

# Salasika

**INDONESIAN JOURNAL OF GENDER, WOMEN,  
CHILD, AND SOCIAL INCLUSION'S STUDIES**



**VOL. 3  
NO. 1**

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# Women's Economic Empowerment in the Informal Sector

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## ABSTRACT

Women's empowerment program in Indonesia has essentially been started since 1978. In its development, this effort has resulted in improvement in various ways. Some examples of the improvement are the improvement in conditions, degrees, and quality of life of women in various strategic sectors such as education, employment, economy, health, and family planning participation. Improvement in the empowerment process does not necessarily change the pattern of gender relations between men and women. To improve gender equality in the economy, women's economic actors need to be empowered. The purpose of this study is to examine the appropriate empowerment model for women in the informal sector. This is a case study involving observation, interviews, and Focus Group Discussion. The results of the study showed that women in the informal sector are not yet independent even though they have obtained facilitation from the government. The absence of government's assistance in managing business resulted in the limited empowerment activities carried out by the government. This research offers a model of economic empowerment for women towards independence in economic activities.

**KEYWORDS:** women, informal sector, economic empowerment model, entrepreneurial spirit.

## INTRODUCTION

The informal sector's problem seems to have never stopped even though it is not a new phenomenon theoretically. The informal sector has existed ever since humans were created. Since created, human beings have performed activities to fulfill their needs by being self-employed. The informal sector is people's economic power sustaining economic and social resilience in the midst of the global financial

crisis affecting modern industrial sectors in Indonesia.

Data from the State Ministry of Cooperatives and Small Medium Enterprises (Badan Pusat Statistik, n.d.) revealed that the MSME population in 2007 reached 49.8 million units or 99.99% of the total business units in Indonesia. MSME sector contributed Rp 2,121.3 trillion to Indonesia's Gross Domestic Product (GDP) or 53.6% of

Indonesia's total GDP in 2007. The sector also absorbed 91.8 million people or 97.3% of the total workforce Indonesia. The small business informal sector is also one of the leading driving forces in economic development. Small Medium Enterprises (SMEs) in Indonesia are increasing in number, reaching 55.2 million in 2013, and are spread all over Indonesia.

From 2008 to 2009, Indonesia and its structure of employment were impacted by the economic crisis in Europe and the United States. A surge in labor in the informal sector from 2008-2010 showed an increasing percentage from year to year, amounted to 67.14 percent in 2008 and 69.49 percent in 2009. This indicates the existence of labor migration from the formal sector to the informal sector as a result of closures and efficiency/rationalization of a number of companies, especially those engaged in the industrial sector and services. The informal sector is a source of livelihood for most Indonesian people. From a gender perspective, the proportion of female and male workers in the informal sector is 40% (female) and 60% (male). This proportion is more balanced compared to the proportion in the formal sector (32% women and 68% men). (PPEP, 2012, p. 3) The contribution of informal workers according to business fields in Indonesia in 2012 was 32.2% in agriculture, 5.0 in industry, 18.2 in services, and 15.3 in trading.

In general, the biggest obstacles faced by women entrepreneurs in micro, small, and medium enterprises are in marketing, capital, human resources, technology, and production assets. Besides, women

entrepreneurs in micro and small enterprises need assistance from institutions close to entrepreneurs (women) to provide fast, easy business development services that produce results quickly. The proportion of female workers in the informal sector reaches 70% of the total female workforce. The magnitude of women working in the informal sector raises two indications. First, there are still many limitations to women's access to the formal sector even though gender equality policies have long been implemented. Second, women themselves prefer to enter the informal sector considering the ease, and flexibility of work in the informal sector not offered by the formal sector. This is because they have domestic duties that must be done as wives and/or mothers, not because of any economic considerations.

Kharistvalashvili's study (2016) has concluded that to achieve gender equality, it is very important to provide adequate access for women and men to economic and financial resources. This is also needed to empower women and to ensure sustainable economic development. Steps must be taken to increase women's participation in economic decision making. Integrated policies must be developed to contribute to women's economic empowerment and to facilitate access to necessary resources. The role of women in economic development must be fully recognized and understood. Economic and social development strategies must include women's involvement and their role must be clearly defined (Kharistvalashvili, 2016)

Efforts to empower women economic actors are urgently needed to improve gender equality in the economic field. With the ability and quality of life possessed by women, they will be the partners of men to improve the quality of family life including the family economy. Some assistances calling for community empowerment in which women have been given are Joint Business Group (KUBE), the Industry Service, and business assistance from cooperative service. These empowerment activities are mostly projects.

