valuable resources in local and national economies.

In Central Sulawesi, in particular, it is very difficult to find studies that focus on self-employed women and their intra-household relationships. It is even more difficult to find literature that discusses the comprehensive dimension of the leadership of rural self-employed women in micro home-based businesses. Although previous research has studied the potential impact of micro and small enterprises in Indonesia, most studies focus on the overall development of women's self-employment at the national level (Anantadjaya, Finardi and Nawangwulan, 2010). Numerous scholars based their analysis on women in the Island of Java, the center of the governmental and industrial sectors in Indonesia (Hancock, 2001; Singh, Reynolds, and Muhammad, 2001). However, there are only a few studies that focus on rural self-employed women in the Island of Sulawesi (Turner, 2007). Therefore, this research means to fill that gap and offer a new way of depicting the involvement of rural women in entrepreneurship in Central Sulawesi Province, an area that has not been studied before.

Through exploring the unique and diverse experiences of rural self-employed women, this study hopes to enrich the field of knowledge on women's economic empowerment. It can, however, be extended to a more diverse context of analysis beyond socio-economic analysis such as women's leadership, entrepreneurship and business management, organization and managerial development, human resource management, cultural studies, public policy, health, trade and services, and tourism.

1.5. Research Methods

The data for this research were collected based on interviews, focus group discussions, and participant observation. By using a purposive sampling method, this study selected twenty self-employed women, micro home-based weavers and fried onion producers, in two regions of Central Sulawesi. The sample was taken due to the participants' knowledge and willingness to share their experiences on the research topic. In addition, the sample of respondents was selected because they met the requirements set out in this study, such as business ownership and size, location, and number of employees. To ensure that the participants were experienced and knowledgeable, they had to have operated as a sole proprietorship over their businesses. In this sense, these self-employed women were responsible for the overall management of their businesses without major help from their husbands or family members. Also, they had to have a minimum of five years of experience in the business.

A semi-structured questionnaire was used to gather some information related to the experiences of these self-employed rural women in establishing and managing their micro home-based businesses. In particular, the questionnaire addressed some questions about the benefits and challenges these self-employed women encountered and how self-employment affected their status in their households as well as their families' well-being.

In addition, focus group discussions divided into two waves were held to encourage all participants to share knowledge and experiences with other rural self-employed women in the same industry. The focus group discussions were aimed to expand the conversation between the participants and to gather general concerns. Data and information collected from in-depth interviews and focus group discussions as well

as from participant observation were transcribed, tabulated, and then analyzed qualitatively.

1.6. Findings of the Study

This study finds substantial contributions and benefits to women from their roles as self-employed business owners. Beyond financial returns, self-employment allows rural women to transform their self-perceptions, to employ other women, to utilize local natural resources, and to preserve their cultural heritage. In addition, self-employment presents the opportunity for women to reconfigure gender norms in their households and to show their leadership capabilities, which allows them to be more involved in family decision-making processes. Most importantly, the integration of rural women into the fried onion production and sarong weaving industries has led women's work to be recognized as "real work" and has strengthened their autonomy in the household. This change has led self-employed women to have their status improved.

Although home-based industries in which women engage are referred to as traditionally women's work, the participants of this study find that their occupations neither reinforce gender and class hierarchy nor undermine their personal abilities.² Based on the results, this study argues that self-employment empowers women beyond its financial returns. These benefits influence their decision to remain in their businesses. The value of self-employment for women exceeds the value of money generated from the

² This finding is contrasted with one of the findings of Wright's study (1996), which cites the invisible role and low status of women weavers in the highly stratified society of Mesopotamia. Wright argues that despite the importance of cloth as a symbol of honor, weaving is considered to be feminine work and controlled under the power of the state. Therefore, as weaving has a lower status compared to the other craft industries, women weavers also have the lowest status in the community.

work itself. Owning and managing their own micro home-based businesses reflects a sense of independence and commitment for rural women. It showcases their ability to develop initiatives and act upon them. In particular, rural women's engagement in micro home-based self-employment in Central Sulawesi not only signifies the value of the money but it emphasizes the value of the work, which has positive impacts on the well-being of children and the women themselves.

Self-employment also creates the opportunity for women to be the agents of change and allows them to give back to the community. By opening up employment opportunity for other women in their neighborhood, it helps the other women to improve their economic and social lives. The opportunity to be employed permanently or temporarily enables women to diversify their income sources or simply to utilize their free time. In addition, home-based self-employment gives women the opportunity to preserve and to promote the local culture in the form of woven sarongs that are distinctly different from those of other regions. Indeed, engaging in self-employment makes the women and the families realize that having initiative and being committed to their entrepreneurship has enabled them to express their intentions and self-determination. These intrinsic contributions make their efforts more meaningful.

The interviews and focus group discussions reveal that women participants have experienced substantial power transformations in their households. Regardless of the existence of the division of roles among family members, these women have exhibited good work in managing their businesses. This in turn leads men to trust them to be in charge more in family-related issues and therefore, women are more appreciated by their husbands and families. Along with their achievements in their own businesses, the self-

employed women's contributions are no longer undervalued and limited to domestic affairs.

Although the informal microbusiness sector has enabled rural women to improve their own livelihoods and that of their families, self-employment also presents challenges for these women. As the business owners, they are responsible for the survival of their businesses. Insufficient managerial skills, limited networks and financial resources, and a lack of knowledge of running business operations each require these women to perform extra work. As a result, the women business owners are less able to take advantage of emerging opportunities in the broader labor market. Inadequate support and lack of updated information available to rural micro-level business owners hamper them from advancing their businesses. Though they independently manage a business from home, these women find it difficult to deal with financial risks, especially accessing loans and paying employees' salaries. Also, their reluctance to join formal and informal organizations is one of the elements that challenges their existence in the business domain due to limited networking.

1.7 Organization of Dissertation

This dissertation is comprised of seven chapters. Chapter two outlines a conceptual framework to depict the transformations of women from so-called "passive domestic homemakers" into active agents who can evidence their leadership abilities to make positive contributions to their families and society. In addition, it discusses the idea of women's empowerment and its impacts on intra-household relations, as well as some determinants of women's bargaining power. The chapter also elaborates on the

determinants of women's self-employment decisions, which are influenced by a myriad of factors such as family-work balance, labor market discrimination and opportunities, financial and social networks, and access to markets, infrastructure, and technology.

Chapter three provides a background of gender and development in Indonesia. It depicts Indonesian women's roles in the economy and their access to the labor market. This chapter also discusses the engagement of women in Central Sulawesi in diversifying their household income while dealing with financial crises and resource deficiencies.

Chapter four presents the methodology and data. It discusses the sample size and sampling technique, sample composition by location, methods of data collection, and data analysis.

Chapter five and six elaborate on the findings. While chapter five focuses on the reasons why women enter the labor market and start a business and reveals the opportunities and benefits, chapter six presents some challenges of running a business in relation to the employees, social network, and capital.

Chapter seven presents concluding remarks, recommendations for policy reforms, and areas for future research.

Chapter Two

Conceptual Framework

In general, the growth of self-employment has stimulated an increasing number of women in many developing countries to run their own businesses. The nurturance and local knowledge of women are key factors in successful micro businesses. Besides the power they gain in managing businesses, women's economic empowerment in actualizing their agency have begun to play important roles in improving gender inequalities in work places and in their households.

2.1. Women's Empowerment: Agency, Choices, and Negotiations

Women's empowerment is commonly described as a symbol of acting and speaking out. What needs to be underlined in the concept of empowerment is the emergence of women's awareness of their abilities to improve their situations and of their courage in making decisions and in implementing them. This is the value that needs to be appreciated, though others do not always see decisions or activities performed by women as being valuable. However, when looking at the process of women's empowerment, one must focus on how the women's decisions bring benefits to their lives and to their families.

Also, as women have diverse situations, empowerment can also be viewed in different perspectives. Kabeer (1999), for instance, sees voices and initiatives as basic

requirements of women's empowerment. Meanwhile, some scholars have verbalized silence as central to power (Gal, 1991; Mahoney, 1996; Parpart 2010). Scholars suggest that women's ability to speak out and make choices should not be defined from only single perspectives as development agency, but that women's ability can and should also be seen through other forms. Parpart (2010), in particular, suggests looking at the issue through multiple angles and at unequal gender relations to analyze the notion of voices as key elements of women's empowerment. She recommends that the idea of empowerment, which is not always considered in development policies, should be looked at from new ways of thinking by critically considering different forms of agency that have the potential to change women's lives. Considering the diverse circumstances of women, Mahoney (1996) suggests reexamining the idea of voice as a symbol of women's agency and liberation that work for all women.

Just as women's voices are multiple and diverse as our cultural and personal histories, so the meaning of silence – being unwilling or unable to speak – can be seen as complex and multidimensional. Such a reassessment is timely because it allows for a new perspective on the psychological sources of women's- indeed, anyone's-subjective experience of power (p. 603).

Therefore, although silence is commonly perceived as a symbol of passivity and powerlessness, it is indeed a significant form of power and agency that implies the ability to discover women's inner resources to renegotiate gender relations (Parpart, 2010). In particular, agency enlists a set of capabilities to make choices that enable individuals to respond to their circumstances or to function based on their free will (Giddens, 1984; Sen, 1985, 1987; Kabeer, 1999). In particular, the concept of agency enables women to dissolve the unequal gender relationships as they bargain for a partnership with men

(Koning et al., 2000). As agents of change, women need to increase their awareness of improving their status in the household and society. In this case, women should be able to address their strengths and weaknesses and to recognize the opportunities that are available for them. In addition, women need to conceptualize those opportunities, make them into strategic choices and develop them based on their personal capabilities and circumstances.

As for Kabeer (2012), though silence can be represented as the absence of voice, silence can be regarded as a language that is chosen by a particular group of women, for instance in war territory, to make statements against injustice. The core of empowerment is the ability of women to recognize any forms of oppression and unfair treatment. Women's willingness to stand up against injustice can be exercised in open or hidden acts. After all, women's empowerment can be seen as a process by which women extend opportunities to exercise their agency to improve their situation in the community, particularly in their relation to men (Kabeer, 2012).

From a feminist perspective, it is important to underline that the idea of empowerment for women is a process by which women acquire the ability to make decisions independently. The analysis of empowerment in its relation to gender equality should consider the importance of choice as the basic requirement in the analysis, in addition to considering the possibilities that are prescribed by the norms and conventions in the society. Therefore, a choice should be the result of some collection of options that are meaningful and have strategic implications for the women's lives. In other words, situations where the choice is made need to be specified based on "the conditions of

choice, the consequences of choice, and the transformatory significance of the choice” (Kabeer, 1999: 460-61).

It is the increased capacity in taking control over some alternatives that makes the notion of choice empowering. Furthermore, Kabeer’s work on women in Bangladesh describes agency as the translation of choice. This idea represents the strategic choice of rural women in determining their own lives. The ability of women to take charge over important matters and to place themselves as equal discussion partners with their husbands makes these women more independent in terms of the decision-making process (Kabeer, 1999). The notion of choice stems from a variety of alternatives and preferences available to women and it requires women to be actively involved in transforming those choices into desired outcomes.

Kabeer (1999) goes further by presenting a three-dimensional concept of women’s empowerment that affects the ability of women to acknowledge and make choices. First, *resources* are a precondition that includes women’s access and future claims to human and other related-social resources, which potentially impact their ability to make choices regarding the family, market, and community as a whole. It is within these territories that values and norms can influence the process of making priorities and planning acts. Second, *agency*, which plays a significant role in the process of bargaining, negotiating, and decision-making, describes the ability to define goals and act upon them. It is a manifestation of “the power within” that reflects women’s own initiatives and perceptions in *being and doing* what they are trying to achieve. Third, *achievements* as welfare outcomes are formulized as an ideal combination of resources

and agency that can help women to maximize their capabilities in order to achieve their aspirations.

In a similar vein, Charusheela (2003) shows that neoclassical models perceive labor market participation as a choice that women make, where they can negotiate how much time they will spend in their chosen employment. The choice of employment arises from a combination of factors that influence women's decisions such as their personal preferences, family backgrounds, resources, and social values. Although work for marginal women in non-western countries is in many cases regarded mostly as a necessity for survival, women can also make choices between paid and unpaid work and can choose whether or not to work in agriculture or other sectors such as industry or services. Apart from being seen as a survival strategy, women might choose to work as a result of intra-household bargaining.

Moreover, in terms of seeing paid work as a form of women's empowerment that stems from or influences the level of women's bargaining power in the household, Charusheela (2003) suggests remodeling the formulation of women's bargaining power in development analyses. She begins by presenting a view from liberal feminism that assumes any activity that women do in relation to their involvement in paid-work settings is empowering. Unfortunately, this idea places women's wage income as the only, and the most important, element in intra-household bargaining power that affects women's position. This means that in order to free women from any subordinate status, the women have to engage in paid work that will further open up ways of recognition. In fact, the translation of women's economic empowerment exceeds the nominal value of money. By entering the workforce and being active in public spaces, women enhance their self-

esteem related to obtaining independent access to financial means and other resources. Engaging in work outside of the house, which makes women visible, can improve their status both in the households and in society as a whole since their contributions are valued more (Sen, 1987; Agarwal 1997; Charusheela, 2003). Perceiving households as multidimensional highlights the ability of women to make choices and exercise agency based on different rules and values that apply within various households and social structures.

Furthermore, the concepts of agency and well-being are interconnected and equally important in determining the relationship between men and women (Sen, 1985). In other words, women's agency is a significant factor in gender relation, which in the end influences the well-being and the survival of women (Sen, 1987). Moreover, the conceptualization of women's well-being includes the notion of freedom in choosing opportunities and alternatives that can improve their circumstances, and these factors are strongly related to women's personal capabilities (Sen, 1985). With a stronger capacity to act independently, women as individuals have the capability to choose any activity or medium to achieve what they want to be or to function as their state of being to add respect and value to their lives (Sen, 1985). Agency enables women to determine what matters to them, to define how to affect change in achieving their goals, and to protect their well-being while negotiating various conflicts of interest.

Negotiation is an important part of women's empowerment. The extent to which an effort empowers or disempowers women depends on a complex process of negotiations. In this case, the negotiation includes the applicable adaptation approach taken by women in accordance with their situations. As they seek to improve their

situations, women need to work strategically to fit their agency into the existing norms and power relations. Rather than surrendering to the circumstances that hinder the progress of women, women's agency should use their power of making choices to transform the existing values into positive energy that supports their success.

2.2. Does Empowerment Mean The Same To All Women?

There are five dimensions of women's existence that can be used to measure the notion of women's empowerment (Ganesamurthy, 2007). The first is economic participation, which can be seen through the reflection of women's existence in the labor workforce. The second is economic opportunity, which underlines the opportunities for women to work outside 'feminized' professions. The third is political empowerment, which refers to women's equitable representation in both formal and informal political institutions. Furthermore, educational attainment emphasizes greater access for women to education and literacy improvement so that they can have better negotiation power in paid work. Lastly, health and well-being are dimensions of empowerment that consider the access of women to proper health care and nutritional needs (Ganesamurthy, 2007: 34). As these dimensions highlight the improved situations of women, the ideal situation in which these dimensions can be measured cannot be achieved unless there is gender and social equality. As women's empowerment strategically encourages women to transform their position in society, there is a need to see their distinct situations and formulate policies that represent their personal and collective power (Cornwall and Brock, 2005).

Considering women's distinct experiences and situations in economic analysis, Charusheela (2003) disagrees with theories in development analysis that formulate

women's work as empowering for all women, particularly when the women are used as cheap labor. In this case, the impact of empowerment should not be generalized for all women as it affects people differently. Therefore, general assumptions cannot be used in formulating bargaining power models simply from the perspective of location or positioning. In order to see how empowerment's concept and impact apply to all women, researchers must use intersubjective approaches that enable us to determine interactions occurring from unequal positions. Charusheela expands on this idea:

This absence of attention to intersubjective dimensions of economic interaction reflects a modernist understanding of subjecthood, and can be seen in the implicit *meanings* attached to the experience of paid labor. In these models, paid work has a very different historical memory and meaning for descendants of slaves, for displaced peasants, for racialized immigrants, and immigrants brought in to be the cheap labor at the bottom of the labor market. The actual experience of work, far from being liberation from the bonds of home, was and is of demeaning, undignified, and oppressive (Charusheela, 2003: 298).

Since the situation of each woman is unique, a thorough evaluation of women as individuals, as well as an evaluation of their collective constraints, should be studied, in order to capture issues of gender, race, and class (Folbre, 1994). Neglecting some dimensions that affect women's existence in the household and society would misleadingly impact the final analysis. Indeed, a comprehensive study is needed to present the complete description of groups of women in society. Considering multidimensional aspects of women's economic empowerment and the differences among women, it is important that the concept of women's involvement in self-employment consider the diverse status and experiences of women.

2.3. Women and Self-Employment Decisions in Developing Countries

Women's self-employment in developing countries has received much attention because it reflects the new structure of power that reshapes gender relations among women and men. Since self-employment has qualified women to strengthen their bargaining power in the household as a consequence of their active involvement in economic activities, women are progressively challenging and re-assembling conventional perspectives on segregated gender roles. Since the concept of self-employment has become increasingly seen as gender-neutral, it allows women to participate in businesses without emphasizing the domination of men or reiterating differences between women and men in entrepreneurial activities (Lewis, 2006). In this case, the concept of self-employment or entrepreneurship should not be centered on the idea of gender attributes but on personal capabilities. Discussing the concept of entrepreneurship as a subject of gender always tends to accentuate masculine ideas and to conceal women's capabilities (Lewis, 2006; Ahl, 2006).

Managing micro and small businesses for female entrepreneurs is a tool to actualize their visions of how work should be organized, to gain control, and to advance their technical and social skills (Raheim and Bolden, 1995; Johnson, 2004). Therefore, the advancement of women in self-employment is more than an economic phenomenon; it is strongly related to wider personal and social development, which underlines women's experiences, capabilities, objectives, culture, and social transformations (Wells, 1998; Chitsike, 2000; Ayadurai, 2001; Bruni, Gherardi, and Poggio, 2004). As part of

social development, entrepreneurship has a strong correlation with social groups. In line with this, Korsgaard and Anderson (2011) state:

We perceive that entrepreneurship arises from within the social, and that an economic perspective sees only one dimension of opportunity. We claim that entrepreneurship is enacted socially, using socially informed actors to engage within a milieu that can be understood socially. Furthermore, entrepreneurship processes have social outcomes that may well be just as important as the economic outcomes (p. 136).

Since self-employment potentially influences the lives of women, mitigates their vulnerability, and enhances their social security, an emphasis on the social values that shape the development of entrepreneurship opportunities among women is crucial (Menon and Rodgers, 2011a). Women's self-employment as a means to develop their capabilities opens up opportunities for women to become more aware of their potential. Self-employed women in developing countries are more aware that their opportunities to become more involved in the household should not be bounded solely by their domestic roles, but should transcend into public spaces. Indeed, those who decide to be self-employed show their ability to start a business, choose their industry and type of business, and utilize accessible resources. Moreover, they can build an understanding of their expectations for their businesses, which will be beneficial for them economically and socially. Many women have provided themselves with initial knowledge by talking and sharing experiences with friends who are already in businesses, though many of the self-employed women never initially planned their engagement in self-employment or considered a career out of agriculture (Helms, 1997).

The need to explore women's existence as a category by considering their interests and contributions to social, economic, and domestic lives is necessary to ensure that women's participation has been captured fully in both public and domestic spheres (Ford, 2003; Ford and Parker, 2008). In addition, a rich theoretical understanding of gender relations in society is required to construct the category of "female entrepreneurship," which in many ways is uniquely different than that of men (Moore, 1999; Hauge and Havnes, 2005; Lewis, 2006; Korsgaard and Anderson, 2011). Nevertheless, extensive research discussing entrepreneurship as a masculine field that contributes to the process of seeing women outside of their traditional roles has created assumptions, variables, or methodologies that disregard women's entrepreneurial capabilities (Bruni, Gherardi, and Poggio, 2004; Marohn, 2009). This kind of perception has been devaluing the competence of women and sustains the disequilibrium between the genders. In order to fully pursue women's participation in social and economic realms, scholars must shift away from male-dominated paradigms of social and economic development.

2.4. Determinants of Women's Self-Employment Decisions

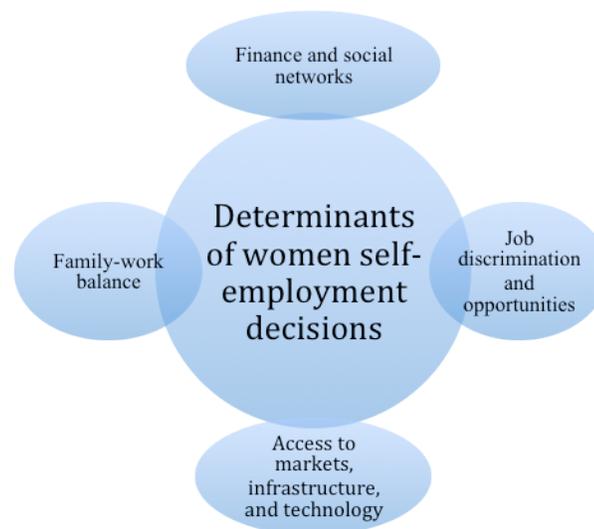
Since many women are currently involved in entrepreneurial activities, it is important to examine some elements that intersect in their decisions to become entrepreneurs. Some factors that affect the performance of women in the informal self-employment sector encompass family issues, financial determination, and family-work concerns. Another factor is the business atmosphere, which includes social networks, credit, competition levels and economic empowerment, discrimination at work, and

socio-economic difficulties (Raheim and Bolde, 1995; Singh, Reynolds, and Muhammad, 2001; Moore, 2003; Kuppusamy, Ganesan, and Rosada, 2010). In addition to personal characteristics, household circumstances, and social class differences, access to credit is also noted to be one of the most significant determinants of women's entry into self-employment (Menon and Rodgers, 2011a).

The factors that drive women to engage in business vary according to their family backgrounds and personal intentions. Evidence in some studies suggests that two basic factors that lead women into informal self-employment can be categorized as the 'push' and 'pull' factors (Hughes, 2003). Push factors could arise from companies restructuring and downsizing, which creates job insecurities. Another push factor could be family circumstances like financial difficulties, divorce, or the absence of a male breadwinner. Pull factors mainly stem from the desire to be independent, to gain financial autonomy, or to continue the family business (Hughes, 2003). Some women are drawn to be involved either as owners or part-time employees because of limited alternatives and their responsibilities to contribute financially to their families. In such situations, self-employment seems to be the best survival kit that women can utilize despite the risk of having low or uncertain earnings. On the other hand, some women create or intentionally engage in self-employment to earn additional income to improve their situation, while at the same time empowering themselves economically (Das, 2000; Sinha, 2003; Ganesamurthy, 2007). Another category of entrepreneurs is women who engage in businesses by chance. These are women who start businesses without initial plans, and the businesses usually emerge from leisure activities (Dass, 2000; Tambunan, 2009).

Figure 1 depicts a simple model of job discrimination and opportunities, family-work balance, financial and social networks, and access to market, infrastructure and technology as determinants of rural women's self-employment decisions.

Figure 1. Determinants of women's self-employment decisions



2.4.1. Discrimination and Limited Job Opportunities

Women start businesses with different objectives and motivations from those of men and also set different priorities in production and consumption (Singh, Reynolds, and Muhammad, 2001). Due to gender stereotypes that categorize women as weak, passive or lacking in initiative, women are seen as less capable of handling some roles that are usually associated with men, such as business or managerial leadership (Ahl,

2006). Skepticism over women's entrepreneurial capabilities, which has resulted in discriminatory treatment, is commonly found and sets barriers for women to initiate self-employment opportunities. Yet discrimination and expected contributions of women differ across regions and cultures. Most cultures ascribed men the breadwinning responsibilities. Meanwhile in some regions, women and men share economic roles, and women own farms and enterprises. In other regions, women are predominantly expected to be responsible for domestic work. Cultural restrictions on women in labor markets contribute to significantly lower rates of female labor participation (Kabeer, 2012).

The gendered-division of labor in particular, creates barriers for women to advance in productive activities. For instance, the success of women in Zimbabwe is rigidly assessed based on the cultural expectations of men (Chitsike, 2000).

For some women, making large amount of money is a dirty pursuit, full of all kinds of evil. In Zimbabwe, women are traditionally brought up to associate making money with immorality...the predominant male view of business is that one has to be acquisitive and assertive-perhaps even ruthless-to be a success. Even where a positive aspect is recognized the titles given to women who are strong and decisive are based on male standards (Chitsike, 2000: 72).

As wives, Shona women in Southern Zimbabwe should not accentuate their personal ability to be successful entrepreneurs are required to conform to cultural expectations that their success is under the influence of their husbands or male relatives (Chitsike, 2000). Although some women are capable of advancing their careers, they have to hide their success and claim it to be their husbands' or fathers' achievements. Zimbabwean women are allowed to earn money, but not in large amounts. Because money is associated with power, women in Zimbabwe lack economic rights, and this

limitation keeps them distanced from power. However, as long as the husband is still regarded as the main breadwinner in the family and women keep their businesses in micro scale, they are still allowed to engage in self-employment.

In some developing countries, despite women's improved education or excellent capabilities in many fields, women are still underrepresented in wage labor, especially at higher positions in companies (Nasr, 2010). Women experience job insecurities and tend to hold part-time and temporary jobs, especially those that are relegated to "women's work" (Brooks, 2007). The possibility for female rural workers to have access to salaried employment is relatively low due to their gender and marital status (Comola and Mello, 2013). This situation, in turn, influences the level of confidence women have to advance the career ladder and leads to women leaving the formal paid-work sector. Lack of access to salaried employment and low levels of confidence in formal paid work are some of the reasons that women decide to work full-time in the informal sector as home-based workers (Balakrishnan, 2002). Apart from the sense of self-entitlement, which brings out self-confidence and a sense of initiative in women, being home-based workers gives them flexibility in terms of childbearing responsibilities, work location, and work scheduling (Edwards and Field-Hendrey, 2002).

2.4.2. Work-Family Balance

Work-family balance, which to some extent has been relegated to a "women's issue" instead of a family issue, is one of the elements that significantly influences the lives of rural self-employed women. For married women, in particular, decisions to establish their own businesses undoubtedly leave them facing dual responsibilities of

starting a business and raising a family. While some studies reveal the negative effects of women's employment on motherhood, others have underlined the advantages of self-employment in the lives of women. Earlier studies suggest that the increased responsibility of women for family matters has impacted women negatively in terms of accessing resources and has lowered the profitability of businesses (Longstreth, Stafford, and Mauldin, 1987; Taniguchi, 2002).

Furthermore, a recent study in Thailand suggests that total business hours and time spent with family can be imbalanced by gender and can disrupt the well-being of home-based self-employed women (Floro and Pichetpongsay, 2010). In their study, Floro and Pichetpongsay (2010) state that gender inequalities prevent working women from balancing their responsibilities because they experience a double-shift, leaving them working longer hours, and constantly multitasking. On the other hand, a study in India has found that women entrepreneurs can achieve economic independence as well as develop personal and social capabilities, despite having a double-shift in their work and domestic responsibilities (Sidhu and Kaur, 2006). Rural self-employed women in Malaysia, similarly, have been able to generate additional income for their families while taking care of farms, homes, and livestock (Kuppusamay, Ganesan, and Rosada, 2010).

Time flexibility is a consideration for women engaging in self-employment. Women must balance between performing domestic obligations and income-generating activities. In rural areas where women are still the primary caretakers of the family, balancing between their roles inside and outside of the home requires that women manage their time effectively. In this case, due to women's roles in domestic spheres, it will be challenging for women to divide their time and energy equally. Yet this shows

their capacities to be great managers as they allocate their attention to family and work proportionally to ensure that all activities can be done effectively.

