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**Support for Rural Women Entrepreneurs: Assessing the Case
of PRO-WOMEN Project in Lombok, Nusa Tenggara Barat**

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Dedication

*Mama looked at me and believed in me, long before I believed in myself.
Mama, I dedicate this for you.*

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List of Acronyms

NGOs	Non-governmental organizations
MSMEs	Micro, small and medium enterprises
SMEs	Small and medium enterprises
NTB	Nusa Tenggara Barat
PRO-WOMEN	Support for Rural Women Entrepreneurs project
DP3AP2KB	Department of Trade and Department of Women Empowerment, Child Protection, Population Control and Planned Family
YRE	Yayasan Rumah Energi
PLUS	Platform Usaha Sosial

Abstract

In the context of promoting entrepreneurship as a development agenda, it is of great importance for policy makers and practitioners to understand the characteristic of entrepreneurs prior to providing support. This research paper seeks to examine the strategy of an entrepreneurship intervention to supporting rural women entrepreneurs in Lombok in developing their businesses. The study begins by classifying the entrepreneurs based on the combined entrepreneurial and gender indicators. It is then followed by an investigation on the learning methodology provided by development practitioners. Lastly, the paper explores the impacts from such intervention for the entrepreneur, household and community.

Relevance to Development Studies

Rural women entrepreneurship is gaining widespread attention at international, national and local levels. It is seen as a potential method to empower women in economic sector while also contributing to rural development. Nonetheless, there is limited studies discussing rurality and gender relation as factors influencing the development of women entrepreneurship. The study on the dynamic of women rural entrepreneurs therefore deepen our knowledge on their classification and challenges and therefore to the development agenda.

Keywords

Rural entrepreneurship, women entrepreneurs, survivalist entrepreneurs, growth-oriented entrepreneurs.

Chapter 1

Understanding the Importance to Study Rural Women Entrepreneurship

1.1 Background: Setting the case for women entrepreneurship in Lombok

Entrepreneurship has long been the forefront pillar in the development field. Considered as “the important mechanism for economic development” (Acs 2008:219), entrepreneurship has become a critical importance for development actors ranging from government to non-governmental organizations (NGOs). Its prominence is particularly visible when World Bank as a leading international financial institution put significant investment totalling \$18.7 billion in Innovation and Entrepreneurship projects globally to address major developmental challenges (‘Innovation & Entrepreneurship’ 2015).

In many densely populated countries in the global South like India and Indonesia, there is a widespread trend of micro, small and medium enterprises (MSMEs) establishment. MSMEs is perceived as a vital instrument for employment creation, poverty reduction, improvement of income distribution and development of rural economy especially among youth and women (Tambunan 2011). A data by International Finance Corporation (2011:12) found that in 8 to 10 million formal small medium enterprises (SMEs) in developing countries, there is at least one woman involved as owner within those enterprises. Women are making significant contribution to economic growth and poverty reduction through entrepreneurship.

In Indonesia, women have a leading contribution in the thriving MSMEs growth. Melissa et al.'s study (as cited in World Bank Group 2016:14) assert that in 2011, the Ministry of Women Empowerment and Child Protection of Indonesia estimated that 60% of total MSMEs in the country is owned by women which representing almost a quarter of the active labour force. Practitioners and academics perceive women involvement in entrepreneurship as a process of empowerment as it enables them to realize their capability and power particularly in the economic field. Apart from the significant domination of women, another interesting aspect to study about entrepreneurship in Indonesia is the geographical location. With more than 15.000 islands scattered across the country, location is an important factor in determining the distribution of enterprises. Medium enterprises are generally located in urban areas while abundant number of micro and small enterprises are located in rural areas and have potential to develop the rural economy (Tambunan 2011:22).

One rural area in Indonesia with flourishing trend of women in entrepreneurship is Lombok, an island part of Nusa Tenggara Barat (NTB) province. The province is administered from the capital city Mataram which located in Lombok. Entrepreneurship is of a great importance for the province’s policy makers. The economic potential of entrepreneurship is perceived as a promising solution to decrease the number of migrants, particularly female, to

work aboard as domestic workers. Various policies pertaining to entrepreneurship promotion are put in place such as “1000 young entrepreneurs program” in 2019-2023 development plan (‘UMKM NTB Bersaing, Jadi Sorotan Nasional di Ajang KKI’ 2019) and “*UMKM Bersaing*” (translated as Competing SMEs) as one of the government’s masterwork (‘Pengembangan Wirausaha, Perlu Inovasi & Sinergi’ 2019). That being said, about 19% of Lombok are identified as entrepreneurs whereas women make 5% of that entrepreneur population (Badan Pusat Statistik Indonesia 2018). However, despite the positive participation rate, women-led enterprises tend to grow at a slower pace than male-owned enterprises as a result of inequality. Women entrepreneurs have a higher likelihood of facing financing and business environment constraints compared to man.

This research aims to study the participation of women in rural economy through entrepreneurship. For that purpose, a rural women entrepreneurship project in Lombok named Support for Rural Women Entrepreneurs (PRO-WOMEN) is chosen as the case study for this research. PRO-WOMEN’s beneficiaries vary in term of age, education background, business sector, and location hence the suitability to the aim of this research which is to observe how do the rural women entrepreneurs—considering the gendered differences in terms of access, barriers and opportunities—play a role in promoting entrepreneurship in Lombok. In particular, I will classify the typology of women entrepreneurs in the project, identify the challenges and further analyse the possible (dis) benefits toward the women and family as a result of joining the project. An in-depth analysis on PRO-WOMEN’s strategy to address the identified challenges will also be a vital part of this research. Lastly, an academical study on such project will be a valuable and relevant learning to enrich the knowledge in determining the most strategic intervention to enhance women’s role in promoting rural in rural economy.

1.2 Relevance and justification

Despite the interest in rural entrepreneurship, there is limited available research discussing the contribution of local initiatives such as local entrepreneurial activity to rural development (Pato and Teixeira 2016). Parallely, the study about women’s potential in providing economic incentives to young people to stay in rural areas is also lacking (Pato and Teixeira 2016). It is fair to say that existing studies generally offer economic-centric information while overlooking the sociological determinant influencing entrepreneurship such as gender relation. Therefore, the main goal of this research is to contribute in the debate of gender and entrepreneurship especially in combining the entrepreneurial indicators with gender factor.

In specific, this research attempts to yield a comprehensive understanding on women’s involvement in entrepreneurship in rural setting and on the impacts generated from the business toward the women entrepreneur, family and community. Additionally, an improved academic literature about Lombok hopefully be the fruit of this writing. Last but not least, this research makes a contribution as an input for policy makers in government or NGOs offices in determining the strategy to promote entrepreneurship in rural area.

1.3 Research objectives and question

The overall objective of the research is to analyse the dynamic of women's participation in rural entrepreneurship in Lombok. In this process, the main research question the research seeks to answer is: *what are the constraints and obstacles faced by rural women entrepreneurs in Lombok, and how does the PRO-WOMEN project support their coping strategies?*

The following sub-questions are intended to guide in answering the main question:

- i) what are the main challenges faced by women in a rural area in becoming an entrepreneur?
- ii) who are the key supporting actors and what are their strategies or contribution to enable the entrepreneurship to flourish?
- iii) how do the women and/or local communities (village or neighbourhood) benefit from the entrepreneurship activity?

1.4 Structure of the research

The paper covers seven chapters: chapter 1 describes the research background including the problem, questions, and structure of the paper. Chapter 2 presents conceptual and analytical frameworks which serve as the tools of analysis for the chapters that follow. The next chapter presents the research's methodology and the rationale behind the selection of the methodology and the use of a two-tier research techniques, ethical consideration and limitations of the research. The finding analysis is structured into three parts: chapter 4 establishes solid analysis of the women entrepreneurs' lives prior to joining PRO-WOMEN, chapter 5 exposes the profound portrayal of PRO-WOMEN's and relevant actors' strategies in promoting entrepreneurship, and chapter 6 provides an analysis on women entrepreneurs following the reception of PRO-WOMEN. The research ends at chapter 7 with conclusions and recommendations.

Chapter 2

Conceptual Framework: Are All Entrepreneurs the Same?

This chapter sets out to structure concepts and analytical frameworks which drive the direction of the research. Two main concepts are introduced here, namely, entrepreneur's classification and gender in entrepreneurship. The conceptual frameworks incorporate pieces from various sources which are useful to build the structure and overall coherence of the research. Those tools are used to analyse the findings and further connecting the classification of entrepreneurs with graduation expectations and policies and support making.

2.1 Entrepreneurs classification: survivalist versus growth-oriented entrepreneurs

Theoretical analyses on entrepreneurs' classifications vary in format. Some scholars use quantitative measurements as the basis of their entrepreneur classification, while others concentrate on the qualitative factors. Mead and Liedholm and Erhard et al. are two groups of authors with differing approaches and recommendations for classifying entrepreneurs.

Mead and Liedholm (1998) applied the former logic for their multi-year research investigating the dynamic of micro and small enterprises in selected African and Caribbean countries. Quantitative determinants such as size distribution of businesses (employment size) and economic efficiency (return per hour) were the tools they mainly use to define enterprises' characteristics. They differentiated enterprises by the terms of 'enterprises with high return activities' and 'enterprises with low return activities.' Enterprises with high return activities are businesses with bigger barriers to start. The amount of initial capital requirement, degree of experience of the entrepreneur, and level of regulation related to the business are factors to the establishment of high return businesses. Conversely, low return activities only rely on aggregate level of economic activity whereas the lower the level of aggregate economic activity, the higher the rate of new starts despite the potential of yielding marginal return (Mead and Liedholm 1998:65).

In relation to the impact towards the economy, Mead and Liedholm (1998) argued that each enterprise categories above contributed differently to the economy due to differences in activities. High return enterprises with the potential to expand in revenue and number of employees are more likely to contribute to economic growth. Low return enterprises, generally characterized as survivalist—are new and micro/small enterprises with limited to no increase in employment, are particularly vital for poverty alleviation. If correct policy and help are given to the latter group, "these enterprises can be extremely important in helping a large number of very poor people become a little less poor" (Mead and Liedholm 1998:70). One important debateable point from Mead and Liedholm is the sole use of economic determinants such as employment size to define the characteristic of business expansion. The

authors admitted the potential bias arising from such determinants by stating “that measures of growth in terms of employment provide a conservative, lower-bound estimate of net firm expansion” (Mead and Liedholm 1998:67).

An article by Berner et al. (2012) addressed the gap on entrepreneur classification discussion by offering qualitative-based analysis toward the matters of entrepreneurship categories and graduation. Taking a difference stance from many other theories, Erhard et al. stressed the importance of social relationships from economic and sociological analyses in determining the objectives, motivations, and preferences of each entrepreneur. ‘Survival’ and ‘growth-oriented’ entrepreneurs are the terms used throughout the article to differentiate the types of entrepreneurs based on two determinants: the characteristic of the individual entrepreneurs themselves and the business system where the enterprises operate.

Erhard et al. (2012) consolidated rationales behind the behaviour of each type of entrepreneurs. The first rationale is in the goal of conducting business. Survivalists choose to build many similar businesses, instead of focusing on one business and expanding it, as a strategy to increase security through diversification. Many survival entrepreneurs treat their business earnings merely as an emergency help in case of difficult economic periods, hence their strong reception toward the stay-small principle. One interesting analysis from the article was about the impact resulting from the practice of moral economy of the slum for entrepreneurs. The poor’s reluctance to follow the sharing rule within their community creates ‘a situation that prevents small businesses to accumulate’ (Erhard et al. 2012:384). Growth-oriented entrepreneurs, on the other hand, aim to specialize in the business corresponding to their willingness to take risk, expand, and expect to earn major income from the business.

The second is in the motivation to start a business. Survival entrepreneurs do business to smooth the household consumption and ensure the basic needs are addressed, while growth-oriented entrepreneurs grow the business to improve the living standard of the household. Lastly, the different nature of business systems also impacts the behaviour of each entrepreneur. Survival entrepreneurs operate in an overcrowded market with similar types of businesses sprouting up due to the ease of minimum requirement to entry such as low capital and low skill requirement. This fact combined with the practice of running businesses with idle and/or part time labour, and with less motivation to expand, hampers further development of businesses owned by survival entrepreneurs. On the contrary, growth-oriented entrepreneurs are able to perform in a ‘niche’ market due to their specialization.

Delving further into each category, Gomez (2008a) sub-classified survivalist entrepreneurs based on the sustainability of the business and growth-oriented entrepreneurs based on the graduation potential. Survivalists with sustainable businesses generate enough income to reduce the household vulnerability although they would remain in poverty. Survivalists with unsustainable businesses, “have no capacity to absorb shocks or minimise the risks to which the household is exposed,” (Gomez 2008a:2) hence, they continue to stay being poor and vulnerable. Growth-oriented entrepreneurs with effective chances of graduation are typically “male, older, better educated, operate in urban locations, and have frequently started

with paid employees“ (Gomez 2008a:2). Those qualities combined with their motivation enable the business to grow to a bigger size. Growth-oriented entrepreneurs with no realistic chances of graduation lack the competencies such as skills and experience to accelerate their business development.

