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**DOUBLE FEMALE MARGINALISATION ?  
The Javanese Women Petty-Traders In Salatiga  
Central Java, Indonesia**

A Research Paper presented by

Yulia Immajati

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Members of the Examining Committee

Dr. I. van Halsema

Prof. Dr. B. White

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**Enquiries:**

*Postal Address:*

Institute of Social Studies  
P.O. Box 29776  
2502 LT, The Hague  
The Netherlands

Telephone: -31-70-4260 460  
Cables: SOCINST  
Telex: 31491 ISS NL  
Telefax: -31-7--4260 799

*Location:*

Kortenaerkade 12  
2518 AX, The Hague  
The Netherlands

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# 1 INTRODUCTION

## 1.1. Research Issues & Justification of The Study

The process of development in Indonesia effects women in many ways. On the one hand it offers women better access to new employment and education; on the other, it erodes women's work opportunities due to mechanization and scales of production (v. Velzen 1994: p.3).

In order to survive, poor women have to enter alternative jobs that are available in the informal sector. This sector usually has low income level and jobs that do not need high skills or education, such as housemaids, construction labourers, traditional masseurs, or seamstress assistants. Sometimes, they even create their own jobs by setting up small stores, home industries, becoming pavement sellers in the fringe of the main market, mobile sellers, or even scavengers<sup>1</sup>.

Some recent studies have shown the urban informal sector to be important for women's self employment in Indonesia (v. Velzen 1994). Of the total number of urban women working in the informal sector, the majority (60 %) are self-employed (Gunawan 1992 in *ibid*:p5).

Small business is forecasted to play an increasingly important role in the economy of Indonesia in future years<sup>2</sup> (Sadono et al 1995:pix). Women are heavily represented in this activities (*ibid*). Development studies of this sector should give attention to women.

This paper will focus on Javanese women petty-traders in the urban informal sector<sup>3</sup> because of the following five reasons. First, the fast growth of the Indonesia's informal sector demands

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<sup>1</sup>These women who create their own job usually refer as the self employed and pointed as form a very large proportion of the whole self employed

<sup>2</sup> This not only merely in providing employment but also due to the increasing of need in the production and distribution of goods and services (*Ibid* 1995, pix)

<sup>3</sup> Wolf (1991: p.130) noted that the relationship between recent large-scale industrialisation in Java draws heavily upon female labour. Nevertheless until now research on the economic power of Javanese women has focused upon rural, agriculturally based setting and the relationship between industrialisation and women's position has received little scholarly attention.

serious attention. Second, women are found predominantly in small (micro) enterprises, especially petty traders<sup>4</sup>. Therefore, studies of the informal sector need to focus on women petty traders. Third, the high level of women participating in the informal sector has established a strong foundation for economic and social development. Fourth, in some cases women are not counted statistically by the government<sup>5</sup> (Grijns et al 1992; Benjamin 1996) meaning their activities become the 'missing activities' or activities which are unvalued and unrecognised. Fifth, it has been widely assumed by feminist scholars that increasing women's access to resources is a way to empower them. However there is a need to know what are the significant factors influencing both self development and enterprise development for women petty traders because this will give more insight on empowering strategies.

The choice of the urban area in Java is based on : (1) It is where the major population of Indonesian live; (2) It is experiencing the transition from the agricultural to the industrial economy<sup>6</sup> which will affect the development of urban areas and the rapid development of the informal sector. As IOV (1988) noted 85 % of all industrial Indonesia's activities take place in Java.

Another issue to consider is the cultural values of Javanese petty traders. Alexander (1987 in Evers 1993) states that the Javanese traders plan, implement, and give reasons of their economic actions in their own cultural context which are not separated from the values on their daily lives. Smyth (1986 in Mies et al 1992) also states that cultural norm affect the activities of women-entrepreneurs by limiting their access to raw material and marketing channels.

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<sup>4</sup>The most dominant sector for female labour force is the trade and service sector. Jones and Manning (in Grijns et al, 1994) noted that in the first half of the 1980s, the share of the employment increment absorbed by these sectors fell substantially among males and remained constant among females.

<sup>5</sup> This happen due to the unfit categories made by BPS (The Central Bureau of Statistics) with the women entrepreneur's activities as the social relationships of production very much determine who bears the risk of the business. In cases where women work in conjunction with husbands and share the risk, the men's (husband's) activities will be counted instead of women's (Mies et al, 1994).

<sup>6</sup>see Hill (1996: p22)

Thus, it is clear that the importance of cultural factors in economic activities should be taken into consideration (Evers 1993). Consequently, this study will not only focus on the socio-economic dimension but also the socio-cultural concerns of the women petty-traders.

Javanese women were chosen based on two basic reasons. Firstly, my field experience in running a project on women's empowerment through economic activities in rural areas in central Java. Secondly, my own background as a Javanese woman. These two factors will offer a strong platform for my research.

## **1.2. Research Problem & Research Questions**

The research problems and questions to be addressed are as follows: "Are Javanese Women Petty Traders Marginalized In Terms of Self Development And Enterprise Development? What Are The Socio-Economic And Socio-Cultural Factors Influencing This Process?".

## **1.3. Purposes of The Study**

To gain a greater understanding of the marginalisation as well as the obstacles and supporting factors on the socio-economic and socio-cultural sides in self development and enterprise development of the Javanese women petty-traders.

## **1.4. Research Methodology**

### **1.4.1. Explanation of Important Concepts In The Research Question**

In order to elaborate further both self development and enterprise development, the personal profile and enterprise profile is used to indicate these two developments, as it is clear that both are influenced by these two profiles.

The socio-economic factors are indicated by the size of the business, capital accumulation or savings from business, and the household profile. While the socio-cultural factors are indicated by the norms and values within the society, particularly on male-female relations within the household (e.g. in the division of labour and decision making, and the relation among traders).



#### 1.4.2. Research Method

This study is concerned with the city of Salatiga and its periphery, Central Java Province. This urban area is located in between the business corridor of Solo and Semarang. This implies on the rapid development economic activities on both of formal and informal sector.

The study only concentrate on one 'kelurahan'<sup>7</sup> named Kuthowinangun which is belong to the subdistrict of Tingkir. This 'kelurahan' choosed because this is where the main market of the city located.

Fieldwork was done in two stages. The first, was a pre-leminary survey on small-enterprises run by women, their potential competitors, and institutions offering assistance programmes for the development of women's micro enterprises. The pre-leminary survey was performed in 1994 and some of the data has been analyzed by the Faculty of Economics of the Satya Wacana Christian University where I employed.

The second was fieldwork done through in-depth interviews about the personal profile and enterprise profile, as well as relevant socio-cultural values followed by the Javanese women petty-traders. Beside the in-depth interview, a participatory observation was also done for 2 out of 16 respondents. This fieldwork was performed in August 1996.

Samples were taken from the forementioned survey. Using the purposive random sampling method, the samples taken were based on four criteria<sup>8</sup> :

1. The informality of the enterprise based on whether or not the trading has formal license or at least been registered which sometimes also as an indication of the size of the enterprise seen from size of labour force involved in the enterprise's activities.
2. The size of the enterprise seen from the amount and

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<sup>7</sup> political district under the regency or municipality

<sup>8</sup> v. Dijk (1982:p.10) in her work on informal sector in Salatiga stated that there three possible approach in defining the informal sector in Indonesia ie: by enumeration (list all the activities belong to the informal sector), by using several criteria, or by using one operational criteria to determine whether certain enterprises belong to informal sector or not. Criteria used in her work are: (1) number of employees is less than 5, (2) have no legal status, (3) do not registered or have no necessary licences.

types of labour engaged in the enterprise (1-4 labour including self employed & family workers)

3. The gender of the owner of the enterprise

4. The willingness of the respondent to be interviewed.

The first two criteria were used to capture the trading activities which belong to the informal sector. While the third criteria was used due to the main subject observed in this research. The fourth was used to preserve the originality and reliability of data. These criteria come into procedures (stages) which may be seen in figure 1.

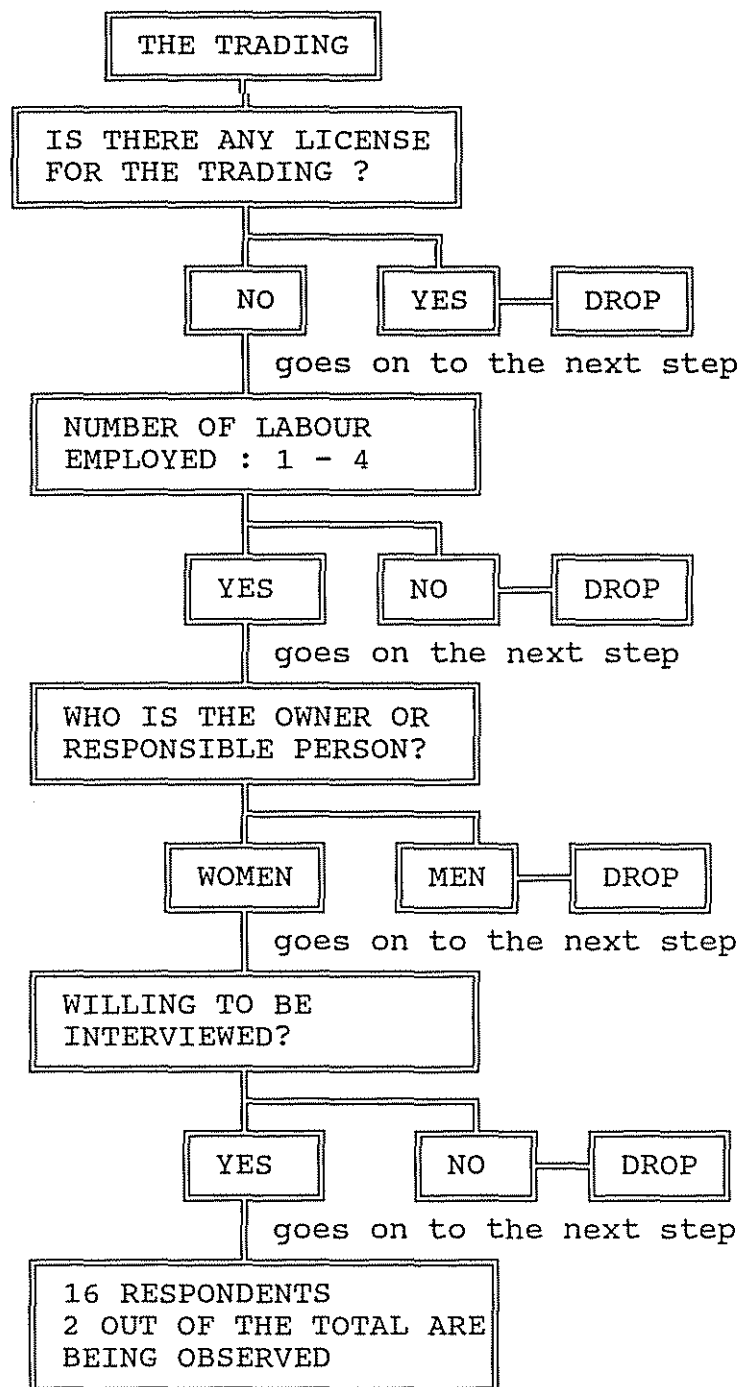
Analysis of the development of women petty-traders was done in two steps. The first step concerns the socio-economic factors and is done for the whole population of this research excerpted from the survey run by CEMCED. This excerpt is based on the first three criteria as shown in Figure 1. The second concerns the socio-cultural analysis of the 16 respondents.