As housewives, self-employed women's level of work effectiveness is determined by their ability to manifest a flexible work arrangement between domestic and business matters in their daily routines (Hyytinen and Pekka Ruuskanen, 2007). For women, having a family and raising children are the main motivating factors that lead them to begin their home-based businesses. It allows them to contribute to their household's income without neglecting their main roles as mothers and wives (Taniguchi, 2002). One study in Spain reveals how effective time management plays an important role for working women. The study states that although self-employed mothers accommodate their double roles, they still spend most of their time during the day taking care of their children. They do their businesses in the evening when their spouses are available to look after the children (Gimenez-Nadala, Molina, and Ortega, 2012). This finding shows that self-employment not only creates independence in time management, but it also enables the self-employed mother to work during "odd" working shifts to ensure the balance of their roles.

2.2.3. Finance and Social Network

Economic pressure is one of the leading factors for women entering self-employment. When the family's economy is in transition or in crisis, particularly in a country such as Indonesia where women's autonomy in domestic lives is relatively substantial, the wives are expected to take part in income-generating activities to support

their husbands. In this case, women's autonomy is defined as their ability to contribute more in the households, including personal and child-related decisions, physical mobility, and economic autonomy (including access to and control over economic resources) (Rammohan and Johar, 2009). Similarly, women in Egypt are more responsible than men for the household's daily spending, which contributes to the family's expenses. This is one of the reasons that women enter the work force (Nasr, 2010). In this case, women are pushed into self-employment for their family's survival.

Thus, in order to survive during hard economic times, women will apply their daily experiences and local knowledge to perform their best for the family. They tend to turn their available resources into something that gives them a profitable return. Most women rely on their experiences and knowledge in managing home-based small business as an alternative source of income for their families. Small businesses provide opportunities for women to build strength and flexibility that helps them to survive amid a global economic environment. This situation has also changed the nuances and dynamics of households because women have an increased sense of personal capacity to have an equal contribution alongside men in the family unit.

Among other factors, the availability of capital is one of the main problems of women in operating their businesses. The importance of accessing credit in the development of rural women-owned businesses is widely agreed upon by scholars (Panjaitan-Drioadisoryo and Cloud, 1999; Okten and Osili, 2004, Menon and Rodgers, 2011b). Rural self-employed women in particular have faced persistent hurdles in gaining access to credit through formal financial institutions. The source of reluctance of financial institutions to approve rural women lenders partly stems from the assumption

that women are less capable of organizing their businesses and are unable to gain sufficient profit to enable them to make payments to the bank. Moreover, women face a relative lack of access to business information, advice, networks, and support systems (Singh, Reynolds, and Muhammad, 2001). However, Godwyn and Stoddard (2011) challenge this claim and argue that although rural women are titled outsiders in the entrepreneurial mainstream, they are better borrowers and represent good examples of entrepreneurial practices. Rural business owners apply trustworthy business practices (Johnston and Morduch, 2008; Godwyn and Stoddard, 2011). Also, in order to ensure their eligibility for credit, this group of potential borrowers needs to apply selectively for a type of loan program that is suitable with their needs and ability to repay (Tsukada, Higashikata, and Takashi, 2010).

Evidence from some studies in Asia suggests that when facing difficulties accessing loans from formal financial institutions, women try to obtain capital through internal and family networks (Okten and Osili, 2004; Turner, 2007). In Singapore, women entrepreneurs establish businesses that require less initial capital and less technology. This enables them to use personal start-up aid provided by their friends and families to launch their businesses (Cooper and Goby, 1999). A Hong Kong based study found similar results: compared to men, women business owners have a higher reliance on the information provided through social and family networks. Men tend to rely more on external channels (Chan and Foster, 2001). Thus, the challenge of gaining more access to credit institutions is heightened for rural self-employed women who have a limited network around the spheres of work, family, and social life, and these restrictions impede their business advancement.

In this vein, the heterogeneity of network linkage is one of the factors that should be considered, since the presence of a high proportion of kin and homogeneity in the network may be a disadvantage to rural-women micro business owners due to limited information received (Renzuli, Aldrich, and Moody, 2000). Renzuli et al. argue that:

[...] networks spanning multiple domains of social life apparently provide nascent entrepreneurs with greater access to multiple sources of information than do more homogeneous networks and thus enable them to make the transition from idea to action. [...] actors with networks that draw information from multiple sources - those with high heterogeneity and a low percentage of kin - are much more likely to start a new business than are those with more homogeneous networks. Evidently, the increased social support provided by kinship ties does not offset the loss of information due to restrictions on network range (p. 541).

Microfinance, including microcredit, is seen as an alternative to commercial banking, and it is commonly regarded as a key instrument in promoting women's economic empowerment. Yet it is less favored by some scholars and practitioners compared to other sources of credit because it potentially leads to greater indebtedness and exclusion (OECD, 2012). In Israel, microcredit only partially solves problems and creates insufficient financial stability for low-income women (Strier, 2010). It does, however, present an opportunity to renegotiate their multiple identities as women in male-dominated fields, as well as mothers and wives (Strier, 2010). Instead of providing monetary resources, communities should focus their efforts on providing working groups for training and skill enhancement, as these will increase women's ability to utilize available resources effectively (UNDP, 2010 in OECD, 2012).

Despite its importance, finance does not seem to be acknowledged as a main determinant of business development for women in India and Sri Lanka (McKenzie et al.,

2008; Duflo et al., 2013). The improvement of microfinance policies only has slight impacts on self-employed women. Indeed, the personal characteristics of self-employed women such as ambition, commitment, and competitive attitude influence their existence in microenterprises. Self-employed women rely on their own experience in the labor market and wait for good opportunities to start their businesses. Women's ability or desire to grow substantially affects their businesses advancement more than a lack of finance does (McKenzie et al., 2008).

2.4.4. Access to Markets, Infrastructure, and Technology

Access to markets is one of the determining factors for the sustainability and advancement of women's microbusinesses. Even though most of their target segment is in the local market, rural self-employed women also need access to national markets and to opportunities for selling their products in a wider and more reliable marketing system. To gain access to a good marketing network, women are required to have considerable experience, communication skills, and solid social networks to establish contacts (Sinha, 2005). These requirements are essential since women entrepreneurs are relatively unable to handle the upcoming opportunities of marketing their products. As they do not have access to sufficient information to penetrate the national and international market, the cost of establishing relationships and contacts to the new markets has created a considerable constraint that limits the chance for women entrepreneurs (Sinha, 2005).

However, access to markets that influence women's decisions to be involved in self-employment is not limited to marketing their final products. The availability of markets to supply affordable high-quality raw materials also determines their

entrepreneurial decisions. As female entrepreneurs typically manage home-based micro industries, they rarely have the financial ability to purchase raw materials at a high price. On the other hand, they still need high quality materials to ensure that their final products gain competitive advantages in local and national markets. Finding the right market in accordance with their conditions greatly influences a woman's decision to pursue entrepreneurship.

Furthermore, reliable infrastructure and technologies that support women's businesses also impact women's decisions about self-employment. Women generally have less access to technology because of the influence of cultural stereotypes that only men can use technology effectively. In addition, geographical limitations such as weak signals and restricted networks negatively affect the access of micro self-employed rural women to technology. Although the use of technology is less substantial for women entrepreneurs whose products still use conventional machines, the lack of knowledge of technology continues to be a very big influence on the business. It affects the ability of the business to keep updated about current information and the changing of consumers' interests.

In addition, the rapid advancement of technology that allows people to communicate with each other and strengthen the business relationships gives a huge benefit to a business's growth. Therefore, despite cultural and technical barriers, there is a need for empowering women and facilitating access to the necessary infrastructure and advanced technology (Jauhari and Brown, 2009). Rural self-employed women need to be trained in using innovative technology so that they can join the competitive local and national business climates in rural areas. The availability of business training as well as

adequate infrastructure and technological supports for women entrepreneurs would assist women in cultivating their entrepreneurial skills.

2.5. Self-Employment and Intra-household Relationships

Due to a great impact of individual preference and bargaining power toward household economic decision-making, many scholars perceive a household as a dynamic and interconnected entity between its members. They recognize the different preferences between men and women and regard a household not as a unitary element (Agarwal, 1997). There is a growing concern that households cannot be perceived as units in which individuals share common preferences or resources as a single unit (Haddad et al., 1997; Quisumbing and Maluccio, 2003). Instead, the household is viewed as a contractual agreement between men and women that...

...Represent[s] a specific institutional response to the desire of individuals for long stable environments in which to bear and bring up children, to take care for each other through sickness and health, disability and old age and to plan their lives in the world, characterized by risk and uncertainty (Kabeer, 2000: 25).

Viewing the household as a single unit fails to address the heterogeneity of household members' preferences, as it underlines gender inequalities and tends to treat single preferences in the household as a collective bargain. Its assumptions tend to constrain or hide women's access to and interest in family resources because it is likely that men's preferences would dominate the decision-making process. Thus, apart from family budget constraints, higher responsibilities are placed upon women to satisfy a single set of preferences (Dasgupta, 2000). Women cannot gain more access to family

resources unless they contribute more. Women's involvement in paid work will enhance families' welfare and thus improve the family's consumption levels, which will give more voice to women. Additional income will improve their chances of having more alternatives and choices for a better living.

The collective model recognizes individual concerns and allows for different voices in the household (Chiappori, P. A. 1997; Doss, 2011). It assumes that the household allocation process and the consequential outcomes reflect individual bargaining power. Furthermore, the collective model takes into account the different opinions of household members in making economic decisions and opens up the possibility of resolving any internal conflicts of interests. The mechanism of conflict resolution among members relies on the dynamic of bargaining power of individuals, which is partly determined by education and control over economic resources (Quisumbing and Mallicio, 2003). Intra-household allocation of resources represents how goods and services are produced and distributed through contestation and bargaining.

Charusheela (2003) explains:

The core intuition of these models is that the better the alternatives to staying in the marriage or household...the stronger the bargaining position of the individual, making it more likely that the bargain works in his/her favor (p. 288).

Nevertheless, human capital and local resources might affect the level of bargaining power in some aspects. Indeed, the improvement of human capital of women includes initiatives and commitment. Social skills and personal abilities will also affect their status in the household. Agarwal (1997) states:

Women's earned income is a measure that we would expect to be clearly related to women's bargaining power. Earning money may give women direct bargaining power; if women control the money that they earn then they have the ability to directly influence outcomes that require expenditures. In a cooperative bargaining framework, even the potential to earn money increases women's outside options and thus gives them more bargaining power (p. 19).

Some studies recognize the importance of individual contributions and stress women's social capital and the influence of economic assets to determine women's bargaining power in the family's decision making. Doss (2005) in her study in Ghana confirms that the household does not act as a single economic unit; instead, Doss underlines the importance of individual preferences. She finds that asset distribution impacts bargaining power in determining household expenditure patterns on foods and other items. Similarly, Pangaribowo (2012) also finds that women's share of assets and women's social capital both have positive impacts on women's bargaining power. Women's involvement in community-based organizations influences their expenditure decisions in the household. For instance, with their improved knowledge and updated information, women could reduce expenditures on less nutritious snacks or expensive clothing.

Sen (1987) examines households' activities based on work distribution and the contribution among all of their members in the family as important in determining the comprehensive value of the household. Along with the concept of cooperation and conflict in intra-household relationships, voices of all members of the family, regardless

of gender role differences, should be equally heard in any productive activity. These include any productive and unproductive work that women do that is usually invisible, such as housework, food preparation, looking after children, and bringing food to the field where cultivators are working (Sen, 1987). Each member of the family, regardless of the gendered division of work at home, should sustain the relationship and support each other and respect different positions to maintain the prosperity of the household.

As intra-household bargaining power underlines the process of families' labor allocation and output distribution, the bargaining model is an engagement between two main decision makers in the household: husband and wife. Other family members such as parents (usually for female-headed households or families in rural areas, living with parents and extended family) and adult children might also be included in the model; although in certain circumstances, they might rarely be involved in decision-making due to hierarchical and gender-related beliefs. Evidence shows that men and women have different preferences over expenditures (Quisumbing and Maluccio, 1999). This idea is reiterated by Rodgers (2011) who emphasizes the importance of mothers' roles in determining the needs of the family more so than men's roles, especially in regard to children's well-being.

The income that mothers earn may impact their children's health status in different ways than the income that fathers earn, given women's tendency to allocate a greater portion of household budgets on children's educational, health, and nutritional needs. Raising women's control over income can contribute not only to greater expenditure on food, but also to expenditures on foods with improved nutritional content (Rodgers, 2011: 51).

As women are the primary caregivers in the family, studies show a positive link between the increasing bargaining power of women and the improvement of children's

health and well-being (Doss, 1996; Panjaitan-Drioadisoryo and Cloud, 1999; Agarwal 1997; Pangaribowo, 2012). When women earn additional income for their families, they have greater ability to control and manage household's expenditure, which they would mostly spend on fulfilling their household's preferences. A study on Vietnam shows that as women have increased access to land rights, which increases their income, human-capital outcomes in the household improve (Menon, Rodgers, and Nguyen, 2013). Similarly, a study in Bangladesh also underlines the significance of women's bargaining power to improve children's health because women have more knowledge of health and welfare (Schmidt, 2012). The study defines variables of bargaining power in the household based on the mother's role as a decision maker in areas such as child's health care, daily needs, and major household expenditures. It concludes that women with greater authority in managing the financial household are able to raise healthier children. Both studies emphasize that along with their increased control over financial resources, women manage the allocation of their family expenditures and resources to meet children's needs, especially in education and nutrition.

In addition to contributing to the children and family's well-being, women's self-employment, especially their bargaining power and ownership of assets, affects women's happiness, according to a study on Indonesia (Landiyanto et al., 2011). This study concludes that people who have more assets and greater authority in spending family resources have also a greater degree of happiness compared to those who have fewer assets and less authority in the family's expenditure (Landiyanto et al., 2011). In particular, this finding suggests that if a woman has stronger bargaining power in the household due to her assets or her ability to allocate family's resources based on her

choices, it positively affects her satisfaction. Women's improved bargaining power in households' resource allocation increases the happiness of women.

With their improved knowledge and increased capacity to allocate household resources, women are able to take over some of the authority that men used to have in the family. This dynamic has potentially changed intra-household behavior among family members. Indeed, improved bargaining power for women in the household affects the family's decisions about priorities for resource allocation and improves family well-being.

2.6. Determinants of Bargaining Power

Women's power to determine the amount of resources allocated to each member of the family in the household is difficult to measure because it is unobservable (Quisumbing and Maluccio, 1999; Doss, 2011). Various approaches have been taken to determine major indicators of the bargaining position of women in the household and to see the impact of this power on family life. A number of scholars have determined labor income as one of the main indicators for women's bargaining power and claim that income signifies women's power in the household (Folbre, 1994). However, focusing on women's earned income as the main element in theorizing women's bargaining power creates ambiguities as women's bargaining power and women's income are difficult to separate (Doss, 2005).

Evidence that a woman earns no income therefore may be interpreted to mean she has relatively little bargaining power since she is not contributing to household cash income. Alternatively, a woman's lack of a wage income may reflect her high level of bargaining power within the

household because a woman with more bargaining power may choose not to work for wages and to be supported by other household members. (Doss, 2005: 150).

The other problem with measuring women's bargaining power based on changes in their income relates to the value of time that women dedicate to their families. As their income increases, women tend to make changes to the household's expenditure patterns, which reflect on the households' consumption. Due to their intensive schedules, for instance, women often replace home made food with store bought products because they have more bargaining power to make choices (Doss, 2005).

Nevertheless, the determinants of women's bargaining power in the household in relation to women's economic involvement extend beyond income (Doss, 2011). It is especially true when we talk about a group of disadvantaged women in the community who, despite their hard work, still have difficulties advancing their career and therefore earn less income due to some external hardships that in most cases are uncontrollable. In this case, it is crucial to analyze the issue so that women's contributions, even though small, are counted and recognized in the process of improving family well-being.

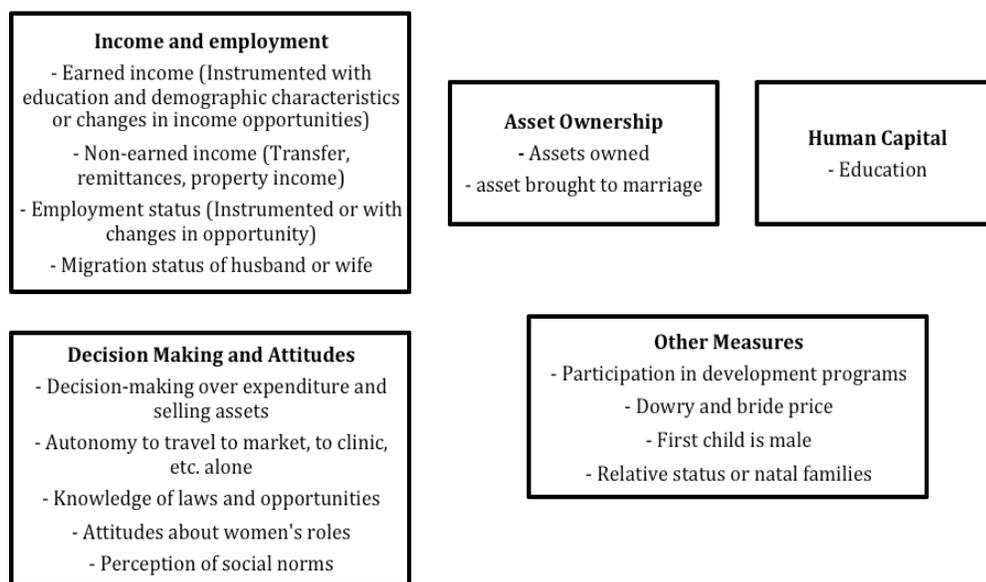
Sen (1987) states that perceived contributions and perceived interests are important factors that impact individual well-being in the process of bargaining; however, perceptions about one's contributions more or less depend on the visibility of the work itself. The visibility of work in this case refers to its monetary value; well-paid jobs are more visible than home-based or unwaged work (Agarwal, 1997). Furthermore, the idea of who is producing the most income and using more resources in an integrated family structure is not clear because all members have shared responsibilities and tasks.

Therefore, scholars such as Folbre (1992) and Rao (1995) have proposed some factors in

addition to women's income that influence bargaining power. These include the structure of the appropriate marriage market, the cultural acceptance of violence against women, women's wealth, and opportunities for women to earn an income outside of marriage (Doss, 2005: 150). Quisumbing and Mallicio (1999) identify four sets of determinants of bargaining power: control over resources such as assets at marriage, influence in the bargaining process, mobilization of interpersonal networks, and attitudinal attributes. In addition, women's bargaining process can also be influenced by non-labor contributions such as legal rights, skills and knowledge, the capacity to acquire information, education, and bargaining skills (Quisumbing and Maluccio, 1999; 2003). These classifications show how determinants of women's bargaining power can be multi-dimensional and have different effects on women and families (Quisumbing and Maluccio, 2003).

Along with Quisumbing and Maluccio, Doss (2011) summarizes some measures and indicators that can be used to determine women's bargaining power beyond economic contributions. As we can see, figure 2 groups the indicators into four categories: income and employment, asset ownership, human capital, and decision-making and attitudes. The figure shows that the determinants of women's bargaining power in a cooperative bargaining framework are multi-dimensional. They are not only limited to assets or economic resources of women but they also include other social measures and personal attitudes.

Figure 2. Indicators of women's bargaining power



(Source: adapted from Doss, 2011)

Doss (2011) notes that women's engagement in the labor market can increase women's bargaining power through their ability to earn income and allocate family's expenditures. Also, their involvement in the workforce enables women to learn social skills and to improve their knowledge, thereby enhancing their ability to make decisions concerning the needs of the family and of themselves. Apart from income and employment, women's ownership of assets, including those that women bring into their marriage, improves their decision making (Quisumbing and Maluccio, 2003). With their owned assets, women can make expenditure decisions towards their children's health and education based on the women's preferences (Quisumbing and Maluccio, 2003). Women's education and their participation in development programs influence the outcomes of women's decisions as

well. The changing attitudes of women and their involvement in decision making have the potential to improve gender equality and to affect women's ability to negotiate in intra-household relationships.

Some studies in Ghana, Bangladesh, and Egypt also present various indicators of women's bargaining power. These include women's self-perceptions and the perception of family and community members, women's agency and voice in decision-making processes, and the acknowledgement of women's rights and participation in the community (Kabeer, 2012). One study of women migrant workers in Florest, East Nusa Tenggara of Indonesia has shown that the role of women's agency in the household allows women to negotiate their work opportunities abroad. Although the decision to work as immigrant laborers requires women to leave their families, going to work in different countries enables women to contribute more to household income (Williams, 2005). Understanding the many factors in the relationship between women's bargaining power and their empowerment, Doss (2011) comments:

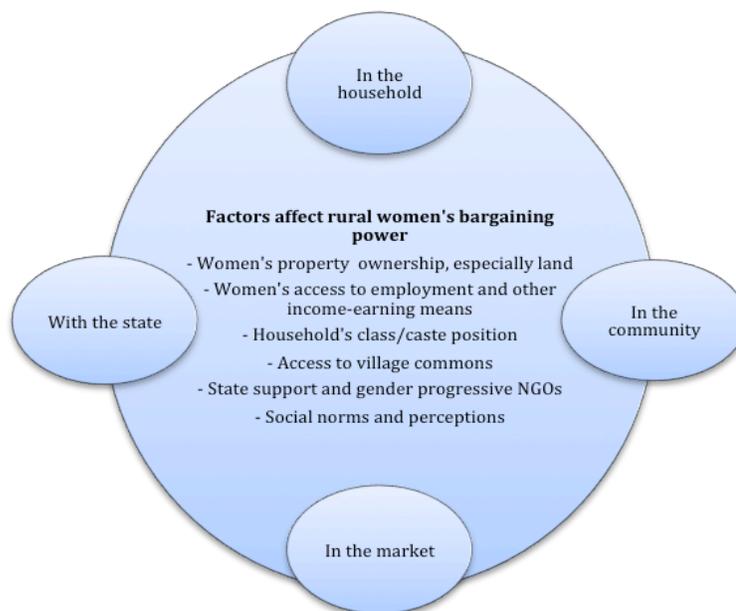
The measures that are used for women's empowerment and for women's bargaining power are often empirically the same. Some of the measures of empowerment are actually measures of whether the women act as though they are empowered-whether women are involved in decision-making and their beliefs and perceptions about women's rights and roles (p. 33).

Nevertheless, empowerment seen through the lens of gender is a phrase that focuses primarily on women's capacity to participate more in decision-making processes to improve their status. Some studies conceptualize the importance of women's empowerment by highlighting terms such as "the power within", "the power to", and "the power with" to emphasize women's comprehensive engagement in the gender and

development discourse (Kabeer, 2012). Those terms are used to describe a total involvement of women in the process of empowering themselves and others. The process should include internal motivations that reflect the benefits of collective acts of women. In addition, early scholars' contributions support the perception that women are a heterogeneous group and scholars show the intersection of gender issues with socio-economics inequality. Unequal gender relations have restricted women's participation in the development process. Women are empowered when their status is improved; then they have more authority in the decision making process in their households and in society.

In the formulation of a household's bargaining model, scholars must look at the pattern of household activities and the concept of women's empowerment as an integrative system that includes factors from outside and inside the household. Also, the inclusiveness of the external aspects within discussions of a household's bargaining power would change the view of the family unit from a singular entity to a unit that characterizes the ideal of contemporary society (Sen, 1987). In response, Agarwal (1997) designed a bargaining model showing the interrelation between the household, the market, the community, and the state in determining women's empowerment and its effect on women's bargaining power.

Figure 3. Factors that affect rural women's bargaining power



(Source: Diagram adapted from Agarwal, 1997)

Figure 3 shows the multidimensional factors that affect rural women's bargaining power, which are highly influenced by the involvement of women in different areas including the household, community, market, and state. For instance, women's access to employment and other income-earning means affects their bargaining power in the household and society. People within the community positively appreciate the women based on their success in income-generating activities. The benefits of women in business go beyond the household. Businesses run by women contribute to the improvement of other families' financial situations by creating job opportunities. Also, shifts in social norms that provide increased spaces for women to be more active outside the home result in better bargaining power within the labor market.

2.7. Summary

A number of important issues related to women's status and self-employment in developing countries have been highlighted in this chapter. These issues impact women both directly and indirectly, depending on the individual situations and socio-economic circumstances faced by self-employed women. This chapter underlines that the implication of the theoretical models of collective intra-household relationships and the concept of women's empowerment to improve the status of women differ in terms of local culture, family background, location, age, and education (Ellis, 1998; Georgellis and Wall, 2000).

This chapter has recognized the ability of women to empower themselves through self-employment. It emphasized the importance of seeing entrepreneurial activity as gender-neutral. The presumption that defines a business as the men's domain of power has essentially underestimated the managerial capabilities of women. Thus, continuously comparing the ability of women and men in the domain of entrepreneurship creates a disadvantage to women because any accounts would be cornered by the stereotypical nature of women as passive homemakers and child bearers, a role that limits women's participation to domestic affairs. Indeed, women's self-employment is essentially a platform for women to show their managerial skills, to practice their individual talents, and to build their multiple identities that transcend domestic spheres. Through their income-generating activities, self-employed women can act as dutiful daughters, formidable women, faithful wives, loving mothers, wise leaders, and skillful entrepreneurs.

This chapter has also discussed various determinants that influence women's decisions to become involved in self-employment. These determinants include limited job opportunities for women and job discrimination, family issues, financial and social networks, and women's access to market, infrastructure, and technology. Additionally, this chapter has elaborated on determinants of women's bargaining power in intra-household relationships. Determinants of women's bargaining power indicate the strength of women's voices and agency in contributing to their family's decisions. Some of these determinants are measured by looking at women's integrative roles in different areas such as in households, markets, community, and the state.

This chapter has emphasized that the decisions that women make regarding self-employment have impacted the well-being of their families and children. Working while caring for family presents challenges for mothers. While some limits are imposed by structural and cultural systems through social values and norms, women engage in self-employment to exercise personal agency. Gender disadvantages in labor markets, for instance, create constraints to limit the advancement of women. However, self-employment allows women to balance family and work activities, as they prioritize domestic responsibilities.

In addition, this chapter has elaborated on concepts of intra-household resource allocation and its relationship to women's bargaining power in the household. Some works have underlined the importance of income as the primary reason for women's improved authority in the household. However, income should not be considered as the main deal breaker for women. Additional income brought by women into the family should not always be regarded as the main factor that grants women a greater voice in the

family. The value of non-material elements as well as paid work should be acknowledged and considered to have positive impacts on women's improved status in the family and in the society. Women are empowered by addressing their own needs, enhancing their personal capabilities, and investing effort into their plans (Kabeer, 2012). Perceiving households as a means to allocate different preferences and resources among family members, intra-household relationships should emphasize these material and nonmaterial values to acknowledge the legitimacy of women's contributions (Sen, 1987).

As a whole, women's expansion into self-employment provides spaces for women to empower themselves in family decisions. It reduces intra-household disparity between men and women as they actively build cooperative partnerships in the household. Women gain more authority in allocating household income and resources, as they do so in cooperation with their husbands. Women are also able to resolve conflicts of interests that might emerge as a result of different preferences. For instance, men used to be dominant in setting plans for family vacations. Women's involvement in deciding when to take family vacations and what types of transportation the family would be used shows equal participation between husbands and wives. Women's contributions accommodate different preferences and reduce the domination of the husbands in decision-making. Based on intra-household resource allocation theories, the resource allocation is manifested as a cooperative bargaining game (Sen, 1987; Agarwal, 1997; Haddad and Alderman, 1997; Doss, 2011). In this case, each individual cooperates with the other members of the family in order to seek the best advantage for all, although there is no guarantee that one solution will be optimal for anyone (Folbre, 1994). These theories also discuss the different spending patterns of men and women as reflections of their different

preferences as individuals. Women invest more in family expenditures that affect the whole family's well-being (Quisumbing and Maluccio, 1999; 2003). The importance of women's agency and its implementation largely depends on values and norms that shape each family setting, which further influence how bargaining power in the household is agreed and acted upon.