This paper offers a model of economic empowerment through entrepreneurship education to nurture independence in informal sector business actors, especially women.

## **WOMEN'S ECONOMIC EMPOWERMENT**

Kieffer in Suharto (2005) has proposed the groups experiencing powerlessness, namely a low-class economy, poor groups, small businesses, street vendors, ethnic minorities, women, blue-collar workers, and small farmers. The circumstances and helpless behavior afflicting the groups are often seen as deviant, undervalued, and even labeled as lazy and weak. Nevertheless, helplessness is a result of structural factors of lack of justice and cultural factors in the form of discrimination in certain aspects of life.

According to Sennet & Cabb and Conway as cited in Suharto (2005), several factors such as the absence of economic security, low political access, weak access to information

and technology, lack of financial support, and the absence of education and training lead to powerlessness. Suharto (2005) has indicated that theorists such as Seeman, Seligman, and Learner proposed that the internalization process as a result of people's interaction with the community results in the powerlessness experienced by a group of people. Suharto (2005) has further explained that the less empowered community groups consider themselves weak and helpless because the community considers this. Suharto (2005) called it alienation, whereas Seligman called it helplessness and Learner called it surplus powerlessness.

Departing from the phenomenon of helplessness, various empowerment actions emerged with various approaches ranging from sustainable programs to sporadic activities. The definition of empowerment itself is a concern of many parties from various fields, disciplines, and approaches. Rappaport as cited in Suharto (2005) has suggested that empowerment is the effort to reallocate available resources through social structure changes. Besides, empowerment is aimed at the community or organization to help them rule over their lives and.

According to Adi (2008), empowerment varies based on development goals. As a result, economic empowerment is not necessarily the same as empowerment in cultural fields. Besides being seen from the fields involved in community empowerment, community empowerment efforts can also be seen in terms of their existence as a

continuous program or as a process. Hogan in Adi (2008) has described the process of sustainable empowerment as a cycle consisting of the following main stages:

1. presenting empowering and non-empowering experience,
2. discussing reasons for empowerment and deployment,
3. identifying a problem or project,
4. identifying a useful power base to make changes,
5. developing action plans and implementing them.

Suharto (2005) has explained that empowerment can be done through three approaches:

1. Micro approach. Empowerment is carried out on individuals through crisis intervention guidance, counseling. The main goal is to guide or train individuals in carrying out their daily tasks. This model is often referred to as a task-centered approach.
2. Climbing of mezzo. Empowerment is carried out on community groups. Empowerment is done using a group approach as a medium of intervention. Education, training, group dynamics are usually used as strategies in increasing awareness, knowledge, skills, and group attitudes to have the ability to solve problems faced.
3. Macro approach. This approach is often referred to as a large-system strategy because the target of change is directed at a broad environmental system. Policy formulation, social planning, campaigns, social action, organizing, and

community development are some of the strategies in this approach.

Women's empowerment program in Indonesia has essentially been started since 1978. In its development, this effort has resulted in improvement in various ways. Some examples of the improvement are the improvement in conditions, degrees, and quality of life of women in various strategic sectors such as education, employment, economy, health, and family planning participation. Improvement in the empowerment process does not necessarily change the pattern of gender relations between men and women. Women empowerment, especially economic empowerment, is assumed to increase women's bargaining position in social relations with men. Women empowerment is an effort to reallocate power through changing social structures. Women's position will improve only when women can be independent and able to make decisions related to their lives. There are two characteristics of women empowerment. First, it is a reflection of emancipatory interests that encourages people to participate collectively in development. Second, it is a process involving individuals or communities in the process of enlightenment, awareness-raising, and participation in the collective organization. Empowerment of women is one of the strategic ways to increase women's potential and increase the role of women in both public and domestic domains.

The empowerment approach encourages women to have control over several important materials

and non-material resources and the re-division of power within and between communities. In Indonesia, the presence of larger numbers of men makes the empowerment approach a strategy viewing women not as development burdens but rather potentials to support the development process.