It is important to note that the socio-economic analysis done within the context of the enterprise because the previous survey used this as unit of analysis. However, it is also important to give attention on the household<sup>9</sup>. The second step of the analysis, therefore, is done within the context of the household.

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<sup>9</sup>for more detail reasons on this see chapter 2, section 2.3

Figure 1. The Procedures (Stages of Sampling)



Apart from the primary data, secondary data and literature are also used in the analysis.

### 1.5. Organisation of The Paper

This paper consists of six chapters. The first chapter is an introduction which covers the research issues & justification of the study, research problem & research questions, purposes of the study, the methodology used to elaborate the issue addressed in this paper, and the organisation of the paper.

The following chapter concerns the analytical framework. This part of the paper deals with the use of the female marginalisation thesis as the tool of analysis on the impact of industrialisation process on women who work in the urban informal sector.

In chapter three, the context of the research is presented. This concerns the macro as well as micro context of Javanese Women petty-traders. The macro context addressed the phenomena of urban informal sector as a derivative of the industrialisation process in Indonesia. This macro context concerns the urban informal sector development and its importance on the economic development of Indonesia with prior attention on women and their economic activities within this sector. The later context addresses some programs run by the government on women enhancement.

Nevertheless, it has been understood that there is also a need to discuss the socio-cultural factor. As chapter three pays more attention to the socio-economic context, the next chapter gives a clearer picture to the socio-cultural context of Javanese women petty-trader taking into consideration the dynamics of household profile and some significant socio-economic and socio-cultural aspects of being a Javanese women petty-trader.

Before the concluding chapter, some research findings and analysis are presented in chapter five. This section tries to answer the research questions posed in the initial chapter of the paper. In chapter five there is also presentation about some findings on Salatiga, where the field work took place. @

## 2 ANALYTICAL FRAMEWORK

This chapter reveals the two main elements of an analytical framework: the concept of informal sector and the female marginalisation theses. Like many subjects of social research, this study is not covered adequately by any single, integrated theory.

On the macro level, the economic situation of the country (such as the industrialisation process and its impact) plays the significant role. While in the micro level, it is not only the economic situation that women face but also cultural norms and values. Therefore, this study needs a multi-disciplinary approach.

v. Velzen (1994) noted that to analyze the effects of economic change and the male influx on gender relations, theories on power and marginalisation play a most useful role in her research on household enterprises in West Java. These two are joining together within the concepts of the female marginalisation thesis as this concept indicates the female-male power relations. It is also noted that the power relations are not static, but form of a process. The female marginalisation thesis is used to analyze the effect of capitalist development within which women lose access to vital resources to men.

Analyzing the phenomena of women petty traders within informal sector needs to grasp the theory and nature of the informal sector within which women are predominantly found. This concept has found ready acceptance in Indonesia as it fitted the tradition of scholars on writing about Indonesia (Dieters 1994)<sup>10</sup>.

Furthermore, to study the Javanese women petty traders, one can not escape from the dynamic of the household. As some studies have shown most of the time, women run small businesses to answer the basic needs of households. It becomes important, then, to come to grips with the concept of the household itself. It is

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<sup>10</sup> This term has been accorded social status and has been used both in the GBHN (Garis-garis Besar Haluan Negara or state guidelines) and in the REPELITA (Rencana Pembangunan Lima Tahun or the five years plan) (Dieters 1994)

important to note that the household is not used as the unit of analysis here, but women, at the same time taking into consideration the dynamics within the household.

## 2.1. The Female Marginalisation Theses & Its Critiques

### 2.1.1. The Female Marginalisation Theses

Theorisation has been oriented towards the long term effects on women's productive activities of capitalist industrialisation. Tiano (1988, in v.Velzen 1994) proposes three possibilities which can be grouped as three perspectives: (1) The integration thesis, states that capitalist development enriches the women's opportunities to become integrated in the modern labour market, (2) The exploitation thesis, stresses the female proletariat phenomena as an impact of capitalist development, (3) The marginalisation thesis, states that capitalist development creates the women peripheral to productive roles and resources.

The last two perspectives are closely related. As v. Velzen (1994) states that the marxist notion of female proletariat assumes that women are mainly working in factories within which the extraction of surplus values takes places through low wages and their weak bargaining position. However, like in so many countries, in the case of Indonesia not all women are being proletarianized. v. Velzen notes further that some are being pushed out into the periphery. As both pre-capitalist (eg. peasant, family, petty commodity mode of production) and capitalist modes of production co-exist, women are noted for finding employment as wage workers, self employed<sup>11</sup>, and family workers. Taking into consideration the social definition of women as mothers as a limitation variable, women are usually forced to engage more in the informal rather than the formal sector. Thus, they are restricted to the margin of the economy and therefore the study of the processes and mechanisms behind their marginalisation is necessary (ibid, 1994).

Mies (1988) notes that within these studies, it is often maintained that the integration of developing countries into the

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<sup>11</sup> v. Velzen used the word entrepreneurs

capitalist world economy has brought uniformly a deterioration in the chances and modes of survival of women.

Grijns et al (1992) states that an important concept in understanding the relations between industrialisation and women's work is 'marginalisation'<sup>12</sup>.

Feminist writers, according to v. Velzen, have taken up marginalisation as a specific gender-based process. They have studied the underlying mechanism of women's and men's unequal integration in the modern labour force. This concept can provide an analysis of the effect of capitalist development on the decreasing and losing of women accessibilities to resources to men (v. Velzen 1994). Broadly, it can be defined as :

"...the process by which power relations between people change in such a way that one category of people is increasingly cut off from access to vital resources (land and water, capital, employment, education, political rights and so on), which become more and more monopolised by a small elite" (Grijns et al 1992, p.11)

Meanwhile Lamers et al define marginalisation as closely linked with the power relation between men and women as follows :

"a process by which power relation between men and women change in such a way that women are increasingly cut off from having access to vital resources which become monopolised by men". (1986 in v. Velzen 1994, p.26)

Defining in a more empirical and specific way, Baks et al (1985 in Ibid 1994) state that marginalisation is the increase in socio-economic inequality which results in lower incomes and increasing insecurity.

Scott (1986 in v. Velzen 1994:p27) identifies four main dimensions of female economic marginalisation as summarised below:

1. The exclusion from productive employment : women lose access to paid employment.
2. The concentration of women at the margins of the labour market : Refers to the degree of concentration of all working women into marginal activities.
3. The feminisation of productive sectors or as sexual

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<sup>12</sup>This term come from marginal which first used in anthropology to indicate individuals and minorities that were located on the periphery of a dominant culture in non-western societies. Later, it was used to refer the specific situations of migrants or minority in American cities (v.Velzen 1994). While the term marginalisation noted as being used specifically to describe the effect of capitalist industrialisation. It was developed when the female participation rates in the labour force dropped dramatically during the early stage of development in Latin America (ibid, 1994)

segregation activities : as an effect of the women's concentration in the margins whereby certain sectors or activities become dominated by women which in turn make these activities have a low status and are poorly enumerated.

4. The widening of economic inequality between men and women.

The first dimension is measured by the number of female labourers in wage employment compared to men in both the formal and informal sectors. The second, is seen through types of enterprises, types of jobs within industry and work status of women compared to men in both sectors. The third, is measured by the increase or decrease in the female ratio within each occupation. While the fourth can be judged through wage and pay differential and unequal access to benefits.

The relatively bigger number of women in the cottage or small scale industries and micro enterprises compare to men, pointed as a clue of this female marginalisation within the process of industrialisation. However, it is not only through the lack of accessibility to economic resources are women cut off, but also the loss of status, self esteem, and self confidence.

The marginalisation process does not only occur economically but also ideologically. According to v. Velzen (1994) The ideological marginalisation refers to the 'housewifisation'<sup>13</sup> and the ideology of motherhood. As men are referred to as breadwinners and women are perceived to be housewives, women's economic participation is viewed as secondary. Consequently, the wages of women can be kept low. Most of the time, the activities of women are often extension of domestic activities and carried out within the confine of the house.

According to the housewifisation theory, the ideology of motherhood places women on the reproductive role and its expansion tasks such as for the care and socialisation of their offspring (Schrijvers 1985, in v. Velzen 1994).

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<sup>13</sup> According to Anita v. Velzen (1985), this term introduced by Maria Mies (1982) in her study on female homeworkers in India.



The women's identity is reproduced everyday through socialisation, education, media, and even state policy. Indonesia is a good example of how the state define women's identity. With the '*Panca Dharma Wanita*' (The Five Obligation of Women), the Indonesia government define the identity of Indonesian women. These five obligations are (1) woman as a wife, (2) woman as a household manager/house-keeper, (3) woman as a procreator and educator, (4) woman as an additional income earner<sup>14</sup>, and (5) woman as a society member. The first three obligations demonstrate the housewifisation and ideology of motherhood. While women are compelled to fulfil these five obligations, there is no '*Panca Dharma Pria*' (The Five Obligation for Men).

For Javanese, the female ideology marginalisation perhaps could also be seen through their norms of femininity. As a woman, Javanese females are thought to be *ngerti isin* (to feel ashamed, embarrassed and to be shy caused by doing something culturally inappropriate and inadequate), and *wedi* (refers to both the mystical scary and frightened feeling which is sometimes caused by different positions e.g in between parent and children, husband and wife). Moreover, in women-men relations, Javanese notion of femininity demand that women be submissive to men (Wolf 1992:p66)

In the context of Java, then, the ideology marginalisation not only refers to housewifization - and yet the ideology of motherhood - but also the ideology of femininity.

The process of housewifisation - and yet the ideologization of motherhood - as well as the process of femininitisation<sup>15</sup> show the double interactions of both ideological (secondary workers, limited education, statistical invisibility) and economical (poor payment, home-based work, casualisation) elements of the marginalisation process (v. Velzen 1994).

The integration the both of economic and ideological aspects of female marginalisation make it possible to describe the effects of economic change and capitalist development on men and

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<sup>14</sup> the word 'additional income earner' shown the status of women as secondary class in Indonesia

<sup>15</sup> I used this term to explain the ideologisation of femininity

women using their changing access to vital resources as an entry point. Parallel with these two aspects, it is needed to not only cover the material dimension of the resources (land, labour, capital), but also the non material aspect such as respect, self-esteem, status, autonomy & education.

#### 2.1.2. Some Critical Thinking on The Use of Female Marginalisation

Scott (1986 in *ibid*, 1994) proposes a critical evaluation of the use of the female marginalisation thesis, especially the economic female marginalisation. Referring to the four dimensions of marginalisation as mentioned previously, Scott clearly sets out limitation of each dimension.

The first dimension has the weakness related to the different interpretations of productive employment as expressed by various authors. Moreover, the measurement of this dimension is based on statistical data which often overlooks certain economic activities of women. The problem posed by the second dimension is the definition of 'margin' itself which is often associated with the informal sector. According to Scott, this presupposes a dualistic vision of the economy. It also overlooks the marginalisation within the informal sector, as well as within specific sectors. The third dimension which is often measured by using female ratios within one sector, has its weakness in that it overlooks the distinction between large and small scale enterprises as it is normally used for the whole sector. Furthermore, the data are not useful when studying the female-male owner as this is usually done for female-male workers. The last dimension is measured by the female-male wages differentials. Here it is assumed that both women and men are wage workers and perform the same tasks, while due to the sexual division of labour women and men usually perform different tasks and therefore it is difficult to make comparisons.