Chapter Three

The Development of Women's Self-Employment in Indonesia

This chapter presents a general overview of the social, political, and demographic situation in Indonesia as it affects the development of women's labor participation. It describes the progress of women's self-employment, especially after the national reform and post-decentralization policy was established. This chapter also highlights the impact of the 1997 financial crisis on women's economic roles and their participation in the workforce. Particularly, the chapter shows the dynamics of women's participation in both their households and the public domain, especially in relation to the traditional local values and women's economic contributions. In addition, the chapter explains ways in which the national and local governments have increased their support of women's advancement in the informal sector, predominantly to improve the economic empowerment of women and to foster the well-being of the family.

The second part of this chapter provides an overview of Central Sulawesi as the research site. In particular, it presents a snapshot of the area's social and demographic landscape and describes the situation of women who are self-employed fried onion producers and weavers in Palu and Donggala. A subsection of this chapter also demonstrates some aspects of the commodity chain in fried onion and weaving home industries that influence the involvement of these women in their current economic activities.

3.1. Overview of Indonesia: Social, Political, Cultural, and Demographic

The Republic of Indonesia is the world's fourth most populous country after China, India, and the United States, and Indonesia is the largest country in Southeast Asia. With an approximate population of 237.6 million people, it has diverse ethnic groups, languages, religions, and cultures, as well as a varied topography (Statistics Indonesia, 2013). As an archipelago nation, as indicated in figure 4, Indonesia has approximately 18,000 islands across the country with 31 provinces, two special regions (Aceh and Yogyakarta), and one special capital city district (DKI Jakarta).

Figure 4. Indonesia map



(Source: <http://www.worldatlas.com/webimage/country/asia/idnewzzz.gif>)

Influenced by its diverse population, Indonesian socio-economy and politics are extremely dynamic and complex. Power struggles that resulted in the Inner and Outer Islands' dichotomy during the centralized governance under the Suharto regime (1965-1998) have led the majority of provinces in Indonesia to demand regional autonomy

(Bahrumrum, Prabowo, and Myrntinen, 2006; Turner, 2007). The gap between the so-called inner islands, i.e., Java, Madura, Bali, and to an extent Sumatra, and the outer islands, including Sulawesi or the Eastern part of Indonesia, has created an uneven distribution of resources (Turner, 2007). Thus, the dichotomy presents a hierarchy, which defines the inner islands and outer islands as differing in power. The inner regions are seen as the center of power with a more developed and cultivated set of regions, while the outer islands are viewed as the opposite i.e., as regions with backward and underdeveloped areas.

Regional autonomy provides space for local authorities to manage their local resources independently and to prioritize their own development strategies in urban and rural areas. This autonomy, in turn, enables local governments to provide more accurate, accessible, and reachable services to their grassroots communities based on the communities' needs (Diprose, 2007). The neglected areas of Indonesia, in the aftermath of the 1997-1998 Asian crisis were particularly vocal in seeking autonomy to reduce geographical economic disparities (Thomas, Beegle, Frankenberg, 2000; Hancock, 2001; Turner, 2007; Ravallion and Lokshin, 2007). The areas that were less integrated into the national development program were heavily affected by the macroeconomic crisis, whereas other regions did not suffer as severely.

After decentralization, Indonesia experienced various strategic, economic, and structural changes followed by socio-cultural shifts. These changes led to a gradual transformation of local autonomy, and consequently a change in the allocation of distributions. More specifically, the changes allowed authorities of local governments to manage their districts and to select distribution of local resources. Also, with the

introduction of the term “gender” in 1999, the government designed activities and programs to improve women’s capabilities that lead to gender mainstreaming (Parawansa, 2002). In particular, intensive efforts were made to promote the advancement of women in all areas. Furthermore, the decentralization process encouraged local governments to accelerate the growth of local productive employment. One of the programs was designed to enhance families’ welfare by engaging women in productive activities outside of agricultural or domestic labors, such as placing the women in trade or business.

Along with the increasing opportunities for women to become more involved in various economic activities, the redistribution of local resources positively affects the rapid growth of female employment in the informal sector. The improvement of various public facilities is a key factor that supports the progress of micro self-employed women in getting access to and being accessed by socio-economic services (ILO, 2012). The ability of local governments to prioritize the development of infrastructure in their areas, such as road and transportation modes, promotes socio-economic growth in rural areas. In addition, proper road conditions enhance the ability of people to connect with markets and to minimize the transportation costs of materials (ILO, 2012).

New programs and policies organized by local organizations and governments go beyond rural areas; the programs and policies promote women's entrepreneurship throughout the country. Some programs, such as women’s empowerment programs in small to medium enterprises, provide training for women who run their own home-based businesses to improve their individual capacities as good entrepreneurs. Opportunities to contribute in a variety of ways in society empower women to reconstruct their self-

identity to include other aspects of their roles, beyond being housewives and/or mothers. Programs such as the empowerment programs originate from a more democratic atmosphere of the nation and they change perspectives on gender relations and the role and status of women in the family.

The era of political openness also provides space for women to be heard and to be in charge. For instance, the appointment of Megawati Sukarnoputri as Indonesia's first female vice president (1999-2002) and Indonesian president (2001-2004) and the appointment of women in ministries in the reformed cabinet is evidence that contemporary Indonesian people's perceptions of women's roles and positions have changed. The stereotypical notion that describes women as weak with limited capabilities is not a valid presentation. Also, gender prejudices should not hinder women from excelling in their fields of choice. Although the glass ceiling, a series of barriers both visible and invisible that restrict the advancement of women, still exists, women have isolated opportunities to work in every aspect of national development; these opportunities play a substantial role in redefining women's identity in Indonesia. Overall, the government shows its support in developing the potential of women and in promoting equal representation for women in decision-making and leadership roles (Robin and Bessell, 2002).

The Asian financial crisis and national reform, followed by the implementation of regional autonomy, has affected Indonesian households in many ways, including changes in socio-economic structures. Economically, some families suffered because they no longer had a source of income, while other families struggled to meet their household needs with much less income. The monetary crisis often caused people to lose their jobs,

but it also opened up new job opportunities. Those who were fired from the factory, for instance, were able to seek out other job opportunities. Although this job mobility affected both women and men, it had a higher impact on women (Thomas, Beegle, and Frankenberg, 2000). For example, many factory workers shifted their employment status from permanent jobs to informal work when their workplaces, including textile and garment factories, were either relocated or shut down (De Ruyter and Warnecke, 2008). Transitioning from permanent factory jobs to informal or home-based work, these workers were consequently left with lower incomes.

In addition to its economic impact, the financial crisis challenged conventional women's roles as homemakers. Women who used to be full-time housewives and unpaid before the crisis had the chance to enter the labor market and contribute to their family's economic activity. Depending upon their individual domestic situations, some women were forced by circumstances to find employment, while others were able to enter the labor force voluntarily. Following the crisis, collaboration between husband and wife in the household was needed to support the welfare of the family. In most cases, women were expected to contribute more in their households out of financial necessity. For instance, rural women whose contributions were usually invisible behind their domestic roles became involved in financial affairs more than they typically had in the past. Women were in charge of anticipating financial difficulties by changing consumption patterns and family expenditure. They made decisions about whether or not families should cut expenditure on luxury goods and items that were considered less important. For instance, they had to change their selection of expensive food such as meat and fruits to purchase less-expensive food such as root vegetables (Hancock, 2001). In addition to

ensuring that the nutritional needs of the family could still be met properly, women found ways to manage their family's resources so that they could afford enough of the proper balance of food. Also, women sought additional income. In this way, women maximized their potential to improve the lives of their families. As women's economic roles changed, the economic crisis helped shape a new culture, especially with regard to gender relations in Indonesia. The role of women was no longer constrained by the traditional values and customs that tended to limit women's participation in economic and public life.

In general, gender ideologies in Indonesia are partly influenced by *adat* (customary law), religions, family backgrounds, and communal practices that set ideal roles for Indonesian women (Niehof, 1998; Koning et al., 2000; Ford and Parker, 2008). In addition, the heterogeneity of ethnic groups that follow different kinship systems also enriches the gender dynamics in Indonesia. Some community groups adopt a patrilineal system and some practice matrilineal kinship structure. Due to mixed marriages between the tribes, which led to an inter-ethnic melting pot of different traditions, a majority of tribes in Indonesia embrace a mixed family structure and stand between the two kinship systems (Rammohan and Johar, 2009).

Although women's status in this country is highly respected, gender hierarchy under the patrilineal kinship makes it somewhat difficult for women to exercise their rights to the highest level. The strongly rooted cultural norm defines their autonomy under the domination of men (De Ruyter and Warnecke, 2008; Rammohan and Johar, 2009). In employment domains, for example, women find it difficult to advance due to the existence of various socio-cultural values that influence employment practices. These

factors create barriers that block the integration of women into advanced levels in the formal labor market (ILO, 2012). Even in areas where the family lineage is descended from a line of women by which women inherit strong autonomies in family and social relations, women's work is still domesticated. For instance, women's work and its value in the *Minangkabau* tribes of West Sumatera, where a matrilineal system dominates gender relations, is still unexposed by national media and it remains unaddressed in state policies (Blackwood, 2008). However, women in the *Minangkabau* tribes have the ability to frame and create their own identities to encompass their multiple roles as mothers, farmers, and housewives (Blackwood, 2008).

Women's access to the formal labor market was mostly defined by gender status. Regardless of their ethnic background, education attainment, experiences, and personal skills, women's space for developing their work performances were limited. This situation occurred especially during the Suharto regime. Indonesian gender ideology during the Suharto administration focused on the domestication of womanhood in which women's status was always determined by family and religious affiliations (De Ruyter and Warnecke, 2008). Furthermore, many programs in women's organizations reflect women's secondary status in the household. In this case, women are expected to be the husband's supporters, the children's nurturers, and the moral and cultural guardians of the society (Saptari, 2000). This idea is described by Oey-Gardiner (2002) as follows:

Within the state ideology, there was no room for women as individuals. Instead, they were continually reminded of their *kodrat* (inherent nature), and particularly of their household and reproductive responsibilities-to clean, cook and bear children. Their assigned role was to nurture the next generation of leaders, usually men, rather than stand forward in their own right (p.102).

These roles - directly and indirectly- have affected women's status and achievements in the labor market. Indonesian women are likely to occupy low levels of jobs with non-regular status and to have substandard labor protection (De Ruyter and Warnecke, 2008).

However, the implementation of regional autonomy affects gender status and relationships in almost all social groups. Various local policies regarding relationships between men and women have gradually abolished the gender concept that was previously regulated and formalized by the authoritarian government under Suharto's New Order government. For instance, a civil servants' housewives organization that used to emphasize women's domestic duties changed its name from *Pembinaan Kesejahteraan Keluarga* (Guidance for Family Welfare) into *Pemberdayaan Kesejahteraan Keluarga* (Empowerment of Family Welfare) (Robinson and Bessel, 2002: 9). The new name stresses the idea of women's empowering roles beyond the household, which also includes a broadened autonomy in the household's decision-making. The spirit of reform is capable of transforming gender hierarchies or gender biased programs into more balanced and democratic relationships. In other words, the status of women is no longer limited to domestic affairs. Women also have the opportunity to take part in the public domain according to their capabilities and resources, so that they could be equal partners with men in the development of change.

Development strategies and the positive impacts of local autonomy, globalization, and modernization, in which women's equality and independence are stressed, enable women to be evaluated based on their individual capabilities. This new trend and the introduction of women's dual roles make their contributions more visible. As Niehof (1998) elaborates:

Development strategies were not the only external influences affecting the position of Indonesian women [...] Development achievements, particularly in the areas of health, family planning, education, infrastructure and public facilities, have a direct impact on women's lives. [...] Through mass media and women's organizations, global ideological trends such as nationalism, feminism, egalitarianism, rationalism [...] are –directly and indirectly- influencing the lives and attitudes of Indonesian women (p. 238).

Nevertheless, there is a challenge for global feminist ideologies whose focus is on women's autonomy to confront the indigenous gender ideology that stress gender interdependence, gender inequality, and complementary roles (Niehof, 1998). Although valuable, the new feminist ideology does not impact women of different economic classes in the same way. Women from the middle-upper class enjoy the effects of relatively equal gender relations, while women from the working class, especially in rural areas, do not have the same opportunities.

The transformed gender values and practices have enabled middle-class women who reside in urban areas to enjoy freedom of speech and to express their aspirations. In addition, the change in gender values has opened up chances for urban women to enter high-level positions in corporations and to enjoy improved education and extended networks that result in faster employment access. On the other hand, despite their individual competencies, women in rural areas, especially those from low class families, are still faced with restrictions that limit them from gaining equal treatment in the public domain. For instance, women who live in a conventional family, where patriarchal values and religious teachings influence the mindset of its members, are restricted from appearing in public spheres. Instead, the women are usually given a load of domestic

responsibilities and are required to stay in charge of those tasks. Therefore, they have limited access to other activities beyond the household activities and childcare. In response to such a gap, there is a need to make improvements in women's roles and positions. By increasing gender awareness for men and women in Indonesia through local gender-mainstreaming programs, the government would emphasize the importance of women's personal capabilities to create balanced gender relations. The change of mindset and priorities as such would significantly affect a change in attitude and opportunity. The public should treat women the same regardless of differences in household structures, demographic location, and socio-economic status.

As Indonesian values heavily depend on high tolerance of diversity, women in Indonesia actually have the opportunity to develop their spaces while still remaining committed to their domestic roles as wives, mothers, and daughters. Though for married women, the wife's economic activities are still regarded as supplementary to their husbands' earnings, the opportunity for women to have employment options is open. The challenge is to recognize the wives' participation as substantial so that it could improve the women's status. To realize the value of women's employment, people should concentrate on improving the community's well-being without focusing mostly on gender differences, which leads to the underestimation of women's abilities (Kanyoro, 2006). In this case, women's agency that relies on and emphasizes the ability of women to make choices and decisions to transform their status and to improve well-being is necessary. This concept is essential to breaking down the unequal gender relationships in rural areas and to improving women's ability to expand the role boundaries in their households (Saptari, 2000).

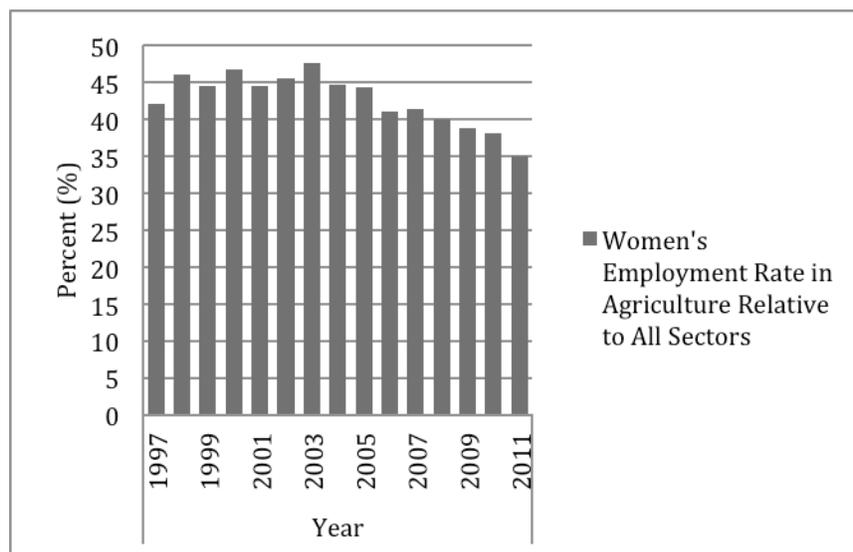
3.2. The Transformation of Women's Economic Roles in Indonesia

Indonesian women face three options concerning their engagement in the labor market: to work as wage earners, to work in non-salaried jobs, or to work out of the formal labor force (Comola and De Mello, 2012). Historically, women's participation in their households' economies has been a part of Indonesian family tradition. Women in both urban and rural areas have been actively participating in various economic activities. Most of the women in urban areas work in paid employment in formal and informal sectors such as trade, services, or industries. Meanwhile, a majority of rural women are involved in their families' economies by taking part in agricultural production (Thorbecke and Pluijm, 1993; Azahari, 2008). However, as women's work, especially in agricultural production in rural areas, was characterized as "family work", women's participation was hardly accounted for or acknowledged as "real work" (Ford and Parker, 2008). Since women and men worked together in paddy production, the role division between husbands and wives was, at times, unclear. When it was the wife's turn to work in the paddy fields, the husband would have to stay at home until his turn came. In contrast, when men worked as the primary breadwinners, women were still responsible for maintaining the family's income (Thorbecke and Pluijm, 1993). Along with the opportunity to work, this gender-based division of labor put women under pressure. They were hardly able to express their voices due to a lack of access to the decision-making processes of their households (Panjaitan-Drioadisuryo and Cloud, 1999; Rammohan and Johar, 2009). As Thorbecke and Pluijm (1993) point out, women are "neither excluded from the decisions in the extra domestic domain nor so wholly in charge of the domestic domain as is implied by the normative segregation of roles" (p. 191).

The decline of the agricultural sector has affected the development of entrepreneurship in Indonesia (Tambunan, 2007; 2009). Entrepreneurship is a great supporter of the Indonesian economy in its development of manufactured products such as food and beverages, footwear, textile, garments, wood manufactures, and handicrafts (Alisjahbana and Manning, 2006). Manufacturing in Indonesia has a significant role in improving the economy, because it utilizes local resources, which can create developmental efficiency and reduce unemployment (Widarti, 2004; Tambunan 2009). Women's engagement in various productive activities in sectors other than agriculture, which is highly labor intensive, will increase the local capacity to support economic growth (Thomas, Beegle, and Frankenberg, 2000).

A gradual diversification of economic activities run by women, characterized by a strong reliance on non-agricultural sources, became a new trend (McCulloch, Timmer, and Wesbrod, 2007; Priebe et. al, 2010; Dethier and Effenberger, 2012). The decline in women's participation in agricultural employment is partly due to their increased participation in trade and service sectors. This trend persists because service sectors enable women to establish small-scale informal income-generating activities with small capital, despite low levels of productivity and income (Thorbecke and Pluijm, 1993). As shown in figures 5 and 6, women's employment shift in Indonesia from agricultural to non-agricultural sectors has accelerated since 2006, especially in services (ILO, 2012).

Figure 5. Women's agricultural employment in Indonesia (1995-2011)



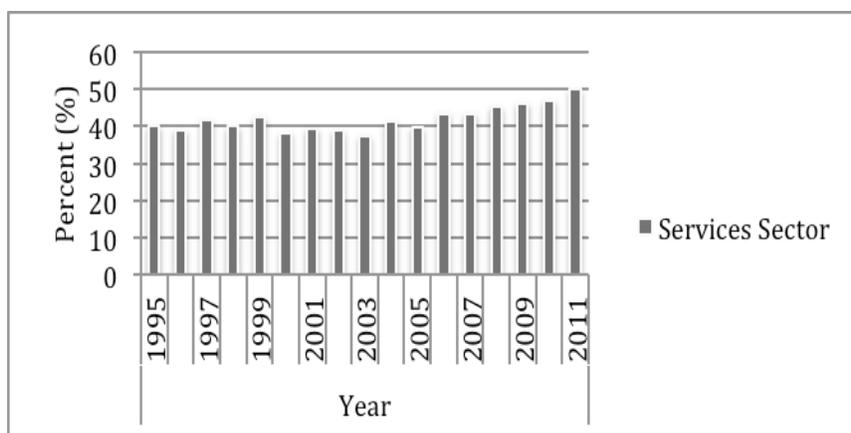
(Source: World development Indicators, 2013)

Figure 5 shows that when the crisis took place in 1997, there was a slight decline in women's relative agricultural employment from 43.8% in 1995 to 42.0% in 1997, along with a reduction in agricultural production. When sharp rises in rice prices resulted in lower demand for agricultural products, the number of women working in the agricultural sector declined. However, the trend is followed by a substantial increase in 1998 and peak in 2003, with as many as 47.5% of women employed in agriculture as the situation improved. In 2004, women's agricultural employment declined to 44.6% as a share of all sectors and continued to decline to 35.0% in 2011; the decline in agricultural jobs corresponded to a growth in the service sector (figure 6).

While some argue that agricultural work presents an effective solution to eradicating poverty after the crisis (Timmer, 2004; McCulloch, Timmer, and Wesbrod, 2007), others argue that non-agricultural activities offer better results for economic

subsistence (Michevska and Rahut, 2008). In areas where women have access to land ownership, women concentrate on agricultural production to earn more income. Women who lack support and agricultural capital try to survive the economic pressure by looking for employment in the city or by creating non-farming, income-generating activities through micro home-based businesses. This trend suggests that household capital, access to land, and geographical diversity play significant roles in determining the financial coping strategies of women in rural households. As situations among rural women are varied, their strategies to face their own specific problems also differ. While some women stay in the agricultural sector, many leave to work in private services or in the manufacturing sector.

Figure 6. Women's non-agricultural employment in Indonesia (1995-2011)

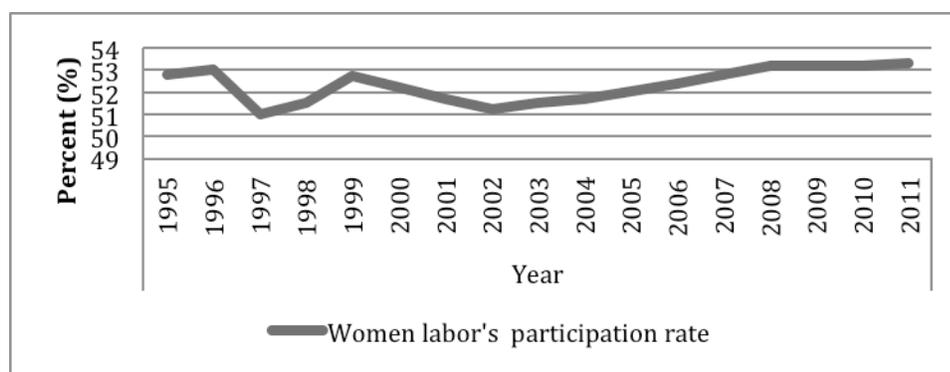


(Source: World Bank Indicators, 2013)

Furthermore, figure 7 displays women's labor force participation rate in goods and services production between 1995 and 2011. It shows a gradual improvement in women's participation in the labor market, after a slight drop during the Asian financial crisis. The rate of women's participation in the labor force in general is in a stable state,

between 52.8% in 1995 to 53.3% in 2011. This fact implies that women have always been active in the labor market. Even when the Indonesian economy was heavily impacted by the financial crisis between 1997 and 1998 and experienced massive decreases in real labor income, the participation of women in the labor market showed a significant increase. Even in the onslaught of the crisis, women's contribution to their households' budgets never stopped, but instead switched and developed in other directions. Housewives became home-based workers in order to alleviate unemployment and the effects of the economic crisis on family incomes (Thomas, Beegle, and Frankenberg, 2000; Hancock, 2001; Widarti, 2004). In addition, figure 7 shows that it is likely that women's labor participation will substantially increase in the next year's census because employment opportunities in the informal sector have become more open for women.

Figure 7. Women labor's participation rate (Age 15-64)



(Source: World Bank Indicators, 2013)

The female labor participation rate also includes some women who choose to leave their hometowns to work as migrant workers in response to their families' financial

needs. In countries such as Saudi Arabia, Malaysia, Hong Kong, and Singapore, the women are hired mainly as maids, baby sitters, and other jobs that do not require specialized skills. These women laborers are able to send money back home to their families (Williams, 2005; Borch, 2008). The money sent home usually covers the family's daily needs, children's education, home renovations, and purchases of land and livestock. Some of the women, however, prefer to stay with their families in the city and to engage in various forms of employment, such as trade, service, or factory work, even though the pay is low. The contribution of women in hard times has become more appreciated, especially when the parents or husbands face work displacement or termination (Hancock, 2001). Family crisis has weakened some of the strong patriarchal beliefs of families by allowing women to work in paid jobs, although these women do not necessarily receive job security (Hancock, 2001). Furthermore, changing job patterns, including the emergence of informal activities that require less capital and low specialization have opened up new opportunities for women's financial empowerment in public spaces.

Figure 8. Self-employed women and men in Indonesia (1995-2011)



(Source: World Bank Indicators, 2013)

Figure 8 shows the comparison of self-employed women and men in Indonesia from 1995 to 2009. As shown in the figure, the data for self-employed women and men is not available until 2001, the data for 2008 is missing, and the data for 2010 and 2011 is not yet available. As a whole, figure 8 shows that the percentage of self-employed women in Indonesia, despite a slight decline since 2003, outnumbers the presence of men in self-employment. In 2009, for instance, there were 68.3% of self-employed women, compared to 65.6% of self-employed men.

The greater number of women who are self-employed indicates a significant change in the demographic characteristics of entrepreneurship, which used to be perceived as men's domain of power. In particular, women's entrance into home-based industries has increased because this economic activity does not require high skills, advanced technology, or substantial costs. Factors such as women's limited education, their heavy household chores, and their secondary position in cultural and/or religious hierarchy are no longer significant barriers, which would create a disadvantage to women. Since women's involvement in informal employment can facilitate the interests of women from various backgrounds, opportunities to be engaged in economic activities are broadened as long as women have the initiative to utilize their resources and improve their skills.

At the same time, women's engagement in self-employment shows their independence and creativity, as parts of their underdeveloped interests and talents emerge. Self-employment enables women to change their subordinate status and to

improve their involvement in decision-making and household strategies (Hancock, 2001). Also, as indicated by some studies, the involvement of Indonesian rural women in micro-scale businesses gives evidence of their improved self-awareness and reflects their ability to control economic resources and information in their households (Tambunan, 2007b; Rammohan and Johar, 2009). The women's ability to deal with the associated risks and responsibilities in their micro businesses indicates women's capacity to advance.

Women's economic empowerment is a part of the concept of ideal womanhood in Indonesia. This womanhood includes acts of providing for families and looking for self-fulfillment in work (Ford and Parker, 2008). In addition, the concept of Indonesian economic empowerment is developed based on cultural and structural factors, as well as individual entrepreneurial competence (Bushell, 2008). Rural women's ability to make decisions concerning their own livelihoods, families, and surroundings connects their thoughts and actions to their goals and desires, thereby increasing women's awareness of their independence and self-esteem (Kabeer, 1994). By utilizing their personal skills and available assets, women in rural areas, in particular, have engaged in home-based industries to keep their families together without being heavily affected by the risk of a so-called double-burden, social discrimination, or gender bias (Narayan *et. al.*, 2000). In particular, Ford and Parker (2008) state:

When we come to study real women working in Indonesia, we come to understand that we are dealing with single women, daughters, mothers and wives who are not free to make market-based decisions about what will provide the most income or best career for them as individuals. Rather, they make choices about work-or sometimes have their decisions made for them-and in the process they constitute their own identities as full, gendered human beings: as good mothers, capable wives, virtuous daughters or reputable, marriage-able young women. We would argue, then, that 'work' decisions always occur within cultural domains, such that economic decisions and work practices are inseparable from other ideological and symbolic systems, the material demands of living and the multiple everyday roles that women play (Ford and Parker, 2008: 3).

Since gender division is very important in Indonesian households, women's commitment to maintaining the balance between productive work and domestic affairs affects the stability of the family. The gender dynamic in marriage relationships reflects the level of adjustment of its members. The dynamic is influenced by internal and external factors, such as individual behavior, age, education, employment, state condition, social interaction, modernization, and other facets of society. An improved dynamic has been evolving over time, but there is still more room for advancement for women beyond the household (Jones, 2002).