It is worth noting that both articles state that women are mostly present in the smaller form of entrepreneurs. Mead and Liedholm (1998:71) particularly claimed that women are the “invisible entrepreneurs” due to their home-based business operations such as knitting, dressmaking, and crocheting which tend to be overlooked in the entrepreneurial ecosystem. Erhard et al. (2012) affirmed such analysis by describing females as the majority in survival enterprises.

Possessing an in-depth understanding of entrepreneur’s categories is central to this research. It identifies the type of women entrepreneurs nurtured in PRO-WOMEN and further evaluates the compatibility of the PRO-WOMEN project with the needs of each entrepreneur. In its practical application, such understanding is an essential prerequisite prior to policy or program making as it qualifies policy and program makers to tailor the most effective and efficient assistance to the entrepreneurs they wish to aid. Different types of entrepreneurs have different needs and face different risks, which therefore leads to different assistances.

Different enterprise categories follow qualitatively different logics which lead to different degree of growth. Therefore, understanding the entrepreneur’s classification allows us to determine their graduation chance. In this perspective, Berner et al. (2008:388-390) argued that expecting survivalist to grow as rapid and big as growth-oriented entrepreneurs is an illusion since the two enterprises categories are different in nature. Survivalists’ logic of seeing business as a survival option combined with low household income explains why business expansion is not their main priority. The limited options for accessing varying amounts of micro-credit schemes further discourages this group from growth-oriented investment. Finally, the gender dimension also influences the survivalist’s development, whereas women have double the burden to balance their productive and reproductive roles. Overworked in the household, uneducated, less skilled, and unexposed to markets, limit their effort to extend their businesses.

For growth-oriented entrepreneurs, the availability of income, the knowledge to reinvest revenue for business expansion, and the skill to find a niche in the market enables them to accelerate the business vertically. Mead and Liedholm (1998) indicated that age, size of initial start-up, sector of businesses, location, and human capital, are central to the growth phase for growth-oriented entrepreneurs. Adept younger male entrepreneurs living in cities with initial small businesses in manufacturing, definitely have a higher chance of growing their businesses quicker than their older, female counterparts living in rural areas and with businesses in trading.

2.2 Gender in entrepreneurship

The myth of women as an under-performing entrepreneur persists. This allegation is based on the claim that women entrepreneurs fail to “accrue appropriate levels of entrepreneurial capital to fully exploit opportunities to grow their firms” (SBS; Department for Business, Enterprise and Regulatory Reform (DBERR), as cited in Marlow and McAdam 2013:115). Efforts to debunk the myth by recognizing gender biases in entrepreneurship research has begun, but as Marlow and McAdam (2013:114) argued, “this recognition risks being counter-productive if it actually reproduces myths regarding female deficits in a context of masculinised normativity”.

In explaining entrepreneurs’ performance, Marlow and McAdam (2013) differentiated the term of constrained performance with under-performance. They argued, the former relates to market constraints—the condition where women entrepreneurs operate, while the latter is about unfulfilled potential. The authors presented two main arguments clearing up the systematic differences in the choice of industry such as sector choice and location of operation, and structural factors such as operating profiles, which may help enlighten the differences in women entrepreneurs’ performance. Needless to say, these are the factors that play a central role in determining the business development concerning durability, growth, and wealth creation rather than women’s inability to lead growth-oriented businesses.

Firstly, according to Marlow and McAdam (2013:115-116), women-led enterprises are usually concentrated in a saturated and low value-added sector of the service industry, leading to limited growth and generates lower returns compared to the male-dominated technology sector. This sectoral concentration reflects the gender-related, vertical and horizontal segregation women face in the broader labor market. The vertical segregation puts women in the lower strata of higher status occupations and the horizontal segregation exacerbates the overcrowding of women in occupations associated with poorer rewards and lower skills. Marlow and McAdam (2013:117) argued that the segregation arises from two main causes which is the presumption of job stereotypes based on gender and long-standing expectations of women’s roles in the household. Jobs stereotyping starts when gender-based attributes attached to some types of job are perceived as naturally fitting to women. There is a prevalent belief that jobs requiring caring and related to domestic work such as senior citizen care taker, does not entail competencies or learned skills since they are by nature compatible with women’s caring trait. This assumption devalues the status of and appreciation toward caring work. Additionally, the perception of women as the person in charge of domestic issues adds another burden to women. Such expectations drive women to conduct businesses part time as opposed to full-time operations practiced by men entrepreneurs.

Secondly, in regards to structural factors, women entrepreneurs are pressured with the “generalised feminised working patterns which accommodate caring responsibilities alongside their economic activity” (Marlow and McAdam 2013:116). A study by Hundley (as cited in Marlow and McAdam 2013:116) found that having small children and greater hours of household work pose negative impacts to women’s earnings. Marlow and McAdam (2013:115) concluded that “fundamentally gender-biased assumptions inform the

interpretation and representation of performance indicators” as the source for performance problems. In sum, the abovementioned reasonings demystify the incorrect claims which label and associate under-performance with women’s inability to perform well as entrepreneurs.

Relating to this research, it is intriguing to apply this concept to examine the women entrepreneurs’ decision on sector, location and operating practices in Lombok. For example, analysing how women entrepreneurs in Lombok decide to base their businesses at home. The gender concerns affect the decisions made by the respondents which in part pose a direct link to the type of business they run.

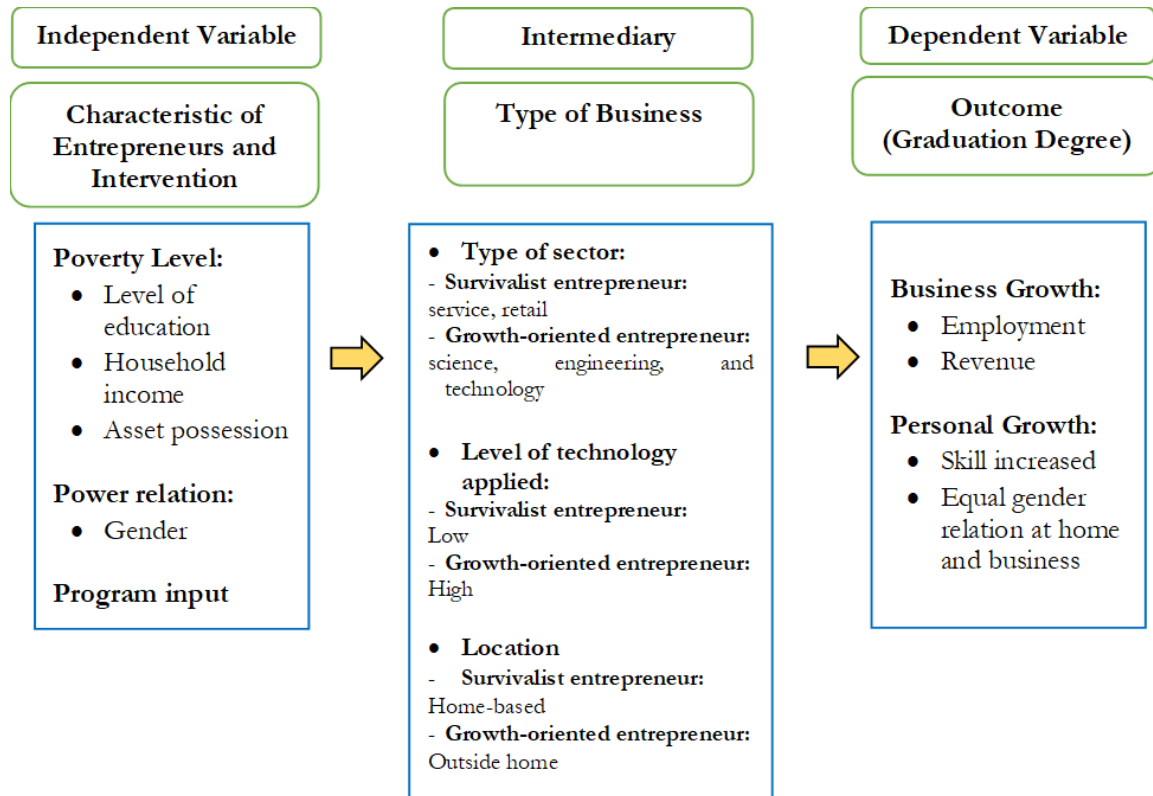
2.3 Analytical Framework

The concepts explained above lays the foundation for the analytical framework. Analytical framework describes the relationship between each concept. As Maxwell (2012:43) stated, “the important point is what makes this a theory: the linking of two concepts by a proposed relationship”. The framework is strengthened by the use of cause-effect analysis which refers “to a relationship between two phenomena in which one phenomenon is the reason behind the other“ (Wahed and Hsu 2012:132). Besides explaining a phenomenon, causal analysis helps making a realistic future prediction about specific events. The causal analysis establishes the groundwork for producing profound analysis from the findings in the next chapter.

The causal analysis here applies the regularities approach which assumes “that a given causal factor, when present, leads invariably to a specified outcome” (Maggetti et al. 2013:43). Regularities approach implies to “a deterministic view of causation, an epistemological position that assumes that causes are always sufficient to produce the effect” (Maggetti et al. 2013:43). Many scholars debate that such a deterministic view of seeing a single condition of X affecting Y, risks the possibility of only partially explaining the phenomenon investigated due to the dismissal of other (possible) relevant conditions. Therefore, it is commonly argued that “plausible deterministic causal expressions are constituted by conjunctions of different causal factors. Therefore, individual causal factors can be considered as determinant only when they make up specific combinations, which may be quite complex, non-trivial and empirically relatively rare.” (Maggetti et al. 2013:44). This research builds a proper framework by operationalizing these features, placing more than one factor under the independent variable category (X) as seen in Table 2.1.

It is important to explain the relationship between variables in order for the association to be a causal one. This justifies the presence of intermediary variable in Table 2.1 where it seen as the mechanism that connects independent variable (X) with dependent variable (Y). The assumption here is a characteristic of entrepreneurs and intervention (independent variables) affects the type of business entrepreneurs will develop (intermediary), and finally the type of business defines and/or influences the outcome of business.

Table 2.1 Analytical framework: causal analysis on entrepreneurs



Source: Author's elaboration

Chapter 3

Methodology: A Mixed Methods Research

3.1 Research methodology

This research intends to examine the dynamic of women entrepreneurship in Lombok by probing into individual-level experiences of relevant actors and system-level condition where the actors interact. Considering the need of a thorough investigation involving number of subjects, I decide to apply mixed methods design for this research.

As a field of study, mixed methods enable a researcher to combine the best of qualitative and quantitative methods. This research has the purpose to explore quantitative findings by using qualitative data henceforth the application of explanatory sequential design—a part of primary mixed methods designs (Wisdom and Creswell 2013:2). Wisdom and Creswell (2013:2) explained the sequence begins with initial quantitative instrument phase, which in my case I use questionnaires to capture numeric information regarding entrepreneurial trends among a large number of respondents. It then followed by a qualitative data collection phase which builds based on the results from the quantitative data collection. In this phase, I carry out interviews containing open-ended questions with a smaller number of respondents “to obtain their specific language and voices about the topic” (Creswell 2003:22).

One distinctive advantage of applying a mixed methods design is the ability to gain both depth and breadth in a research. The data collection involves both numeric and text information so that the final database represents both quantitative (e.g. numeric-based table) and qualitative information (e.g. respondent’s quote from an interview) (Creswell 2003:20). The quantitative element in the design allows the exploration of cause and effect thinking using specific variables as exhibited in Chapter 2 under the sub-section of Analytical Framework. The formulation of the independent variable (the cause) is a useful tool to determine the intermediary process and analyse the dependent variable (the effect). In addition to that, the qualitative element collects detailed views from participants and helps uncover the process and dynamic that led a respondent to choose particular answers in the pre-determined quantitative data collection instrument.

As such, questionnaire and interview are chosen as the research instruments. Questionnaires are a useful instrument for collecting general descriptive information of respondents in a rather short time. Rowley (2014:310) suggested that questionnaires are best used when respondents can be identified to provide in-depth data about a topic, therefore in this case the result of the questionnaires is the basis to select few respondents for follow-up interview. Edwards and Holland (2013:90) argued that interviews “can give insight into the meanings that individuals and groups attach to experiences, social processes, practices and events, for example, by policy decision makers.” Hence, it is ideal for acquiring in-depth information to study social processes related to entrepreneurship. The interactional exchange of dialogue is

an advantageous platform for authors to generate more specific data from respondents, something that is not possibly available in the questionnaire.

The data collected through the questionnaires and interviews took place in Lombok, Indonesia. Aiming to garner detailed primary data, I spent several weeks during July-August 2019 in the research location to provide the questionnaires and conduct face-to-face and semi-structured phone interviews. Finally, secondary data analysis is also part of the data collection, where its purpose is to connect this research with existing relevant knowledge, and address the missing gaps.