The other important critiques proposed by Scott is that these dimensions are not '...different aspects of one single phenomena as marginalisation occurs in different forms at different rates in different industries' (Scott 1986, in v.

Velzen 1994:p28).

Finally, Scott (1986 in *ibid*) conclude that the marginalisation thesis has many methodological weaknesses and the four dimensions actually are hard to measure. She states further that, as a theory, the marginalisation thesis is untestable. It is useful more as a tool of analysis for descriptive purposes based on detailed and specific micro-studies.

Hereby, the marginalisation thesis is used more as a tool of analysis rather than as a theoretical framework. Moreover, there is also an attempt to focus not only on the quantitative aspects of the female marginalisation on the economic side, but also the qualitative aspects of female marginalisation<sup>16</sup>. As stated by v. Velzen, focusing only on the quantitative aspects will "...overlook the processes of ideological marginalisation which make it possible to define women as secondary workers in capitalist development" (v. Velzen 1994:p28).

## 2.2. The Women Petty Traders Within The Informal Sector : A Female Marginalisation Phenomena?

The informal sector paradigm has provided the basis and has been widely used for studies of urban poverty in less developed countries (LDCs) for almost twenty years now (Porter & Walton 1981; Scott 1991:p105). During that time a number of criticisms and modifications of the original model and yet a number of different versions available have emerged<sup>17</sup>.

A new challenge has come from recent studies on the position of women in the labour market within this sector (*ibid* 1991). The informal sector studies have been accused for failing to notice the substantial number of women in this sector and for not appreciating the significance of their work for economic survival of the urban poor and the wider functioning of the labour market as a whole.

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<sup>16</sup> Anita v. Velzen (1994) stated that many authors (including Scott and Baks) focus only on the quantitative aspects of the female marginalisation from economic side and overlook the ideological female marginalisation, as a consequence.

<sup>17</sup> Nevertheless, the polemics of the concept of informal sector is not the main concern of this paper though it will be addressed briefly

Hereby, this part examines the nature of informal sector, the origin of the concept, and gives a brief overview on some initial critiques on informal sector. There is also an attempt to elaborate the female phenomena within informal sector, based on a single question 'is there any female marginalisation within this sector itself?'.

#### 2.2.1. Informal Sector: The Nature, Origin of The Concept & Some Initial Critiques

The term informal sector first proposed by a British anthropologist Keith Hart on his study on poor city dwellers in Ghana (1971 in Breman 1980)<sup>18</sup>. Soon after that the informal sector has been legitimized, and yet has been greeted as a promising concept. This concept has been further refined by a mission of the International Labour Office (ILO)<sup>19</sup> which studied the employment situation in Kenya within the framework of the World Employment Programme (ibid 1980; Evers 1994:p1-2).

Originally, as launched by Hart, this term has been seen as almost synonymous to categories of small self employed workers who work independently or, who by enlisting the services of household members try to survive. The informal sector contains the mass of working poor whose productivity is much lower than that in the modern urban sector from which most of them are excluded.

According to Breman (1980) there are two approaches in analyzing the informal sector. The first is the nature of employment approach which stresses the actual labour performance, and the second is the mode of production approach which stresses the context within which people work.

The latter approach is seen as a more positive way, and

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<sup>18</sup> Although the introduction of the term the informal sector is generally given to Hart, earlier writers like Reynolds had also hinted at the phenomenon by developing a model containing the petty traders, coolies and porters, small artisans, messengers, barbers, street vendors, shoe-shine boys and personal servants (Thomas 1992).

<sup>19</sup> Breman (1980) noted that until 1980s attention of scholars on research of non-agrarian employment was gave more to labour in industries and other enterprises which stresses are placed upon the social background of the labour force, their adaptation to the urban and more particularly to the industrial way of life as well as work conditions and circumstances in these large scale economic establishments. However, there was a shift from formal to informal sector as a result of the ILO's encouragement.

despite some criticisms on the informal sector, shows the economical efficiency and profitability of the informal sector. According to this more positive approach, the distinction formal-informal refers to two economic sectors, each with its own structural consistency and dynamics (ibid, 1980).

Sethuraman (1981) looks at the informal sector enterprises as a phenomenon that emerged to create employment for destitute job seekers who are unable to find employment in formal sector. He argues that informal sector establishments are not investment oriented and they have no intention of maximizing returns from their investment like formal sector enterprises whose major objective is profit maximization.

It is obvious that this sector is mostly important for the poor. However, some characteristic of this sector gives a reliable indication of poverty levels. The World Bank (1995) discovered that the incidence of urban poverty in this sector is more than three times that of the formal sector.

Many scholars propose that rural migrants indeed form a substantial part of the urban poor. However, studies based on empirical research have shown in the first place, that in the formal sector this percentage is not necessarily much lower, and in the second place that a great many of those who earn their living in the informal sector were either born in urban areas or have long resided there (Breman 1980).

Another important note of advice given by Breman (1980) for research in the informal sector is that an analysis at the household<sup>20</sup> level is essential for a proper understanding of the living conditions of the urban poor.

In terms of size and composition of the sector, the estimates are varied<sup>21</sup>. However, most scholars hold the opinion that informal sector is a collection of petty traders and

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<sup>20</sup>Breman used the term family instead of household. However I prefer to use the latter term as this cover more the dynamics and relation of economic rather than a kinship among the member.

<sup>21</sup>This due to some reasons such as the varied criterias on which the studies are based, the different compositions of the labour forces in both formal and informal sector, the possibility of misplaced the term labour force within informal sector, the fluctuating and discontinues of employment within informal sector and consequently, the gradual transition from employment to unemployment (Breman 1980)

services<sup>22</sup>. These activities provide a meagre existence for povertystricken people, but undoubtedly fail to offer as much economic benefit as the formal sector in terms of actual production.

Women have been seen as the major form of informal sector. However, women have worse conditions than men. Most of the time, women (and children) work extensively as unpaid family workers. As entrepreneurs, women are also disadvantaged by, for example, difficulties in gaining access to credit (ibid, 1994).

Nevertheless, the earlier works on the informal sector barely mentioned the presence of women (Scott 1991). Take Sethuraman's work, for example, who states that 'female participation in the informal sector seems surprisingly small (sethuraman 1980 in Scott 1991:p107)<sup>23</sup>.

Concerning the concepts of informal sector, there are some critiques. The concept has been judged as analytically inadequate (Breman, 1980). However, this is still an important concept to understand the phenomena of the marginal urban economic activities provided that relevant the relevant aspects are taken into account.

Firstly, as Breman (1980) states that the concept of informal sector cannot be demarcated as a separate economic compartment and/or labour situation, but that the informal sector should be analyzed in the whole urban economic context or situation (the unity and totally productive system). Secondly, following what has been suggested by Tokman (1978 in Evers 1994), the attention should be given more to the 'benign' view of informal sector based on the argument that this sector is a major source of self employment and provides income opportunities for the poor. This sector remains largely as small-scale economic activities on own account, either single handed or with the help of family members or friends (Evers 1994:p3).

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<sup>22</sup>see for example Evers (1994:p3)

<sup>23</sup>Nevertheless Mazumdar (1975) had given different picture that women were an important group in this sector.

### 2.2.2. The Women Petty-Traders : A Female Marginalisation ?

As stated previously, trading is the most predominant activity in informal sector beside services. Moreover, it has been proved through many studies in many countries that women are the major source labour in the informal sector, especially in petty-trading activities. Alexander (1987) found in her study on traders in Java that women are predominant among both vendors and customers. This has shown the importance of trading for women's employment.

These small enterprises are usually set up in the home or on the premises of the family to whom they belong (IOV 1988). This combination of home and enterprise enables women to work in both spheres e.g the domestic and income earning activities as women have countless household duties. In the survey done by IOV (1988) in Indonesia and some other developing countries, it is noted that in urban areas many women practise 'business at home', while other members of the household either take part in these activities or secure employment outside the home.

Moreover, these women's activities depend largely upon the responsibilities and obligations that the culture places upon them as income earning. Another important factor which is significant in determining women petty-trader's activities is the relative poverty or prosperity as poor women mostly have no choices (ibid, 1995).

These factors carry problems which most of the time take form as obstacles rather than chances or opportunities simply as a result of the limitations that their poverty imposes on them.

With limited choices available to women, their limited access to resources which are important in developing their enterprise, and their alienation from the prospects of operating better enterprises, the petty-trading phenomena can be seen as women's marginalisation within the informal sector itself.

### 2.2.3. Household : Its Importance in Understanding The Dynamics of Women Petty Trader In The Informal Sector

The need to give attention to the dynamic of household is based on several reasons as follow : (1) Some studies show that

most of the time, women run small businesses to answer the basic needs of households, and more than that most of the time the household unit forms the basis of small enterprises (IOV 1988: p9); (2) The household is a fundamental economic institution which is important especially for the urban poor eg. when incomes are low and unpredictable, the sharing of the common pot within the household will be part of survival strategy and economic security all at once (Wilson 1988:p2-3); (3) Related to this, the household referred to as the coping mechanism for the urban poor (ibid); (4) The household is the locus of the subordinate position of women where the sexual division of labour, the regulation of sexuality, and the social construction and reproduction of gender are rooted (v. Velzen 1994:p15)<sup>24</sup>.

In common use there is a different meaning of household and family. The concept of household refers to the residence while family refers to the kinship. Household, however, is preferred in so many research as this gives an easier way of identifying housing unit, especially as economic unit as this concept also implies on the income pooling and joint consumption or known more as sharing of the common pot<sup>25</sup>.

Household is used in this paper more from a survival theory. By survival theory it is meant "...poor household only survive at the lowest level of capitalist society provided that all household members share income and resources" (v. Velzen 1994:p15). This approach concentrates on the 'sharing', while in fact there are some problems concerning inequalities in the allocation of power. For this reason feminist studies will also have to be take into consideration. These later studies approach the household considering inequalities in the allocation of power, the gender dynamics, and also the relation of the

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<sup>24</sup> see also Blumberg 1991, p26

<sup>25</sup> Kuznets defined household as "groups of persons pooling their income and sharing arrangements for food and other essentials of living, usually residing in the same housing unit" (1976 in Wilson 1988, p9).



household with the capitalist economy <sup>26</sup>.

#### 2.4. Conclusion

It has been argued in this chapter that the study of women petty traders within the informal sector needs the female marginalisation theses, the concept of informal sector itself, and an understanding of the concept of the household.

The female marginalisation theses gives an analytical framework in exploring the phenomena of women petty traders within the informal sector from both the economic and ideological sides of marginalisation. The integration of the economic and ideological female marginalisation is designed to describe the effects of economic change and capitalist development on men and women as can be viewed from their changing access to vital resources.

In the context of Java, the ideology marginalisation not only refers to housewifization - and yet the ideology of motherhood - but also the ideology of femininity, which will be termed as femininitisation in this paper. Furthermore, the process of both the housewifisation - and yet the ideologization of motherhood - and femininitisation<sup>27</sup> show the double interactions of both ideological and economical elements of marginalisation process (v. Velzen 1994).

Scot (in v. Velzen 1994) stated that there are some methodological weaknesses and difficulties in measuring the four dimensions of the female economic marginalisation. Scot (ibid) also noted that the female marginalisation theses is useful especially as tool of analysis for descriptive purposes based on detailed and specific micro-studies.