3.3. Overview of Central Sulawesi: Area of Study

This research was conducted in the Central Sulawesi, which is a province within the island of Sulawesi in Indonesia. Its area spans 61,841,29 km² on the island of Sulawesi (Statistics Indonesia, 2011). Sulawesi Island is located between the Kalimantan (Borneo) and Maluku (Moluccas) islands. As shown in figure 9, Sulawesi island is administratively divided into six provinces: South Sulawesi, with Makassar as its capital city; North Sulawesi, with Manado as its capital city; Central Sulawesi, with Palu as its capital city; South East Sulawesi, with Kendari as its capital city; West Sulawesi, with Mamuju as its capital city; and Gorontalo Province. According to the 2010 census, the population in Central Sulawesi in 2012 is projected of 2,727,227 people; 1,399,220 males and 1,330,007 females, with 74.40% of the population identified as Muslims, followed by

17.69% as Christians, 5.19% as Hindus, 1.60% as Catholics, and 1.07% as Buddhists (Central Sulawesi Statistics, 2014).

Figure 9. Sulawesi Island map



(Source: http://www.welt-atlas.de/map_of_sulawesi_6-616)

Specifically, figure 10 locates different regions in Central Sulawesi and their capital cities. It also traces various indigenous ethnic groups in each area of Central Sulawesi. To be specific, the *Kaili* mostly reside in the areas of Palu, Parigi, and Donggala. The *Mori* and *Bungku* are dominant in the Morowali area, where the *Tomini* also reside. The *Kulawi*, *Saluan*, *Balantak*, and *Banggai* mostly live in the Banggai Island. Also, the *Lore* and *Amona* live in the Poso area. Other indigenous ethnic groups

include the *Toli-Toli* and *Ampal* who reside in Toli-Toli, and the *Buol* who reside in the Buol area.

Figure 10. Central Sulawesi map



(Source: <http://www.indonesiamatters.com>)

Central Sulawesi's unique mix of socio-cultural values occurs due to a cultural mix among the indigenous ethnic groups and multiple migrant ethnic groups from other areas. The ethnic groups include the Bugis, Manadonese, Balinese, Sumatran, and Javanese, as well as the Chinese and Arabs.

The interaction between indigenous and immigrant people of various ethnic and religious groups fuses the local traditions with new knowledge. Moreover, the diversity of Central Sulawesi and the strength of its local social customs are significant in integrating and shaping the socioeconomic circumstances of people in the region.

Different values among ethnic groups are represented by Central Sulawesi's motto in the Kaili's language, "Maliu Ntinuvu," which means, "unite all the elements and all the potential that exists." This motto strengthens the social value of diversity among the people in Central Sulawesi. Indeed, the new motto and local custom serve as the main influences on social behavior, as they govern the lives of individuals in this multicultural society (Turner, 2007).

In regard to gender, Central Sulawesi, like many other areas of Indonesia, is perceived as a patriarchal society in which men are respected as the dominant breadwinners in their households. Nonetheless, women have been taught to make a living from an early age due to their families' circumstances. Regardless of their contributions to managing the family unit, women, especially those in rural areas, still have low status. Women complete domestic tasks and take charge in some areas but they are not allowed to engage in the entire decision-making process. Their autonomy mostly encompasses taking care of the house and children. For instance, although many women manage their families' money, rural housewives commonly do not have full authority to spend money on things other than their families' basic needs, such as food and clothing. However, in the aftermath of the economic crisis of 1997, which significantly changed households' financial situations, women have been expected to further engage in family matters and to contribute more income to support their families.

When the crisis hit the nation in 1997 and 2008, women in Central Sulawesi were impacted, as the situation caused a major transformation in their society. They managed the household expenditure and consumption patterns to adapt to crisis situations. Through economic necessity, women were allowed to challenge their traditional livelihood as low-

paid agriculture laborers or unemployed stay-at-home mothers and instead search for other types of income-earning activities in order to survive (Syahrir, 1986; Rusdillah, 1987 in Tambunan, 2007a). Despite cultural and religious constraints in which staying at home and performing domestic tasks were perceived to be the ideal roles for women, the crisis encouraged housewives to enter the job market, to receive an income, and to be financially independent. Agricultural jobs with conventional roles no longer served as the single employment option open to women. Now women have more choices open to diversify their income (Ellis, 1998; Schwarze and Zeller, 2005). While some women continued to work in agriculture, others took employment opportunities in the city, or opted to open up a home-based business and to start their careers as women entrepreneurs. Some of the sufficiently educated women chose to be involved in entrepreneurship because they did not see hope of attaining work in the formal labor market. They opened their own production centers or worked as casual laborers or contract laborers (Gallaway, 2002).

Central Sulawesi's environment has fertile land for a wide variety of agricultural products. With the abundance of natural resources, Central Sulawesi has developed its regions with clove, copra, and cacao as its primary commercial crops. This farming, in turn, has opened up opportunities for women to be employed in agricultural fields either as farmers, land renters or landowners. They have generated money by manufacturing the plentiful natural resources around the area through their own microbusinesses (Schwarze and Zeller, 2005). Thus, compared to the households that have a relatively restricted access to credit, for example, households with larger land-ownership can earn a relatively big proportion of income from off-farm activities. The reason is that those with larger

land ownership have more access to capital, social networks, and markets that enable them to expand their activities (Hart, 1986: White and Wiradi, 1989, in Alisjahbana and Manning, 2006).

One of the reasons that people migrate to the area of Central Sulawesi is that they are drawn to the land available for agricultural development. The native people of Central Sulawesi, on the other hand, choose to stay locally within their own province, and migrate only from one rural area to another local rural area (Hein and Faust, 2010). Temporary or permanent migration due to environmental changes or land scarcity not only impacts household incomes, but it also influences the relationship between people and their homes (Williams, 2005). Rural migratory movements in Central Sulawesi are mostly based on land availability and are common among agrarian families. Therefore, if there were a chance of obtaining off-farm income, the native local migration rate would be reduced (Hein and Faust, 2010). Meanwhile, for businessmen, businesswoman, civil servants and others with non-agricultural occupations, the migratory movement remains low. Also, the proportion of women working as migrant workers is low.

Table 1. Indonesia Poverty Rate by Province (September 2013)

Province	Poverty Rate (%)			Poverty Ranks (1=poorest)
	(%)			
	Urban	Rural	Total	
Papua	5.22	40.72	31.53	1
West Papua	4.89	36.89	27.14	2
East Nusa Tenggara	10.10	22.69	20.24	3
Maluku	7.96	26.30	19.27	4
Gorontalo	6.00	24.22	18.01	5
Bengkulu	17.29	17.97	17.75	6
Aceh	11.55	20.14	17.72	7
West Nusa Tenggara	18.69	16.22	17.25	8
DI Yogyakarta	13.73	17.62	15.03	9
Central Jawa	12.53	16.05	14.44	10
Lampung	10.89	15.62	14.39	11
Central Sulawesi	9.45	15.89	14.32	12
South Sumatera	13.28	14.50	14.06	13
Southeast Sulawesi	5.552	16.92	13.73	14
East Jawa	8.90	16.23	12.73	15
West Sulawesi	8.57	13.31	12.23	16
North Sumatera	10.45	10.33	10.39	17
South Sulawesi	5.23	13.31	10.32	18
West Jawa	8.69	11.42	9.61	19
West Kalimantan	5.68	10.07	8.74	20
North Sulawesi	6.12	10.46	8.50	21
Riau	6.68	9.55	8.42	22
Jambi	10.41	7.54	8.42	22
North Maluku	3.56	9.20	7.64	23
West Sumatera	6.38	8.30	7.56	24
East Kalimantan	3.99	10.24	6.38	25
Kepulauan Riau	5.79	9.21	6.35	26
Central Kalimantan	5.80	6.45	6.23	27
Banten	5.27	7.22	5.89	28
Bangka Belitung	3.47	6.97	5.25	29
Bali	4.17	5.00	4.49	30
South Kalimantan	3.75	5.50	4.76	31
DKI Jakarta	3.72	-	3.72	32

(Source: Adapted from: <http://www.bps.go.id>, 2014)

Economically, Central Sulawesi is one of the poorer provinces in the Eastern part of Indonesia. This situation is magnified by unequal regional development and a substantial income discrepancy between rich and poor households within the area. As can be seen in table 1, among thirty-three provinces in the nation, Central Sulawesi ranks as 12th with a poverty rate of 14.32%, as noted in September of 2013. Nevertheless, the poverty level in Central Sulawesi within the past four years from 2009 to 2013 has shown a significant improvement as shown in table 2.

Table 2. Poverty Rate of Central Sulawesi 2009-2012

Year	Poverty Rate (%)		
	Urban	Rural	Total
2009	10.90	21.35	18.98
2010	9.82	20.26	18.07
2011 (March)	9.46	17.89	15.83
2011 (September)	10.05	17.96	16.04
2012 (March)	9.24	17.39	15.4
2012 (September)	9.02	16.85	14.94
2013 (March)	8.90	16.53	14.67
2013 (September)	9.45	15.89	14.32

(Source: <http://sulteng.bps.go.id>, 2014)

Based on the data presented in table 2, the poverty rate in Central Sulawesi shows an improvement during 2009 and 2013. The poverty rate has dropped significantly from 18.98% in 2009 to 14.94% in September of 2012. Further improvement has occurred in 2013 between March and September, when the poverty rate of people in Central Sulawesi has continued to decline by 0.36% (Central Sulawesi Statistics, 2014). This trend indicates that the livelihood of the community has steadily improved.

The income sources of people in Central Sulawesi vary according to the types of occupations in which workers engage and the residential atmosphere in which they live. Schwarze and Zeller (2005) found that 40% of income generated by the better off households in the forest area comes from non-agricultural activities, while the poorest households earn only 10% from agriculture. For example, households near Lore Lindu National Park rely on agricultural activities as the most important source of income and people gained 68% of their total income from this source; meanwhile, only 32% of household income originates from non-agricultural occupations (Schwarze, and Zeller, 2005).

In other parts of Central Sulawesi, occupations range from the rural trades of agriculture, fishery, commerce, and work in the private sector to city jobs such as government workers or civil servants. Barret, Reardon, and Webb (2001) present classifications of agricultural and non-agricultural activities of the people surrounding the Lore Lindu National Park (LLNP) in figure 11 below.³

Figure 11. Activities of people in the area of LLNP in Central Sulawesi

Function	Sector	
	Agriculture	Non-Agriculture
Self-employment	<ul style="list-style-type: none"> • Crop Income • Livestock Income • Forest products, fishing 	<ul style="list-style-type: none"> • Enterprise profits • Rents
Wage employment	<ul style="list-style-type: none"> • Agricultural wage labor income 	<ul style="list-style-type: none"> • Non-agricultural wage labor income

(Source: Schwarze and Zeller, 2005: 64)

³ LLNP is one of the largest national protected forests in Indonesia with highly diverse ecosystems. It is located in the districts of Donggala and Poso area in Central Sulawesi.

Overall, local demographic structures and topography have played important roles in framing women's daily experiences in Central Sulawesi. These factors, in turn, shape women's entrepreneurial choices and behavior (Greer and Greene, 2003).

3.4. Description of Women in Palu and Donggala: Target Population

Despite their roles in domestic spheres, women in Central Sulawesi are active in various forms of paid and non-paid employment in formal and informal sectors. The employment choices of women in this area depend on geographical characteristics and personal preferences, which are influenced by family background, social network, education attainment, and age. Some women in urban areas are involved in government institutions and provide professional services such as those of pharmacists, nurses, doctors, teachers, beauty salon owners, and traders. Meanwhile, women in rural areas are mostly working on the farm. Some of them are factory workers, micro entrepreneurs, immigrant workers, and full-stay-at home mothers. In particular, women who live in the mountains or river areas commonly work as stone crushers, tend to livestock, and/or farm, while those who live in the forest area predominantly work in agricultural activities such as paddy cultivation. This job distinction is due to rural women having a lower probability of working as salaried employees (Comola and De Mello, 2012).

Even though women respondents live in different areas with varying sources of income, their livelihoods remain simple. Due to the increased financial hardships as the impact of financial crisis in 1997-1998, the majority of these women realized that their households could not maintain a reasonable standard of living by relying solely on their

husbands or by working as hired agricultural workers alone. Based on their study of the agricultural community in rural Central Sulawesi, Priebe, et.al (2010) found that although agriculture remains the primary source of income in the community, rural households considerably benefitted from non-agricultural activities, which tend to reduce rural poverty rates. As they seek a better livelihood, women try to diversify their family's income out of agriculture (Dethier and Effenberger, 2012). Based on their available resources, some women open up new home-based micro businesses while others continue their families' businesses to enable them to voice their interests and bring in additional income.

The main population of this study is self-employed rural women in Palu City and the Donggala district who engage in two home-based industries as either fried onion producers or traditional sarong weavers. Palu, the capital city of Central Sulawesi city with a total population of 347,856 people, with 175,595 males and 172,261 females, is where the majority of the fried onion home-industry has been established and developed (Central Sulawesi Statistical Bureau, 2014). The Donggala Regency, the former capital city of Central Sulawesi with a total population of 284,113 people (145,810 males and 138,303 females), is where the weaving industry has been developed (Central Sulawesi Statistical Bureau, 2014). In this district, the production of a traditional silk sarong called '*buya sabe*' was originally created and preserved. Palu City and the Donggala district present the industries that this study intends to focus upon in Central Sulawesi, as the areas have unique disparities and commonalities in terms of social structures and resources.

Fried onions and Donggala sarongs are very well known in the area of Central Sulawesi and have the potential to be marketed away from the region as the best informal non-agricultural commodities of Central Sulawesi. Unlike other home industries in Central Sulawesi that are mainly operated by men, such as furniture manufacturing or the production of farm-related products like copra, the production of fried onions and traditional sarongs is predominantly undertaken by women. Therefore, the massive development of these products, especially fried onions, presents opportunities for women to become self-employed and independent.

The fried onion industry in Central Sulawesi is unique because the type of onion used in its production is only available in the area of Palu's valley, which has a different climate and soil than other regions in Indonesia. These factors make fried onions, which are commonly used as a garnish on a wide variety of foods, different in Central Sulawesi from other products produced in other provinces. Specifically, the fried onions from Central Sulawesi have a unique texture, crunchiness, and characteristic aroma.

Women fried onion producers reside in the suburbs, near the city of Palu. Most of them were at one-point full stay-at-home women who relied on their husbands' income to cover their daily needs. Some of them had worked as paid employees with low salaries. When the financial crisis hit the country and the price of daily goods spiked, industries suffered from budget cuts. For this reason, suburban women considered ways to contribute to their households in order to survive the financial disaster. By opening home-based businesses, they were able to support their husbands' income with their own sources of income. These women established their own fried onion businesses, which were operated from their own homes. Fried onion production is easy to manage and

requires a low start-up budget. The product is also consistently high in demand. This kind of business also enables these women to stay at home to partake in their domestic tasks while contributing to their families' economies. Some suburban women have also been able to open small grocery stalls to earn additional income.

Meanwhile, work in Donggala sarong production has become very popular amongst Donggala people, aside from work in the agricultural and formal employment sectors. The women weavers in Donggala have diligently worked to make *buya sabe* with traditional tools such as *balida*, which is a long wooden bar that serves as ballast in the middle of the crease where they insert the silk threads. These weavers preserve distinctive motifs that are unique in comparison to traditional sarong designs from other provinces in Indonesia, such as *Songket* from Palembang, South Sumatera and *Ulos* from North Sumatera. Several motifs of Donggala sarongs include floral prints such as roses and carnations, *subi and bomba*, *buya subi kumbaja*, *buya kota*, *buya subi kumbaja*, and *buya bomba*. The motifs, fabric textures, and production techniques have been passed down from generation to generation and have been heavily influenced by the local culture of Central Sulawesi.

Women weavers live in a village, which is about a one to two hour drive from the city. Despite a modest living condition, these women have busy working schedules. Everyday they spend more time outside the home. Some of them own pieces of land that they manage with their husbands, while others work as hired farm laborers. As working on the farm is highly labor intensive and requires extra energy and time, the women have decided to be self-employed and to adopt weaving as their main occupation. While they focus on managing their home-based weaving industry, these women still work in the

fields a few times a year. Like the fried onion producers, some weavers also open up small grocery stalls in their homes as part of an effort to increase and diversify their income.

Historically, weaving traditional sarong is the oldest occupation in Donggala Regency. The weaving industry, which mainly concentrates in Salubomba and Limboro Village, is seen as a family business. All women in weaving families in these villages have good skills in weaving. As children, they learned the skills from their parents, initially by helping in the preparatory work. As they grew up, the girls and young women started to learn to operate the loom and balida.

Although weaving is a source of livelihood, it has not been considered a job. Weaving used to be regarded as a sideline activity of women in the family. Currently, along with the change in the perception of women's work and the increased roles of women in the household, weaving has been appreciated as one of the women's major contributions to the family. However, in order to maximize their earnings, women are still combining their weaving activities with other agricultural labor and other temporary labor-intensive work.

3.5. The Commodity Chain of Fried Onion and Sarong Weaving Productions

This sub section will discuss the process of how rural self-employed women in Central Sulawesi manage their production, starting from raw materials to the final end products. An effective commodity chain enables women to utilize their resources more efficiently. Since women are more likely to suffer from a lack of access to various resources needed to advance their businesses, organizing the commodity chain effectively helps them maximize each opportunity that emerges. In this case, comprehensive strategies in managing the product from the early stages of its production to its delivery to the consumer are essential to ensure the development and sustainability of women's home-based industries.

The first element in a commodity chain is raw materials. Most of the female fried onion producers obtained their raw materials directly from farmers. Some of them receive raw materials through agents to ensure the purchase of high quality onions before the market supply might run out. Use of agent services, however, requires additional costs. Based on their experiences, women in the suburbs of Palu state that sometimes it is difficult to acquire good materials because of the existence of a large number of fried onion producers. Similarly, although yarn for weaving is relatively easy to find from the stores in the city or in nearby villages, procurement of raw materials for the women of Donggala is not always easy. Shortages happen occasionally as the yarn availability depends on the production of yarn from the weaving company that uses an advanced machine. The women weavers with less capital can afford only less expensive yarns; some of the sarong weavers find these materials through local suppliers or agents.

Purchasing raw materials at a relatively low cost is one of the weaver's strategies to meet their basic supply needs and to earn more profit.

The second element in the commodity chain is the manufacturing process. In terms of equipment used in daily production processes, all participants still have manually operated instruments because these are more affordable and are easy to use. The traditional tool is preferable to advanced equipment because of its low cost and manual mechanism of control. Most importantly, traditional tools are easier to use because the women are familiar with these instruments. For women in the fried onion industry, taking care of their own equipment such as knives, frying pans, strainers, and other household utensils is much easier than using more sophisticated machinery. In addition to being easily accessible from local markets, simple equipment helps produce a better textured fried onion, which is more satisfying to the consumer. Similarly, women in the weaving industry work with hand-operated instruments because the customers prefer hand-made products. The women weavers want to focus on the texture and design of the material to meet the customers' preferences and tastes.

Figure 12. Fried Onion home-based industry



Source: Sri, field assistant

Figure 12 shows the typical equipment used by female fried onion producers. It includes knives, a large pan, a conventional stove, and a strainer. All of the tools are easily affordable, even with a low start up budget. A minimal start-up capital cost for equipment is also necessary for those in the sarong weaving industry. Weavers commonly use the traditional weaving equipment as seen in figure 13 below. Although traditional equipment is preferable, some women hope to use new, more sophisticated equipment. Apparently, ordering new machines is costly and involves a complex ordering system. In addition, new machinery comes with high-maintenance costs. Also, the weavers believe that the use of non-conventional tools would result in a less authentic product.

Figure 13. Weaving home-based industry



Source: Sri, field assistant

The third element in the commodity chain is marketing. The participants acknowledge that there is a lack of reliable marketing channels to advertise their products to a broader consumer population. In their daily business operations, they rely only on

their personal channels and other efforts to sell the products in traditional markets. They also expect some buyers to come to their houses, where the women's businesses are located. Those who have small grocery stalls keep some of their products in their own stores and some in other stores with the help of marketing agents. Most participants sold their fried onion products in nearby traditional markets twice a week for Rp.25.000 (equivalent to USD \$2.50 of today's currency) per ¼ kilogram (kg), Rp.50.000 (equivalent to USD \$5.00 of today's currency) per 1/2kg, and Rp.100.000 per kg (equivalent to USD \$10.00 of today's currency). From the sales, these women collect a profit of around Rp.40.000-Rp.50.000 per kg (equivalent to USD \$4.00-\$5.00 of today's currency). With this profit, the women could meet daily needs, finance their businesses, and pay employees. Depending on the supply and demand of the market, production could reach 3-5 kg of fried onions per day.

For women in the weaving industry, the marketing process is quite challenging because the product is worn only on special occasions, such as traditional ceremonies, weddings, and anniversaries. The market is limited to government institutions, souvenir shops, and individual buyers. Due to the length of time needed for producing one sarong and due to the existence of larger producers, participants find it difficult to sell their woven sarongs independently. Usually, once their products are finished they sell them to the agents' stores with prices around Rp.400.000 (equivalent USD \$40.00 of today's currency). The agents would then sell the sarongs for around Rp.550.000 (equivalent to USD \$55.00 of today's currency). From the sale of their products, the weavers could earn a profit of approximately Rp.250.000 (equivalent to USD \$25.00 of today's currency) per sarong. Since this product is not consumed on a daily basis, these women require a strong

channel to collect and sell their final products to broader audiences. One method of reaching a wider population is product diversification. For example, the creation of silk fabric that could be altered to form casual tops for women and men is a strategic move to expand the target population.

Due to their limited access to markets and networking, the weavers need other parties to assist them in marketing their products. However, the reliance of rural home-based weavers on agents to market their products impacts their total revenue. Weavers gain relative profit when they sell their products to the local agents. These agents, however, sell the sarongs at higher prices. The higher price appears as a result of additional marketing services. Agents repackage the product to improve its appearance and they promote it to a larger population of consumers.

In terms of access to markets and nearby stores, these women find no significant constraints because they can access public transportation relatively easy. They typically use a motorcycle taxi service called the “*ojek*,” because of its affordability and expediency when compared to other transportation modes. In addition, the weavers could also use the “*angkot*”, a type of rental micro bus that provides service up to remote rural areas. The presence of easily accessed yet affordable public transportation and the sufficient road facilities is very helpful, especially if the women carry large quantities of raw materials or products to be marketed in local markets and stores. With public transportation and sufficient roads, rural micro business owners can minimize their transportation or operational costs and manage their time effectively.

3.6. Summary

This chapter has delineated gradual changes in women's economic and social transformations in Indonesia. It has shown how the economic crisis has affected the nation's politics, economics, and social structures, both directly and indirectly. In politics, the financial crisis has led the country to move from a centralized authoritarian government dominated by a powerful Suharto's presidency for 30 years into a democratic decentralized administration. The crisis has also had a strong impact on household economies. While many people lost their main sources of income, the crisis opened up some new job opportunities. Socially, the crisis has blurred the distinction between women and men's access to the labor market. Gender differences have increasingly dissolved as men and women have cooperated as equals during difficult times. In other words, strong patriarchal systems have been weakened by women's awareness of their ability to be involved in both household and society matters through economic endeavors.

Along with the monetary crisis, the process of national reformation and decentralization has had a crucial impact on women's empowerment in Indonesia. The reformation and decentralization not only brought the government closer to its local people, but also opened up access for women to increase their participation in the public sphere. The local government has encouraged the establishment of many special programs that are intended to empower women. These new policies have had positive effects on rural women, who constitute more than half of the Indonesian population. In other words, governmental structural changes have led to a shift in values and culture that have benefited women and their families.

In addition, the emergence and influence of modern culture through globalization has shifted some of the social values that were inherently embedded in Indonesian society. This culture has brought women into a new level of participation in economics and acknowledgement in public spaces. Indonesian women have become more independent and have begun to renegotiate their gender roles, not only at the household level but also in employment and managerial domains. A severe economic crisis welcomed women into the job market. This opportunity allowed women to demonstrate and develop their own competencies through self-employment, without dismissing their main roles as mothers and wives. In other words, internal and external factors have contributed to women's efforts to create a new space in which they can maneuver between domestic and public domains. Regardless of their low representation, self-employed women in Indonesia and in Central Sulawesi have been able to position themselves in other forms of productive activities that reflect improvements in their self-awareness and independence.

Under the influence of social heterogeneity including diverse ethnic and religious groups, women have established roles and functions within the domestic sphere that are no longer entirely under men's influence. Women in Indonesia have been trying to catch up and adjust to new trends of modernization wherein independence and self-reliance are strongly emphasized. Transformations in gender relations have changed the household structure and have challenged women to participate far beyond their conventional roles as homemakers. Women are more actively involved in local social activities and informal organizations through which they can establish networks and share knowledge. These activities enhance women's sense of personal well-being and ultimately improve their

family's welfare. Although this transformation does not bring women's subordination to an end, it does allow significant changes in women's participation under a patriarchal autonomy and it has positively impacted the empowerment of self-employed women.

Through a long and multi-faceted process, in an atmosphere of economic and political unrest that has lasted over decades, rural women have been able to transform their identities and to change their cultural roles. While still adhering to the teachings of religion, cultural practice, and traditional values, women in Indonesia, especially those in rural areas have proven their ability to work hard. Therefore, Indonesian women are no longer seen as fully dependent and passive subjects. They have demonstrated their ability to act as independent entities that have the potential to perform multiple roles as women, wives, mothers, homemakers, and breadwinners. These complex roles encompass women's contributions to their families and to their surrounding communities. While continuing to enhance their capabilities, these women have also adapted to face challenges and pressures in developing their businesses and in sustaining their contributions for the sake of their families.

Chapter Four

Data and Methodology

This chapter describes the methods of data collection. It includes the sampling technique, the process of conducting interviews and focus group discussions, and the data analysis.

4.1. Sampling Technique

The sampling technique consists of steps and strategies to determine the participants who are studied in the research. A research sample can be defined as a group of individuals who are selected to represent a particular population. The sample is established based on its compatibility with the research; it should possess knowledge or information that is needed by the research (Harrel and Bradley, 2009; Yin, 2011).

This study is based on the accounts of twenty self-employed women in the fried onion and sarong weaving home-based micro industries in Palu City and the Donggala Regency of Central Sulawesi, Indonesia. These women were chosen through a survey, which was taken based on the statistical data from the Department of Cooperative Micro, Small and Medium Enterprises of Central Sulawesi. Then, field observations were conducted to identify the potential participants for the study.⁴

Based on the data received from the Department of Cooperative Micro, Small, and Medium Enterprises of Central Sulawesi, thirty-four women were registered as fried

⁴ The survey and field observations were administered with the assistance of my field assistant, Sri, from February-March 2011.

onion industry owners in Palu City (Database 2011). Only nineteen women were registered as weavers in the Donggala Regency, according to official local statistics (Database 2011). However, field observations and the survey revealed that the population of micro self-employed women in the fried onion and weaving industries in Palu City and the Donggala Regency was actually much larger than depicted in official statistics. During field observations, there were self-employed women who met the qualifications but were not listed under the official databases. Because many of these women were not a part of the official business registry, the study relied on observation of the self-employed women and on judgment sampling in order to select participants. As a result, about half of the participants selected were not registered in the institutional database. After delineating the possible samples based on the criteria, ten self-employed fried onion producers and ten women weavers who owned and ran their micro home-based businesses in the area of Palu City and Donggala Regency were selected.

The samples were determined by business ownership and size, location, number of workers, value of assets/machinery, and participant's length of time in the business. The willingness of individuals to be involved in the study and to share their knowledge was also important in defining the samples. Furthermore, to ensure that participants were experienced and knowledgeable, they had to have been in the business for a minimum of five years and to have employed three to five women workers.