3.2 Selection and research process

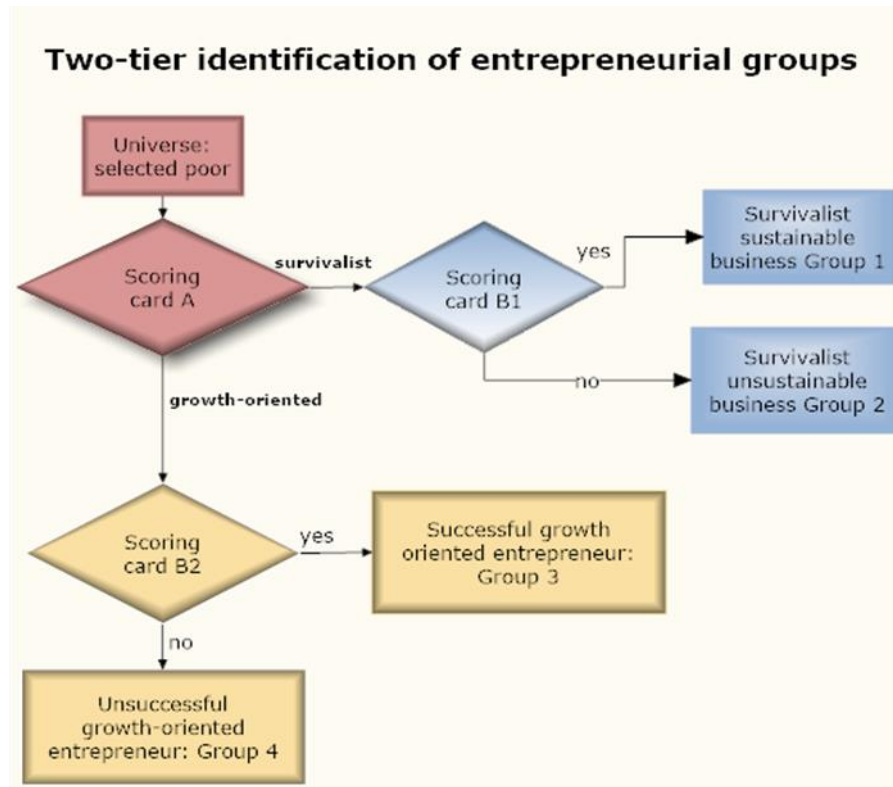
3.2.1 Questionnaires

The set of questions incorporated in the questionnaire are developed based on the Microenterprise Score Card (Gomez 2008a) with some adjustments made to adapt with the local context. The questionnaires comprised of majorly close-ended questions combined with few open-ended questions with the goal to “count the frequency of occurrence of opinions, attitudes, experiences, processes, behaviours, or predictions” (Rowley 2014:309). The Microenterprise Score Card (Gomez 2008a) is a two-level scoring card which the first level (score card A) is useful for identifying types of entrepreneurs (survivalists and growth-oriented enterprises), while the second level (score cards B1 and B2) examines the chances of success for each type of entrepreneur (see Table 3.1). At the end of the scoring process, four groups will be identified:

- Group 1 composed of survivalist entrepreneurs with a sustainable business. This group would be able to make enough income from the business to minimize risk in households, but at the same time, have a limited chance of graduating to a larger scale. Considering its ability to run a financially sustainable enterprise, policy interventions in the form of a micro-finance program can help the development of this group.
- Group 2 composed of survivalist entrepreneurs whose businesses are not sustainable and do not allow them to stabilize the consumption of the household. Their business does not generate sufficient revenue to help the household let alone expand the business. Direct poverty-alleviation policies such as the direct food provision and basic health care are likely the most useful assistance for this category.
- Group 3 is composed of growth-oriented entrepreneurs with effective chances of graduation. This is the group filled with the adequately skilled, experienced, and capital to accelerate business expansion. Targeted policy interventions such as integral business development services and assistance in the formation of business associations would support their growth efforts.
- Group 4 is formed by growth-oriented entrepreneurs with no realistic chance of graduating. Although they have motivation to expand the business, typically this group lacks the necessary skills, experience, connections, appropriate business plan,

supporting services, and/or credit to be able to grow the business. Interventions in providing business development plans could help this group.

Table 3. 1 Two-tier identification of entrepreneurial groups



Source: Gomez (2008a)

I develop the questionnaire based on the aforementioned conceptual framework combined with questions from the Micro-enterprise Score Card. Questions about poverty level, logics of business, intervention(s) evaluation and power relation regarding gender are presented to respondents. Collecting initial data via questionnaires significantly helps me in identifying the survivalist and growth-oriented entrepreneurs respondents. Such important data does not previously exist because the implementor of PRO-WOMEN has never conducted preliminary identification and classification of entrepreneurs. Furthermore, since the questions are the manifestation of research variables, they contribute to the causal analysis which is explained in the sub-section of Analytical Framework.

Adhering to the structure of Micro-enterprise Score Card, I prepare 3 types of questionnaires with the sequence as follows: questionnaire A is given to all participants, questionnaire B1 for survivalists, and questionnaire B2 for growth-oriented entrepreneurs. Questionnaire A comprised of four sections including details on personal information and economic status (housing ownership, assets possession, etc); business classification (estimated income, employee, etc); type of business support received (level of satisfaction toward intervention); and

gender in business development cycle. Particular questions do have points assigned which will be accumulated to determine respondent's business category. If the answers accumulate 15 points or below (out of total maximum 22 points) then the respondent is under the category of survivalist entrepreneur. Conversely, respondents with 16 points or above are in the growth-oriented entrepreneur category.

Questionnaire B1 is given to identified survivalist entrepreneurs and B2 for growth-oriented entrepreneurs. In contrast with questionnaire A which is more generic and plentiful, the content of questionnaire B1 and B2 are all business-specific and relatively shorter. Business activity, loan experience, and revenue prediction are among the questions in questionnaire B1. If the answers accumulate 16 points or above (out of total maximum 21 points) it implies that the respondent is a survivalist entrepreneur whose business is sustainable (Group 1), while respondents with 15 points or below is survivalist with unsustainable businesses (Group 2). The questions in questionnaire B2 center around expansion of employees, average profit rate per year, and taxes. Respondents who accumulate 26 points or above (out of total maximum 34 points) fall under the category of growth-oriented entrepreneurs with a high chance of graduation (Group 3), and respondents with 25 points or above are growth-oriented entrepreneurs with low chance of graduation (Group 4).

The questionnaire respondents consist of 43 entrepreneurs of PRO-WOMEN and 6 non-PRO-WOMEN women entrepreneurs living in Lombok. The former is the treatment group who received the intervention who are "a sample drawn from a wider population, and are chosen to "represent" the wider population" (Rowley 2014:310) , while the latter is the control group "consisting of units of study that did not receive the treatment whose effect is under investigation" (Peng and Ziskin 2008:147). The control group respondents are chosen based on their characteristic similarities with the treatment group such as age, location, and business type. The main function of the control group in this research is to act as "a baseline to compare groups and assess the effect of that intervention" (Shuttleworth and Wilson, n.d.). The treatment group completed the questionnaire in-person while the control group was contacted via phone.

3.2.2 Interviews

The results of the questionnaire serve as a determinant for selecting respondents from the treatment group for interviews. A careful selection is made based on age, location (rural-urban), level of business sustainability (for survivalist entrepreneurs), level of graduation potential (for growth-oriented entrepreneurs), business sector, and poverty level. Four survivalist entrepreneurs and two growth-oriented entrepreneurs—both groups with similar characteristics—are selected for follow-up interviews. The fact that there are more survivalist respondents for interviews than growth-oriented, is a result of the questionnaire results which show a greater number and variant of survivalists when compared to growth-oriented respondents. Using similar determinants for selection, one survivalist and one growth-oriented entrepreneur from the control group were chosen. The interview is in the form of a semi-structured style consisting of a blend of close and open-ended questions.

Other interview respondents include PRO-WOMEN implementers, namely YRE and PLUS management-level employees, field-level employees, and government officials from the Department of Trade and Department of Women Empowerment, Child Protection, Population Control and Planned Family (DP3AP2KB) NTB. The consideration to interview management (Jakarta-based) and field-level (Lombok-based) employees aims at assessing their level of perception and understanding toward the entrepreneurship promotion project they are currently implementing.

3.3 Risks, limitations and ethical challenges

As a researcher, I am aware about the probability of encountering risks and challenges during the research period. At the design phase, I was a bit alarmed about the probability that this research would end up only evaluating the project as the research concentrates on the project activities. However, deeper contextualization with theories helps to define the strength of the research. Project evaluation is a set of activities carried out to only assess the coherence between project implementation and logical framework, whereas this research provides theoretical assessments and examines the project impact to individuals and at the community-level.

The next possible risk is my biased view towards project implementation. It is worth noting that I was involved, during my professional tenure, in setting up the project prior to the transfer to the current managers of YRE and PLUS. With some adjustments and improvements made in the current project (which might oppose the initial design), it could trigger biases and affect the way I view or criticise the ongoing project. To avoid such an occurrence, it is crucial for me to maintain neutrality and positionality as an external researcher and not as a person in the inner circle of YRE and PLUS management.

During data collection, some questionnaires and interviews were conducted via phone due to time, budget, and connection constraints. The respondents were also scattered around the vast island, hence phones were the only feasible medium although in some cases, it forced me to reduce the number of questions for timing and ease of comprehension. In both in-person and phone interviews, I always asked for the respondents' written consent. Specifically for phone interviews, a consent letter and questionnaire results were sent via Whatsapp to ensure data transparency between me as the researcher and the respondent.

Lastly, the power asymmetry in the interview research is impacted me as an interviewer. Kvale (1996 as cited in Erwards and Holland 2013:78) stated, "by its nature interview research involves asymmetries of power; it is the interviewer who defines the situation and who frames the topic and course of the interview." This was evident during interviews with PRO-WOMEN respondents where at one point, after an employee revealed my professional background during an introduction to the respondents, they profusely thanked me for designing this project for them. This incorrect perception tends to create hierarchy and further exacerbates the power asymmetry between interviewer and respondent. The worst-case

scenario is it could affect how the respondents answer the interview questions because of their fear of giving an inappropriate response to the 'designer of the project'.

Chapter 4

The Lives of The Women Prior To Joining PRO-WOMEN

“I want to improve the household income. Look at my daughter (she is a person with a disability). No one helps me. My husband is a casual construction worker with a salary of Rp 80,000 (0.51 euro) per day. So yeah, this is my condition. As a woman and wife, I want to work to be able to support the family. Being solely dependent on my husband [‘s income] is not enough for the household. Entrepreneurship offers me the opportunity to work, in my senior years, to help the family”

(Baiq¹, an entrepreneur, 2019). Her response when asked, “why did you become an entrepreneur?”

Baiq is a food entrepreneur in one of the villages in Lombok. Her current business has been operational for one year. Previously, she ran a similar business and teamed up with her women neighbours—a typical form of business in villages promoted by local government. However, a series of clashes between her and the other members led her to exit the business group. The dismissal shattered her and impacted her ability to earn income for her family, as her older age was a barrier to receiving formal employment. With many challenges related to age, gender, and poverty, she took the risk to become a self-made entrepreneur. This section identifies the features of women entrepreneurs in Lombok and examines the obstacles in setting up and developing businesses in a rural setting.

4.1 The cultural setting of Lombok

Lombok is an island part of NTB province. The island is divided into four regencies which are East Lombok, Central Lombok, West Lombok, North Lombok and one city named Mataram (Map 4.1). Having the status as the main island of the province, the central administration of NTB operates from Mataram. Lombok constitutes 70% of the province’s total population (Badan Pusat Statistik Nusa Tenggara Barat 2019:5). The majority of NTB population belongs to the Sasak tribe who, in contemporary times, are Moslem. Islam (96.78%) and Hindu (2,45%) are the two dominating religions in the province (Badan Pusat Statistik Nusa Tenggara Barat 2016).

¹ All respondents use pseudonym.

Map 4.1
Map of Lombok



Source: (PLUS 2019:5)

Religions, particularly Islam, hold significant meaning to the lives of inhabitants. Major social norms, traditions, and orders are constructed based on religious values. Sasak customary law and Islamic law are seen as a union which functions to control the behaviour of the population. One example is *merariq*—a traditional Sasak wedding which loosely translates to elope. During *merariq*, the combined laws become the parameter to justify the validity of the marriage (Murdan 2018:9-10). Lombok is also nicknamed the “island with a thousand mosques.” The nickname asserts the prominence of Islam on Lombok.

Umam (2009:437) depicts the Sasak community in Lombok as “relatively traditional, paternalistic, and agrarian.” His claim of agrarian mentality is grounded in the Sasak social structure which identifies labour divisions based on gender. The Sasak community adopts sedentary and intensive farming where men are in control of production (Umam 2009:437). Today agriculture still absorbs most of the labour in Nusa Tenggara Barat with a high number of male labours (36.19%) (Badan Pusat Statistik Nusa Tenggara Barat 2019:10). Since women are dismissed from productive roles, they are expected to provide support in the domestic sphere such as caregiving. Umam (2009:437) further argues that this public-domestic dichotomy constructs gender imbalances that posits women as inferior to men. The community assesses women as having lower intelligence and strength compared to men, hence the exclusion of women from work that demands physical strength and skills. This perception of women having less value than men is perfectly captured in the old local saying related to inheritance distribution: “*selembah tipaq mama, sepoto tipaq nina*” which means one for boys and half for girls (Rochadi 2018:814).