Apart from it, as the informal sector itself has its own characteristics, analyzing the phenomena of women petty traders within this sector needs to grasp the theory and nature of informal sector. Besides, particularly because in most cases

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<sup>26</sup>There are four approaches in conceptualizing household ie the social historical studies, the exchange theory, the survival theory, and feminist studies (v. Velzen 1994)

<sup>27</sup>for the definition see footnote no 13, p14 in this chapter.

women run small businesses to answer the basic needs of households and the household unit formed the basis of small enterprises<sup>28</sup>, there is also a need to give attention to the dynamic of household.

Done thorough the female marginalisation theses, the theory and nature of informal sector and the importance of household concept, together help to understand the socio-economic and socio-culture characteristics of the units of this research study : The Javanese Women Petty Traders.@

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<sup>28</sup>for other reasons see section 2.3 of this chapter, p.16

### 3 CONTEXT OF THE RESEARCH

Indonesia has made enormous progress since 1966. Nevertheless, some serious problems have emerged alongside some positive achievement of the development during the New Order. Poverty has seen as one of the main problems faced by Indonesia.

Indonesia used to be one of the poorest countries in the world<sup>29</sup>(Cheetam in Dirkse et al 1993:p17). However, efforts made through several *PELITAS* (Five Years Development Plans) have yielded successful achievement in terms of economic growth and the decreasing number of population in poverty. The World Development Report 1990 even noted Indonesia as having the highest annual average reduction of poverty rate in the world during the past two decades (ibid:p31).

Nevertheless, recent data shows that poverty still remains a serious problem in Indonesia especially in Central Java, East Java and Nusa Tenggara, where poverty is mainly concentrated (ibid:p21). As the declining number and percentage of the poor in rural is much more sharper than in urban area<sup>30</sup> (ibid 1993), the problem of poverty in the later area is as serious as (if not more than) the previous area. The urban poor are predominantly found in the informal sector.

Nevertheless, in terms of the women's situation, there are programs run for women by government based on both economic and political reasons<sup>31</sup>. Mainly targeting the women's organisations, mostly done through *PKK* (the women welfare movement), the government has implemented some programs for economic enhancement.

This part tries to examine Indonesia's situation from the socio-economic perspective. Attention is paid mainly to the plight of women in this newly industrialising country.

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<sup>29</sup> It was estimated that almost 60% of the population (or about 70 million) were living in absolute poverty in 1970 (ibid:p19).

<sup>30</sup> This seen as the less benefit gained from the development by the urban rather than the rural (Soegijoko in Dirkse 1993:p70).

<sup>31</sup> for the work on political sides of the state of Indonesia on women's program see for ex. Wieringa (1996)

### 3.1. Urban Informal Sector in Indonesia : The Development & Its Importance on The Economic Development of Indonesia

After colonialization, the economic structure of the new Republic of Indonesia had been severely disrupted by so many unstable political situations has emerged during the Old Orde. The development under the New Order have been driven by several *PELITAs*<sup>32</sup> for economic's recovery.

Despite of so many debates on political issues, in terms of economic performance, Indonesia has shown a progress after several *PELITAs* under the New Orde. With average annual rate of growth more than 7 per cent per annum, the country moved from the category of 'the lowest income countries' in the late 1960s to 'the lower middle income countries' in the early 1980s (Booth 1992). This rapid growth has been achieved due to the 'oil boom' and sustained improvement in the country's term of trade (ibid 1992).

Based on data in 1987 and 1988, it has been forecasted that over the next few decades the secondary sector (especially the manufacturing sector) will be the engine of the growth and that this trend would lower agriculture's share of total employment to 30 per cent as early as the year 2000 or 2005 (ibid)<sup>33</sup>.

Jones and Manning (1994) noted that non-agricultural sector employment growth rate has been much more rapid (4-5 per cent) than in agricultural (1-2 per cent). The Trade, Service, and Industrial sectors are depicted as the major absorbers of the labour force among other sectors (PPK-UGM, 1990).

Parallel with this, in between 1969 and 1989 the share of the industrial sector in GDP increased from 11 % in the mid 1960s to 40 % in the early 1990s, while the agricultural sector decreased from 53 % to 19 % (Hill 1995: p5). It is even noted that the annual growth rate of the industrial sector reached 13 % in the early 80's which far exceeds the annual growth rate of the national economy that reached 5 % (Soegijoko in Dirkse 1993:p78).

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<sup>32</sup>The Indonesia's Five Years Development Plans

<sup>33</sup> see also Sadoko 1995

Nevertheless this growth is much more in output rather than in employment (Utrecht 1989). Consequently, there is a need to stimulate job creation. The informal sector, then, has become important not only as an alternative but also to complement employment, especially for those who lack skill and capital (Rachbini 1994). This sector contributes almost 70 % in terms of employment absorption (ibid). Rodgers (1989 in Dieters 1994) has stated that Indonesia has one of the largest informal sector in the world. Within this sector, trading is predominant (ibid).

Many studies have shown that the emergence of the informal sector in Indonesia is as a consequence of both the high rate of unemployment and the process of industrialisation, which is capital intensive (Rachbini 1994). This is worsened by the push out<sup>34</sup> effect of increased rural-urban migration (ibid, 1994).

Indonesia also succeeded in reducing the number of the population below the poverty line. The World Development Report 1990 has shown that Indonesia has had the highest annual average reduction of poverty in the world during the past two decades (Cheetam & Peters jr in Dirkse 1993:p31)<sup>35</sup>. Nevertheless, as shown in table 3.1, though the decline in number and percentage of the poor has occurred in both areas, there is much more sharp decline in the numbers of the poor in the rural than the urban areas.

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<sup>34</sup> . Pushed-out is a process within which the labour moves from agricultural to non agricultural activities as an impact of the labour surplus in the previous sector.

<sup>35</sup> It was noted that there was a decline by nearly 50 % in the period of 1976-1984 and the absolute number of poor fell by almost 20 million from about 70 million in 1970s (ibid:p20-21). Recent data from the BPS shown that up to 1990 number of population below poverty line has been decline for the last fifteen years from 54.2 million to 27.2 million people or about 49.8 %. While from percentage the poor has been decline from 40.1 % to 15.1 % (Pamuji 1993; see also Cheetam & Peters in Dirkse 1993). However, it is important to note that this number has becoming a serious polemics due to different measurements provide by the two main departments eg Bappenas (The Central Bureau of Development Planning) and BPS (The Central Bureau of Statistics) which in turn give different result on poverty in data about number of people below poverty line in the late of 1993s.

Table 3.1. Number & Percentage of Population Below Poverty Line in Indonesia in 1976 - 1993

Year	Number of Pop. (million)			Percentage		
	Urban	Rural	Total	Urban	Rural	Total
1976	10.0	44.2	54.2	38.8	40.4	40.1
1978	8.3	38.9	47.2	30.8	33.4	33.3
1980	9.5	32.8	42.3	29.0	28.4	28.6
1981	9.3	31.3	40.6	28.1	26.5	26.9
1984	9.3	25.7	35.0	23.1	21.2	21.6
1987	9.7	20.3	30.0	20.1	16.4	17.4
1990	9.4	17.7	27.2	16.8	14.3	15.1
1993	9.1	16.4	25.2	14.2	13.1	13.5

Source : Hill 1995, p.194

The decline in poverty notwithstanding, still poverty remains a serious problem in Indonesia especially in urban areas which are mainly concentrated in Central Java, East Java and Nusa Tenggara (Cheetam & Peters in Dirkse 1993:p21).

### 3.2. Have Women Being Marginalised?: The Broad Impact of Industrialisation to Female Labour In Indonesia.

Taking data in 1977 and 1987, Jones & Manning (1994) found that the female labour participation rates were substantially higher in both urban and rural areas in 1987 than in 1977<sup>36</sup>.

The most dominant sector for female labour force is the trade and service sector. Jones and Manning (1994) notes that in the first half of the 1980s, the share of the new employment absorbed by these sectors fell substantially among males and remained constant among females, especially in the case of services.

In the total labour force, however, the percentage of female is lower than male labour as shown in table 3.2 below. Female labourers are likely to work as family workers and are characterised as having lower level of educational attainment.

<sup>36</sup> Changes in female participation rates are likely to be determined by interactions between a number of factors from both supply and demand sides. From supply sides factors determining the female labour force are trend in marital status, fertility, education. While from demand side, economic condition along with the changing perceptions about what is suitable female work pointed as the determinant factors.

Table 3.2. The Percentage of Population 10 Years of Age And Over Who Worked During The Previous Week By Sex And Employment Status In Indonesia

Type of Job	Male (%)	Female (%)	Total
Self Employed	13.27	6.97	20.24
Self Employed Assisted By Family Member/Temporarily Help	17.46	5.61	23.07
Employer	0.79	0.16	0.96
Employee	22.79	10.20	32.99
Family Worker	7.02	15.74	22.75
Total	61.32	38.68	100

Source : Analyzed from the data of Central Bureau of Statistics, Republic of Indonesia, 1995

This gives an indication of the exclusion of female labour from non domestic productive employment. Ganesh (1985 in Papanek 1989) states that families are actively utilising women's work, and by this withdraw them from paid work.

Moreover, Abdullah (1995) found that even though there is an increase on the female labour force, this increase most likely occurred in unskilled employment fields. Furthermore, he noted that the skilled employment fields with higher wages are most likely being dominated by male labour and when female labour is engaged in such employment they tend to get lower wage as shown in table 3.3 below (Ibid, 1995).

Table 3.3. Average of Wage/Nett Salary per month by the highest educational attainment and Sex In Indonesia

The Highest Educational Attainment	1982		1986		1990	
	Female	Male	Female	Male	Female	Male
No schooling or not yet completed primary school	18,022	28,687	22,740	44,657	30,149	61,699
Primary School	18,022	39,802	29,638	58,361	34,970	69,333
Secondary School	40,505	61,295	50,743	82,652	61,920	115,809
Senior High School	55,614	76,765	71,648	103,194	101,194	137,732
Academy/University	85,840	128,038	117,762	167,064	177,800	260,227

Source : Saliem (in Abdullah 1995)

It is important to note as well the fact that there is an undermeasurement of female labour force participation. This is related to the difficulties in differentiating productive-reproductive works as well as the fact that reproductive activities are unvalued. This means that female burdens are undervalued and could be classified as 'missing activities'.

Another important phenomena is the fact that women form a

major part of the informal sector.

### 3.3. Programs Run By The Government for The Enhancement of Women

Under the New Order, several programs has been implemented focusing on improving the social welfare and raise the earnings of women. These programs are undertaken based on the projection of a particular image for women propagated by the government eg women as a supportive wife (economically and non economically), a good housewife<sup>37</sup>, a good & worthy mother who raises good children for the benefit of the nation, and a good citizen. All of these describes a 'superwoman' eg a woman who has to shoulder the multiple burden's all at once-a wife and mother, an (additional) income earner, and a citizen.

There are three main organisations for women namely PKK (the women's welfare movement), *Dharma Wanita* (the civil servant's wife organisation), and *Dharma Pertiwi*<sup>38</sup> (the military's wife organisation). The *PKK* is the largest and predominantly found among the grassroots. Although this organisation is basically for all women whose husbands are non civil servant, in practice its members are all women, no matter whose wife they are. Even among the youth there are some *PKK-Remaja* members (The Youth Women Welfare Movement).

Though practically mobilised from higher ranks, the *PKK* is described by the government as a "grassroots development movement initiated by community volunteers. They develop projects, motivate others and help in implementing activities aimed at improving a family's well-being, economically and spiritually." (Wolf 1992:p69).