Through a purposive sampling method, participants were selected based on their knowledge related to the research topic. The method helped to verify and to group the potential respondents based on the criteria set up for specific research questions. As the research necessitates a qualification of participants and selection criteria based on the

account of the researcher, this method is also called judgment sampling. The purpose of this method is to find key informants who are willing to share their experiences and knowledge to increase the researcher's understandings of individuals or group experience (Lyons and Doueck, 2010). Because judgment sampling is focused on gathering particular information from a specific group of respondents, there is no exact number of informants needed, as long as the information acquired is deemed sufficient (Bernard, 2011). However, a minimum of at least five informants is necessary for the data to be reliable (Seidler, 1974). As the technique is mainly intended to gather in-depth information, the sample size taken by using purposive sampling is usually small, i.e., fewer than thirty cases (Teddlie and Tashakkori, 2009). In line with this formation, this study has selected twenty respondents as key informants.

A series of steps were taken to identify the samples based on purposive sampling. These steps include the following: 1) Decide on the research problem. 2) Determine the type of information needed. 3) Define the qualities the informants should or should not have. 4) Find informants based on defined qualities (research about the area and community). 5) Keep in mind the importance of reliability and competency in assessing potential informants. 6) Use appropriate data-gathering techniques. 7) When analyzing data and interpreting results, remember that purposive sampling is an inherently biased method. Therefore, the researcher needs to document the bias without applying interpretations to populations beyond the sampled population (Tongco, 2007: 151).

A list of the characteristics of the participants is displayed in table 3. A majority of the women were over thirty years old and married. Three were below thirty years old. All of the women were married, except for one single woman, one divorced woman, and

one widowed woman. The table also shows a range of involvement in the businesses. For instance, the longest period of employment in the fried onion business was seventeen years, while two women in the weaving business were employed for thirty years. The shortest length of involvement in both businesses was five years.

Table 3. Respondents' Demographic Characteristics

Industries	Respondents' Initials	Age	Business Locations (Area/Village)	Marital Status	Length of time in the business (year)	Number of employees
Fried Onion	1. HUD	45	West Palu	Divorced	11	3-5
	2. IRM	47	West Palu	Married	16	2-5
	3. PAU	46	West Palu	Married	17	2-3
	4. SAL	40	West Palu	Married	9	3
	5. AET	52	West Palu	Married	8	5
	6. LUS	43	South Palu	Married	5	4
	7. MAR	45	South Palu	Married	6	3
	8. NIR	29	South Palu	Married	6	2-3
	9. ROS	43	South Palu	Married	10	4
	10. RAH	30	South Palu	Single	8	3
Weaving	1. SR	55	Limboro village	Married	30	3
	2. SUR	44	Limboro village	Married	6	3-5
	3. RAH	36	Limboro village	Married	15	4
	4. ROS	36	Limboro village	Married	12	4-5
	5. RUH	40	Limboro village	Married	10	5
	6. AS	37	Salubomba village	Married	10	3
	7. SI	52	Salubomba village	Widow	20	3
	8. NAI	28	Salubomba village	Married	5	3-5
	9. NAT	64	Salubomba village	Married	30	3
	10. WIR	29	Salubomba village	Married	5	3-5

In addition, the table also shows the number of employees, including permanent and temporary workers, who are hired by the participants.⁵ The permanent workers are usually family members of the business owners and they are typically full-time

⁵ These numbers exclude the women owners.

employees. They work from the early morning into the afternoon. A second shift of workers is employed from the afternoon until night. Temporary workers, who tend to the farm or livestock, worked seasonally. Due to the fluctuating workloads, workers' schedules vary and sometimes include hourly changes and overtime. Since most of the temporary workers engage in other activities, the number of workers is not fixed; it depends on the workers' availability and the amount of food or merchandise that is needed to be produced. It is only on rare occasions that all of the workers come at the same time.

Table 3 also displays a composition of the sample based on location. The selected participants in the fried onion industry were spread out in two areas of Palu City, the West and East of Palu, whereas participants in the weaving industry were located in two villages in the Donggala Regency, Salubomba and Limboro. Before becoming self-employed, participants in the fried onion industry had different backgrounds. Most of the participants were full-time housewives who stayed at home to take care of their young children and to manage their households' economies. They relied primarily on their husbands' salaries. One of the respondents worked at a supermarket as a clerk. Others helped their husbands' trade in the market, or worked on the farm as seasonal laborers. For respondents who were in the weaving industry, the majority of them predominately engaged in the weaving business to supplement their work in the agricultural field. Some respondents owned their own pieces of land while others were hired to work on someone else's land.

Women participants who run weaving businesses are predominantly *Kailinese*, which is the native ethnicity of Palu. Women participants from the fried onion home

industries, however, consist of a combination of immigrants from the *Bugis* tribe in South Sulawesi and from *Kailinese* people. The average level of education held by the participants is the completion of middle school or high school. One participant had a college level education.

4.2. Methods of Data Collection

As qualitative research, this study aims to seek answers to questions related to social experiences and personal knowledge, as well as to uncover information about social norms, gender status, and socioeconomic status from multidimensional perspectives. Data for this study, which was obtained through personal in-depth interviews, focus group discussions, and participant observation, was collected between April and July of 2011 and January and March of 2012.

The interview guide is designed as a semi-structured questionnaire, which aims to describe the life of the interviewee and to interpret the meaning of the described phenomenon (Kvale, 1996). It consists of questions whose aim is to explore the experiences of self-employed women while the women establish and operate their businesses. The interview guide also poses questions regarding the opportunities and challenges that these women encounter, and it asks about the impact of self-employment on their status in their households and community. Moreover, the semi-structured interview includes a few probing questions that help to add depth to the interview. Probing questions give respondents the opportunity to emphasize answers and to make their points clearer, so that the researcher can then draw interpretations (Kvale, 1996; Harrel and Bradley, 2009). Therefore, the questionnaire is structured to enable

respondents to tell stories that reflect their unique life experiences in relation to the establishment and management of their businesses.

The use of local language in communicating with respondents has important roles. Because most of the respondents live in the suburbs, they rarely use Indonesian or the national language. In daily interaction, women weavers speak mostly their local language, *Kailinese*. Fried onion producers also speak in their mother tongue, *Bugis*. Unlike the weavers, the majority of fried onion producers still use and understand Indonesian language properly. The use of the local language in the process of approaching respondents has been extremely helpful. In addition to facilitating communication, the researcher's mastery of local languages enables the researcher to build a close relationship with respondents. This greatly affects the participants' willingness to share their stories and experiences. At some points, the interview inquiry must be done in the local language in order for the material to be understood well. Therefore, focus group discussions have also been held in the local language, especially for the weavers.

In the informal interview setting, building positive and relaxing rapport with respondents is critical to making them feel comfortable as they answer questions. Before conducting the actual interview sessions, each of the identified self-employed women is visited to introduce the interviewer and the project. Discussion is encouraged among the workers to facilitate the collection of preliminary data. Icebreaker questions that stimulate conversation are asked. Questions include "How long have you been running your business?" and "Who inspired you to start your business?" A few general questions are

also asked related to participants' personal experiences in dealing with their roles as self-employed mothers and wives.

Participants' attitudes as housewives operating their businesses and interacting with their employees are also observed during the interview process. Visiting these women at their homes, which also function as their work sites, enables observation of the owner-employee interaction, as well as the interaction between participants and family members. During this visit, the women are invited to attend focus group discussions with other self-employed women who are in the same industry.

Furthermore, the time and location of interviews is confirmed with participants. Confirmation is sought because time and location preference influences the "readiness" of both respondents and the interviewer (Yin, 2011). Some of the participants prefer to be interviewed during work hours, while others suggest being interviewed after work hours. All of the respondents' workplaces are also their homes; therefore, arranging meetings could be flexible.

Prior to the interviews, respondents are presented with a letter of informed consent. This letter is read aloud to them and they are given a copy of it. The informed consent, approved by the Institutional Review Board (IRB) of Rutgers University, explains the purpose of the study, provides an overview of the questionnaire, and informs respondents that their participation is voluntary. It also states that subjects are free to decline or withdraw their participation at any time without any negative consequences (Appendix A). Participants are also informed in advance that conversations plan to be recorded. The informed consent that is related to tape recording explains the intent of the recording and states that the participants are free to decline participation if it poses an

inconvenience for them (Appendix B). All of the participants in this study agreed to be recorded.

After administrative materials have been completed, the interview starts by questioning participants about their reasons for establishing their own businesses. Opportunities that may have supported their decisions to start a business are also inquired about. Participants are also asked about the barriers and benefits of starting a business. The interview continues with questions regarding participants' families, including how their families' resources are allocated in their households and whether or not participants have experienced a change in intra-household relationships with their husbands during their engagement in self-employment. Other questions are asked related to participants' social networks and commodity chains, including accessibility to raw materials, technology, market, and credit (Appendix C).

Each interview lasts approximately 45 minutes to an hour. During this time, the questionnaire is utilized, notes are checked, and key points that had been raised during the interview are reviewed. Clarifications, as needed, are also requested from the respondents to eliminate any misinterpretations. After the interview, respondents' availability to attend the focus group sessions in their regional areas is confirmed and they are provided any necessary information such as the venue, times, and dates of the upcoming meetings. Participants are also provided with preliminary details on what to expect during the discussions. Topics of the discussions include entrepreneurial plans, access to financial institutions and markets, degree of competitiveness, and networking strategies. Issues revolving around gender and geographic location are also discussed.

Other topics include opportunities and challenges related to business and family matters, and the impact of business advancement on the family's well-being (Appendix D).

Focus group discussions are held to facilitate the conversation about participants' personal concerns about self-employment. Of equal importance, the women are asked in focus groups to share their knowledge and experiences with other rural self-employed women who undertake the same industry. Moreover, to enable this study to juxtapose the uniqueness of participants' situations with their similar experiences in each industry, two waves of focus group discussions have been held separately based on the two industries. Each wave consists of two discussion events for fried onion producers and two focus group meetings for weavers. The first wave of discussions was organized for five respondents in the fried onion industry in West Palu and for five weavers from the weaving industry in Limboro Village, Donggala Regency; these discussions were held on June 2nd and July 24th, 2011, respectively. The second wave of focus group discussions was held in East Palu for an additional five fried onion producers and then in Salubomba Village, Donggala Regency, for five weavers; these meetings were held on February 2nd and February 21st, 2012, respectively.

The focus group discussions serve multiple purposes. In addition to serving as a medium to develop conversation and encourage the exchange of information, focus group discussions facilitate the conversation between different groups of women. This enables the researcher to learn directly about participants' experiences and perspectives rather than to test preconceptions and hypotheses (Montell, 1999). In feminist qualitative research, focus group discussions enable the research participants to engage in a more

egalitarian and less exploitative discussion dynamic to produce new data (Montell, 1999).

Furthermore, Hyams (2004) sees focus group discussions as empowering since they

[...] explore and enable group members' social agency and collective knowledge production; in other words, their 'voice(s)', and thereby constitute a space of resistance. This is based on *at least* two assumptions. First, that group discussion provides mutuality and engenders support and validation of shared ideas and experiences. Second, that multivocality and members' 'safety in numbers' enables the group to establish its own agenda and not be continually guided or manipulated by the researcher and research agenda. (p. 106)

In order to stimulate the conversation, Harrel and Bradley (2009) propose some questions that can be applied to focus group discussions. The first question is the *background or the icebreaker* question. This kind of question is usually informal and intended to open up discussion, involve all participants, and promote a comfortable speaking environment. The second is the *main research* question. These are questions that have been designed to develop during the session. Next is a *factual question*, which is asked to understand an issue that is unclear for the researcher. Another type of question that can be used in focus group discussion is the *anonymous* question. When there is a very sensitive issue, a moderator will ask the participants to respond without revealing their identities. The *kitchen sink* question and the *big picture* question usually come at the end of the focus group session. These questions are stimulated by the moderator and open up an opportunity for the respondents to raise and discuss issues or concerns that have not been talked about during the session.

During the focus group discussions, the participants are encouraged to actively engage in the conversation to experience an active transformation in women's consciousness and empowerment related to creating a better society (Montell, 1999). It is

important to maintain the consistency of the dialogue and to be aware of participants' diverging interests and conflicting values and to make sure that the discussion flows smoothly. At some points the moderator also needs to respect participants' silence, distance, and withdrawal (Staveren, 1997; Kirsch, 2005). In this case, silences are

...full of ambivalence: [it] may signal assent or dissent; may heal or wound; may inform or conceal; may signal power or submission. [It can also] be deduced only by reference to socio-cultural norms, and is made more complicated when interpreting others' silences, that is silences from different socio-cultural backgrounds...Neglecting silences and implicitly and explicitly treating them as absences, and failing to consider them as signifying something other than oppression is, in itself, an assertion of the power of interpretation. ...Valerie Hazel (1994) posits meaning-full silence as 'silence within voice' to insist on the signifying work of silence (Hyams, 2004.p. 111).

Furthermore, focus group discussion does not aim to reach a consensus, but rather, to share personal opinions and stimulate follow up questions in order to explore the ideas of the group. Giving attention to all participants is important in order to optimize overall participation and to document all participants' contributions. Therefore, it is important pay attention to silence, distance, and withdrawal in the group discussions. In order to encourage all participants to respond, some questions have been paraphrased and the less talkative participants have been kindly invited express their opinions. Silence represents multiple meanings, which is relatively hard to interpret, but cannot be left unanalyzed at the same time. In focus group discussions, which last about one and a half hours, the subjects are encouraged to speak and to share their experiences in an informal interactive dialogue.

4.3. Data Analysis

This study is analyzed based on the subjective experience of the participants in terms of the transformational changes that self-employment brings into various dimensions of their lives. The data and information collected from in-depth interviews and focus group discussions as well as from participant observation have been transcribed, tabulated, and analyzed qualitatively. Interview and focus group results have been combined with other secondary materials to present a thorough interpretation of participants' experiences and ideas. The analysis is based on feminist principles identified by Cook and Fonow (1986). These principles include an attention to the significance of gender, the need to challenge the norm of objectivity, and the rigid separation between the researcher and the researched. In addition, the feminist principles focus on the centrality of consciousness-raising as a methodological tool and viewpoint, on the transformation of the patriarchal institution, and on the empowerment of women (Montell, 1999: 46-7).

Moreover, two basic approaches are also applied that are usually used to analyze data qualitatively, *deductive* and *inductive* analysis (Harrel and Bradley, 2009). Deductive analysis confirms information and enables the researcher to gather answers based on the responses from the participants, while inductive analysis enables the researcher to explore the data, to assess issues with the data, and to determine repeated topics and themes in each interview.

Analyzing results with a qualitative approach enables the exploration of different dimensions of businesses run by self-employed women and presents the description of respondents' situations. In this case, the challenges, opportunities, and benefits of self-

employment faced by rural self-employed women as well as the effect of it on their roles in the household can be uncovered.

4.4. Summary

This chapter has elaborated on the steps in defining the sample of the study and it has explained the techniques of interviewing and of data analysis. As this research is based on qualitative feminist perspectives, inquiries in the interview guide and in the focus group discussions are formatted to explore women's daily-experiences. The questions in the interview guide are designed as a semi-structured questionnaire. They are intended to explore women's concept of self-empowerment in relation to their experiences as owners of micro home-based businesses. In addition, participants are also asked to participate in focus group discussions, in which they can share their experiences, stories, and knowledge with other micro-self-employed women in the same industry.

This chapter has also demonstrated the need and the importance of building good relationships with respondents. Because respondents come from different backgrounds and circumstances, the data collection has elements that are unique to each respondent. Creating an informal interview setting and addressing icebreaker questions have been very helpful in expediting the process of data collection. An effective approach in the interview process has helped respondents to give the inquired information without feeling interrogated. A good rapport with respondents also simplified the task of the interviewer; it allowed the researcher to question or to clarify participants' previous responses.

This chapter has shown that in order to maintain good relationships with respondents, researchers must be able to minimize the gap between the people whom they study and themselves. The researcher's skills in socializing with people in the area of study help to ease the approach to respondents. For instance, in areas where local language is widely spoken in daily interactions, the ability of the researcher to speak in

the local language ensures an improved flow of two-way communication. However, the use of local languages in data gathering provides new challenges in the process of interpreting the data. In this case, researchers must ensure that the responses in the local language do not change meaning when translated into another language.

The next chapter presents the results from the interviews and focus group discussions. The discussion specifically articulates the narratives of respondents, as expressed in both the in-depth personal interviews and the focus group discussions. Responses to questions that touch on several aspects of self-employment are analyzed qualitatively; these questions ask for reasons that participants became entrepreneurs and for explanations about experiences that participants have had in terms of opportunities, benefits, and challenges of running a micro home-based business.

Chapter Five

Why Self-Employed?

This chapter explores factors that effect the decisions of women to be involved in the informal labor market based on their subjective experiences. In particular, it uncovers the reasons, the opportunities, and the benefits of rural women in Central Sulawesi as they initiate and maintain self-employment. By taking into account the voices of self-employed women from two different groups of home-based micro industries, the chapter explains how women negotiate their multiple roles to meet their basic needs in the household and beyond. Self-employed women strive to maintain their roles as wives and mothers, to establish their independence as women entrepreneurs, and to develop their self-actualization as members of society. Participants' multi-layered circumstances and reflections about their personal situations and their environments have affected their decisions and actions to meet their goals.

Women's increasing awareness to be actively involved in determining their needs and goals amidst their limited options and various impediments show their capacity to be empowered. As a result of their awareness and action, participants become more appreciated and respected in their households and social lives. They experience a higher degree of power and authority to voice their opinions in the house and they have chances to influence the lives of others in their neighborhoods.

5.1. Reasons for Entry into Self-Employment

This section provides an analysis of the factors that self-employed women cite as reasons for becoming self-employed. The aim is to address the extent to which their engagement in self-employment relates to financial necessity and personal preference.

As shown in table 4, reasons for engaging in self-employment are multidimensional. The majority of participants in the fried onion industry had been full-time housewives before they began their businesses. They were out of the labor force and mainly relied on their husbands' income sources. Originally, the women chose to be out of the labor force because they wanted to concentrate on taking care of their households. Also, some of them did not have work experience. However, over time, as their families' needs increased, their households needed additional financial support. Inspired by some women who opened up businesses at home, the housewives initiated an income-generating activity to fill their free time. Their main reason to engage in self-employment was to have additional activities to do besides taking care of the household. Based on their skills and available resources, they initiated home-based micro businesses that were affordable, relatively easy to manage, and financially beneficial.

For some of the sarong weavers, however, entry into self-employment was influenced by their intention to continue their families' businesses. Other participants decided to concentrate on weaving, as they were no longer working full-time in the rice fields. Some of them were used to working as low paid workers in other services and as seasonal hired laborers in their neighbors' fields. As a consequence, the women weavers who worked on small pieces of land still spent time farming when they were not busy weaving. Whether the women chose weaving or fried onion production, the work served

as a way to diversify their income sources. The participants from the two industries cited self-employment as a way to solve unemployment without undertaking formal employment or working in the agricultural sector. Table 4 shows the details of their primary reasons for entry into micro home-based self-employment.

Table 4. Primary reason for entry

Primary reason for entry	Fried Onion Producers	Sarong Weavers	Total
To be productive during free time	6	1	7
To continue the family business	1	4	5
To choose an alternative to formal employment	2	3	5
To choose an alternative to agricultural labor	1	2	3
Total	10	10	20

For some respondents, the initiative to be self-employed arose from their families' circumstances. One of the fried onion producers remembered when her mother had to make decisions to improve their financial circumstances. She stated:

Our family's economy was relying on my father's income as a low-level civil servant. When the price of goods in the market was climbing due to the economic crisis, our family had a hard time fulfilling our basic needs. My mother, who had no working experience, was "forced" by the situation to do something to support our family. With her limited resources, she started this [fried onion] business and worked hard to sell the product in the local market. Although it was a very small business, the money she earned from selling fried onions enabled our family to survive. When I finished school, I was trying to search for a job at a company. In the meantime, I helped my mother with this business. Time passed by, and now I am making a living with it in order to support my husband (NIR).

The above reflection depicts the initiative of women to contribute more to the family.

Based on her ability to address their family's needs, NIR's mother finally made the decision to step in unfamiliar spaces. This value is then adopted by NIR in running her

own business. As part of the family, women need to accommodate their presence and expand their contributions by increasing mobility as a matter of routine.

Family commitments were a major source of inspiration for some of the participants. Having parents in the business motivated the women to become self-employed. Role models in entrepreneurship consisted not only of participants' family members, but also of the women's friends and neighbors. In addition, some participants idolized women entrepreneurs who achieved great success in managing their businesses. For the rural women fried onion produces and weavers, the idea of opening up their own business was typically inspired by observing the success of other entrepreneurs. For some weavers, parents and families were the biggest sources of inspiration. However, since most fried onion producers did not engage in a family business prior to starting their own businesses, their role models were mostly friends and neighbors who had started their own businesses earlier on. Intergenerational relationships and environmental influence have strongly impacted entrepreneurial practices of the women who produced fried onions and woven sarongs.

The respondents acknowledged that their involvement in business was not an instant process, but one that gradually helped them to become strong and independent. They observed that their roles as self-employed women in the family shifted and created substantial transformations in the structure of families. These experiences impacted their interactions with their husbands and children. One of the respondents, a single woman, envisioned managing her future family based on the way her parents maintained their relationships. She recalled:

My father and mother had good teamwork in our family. Both of them influenced and inspired me a lot about how to build a dynamic family in which each member respects one another (RAH).

In addition, one weaver, NAT, experienced substantial transformations in the household, particularly in the way the family members interacted with one another as a result of her involvement in the business. She described the change as follows:

My husband used to be the prime breadwinner and decision maker in my family. I have always asked my children to ask their father when they needed to buy a bicycle because I could not make decisions on my own. However, as I started to be more actively involved in the households' affairs, my husband entrusted me to solve "big" problems that he used to tackle, such as family visits or investments. The way my husband and the kids appreciate my ability makes me happy and respected. I am pleased because my husband has finally acknowledged my role as his equal companion in the family.

Once women launch more into productive activities, they face substantial role transformations. The increased level of participation of the women is not measured by the amount of money she brings into the house but it is more about their improved capacity in managing family affairs. Their involvement in self-employment enables them to develop managerial skills that were not initially explored to its full potential. In their businesses, women can practice their decision-making skills. As a result, they are more respected and their voices are valued more. Women's increased capacities open doors for them to become qualified partners for their husbands and role models for their children.

Table 4 shows that the main reason that most of the fried onion producers engaged in self-employment was to utilize their free time to generate additional income for their families. These women decided to be self-employed because they had the time as their children were growing up. They took the risks and enjoyed the opportunity to

work independently. Although their incomes were small, they were happy and satisfied to be able to participate in improving their family's welfare. They were happier since their involvement enabled them to have a greater opportunity to make more decisions related to family expenses.

In addition, managing their own businesses also created their own sense of fulfillment from self-employment. Increased confidence and satisfaction as a result of their presence in the business affect their sense of independence, which rises from women's internal strengths. This value is significantly empowering for women because they love their jobs and enjoy their role without being forced to work under pressure. All of the participants expressed similar responses as represented by this statement:

As women, we want to contribute more to our families and to the community. Being self-employed and taking the risks associated with it empowered us economically and enabled us to support our families to fulfill our daily needs. It feels so good to be independent and to not work under other people's control (Fried Onion self-employed women's Focus Group Discussion, 2011).

Creating and working in self-employment not only gave these women financial satisfaction, but beyond that, it helped to enlighten them and thus, to strengthen their self-confidence. As MAR remarked:

Making my own money by working independently gives me material and non-material satisfaction. While it is possible to add to my family's income, my business makes me confident. Even though it is small, my earning enables me to buy extra clothing, take a small vacation, and provide special meals to celebrate *Eid'ul Fitr* with my family.

The emergence of self-confidence enables MAR to manage her household better and to provide a better livelihood to her entire family. Utilizing her free time in productive activity also allows her to experience things that she had never done or had rarely done before.

Another woman also shared her experience:

Eventhough taking care of a business at home has required me to have extra energy to catch up with other things, I am happy with my decision. I gain a lot from it and it makes me feel important and autonomous (WIR).

The above quotations highlight respondents' reasons for increasing their economic contributions to their families. Regardless of income and working hours, they feel empowered and happy about their ability to earn money while remaining committed to fulfilling their domestic roles. Being empowered, in this case, refers to the opportunity to determine the options to achieve their goals. Also, the statements articulate the women's participation in determining their families' well-being, the women's power to better negotiate in the decision making process, and the women's ability to allocate their earnings to cover the needs of their children, of their family, and of themselves.

The need to continue the family's business is the primary reason for most of the sarong weavers to engage in self-employment. In addition to the economic benefits, the choice to continue the family-owned business reflects the women's attempts to preserve traditional culture. The women's decision to make weaving a source of living creates a shift in people's perceptions about this work. Weaving used to be perceived as part of women's daily routine that had little or no economic value. Women wove simply because

they wanted to do it, as this activity had been carried down from generation to generation in their families. However, now many women have made weaving their primary source of income, and consequently, people have changed their perspective about the value of the work. The weaving is perceived as a job that requires high skill and its presence deserves to be taken into account. Another interviewee, a sarong weaver, describes how she had been trained to take over the business that was initiated and run by her mother.

The sarong weaver remarked:

In my village, weaving seems to be a necessary skill to be learned and passed down from one generation to the next one. For my mother, weaving means a lot and doing it gives her power to manage her life the way she wants it. Since I was young, my mother had taught me how to weave and how to manage her small business. Now, as a rural housewife, I do not do other things but stay home weaving and taking care of my children. Years later, my daughter is helping me a lot with material purchases and motif designs (SR).

As the most popular home-based economic activity in the village, weaving has also functioned as a solution to women's unemployment and as a means to diversify the households' income sources apart from agricultural activities. From the above citation, one can see that weaving is valuable beyond the women's source of alternative income. It actualizes women's power to educate young generations about their local culture. Mothers can train their children to prepare for the future without highly depending on formal employment. Table 4 shows that some of the women from both industries, regardless of their educational status, claim that their main reason to be self-employed is to find an alternative to the lack of access to formal employment. This reason is in addition to their discomfort with working under the control of someone else and of being underpaid.

Furthermore, a few respondents mention a desire to shift away from agricultural activities as a reason to become self-employed in non-agricultural activities. This was experienced by LUS who used to work in a rice field. She spent most of her time helping her husband, a seasonal farmer. Every day, her husband was first to the field, while LUS prepared their children for school. She also needed to prepare their children to go to one of her relative's houses, near to their house, after school. By mid-day, she would return home and prepare lunch to be brought to the field. After work, LUS would pick up her children and prepare dinner for the family. She also had to spend time helping her children to finish their homework before she could rest. Living in such an uneasy situation made her think about switching jobs, as she wanted to spend more time taking care of her children. She remarks:

I am in this [fried onion] business as an alternative to farming. Working in the rice fields needs more time and energy but you receive less in return. It requires me to leave home at dawn and return at dusk...I needed money and I wanted to have more independence and more time to spend with my children (LUS).

Thus, with the little money she borrowed from a neighbor, she started her own business. At the time LUS was interviewed, she had been in the business for five years and she could see a change in her family's lives from the time she started the business to now. Most importantly, she could observe the benefits to her personally, as she is happier and more fulfilled. She has more time to enhance her skills and to take care of herself. Even though the income she earns from producing and selling fried onions is not much, it is an improvement from what she had earned when she was working as a seasonally hired farmer. Most importantly, managing her own business gives her satisfaction and the

additional flexibility to spend more time with her children. At the same time, the initiative she took in deciding her employment made her more valued in the family because it reflected her strong personality and commitment. Ambition is highly valued in her family.

In a similar vein, another participant, ROS shares her story.

I had to decide between working in agriculture as a seasonal hired worker or in a factory as a low paid worker. Then I decided to open my own business. I did not want to be a paid worker or work in a bad workplace. Although it was only a small business, I wanted to work on my own. I learned from my family and friends how to open and manage a micro business and I gained peace of mind from my decision. I never regretted it.