It is intriguing to analyse the impact of gender imbalances on social norms and order in Lombok. At the household level, patriarchy results in a long-standing expectation of men as breadwinner and women as the stay-at-home wife and/or mother. For daughters, advanced education is not essential since they are expected to be a wife with domestic roles. It is therefore unsurprising to find that women only account for 38% of the total number of registered job-seekers in the Office of Manpower and Transmigration Department NTB (Badan Pusat Statistik Nusa Tenggara Barat 2014). Persisting negative judgements affixed to unmarried female adolescents contribute to the high rate of child marriage in the province (Helviza 2016). In relation to entrepreneurship, patriarchy contributes to more burden and challenges assumed to women entrepreneurs as they are the target of gender-based hurdles in both private and public sphere.

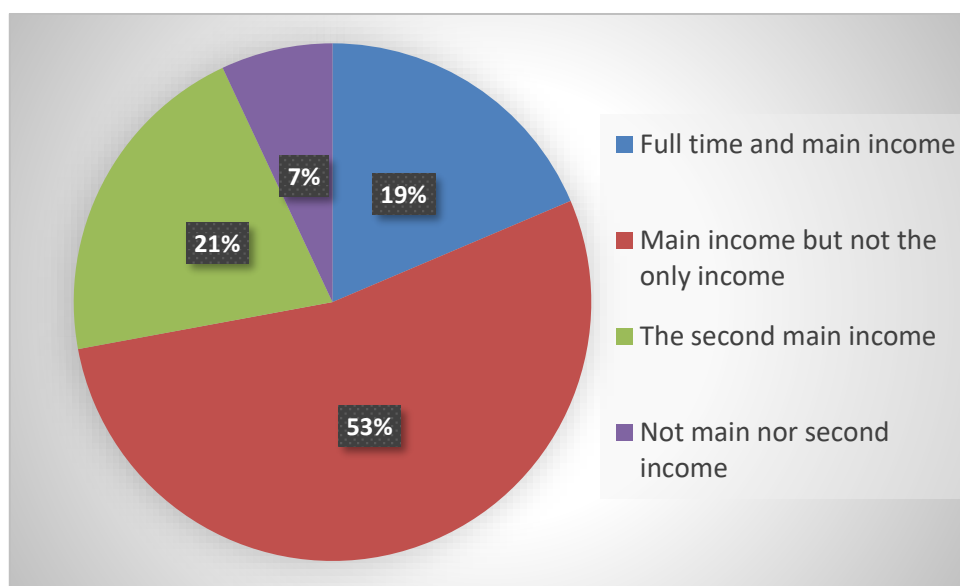
At the elite level, the domination of men for example in government is obvious. There are only 6 women out of 65 members in the Regional House of Representatives 2014-2019 (Dewan Perwakilan Rakyat Daerah Provinsi NTB, n.d). The superiority of Islamic leaders called Tuan Guru—a title given to a male master in religious teachings in the province, is also a reflection of the patriarchal thinking. Tuan Guru holds the authority to manage Islam-related activities in Nusa Tenggara Barat. With great power through religious teachings, Tuan Guru builds the loyalty of his students and followers (Abdulsalam 2018). This is one of the major reasons why there are more males (and religious leaders) than females competing for political seats in the province. Until today, no woman has ever been elected as the NTB governor or Mataram mayor.

4.2 Challenges during the setting up of business

Baiq and 52 other selected participants of PRO-WOMEN are entrepreneurs with existing businesses. Some businesses are newly-built and others have been established for more than two years but still have limited or unstable revenue. The research interviews reveal that the majority of these women become entrepreneurs so as to improve their household economy. Rizka (a mom, housewife/former online seller, moderately poor), for example, aspires to be able to provide support to her family and community through her pearl jewellery business. Interestingly, some other respondents started businesses from hobbies, which later led them to exploit economic opportunities. Umnah (a senior citizen, retired teacher, not poor) is fond of waste recycling and it was not until a visit from foreign guests to her practice house, that Umnah discovered her hobby was a potential money generator. The variety of motivations to start a business reflects the discourse of necessity versus opportunity entrepreneurs. The necessity-driven entrepreneurs are defined as the poor with no satisfactory options for work who are pushed into entrepreneurship for survivability. Conversely, the opportunity-driven entrepreneurs, usually with better economic status, start businesses by choice in the hope of maximizing economic opportunity (Elifneh 2015:25 and Rosa et al. 2008:1-2).

The research offers findings which go beyond the simple dichotomy of poor as necessity entrepreneurs and not poor as opportunity entrepreneurs. Based on the questionnaire, only 2% of the respondents are poor while the rest are not poor (46,5%) and moderately poor (48,8%). A similar condition appears in the control group where 50% is moderately poor and other 50% is not poor. The poverty level is measured by the education level, asset possession, and household income. While many respondents claim they seek to satisfy household needs through business, Table 4.1 indicates that the majority of PRO-WOMEN respondents have other options for income-source which is a contrast to the assumption of necessity and opportunity entrepreneurs argument.

Table 4.1 PRO-WOMEN entrepreneurs' income classification



Source: Author's elaboration from fieldwork 2019

The question then remains: if they have alternative work, why do they still build the business? Therein lies the interesting answer: the business is useful for their self-actualization. Whilst the business might serve an economic purpose, the research shows that the cultural context relates to gender is also a key factor influencing their motivation to become entrepreneurs. Linked with domestic and public barriers from patriarchal culture in Lombok, life there as a woman is never easy. Entrepreneurship therefore becomes an alternative for these women to break the cultural construction. The words of respondents perfectly capture their determination:

“[Entrepreneurship] affirms that women are capable of supporting the household. The majority of women in my village are not working because they believe it is the tradition. We (the women entrepreneurs) want to change that mindset [that women have to stay at home and wait for income from their husbands].” – Joy

“I have [business] knowledge. I am brave to speak in public when I am invited by government...Previously men always have more jobs. During village events and workshops,

more men than women are present. Now that I have business knowledge and experience, I show them women are capable too.” – Linda

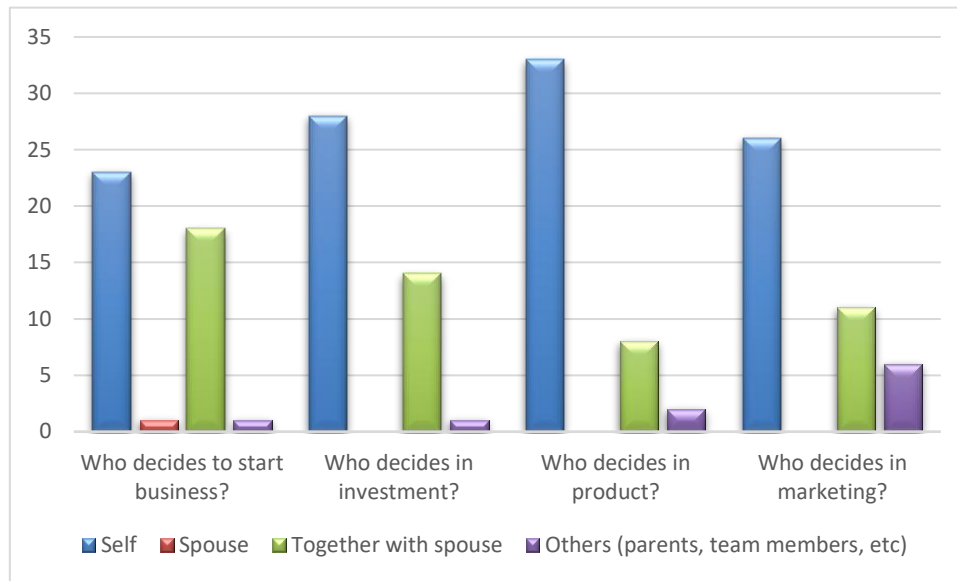
“Previously not many women were active in environmental issues, but [as the waste-recycling entrepreneur] I’ve become one of the pioneers. [The field is] dominated by men. Now they [the men] witness my business result and they follow me and say, “oh, that’s how she did it.”– Umnah

Gelderen and Jansen’s (2006:6) postulates that autonomy is the driving force for someone to start a business as it helps realize independence ("others do not determine what I will do"), self-congruence ("I want to do my own things"), and the power to decide ("I want to be the one that sets the rules"). While Gelderen and Jansen’s argument is rather intended for general entrepreneurs, this research adds a nuance of gender to it by elucidating how women entrepreneurs in Lombok render entrepreneurship as medium to practice autonomy to rebel against the oppression manifested in gender-challenges described below.

Maslow (1989:28) in his theory of human motivation defines self-actualization as “the desire for self-fulfilment, namely, the tendency for him to become actualized in what he is potentially doing” The theory suggests a hierarchy of needs starts from physiological needs, security and safety needs, social needs, esteem needs and self-actualization at the peak of the hierarchy. Connecting such needs with entrepreneurial activity, Carland Jr et al. (1995:55) views that entrepreneurship can “provide the financial means to achieve basic needs, but it can also provide a vehicle by which an individual can obtain social acceptance and self-esteem by providing an opportunity to create a lasting and highly visible institution. Further, an individual could perceive his or her success in business as the zenith of self-actualization.”

The ability of entrepreneurship to provide those needs, which is way beyond economic fulfilment per se, is what attracts the women in Lombok to become entrepreneurs. However, differing from Carland Jr et al.’s who concludes that their respondents did not view their businesses as a lens for social acceptance, this research shows a different result: the women entrepreneurs in Lombok view entrepreneurship as a powerful tool to better themselves and be accepted in the highly patriarchal Lombok communities. During the interview, the respondents were very proud to say “initiator”, “owner”, “I do and can do it all by myself” “decision maker” when asked “what is your role in the business? How involved are you in the business production, decision making and distribution?” Entrepreneurship provides them a space to utilize their abilities and to feel seen and feel valuable. This claim is supported by the questionnaires result in Table 4.2 showing their major involvement in the business cycles especially in product-making processes. It is important to note that while Table 4.2 portrays positive involvement of women, this is not the ceiling limit as in the activities of establishing business, investments and marketing are still heavily influenced by husbands and other family members (parents). Consequently, these women entrepreneurs need to hone their personal and entrepreneurial skills so they can fully exert power as entrepreneurs to deconstruct the status quo which sees them as weak, submissive and unable to contribute to the household income.

Table 4.2 Decision maker in business activities



Source: Author's elaboration from fieldwork 2019

The battle against gender-based challenge begins at home. In a culture that dictates women to devote their resources for domestic work, starting a business and spending a significant amount of time outside the home goes against the norm. As a result, earning permission from husbands or parents is a great challenge in the start-up phase. Domestic issues like this were mentioned the most during interviews as a stumbling block for women entrepreneurs. This issue is reflected in Table 4.2 where the highest involvement of men (husband) is in the decision to start businesses. They have to take prolonged negotiations with their husbands in order to have the approvals. In many cases, such delays and expectations to continue performing the domestic role, while also executing entrepreneurial activities, negatively affect the business development. As Rizka said, “my husband used to forbid me [from setting up a venture] because we have small children. I was not allowed to join exhibitions outside the city. His disapproval led to the stagnancy of my business. *Alhamdulillah*, now I have his approval. But, if only his approval was granted a long time ago, I would have joined several big exhibitions outside city and my [business] brand would have improved [quicker].” The absence of freedom of mobility and time disable them to loosely join entrepreneurial trainings or networking since they “struggle to balance their productive and reproductive roles” (Karim, 2001; Marcucci, 2011 as cited in Berner et al. 2012:389).

The gender-based challenges also persist in public spheres whereas women have narrower space to perform in sectors dominated by men and requires higher level of technology such as waste recycling and fisheries. Umnah and Linda are both waste recycling entrepreneurs and have said they are labelled as weird and were frequently ignored by family and community during the set-up of their businesses. “I was told: ma’am, you are a woman and old. Do you think you are able to do the business and waste training?” said Umnah. Total 36 respondents (84%) work in the service field—typical female-concentrated economic sector— such as salon, catering service as well as garment and handcraft with relatively low

technology applied such as sewing for craft and plastic packaging for chips products. This fits Marlow and McAdam's (2013:115-116) argument on systematic difference between women and men entrepreneurs in the industry choices. Women businesses are concentrated in the saturated and low-value added sector with limited growth and lower return compared to technology-based businesses which usually dominated by men. The other remaining respondents are waste recycling, coffee and drink producers whereas mostly are growth-oriented entrepreneurs. They innovate with their products using unique ingredients such as eel and ginger and more advanced technology such as grinding, peeling, and roasting equipment.