The *PKK* concentrates on ten areas ie: the comprehension and practical application of the national philosophy and state ideology (*Pancasila*-The Five Principles), mutual self-help, nutrition, clothing, housing & home economics, education & craftsmanship, primary health care, promotion of co-operatives,

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<sup>37</sup> Wolf (1992:p68) named it as an impeccable housewife

<sup>38</sup> Within *Dharma Pertiwi* there are four military's & policemen's wife organisation eg *Bhayangkari* (for the wife of policemen), *Candra Kirana* (for the army), *Jalasenastri* (for the navy's wife), *Pia Adhi* *Agarini* (for the air force's wife)



protection and conservation of the environment, and appropriate domestic planning.

Though it does not have a registered membership, it has an Activating Board of Officers<sup>39</sup> and being based on such a structure enables it to reach down to the grassroots. This board is located in each level of government (from the national up to the village level) and is chaired by the wife of the chairperson of the administrative office at the particular level.

The programs undertaken are based on the main guideline made by the government (Tim Penggerak PKK Pusat - The Board Centre of Activator of PKK headed by the wife of home affair minister).

P2W-KSS (Peningkatan Peranan Wanita - Keluarga Sehat Sejahtera or The Improvement of Women's Role in The Family's Health & Welfare) is an example of PKK's program held under the ideology of a good wife and mother.

As a supportive wife, the woman is also demanded to be an (additional) income earner. UP2K (Usaha Peningkatan Pendapatan Keluarga - The Activity on the improvement of family's income) is an example of the recent income generating programs undertaken by PKK. The objective of this program is to offer a small scheme credit for women who have an income activity.

Under the idea of a good mother, the PKK has a monthly national baby weighing program called POSYANDU (Pos Pelayanan Terpadu - The Integrated Service Station).

Moreover, even PKK has its own tune which has to be sung in every meeting, usually held monthly, which calls for the implementation of the ten programs into the daily life of women.

Wolf (199:p71) argues that programs run by PKK which only focused on women's household duties represent the efforts of government to depoliticize the causes such as unemployment, income inequality, poverty, and gender inequality. The programmes therefore designed to minimise political dissatisfaction to the government.

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<sup>39</sup> before it named as the Managing Board of Officers (Tim Pembina PKK)

### 3.4. Conclusions : Some Additional Notes

Indonesia has made enormous progress since 1966. Observing the development process in Indonesia, one will be lead to consider important macro economic phenomena. This is the fact that industrialisation has become the important component within the New Order's economic policy.

Though there has been some success reducing in the incidence of poverty, poverty still remain a serious social problem. Urban poverty, particularly in Java-where the most of Indonesia's industrial activities take place and where most of the population is located, should receive priority attention over rural poverty.

It is important to note as well that the impact of the Indonesia's economy transition from agricultural to industrial on women is likely to be more disadvantageous than advantageous.

The growth of the industrial sector results in more out put than the absorption of labour. The unskilled labourers, especially females, are forced out into the periphery of the economy ie. in the informal sector as found by Abdullah (1995).

Another important phenomena is the fact of the undermeasurement female labour's force participation which is could be depicted as the extension of gender disparity (ibid, 1995). This could also be seen as the concentration of women at the margins of the labour market, the feminisation of the productive sector or sexual segregation activities, as well as the widening of economic inequality between men and women in Indonesia.

Apart from that, some efforts for women's enhancement through huge women's organisation like PKK, were done more as a socially constructed ideologization of motherhood and housewifization which is perpetuated by the government (as mentioned also in chapter two). Worse than that the whole idea behind the founding of such an organisation revolves around a political agenda to stifle the women's awareness of more serious issue eg. unemployment, income inequality, poverty, and gender inequality, as argued by Wolf (1992).@

#### **4. JAVANESE WOMEN PETTY-TRADERS : A LONGSTANDING PHENOMENA OF POOR WOMEN IN JAVA**

It has been acknowledged that the context of the research presented in chapter three is not enough to cover the socio-cultural aspects of the issue addressed in this paper. Thus this chapter will try to examine the socio-cultural aspects of Javanese Women Petty Traders.

Women petty traders is a longstanding phenomena among the Javanese. Most studies conducted in Central and East Java shown that women are predominantly engaged in trading activities (Utrecth & Krisnawati in v. Bemmelen 1992:p47). Trading has therefore been noted as a traditional domain of women as there are more women than men here (ibid). Women are noted as being more inclined engage in trading activities since this needs relatively small capital and does not require travelling long distances (ibid). Usually this trading involves a product that represents basic life necessities such as food and simple household items.

The nature of the activities of women petty traders are related with such factors like household composition, labour allocation within the household, and the family life cycle (Utrecth in ibid 1990:p48).

This relation will be basically influenced by what the culture defines gender to be which is expressed by the women-men relations observable among Javanese.

Furthermore, in the context of Javanese, it is not only gender that should be taken into consideration, but also what being 'a Javanese' means. This touches on the philosophy of life in terms of human relations and the relation of human being and the nature (the micro - macro cosmos relations). This philosophy of life drives them in their daily lives (Mulder 1989)

#### 4.1. Some Basic Norms of Javanese

Before going further, it is important to understand some basic principles embedded in Javanese norms and values which has produced the Javanese culture and philosophy of life.

There are 3 basic ideas on Javanese norms and values that are important to be addressed here<sup>40</sup>. Firstly, *Rasa*<sup>41</sup> defined as the 'intuitive inner feeling'. Niels Mulder (1989) notes that:

"Mystically and practically *rasa* may be described as the 'intuitive inner feeling' that is property of every person ... being sensitive to thing that escape from the attention of others" (p.9-10).

Secondly, *Order*. Here, Javanese believe that the unity of existence is essentially mysterious and constitute a regulated order, ie the cosmic law (*Ukum Pinesthi*). Consequently people have the moral duty to respect life's order by always maintaining it through cultivating a state of inner peace and emotional calm. Niels Mulder observed that :

"Impulsive actions, or sacrificing one's lusts and desires, giving free rein to one's passions, are reprehensible because they upset personal, social and cosmic order" (Ibid, p.12).

Thirdly, *Narima* (or *Nrimo*). This can be described as the capacity to absorb adversity gracefully, accept the situation with hope and gratitude based on the belief in God's inscrutable wisdom and guidance in one's life. This is manifested in the attitude of feeling calm, restoring and guiding inner resources.

Basically, Javanese culture is based on *self-mastery*, which is the most important thing needed to maintain the three values mentioned above. Javanese should always maintain the good harmony through peacefulness and quietness. Conflicts are avoided to be overcome, which means that when one's dignity is insulted, it is

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<sup>40</sup> Usually this taught by what so called as *kejawen* as philosophy of life of Javanese. However though not many people learned this by themselves (especially the lay people) but they learned from important persons such as *kyai* (the religious person - moslem). Children learn this from parents (who learned this from their parents and society)

<sup>41</sup> In common sense '*rasa*' means taste or feeling. It also means the sense of feeling. It also stands for essence, the fundamental nature of substance or its true being (Mulder 1989).

wise to remain quiet<sup>42</sup>.

As a brief overview it can be said that a key element to understanding life in Java is the Javanese *drive for order* through self-mastery. Since a kid, a javanese is trained and educated by parents and all of the adult members of the extended family to maintain self-mastery and drive for order through appropriate attitudes and behaviours according to norms and values of the culture.

There are three basic feelings cultivated in this effort ie '*isin*', '*wedi*', and '*rikuh*' or '*pekewuh*'<sup>43</sup>. *Isin* refers to the shy feeling that results from doing something that is considered to be culturally inappropriate and inadequate. *Wedi* refers to the mystical, scary and frightened feeling. While *rikuh* refers to feeling awkward or ashamed in the presence of one's betters. There are some other terms used as tools of training and education as well, which actually strongly interlinked with the former two feelings, ie *saru*, *ora pantes*, and *ora ilok*. The term *saru* refers to the impoliteness. While *ora pantes* refers to the inappropriateness, and *ora ilok* can simply be translated as taboo. *Saru* and *ora pantes* relate to the feeling of *isin*, while *ora ilok* relates to the feeling of *wedi*.

Women are demanded more to have the self-mastery and drive for order rather than men (Mulder 1988). It can be seen from the number of *saru*, *ora pantes* and *ora ilok* which are more for women than men. The only response to the question 'why?' is simply because you are a woman<sup>44</sup>. Most of the time the taboos refer to the reproductive function of women.

#### 4.2. Javanese Family : Women - Men Relations

Different with other ethnicity in Indonesia, Javanese family

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<sup>42</sup>This quietness often expressed avoidance. When one is in this condition other should noticed it and show the asking for forgiveness implicitly as well ie. through better or more acceptable gesture. This is part of *tenggang rasa*-understanding and tolerance, which important also in javaneseeness.

<sup>43</sup>Mulder (1989) only noted first two basic feelings. However from the daily life I observed the third feeling also important.

<sup>44</sup>That is what I always heard also anytime I protested for being treated differently from my younger brother.

is relatively egalitarian and matriarchal (Wolf 1992:p90). Nevertheless, it does not mean that there is an absence of patriarchal power or control within the family, since the economic independence of Javanese women is not matched by an independence in life decisions (ibid 1992). Although the income contribution to the household economy is crucial, Javanese women are still considered to be dependent on the parent (eg. father) and husband. Javanese women can manage economic resources and social relations, yet achieve less prestige than men (Keeler in Atkinson & Erington 1990).

Wolf noted that Javanese women are "...socialized to be retiring and shy, to stifle their opinions, and follow their father's decisions concerning work and marriage" (ibid 1992). After marriage, the husband will become the head of the family and automatically women follow their husbands. In many cases the new couple usually stays with the bride's parents before they have their own house. However, in terms of the husband-wife relation, the husband is the head of the family. Javanese norms of femininity demand women to be submissive to men (father, brother, and husband).

Furthermore, some feelings cultivated on women (see section 4.1 of this chapter) influence their dependency towards men, especially the feelings of *isin* and *wedi*. These contrast with the assertiveness which is thought to be appropriate for the male rather than the female (Wolf 1992:p67).

This ideology has the support of the state and legal system. The statement of the Marriage law - article 31 - for example clearly illustrates this. This article "stipulates the husband as the head of the family and the wife as the mother of the family" (Smyth 1991 in Wolf 1992:p67). This will more encourage the women to be submissive and widely dependent on men (Wolf 1992:p67). In turn, this might be a disaster for a female trader or buyer in a market where assertiveness and risk taking capabilities are needed to bargain in the marketplace.

In fact Javanese women live in a world of contradictions. On one hand they are compelled to be submissive to men, on the other hand they have to be supportive to meet the household

needs. The notion of the mother of the family creates heavy work loads for women. Wolf noted that "Javanese women carry a disproportionate burden of household concerns" (1992:p66).

Moreover, although Javanese women do make some decisions concerning their labour, tiny income, and daily household consumption, it does not mean that they have power as it is occurred in the western world. Taking into consideration what the culture expects them to be in women-men relation e.g women has to be submissive to men, one should be careful in saying so.

As found by Hull (1975 in Wolf 1992:p65) that managing money does not always mean make decision on using it. In terms of decision making, Javanese believe that every single decision making within the household should be discussed between spouses as one of the manifestation of respecting each other. However men find it more acceptable to make decision by themselves on the strength of their position as the head of the household<sup>45</sup>. Besides, it is also assumed that men are wiser and more knowledgeable than women. On the contrary, if women make decisions without men's permission, this will be recognized as impudence or insolence. Moreover, as a wife, a woman is demanded to know how to respect her husband and maintain his self-esteem. Therefore most of the time a wife will let her husband make the decisions.