ROS believes that the nature of her future is determined by her ability to evaluate a situation and to determine what is best for her family and herself. Therefore, she is very careful in dealing with the life situations she faces. By taking into consideration her strengths and weaknesses, she finally had decided to try her own way of life without depending on others. Although she has to work harder, the decision she has made both meets her needs and brings her satisfaction.

Another participant explains how hard she had been trying to be employed in a government office. Due to a highly competitive job market, her college degree did not help her much to reach her dream of having a “proper” job. Though she still had the opportunity to be recruited one day, she realized that it was better for her to utilize her time and management skills through self-employment. RAH has been in the business for eight years, and she expressed satisfaction with her achievement of being independent and of being capable to help her parents financially. She is not only autonomous

financially but she is also independent in decision-making. Because RAH was single and able to take care of her parents, her parents felt proud that their daughter took the initiative. RAH stated:

I had hoped to work in a government office after graduating from college. But after years of trying and waiting, my luck had just never come. I became unemployed for a couple of years before I finally realized I had the opportunity to earn income with my own efforts. With a friend's help, I decided to open up this business from nothing (RAH).

Overall, the primary reasons for women to get involved in home-based self-employment are to be economically active, to continue cultural traditions, and to deal with unemployment. Among other employment choices, the decisions to engage in home-based micro businesses have been based on the women's personal preferences. Since home-based economic activities are relatively affordable, flexible, and easy to learn, especially the fried onion productions, women who lack business experience have the opportunity to initiate and develop entrepreneurial skills. Many female weavers have acquired their weaving skills from training during their childhood. The only thing they needed to learn was good management skills so that they could solidify business strategies and stay in the business. Meanwhile, the women could maintain the effort to preserve the culture.

5.1. Opportunities

This subsection discusses elements that are noted by respondents as factors that opened their way to entrepreneurship. Specifically, it provides an account of the situations that have reinforced the reasons that these women have opened their micro home-based businesses. For the respondents, the ability to see and to take advantage of opportunities is one of the keys to their success in business.

In general, the participants chose to be self-employed as fried onion producers or sarong weavers because of the opportunities available in these fields that supported their desires to work independently at home. Although there were job options available to the women who had high school diplomas, these educated women preferred to open their own businesses. They anticipated a greater possibility of success if they used their resources, knowledge, and skills to pursue a field that interested them. More importantly, they had initiative, motivation, and support from their families to develop their home-based businesses.

Home-based activity is a very good business for women and mothers. It is beneficial because we do not need to leave home in our effort to earn money. All we need to have is the ability to see the upcoming opportunity and have a better self-determination (HUD).

HUD underlines the multiple purposes of taking the opportunity to work as self-employed women. As indicated in focus group discussions, the participants view self-employment as an activity that enables them to perform their double roles as mothers and breadwinners. Home-based self-employment is rewarding to these women because they enjoy the convenience of working at home and having control over their time. This

element makes them more accomplished and flexible as they fulfill their domestic duties while actively engaging in income-generating activities.

Table 5. Opportunity

Business Opportunities	Fried Onion Producers	Sarong Weavers	Total
Great marketing for the product	6	2	8
Fewer competitors and good skill	0	6	6
Low startup budget	2	2	4
Availability of natural resources	2	0	2
Total	10	10	20

Table 5 shows that most of the participants in the fried onion industry see the home-based fried onion production as a good business opportunity because it has a large market share. The popularity of this product in daily use as food garnish creates a great opportunity to be marketed. Low startup budgets and the availability of a special type of onion that grows well in the area of Central Sulawesi enable them to start their businesses. Low start up costs, which allow women to open businesses without seeking loans, enables them to immediately open a business with minimal investment. Meanwhile, the sarong weavers consider the lack of competitors in the hand-made weaving products to be a big advantage. This situation encourages them to make weaving a productive activity. With their knowledge and skills, weaving has been a great opportunity to make money and preserve their cultural heritage. The low competition level in the weaving industry is seen as a great situation that permits women to be in the business for a long time.

A strong market and an increasing demand for fried onion products have opened up more opportunities for business development. Participants have considered the economic prospect of their products, when they have decided whether or not to become self-employed in micro home-based businesses. As products that are in demand in Central Sulawesi, fried onions and woven Donggala sarongs are not only familiar among the local people but also among the tourists who come to visit the area. People are very fond of Palu's fried onions for its unique texture, flavor, and aroma that are distinct from that of other regions. Their popularity encouraged the women to be in the business and the situation is explained by one of the interviewees:

Fried onion production is a good business opportunity in Central Sulawesi. It is used daily in homes and restaurants. When I was searching for ideas of what to do, I initially considered opening a small food stall. However, after calculating the pros and cons of fried onion production, I decided to focus on this business. After eight years, I think I have not made any significant improvements to my business. I wanted it to be developed so I can get more benefits from it. Although I started it late, this is my option and I have to work harder to make my dreams happen (AET)

AET's response suggests that her current achievement has gone through a long process and careful assessment. Her attitude reflects her strength to build her life and achieve the stability she initiated. She even managed to work constantly hard on her future plans by committing to her business's development.

Similarly, woven Donggala sarongs are popular for their distinct motifs and textures, especially since they are traditionally made on hand-operated looms. In order to increase the use of the fabric, many people alter the sarongs into various types of clothing. This new trend has the potential to increase the demand of the product. This optimism is shared by SR as follows:

Although they are mainly used on special occasions, many people are still looking for the woven Donggala sarongs. More women from middle-upper class families prefer to wear them in wedding ceremonies because they are more traditional and they give them a sense of proud. Some of the women also alter the woven materials into nice blouses to be worn for work at the office.

A positive optimism shown by SR indicates the ability of women to develop their creativity that benefits their traditional heritage. By diversifying the use of the woven fabric, the women promote their ancestral heritage and preserve it in their daily lifestyles.

In general, the establishment of micro home-based businesses is driven by factors that enable women to have their own businesses. These businesses allow the women to articulate their economic opportunity beyond its economic purposes.

5.2. Benefits

This subsection examines the perceived benefits derived by the respondents as they ran their business. These benefits can be divided into two categories, material and immaterial. The business provides women with extra income and intrinsic accomplishments such as enhanced power in decision-making or better coping skills to manage their multiple roles. Generally speaking, engagement in home-based industries has benefited all of the participants as well as some other women, as shown in table 6.

Table 6. Top benefits given for being self-employed

Benefits	Fried Onion Producers	Sarong Weavers	Total
Increased the family's welfare	3	3	6
Improved access to household decision making	3	3	6
Balanced "dual roles"	2	2	4
Opened up job opportunities for other women	2	2	4
Total	10	10	20

One of the most distinct benefits is related to women's contributions to their families' incomes, which improves the situation of their families' welfare. Their income contributes to meeting their families' daily expenses such as food, family snacks, children's school fees and extracurricular activities, social gifts, and family trips for special occasions. Their income also makes it possible for them to buy cosmetics, join the "*arisan*", and even renovate their homes and save money for emergency needs. Of note, the *arisan* is an informal gathering in which a small group of women collects a certain amount of money on a monthly basis. The money collected is then rotated among the

women members. The money enhances the women's ability to operate other income-generating activities, such as establishing small grocery kiosks and selling homemade cookies.

Furthermore, being self-employed empowers these women to make decisions in their households. Although these women have had access to their households' decision-making processes in the past, their current economic activity strengthens their domestic influence by allowing these women to be involved in some decisions that used to be dominated by their husbands. Since women have equipped themselves with more knowledge and expansive mobility, they are able to make suggestions on many issues such as appliance purchases, furniture purchases, family visits, home renovations, and the mechanisms of managing the family income.

Since the beginning of our marriage, my husband was the one who made all of the important decisions in the house. We would also discuss, but the final decision would rest on his hands. Issues like financial affairs and children's school problems are determined more by him. Now, he has handed over the affairs and just waits for a report from me and we discuss it over again. Nowadays, he trusts me better in decision-making and entrusts me to make my own decision, then discuss it with him (ROS).

In a similar tone, the other women respond:

Our involvement in self-employment creates more opportunities to express our preferences. We give some alternatives in decision-making and work with the husbands to make choices. Our husbands entrust us with our own decisions (Focus group discussions).

The women reveal the expansion of authority in making their preferences more visible. In particular, the participants could make decisions on their own, especially decisions

related to their businesses such as contacting agents or customers, or determining money-related issues. Although the husbands have been involved in the business discussions, the women had the ultimate autonomy to assess their financial needs. In some cases, the husbands or other family members gave input related to financial options or solutions, but the women had the final say. In this case, women have shown their active roles in performing their duties in decision-making. The situation also underlines the support of husbands who permit women's expanded mobility, and that support has been meaningful to the women on a personal level.

The self-employed women have also shown how their choice to engage in self-employment gives them more flexibility to do many things within the household. They can contribute to the household without being limited by conventional gender roles that strictly divide the obligations of husbands and wives. Sharing financial responsibilities to improve the level of their families' welfare gives these women more chances to engage with their husbands. Their engagement moves toward a partnership and away from the role of followers or subordinates. One of the women from the fried onion business describes her "improved" relationship with her husband as a result of her engagement in self-employment. SAL shares her experience about how she has grown into a more active and independent role.

Having chances to help out my husband has helped me to realize that our relationship grows stronger. We feel more comfortable in managing the household together, taking care of the kids, and fulfilling our needs. My husband gives me more space to make decisions and he treats me more as a partner because he has seen me become more independent. I used to be very passive. I just followed what my husband said without expressing my opinion. Now, I can feel that my husband appreciates me more. This feeling makes me happier.

The transformation of the women from being passive followers to active participants has made their acceptance into new roles proceed smoothly. Their role expansions have made some previously restrictive assumptions, which triggered the gender imbalance between husbands and wives to blur away. Although women's expanded roles may result in unintended consequences to their households, one participant shares how her effort in balancing the business and domestic roles has been positively appreciated by her husband.

... I am working on my own and I can help my children and the house at the same time. My husband can see my hard work and he supports me in any ways he can (RAH).

Therefore, it is clear that the husband appreciates both the value of women's work and the women's willingness to take initiative. The husband's respect in turn, affects women's bargaining power. Similarly, another interviewee finds that a benefit of being self-employed is that she can make her own decisions while living with her parents. She recalls:

Since I am living with my parents, I rarely get involved in decision-making on things related to my parent's authority. However, since I began managing my own business, I have the authority to make decisions related to my business...and my personal life (RAH).

One respondent emphasizes that profits from her home-based income-generating activity are not limited to finances. There is an intrinsic benefit of being a self-employed

woman. For the fried onion producers and sarong weavers, having their own businesses is a reflection of their ability to make choices and strong commitments. Self-employment helps to empower them and to develop their managerial skills and sense of independence. Most importantly, these women feel happy and satisfied with their own achievements.

Although it is sometimes hard, operating our own businesses makes us proud that we can do something worthy. The benefits make us happy and satisfied (Fried onion producers' focus group discussions).

Another respondent believes that, along with her financial achievements, her personal accomplishments have helped her to become a better person. She commented:

Working on my own gives me a sense of self-control. It motivates me to do my best for the success of my business (MAR).

In general, self-employment enables the women to accomplish multiple achievements. Through managing their own businesses independently, they are able to develop their creativity and to make decisions independently. Some of the women with initial experiences as hired laborers with limited space for self-development realize how self-employment has taught them the value of creativity and independence.

We used to work as hired workers. It was very unpleasant to work for other people. We could not make decisions or be creative (Women weavers' focus group discussions).

Another benefit is related to the balance between work and domestic chores.

Without ignoring the possibility of overlapping roles in the household since these women

work from home, self-employed women could take care of their home and their children through a flexible allocation of time.

Working in the paddy fields requires more time and energy. I prefer to stay at home and run my own business because it is more beneficial in terms of work hours so I can spend more time with my children. I can manage my household better because I have more time (ROS).

Also, their domestic responsibilities can be managed properly because some of them are assisted by extended family members who live with them. Meanwhile, some participants receive help from their husbands or their older children. Within the home, there are unspoken job distributions between the husbands and wives as described by one of the respondents:

My husband is extremely supportive. He takes care of the home and children when I am busy. He also helps me in the business a lot. He knows what I am doing is to support him in supporting our family (WIR).

Furthermore, these women describe role divisions between husbands and wives. They have been a bit reluctant to say that they are seen as equals in their relationships with men. Rather they refer to their relationships with their husbands as balanced and complementary roles. Husbands and wives can help each other and complement each other. One of the interviewees, whose mother is also a self-employed woman, has learned lessons from her parents' relationship. She described the relationship:

Everyday I witnessed my mother and father working together. My father would take his time assisting my mother either to fix the broken equipment or find her materials. On the other hand, my mother would always be available to support my father once he faced a problem with his job. Both of them are connected to each other as they do their best to provide a better living to our family. They are truly inspirational (NAI).

For NAI, seeing her parents' very positive work relationship has made her realize the importance of family support in family-owned business development. She has also seen her siblings take on additional roles in the business; her parents have integrated her siblings as employees who might later take responsibility in preserving the family business. NAI incorporates those values within her own family by sharing responsibility with her husband.

The husbands, as the heads of the families, listen to and appreciate women's voices both in family and work issues. In the households, it is common for the women to be responsible for managing the finances and for making sure that the families have their needs fulfilled. The husbands work full-time and also get involved in their wives' businesses to help manage the material supply and marketing. Psychologically, the women feel that their husbands and family members have played important roles in motivating and encouraging them when the business and market situations had not been going very well. The men offered suggestions and encouragement about how to survive in the middle of unstable situations.

In addition to receiving help from the husbands, the participants get assistance from their older children, as they help with childcare and the businesses operation. The children help with gathering raw materials, product preparation, product production, marketing, and postproduction stages. Particularly in the weavers' families, the daughters

are frequently involved in pattern designs and color selections. When children have taken part in the businesses, their commitment has directly influenced the longevity of their families' businesses.

Moreover, the participants in the study explained that another important benefit of self-employment is their social contribution. Through their micro businesses, they have been able to help other women by hiring them as either permanent or temporary employees. Although they can hire only on a small and unpredictable basis, the self-employed women could improve the lives of other women in their neighborhoods. For example, RUH has successfully diversified her income sources through home-based micro-level businesses. Consequently, she has not only made her life better financially, but she has also created job opportunities for women from nearby neighborhoods.

I used to work with my husband in my neighbor's rice field and I was not satisfied. Since then, I learned from my friends how to start my own business, and now I have jobs to take care from home: a grocery kiosk and weaving micro industry. Having my own business enables me to have an income, control my own work, and at the same time, help other women to earn extra income (RUH).

Although they operate within a micro level home-based industry, the respondents have created opportunities for women relatives and neighbors to support themselves by providing jobs and the possibility of income diversification. In this case, self-employment provides opportunities for women to be agents of change who can transform their current household and communal situations and who can improve the quality of life of others and of themselves.

In general, self-employed women have found both financial and social flexibility because they generate money and are responsible for managing their households' income with only slight interventions from their husbands. Thus, these self-employed women are not receiving solely economic benefits for their households, but they are also contributing to the local economy by providing job opportunities for young women and mothers in their neighborhoods.

5.3. Summary

This chapter has discussed the results of the interviews and focus group discussions of twenty female business owners from two micro home-based industries in Palu of Central Sulawesi. Interview results show the acknowledgement of the participants that their involvement in the informal home-based self-employment is based on their personal choice and agency as opposed to external enforcement. They engage in opportunities that enable them to utilize their free time flexibly and to supplement and diversify their families' incomes, as well as to preserve local culture and to continue family businesses. The women have decided to be self-employed despite having various levels of experience and knowledge. For instance, women in the fried onion industry have chosen home-based work primarily as a survival technique to make use of their resources and skills. On the other hand, women weavers have engaged in their businesses as part of their efforts to step out of the agriculture sector and to maintain local culture, as weaving is claimed to be the color of their villages. Even though job openings were available to some women, as they could be agricultural sector workers or low-paid workers in local industries, the participants in the study have endorsed self-employment as a means for their livelihood. They consider self-employment to be a vehicle to redress the oppressive, gendered, and biased formal employment as well as the gender imbalances within the household without directly confronting the embedded patriarchal systems in the society.

This chapter has also emphasized that self-employment presents more non-material benefits to the participants than material rewards and affects positive changes at the personal and community levels. Along with improved economic participation, self-

employment facilitates greater autonomy for women and increases their involvement in decision-making activities within the household. This autonomy increases their control over their families' livelihoods in the face of conventional gender values that have, historically, marginalized them as a group and prevented them from making decisions independently. The study also has examined how the improvement of women's bargaining power within the household originates from their drive to become independent workers.

In all, the results imply that the ability of these women to foresee the social and economic trends has helped to create and to open up opportunities for them to start businesses. Working on their own gives them the freedom to make choices and provides them with options to achieve their financial and personal goals. Their decision to be self-employed and to contribute to their households' well-being makes them happier, especially as their bargaining power has improved within the household. It enables the wives and husbands to have equal opportunities to contribute to the household's economy and to make decisions to improve their families' welfare based on their abilities.

Chapter Six

Road To Be Visible

In a context where cultural values and structural inequalities persist, creating pathways that enable women to transform their status and change values is not a simple process. The women in this study represent rural women's ongoing struggle to transform their invisibility into visibility through micro income-generating activities. They are responsible for running the household and for bringing in additional income. On one hand, women's economic contributions are sometimes masked by their roles as homemakers. On the other hand, when women engage in visibly income-generating activities, they are supposed to balance their capacity as income earners and ideal wives and mothers. Still, women have relatively less access to resources than men do. As a result of these challenges, women, in order to find meaning in their work beyond material gain, must be able to renegotiate their multiple roles within the social and religious value system. Rural women's commitment to develop their initiatives, personal capabilities, and endurance in the labor market demonstrate their endeavors to improve the quality of their lives. Clearly, by taking into account a variety of difficult situations and the downsides that self-employed women face in carrying out their activities, women's engagement in economic activities is by no means an easy process.

This chapter discusses some of the elements that make the journey of women into self-employment meaningful, yet there is more on the topic to be studied. Having a clear understanding about problems the women face should help in finding solutions that

would improve their situations. Moreover, learning about how women deal with difficult situations reveals the process of how their capabilities have increased gradually.

6.1. Challenges

In general, gender-related challenges create obstacles in the businesses of self-employed women. Due to their status as women, rural women often have limited skills and abilities in business. Also, their movement in public space tends to be restricted due to traditional cultural values that are highly emphasized in women's roles in domestic spheres. Furthermore, the women often lack technical and structural support that would help their businesses be more efficient.

As mothers and wives, women workers have the problem of balancing their professional activities and domestic roles. The women participants know how to make money without impinging on their roles as caretakers. Since maintaining the balance of family and work is important in determining their success as women entrepreneurs, the participants believe that home-based self-employment effectively solves the problem of fulfilling their dual roles. Although there have been times that the women have worked long hours, the women feel that working at home has helped to ensure that everything has been taken care of, both in their families and businesses.

In the morning, we take care of the children and husbands, and then we work until the afternoon. When the husbands and children come home, we are usually almost done with our work. Sometimes, we are still working when the kids get home, but they get used to it (Sarong weavers' focus group discussions).

Since the participants seem to be well adjusted to their dual roles, this subsection presents the challenges the women addressed on other issues. The interviews and focus group discussions have revealed a series of business-related problems as summarized in table 7 below.

Table 7. Primary challenge in doing business

Challenges	Fried Onion Producers	Sarong Weavers	Total
Scarcity of raw materials	4	3	7
Lack of money to pay the workers	2	2	4
Health issues	2	2	4
Workers' absence	1	1	2
Market expansion	1	1	2
Unsold products	1	0	1
Total	10	10	20

As seen in table 7, the lack of raw materials is the most common concern of self-employed women from both industries. This concern relates particularly to difficulties in finding high quality raw materials with affordable prices. For instance, despite the fact that the land in Central Sulawesi grows the specific type of onion needed for use in fried onion production, there are times when these micro fried onion producers find it difficult to access the commodity because the larger producers have taken all of the supplies. A respondent expresses the frustration of getting the best quality raw onion as follows:

Fried onion business is less complicated than other home-based businesses. There are plenty of resources available. However, sometimes searching for the best raw materials gives me a headache (HUD).

In a similar vein, another fried onion producer recalls her extra effort to get the raw onions. Although buying from an agent does not offer a bargain, sometimes, it is the only option available to continue production.

It is difficult sometimes for me to buy onions from the farmers because the other producers have taken them in large quantities. I have to order them in advance. Otherwise, I have to buy from an agent who sells at a slightly higher price (LUS).

A few times a year, there are circumstances in which the supply of raw onions is insufficient to cover the demand of the growing number of fried onion producers in the area. The larger producers serve a larger market segment and they use advanced onion processing machines. As these producers have large capital, they can afford to buy the raw onion supply in large quantities and at high prices. This leaves women entrepreneurs who have limited capital unable to compete. As a result, these women sometimes lose the opportunity to get a good quality onions at affordable prices.

In response, most of the women respondents assign their husbands or male relatives the responsibility of getting the onions from distant regions. Other times, the women assign agents to transport the produce. The ability of women to make decisions regarding the delivery of raw materials reflects their improved agency and managerial skills. Women's reliance on their husbands and male relatives in the procurement of raw materials in distant areas is due to both safety concerns and economic reasons. Though the women prefer to delegate their husbands or male relatives to pick up the materials, the women are still in charge of negotiating the price. Indeed, the participation of men in helping women while the women handled the business, demonstrates women's domestic authority.

If it was me traveling to obtain raw onions from the farmer in the other region, then the operating costs would be high because I would have had to rent a car. If my husband did it, he could use a motorbike to lower transportation costs. That is why I asked him to do it (AET).

The women weavers face a similar situation. They find it difficult to obtain the best quality yarn, which is usually sold in the local market or in specific stores. Unlike the women in the fried onion industries, the weavers do not need to travel very far to obtain their materials. Instead, the obstacle that these women face is waiting for their materials to be available when the larger woven sarong producers have reserved most of the stocks of yarn. This situation affects the production of micro weaving businesses. In these cases, the women weavers return to work in the fields for two to three days while waiting for the yarn stocks to become available in the nearby store.

The main challenge for us is related to the procurement of yarn. When the store runs out of yarn, we have to wait. Alternatively, we could buy from the agent with higher prices (NAI).

Another problem addressed by the participants is related to their financial situation. They are more concerned with their ability to pay workers than their ability to access financial institutions to obtain start up capital. The problem intensifies, especially when sales declined. In order for the women sarong weavers to sustain the daily business operations, they have had to make some adjustments. In dealing with this problem, they have asked the workers to resign temporarily and then to come back when the situation improves. Some of the sarong weavers deal with this situation by seeking funds to cover the payments that must be paid to workers. After getting the money from their sales at the

stores that sell their products, the self-employed women can pay their debts. Other times, the women have to postpone paying their workers until the payment from the agent stores is received. Because the workers come from low-income families, the women owners try to avoid laying off workers or postponing payments, due to the fact that workers' families rely on these supplementary incomes to fulfill their daily needs. Yet often times, the participants have no other choice but to resort to these payment delays as a matter of entrepreneurial survival.

The next challenge participants have addressed is the issue of health and wellness. When the owners, employees, or their families become sick, it affects their business operations, the business is not able to produce at the same rate. Due to the micro-nature of the business, illness has a great impact on potential production and revenue. Well-being is important to sustain the work rhythm. As expressed by a respondent:

When I got sick, it was really difficult for me to control my business. My situation affected my workers and made my business slow down because I could not work for days (ROS).

The illness of workers and family members specifically impacts the service to customers. When these women entrepreneurs are sick, they may have to temporarily leave their jobs, and their absence affects their businesses' ability to serve their customers. This situation, in the long term, also affects their financial stability. SI describes the tension as follows:

It was very difficult when one of us got sick, especially when we had orders due. We try to be punctual to maintain our customers (SI).

A lack of health insurance or adequate health facilities for these business owners and their employees contributes to a slowing down of their business production and services. Although there are some local community clinics and hospitals available, these women cannot afford treatment. Most of them stay home to recover and rely on traditional treatment. They buy drugs over the counter because the price of prescription drugs is too costly. The increased length of healing time causes long absences, which affects their businesses' quality of service to consumers.

The absence of the workers due to health issues or other causes also challenges the existence of the participants' businesses. For instance, in the production of fried onions, in order to ensure the smooth process of work, each worker is assigned to do a different task such as peeling, slicing, frying, or packaging the onion. Although each worker can perform all the tasks, each person becomes more skilled when she specializes in one specific task. This task specialization helps to accelerate the production process. Therefore, the presence of these workers is very important, especially when there are many orders to be met.

On busy days, it was really troubling when one or two women did not come to work. I usually called other women to come and help or I assigned one worker to do double tasks. But this is less effective and makes the process slower (IRM).

Since these businesses serve only a few customers and rely on their orders, business owners must be careful not to disappoint their customers. Providing the best service is aimed at maintaining the current customers and attracting new buyers.

Furthermore, another challenge for the business owners is a lack of marketing channels that would enable the business owners to expand their market sectors and to use otherwise unsold products. The limited market network has created difficulties for these women to deal with their unsold products. This situation is true for women in the fried onion business because fried onions have a short shelf life due to their lack of chemical preservatives. It is a challenge to sell fried onions as quickly as possible to make sure the product is still fresh when it gets into the consumer's hands. On the other hand, the weavers are not concerned with the quality of their products deteriorating quickly. However, unsold products extend their product sales cycle and increase production costs. Therefore, they prefer to work based on customer orders.

6.2. Competitive Advantage and Gender Relations

In focus group discussions, respondents also talk about their businesses' competitive advantage. Although their businesses are on a small scale, the women are confident in competing with men and women business owners in the same industries in the area, as shown in table 8. Regardless of the scale and the nature of the business, the respondents believe that men and women have equal access to entrepreneurship and an equal ability to be involved in it. In this case, they confirm that gender differences are not the main barrier to the presence of women in the business domain. Instead, they believe that personal capabilities, commitment, and self-determination are the main determinants.

In other words, these women do not consider more advanced competitors to be an intimidating factor that should discourage them from continuing their micro home-based activities. Rather, they see competition as a natural force that motivates them to do better.

They are confident in running their businesses, because they believe that their entrepreneurial competence represents their ability to succeed, as long as they are sufficiently supported. Also, their success is positively impacted because their products are original and they target specific market population segments.

As women micro entrepreneurs, we have a lot of bigger competitors, but we believe that we have our own market segments. And our products, although they are less in quantity and processed by conventional means, have good qualities (Fried onion producers and women weavers' focus group discussions).

While the women business owners acknowledge the similarities and differences among women competitors, the respondents also underline the importance of hard work and self-determination as requirements in dealing with competition. Table 8a shows that the majority of respondents do not see other women as competitors because they believe that all women have the same ability to balance multiple roles.

In contrast, some respondents note that the existence of women business owners with relatively similar capabilities heightens the level of competitiveness. Also, some respondents argue that it is indeed difficult to compete with other women because they believe that women are unpredictable and more opportunistic than men. As a result, hard work is still necessary.

Table 8. Competition

(a) Is it easier to compete with women?	Fried onion producers	Sarong Weavers	Total
Yes, we have similar capacities	3	3	6
No, we need to work hard	3	3	6
No, we have the same skills	1	1	2
Yes, the product is easy to sell	1	1	2
No, women are unpredictable	1	1	2
No, women are more opportunistic	1	1	2
Total	10	10	20

(b) Is it difficult to compete with men?	Fried onion Producers	Sarong Weavers	Total
No, as long as we maintain the quality of our products	3	5	8
Yes, they have longer work hours	3	2	5
Yes, but women are more opportunistic	2	0	2
No, they are not familiar with the business	1	1	2
Yes, they focus on work	0	2	2
No, but they can sell faster	1	0	1
Total	10	10	20

Interestingly, as seen in Table 8b, women respondents do not see men as big competitors. Most of the women emphasize that there is no significant difference between men and women in terms of entrepreneurial skills. While taking into account other aspects such as networking and access to technology and capital, women believe that improving the quality of their products is the best strategy to cope in a highly competitive environment. However, some of the respondents think that male entrepreneurs indeed have more chances to advance in the business because they can work longer hours than women can.