Furthermore, it is common for communities to put negative prejudice toward women entrepreneurs who often spend time outside the home and return late at night. To avoid the prejudice, the entrepreneurs choose to continuously inform the family and nearby communities about their entrepreneurial activities, as confirmed by Rizka. "As an entrepreneur, I need to join many events to promote my products... Usually a week prior to the expo, I would inform my husband, larger families and of course neighbours around here about my participation in an event in the city. This is to prevent the neighbours from gossiping me for staying out until late and mistaken me for not taking care of my husband and children at home." The social stigma also affects their decision to operate the business from home so as to "pursue fragmented and flexible working patterns as a response to socially constructed expectations that they will undertake primary responsibility for domestic labour and child care (Rouse and Kitching, 2006; Bradley, 2007 as cited in Marlow and McAdam 2013:118). Such decision implies that the choice to execute a home-based business is not a reflection of poor entrepreneurial ambitions or abilities of these entrepreneurs, but a response to social imperatives and ascribed roles (Marlow and McAdam 2013). At the same time, the decision to operate from inside household makes them become "invisible entrepreneurs" which tend to be overlooked by market and investment opportunities (Mead and Liedholm 1998:64,71).

4.3 Challenges during development phase

Once the business begins to grow, capital emerges as a problem. Since their businesses are home-based, family-sourced bootstrapping is the typical most-convenient choice for funding. Again, they sometimes have to deal with rejection from the family due to the expectation of being stay-at-home wife or mother. A respondent named Leri recalled the event where her husband initially approved her request to fund her business but later revoked his decision as a response to the strong opposition from his extended family. Alternative funding in the form of grants from the government and the private sector do exist but are limited; access to them usually depends on the degree of kinship, connection, and geographical proximity to central administration. The practice of favouring natives and family members was mentioned by Baiq during an interview. "The priority here [her village] is the natives [and] their kinsfolk. My [disabled] child did not receive aid post-earthquake² while others did. [It is because] I am not a native. I have been living in Lombok since 1999 and my husband is from Central Lombok but I am still perceived as the newcomer."

² A series of earthquake hit Lombok island in 2018

When it comes to funding alternatives in the form of loans from commercial banks, many respondents are hesitant to take it. They are not familiar with such formal process hence they worry about negotiating with bank officers and the legal aspects that follow. Self-confidence appears to be an issue that holds back these entrepreneurs in advancing their businesses. Another example of nervousness is during negotiations with business partners, where women perceive themselves as inferior to male business partners which ultimately influences their bargaining power. There is even a case where a respondent, along with her business group members, voluntarily chose a man to be their leader out of the belief that men perform better than women in networking and mobility. This finding corroborates the previous research which finds that “self-confidence may affect women entrepreneurs’ confidence to grow their businesses” (Fielden et al. and Wilson et al., as cited in Kirkwood 2009:121). Additionally, some women entrepreneurs also worry about the potential negative impacts resulting from having a growing business such as family rejection and time deficiency with children at home. Therefore, they are very careful and are in no hurry to accelerate the businesses to the next stages.

Another challenge at this stage is adaption to technology. As the business grows, the respondents find it crucial to have skills to reap the full benefits of increased technology in business, such as using mobile devices (smartphone) to connect with a wider range of customers via online marketing platforms, or managing finances using an accounting app. Although 61% of respondents are university graduates, implying familiarity at least toward basic technology appliances, there is still a lack of exposure and skill to utilize digital technology for business development. Capacity-building programs to address such issue are rare. The rurality factor exacerbates the condition where a shortage of supporting infrastructure and facilities persist. Access to electricity in the central and eastern parts of Indonesia where Lombok positioned is lower (59.85%) when compared to the western part of the of the country, such as the industrialised area Java (100%) (PwC Indonesia 2018:14). Additionally, the internet’s penetration is also strongly correlated to income per capita which leads to lower penetration in poorer regions. Only Jakarta and Yogyakarta, two large population cities, have a penetration rate above 45% (Das et al. 2016:9). Availability of technology in the form of machinery is also a problem. For example, Baiq, a fish floss producer, during interview grumbled about the unavailability of a spinner machine at shops in her area that is significant to accelerate her fish processing. As such, there is a strong correlation between the level of technical skill and technology availability with labour productivity. Yet unfortunately in this case, these women entrepreneurs lag behind due to rurality which affects business development.

Chapter 5

The Arrival of PRO-WOMEN Project into The Women's Lives

“Their mindset [refers to women entrepreneurs], until now, are still a challenge for us. We will keep trying to influence [and] change their mindset... the mindset of survivalist. It seems that they verbally claim themselves as growth-oriented but at field we found many are in the contrary condition.”

(Nana, PLUS staff, 2019). Her response when asked, “what are the biggest challenge(s) PLUS faced so far?”

This chapter embarks on the project-centred point of view. While the previous chapter delved into the dynamic lives of women entrepreneurs, this section takes the perspective of the project team and relevant academic literature to analyse the implementation of PRO-WOMEN including its strategies to address the barriers faced by rural women entrepreneurs.

5.1 The implementation team

PRO-WOMEN is a one-year³ project run collaboratively by an Indonesia-based NGO named Yayasan Rumah Energi (YRE) and a for-profit Platform Usaha Sosial (PLUS)⁴. Funded by Ford Foundation, the project was originally developed by Hivos Southeast Asia and PLUS, but due to organizational challenges, was later transferred to YRE. Established in 2012, YRE carries the mission of “engaging people towards shared renewable energy innovation and knowledge” (‘About Rumah Energi’, n.d.). YRE has its main office in the capital city of Jakarta, with branches in five provinces including in NTB - Lombok. YRE has been working for years with smallholder farmers, entrepreneurs, and communities, to realize sustainable development practices such as biogas and integrated farming in Lombok. PLUS, on the other hand, is a newly built start-up aiming to create impacting from social entrepreneurship. The Jakarta-based company offers various services from consultation to on-demand training for social enterprises and organizations supporting social enterprises (‘About PLUS’, n.d.). This partnership is identified as an effective collaboration to address entrepreneurship gaps in rural areas, combining YRE’s expertise in rural development with powerful

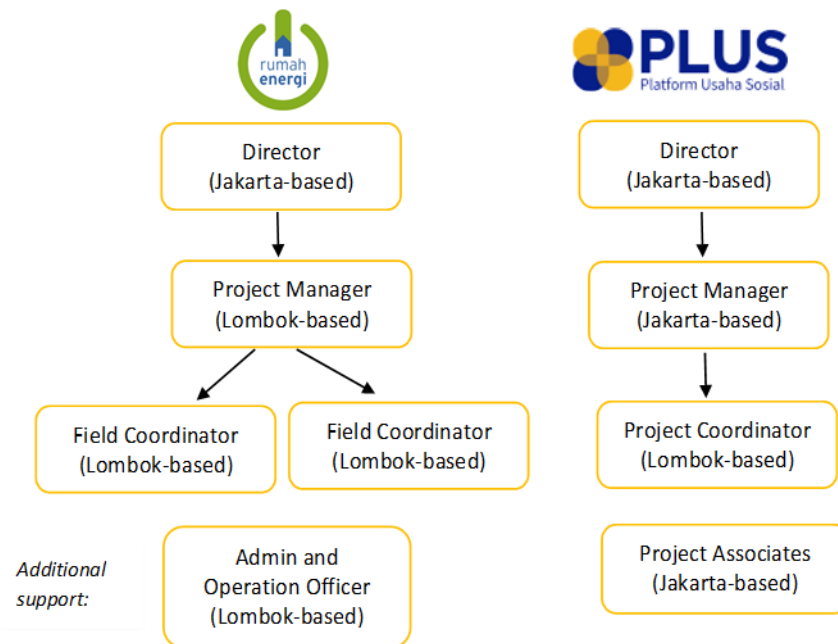
³ Due to earthquakes in July to August 2018 in Lombok, the project was postponed for two months hence started in November 2018

⁴ As per the latest communication with PRO-WOMEN team in November, the project is now extended until December 2019 which is led by a new staff from YRE. The PRO-WOMEN team mentioned in this research has completed their work in October 2019.

engagement in Lombok, and PLUS’ knowledge in accelerating the growth of social entrepreneurs.

Each organization set up their own teams and was mandated to work in unison. As shown in Table 5.1, YRE appoints one manager and two coordinators stationed in Lombok while PLUS assigns one manager located in Jakarta and one project coordinator in Lombok to carry out the project activities. The managers supervise and provide supplementary support to the overall implementation while the field-based coordinators are in-charge for each activity including execution of day-to-day operation, regular mentoring and data collection, and remaining in close contact with local stakeholders and women entrepreneurs. During monthly workshops which takes place in Lombok, the Jakarta-based staff from both organizations fly to Lombok to support in knowledge production by designing workshop modules and administering logistics. A conference call is set up every Friday for coordination between Lombok and the Jakarta team.

Table 5.1 PRO-WOMEN implementation team



Source: Author’s elaboration from fieldwork 2019

While this cross-sector partnership looks excellent in theory, reality strikes a challenge in the management. Intersectional partnerships risk “a blurring of tasks and responsibilities,” (van Huijstee 2010:35) which causes unclear coordination, avoidance of responsibilities, and domination of one particular organization. One interview respondent mentioned that the lack of clear job description between each organization at the management level, affects the project implementation in the field. PLUS tends to lead and is more active than YRE in the decision-making process, particularly regarding the project’s learning strategy such as designing learning modules and knowledge production. YRE adds support in stakeholder management by lobbying local government and monitoring beneficiaries. The fact that the project

gears more towards business enhancement and puts no direct intervention to address the entrenched gender-biases, can be linked with the domination of PLUS who owns expertise in social entrepreneurship but has a basic understanding of gender in community development, which is owned by YRE. Differences in structure and values between business organizations and NGOs could be factors as well. PLUS is comprised of fast-moving young employees (majority are under thirty years-old) who are well-adapted in leading modern and innovative social entrepreneur workshops or consultancy services. YRE, however, is an organization filled with mostly staff over thirty years old and employees familiar with traditional development approaches. During the implementation, YRE also underwent personnel changes which created more complications within the organization and project implementation.

5.2 Program approach


At the heart of PRO-WOMEN is women entrepreneurship promotion. Through the business development and networking services offered to rural women entrepreneurs in Lombok, the project hopes “to contribute to economic prosperity and poverty reduction in Indonesia by enhancing the business growth of women entrepreneurs” (YRE and PLUS 2017:4). As set out in the proposal, targeting approach is the project’s main strategy. Considering the efficiency and cost-effectiveness of the rather short-timing of the project, the team decides to nurture 50 women entrepreneur participants. An essential part of targeting is identification of beneficiaries, as specified by Devereux (1999:62); “clusters of individuals must be selected out of the general population and monitoring systems should be set up to ensure that this target group is effectively reached.” The first step of beneficiaries identification is to divide a population of a specific area such as a country or community into categories of poor or needy and non-poor or non-needy, and design a mechanism to ensure the coverage of the needy in the group (Devereux 1999:62). Yet, determining an effective mechanism is one of the major challenges in implementing a development project.

The PRO-WOMEN team commenced beneficiaries identification through a baseline and context research with the objective to “determine profiles of target participants (project beneficiaries) and criteria for selection of 50 participants” (PLUS 2019:3). The goal was to rapidly gather at least 200 applicants sourced from online self-registration or data shared by the Department of Trade, DP3AP2KB, and NGOs and shortlist the applicants to top 53 participants⁵. Home visits, phone call interviews, and online approaches via Instagram ads, Facebook ads, and Whatsapp were pursued to attract and identify potential applicants. A total of 126 initial applicants were shortlisted and subjected to further verification via phone interview and/or home visit to ensure their suitability with the project criteria.

⁵. Team decided to select three additional entrepreneurs totaling to 53 participants as a back-up for sudden self-withdrawal. Due to commitment issue, by the time this research conducted, only 47 women entrepreneurs left.

For the purpose of targeting the right beneficiaries, a set of criteria is devised as shown in Table 5.2. Here lies the problem. First, business measure is the sole criteria used and it is moreover generic. Rather than narrowing the measure by identifying the business typology of target beneficiaries, the criteria is vague and confusing such as “having a business which has been running for at least 6 months,” which shows no specific year range of the target business while it is an important input to classify the business stage of target beneficiaries, or “earning revenue of 10-25 million IDR/month,” which is quite high for a 6-month old local business. Second, poverty level and gender indicators are missing from the criteria. Indicators of asset possession or education background or gender-based division in business are excluded while they are essential to understand the motivation, objectives, and preferences of the entrepreneurs. This sole focus on economic aspects without adequate attention given to the sociological analysis of the entrepreneurs make it likely harder to understand the behaviour and distinct needs of the entrepreneurs (Berner et al. 2012).