The practice of the division of labour within the household, White notes, is '...not so clear-cut as ideology suggests. Men for example, will sometimes stay home to baby-sit and cook a meal while adult women and girls are off harvesting, or trading at the market' (in Benjamin 1996:p.87). Nevertheless, though women may have help from other household members, household duties remain to be their main responsibilities (Alexander 1987).

In terms of a women's position within the family, once a Javanese woman assumes the status of mother, she will be the centre of the family (de Vreede 1960, in Hull 1979; Mulder 1994). Mother is symbol of morality, goodness, self-sacrifice, endurance, responsibility.

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<sup>45</sup>Javanese use the term 'soko guru' meaning the main responsible person in the family

#### 4.3. The Javanese Women Petty Trader

Being poor, the setting up of small enterprises is a survival strategy of the Javanese Woman petty-trader. This enables them to make some (small) money for the household. However, becoming a trader is something which is not simple once the cultural values are taken into consideration.

Alexander (1987, in Evers 1993) in her study on Javanese traders stated that the Javanese traders plan, implement, and give reasons for their economic actions in their own cultural context. This is not to be separated from the values that influence their daily lives. Consequently, they have to both accumulate profits for business improvement, and at the same time have to maintain and practise the values of sharing with their society.

The cultural boundaries might become larger and stronger for Javanese women petty-trader in terms of the culturally influenced limitation on capital accumulation and accessibility to resources. This parallels with the findings of Smyth (1986, in Mies et al 1992) who reports cultural norms do limit women's access to raw material and marketing channels.

Furthermore the feelings of *isin*, *wedi* and *rikuh* might be negative factors when as traders they are demanded to be more assertive and capable to take risks in the marketplace. However, in some cases, these women petty traders can become quite assertive as well. Alexander, in her observation of the bargaining behaviour of the Javanese woman trader with her customers in the market place, found that this trader manipulates her customer by wheeling and confusing the customer by switching her offers to other goods on sale (Alexander 1987:p172).

The other factors that might limit their activities in trading is the uneasy task of balancing their burdensome household duties with the intense demands of their trading activities (Alexander 1987).

#### 4.4. Conclusion

All of the factors mentioned previously will determine the nature of the Javanese women petty trader. There is a certain



degree of ambiguity within this culture. On the one hand, the cultural norms and values allow and even give more space for women to develop their enterprises and, at the same time, their own selves. On the other hand it imposes limitations on both the enterprise's development and, in consequence, the self development of Javanese Women.

In terms of women-men relations, Javanese women tend to be submissive to men. In some cases this might limit their activities as traders. Moreover, for the married women, their position as mothers will aggravate these limitations. As mothers their main responsibilities are at home. This creates problems when balancing their household duties with their trading enterprise.

In terms of the norms and values, in some cases Javanese women petty traders do not always practise them. Examples given in section 4.3 from the observations done by Alexander gives a clearer picture on this. Therefore, there is a need for an awareness of the difference between 'norms' and 'reality'@.

## **5. ANALYSIS : THE STRUGGLE OF JAVANESE WOMEN PETTY-TRADERS IN THEIR SELF DEVELOPMENT AND ENTERPRISES DEVELOPMENT**

This chapter contains analysis which is done in two steps. First, analysis is done for the whole population of this research excerpted from the survey done by CEMCED - Satya Wacana Christian University. This excerpt is based on the 3 criteria (see section 1.4.2, p4-5). ie the legality of the enterprise, the size of the enterprise based on the amount and types of labour engaged in the enterprise, and the gender of the owner of the enterprise. This first step is done especially to answer the first research question ie related socio-economic factors. Second, analysis of the population sample mentioned above. This analysis seeks to discuss socio-cultural factors. These two analysis seek to explore the significance of both the socio-economic and socio-cultural factors.

However before going further there is also an effort to give a brief overview of the characteristics of the Javanese women petty traders in Salatiga as well as Salatiga itself, the area where the research took place.

The total number of the population of this research is 76 which is based on the data collected and is grouped into four net income earner categories ie., The Low Income Earner, The Medium Income Earner, The High Income Earner, and The Very High Income Earner.

There are 16 women out of the total population willing to be further interviewed. This further field work was done in order to elaborate more the socio-cultural factors of the Javanese women petty traders in running their enterprises. Two women out of the sixteen were further observed through participatory observation. Their stories are also presented in special section in this chapter.

### 5.1. Salatiga, The Area Where The Research Take Place

Salatiga is a municipality located along the business corridor of the two growth centres, Semarang & Surakarta. These two growth centres belong to the group of centres exhibiting the highest growth in the Central Java Province<sup>46</sup>. Salatiga is also located along the main road of Jakarta-Semarang-Surakarta-Surabaya. These four are the main growth centres in the whole Java.

In the regional development context of Central Java, Salatiga has four roles : (1) The 'Stop Over' in between Semarang and Surakarta; (2) The 'Tourism Distribution Knot' for the surrounding tourist areas; (3) The 'food station' for agricultural products and 'centre of manufacturing industry' for its hinterland; and (4) The town of education .

These four roles has been summarised as the *TRI FUNGSI KHAS* (the three specific functions) of Salatiga in the constellation of regional development in Central Java. These three specific functions are essentially the tourism transit, the town of education, and the town of trading.

The population of Salatiga in 1995 is 144.620 with the percentage of population growth rate -0.02 p.a. (BPS Salatiga 1995). This population spreads into four subdistricts (ie Sidorejo, Argomulyo, Tingkir & Sidomukti). The number of the female populace of the productive age (24,012) is higher than the male (22,253).

The annual economic growth of Salatiga in the period of 1987-1991 was 8 % based on constant 1983 prices and 16 % based on current prices.

The greatest growth was achieved by the trading sector (12 %). This sector is also one of the main sectors contributing to the economy growth of Salatiga. The other two significant sectors are industry and government activities. Based on both current and constant prices, these three sectors have the major contribution in the GDRB (Gross Domestic Regional Bruto) of Salatiga (Rencana,

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<sup>46</sup> Central Java Province has divided into 10 development regions with the centres are Semarang, Pekalongan, Tegal, Cilacap, Kebumen, Banjarnegara, Magelang, Surakarta, Blora & Kudus. The highest growth mainly achieved by Semarang, Surakarta, Tegal, Kudus, Purwokerto, Klaten, Magelang, & Cilacap.

Revisi RUTRK, Salatiga 1994).

Though the greatest contribution to GDRB comes from industry, the trade sector has had faster growth of its share in the GDRB (24 %) compare to the industry (23 %) (ibid 1994:p24). The trading sector expected to have the highest growth up to the years 2003/2004. This is not surprising since the physical location of Salatiga is in the main business corridor of Jakarta-Semarang-Surakarta-Surabaya. Naturally, this position supports activities in the trade sector.

Salatiga had 4,308 micro enterprise units and 302 small enterprise units<sup>47</sup> in 1994 (CEMCED survey 1994). Among these enterprises, trading constitutes the majority. Table 5.1 shows that trading represents 52 per cent of the whole micro and small enterprises while the other two sectors (manufacturing & service) are only 21 per cent and 27 per cent respectively. These micro and small enterprises are predominantly found in the subdistrict of Tingkir where the research took place.

Table 5.1 Number of Small & Micro Enterprises in Salatiga, September 1994

Name of Subdistrict	Percentage by Sector			Total
	Manufacture	Trade	Services	
Sidorejo (N = 1347)	6 %	16 %	7 %	29 %
Argomulyo (N = 1004)	5 %	12 %	5 %	22 %
Tingkir (N = 1442)	8 %	15 %	9 %	32 %
Sidomukti (N = 817)	2 %	9 %	6 %	17 %
T o t a l (N = 4610)	21 %	52 %	27 %	100 %

Source: Micro & Small Enterprises Survey, CEMCED-SWCU, 1994

Taking gender into consideration the survey found that the percentage of female entrepreneurs is higher than that for male entrepreneur (63 per cent compared to 37 per cent). More than half of all females were found in the trading sector (table 5.2).

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<sup>47</sup> these are measured by number of labour employed ie 1-4 labours for micro enterprises and 5-19 labours for small enterprise

Table 5.2. Small Scale Enterprise And Household in Salatiga, 1994

Size of Enterprise & Sex of Entrepreneurs	Manufacturing	Trade	Services	Total	Percentage
Household Enterprise :					
Male	269	608	638	1575	32.86
Female	584	1664	558	2806	60.86
Small Scale Enterprise :					
Male	75	79	31	185	4.0
Female	26	40	38	104	2.28
Total	954	2391	1265	4610	100.0
Percentage from the total head of households	3.3	8.3	4.4	16	

Source : Survey done by CEMCED, Faculty of Economics, SWCU, (in Sulanjari 1995)

Note : Large Scale Enterprise = equal or more than 100 workers

Medium Scale Enterprise = 20 to 99 workers

Small Scale Enterprise = 5 to 19 workers

Household Enterprise = 1 to 4 workers

Both females and males are found working in the household enterprises. However, the percentage of females in household enterprises almost double the percentage of males. Interestingly, the percentage of male in small scale enterprises is almost twice higher than the percentage of females. This leads to the conclusion that women are predominantly found in household enterprises rather than in small scale enterprises. While the reverse situation applies to males.

Furthermore, based on the same survey, it was found that the use of the paid male labourers in both household and small scale enterprises is higher than the use of paid female labour. However, the use of unpaid female labourers in both types of enterprises is higher than unpaid male labourers. This can also be deduced from the fact that women work more extensively as unpaid family labourers than men.

Table 5.3. The Use of Paid And Unpaid Labour by Sex And Type of Enterprise in Salatiga, 1994

Sex of The Entrepreneur & Type of Enterprise	Type of Labour Used By The Enterprise			
	Unpaid Labour		Paid Labour	
Household Enterprise :	Amount	Percentage	Amount	Percentage
Male	1288	32.5 %	277	70.1 %
Female	2675	67.5 %	118	29.9 %
Total	3963	100 %	395	100 %
Small Scale Enterprise :				
Male	12	65.8 %	200	70.7 %
Female	7	34.2 %	83	29.3 %
Total	19	100 %	283	100 %

Source: Survey done by CEMCED, Faculty of Economics, SWCU, (in Sulanjari 1995)

Concerning the small traders, there are some programs held by the local cooperative department for credit assistance and training, apart from programs undertaken by the government through the PKK (the Welfare Women's Movement). There also some other assistanceship programs done by other institutes such as the university of Satya Wacana, the NGOs, and churches.

## 5.2. Who Are They? : The Javanese Women Petty Traders in Salatiga, A General Profile

Based on the data collected, the Javanese women petty traders in Salatiga have been grouped into 4 net income earner categories ie The Low Income Earner, The Medium Income Earner, The High Income Earner, and The Very High Income Earner. All of these groups have income in the following ranges : Rp11.250 - < Rp120.000 per month which is equal to US\$ 5 - < US\$ 57 per month; Rp120.000 - < Rp228.750 per month which is equal to US\$ 57 - < US\$ 109 per month; Rp228.750 - < Rp337.500 per month which is equal to US\$ 109 - < US\$ 161; and equal or < Rp337.500 (equal to US\$ 161)<sup>48</sup>.

The term net income is used to mean the daily average profit<sup>49</sup>. Net income was chosen because this represents the real rather than potential income. Net income also represents the economic profile of traders, even though it is not the only

<sup>48</sup> The conversion into dollar based on Rp 2100 = \$1

<sup>49</sup> the Indonesia's term of profit is untung, meaning gain or revenue

factor. Based on observations made in the recent field work, in most cases the traders took 10 - 15 per cent of total earnings as their profit. The assumption made here is that all traders took 15 per cent as profit and worked for 30 days in a month, so that the net income is equal to 15 per cent of the total monthly sales.