According to Amartya Sen in Galiè (2013), empowerment is best seen as a process of "replacing the dominance of individuals and chance over circumstances and circumstances". Women empowerment aims to challenge the patriarchal ideology of male domination and women's subordination and change structures and institutions that strengthen and preserve gender discrimination and social injustice (including family, caste, class, religion, educational processes, and institutions). The empowerment approach makes it possible for poor women to gain access to and control over material and information sources so the empowerment process must question all structures and sources of power. Women economic empowerment is a process of increasing capacity, ability/skills, resources, and access to quality income and life (Sarban & Hassanzadeh, 2014). Women have contributed a lot to the family economy and community, both as workers and as business people. Thus, if women are empowered, their potentials can be increased and become empowered or independent. A. Nunuk P Murniati in Hartini (2012) said that women have the following advantages:

*Women's strength (opportunities originating from within):*

1. the ability to listen and inform something that is tailored to the action to respond to it (a good communicator),
2. the ability to pay attention and learn the results of action,
3. the ability to adjust actions to situations that embody wisdom,
4. the ability to bring together conflicting ideas, so as to be able to find reasons to solve problems,
5. able to tolerate,
6. the ability to think long in making considerations because it takes into account reason and taste (intuition),
7. the ability to solve problems realistically, not long-winded,
8. the ability to love and nurture, because it is rich in intuition.

*Women's opportunities (opportunities that come from outside the person):*

1. the development of public awareness about women's economic role means they want to respect and provide opportunities for women to develop personally,
2. more and more women are aware of their potentials, so women leaders emerge in various fields,
3. opportunities for women to improve their knowledge through education,
4. a broader partnership for women's development, so women are increasingly



confident that they are not alone.

Looking at women's capabilities, it is appropriate if women economic empowerment continues to be carried out that the percentage of small business ownership increases, and women have economic independence. Oey-Gardiner, Suleeman, Tjandraningsih, Hartono, & Wijaya (2007) have proposed that women tend to work in the informal sector or unprotected sector. What can change the weakness of women's status is nothing but education. The education intended is not only formal but also informal education.

## **ENTREPRENEURSHIP EDUCATION**

Entrepreneurship education needs to be made a national movement. With entrepreneurial spirit and skills, the community can be mobilized so that they are eager to create their own and independent jobs. Natural wealth will be managed well for public welfare. With entrepreneurship ability, Indonesia can be equal to other nations.

The above opinion emphasizes how important it is to have an entrepreneurial spirit. Entrepreneurship is a discipline studying the values, abilities, attitudes, and behavior of a person in facing life's challenges to obtain opportunities with various risks that they might face (Suryana, 2003). Furthermore, Suryana (2003) said that, in the past, entrepreneurship was solely regarded as a gift brought from birth, so entrepreneurship could not be learned and developed

by someone and influenced by the environment. Nowadays there is a growing belief that entrepreneurship is not merely inherited from birth, but that it can be taught and developed and can grow because of the environment.

Drucker's as cited in Yu Cheng, Sei Chan, & Mahmood has proposed similar entrepreneurship characteristics involving the nature, character, and characteristics inherent in someone who has a strong will to realize innovative ideas and develop them without giving up (Prianto, 2006). Entrepreneurship is also said to be a combined form of creativity, innovation, and courage to face risks obtained through hard work (Zimmerer as cited in Prianto, 2006).

Morris et al. as cited in Yu Cheng, Sei Chan, & Mahmood (2009) assumed that entrepreneurial talent is a gift. On the other hand, Drucker's and Gorman et al. in Yu Cheng, Sei Chan, & Mahmood (2009) have argued that entrepreneurship can be learned or encouraged through entrepreneurship education.

Meredith (1996) has suggested some characteristics and character of entrepreneurship. The characteristics of entrepreneurship are: (a) self-confidence, (b) task-oriented and results, (c) courage to take risks, (d) leadership, (e) originality, (f) future-orientation. Meanwhile, the characters of entrepreneurship are: (a) self-confidence characterized by confidence, independence and optimism, (b) orientation to tasks and results characterized by the need for achievement,

perseverance, having a determination to work hard, and having a strong and full impulse initiative, (c) courage to take risks characterized by the ability to take reasonable risks and courage to face challenges, (d) leadership spirit characterized by behavior as a leader, good at getting along with other people, and willing to accept suggestions and criticism, (e) originality attitude characterized by creativity, innovation, and flexible behavior, and (f) future-orientation characterized by the presence of a view or perspective in the future.