Table 5.2 PRO-WOMEN criteria to select participants

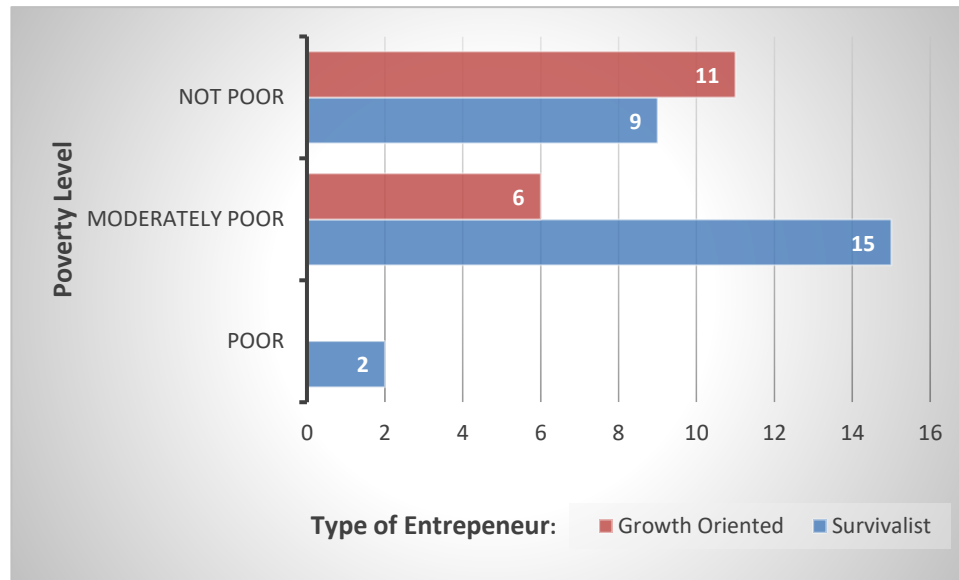
3. Developing criteria of targeted entrepreneurs 						
CRITERIA OF TARGETED ENTREPRENEURS						
The project aimed to gather at least 200 applicants who will then be shortlisted into 50 program participants.						
Basic Requirements: <ul style="list-style-type: none"> • Women • Have a business which has been running for at least 6 months • Focus on creative economy or sustainable agriculture sector • Preferably running an impact business focusing on environmental or social mission • Commit to attending 3 days of workshop (each month) from April - September 2019 						
To shortlist the applicants, the team developed several indicators, from both business profile and characteristic of the women entrepreneurs:						
Characteristics	Commitment	Team	Product Understanding	Market Understanding	Financial Record	Technology Readiness
Shows willingness to grow	Commit to attending workshops	Full time (at least 3 hours spent for business related activities)	Have a product/service	Actively marketing the product/service	Maintain simple bookkeeping	Have a smartphone, and internet access
		At least 1 staff to help business operations	Understand production process and production capacity	Earn revenue of 10-25 million IDR / month		
			Understand what makes their product different	Understand customer profile and needs		
				Have business partner / network		
The applicants will be graded based on scoring allocated to each of the above indicators. The proportion of the scoring will be heavier towards characteristics, product and market understanding. The top 50 applicants with the highest scores will be selected as program participants.						

Source: (PLUS 2019:10)

Targeting by applying group characteristic indicators such as sex, business sector, and general commitment may be simpler and cheaper but it is susceptible to targeting errors (Devereux 1999:70). The project initially intends to capture a rather advanced group of entrepreneurs with well-marketed products and a good business mindset (PLUS 2019, personal interview). Yet the targeting mechanism brings the contrary result where, based on the questionnaires I distributed, survivalist entrepreneurs from poor to moderately poor background (2 poor and 21 moderately poor) dominate PRO-WOMEN (see Table 5.3). There are 26

survivalist entrepreneurs and only 17 growth-oriented entrepreneurs as participants⁶. This targeting error highlights that applying group targeting without specific proxy indicators is an inaccurate mechanism to apply in communities with flourishing entrepreneurship and highly likely deviate the project strategy.

Table 5.3 Type of entrepreneur based on poverty level



Source: Author's elaboration from fieldwork 2019

It was not until the needs assessment that this targeting error came to the team's attention. Needs assessment is a preliminary workshop conducted with selected entrepreneurs which aims to "dig deeper into participants' aspirations, challenges, and expectations" (PLUS 2019:3). One crucial fact uncovered is that most participants do not own proper understanding of detailed business processes including risks incurred and growth plans. Another fact is that the learning methodology designed for the project does not match the knowledge level of the participants. Many participants are not familiar with the business tools and business jargon such as 'implementation' or 'consignment' presented in the workshops. The team responded by developing an entrepreneurial framework as a tool to monitor the development of participants' businesses from the beginning to end of project (see Table 5.4). The degree of development on those six indicators—no income or revenue indicators—determine the success of the intervention toward women entrepreneurs. A survey taken during the needs assessment workshop shows that 88% of participants fall in the bottom level 0-1 of the Level-Up Framework, owning the most basic level of entrepreneurship (PLUS 2019:14). PRO-WOMEN aims to have at least 80% of women entrepreneurs ascending one level from their starting level.

⁶ Four participants were not present during questionnaire distribution. Even if these four participants were growth-oriented entrepreneurs, their numbers were not sufficient enough to annul the domination of survivalist entrepreneurs' number in total participants.

Table 5.4 PRO-WOMEN entrepreneurial framework (Level-Up Framework)

5. CURRENT ENTREPRENEURIAL LEVEL

ENTREPRENEUR BASELINE SURVEY

To assess the participants' current entrepreneurial level, the following form is used by the team. The result will be used as a baseline to calculate the progress until the end of the program. We use Village Capital VIRAL framework* as a benchmark and adjust the levels to match the entrepreneurs' profile. The final entrepreneurial framework is as follows:



Level	Team	Value Proposition	Market	Accounting	Funding and Financing Strategies	Network mapping
0	Have not reached level 1	Have not reached level 1	Have not reached level 1	Have not reached level 1	Have not reached level 1	Have not reached level 1
1	Has at least 2 people in the team with different skills	Articulate the uniqueness of product or service well	Can describe their product or service	Have at least business journal	Get funded from personal / family & friends	Have in mind about people to collaborate
2	Has at least 2 people in the team with different skills and a clear task delegation	Discover pain, gain, and needs of the customers	Know where to sell the product / service	Implement simple cash flow report for daily transactions	Cognitively aware on the financial condition of the business	Acquire the networking skills
3	Determine the kind of function needed by the enterprises to grow	Validate proposed value proposition to the customers	Know how to do market size analysis	Has the capability to do budgeting	Know the funding alternatives and the requirements	Has done the network mapping for stakeholders
4	Successfully recruit team based on the function	Proceed feedback and iterate product/service to make the product/service more efficient & relevant	Determine marketing strategies according to their own revenue model	Has the capability to analyze financial condition	Know when and how to pursue funding opportunity for relevant purpose	Actively do networking effort at least once a month
5	The team can deliver the expected result and output	Relaunch to larger market and test the feedback	Identify new target market to grow the size of transaction	Plan financial projection and strategy via PnL	Receive funding as a result from optimizing partnership with other stakeholders	Establish partnership towards the enterprise's objective

*<https://vilcap.com/entrepreneurs-landing/viral/>

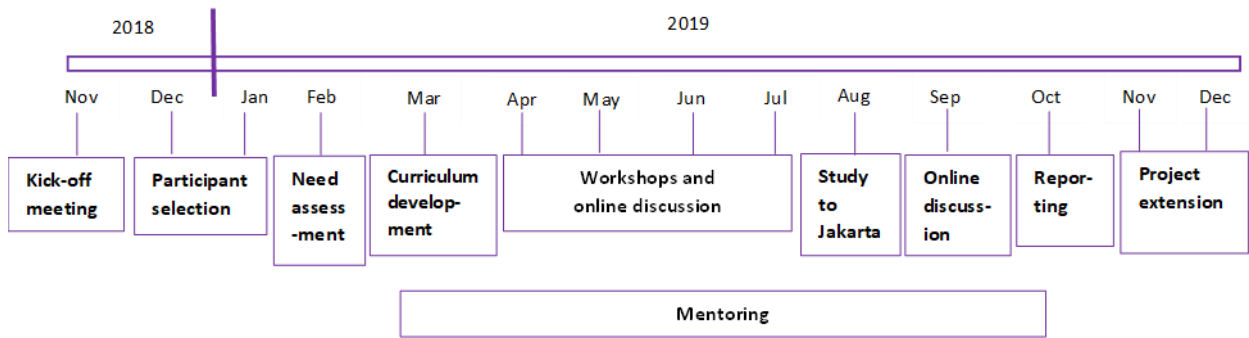
Source: (PLUS 2019:13)

5.2.1 Type of intervention

5.2.1.1 PRO-WOMEN project

PRO-WOMEN officially begins with a kick-off meeting in Lombok inviting relevant government departments from both province and districts level such as the Agency for Regional Development (Bappeda), Agency for Cooperatives and SMEs, Agency for Trade, and Agency for Women Empowerment, with the aim of project introduction and input gathering. It follows with a needs assessment then curriculum development (see Table 5.5), which formulation is made according to the results of the needs assessment. The learning is translated into workshops and mentoring which is the “key activities to support the program in business development” (PLUS 2019:2). Addressing the barriers faced by women entrepreneurs, PRO-WOMEN enhances the development of personal entrepreneurship via vision development, innovation, presentation and negotiation skills, while also providing business skills such as product development, financial management, (online) marketing, and more. No financial support is offered to the participants. Each workshop is conducted for 2-3 days in a hotel with additional external speakers who are mostly successful (social) entrepreneurs and facilitators. Subsequent to workshops, follow-up visits and mentoring take place to discuss the workshop learning and monitor progress.

Table 5.5 PRO-WOMEN timeline



Source: Author's elaboration from fieldwork 2019

One dominating point of view found among the team is the passion to nudge the participants to accelerate or, in their words, “change the entrepreneurs’ mindset.” They persist in the belief that “the most important thing in business is to think about growth” (Ani, PLUS staff, 2019). While nurturing growth-oriented entrepreneurs to graduate is impactful, assuming all entrepreneurs are growth-oriented and expecting all to graduate is useless. Failure to recognize the variety of entrepreneur categories, including growth-oriented and emerging survivalists, and ends up providing entrepreneurs with uniform learning ultimately backfires. Such logic leads the team to think that almost all participants are uncompetitive and do not actively engage in learning sessions. This contradicts the motives of the majority of survivalist entrepreneurs they work with in the project, as shown in Table 5.3, who often do business through idle or part time labour and do business for only maximizing security instead of accumulating wealth (Berner et al 2012).

One major strength of PRO-WOMEN is its innovation in learning methodologies and tools. The team is agile in re-visiting the curriculum to adjust with the level of the entrepreneurs. Interactive learning blending offline (e.g workshop with infographics) and online (e.g. WA consultation) classes and scoring systems are introduced to boost the activeness of participants. The scoring system consists of leadership boards used in workshops to record the rewards given to participants who show high participation, such as asking questions and coming on-time to workshops (see Figure 5.1). Also used are health check indicators —a monitoring form consisting of business indicators namely team, value proposition, marketing, accounting, funding & financing and networking—used during mentoring by measuring the progress of their entrepreneurial activity. The more active a participant is, the higher the points are that she receives and the greater her chance is of going to Jakarta for field study. They compete due to the fact that the twenty highest-scoring participants will be selected to go for field study at free of cost.

Figure 5.1 Leadership Board



Source: (PLUS 2019:32)

The presence of field coordinators particularly one female staff is apparently meaningful for project implementation. Not only do they provide mentorship but they also ‘become the emotional supporter’ (PLUS 2019:42) as many of the problems faced by these entrepreneurs are personal issues that involve their family. Considering the local patriarchal culture, a female employee plays an imperative role in nurturing the participants. For example, during an evening consultation session via Whatsapp group, many participants preferred to chat with the female PRO-WOMEN staff instead of the males. Cultural influence from the separation of gender, as per the Islamic value, could be one of the factors leading to this reluctance to speak with the opposite sex.

5.2.1.2 Other intervention on entrepreneurship in Lombok

Government is one of the leading actors in promoting entrepreneurial work in Nusa Tenggara Barat with multiple agencies run the interventions such as Department of Industry, Department of Trade and DP3AP2KB. Entrepreneurship has become a top priority policy in the province since it is deemed as an economic solution to reduce the number of migrant workers (Hikayah 2019, personal interview)⁷. At the national level, the province ranks as the fourth largest sender of migrant workers, while Lombok Timur has become the second largest migrant worker sending district (Badan Penempatan dan Perlindungan Tenaga Kerja Indonesia 2019:9-10). Women dominate the migrant worker group (64%) (Badan Penempatan

⁷ Personal interview with Hikayah (Head of Economy Section of DP3AP2KB NTB) on government-led entrepreneurship intervention in Lombok, at the office of DP3AP2KB, Lombok, 5 August 2019.

dan Perlindungan Tenaga Kerja Indonesia 2019:8). With the high occurrence of poor working protections abroad, the government motivates the residents to stay and start businesses to earn a living instead of emigrating.

The common type of assistance provided by government is training, networking, and market access through craft exhibitions, and equipment. The Department of Industry sets the focus on more advanced businesses such as small and medium business hence the specific training i.e. patents, while DP3AP2KB through its economy section, targets pre start-ups or in their words “the embryo of business.” The sub-department of gender equality and family quality which supervises the economic section strives for greater women participation through “expansion of employment and business opportunities for women” and hopes to “encourage job creation by promoting entrepreneurship among women, so that productive economic business groups are managed by women even though it is on a micro-scale” (DP3AP2KB 2019:27). It targets the female-headed household, survivors of domestic violence, and former migrant workers as the beneficiaries. Ownership of existing businesses is not an indicator for the intervention.