Table 5.4. The General Profile of The Javanese Women Petty Traders in Salatiga.

Category of the net Y Earner	Range of the Net Y (Rp)	Number	Percentage (%)	Average of Age	Average of enterprise duration	Average number of children
G-1: Low Net Y	11250 - <120000	34	45	44	12	2
G-2: Medium Net Y	120000 - <228750	22	29	37	8	1
G-3: High Net Y	228750 - <337500	15	20	43	11	1
G-4: Very High Net Y	= or >337500	5	6	45	11	7
T o t a l		76	100	42	12	3

Note : Y = Income, G-n = Group n (Group of Net Income Earner)  
Source : Analyze from data collected by CEMCED - SWCU, 1994

Table 5.4. shows that Most traders (45 per cent) have net income in the range of Rp11250 - <Rp120000, followed by those who have net income in the range of Rp120000 - <Rp228750 (29 %), those in range of Rp228750 - <Rp337500 (20 %), while only 6 per cent belong to the highest net income earner (more than or equal to Rp337500).

The average woman is middle aged. It is possible that most are well experienced in running an enterprise. This is also supported by data on the duration of their enterprise. The shortest average life span of these enterprises is 8 years, while the longest is 12 years. For those with this length of experience, it could be supposed that they have better net incomes as well. However, this is not the case for the group as their average net income are the lowest.

This might be related to the education level of those who belong to this first group. It has been found that 21 per cent of the total number of women within this first group has no education. This is pretty high compared to the zero percent with no education in the other three groups. Moreover, the percentage of those with elementary school education in this group (53 per cent) is also higher than the other three groups (36 per cent,

40 per cent, and 20 per cent). Most of the third and fourth group, have senior high school education (53 per cent and 60 per cent).

Apart from the education factor, their prior experience in running such activities could be important also. If one examines the types of work they engaged in before running the current activities, most of them (59 per cent) who belong to the first group had no work experience before. This is compared to 36 per cent for the second group and 0 per cent and 20 per cent for the remaining groups. Only 18 per cent of the first group have had prior experience in trading activities. It is slightly low compared to 23 per cent, 27 per cent and even 60 per cent for the three remaining groups.

Most traders have no other job (in terms of income sources) than their current trading activities. There are 89 per cent who apparently have no supplementary job. Nevertheless, it does not mean that the whole 89 per cent have admitted to having no other job than their current enterprise. It is quite interesting to note that 38 per cent of these traders indicated that they were housewives, another job for them. One respondent I interviewed in the later fieldwork said that even though housewifery does not offer income, it is still necessary to describe it as a job. This is especially true, she said, for those who are really housewives in order not to give impression that they are unemployed.

There is only 11 per cent who have other income sources. They work as government officers, employees in the private sector, housemaids, or beauticians specialising in wedding occasions.

Most of the women engaged in petty trading choose this sector as it also enables them to perform their countless daily household activities (IOV 1988). The data gathered through this research shows a parallel phenomena, since most of these women run their enterprises in or nearby their homes. 71 per cent of the total population doing their enterprises in or nearby their homes.

This is also supported by data on side jobs hold by these women as mentioned previously. The admission of being a housewife



as a side job by quite number of respondents signifies the importance of the recognition of household activities independently of their enterprises activities.

However, there is also a number of women who are mobile traders. From the data collected, 7 per cent are mobile traders. Usually they sell food and/or vegetables from home to home. Amazingly, they all belong to the High Income Earner category.

If one consider data on the number of children, one can conclude that most women have a low number of children, as it is shown in table 5.5 that the average number of children for most is below 2, except for the last group. However, this is possible because there are some women who are single (either widows, divorcees, or single/unmarried) and have no children. In the first group, for example there are 21 per cent of the group are single women and have no children, followed by 18 per cent, 9 per cent, and 40 per cent for the remaining groups. In total there are 20 per cent of the total population (76) who are single women.

Looking at the origin of the enterprises, most are started by the women themselves. Only 11 per cent inherited their enterprise from their parents. Those who inherited their enterprise all come from the first, second and third group. There are none from the fourth group who inherited their enterprises from their parents.

Mostly of these women own the place where they sell their produce. Only 13 per cent of the total traders (76) hire their business place from somebody else.

It is so unfortunate that the origin of these women petty traders was not captured by this previous survey. However on the continued research done for this research paper, it was found that most (13 out of 16) respondents come from Salatiga or have long resided. This coincides with the findings of Breman (1980) who observed that a great many of those who earn their living in the informal sector were either born in urban areas or have long resided there. This to some extent refuses what has been proposed by many scholars who say that rural migrants indeed form a substantial part of the urban poor.

### 5.3. Some Socio-Economic Aspects

As mentioned previously the population can be divided into four groups based on net incomes. Table 5.6 below shows that 45 per cent of the population have low net incomes, with Rp67,620 or US\$ 32 as average net income per month or Rp2,250 (US\$ 1) per day. This is slightly above the regional minimum of wage<sup>50</sup> for central Java in 1994, that is, Rp2100 per day (Tjiptoherijanto in Rupidara 1994). Simply, it can be said that, in terms of net income, the socio-economic condition of these traders might be better than that of those who work in industry or the formal sector as paid labourers.

Table 5.5. The Average of Income & Percentage of They Below The Total Average of Income

Category of the net Y Earner	Range of the Net Y (Rp)	Percentage (%)	Average of net Y (Rp)	They below the total average of net Y (%)
Low ( N = 34 )	11250 -<120000	44	67621.32	43
Medium ( N = 22 )	120000-<228750	29	190056.82	13
High ( N = 15 )	228750-<337500	20	285750.00	0
Very High ( N = 5 )	= or >337500	7	433928.57	0
T o t a l		100	181633.22	57

Note : Y = Income

Source : Analyze from data collected by CEMCED - SWCU, 1994

The size of enterprise is determined from the capital and number of worker employed in the enterprises. The amount of capital refers to the total value of equipment and working capital (such as commodities, cash or savings, and account receivables).

As far as capital is concerned, the average values for the four groups are as followed : Rp309555, Rp708520, Rp824530 and Rp2060000 or when converted to US\$ are \$147, \$337, \$393 and \$981. The total average value of capital is Rp641874 or US\$ 306. There quite a high percentage of traders who operate with less than the total average value of capital as high as 70 per cent (53 persons). Most of these (39 per cent out of 53 persons) are from the first group, followed by the second group (18 per cent), the third group (11 per cent) and the fourth group (only 1 per cent).

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<sup>50</sup>this is decided by the government

Among the workers employed in the enterprises, there are two types : paid and unpaid labour. Among the paid labour group, many were either family labour and/or self employed.

Paid labour actually only constitutes 1 per cent of all employed. The rest are self employed or family labour. Nevertheless the percentage of self employed is much more than family labour (table 5.6. This means that there is a trend in which most are self employed and do not employ paid labour.

Table 5.6 The Types of labour engaged in the enterprise

Type of Labour	Percentage of Labour				
	G-1 (N=34)	G-2 (N=22)	G-3 (N=15)	G-4 (N=5)	Total (N=76)
Unpaid Labour:					
* Family Labour	38	41	27	20	36
* Self Employed	62	59	67	80	63
Paid Labour	-	-	6	-	1
Paid Labour	100	100	100	100	100

Source: Analyzed from the data collected by CEMCED-SWCU, 1994

Note : G-n= Group n (Group of Net Income Earner)

Moreover, of those who also employ their family labour apart from themselves, approximately one family labour was employed. This might be so because the work load in these activities is not as high as it usually is in the cottage industry.

From the types of commodities they sell, most traders sell things such as *kelontong*<sup>51</sup>, basic necessities (rice, vegetables, oil, etc), food, cosmetics, simple school items (paper, pencil, etc), *jamu* (traditional medicine), etc. From the frequency of the answers, these commodities could be grouped into four main commodities ie *kelontong*, basic necessities goods, food, mixed commodities and others (mostly they who solely sell certain things like petroleum or kerosene, chicken, brown sugar, plaited mat, clothes).

<sup>51</sup> various items of merchandise mainly consists of cooking equipments

Table 5.7. Number &amp; Percentage of Traders by Types of commodities &amp; Group of Net Income Earner

Types of Commodities	Number & Percentage				
	G-1 (N=34)	G-2 (N=22)	G-3 (N=15)	G-4 (N=5)	Total (N=76)
1. Kelontong	6	23	0	0	9
2. Basic Necessities	9	24	67	20	25
3. Food	41	9	0	0	21
4. Others	18	14	27	20	18
5. Mixture	26	31	6	60	26
T o t a l	100	100	100	100	100

Note : Y = Income, G-n = Group n (Group of Net Income Earner)

Source : Analyze from data collected by CEMCED - SWCU, 1994

Table 5.7 above shows mixed commodities represents the highest percentage, followed by basic necessities, food, kelontong, and others. Most of those who have mixture commodities sell basic necessities together with food. There are 8 traders out of 20 or 40 per cent of traders who sell mixture commodities (basic necessities together with food). The second major mixture commodities is the mixture of *kelontong* and food. For this latter group there are 5 traders out of 20, or 25 per cent. The rest (35 per cent) are they who sell mixture commodities of kelontong or food and others, or a mixture of three types of commodities all at once.

Looking at the customers of their commodities, 79 per cent of the total traders sell their commodities to local customers. Local customers is used in this paper to mean the neighbourhood in the area where the traders live and run the their enterprise. The rest, 21 percent, sell their commodities to the main town market. Sometimes they sell to the neighbourhood as well. This means that most customers of these traders are found in the village or area where they live, the neighbourhood in particular. This creates an interesting dynamics between the traders and customers as they will not be able to escape from the norms and values of being neighbourhood. This becomes more interesting if we take into consideration the relation among the traders themselves as competitors with each other. However this will be elaborated more in section 5.4 which discusses the socio-cultural factors.

Since their main customers are found in their neighbourhood, their main competitors are also found in their neighbourhood, competitors who also run the same types of enterprises. Sometimes in one RT<sup>52</sup> there are 3 or 4 traders selling the same commodities. Nevertheless, even though not very much in number, there is also another group of competitors from outside, ie. the peddlers. Most of these peddlers sell vegetables, food, or rice or varying combinations of these goods. It was interesting to find out from the later observation that these peddlers usually already have their own customers. Since there is a fixed customers where they sell their commodities, they already know which households they have to stop by.

It is not only from traders in the informal sector that women petty traders face competition, but also from what is so called Tokos which belong to the formal sector. From my later field, it was found that most of the tokos become the hardest competitors as they usually have more complete commodities and can sell them at cheaper prices. Toko usually have more working capital to buy commodities in larger quantities -which enables them to purchase at a cheaper prices- and because of this they are able to sell at cheaper prices as well.

Most of these traders get their commodities from the main town market, as this market located within the same subdistrict with them. This main market, as mentioned previously in section 5.1, is the 'station' for the agricultural products and manufacturing goods. Usually beginning business in between 05.00 - 05.30 early in the morning, people come from the town and its hinterland to sell and buy goods, especially the agricultural products. Then, from here, they will sell to their customers who most of the time are their fixed customers.