Men shall work hard to earn money for their families. Usually, they do not take care of the household duties so much that they can focus on their work. They do not have to clean the house, cook, wash clothes, or feed the children. All they do are activities related to their work. With the rest of their time, they have time for themselves and socializing (Fried onion producers and weavers' focus group discussions).

Although further verification is still needed, women participants argue that longer working hours enable men to accomplish more than women. In this case, while their wives handle the domestic tasks, men could focus on the business without being interrupted. On the other hand, women business owners have to divide their time and energy between income-generating activities and domestic responsibilities.

As the housewives, we have more responsibilities in the house. It is our obligation as women. Therefore, we have to organize our time and energy very well. Sometimes we need extra help from the husbands (Fried onion producers and weavers' focus group discussions).

The majority of the participants have agreed that the competition level among women micro-business owners is slightly lower than their competition level among men, as the women have relatively similar qualifications, skills, and time allocations. For instance, two respondents express their views on competition as follows:

I don't see the other fried onion producers as real threats, except that they make me work harder to improve the quality of my products. Sometimes I feel discouraged, but I soon realize that I have my own strengths and can stand on my own feet (ROS).

Since we have relatively similar weaving skills, there is no tight competition between us. The only thing that matters is how quickly we sell our products (SUR).

Their responses reflect these women's perspectives on competition. Instead of being discouraged, competition has triggered them to be self-motivated. Also, competition encourages women to be more innovative and more creative in their businesses. They realize that hard work is the most crucial element, regardless of the competition.

Women participants also notice some qualities that they require to handle competition. In the focus group discussions, the participants emphasize that they need to be self-empowered, competitive risk takers in order to succeed. Table 9 provides some of the qualities that the participants emphasize based on their experiences. The majority of them agree that to be successful in the industry, they should be able to combine good skills with the best customer service. According to participants, the best service qualities include a respectful manner and honesty, which help them to maintain the loyalty of consumers and enable them to expand their markets. When competing with advanced producers in the same industry, the micro business owners believe that they should offer their customers something personal and unique beyond their products. The participants believe that consumers are not only looking to buy goods, but they are seeking the best services; the consumers look forward to these services and come back for them.

In addition, participants believe that the ability to envision potential opportunities is one of the qualities that should be developed by micro self-employed women in rural areas. Limited access to capital and networking requires them to be smart in making self-employment decisions. In this case, they have to be able to perform a self-evaluation, to address their own concerns, and to accomplish their goals within limited options.

Table 9. Personal qualities of micro self-employed women

Qualities of micro self-employed women	Fried onion producers	Sarong Weavers	Total
Skill and the provision of the best services to customers	6	7	13
Ability to envision upcoming opportunities	2	0	2
Hard work, competitiveness, and self-determination	2	2	4
Experience and passion	0	1	1
Total	10	10	20

Furthermore, the participants from both industries note hard work, competitiveness, and self-determination as essential elements to success in the business. Also, a woman weaver cites the qualities of experience and passion as being necessary to make businesses successful.

Being in the business for almost 17 years, I am aware that there are a growing number of women who are producing and selling fried onions in this area. However, if we are able to offer the best services to our potential buyers, then they will be our loyal customers. It is not something fancy or expensive, but smiles and hospitality (PAU).

The above statement expresses a philosophy of simplicity espoused by PAU. Her experience has proven the importance of applying a strategy that fits in the high competition environment. Although simple, the ability to provide added value to the product such as friendly service is an opportunity to stay in the business and potentially to increase her business's market share. Another participant from the weaving industry, NAT shares this idea. She explains her insight into the survival of a rural self-employed woman:

Being a self-employed woman requires you to develop your own wisdoms, which differentiate you from others. There are some factors that influence our survival in this business. Apart from being passionate and creative, treating customers as our close friends or even relatives can build stronger ties with them. That is one reason why I still have some people coming over and over again (NAT).

Targeting a specific sector from the entire market population is very important to keeping business alive. Offering friendly and personalized service to customers is one quality that supports the existence of the business, along with the qualities of being truthful, hardworking, and determined. These qualities apply to both the owner and employees. Another necessary quality of the owners is self-confidence. However, being born, raised, and educated in a rural area, these women tend to lack self-confidence. Having skills but lacking determination would make the owners less competitive, and that might make it more difficult for them to stay in business.

Sometimes, I feel less confident in the marketing of my products. However, as this is my source of living, I have to encourage myself and improve my designs so they can be accepted in the market (NAI).

Realizing the importance of self-confidence, self-employed rural women try to improve their self-confidence and to follow their passions to heighten their capacity to survive. A respondent describes how confidence strongly influences her struggles in the weaving industry:

I have been so familiar with weaving since I was a child. I remember my mother and my grandmother used to make sarongs to be sold in the market. This business helped my mother pay

my school tuition and other fees. I learned weaving techniques from my grandmother and I remember she told me that one day I would be one of the great weavers in the area. Since then, I keep telling myself that I have to do my best in the field, otherwise, I would be kicked out of this industry easily (AS).

Women from the weaving industry have long been accustomed to this home economic activity and have been pressured by their situation to preserve it as their primary source of income. Some of the weavers inherit the business from their parents, and they put a lot of effort into maintaining the business. With support from family and friends, these women are optimistic about their future as self-employed women.

During the focus group discussions, the participants also shared their accounts about the significant differences between male and female entrepreneurs in organizing businesses, as shown in table 10 below.

Table 10. Gender differences in organizing business

Do you think that women and men differ in organizing a business?	Fried Onion Producers	Sarong Weavers	Total
No difference. However, men have more time to work than women due to domestic chores	5	4	9
Yes, because men have more access to resources and are stronger than women	3	3	6
Yes, men and women have different minds, perspectives, and skill levels	2	1	3
Yes, women are more sensitive and skillful	0	2	2
Total	10	10	20

Other than the notion that men have more access to resources and are more energetic, women participants mostly agree that there are no significant differences

between men and women in their abilities to organize businesses. They acknowledge that the only difference between the two sexes in running a business is that women are culturally expected to be more actively involved in domestic roles than men are, and as a result, men can devote more time to work. Unlike the men, women need to perform dual roles, which require them to have extra energy to balance economic activities and domestic tasks.

Self-employed women state that their main task of maintaining the home and caring for children restricts them, in some ways, from having longer work hours. However, despite the limitations on their time, the participants believe that they are fully dedicated to the responsibilities of supporting and improving the lives of their families. Furthermore, these women find that their sensitivity and skills are invaluable to their businesses.

Another difference in the realm of work is that men have more chances to succeed in business due to their ability to access various resources and to establish a broader networking channel. Men have flexibility to interact with people from various backgrounds, while women's access to networking is constrained by religious and social values. Particularly in rural areas, it is deemed taboo for a woman to attach closely to a man outside of her family or to develop a working relationship with him. If it is necessary, the relationship must be acknowledged by her husband or male relatives to avoid unfavorable influences on domestic life. To some extent, this social value limits women's opportunities to establish access to broader business channels that necessitate interactions with various groups of people.

6.3. Relationships with Employees

Although they have micro-scale enterprises that are managed at home, the respondents hire some people to assist them in day-to-day operations, and these assistants are very important. Fostering good relationships with the women employees is critical to ensure that the business is well-operated. The number of employees working daily depends upon the needs and financial situations of the business owners. Some employees, especially those who work as farmers, have another source of living and work on a temporary basis. However, other employees, including neighbors and close relatives who have no other job, work permanently and on a regular basis. However, depending on the situation, some participants could not afford to hire extra workers on a regular basis. The situation is described below by one of the participants:

I work with my sister and cousin. My neighbors came and asked if they can join us. As orders fluctuate and I don't have enough money to hire them, I only ask them to come when we need extra help (PAU).

PAU and all other participants could not guarantee that all women who asked for jobs would be hired. However, the business owners would contact the applicants once they needed more people to be involved in the operation. PAU goes on to note that in tough times, when the product is less in demand, she pays these employees less. PAU states, "If my neighbors insisted to work on one particular day, I would ask if they were willing to receive a lower salary, and they usually agreed." On some occasions, the business owner's support for other women is not only limited to providing work

opportunities, but the support includes lending women money or sharing the food supply with those who are in need.

Fried onion producers on average pay their employees between Rp.10.000-20.000 per day (equivalent to USD \$1- USD \$2 of current currency), depending on the workload. Meanwhile sarong weavers' salaries are counted on a per piece-of-fabric basis that depends on production. The piece of fabric is later altered into a sarong called the "*buya sabe*." The salary ranges between Rp.100.000-Rp.150.000 for one piece of sarong (equivalent to USD \$10- USD \$15 of current currency). The length of time needed to finish one sarong is normally between three to five weeks, if there is no material shortage. If the businesses run out of materials, production is delayed for a few days. As the women owners operate micro home-based businesses, they do not follow the minimum wage rate that is applied in other businesses. Hence, the payment rate is based on a personal agreement set between the owners and the hired workers.

By treating their employees more as working partners and friends rather than subordinates, the participants apply a unique approach in fostering a good employer-worker relationship. While they are aware of their authority as employers and leaders of their businesses, they avoid the "boss-subordinates bonds" by building close interpersonal relations with their co-workers. Moreover, these female micro business owners act as mentors, who inform workers of mistakes, explain problems, and give compliments and bonuses when workers complete great work. Furthermore, when conflicts between the employees occur, the owners act as mediators to bridge any misunderstandings. Women owners are open to listening and talking about any difficulties the workers might have in both work and in their private lives, if the problems

influence the employees' performances at work. In addition, the respondents ask the employees to give feedback on the owners' policies and to maintain two-way communication.

In the decision-making processes in business-related matters, the owners try not to force their ideas upon employees and instead try to listen to the employees' ideas. In some cases, the owners encouraged the employees to be creative and to make decisions independently. Consequently, the employees are able to initiate their own actions when the owners are away or are suffering from health-related issues. For instance, sarong weaving business owners let their workers become further involved in the production process, such as in purchasing the raw materials (yarns), creating patterns, and deciding colors based on their preferences. However, the owners still control the process and give input to improve the final products. Involving the workers in the process of decision-making is one way of creating a dynamic environment where the workers can feel empowered, respected and appreciated.

6.4. Social Network

While networking often serves as an important element in entrepreneurship, the involvement of the participants in both formal and informal social networks appears to be relatively insignificant. While a good number of the women business owners have joined organizations, the majority of them do not belong to any social networks. The types of organizations they join vary, and tend to be small-scaled. This situation considerably affects the women's ability to have greater access to information, materials, markets, and credit, and it affects their ability to build relationships with other parties. In particular,

social groups are beneficial because they enable business owners to make new friends, to exchange information about new market opportunities, and to receive updated information regarding their industry.

Table 11 shows that three out of ten fried onion producers recently joined social-business organizations. They all have found it beneficial to join the networks. It provides opportunities to meet other women in the business and to obtain new information or knowledge.

Joining the group of fried onions producers benefits us personally and also our business. We get a chance to know more people and gain a good knowledge of managing the business from other women who are already successful in the business (Fried onion producers' focus group discussion, 2012).

Two of the three participants were members of formal associations for local fried onion owners, while the other woman had joined the informal savings association called "*arisan*." *Arisan* is a monthly informal gathering that is commonly organized and run by women. There is a monthly drawing, and the member who wins the draw is able to bring the money home; she usually spends the winnings on her business. NIR and AET shared:

It's a small group of women in our neighborhood. Instead of doing nothing, we decided to participate in the *Arisan* when we gather. At least every month we can save a little money to be collected.

Similar to women in the fried onion industry, five out of ten sarong weavers have joined local female weavers' associations. They are involved in a small, informal group that consists of some sarong weavers in the neighborhood. This group is operated under

the guidance of an officer from the Department of Cooperation and Entrepreneurship Office, and the group meets once a month. The aim is to share updated information about promotions and to introduce the new trends in motifs that are more favorable to consumers. Also, the group provides the opportunity for the female weavers to become involved in local and national exhibitions that enable them to showcase their products.

Table 11. Organizational Membership

Are you joining (an) organizations?	Fried Onion Producers	Sarong Weavers	Total
Yes	3	5	8
No	7	5	12
Total	10	10	20

On the other hand, most participants have not joined any network for various reasons. Some of the participants think that attachment to any of those organizations is less advantageous to both their personal and business development, while others say that they have experienced a lack of access to these networks. MAR, LUS, NAI, and WIR say in separate interviews:

I wanted to join but did not know which and what type of group I could join. I did not see any of them in my neighborhood.

In addition, some preferred to work without being interrupted by other events such as attending a meeting or socializing.

Personally, I am not a social kind of person. I prefer to work on my own and to concentrate on my family's business. I do want to join a group but I have not found one that I like (HUD).

Nevertheless, since all of the respondents believe that their products could be sold to a wider market, they are committed to strengthening their network and to enhancing efforts to survive in the middle of a dynamic competitive climate.

6.5. Rural Self-Employed Women's Access to Capital

One of the important elements related to the advancement and sustenance of a business is access to capital. Rural micro self-employed women commonly experience a lack of access to loans, especially those provided by formal financial institutions such as state-owned banks.

Table 12 shows that a significant number of women from the two industries have applied for credit loans. Most of them have sought a loan to invest in their current business or to establish a small grocery stall to diversify their income sources. Interestingly, although most of the participants in the fried onion industry confirm that they have applied for a credit loan from a bank at least once, only two of them have succeeded in getting a small loan. The rest have failed.

Two years ago I applied but my request could not be processed because I requested a small amount of money to loan out. It was below the amount that the bank could assess. Recently, I tried again and successfully obtained business credit from the bank because my business is in good standing (MAR).

Based on the interview, most of the women have applied for a small loan at Bank Rakyat Indonesia (BRI), a state-owned bank that provides a nationwide network village banking unit with microfinance programs. The special program that is provided to rural communities is called the *Kredit Umum Pedesaan* (KUPeDES).⁶ This program provides general credit for rural men and women, regardless of their businesses or backgrounds.

Table 12. Application for a loan

Have you applied for loans?	Fried Onion Producers	Sarong Weavers	Total
Yes	7	7	14
No	3	3	6
Total	10	10	20

On the other hand, sarong weavers appear to be unfamiliar with banking institutions. The majority of them have received loans from non-banking affiliations, such as the local women's micro and small business association, friends, families, or a cooperative group. The reasons that these women have not applied for loans from banks is due to either a lack of interest or a sense that the banks' regulations are too complicated and time-consuming.

⁶ The program was first launched in 1984 and was delivered through a nationwide network, especially in the village unit banks. It exclusively provides loans to individuals with flexible conditions. To ensure that borrowers can pay back the loan, the bank makes sure that new clients have an established business and have at least two guarantees. The required guarantees include enforceable collateral and a life insurance policy that covers both the principal and interest of the loan (Versluisen, 1999). One of the challenges for BRI in the success of its program is trying to reach more potential consumers with emphasis on their creditworthiness (Johnston and Morduch, 2008).

I have heard a lot of stories of my neighbors applying for small loans from the bank. Most of them had been told they were not eligible due to the size of their businesses. Moreover, some followed the process for months only to be rejected (SUR).

For others, their reluctance to apply for a loan from the bank stems from the uncertainty associated with their businesses. With a fluctuating income, they are pessimistic about their ability to make payments within the current situation of their businesses. Another woman shares her story:

I once applied. I finished all the paper work related to my application. After a few months, I was happy to be finally granted a loan to invest in my business. However, when I realized the interest rate of my credit, I changed my mind (AS).

For some women respondents, borrowing money from non-banking institutions is preferable because the procedure is much simpler and enables them to have “fast money”. In this case, family is one of the most reliable sources of finance.

Instead of borrowing money from the bank, I would rather go to my family members who have the ability to lend me money. I do not need to show any certificates, which I don't have, because as family, we trust each other. It is also important in our family to help whoever in the family is in need of help, either financial or something else (AET).

For some of these women, financial assistance provided by an informal lender is one of the viable alternatives.

My cousin introduced me to a local moneylender from whom I can borrow some money. Although I have to pay a certain amount of interest, I can return the payment once I receive my money from the agent stores. The process is not difficult and I can do it by myself (SR).

Although sometimes they demand higher interest rates than the bank, non-banking lenders are still preferable because they have flexible payment plans. Short terms credit arrangements are also available so that the women can make arrangement based on their ability to repay. Also, unlike the banks, an informal moneylender makes the application process for a loan relatively simple. For instance, informal money lenders do not require women to provide collateral or to include the name of their husbands on the paperwork as borrowers. At the bank, these women are asked to file an application under their husbands' names, because the husbands are the ones with jobs that have more steady incomes, and thus they appear to be more capable of paying the loan back. This situation disempowers some women because it overshadows their efforts. Besides underestimating the capability of women to repay loans, this policy also hampers the women's access to decision-making, including obtaining credit for their businesses.

6.6. Summary

This chapter has shown complex situations that the self-employed women must deal with in order to maintain their existence. As self-employment offers some substantial benefits for women which make the women happier, it has also exposed these women to difficult situations. Workers' absences and the uncertainty of customer orders contribute to fluctuating workloads and longer work hours. These uncertainties create problems for women in sustaining their performance and in balancing their dual roles. In addition, inconsistent income from sales contributes to another financial issue; the business owners are responsible for paying their employees promptly, but inconsistent income makes this difficult. As the sole proprietors, these women need to prepare for income deficiency. The women need to have financial and managerial skills because income deficiency not only affects their businesses but also the financial situations of their households.

Indeed, various intersecting factors including inconducive market dynamics, unstable financial situations, family values, traditional gender roles, and some other factors influence women's ability to develop their businesses. For instance, when they become involved in businesses, women are, to some extent, blocked from obtaining credit due to their status and gender. In order to obtain loans, a woman has to include the name of her husband or father, in addition to providing collateral, because she is deemed as dependent, passive, and unproductive. Therefore, she is seen as unable to repay her loans without assistance. However, in-depth interviews and focus group discussions with the twenty women participants in this study show that values and practices that assign

women to be responsible for the housework do not hinder their aspirations to be independent and empowered businesswomen. They have shown that their roles as partners to their husbands have greatly assisted their ability to support their families in achieving higher qualities of life. Within limited circumstances, these women utilize available resources to make themselves better mothers, wives, and self-employed women.

In addition, regarding the rivalry between fellow male and female entrepreneurs, respondents indicate that they have the confidence to compete. Respondents show optimism regarding their ability to operate their businesses and achieve success. They do not see gender differences as a major factor that has hampered their opportunity to exist in entrepreneurship. A positive way of thinking about competition is one of the strengths possessed by micro rural self-employed women that leads them to success. At the same time, these women are aware of some of the underlying aspects that contribute to different levels of attainment between men and women. While they acknowledge some embedded commonalities among themselves as self-employed women in a patriarchal society, they also realize different personal abilities as the main element that determines their success in the business domain.

Although these women are very optimistic about the competitive dynamics within the business, they still have to deal with other competitors who have more resources and stronger links to market-product networking. Limited networking and inadequate knowledge related to business operations and managerial skills might put these women's businesses at risk of failure. Also, the women's reluctance to join formal and informal organizations contributes to a limited access to information and resources. Therefore, in

order to maintain and to sustain their existence in the home-based industry, rural self-employed women need proper management skills and increased self-discipline.

In all, persistently facing all of the problems involved in running their businesses requires women entrepreneurs to become more creative and independent. Their journey as entrepreneurs results in positive values that make them better actors and agents of change. Consequently, entrepreneurship directly and indirectly elevates the owners' status as ideal women, wives, and mothers in domestic and public lives.

The next section discusses the conclusion of this study and proposes several recommendations for stakeholders or policy makers. These recommendations are intended to improve the lives as well as personal capacities and the skills of rural women based on the experience of home-based micro entrepreneurs who participate in this study. The next chapter will also present the limitations of this study and suggestions for future studies.

Chapter Seven

Concluding Remarks

This study sets out to analyze the transformatory effects of self-employment on the lives of rural women who run their fried onion and sarong weaving productions at home. By explaining the women's reasons to become self-employed, as well as by exploring the opportunities, challenges, and benefits of establishing their own businesses, this study reveals the social dynamics of self-employment that potentially alter women's status. Of great importance, by acknowledging their unique situations, these dynamics have the potential to minimize gender hierarchy and to improve the status of rural self-employed women in Central Sulawesi of Indonesia. The main inquiries revolve around the way in which self-employment empowers women and transforms their identities from passive to active contributors in the household. The analysis is focused upon aspects of self-employment that allow women to increase their capabilities to analyze their situations, their strengths, and their opportunities to utilize resources. With little external interventions, along with the increasing capacity of women to express themselves, the self-employed women also gain further benefits that enable them to better manage their households with more authority and bargaining power. The narrative demonstrates that rural women's decisions to enter into self-employment have been inspired by factors beyond financial necessity. Women's involvement in self-employment is regarded as a means to develop their own potential and to voice their interests; the shift of women's self-awareness brings change that benefits not only themselves but also other women.

Unlike earlier studies that focus on money, assets, land, or other material possessions as if they are the deciding factors in the power distribution in the household, this study emphasizes the intrinsic values beyond economic contributions of women. It underlines the development of women's personal capabilities and work skills through their experiences of micro home-based self-employment. Furthermore, the study underlines the impact of non-material entities in the women's journey; qualities such as initiative, hard work, independence, and commitment to the business make these rural women more respected and appreciated. This higher degree of respect and appreciation enhances the women's productivity, either directly or indirectly.

This study also demonstrates that rural women do have some work options available to them, based on their resources, skills, and qualifications. Also, the women perceive home-based self-employment as the most affordable solution for those who opt out of agricultural work to diversify their income and who have limited access to well-paid jobs in the formal and informal labor markets. Despite some challenges, self-employment presents a wide array of benefits to rural women. The results of this study present critical information about the social dynamics of rural women micro-entrepreneurs, and it recommends that further research on women's empowerment and policy in the region be done. Women's decision to become self-employed demonstrates their awareness that they have capabilities to contribute more to the family, both financially and personally. For instance, micro self-employment serves not only as a means for rural women to support their households economically but also leads women to become effective decision makers who hold more authority in managing household resources. As the women form new identities, they become happier, more independent,

and more self-determined too. These characteristics are additional benefits that arise from the process of establishing and maintaining self-employment.

The pathways that participants choose to become self-employed are multi-dimensional. Nevertheless, as women face diverse situations and opportunities, they have different personal and work experiences in self-employment. The individual nature of participants' entrepreneurial practices is influenced by multiple factors. These factors include personal capabilities, childhood experiences, family situations, cultural values, social networks, the availability of natural resources, as well as regional infrastructure. As the women in this study are mostly mothers and wives who desire to maintain their domestic roles, the main challenge they face is to manage limited resources and to develop ways to organize time and energy efficiently.

The information and data of this study have been obtained through interviews, focus group discussions, and field observations. The twenty women selected and interviewed are women micro-entrepreneurs who run and manage their own home-based micro businesses in the fried onion industry and the traditional woven sarong industry in two regions in Central Sulawesi of Indonesia. The selection of twenty respondents is based on a purposive sampling method. Initial information about the potential samples was taken from statistical data. Then, the samples were determined based on field observations and the researcher's assessments. Respondents were selected due specific characteristics such as the size and scale of their businesses, the number of workers, the time involved in their businesses, and the willingness to participate in the study. The selection of the sample by using a purposive sampling method has characterized a group

of respondents who have the reputation, experience, and information required by this study.

By taking into account different situations of participants and exploring their employment experiences, the study clearly shows that rural self-employed women in two micro home-based industries in Central Sulawesi of Indonesia have attained valuable advantages from engaging in entrepreneurial activities. The different familial, social, and demographic circumstances of participants present different motives for engaging in self-employment. Because the majority of fried onion producers in this study used to be unemployed mothers, the women decided to open home-based micro businesses principally to utilize their time and resources to provide additional income for their growing families. For the women weavers, involvement in sarong weaving fulfilled multiple objectives. Managing their own sarong weaving businesses allowed the women to have an alternative source of income, which was outside of the agricultural sector, while weaving also allowed them to continue the family business and to preserve their cultural heritage. Later, self-employment provided jobs not only for themselves, but for other women as well.

7.1. Discussion

The results have emphasized that the engagement of rural women in providing additional income sources to their families through home-based self-employment has enhanced two main factors. The ownership of the work has enabled them to give back to the community by opening up employment opportunity for other women and the choice of product has increased their participation in preserving the values of their local culture. These two factors have proven that women's economic achievements have promoted transformational changes beyond their own homes and families. These results also suggest that the involvement of women in the business domain is not just a means to supplement their income or to overcome financial difficulties but it is also a way to deliver benefits to society.

This study has revealed that women's involvement in self-employment has multiple effects on rural women and local socio-economic development. First, self-employment has the potential to reduce gender barriers that exacerbate unequal access to public spaces and to decrease the imbalance in the social structure that is due to religious and patriarchal values. Second, self-employment opens up opportunities for women in rural areas to get out of unemployment and to improve their financial situation through micro economic empowerment. Thus self-employment through home-based businesses has enabled women to diversify their households' income and to engage in productive activities that allow them to improve their technical and managerial skills and enhance their social contributions. As a multidimensional process, women's economic empowerment has also provided women with more opportunities to become more visible with flexible time schedules. In addition, self-employment has made women happier and

more satisfied because it has opened up chances for them to fortify their managerial skills without neglecting their familial responsibilities.

This research has showed that as the sole proprietors, these female workers have the motivation to bear the risks of a business while balancing family and work tasks. They have shown that their decisions to engage in economic activity do not necessitate that they neglect their main roles in domestic spheres. While doing their business work, they can still take care of their homes and children. Although domestic responsibility is shared with their husbands, the women have a greater role in maintaining the stability of their households while their husbands concentrate more on the work outside of the home. These women ensure that their engagement in home-based productive activities enables them to serve and fulfill the needs of their family members. As women obtain a higher degree of authority at home, the household dynamics become more democratic; in this way, the different preferences of family members are better accommodated.

This study has also revealed that self-employment influences the transformation of women's position in the family. Women's involvement in providing the needs of their families makes husbands and wives' roles more balanced within the household unit and women become more respected and appreciated. Thus, women get more involved in the decision-making process. Hence, one of the most important findings of this study is that the ability of women to empower themselves has positively impacted their bargaining power within the family. Women's productive activities reduces the gender gap within familial relationships, and their improved bargaining power within the household enables women to gain more control over their families' incomes and their households' resources. This control leads to improvements in their families' welfare. Women often reinvest their

earnings into their households to address children's needs, including their education, extra activities, and nutrition.

As respondents' ability to participate in their households' decision-making processes increases along with their involvement in self-employment, gender relations in the home are reconfigured. Because the women are able to show their confidence and capacity to manage various situations related to their businesses, they can be more visible and they can participate more often as equal partners with their husbands as they make decisions. As a consequence, the husbands listen to their wives and consider their wives' opinions. A more cooperative atmosphere shapes these households along with women's increased contributions to the family. For instance, when husbands have several options of schools in which to enroll their children, the women can express their own preferences and negotiate about which school should be chosen. As part of the family system, women must have their voices heard so that they can make choices about how to take the best care of their children. Of note, the way these values develop and apply to each family varies, and the changes reflect the level of each family's involvement and interaction.

Another interesting finding in this study is related to the participants' ability to be the agent of change. While allowing women to grow independent, self-employment also enables them to work out of the agricultural realm and to continue being active contributors to society beyond their households. The self-employed women not only allocate and transform their personal and households' resources into more rewarding forms, both financially and socially, but they also provide resources that are beneficial to others. In managing their positions as micro-business owners, respondents need some assistance in daily operations which require them to hire their relatives or neighbors as

seasonal or temporary employees. This temporary employment positively aids the relatives' or neighbors' financial situations, especially when agricultural work does not provide the necessary income. The existence of micro self-employed women in the local labor market has the potential to improve the local economy by reducing unemployment among women. Even though employment with a micro-home based business is insecure and low paying, the women employees have an opportunity to utilize their free time and earn money. Thus, the self-employed women improve their local economies through job creation.