Sukardi in Manurung (2009) has proposed 9 characteristics of entrepreneurial behavior, namely instrumental, prestige, flexibility, social work, hard work, self-confidence, risk-taking, self-control, innovation, and the nature of independence.

## **INFORMAL SECTOR**

The informal sector is an economic activity that takes place outside the formal norms of economic transactions formed by the state and the business world. The informal sector is not illegal. The informal sector as a phenomenon often arises in cities is an unclear sector because economic activities that do not meet the criteria of the formal sector - organized, registered and protected by law - are incorporated into the informal sector, a term entailing the understanding of various activities which is often referred to as "private businesses" in general term. In other words, the informal sector is a type of job opportunity that is less organized, difficult to enumerate, often forgotten in the official

census, and a job opportunity whose work requirements are rarely abode by the legal rules.

The term informal sector was first put forward by Hart (1997) by describing the informal sector as a part of the city's workforce outside the organized labor market. What Hart (1997) described was regarded as insufficient in understanding the real meaning of the informal sector. The vagueness of the informal sector's definition is often complemented by a list of activities that are seen along the streets of a third world city: street vendors, newspaper sellers, buskers, beggars, hawkers, prostitutes, and others. They are unbound and unskilled workers with low and non-permanent income. Gallaway and Bernasek (2002) have reported that women in the informal sector are the least educated. To better understand the informal sector's understanding, it is better to look at informal activities that are not only limited to jobs on the edge of the city. Informative activities are ways of doing things that are characterized by easy access, dependence on local resources, private businesses, small scale operations, solid work, and adaptive technology. The skills of informative activities can be obtained outside the formal school system and are not directly affected by the regulation. The market for informative activities is competitive.

O'Hara, as cited in Kurniawan (2009), has defined informal sector as the process of producing and exchanging legal goods and services without appropriate business permit involving violations of zone codes, failure to report tax obligations, non-compliance with labor

regulations that regulate contract issues and working conditions, and no legal guarantees in dealing with suppliers and customers. Meanwhile, UNESCAP (2002) stated that the characteristics of the informal sector are easy access, dependence on the original/existing resources, family business ownership, small-scale business scope, intensive labor, and simple technology involvement. The expertise needed for this informal sector is not from the formal school system. This sector does not abide by rules. The market of this sector is competitive and the capital requirements are relatively small.

Iwalewa as cited in Chirisa (2014) has explained that the informal sector is an unregulated and unregistered sector usually operated by artisans, peasants, and micro-entrepreneurs within the economy.

## METHODOLOGY

This study adopted qualitative methods with a phenomenological approach. The researchers observed phenomena in the object of research to learn about the daily lives of the objects of study, women involving in economic activities running small stalls, roasted peanuts, tibo-tibo (a place for people to buy goods from farmers to be sold back to the market), and earthenware craftsmen businesses. Purposive and snowball sampling was used to determine the informants in this research. The key informants in this study were business people who had received empowerment programs, community leaders, and the government of Kinali and Pulutan villages (Minahasa District). The

data were collected through observation, interviews, and focus group discussions. The analysis adopted interactive models employing the perspective of Miles & Huberman (2007). To investigate data validity, credibility trust, external validity, certainty, and dependability/reliability tests were carried out.

## FINDINGS AND DISCUSSION

### *Women's Economic Empowerment through Entrepreneurship Education*

The research locations were in Kinali and Pulutan villages, Minahasa. The two locations were chosen because there were many household economies in those locations. In Pulutan village, 80 percent of the population is engaged in the earthenware handicraft business and, in Kinali, around 15 households run of roasted peanuts businesses. The workers in both locations are majority women. The two businesses had received assistance from the government, among others, from the Department of Industry of North Sulawesi Province, the North Sulawesi Provincial Cooperative and MSME Office, and the Minahasa District.

Empowerment for micro-businesses is intended to increase their business so that they can compete with manufacturers' products outside North Sulawesi. The government empowered the activities by providing equipment for the production of roasted peanuts and also packaging training. In the pottery craft business, besides providing production equipment such as soil processing equipment

(pottery raw material) and compressor, training the government also provided training on how to use these tools. For the earthenware handicraft business, the Canadian government once conducted training to make ceramics for women.