Contrasting PRO-WOMEN’s innovation in learning methodologies, government-led interventions are carried out in a conventional style consisting of lectures, question and answer, and practice. For example, if a village produces a lot of sweet potato, DP3AP2KB will then train selected women to invent new variants of sweet potato-sourced food and market them. During the training, supporting equipment such as pans and pots are granted to beneficiaries. Since the fund is relatively small for the economic section, monitoring of beneficiaries is not conducted as intensively as PRO-WOMEN.

Other agencies with entrepreneurship programs in the area are companies, through Corporate Social Responsibility and NGOs. Some of the companies provide soft loans to entrepreneurs. One entrepreneurship project mentioned the most during the interviews was Wirausaha Unggulan Bank Indonesia (Indonesia Central Bank Champion Entrepreneur). The program run for 6 months with relatively limited number of beneficiaries; 15 people in 2018. Bootcamps, coaching, company visits, study trips, and learning about the law and business were some the activities attended by the women entrepreneurs (Khafid 2018). Additionally, the NGO Islamic Relief was also active in the entrepreneurship field by supporting women entrepreneurs through the syariah cooperative. The women entrepreneurs are nurtured to build businesses and are allowed to take loans from the cooperative.

Chapter 6

The Lives of Women After Receiving PRO-WOMEN Support

“Yesterday PRO-WOMEN [team] advised me to make a cardboard-based packaging...Very helpful as I learnt that by designing an excellent packaging, it can increase my sales up to 40%”

(Rizka, an entrepreneur, 2019). Her response when asked, ‘how does PRO-WOMEN help you?’”

Following the previous analysis on barriers facing women entrepreneurs and solutions offered by PRO-WOMEN, this chapter seeks to examine whether PRO-WOMEN yields impact in strengthening the women entrepreneurs, their contribution to the household, and gender imbalances in public. The impact of PRO-WOMEN to respondents is assessed at the individual, household and business, and public level.

6.1 The impact of PRO-WOMEN to entrepreneurs’ personal growth

Chapter 4 describes that cultured gender discrimination in Lombok culminated in limited opportunities for women entrepreneurs to attain personal entrepreneurial and business skills necessary for their businesses. PRO-WOMEN facilitates the self-improvement process for women entrepreneurs via the tailor-made learning trajectory. As per PRO-WOMEN’s final report (PLUS 2019:15), participants show most significant progress in networking aspect while also gain improved skills in team, customer, marketing and finance management skill. Although personal entrepreneurial skills such as creativity, innovation, and motivation are not part of PRO-WOMEN’s final key performance indicators, the inclusion of such skills in curriculum and mentoring helps the participants to thrive on personal progress especially on oral communication, negotiation skills and visionary leadership which impact positively to business development. Entrepreneurs’ words captured during interview supports the claim of PRO-WOMEN’s success:

“I have many friends [which is] useful for marketing now. Now it is quicker for me to get friends as well as orders. [I] start to become active in communicating with more people. [I] have more knowledge.” – Baiq

“The most helpful assistance comes from PRO-WOMEN. My background is not economic but in PRO-WOMEN I learn about economic management, business, accounting [which were] presented by Mbak Lila and Mbak Ida [re: name of the external speakers] who

are still young and inspire me. She personally talks to me about her stories, I am very happy... I feel that my knowledge is needed, I got invited to many events. Previously, it was my students [as a teacher] and children who need me [as a mother] for my money. Now, with my enriched knowledge, I am invited by *puskesmas* (community health clinic). I feel useful.” – Umnah

“[PRO-WOMEN] really helped sharpen my skills and improve my income... I used to be a reserved person but since joining the workshop I become active in networking” – Suri

The success in transferring the knowledge to respondents is highly likely to spring from the PRO-WOMEN team’s advanced ability, particularly performed by PLUS team, to configure the learning content and quickly adapting the content to frequent changes in the field. The team is able to adjust the curriculum methodology to the rurality context, such as the creation of online consultation/classes using Whatsapp to support entrepreneurs who live far away from Mataram. In total there are 16 sessions of online discussion (32 hours total), in an addition to 188 offline visits (376+ physical mentoring hours) (PLUS 2019:10). This corroborates other studies which emphasize that self-confidence can increase with entrepreneurship education (Wilson et al. 2007) and community-based support groups and workshops (Fielden and Dawe 2004).

Conforming to the strong ‘togetherness’ value that is part of the local culture, the team is wise to re-arrange learning sessions in groups and erase feedback mechanisms between participants in the workshop since participants are not familiar with this critique style which they tend to perceive as rude. This finding teaches that for a short-period entrepreneurship intervention located in rural which characterised with “distinctive socio-cultural values and preferences” (Shield as cited in Smallbone 2009:167), operating with flexibility is imperative to be able to adapt with the potential changes at field. This finding also amplifies the previous study by Dana (2001:405) who postulates that “...to be truly successful, training programmes must be relevant to the host environment. It would be a fallacy to assume that a programme that has been functional in one environment will necessarily have the same effect elsewhere.”.

Improved skill positively impacts business and gender relations at home. As the business begins to generate outcomes in the form of revenue or a larger number of products stored at home, husbands or other family members start to witness the benefit of the business and react positively. Wana (single parent, a beverage entrepreneur, lives in a village far from the city) said that her family and neighbours used to monitor her as she frequently disappeared from home to join overnight trainings or arrived home late at night after all-day selling in the city. She felt her mobility was being limited. But once her parents saw that the income from the business was useful to pay for Wana’s childcare costs, they began to understand and supported her entrepreneurial activities. They helped Wana in preparing the products and taking care of her child when Wana was away for business. This positive result is echoed by Rizka who now gets trusted by her husband to expand the venture as the business provides additional income to the family.

6.2 The impact of PRO-WOMEN to business and household

PRO-WOMEN does not set economic-based measurements in the business such as increase of revenue or employed as the basis to determine entrepreneurial growth. The fact that the project is only a year creates a high potential for inaccuracy of impact measurement which justifies the decision. For that reason, the PRO-WOMEN team gauges the business development by assessing the growth of the entrepreneurs in a qualitative style. They claim that the project target is reached whereas “at the end of the program, 93.6% have implemented learning from the workshop and mentoring sessions which resulted in an increase of at least 1 level, in at least one aspect of the Level-up Framework” (PLUS 2019:12). Since there is no clear explanation of how the calculations are made, I compile my own data to examine the impact of PRO-WOMEN toward business.

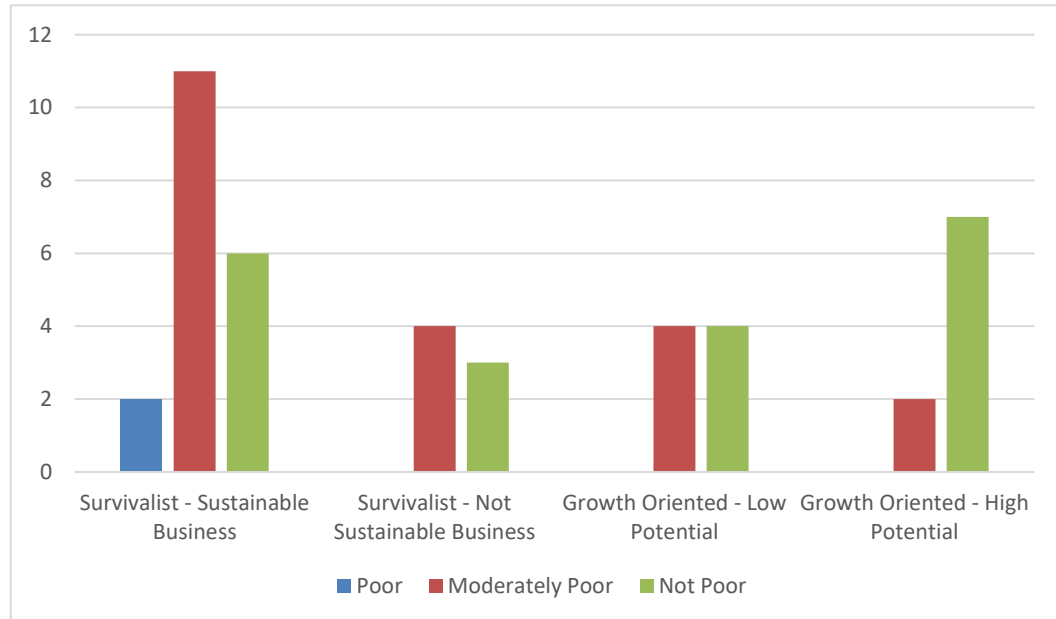
The PRO-WOMEN beneficiaries composed of 4 groups: survivalist with sustainable business, survivalist with unstable business, growth-oriented entrepreneur with low potential to graduate and growth-oriented entrepreneur with high potential to graduate (see Table 6.1). It is worth noting that the population is dominated by moderately poor survivalists with sustainable business (11 participants). Contrasting the mainstream discussion which tend to characterized survivalists as poor and do business only as temporary survival effort (Berner et. al 2012:387-389), this group has moderate asset possession, almost all are university graduate, have alternative income(s)/capital and have the potential to expand their businesses. The reason why they still fall into survivalist category (based on questionnaire) is due to lack of specific business skills such as financing⁸ to accelerate their business. This is the group that benefits the most from PRO-WOMEN since the learnings enable to them to have improved business skills. According to the questionnaires, there are 36 respondents (84%) who had changes in employment within their businesses after receiving PRO-WOMEN learning and they mostly are people from this particular group.

Conversely, growth-oriented entrepreneurs particularly with high potential to graduate are likely the least persons to benefit from PRO-WOMEN. A finding in PLUS’ final report (2019:35) supports this claim where it says that some participants with established reputations as successful women entrepreneurs are not as eager as the less well-known entrepreneurs in learning business progress. It is logical to argue that those successful entrepreneurs, who are likely are growth-oriented entrepreneurs, do not find the learning materials—which are uniformly re-adjusted to fulfil the needs of the dominating survivalists—address their challenges.

⁸ Many of them answered “irregular” or “partly” on the question of “Do you keep written business records (e.g receipt, sale volume data, etc)?” in the questionnaire.

Table 6.1

Composition of business and poverty level among PRO-WOMEN beneficiaries



During the interviews, respondents shared their perspective on business development as result from joining PRO-WOMEN:

“Now it is quicker for me to get friends as well as orders” – Merry

“The improved business allows me to fulfil the needs of my large family for example my younger siblings” – Sri

At the household level, almost all interview respondents assert that income improvement is the biggest impact felt at the household level. While the major number of participants have alternative incomes, the revenue generated from the business nurtured by PRO-WOMEN continues to grow, resulting in significant gains in the household income. For example, the case of Sri where she initially invested more time in running a photo printing business service, but as her snack business started to grow and generate more revenue, she now considers her snack business as the main business and source of income.

6.3 The impact of PRO-WOMEN to gender and entrepreneurship discourse in public

While women empowerment via business is the central focus of PRO-WOMEN, it is surprising that there are no direct gender interventions to address the entrenched gender-biases, nor are there any gender relation indicators, either at home or in the public. That being said, it is anticipated that no gender data was available since data collection for this section was garnered exclusively from fieldwork through questionnaires and interviews.

PRO-WOMEN has indirect impact toward the gender discourse at the public level. There is a significant gender breakthrough for the presence of women in public narratives, especially for issues which have been dominated by men for a long time. One of the examples is environmental issues where women entrepreneurs, through the existence of Umnah and Linda's businesses, start to get increased attention. They became the pioneers in waste recycling and got invited to speak at events and also became advisors to the government on waste recycling issues. Also, a respondent mentioned that with her business, she can now give back to the community for example by giving more donation in the event of Jumat Berkah (Blessed Friday). This cultural obligation to share is being strengthened through the existence of the business. In sum, there is a graduation in the degree of increased skill and improved gender acceptance in public.

Chapter 7

Conclusion and Policy Recommendation

7.1 Conclusion

The aim of this chapter is to summarize the findings that have appeared in this research. In the beginning of the research, two studies on entrepreneurship authored by Berner et al. (2012) about different characteristics of survivalist and growth-oriented entrepreneurs, as well as Marlow and McAdam (2013) on gender and entrepreneurship are introduced. They serve as the critical lens to analyse the constraints and obstacles faced by rural women entrepreneurs in Lombok, and the strategy of PRO-WOMEN to support them in addressing the challenges.

This research sharply combines the socio-economic factors such as entrepreneurs' motivations, poverty level; program inputs; and gender relation at the household and public level as the basis for determining the type and graduation degree of businesses owned by PRO-WOMEN entrepreneurs. Data from fieldwork points out that the majority of PRO-WOMEN participants are survivalist entrepreneurs (60%) followed by few numbers of growth-entrepreneurs (40%). Several discussions indicate the tendency of individuals with poor backgrounds to fall into survivalist entrepreneur category. For example, Berner et al. (2012:387)'s identification of community of the poor and security maximation-oriented as two of the several characteristics of survivalist, and Elifneh (2015:25)'s depiction of poverty (absence of work options) as the main reason for necessity-driven individual to become entrepreneurs. Yet, interestingly, this research finds that the dominant survivalist entrepreneur group comes from individuals with moderate poverty level and alternative incomes.