Results from this project have indicated that women in the sample have become self-employed for three primary reasons. First, they desire an increase in household income through the utilization of their free time. Second, their lives necessitate a work schedule that allows for flexibility and independence. Finally, they view self-employment as a viable choice for income diversification, which permits them to work off-farm. Agricultural-related activities, however, are not fully extracted from the lives of these rural women, as some respondents in the weaving industry continue to devote time to the farm while running their businesses.

Furthermore, women's ability to make choices and to act upon them directly influences their desire to take the initiative to operate their own businesses at home. For women in the fried onion industry, the opportunity to open a business at home is a solution to their unemployment status and it is more promising than working in the formal sector or working under the control of other people. Opening a small kiosk as a sideline allows them to diversify their income sources and to practice their managerial skills. In this case, the women can choose which goods to add to the store's supply and

they can manage the capital turnover. Being involved in a competitive industry, the self-employed women are concerned about the risks and difficulties that they might encounter in sustaining their micro businesses. They proactively seek solutions for potential problems, although they cannot independently provide all the facilities and infrastructure they might need.

Nevertheless, the participants manage their businesses in important ways that transform the role of women from a submissive, traditional stance to a more dynamic role. In particular, these women demonstrate good leadership and managerial skills in their interaction with hired workers. Their approaches to building rapport with their workers reveal that these women have potential as effective community leaders. While performing their roles as business owners, they are approachable and are open to having discussions with the workers about work-related and non-work-related matters. Their leadership styles are based on their life experiences and are influenced by the traditionally feminine trait of interacting on a caring and personal level. For instance, the women share power with their employees and develop trust-based relationships. In addition, they emphasize teamwork and engage other women in decision-making activities to motivate and empower them in the workplace. The way the owners open communication with the workers is aimed at ensuring the workers' sense of engagement in the businesses. In addition, the ways the owners listen to workers' input and complaints and the manner in which the owners provide suggestions through two-way communications reflects the owners' concerns for the welfare of others.

Despite women's substantial progress within the household's distribution of power, they do not try to exceed the power of their husbands. Some factors such as social

values, local customary law (*adat*), kinship norms, individual personalities, and religious beliefs are instrumental in creating the wives' sense of dependence on their husbands. The women in this study state that their husbands remain the principal leaders of the family, regardless of women's improved status. This principle is in accordance with the teachings of their parents and the religion professed by the majority of respondents. This attitude shows that their engagement in self-employment does not change their values; they remain dutiful women who are still committed to their obligations, yet now they have enhanced capabilities. Therefore, even though these women have been able to be independent and self-sufficient in business, they still feel obligated to manage their domestic roles and obey their husbands' wisdom. The change, in this case, is that the women no longer accept being "passive followers" but they strive to become "equal partners" with their husbands, so that they can share input, suggestions, and opinions. As more outspoken and "smarter" partners, these women obtain sympathy and become more valued and respected by their husbands and families. The ability of women to abide by cultural values as they improve their status is an added value that would create a balance in society. In this way, the improvement of women's power promotes greater equality and the change is perceived as flexible and socially embedded.

Being partners and wives who takes care of the home and obey their husbands, however, does not reduce the value of the respondents' work, but instead shows the complementarity of the roles of husband and wife. Furthermore, partnership emphasizes the importance of women in the family. Indeed, the involvement of family members in the business and the implementation of supportive family roles strengthen the capacity of women to engage in their businesses. The women in this sample are able to manage and

sustain their businesses due to their self-determination and to the support of their spouses and family. The concept of “family values” is one factor that encourages the family to work together and it creates advantages for women in their businesses; the spouses, children, and other relatives get involved in the businesses and support the self-employed women.

In addition to drawing attention to the support systems that exist to help micro self-employed women, this study reveals some of the challenges women participants face in their work. Since self-employment enables them to adjust the intensity of togetherness with their families, the challenges they face are no longer concerned with how to balance work and family but how to attend to the technical issues that affect the progress of their businesses. The scarcity of raw materials, health-related concerns, and marketing issues are some of the problems they face. As there are insufficient practical, technological, and financial assistances for women micro-business owners in rural areas, these women are conditioned to rely on their limited personal networks to get assistance. Women’s reliance on family networks for business-related matters, such as obtaining financial support or accessing marketing channels, is one of the drawbacks of being self-employed and female in Central Sulawesi in Indonesia. Family networks alone are insufficient to support the women’s business advancements. Lack of sufficient networks that support their access to finance and marketing impedes their opportunities to exist in broader market segments, which in turn, limits their income.

Interviews and focus group discussions also revealed a low participation of women in formal and informal organizations. Their reluctance mainly stems from the assumption that being a member of an organization has no direct influence on their

businesses. Also, their disinterest in joining formal and informal organizations is influenced by their lack of connection to social networks. Due to a lack of knowledge, the majority of the women are unaware that their involvement in organizations might have the potential to open up their chances of obtaining new knowledge and of building connections with other business owners. Their membership in these business associations would enable them to receive updates about the current situation of their respective industries. Thus, updated information would allow self-employed women to respond proactively to the needs of the market.

Lack of motivation to make breakthroughs also presents a challenge to these women and to the success of their businesses. Advancing their home-based businesses would require more time as the majority of participants indicates to stay in their “comfort zones,” engaging in traditional work and assuming that their businesses and the market conditions would improve automatically. Nonetheless, they express a willingness to make some innovations towards progress. In this case, there is a chance for these women to be educated and trained on how to promote themselves and their products to a wider market. It is important for these women to build awareness among them to unite their forces and to mobilize their collective effort, especially in dealing with large companies, which seem to threaten the existence and survival of the micro-entrepreneurs. Therefore, any policies that aim to provide these women with effective programs and to give them access to networks and information need to do so without intimidating the women with complex bureaucracy.

7.2. Policy Recommendations.

Based on some of the drawbacks and opportunities that participants face in their involvement in self-employment, this study proposes several recommendations to the policy makers or related stakeholders to develop women's micro home-based businesses, which are currently in the minority group of their industries. These strategies are designed to improve women's home-based micro-scale businesses in a way that is consistent with local economic growth. Particularly, the proposed policies are geared toward the improvement of the welfare of rural self-employed women with micro businesses, as the policies help to improve the women's personal skills and capabilities. By strengthening the women's skills and mobilizing their collective power effectively, these policies would have long-term impact and would be sustainable. The policies would help create a space for these rural home-based entrepreneurs in the middle of the competitive market.

The first recommendation is related to the necessity of both enhancing women's managerial skills and of increasing their involvement in social networks. In order to first expand their businesses, these women have to develop their social capital by entering social-business networks and by building connections with various formal and informal institutions. Forming these relationships with other local social groups opens up more opportunities, which in turn helps these women to achieve higher levels of success. Despite the existence of formal and informal entrepreneurial organizations for women in Central Sulawesi, rural self-employed women with micro businesses still find it difficult to immerse themselves into these groups. Indonesian women entrepreneurial organizations such as IWAPI, *Ikatan Wanita Pengusaha Indonesia* (The Indonesian

Women Entrepreneurs Association) based in Central Sulawesi, do not cover micro business owners in rural areas. On the other hand, some organizations that are intended for owners of micro, small, and medium sized enterprises have been formed to reach rural entrepreneurs. However, since these are not designed exclusively for women, both membership and administration tend to be dominated by men; consequently, home-based women business owners' access seems to be limited and women's participation in these groups remains weak and low. A lack of access and experience, as well as remote demographical location, deters these women's involvement in large organizations. Therefore, they need an association that can enhance their personal and business development without creating social gaps among women entrepreneurs themselves. To be included in a group of women who have similar backgrounds gives the female entrepreneurs more confidence to engage with others and to share their business knowledge.

The formation of local women's groups where women can lead and participate is important, as it ensures a space for these rural women to practice their managerial abilities, to hone their work values, to expand their leadership capabilities, and to nurture their sense of self-empowerment. By establishing and organizing their own group that is exclusively for rural self-employed women with home-based micro businesses, women business owners would have the opportunity to develop their skills. Furthermore, these groups would help women to develop and sustain more profitable businesses. A strong self-sustainable organization would help these women reduce their reliance on distributors for marketing their products. Through these local women-centered groups, the women could initiate their own local cooperatives, which would enable them to open

sales centers. These women could market their products directly with prices that would be tailored to their market segment. Therefore, they would no longer need the services of the agent stores.

In addition, the local women's cooperative could have direct access to affordable, high-quality raw materials. Considering their businesses' supply chain, the self-employed women currently face problems related to a shortage of raw materials, due to the existence of large-scale producers who buy a large share of what is available. The large companies are usually given preferential treatment because they make orders in bulk, while self-employed women place smaller, individual orders. It is essential to regulate the supply market to target the needs of micro business owners and to serve them with a first-come first-served policy. With the presence of such cooperatives, the self-employed women would no longer need to depend on agents who charge additional fees to obtain raw materials.

The existence of specific organizations for women micro-entrepreneurs in some developing countries has been hugely successful in accommodating the needs of their members. For instance, the women benefit from the presence of self-sustainable rural women's groups such as *The Self-Employed Women's Association (SEWA)* in India (Rose, 1992), *the Women's Finance and Credit Scheme and the Foundation for International Community Assistance (FINCA)* in Uganda (Kiwemba, 2007), *the Women Workers Employment and Entrepreneurship Development (WEED)* program in the Philippines (Menon and Rodgers, 2011b), or *The Self-Employed Women's Union (SEWU)* in South Africa (Nthunya, 2001). These organizations have thousands of members that consist of women home-based entrepreneurs, and they provide inspiring

examples for women micro business owners in Central Sulawesi, Indonesia. In addition to providing opportunities for the women to discuss business decisions, the groups help women access public networks so that they can build connections to a wider range of potential markets. Moreover, the groups can offer educational activities in workshops and training sessions that can teach women more about subjects such as advertising and marketing. These activities enhance women's personal skills and stimulate their creativity and innovation. By joining organizations for self-employed female micro business owners, the women in Central Sulawesi would likewise be better prepared to face challenges in an increasingly dynamic and competitive business atmosphere.

The second recommendation of this study is related to women's access to financial support. The study proposes the establishment of local microfinance programs organized independently by rural self-employed women. One of the key financial obstacles that impedes women's access to capital is that retail banks have complicated bureaucracies and they require collateral to secure even small loans. Therefore, as access to finances is recognized as one of the most significant issues faced by rural self-employed women, an effective, gender-sensitive solution should be proposed in order to empower these micro and small business owners in rural areas.

In Indonesia, government-sponsored programs already exist that provide credit intervention for farmers and other small business owners in rural areas. These microfinance programs, which are provided by *Bank Rakyat Indonesia (BRI)* as state-owned banking institution, include the *Kredit Umum Pedesaan (KUPeDES)*, *Kredit Investasi Kecil/Kredit Modal Kerja Permanen (KTK/KMKP)*, the *Badan Kredit Kecamatan (BKK)*, or the *Koperasi Unit Desa (KUD)*. Nevertheless, these programs are

unable to accommodate the comprehensive needs of women micro entrepreneurs in the specific area. In order to reach all the potential consumers, the providers need to regulate some changes in the rural community financial support's system. In particular, the BRI (Indonesian Community Bank) should be required to simplify the lending system in order to accommodate female rural entrepreneurs who own micro-scale home-based businesses. The women entrepreneurs lack business assets for collateral, so the BRI, instead of requiring people to use business assets as collateral for a loan, should base their lending on the principle of trustworthiness. By providing business assistance to support the development of micro-enterprises, the institution could ensure that debt repayment would be made in accordance with the applicable procedures.

Unlike the programs that are already open for men and women, the program proposed in this study focuses on the establishment of a local microfinance program that is independently organized by the local women. This program is intended to serve exclusively the women home-based micro business owners in their respective villages. Inspired by the "arisan" principles in which local women gather and collect money on a monthly basis, the women in this program would collect money and allocate it each month to one member who would use it to fund her business ventures. The intention of this self-sustained microfinance organization is not to make women dependent upon easily obtainable funds. Rather, its aim is to provide a tool for women to fund their own individual business ventures while utilizing their collective resources. It could also prevent these women from paying the high interest of loans that are set by informal moneylenders and could encourage the long-term survival of women entrepreneurs.

The third recommendation that this study proposes is related to the respondents' language proficiency. Based on field observations and interviews, most of the women respondents speak their local native language in daily interactions. By mastering only their local language, the women have difficulty interacting with potential investors who have different ethnicities. The women should have an informal language class in which they learn the basics of how to speak Indonesian language accurately and effectively in every day interaction; the ability to speak Indonesian would enhance the rural women's communication skills so that they could pursue the broader market.

Another substantial policy recommendation in this study is related to the improvement of the available health care in small communities. Because absences due to health problems are among the business challenges listed by respondents, the owners and workers need easy access to a low cost, good quality health service facility. Being healthy and present for work, the women would improve their productivity, both directly and indirectly. In this case, the rural women would no longer need to take care of illnesses by themselves so they could recover quickly and return to work. PUSKESMAS, *Pusat Kesehatan Masyarakat* (Community Health Center), has been established in various regions in Indonesia. This facility serves the whole society in rural areas, including those from poor families. However, the health care management in Central Sulawesi's rural areas as in other provinces is deficient, so that some residents of the area are unable to access the facility and prefer to stay at home until they recover from illness.⁷ For example, health cards (*kartu sehat*) provided by the government are not uniformly distributed to people in need. As a result, they cannot afford treatment in nearby

⁷ See Sparrow (2008) and Sparrow et. al. (2010).

PUSKESMAS. Improved health care facilities in rural areas would encourage rural people to get medical attention so that illness would no longer be a major obstacle to their productive activities.

The study's final recommendation is that -- in anticipation of the growing needs of employment and of access to labor markets – stakeholders should open employment opportunities for rural women, and these opportunities should be outside of the agricultural sector. Particular attention should be given to a segment of female dropouts and to working-age women from marginal families who do not have sufficient access to the local labor market because of limited funds and lack of other resources. Encouraging the growth of business activities based on local resources would help to accelerate the local economy, to diversify households' income, and to support the local women's empowerment in the household and community.

7.3. Limitations of the Study and Suggestions for Future Research

This study has some limitations. One such limitation is the sample size. Because of time and financial constraints, this study has been unable to cover all potential respondents in the area of Central Sulawesi. The requirement of this study to select respondents based on specific characterizations such as business location, type of business, business size, ownership, number of workers, owner's experience, and length of time in the business, has the implication that the sample is not representative of the entire population of self-employed women in Central Sulawesi. In addition, the geographical difficulties have impeded the ability of the study to include other qualified respondents from different locations. Therefore, the findings of this study specifically cover the

circumstances of a defined group of rural self-employed women who are involved in micro home-based fried onion production and sarong weaving activities in two areas of the Province of Central Sulawesi, Palu city and Donggala regency.

The other limitation of this study is the lack of the husbands' opinions in relation to their wives' involvement in self-employment. By involving the husbands in the study, all information pertaining to the status and position of the women in the household could be directly confirmed. The response of the husbands would verify or contradict the women's self-perception in regard to their position and status in the household.

Based on its limitation, this study proposes some suggestions for future research. First, the future research on this topic should extend its coverage so that the profiles of self-employed women in Central Sulawesi Province can be presented more comprehensively. The future research must look at the distinct characteristics and situations faced by each respondent to avoid biased results. By doing so, policies and programs that aim to improve and support the micro businesses in Central Sulawesi would most likely become more effective and reach broader segments.

Second, future research should involve husbands and children in the study in order to examine how rural self-employed women's roles in intra-household relationships have transformed over the course of time. This would enable the researcher to understand the processes that change the lives of women in Central Sulawesi based on the account of all-related parties in the households.

Third, future research should study the experience of women who are temporary employees and unpaid family workers. Since these groups do not have a formal

agreement concerning their status and roles, it would be essential to look at how informal work relationships affect workers' livelihood, securities, and rights.

Appendix

Appendix A

Informed Consent for Research Study Participation

Title of Dissertation Project:

Rural Home-Based Self-Employment: Evidence from Central Sulawesi, Indonesia

You are invited to participate in a research project that is being conducted by Harnida Adda, who is a PhD student in Women's and Gender Studies at Rutgers University, New Jersey. This study will investigate the role of women's self-employment in empowering women and discover the relationship between women's self-employment and women's leadership capabilities.

There are approximately twenty self-employed women will participate in the study. The study procedures include answering questions regarding your reasons of entry into entrepreneurship, your approaches and strategies in managing both challenges and opportunities in local commodity chains, including your access to credit, raw materials, and potential markets, and the benefits in relation to your autonomy at home and society. They also include questions regarding your leadership potentials in managing your business. During the interview, you will be asked a series of questions and your responses will be typed in my electronic device. Each individual's participation in this interview will last approximately in one hour. In addition to that, this study also includes a focus group discussion, in which you will share your experiences with other self-employed

women. This activity will last approximately in one and a half hours. All responses in these procedures will be typed and audiotaped.

This research is anonymous means that there will no information about your personal identity and there is no linkage between your identity and the response in the research exists. In addition, your responses will be saved in electronic format on my personal device, to which only I have access, and is additionally secured with a password. Your name will not be included on the document with your responses. If the result of this study is published and presented at professional conferences, only group results will be released. Therefore, I can state that there are no foreseeable risks to participation in this study.

The primary benefit of this study is to provide me with data to support my dissertation writing. All information gathered will be developed and analyzed with a thorough interpretation in the process of answering my research questions. As a subject research, you will have benefits from this study when the result is being used in developing further research and in policy making that aimed to improve the lives and skills of the rural self-employed women in the area.

Participating in this study is voluntary. You may choose not to participate and you may withdrawn at anytime during the study procedure without any penalty to you. In addition, you may choose not to answer any questions with which you are not comfortable.

If you have any questions regarding this study or study procedures, you may contact me at:

Harnida Adda

Kompleks Perumahan Dosen Untad Blok C3/1 Tondo, Palu

Sulawesi Tengah, 94118

Email: hadda@eden.rutgers.edu

You may also contact my advisor Yana Rodgers by telephone: 732-932-1151 ext.641 or email: yrodgers@rci.rutgers.edu.

If you have any further questions about your rights as a subject research, you may contact the IRB Administrator at Rutgers University at:

Rutgers University, The State University of New Jersey
 Institutional Review Board for the Protection of Human Subjects
 Office of Research and Sponsored Programs
 3 Rutgers Plaza
 New Brunswick, NJ 08901-8559 Tel: 732-932-0150 ext. 2104
 Email: humansubjects@orsp.rutgers.edu

You will be given a copy of this consent form for your records.
 Please sign below if you are agree to participate in this study:

Subject (print) _____

Subject Signature _____ Date _____

Principal Investigator Signature _____ Date _____

Field Assistant Signature _____ Date _____

Thank you.

|

Appendix B

Audiotape consent form

Dear Respondent,

You have already agreed to participate in a research study entitled: Rural Home-Based Self-Employment: Evidence from Central Sulawesi, Indonesia conducted by Harnida Adda. We are asking your permission to allow us to audiotape as part of that research study. You do not have to agree to be recorded in order to participate in the main part of the study.

The recording(s) will be used to capture the originality of the statements and enable me to transcribe and translate them into written format without missing any part of the contents.

The recording(s) will include no name, but initials and respondent's product category. The recording(s) will be stored with no link to subject's identity and will be destroyed upon the completion of study procedures.

Your signature on this form grants the investigator named above permission to record you as described above during participation in the above-referenced study. The investigator will not use the recordings(s) for any other reason than that/those stated in the consent form without your written permission.

Subject name (Print) _____

Subject Signature _____ Date _____

Principal Investigator Signature _____ Date _____

Field Assistant Signature _____ Date _____

Appendix C

Interview Guide

Dear Respondent,

This questionnaire guide explores the reason of women to become self-employed, the strategy of taking the opportunities, the challenge they must encounter, and the benefit that self-employed women gain. It is designed to see the role of self-employment in empowering the lives of rural women and the relationship between self-employment and women's leadership.

Business (circle): Fried Onion / Traditional Sarong Weaving

1. Reasons for establishing the business.

1. How long have you been in the business?
2. Why did you choose this business?
3. Who helped you build your business?
4. What was the role of this person?
5. What inspired you to become an entrepreneur?
6. Did you have any business related experience prior to starting your business? Yes/No
7. If yes, where did you get it?
8. If no, what factors motivated you to establish your own business?
9. Do you have any family members who are also entrepreneurs? Yes/No
10. If yes, who is the person that influenced you the most?
11. Why do you admire this person?

12. How has this person served as a role model for you?

2. Opportunities.

1. When did you hear about this business opportunity for the first time?
2. Why was this business a good opportunity for you?
3. Why were you interested in doing this business?
4. Why did you choose to be in this business?
5. Did someone inform you about this business? Yes/No
6. If yes, who was it?
7. What is his/her capacity?
8. What do you believe are the most important qualities for a woman entrepreneur to possess?

3. Challenges/barriers.

1. Have you experienced any problems in running your business? Yes/No
2. Please elaborate on your experience.
3. What was the most difficult situation that you have ever encountered?
4. Please explain the situation?
5. What issue affected your performance the most as a business owner?
6. What do you think about your competitors?
7. Do you like competition? Yes/No
8. If yes, why?
9. If no, why not?

10. Do you think it is difficult to compete with men? Yes/No
11. If yes, why?
12. If no, why not?
13. Do you think it is difficult to compete with women? Yes/No
14. If yes, why?
15. If no, why not?
16. How do you deal with other competitors in this business?
17. What is your strategy in the competition?
18. What are some of the challenges/problems you face in advancing your business?
19. What strategies do you apply in dealing with some of those challenges?

4. Benefits.

a. Income

1. Apart from this business, do you have another source of income? Yes/No
2. If yes, what is it?
3. Does your husband work?
4. Does your current business enable you to earn income? Yes/No
5. How do you spend your income from this business?
6. Who takes care of the income in your household?

b. Family

1. Do you have children? Yes/No
2. Who helps you care for your child when you are at work?
3. Does your child ever complain about your work? Yes/No
4. If yes, what do they complain about?
5. Is your workplace near your house? Yes/No
6. When you work, who takes care of your house?
7. Who is responsible for making decisions at home?
8. In what aspects do you usually make decisions?
9. Does your husband take part in decision-making? Yes/No
10. In what areas does your husband predominantly make decisions?
11. Do you usually have discussions with your husband? Yes/No
12. What topics do you usually discuss with your husband?
13. In a discussion, does your husband accept your suggestions? Yes/No
14. Does your husband support your business? Yes/No
15. If yes, what kind of support does he provide you?
16. If no, why is he unwilling to help?
17. In managing the business, do you get assistance from your family or relatives? Yes/No
18. If yes, what is your relation? Circle all that apply.
(mother/father/brother/sister/cousin/aunt/uncle)
19. If yes, what kind of support does your relative(s) provide for you?
20. Do you live with your extended family? Yes/No

c. Personal

1. How do you feel about having your own business?
2. Are you happy to earn your own income from this business? Yes/No
3. If yes, why?
4. If no, why not?
5. What changes have you experienced since working on your own?
6. Do think that working on your own made you more independent? Yes/No
7. If yes, why?
8. If no, why not?
9. What differences did you notice in your family-life before and after starting your own business?

5. Leadership Capability.

1. How many employees do you have?
2. Where are they from?
3. How did you recruit them?
4. How do you define your relationship with your employees? (You can choose more than one)
 1. Subordinates
 2. Working partner
 3. Friends
5. Do you include them in decision-making processes? Yes/No
6. If yes, in what occasion/issue?

7. If no, why not?
8. Do you think it is acceptable to force your employees to accept your opinion? Yes/No
9. Why?
10. Are you willing to listen to your employees' ideas? Yes/No
11. If yes, in what aspects of your business do you allow input?
12. If no, why not?
13. What do you do when an employee is having difficulty?
14. What do you do when an employee is having problems in his/her household?
15. What do you do when there is a conflict between employees?
16. What do you do when your employees are performing poorly?
17. What do you do when your employees are performing very well?
18. Do you provide any benefits? Yes/No
19. If yes, what kind of benefits?
20. If no, why not?

6. Social networking.

1. Are you a member of an organization? Yes/ No
2. If yes, is it formal or informal?
3. If yes, which organization?
4. How did you become a member?
5. How long have you been a member of the organization?

6. Are you pleased to be a part of this organization? Yes/No
7. If yes, why?
8. If no, why not?
9. Who asked you to join the organization?
10. What kind of information do you receive from the organization?
11. Is the information useful for your business? Yes/No
12. If yes, what was it?
13. If you have not joined an organization, why have you decided not to join?

7. Gender and Ethnicity.

1. Do you think that men and women differ in their ability to organize a business? Yes/No
2. If yes, what are the differences?
3. Have you ever faced any obstacles running your business because of your gender? Yes/No
4. If yes, in what occasion/instance?
5. Do you think that being a woman impedes your business' advancement? Yes/No
6. If yes, in what aspect?
7. Do you think that men make for better entrepreneurs than woman? Yes/No
8. If yes, why?
9. If no, why not?
10. Does your ethnicity influence the advancement of your business? Yes/No
11. If yes, can you give an example?

8. Commodity Chain

1. Raw Materials

1. Where do you find the raw materials for your product(s)?
2. Is it difficult to acquire them? Yes/No
3. If yes, why?
4. Do you need an agent to get the materials? Yes/No
5. If yes, why?
6. Are the raw materials through an agent affordable? Yes/No
7. If no, how do you get them?

2. Technology

1. What kind of equipment do you use? Conventional/advanced
2. If conventional, why do you still use the manual machine?
3. How do you get the equipment?
4. How do you maintain the equipment?
5. Do you think you need a more sophisticated machine? Yes/No
6. Is it difficult to obtain advanced equipment? Yes/No
7. If yes, why?
8. If no, how did you get it?

3. Market

1. Do you have a market segment for your product(s)? Yes/No
2. Where do you usually market your product(s)?

3. Do you find it difficult to sell your product in the local market?

Yes/No

4. If yes, why?

5. Do you think that your product is marketable outside of the town?

Yes/No

6. If yes, what are your efforts to reach a wider market?

7. If no, why not?

8. Do you need a market agent? Yes/No

9. If yes, do you have any difficulties working with an agent? Yes/No

10. If yes, what is the problem?

11. How do you price your product?

4. Credits/loans

1. Have you ever applied for credit or loans? Yes/No

2. If yes, where did you apply?

3. When was the first time you ever heard about this credit/loan?

4. From whom did you get this information?

5. Did you receive this credit/loan? Yes/No

6. If yes, from which establishment did you receive this credit/loan?

7. If yes, how are you managing it?

8. If no, what were the constraints you faced in obtaining the credit/loan?

9. Have you ever tried applied for credits from a bank? Yes/No

10. If yes, why?

11. If no, why not?

Appendix D

Focus Group Guide

Topics discussed during the focus group were structured as followed:

1. Reasons for engaging in self-employment
2. The benefits of being self-employed
3. Supports in the business
4. Challenges/difficulties in running the business
 - Internal, family-related issues
 1. How to balance the role of being a mother, wife, and business woman
 2. Husband/family support
 - Impediments in business expansion
 1. Networking
 2. Financial/credit access
 3. Access to raw materials
 4. Equipment
 5. Access to market
5. Relationship with employees
6. Decision-making processes within the business
6. Strategies in dealing with competitors
7. The impact of gender on business advancement/success
8. The impact of ethnicity on business advancement/success
9. The impact of business location
10. Strategies in developing businesses
11. Women's contributions to the household
13. Women's definition of success
14. Future expectations as self-employed women

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