The empowerment programs for micro-entrepreneurs did not show significant results because the empowerment was mainly project-based. Business actors had neither been independent in sustaining the business nor able to increase working capital through access to banking facilities. This is because of the lack of good management, including simple financial management. The banking sectors encourage business actors to run their businesses by adopting non-traditional financial administration. Their weakness in terms of business management is that they have not been able to make production planning, calculate basic prices, calculate production and labor costs, and have minimal accounting. Moreover, in the pottery business, there are still many business actors stagnating in product marketing, so if there is no order, production will not work, meaning that business continuity will be hampered. As a result, income will decrease, and women workers cannot contribute income to their families.

The results of Focus Group Discussion with informants and respondents can be explained as follows:

- a. women entrepreneurs did not understand the basic principles of empowerment, and they, as the assistance recipients, only

accepted what was given by the government.

- b. training carried out by the government such as the Office of Cooperatives and MSMEs was not followed up by opening access to obtain banking facilities to increase business capital.
- c. micro-entrepreneurs generally could manage their household's economy well so they could separate business activities from household activities.

Sulistiyan (2004) has suggested that community empowerment will gradually take place if the following steps are taken:

1. stage of awareness and formation of behaviors towards conscious and caring behavior so that they feel they need to increase their capacity,
2. the capability transformation phase takes the form of knowledge insights, skills to be open to insight, and basic skills so that they can take a role in development,
3. the stage of increasing intellectual ability and skills to form innovative initiatives and abilities leading to independence.

Taking into account the stages of community empowerment proposed by Sulistiyan (2004), parties related to community empowerment should not just assist, but also carried out a feasibility study of community's awareness and behavior change, especially toward consumptive lifestyle, understanding of the aims and objectives of assistance, and knowledge of creative and

innovative lifestyle to develop business and business capital. If these were done properly, community dependence would surely diminish and the community will truly become independent. Thus, the goal of community empowerment will be reached.

The inability of the community, including women, to improve business outcomes is one of the factors influencing its planning problems. If a plan in community development involves the community to be developed (getting assistance) accompanied by supervision and guidance, of course, it will have a positive impact. One of the weaknesses of the business actors in these two locations was their inability and lack of knowledge in managing the household economy. This weakness should have been addressed earlier before disbursing empowerment assistance so that the empowerment could have a significant impact on business activities to improve the economy of the target community's household.

Assisting the economically weak community, in principle, is to be able to improve the welfare of every member of the community who receives assistance. However, based on the information obtained, the assistance provided was not able to provide positive implications for improving the socio-economic conditions of the community. The problem was that the aid providers did not understand the philosophy of appropriately assisting the community so that the channeled aid for the community from every government agency involved in the program was always interpreted differently. Different meanings of

the concept of empowerment can be caused by theoretical, philosophical ignorance of and criteria for policy implementation. In general, in channeling aid, the government channeled it without conducting an initial feasibility study following up by training and assisting. As a result, the beneficiary community misinterpreted the assistance they received, missing the philosophical provision of assistance.

This paper offers a model of women economic empowerment. After analysis and discussion with entrepreneurial experts and sociologists, the model offered is shown in Figure 1.

There are several stages in the economic empowerment process. It starts with developing awareness of women's abilities to improve their economy. The second stage (Sulistiyani, 2014) of capacity building is to make women aware of their following advantages:

*Women's strength (opportunities originating from within):*

1. the ability to listen and inform something that is tailored to the action to respond to it (a good communicator),
2. the ability to pay attention and learn the results of action,
3. the ability to adjust actions to situations that embody wisdom,
4. the ability to bring together conflicting ideas, so as to be able to find reasons to solve problems,
5. able to tolerate,