The PRO-WOMEN team fails to inspect the typology of PRO-WOMEN's entrepreneurs due to the targeting errors. The Level-Up framework is a good tool to measure the progress of the entrepreneurs but it is far from precise and is potentially harmful for project implementation if the diagnosis is misunderstood. Ideally, a categorisation of entrepreneurs resulted from poverty and entrepreneurial indicators shall be conducted prior and then measurement of Level-Up framework can follow to ensure exactness as close as possible. The absence of entrepreneur categories results to the assumption that most, if not all, PRO-WOMEN participants are in the advanced entrepreneurial level. It was not until the results of the needs assessment highlighted the contrary: they are mostly entrepreneurs with most basic entrepreneurial ability. In this case, the needs assessment activity is a valuable basis to design learning curriculum but it should never be a stand-alone activity. Combination of firm targeting mechanism incorporating rigid indicators and needs assessment will be a better filtering tool to use in a short project with a small number of targeted beneficiaries.

The team's quick response to adapt the learning curriculum in accordance with changes at the field is the key strength of the project. Flexibility and innovation in learning methodology, as performed by the team, are two must-have for a project carried out in rural setting.

Yet in doing so, the team lacks of understanding to comprehend the motivations, characteristics and typologies of entrepreneurs. Assuming PRO-WOMEN participants are all survivalists is incorrect, and likewise, assuming all participants as growth-oriented entrepreneurs is also not good. After the needs assessment, the PRO-WOMEN team appears to treat all participants as survivalist entrepreneurs. While the learning support might properly address the needs of particular types of entrepreneurs, such as the dominating survivalist entrepreneur with moderate poverty level, it is unsurprising to see that few knowingly advanced entrepreneurs become less active in project progress as the learning might no longer cater their different needs.

Regarding the impacts, PRO-WOMEN contributed to entrepreneurs' improved skills, which also indirectly led to positive progress in the business. On a personal level, the women entrepreneurs have better communication skills and business savvy, which is a valuable asset to use during business negotiations and networking. At the business and household levels, the honed skills enable the business to thrive by having better operational and marketing management while also generating income useful for improving the home. Finally, there is an improved perception towards gender relations both at home and in the public sphere. At home, husbands and other family members become more welcoming toward the involvement of women in business. Similar responses are expressed by surrounding neighbours and public officials—women entrepreneurs now have wider space to conduct business in public.

7.2 Policy recommendation

Based on the aforementioned summary, it is logical to recommend the following suggestion for intervention aiming at promoting entrepreneurship:

- A longer-period (beyond 2 years) suits projects that aim to improve the systemic level of entrepreneurship. Long project duration allows trial and error and inclusion of many target beneficiaries with different characteristics. This type of intervention is suitable for both survivalist and growth-oriented entrepreneurs.
- A short-period intervention (1 year) requires firmer targeting mechanism for the purpose of precise beneficiaries identification and impact measurement. This type of project is bounded by time hence a slight error in beneficiaries identification could risk the overall success of the project or lower the quality of impact given to beneficiaries. The potential target beneficiary for short-period project is survivalist entrepreneurs with sustainable business.
- A very short intervention (6 months or less) with provision of direct and specific skills or support, such as investment support or patent skills, is suitable for growth-oriented entrepreneurs. This group typically has rapid entrepreneurial activity hence time is an investment. They would prefer to join specific capacity building event which suiting their needs. Identified as people with advanced understanding of business knowledge; one-day seminar per bi-week or month would suit their characteristic.

Appendices

Appendix 1 - Questionnaire A

Questionnaire for Women Entrepreneurs in Lombok

Instruction:

In the multiple-choice question, tick (✓) only one answer unless there is an instruction allowing you to choose more than one answer. **There is no right and wrong answer.** Therefore, you are required to answer each question truthfully.

A. Details of Women Entrepreneur

1. *Name:*
2. *Name of Business:*
3. *Sector of Business: (e.g agriculture/craft/...):*
4. *Main Business Activity: (e.g production/ distribution/...):*
5. *Year of starting business:*
6. *Address:*
7. *Age:*
8. *Education:*
None ☐
Elementary ☐ Junior High ☐ Senior High/Vocational ☐
University ☐ Other ☐ explain (e.g formal training)
9. *Highest education of children:*
Number of children: persons
First child: (e.g university)
Second child: (e.g senior high)
Third child:
Fourth child:
10. *Did any of your children drop out of school for financial reasons?*
Yes ☐ No ☐
11. *Housing*
Rented room ☐ Rented house ☐ Own house ☐

11a. *Private water connection*

Yes ☐ No ☐

11b. *Private electricity connection*

Yes ☐ No ☐

12. *Do you consider yourself and your family to be poor?*

Always poor ☐

Not poor before but now ☐

Before poor but no more ☐

Never poor ☐

13. *Did you ever receive support from government?*

Yes ☐ (mention the form of aid and period)

.....
No ☐

14. *Which of the following assets do you and your family own?*

Refrigerator ☐

TV ☐

Computer ☐

Motor bike ☐

Car ☐

Others ☐ mention (e.g land)

B. Classification of Business

15. *Is this business your main source of income?*

Full-time and only source of income ☐ (3)

Main but not only source of income ☐ (2)

Second important source of income ☐ (1)

Neither first nor second source of income ☐ (0)

Change after receiving support from PRO-WOMEN?

Yes ☐ (1)

No ☐ (0)

15a. Estimated income from business: _____ /month

15b. What were/are the other sources (both previous and now)

.....
15c. Income sources of other household members (e.g spouse works as teacher)

.....
15d. Estimated total household income: _____ /month

16. *Do you keep written business records (e.g receipt, sale volume data, etc)?*

Yes ☐ (3)

Not updated or irregular ☐ (2)

Partially ☐ (1)

No ☐ (0)

Change after receiving support from PRO-WOMEN?

Yes ☐ (1)

No ☐ (0)

17. Did you leave a paid job to open your business?

Yes ☐ (3)

First job after school and first choice of employment ☐ (2)

Left another micro-business ☐ (1)

No other choice ☐ (0)

No ☐ (0)

18. Do other members of your household/family help in the business?

No ☐ (0)

Spouse ☐ (1)

Child ☐ (2)

Parents ☐ (3)

Other family members ☐ (4)

19. Did you have regular paid staff (except the above) in the last year?

Full-time paid worker/s ☐ (3)

Part-time regular worker/s ☐ (2)

Occasional or irregular paid worker/s ☐ (1)

No paid workers ☐ (0)

Change after receiving support from PRO-WOMEN?

Yes ☐ (1)

No ☐ (0)

20. If you win one billion IDR in the lottery, what would you do?

Expand the business ☐ (3)

Repay debts or improve home installations that also affect the business ☐ (2)

Start another business ☐ (1)

Any expenses unrelated to the business ☐ (0)

C. Support Program

21. Have you ever received or joined entrepreneurship training or program before?

Yes ☐

No ☐

21a. If yes, who was the provider of the previous training/program?

.....

21b. Duration of previous training?.....

21c. Type of support given in the previous training (e.g loan, saving, technical advice, technical training)?

.....

22. Type(s) of support received in PRO-WOMEN program (you can choose more than one)

Loan ☐

Technical advice (e.g product advice ☐

Technical training ☐

Business advice (e.g market network) ☐

Business training ☐

23. Which part of the support you find most useful for your business?

.....

24. How is your overall assessment of PRO-WOMEN support?

Essential for my business ☐ Useful ☐ Marginal ☐

25. Please indicate your agreement with the following statements about the credit: (if you receive credit in PRO-WOMEN program):

a) Without the loan, I could not have started my business

Fully agree ☐ Partly agree ☐ Disagree ☐

b) Without the loan, I could not have expanded my business

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

c) Without the loan, I could not have upgraded my business in terms of technology

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

d) Without the loan, I could not have provided gainful work to family members

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

e) Without the loan, I could not have employed (additional) workers

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

f) I have used (some of) the loan for non-business purposes (e.g., school, medicine)

Fully agree ☐ Partly agree ☐ Disagree ☐

g) The loan has contributed to the overall welfare of my household

Fully agree ☐ Partly agree ☐ Disagree ☐

h) I would consider taking a loan from another organization to repay this one

Fully agree ☐ Partly agree ☐ Disagree ☐

i) If things go wrong I may have to sell assets to repay the loan

Fully agree ☐ Partly agree ☐ Disagree ☐

j) What would you propose to improve the credit programme?

.....
.....

26. Please indicate your agreement with the following statements about advice and/or training (if you receive advice/training in PRO-WOMEN program):

a) Without the advice/ training, I could not have started my business

Fully agree ☐ Partly agree ☐ Disagree ☐

b) Without advice/training, I could not have expanded my business

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

c) Without advice/training, I could not have upgraded my business in terms of technology

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

d) Without advice/training, I could not have provided gainful work to family members

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

e) Without advice/training, I could not have employed (additional) workers

Fully agree ☐ Partly agree ☐ Disagree ☐ N/A ☐

k) The advice/training has contributed to the overall welfare of my household

Fully agree ☐ Partly agree ☐ Disagree ☐

f) j) What would you propose to improve the advice/training programme?

.....
.....

D. Gender

27. Who has the initiative to start the business?

You ☐ Spouse ☐ You and spouse ☐ Others ☐ mention.....

28. Who usually takes the final decision on investment?

You ☐ Spouse ☐ You and spouse ☐ Others ☐ mention.....

29. Who usually takes the final decision on product?

You ☐ Spouse ☐ You and spouse ☐ Others ☐ mention.....

30. Who usually takes the final decision on marketing?

You ☐ Spouse ☐ You and spouse ☐ Others ☐ mention.....

Appendix 2 - Questionnaire B1

Questionnaire for Women Entrepreneurs in Lombok

1. *Name:*
2. *Name of business:*
3. *How many days a year do you run this activity?*
More than 200 days ($> \pm 4$ days per week/year) ☐ (3)
100-199 days ($\pm 3-4$ days per week/year) ☐ (2)
Less than 99 hari (< 2 days per week/year) ☐ (1)
Cannot remember ☐ (0)
4. *Have you taken a loan in the last year?*
More than once or a loan for more than 1-year period ☐ (3)
Once ☐ (2)
No ☐ (1)
Cannot remember ☐ (0)
5. *Can you normally predict your revenues at the beginning of the day?*
Yes, quite accurately ☐ (3) Sometimes ☐ (2)
Rarely ☐ (1) No ☐ (0)
6. *Are you able to buy more inputs (e.g flour for making cake) for days of expected larger sales (e.g during Ied-Fitr)?*
Yes ☐ (3) Sometimes ☐ (2) Rarely ☐ (1) No ☐ (0)
7. *In periods when your revenues are higher, do you invest more in this activity (e.g purchase better equipment)?*
Yes ☐ (3) Sometimes ☐ (2) Rarely ☐ (1) No ☐ (0)
8. *If your other paid activities do badly for a while, can you expect this one to fill the gap?*
Yes ☐ (3) Probably ☐ (2) Most likely not ☐ (1) No ☐ (0)

8a. Change after receiving PRO-WOMEN support?
Yes ☐ (1) No ☐ (0)
9. *Have you ever made informal payments to police/government officials/ or other market actors?*
Yes ☐ (0) No ☐ (1)
10. *Have you ever experienced eviction and/or confiscation of your goods?*
Yes ☐ (0) No ☐ (1)

Appendix 3 - Questionnaire B2

Questionnaire for Women Entrepreneurs in Lombok

1. *Name:*

2. *Name of business:*

3. *How many paid and unpaid workers did you add in the last two years?*

100% ☐ (3)

30%-90% ☐ (2)

Less than 30% ☐ (1)

4. *How long have you been in this same business sector?*

More than 2 years ☐ (3)
(1)

More than 1 years ☐ (2)

Less than a year ☐

5. *Have you ever paid specialized labour for your business?*

Yes ☐ (3)

No ☐ (1)

6. *How much is your average profit rate per year?*

>10% ☐ (3)

3% - 10% ☐ (2)

<3% ☐ (1)

Tidak tahu ☐ (0)

7. *What are your sources of capital, other than your own savings and the loan?*

Commercial bank ☐ (3)
☐ (2)

Re-investment from other business profit

Family ☐ (1)

None ☐ (0)

8. *Are you an active member of any business association?*

Yes ☐ (3)

No ☐ (1)

9. *What are your regular sources of market or business information?*

.....

10. *Do you know who your main competitors are?*

Yes ☐ (3)

No ☐ (1)

11. *Do you have an operating licence for this business?*

Yes ☐ (3)

No ☐ (1)

12. *Do you have a bank account?*

Yes, business and private separate ☐ (3)
☐ (2)

Yes, business and private combined

Microfinance only ☐ (1)

No ☐ (0)

Change after receiving PRO-WOMEN support?

Yes ☐ (1)

No ☐ (0)

13. *Do you pay taxes for your business?*

Yes, based on turnover/profits ☐ (3)

Yes, lump sum ☐ (2)

No ☐ (0)

Change after receiving PRO-WOMEN support?

Yes ☐ (1)

No ☐ (0)

14. Have you ever made informal payments to police/government officials/ or other market actors??

Yes ☐ (1)

No ☐ (0)

15. Have you ever experienced eviction and/or confiscation of your goods?

Yes ☐ (1)

No ☐ (0)

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