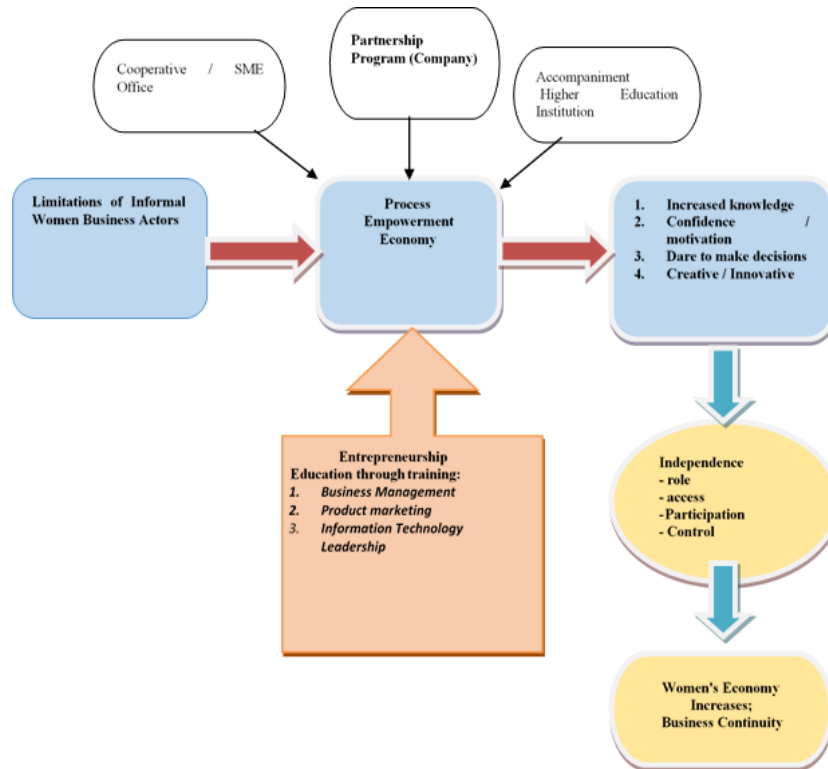


FIGURE 1. Female Economic Empowerment Model

6. the ability to think long in making considerations because it takes into account reason and taste (intuition),
7. the ability to solve problems realistically, not long-winded,
8. the ability to love and nurture, because it is rich in intuition.

3. open opportunities for women to improve their knowledge through education,
4. a broader partnership for women's development, so women are increasingly confident that they are not alone.

*Women's opportunities (opportunities that come from outside the person):*

1. the development of public awareness about women's economic role means they want to respect and provide opportunities for women to develop personally,
2. more and more women are aware of their potentials, so women leaders emerge in various fields,

Looking at women's capabilities, it is appropriate if women's economic empowerment continues to be carried out so that the percentage of small business ownership increases and women have economic independence. Women tend to work in the informal sector or unprotected sector. What can change the weakness of women's status is nothing but education. The education intended is not only formal but also informal education.

This is in line with the research of Sarban & Hassanzadeh (2014) concluding that education plays an important role in the economic empowerment of rural women in Iran. The findings suggested that formal and non-formal education and training developed women's economic capabilities in rural areas and eliminated gender stereotyping. Economic empowerment should be a catalyst for promoting skills, knowledge, and attitude of rural women's economic abilities and capabilities that will enable rural women to be effective in life and work by providing them with appropriate job opportunities, enhancing women's participation in the decision-making process at both macro and micro level, politics and economy. Further, women will have access to power over economic resources and equal opportunities for women. Rural women economic empowerment can also be done by providing them with appropriate job opportunities. In short, women economic empowerment promotes self-determination, self-competency, self-efficacy, self-confidence, self-efficacy, self-management, competency, skills, knowledge, attitudes, consciousness, and access to resources.

The result of Das' (2012) research indicating that entrepreneurship among women would be the right approach for the empowerment of women. Besides, Kharistvalashvili's (2016) research results concluded that providing adequate access for women to economic and financial resources was crucial to achieving gender equality. This will empower women and ensure sustainable economic development.

## CONCLUSION

This research provides a model of women economic empowerment through entrepreneurship education. Researchers believe that micro-entrepreneurs, especially women in the two research locations, Pulutan and Kinali Villages, Minahasa, can increase their entrepreneurial spirit through entrepreneurship training. This will lead them to have the confidence to be independent, in business and decision making, to advance their business. Women's independence as micro-entrepreneurs will be beneficial for their families and surrounding communities.

It is recommended that the North Sulawesi Provincial Government and Minahasa District Government improve women empowerment programs accommodating the needs of women.

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SJ is inspired by the need to put into visibility the Indonesian and South East Asian women to ensure a dissemination of knowledge to a wider general audience.

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