Only 25 per cent of the total traders get their commodities from elsewhere, ie., from outside the main market. These are persons who mostly sell clothes. They usually go to Semarang to buy these commodities. Semarang is the capital of the Central Java Province and possibly can be reached within 1 hour by public

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<sup>52</sup>One unit area consists of 10-15 households

bus.

Feminist scholars argue that accessibilities to credit is important for women to improve their businesses<sup>53</sup>. However, the data shows that only 9 per cent of these traders reported that they had access to credit. Unfortunately the reason why they tend not to obtain credit was not captured by this survey. However, in further field work, an effort to capture this issue has been done.

#### 5.4. Some Socio-Cultural Aspects

This section will try to elaborate some socio-cultural aspects of the Javanese Women Petty Traders. As mentioned previously analysis done in this part is mainly based on the field work I did during August 1996. The sample taken as respondents in this field work was excerpted from the previous survey done by CEMCED-SWCU in 1994. Adopting purposive random sampling techniques<sup>54</sup>, the study found that there was only 16 women petty traders who were willing to be interviewed. Further analysis in this section, then, based on interviews done with these 16 women.

The cultural factors in this paper are divided into two, ie., those in and out of the household. The first concerns the socio-cultural values and relations within the household, eg., the division of labour and decision making (actors, process and reason). While the second is concerns the socio-cultural values which regulate relations within the society, especially among the traders, such as taboos, *rukun* (harmony), *gotong royong*<sup>55</sup>, etc.

In order to capture these later factors, more attention will be given to the relations between the woman trader and her competitors<sup>56</sup> as well as her customers, what are her opinions regarding developing the enterprise, and how is the management

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<sup>53</sup> see for example Alexander (1987)

<sup>54</sup> for further detail see chapter 1 of this research paper

<sup>55</sup> . usually translated as mutual self help

<sup>56</sup> for further reason on this particular issue see section 5.3 p... of this chapter

of the enterprises in terms of decision making and some taboos according to the culture. The discussion on the opinions regarding developing the enterprise is necessarily proceeded by discussing the opinion regarding the taking of credit. This is based on the reasoning that credit is noted as being important for the success of the business. As Alexander in her study on Javanese women traders stated :

"Successful entry to the ranks of traders requires not only economic skills, such as ability to judge commodities or to bargain successfully, but also access to finance. And it is the latter which is the major determinant of success...Successful traders increase their finance by obtaining credit from their suppliers..." (Alexander 1987:p31-32).

Concerning the competition and competitors, there are three types of competitors ie *toko* (store), *warung* (stalls) and *bakul keliling* (pedlar). Most competitors are 'stalls traders'. Most of these competitors were already there when respondents set up their trading activities. Some emerged later on, and only a few emerged around the same time.

It is interesting to note that there are 3 respondents or 19 per cent who report that they have no competitors while obviously there are other traders who sell the same commodities in the same area with these respondents. They said this simply because they do not regard them as competitors based on reasons such as the belief that each trader has her own permanent customers, each has her own *rejek*i (livelihood), they should help each other (*saling mengisi*), and because they used to be *magang* (apprentice) with the other trader who trades nearby.

They who admit having competitors said that they see other traders nearby or who trades in the same area with them as competitors for a number of reasons. These reasons are different prices (the competitors give the lower price in order to take customers away from them), the resulting decline in the number of goods they can sell, the movement of their customers to other traders nearby, and the use of what is called '*dukun*'<sup>57</sup> (shaman) by other competitors.

This competition impacts in a number of ways such as the

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<sup>57</sup>There is a believe among Javanese that some '*dukun*' can make smooth ways for running business.

limited number of goods they can sell, the declining frequency of wholesale, and the declining number of customers. Even some respondents admit to having lost their permanent customers.

The way the trader deal with the competition could be grouped into two reaction ie the active and passive. Included in the first group is the addition of a variety of commodities, attempts to adjust what they sell with the customers's needs, selecting the commodities (only selling goods which can be easily sold) and reducing the unsellable ones, maintaining quality and improving service (to be more kind, nice, always smiling with the customers), adding some more capital, and taking a normal profit. Those reactions belonging to the second group include reducing the commodities (without adding some other), and pasrah (submitting to one's fate).

Concerning the relation between the woman trader and the customer, it was asked whether there were some special services offered to their customers. Most of them do not give special service, but there are 4 traders who reported that they gave such service. Examples of their service are extending credit, being honest about the quality of the good they sell, and giving 'imbuh' (small addition given to please the customer). This is especially given to their close friends, close neighbours, and the permanent customers who always buy in a big amounts.

Do they want to enlarge their enterprises more?. Most, 63 per cent or 10 respondents, said that they wanted to expand their enterprises. Half of the total respondents who want to enlarge the enterprise are motivated by the need to increase their income. While one fourth of the total said because they want to give more service to their customer by having more complete commodities. The rest were motivated by the location where they run their enterprises at the current time which is strategic in the sense that it has potential customers who have a need for greater varieties of commodities.

Nevertheless the number of respondents who do not want to enlarge their enterprises is quite high as well. There are 6 women who admitted that they do not want their business expanded. Reasons why they do not want to enlarge their business include



the fact that the physical condition does not enable them to run bigger enterprise with more intensive activities, they do not intend to run the current enterprises for the rest of their lives (implicitly they have other plans which unfortunately were not covered by the interview), economically there is no need anymore to add to the current income as the children already have their own jobs, and more apathy - the belief that each person has his/her own livelihood determined by God and do not want to be *ngoyo*. It is interesting when we see in the idea behind this word. The word '*ngoyo*' refers to working too hard, sometimes beyond one's own capacity, motivated by a strong desire to achieve something. This word has a negative meaning especially in economics activities as this is believed as being directed by one's greed which is not acceptable culturally.

How can the enterprise be expanded?. Some ways include adding some more capital from savings, obtaining credit, giving better service (being more kind and making the goods they sell more complete), and broadening the place where they sell their produce. The most frequent answer had to do with giving better service. Nine respondents said that giving better service is necessary for the business development.

Securing credit as one possible means of enlarging the business, in many cases appears to be problematic for petty traders. On the one hand, it might facilitate expansions of the business, on the other it also poses risks of financial loss and bankruptcy. However, when they were asked if the taking of credit was necessary for enlarging the enterprise, there was a number (eight) of respondents who believed so. There was only one respondent who frankly said that it is all right. The rest either answered that they do not know or gave no comment. This latest group actually shows the typical Javanese's expression on saying no indirectly as saying no directly will be considered as impoliteness.

Interestingly, when asked whether they would use the credit or not if there was any chance of obtaining it, quite a number of traders (9 out of 16) answered that they will not take the chance. Only three respondents said that they would take the

chance. The rest said that it is depend on several things such as the customers (seen from the number of customers), and their own capacity to pay back the credit.

The reasons why they are not going to take the credit are 'wedi' (feeling afraid) of not being able to pay back the credit, the high rate of interest, and the possibility of becoming bankrupt. Another reason is that they do not want to speculate.

Credit is seen as likely a threat for them. This might be one of the reasons why the number of these who take credit is less than those who, although there are some credit sources available, ie., bank (both from the government bank and private bank)<sup>58</sup>, cooperatives, suppliers, and *arisan*<sup>59</sup>.

As far decision making goes, the evidence strongly suggests that though women are the owners of the enterprises, their husbands also take part in the decision making, especially when it concerns the development or enlargement of the enterprise. Ten respondents reported that they asked other's advice on decisions about enterprise enlargement. Mostly of them (nine out of ten) indicated that husbands were the persons who they asked for advice. One reason behind this is that husbands are believed as knowing more about the outside world because they work out of home (while in fact wives too). The other reason is that husbands are the head of the household who, of course, are the responsible figures within the household.

Other persons consulted are other traders, parents, children or sisters (especially those who inherited the enterprise or those who have sisters who also run similar enterprises). The reasons they given are because the persons are running similar businesses, they are more experienced in running the business, and they are easy to talk to.

There are some taboos in trading, however it is interesting to find out that only one respondent still accepts them as

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<sup>58</sup> the most famous private bank among the traders is 'bank thithil'. Usually this bank have less restrictions but higher interests. The word 'thithil' was given by the society because they collect money from the creditor every single day. 'Thithil' itself is a Javanese word meaning to take off something from something else little by little.

<sup>59</sup> regular social gathering whose members contribute to and take turns at winning an aggregate sum of money. Usually within this social gathering they run 'simpan-pinjam' (saving and credit) activity as well.

binding. Some respondents do not even know the taboos anymore. Examples of the taboos are the forbidding of the sale of needles at 'maghrib' time<sup>60</sup>, not to extend credit to customer when they just start their activity for the day (usually in the morning), never to buy and resale things from the neighbourhood traders (especially for food traders), and they have to whip all commodities with first money received everyday.

Having their own business might give them ease and difficulties at once. It is interesting to find that the ease factor mostly refers to what they believe to be the characteristic of women. These characteristics are having more friends who finally become their customers, being nicer, being more kind, and being easier to be friend than men. This might be influenced by the idea that Javanese women are demanded more than men to understand others, to be patient, and know how to maintain as well as cultivate social relations. The difficulties mostly refer to the domestic responsibilities which have to be prioritised. One respondent said that she has to wake up earlier and have less time to rest. Another difficulty factor is the community activity which they describes as time consuming. All of these women are the members of PKK. In addition, they are also members of *Dasa Wisma*<sup>61</sup>, and when they have children below five years old, they have to attend *Posyandu*. Besides, they also are members of some religious organisations. All of these have meetings at least once in a month. If they are the member of all four organisations, it means that they have to attend meetings every week. Nevertheless, though they describe meetings as time consuming, they do not see them as burdens. They see them more as the responsibilities of a society member, something that has to be done without feeling of being forced to do so.

What is the importance of having their own business for these women?. Most (11 out of 16 respondents) said that they are economically more independent and they are happy with this. They

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<sup>60</sup>'maghrib' refers to one of the moslem's time to pray in the evening (around 5-6 pm). There are a lot of taboos for Javanese in this time as it is believed that within this time the evil spirit are hanging around.

<sup>61</sup>the women organisation under PKK in the RT level. Usually consists of 10 household.

can meet their basic needs, cover some incidental expenses, even they can invest their money for buying small stalls, houses, and paddy fields. Two respondents said that they became more self confident after having her own money. Five respondents said that they get more friends from their trading activities.

Although not many, there are some disadvantages of running the business. The greatest disadvantage is the lack of time for their children and husbands, as well as for social activities. Here, women really try to fulfil their responsibilities as mother, wife, income earner, and community member all at once.

Considering In the division of labour within households, the mother is still the most responsible person. This is especially true of shopping and cooking responsibilities. Only one respondent's husband took part in household duties such as washing, ironing, and cleaning the house.

In making decision on daily consumption and household equipment, women are more dominant than men. While in the decision making concerning the education of children and repair and maintenance of the house, men are more dominant. As the data shows although the decision making is done through discussion between wife and husband, most of the time husbands are the final decision maker for matters concerning child education and house's repair and maintenance.

In the case of single women (unmarried, widow, or women with husbands who work out of town) most of the decision making is done by women. Sometimes, there are discussions with other household member (children, brother/sister, parents, etc). There is one woman whose husband works out of town. In her case, she is the decision maker but always report to her husband about her decisions.

#### 5.5. Rubiyah & Sugiyem, Two Extreme Examples

Apart from interviews, observation is also done to know more about the dynamics of being a Javanese woman trader. Two respondents were chosen for observation based on both practical and non practical reasons. These reasons are the fact that they live nearby the place I stayed so this enabled me more to do the

observation, and these two women showed different pictures. One is very eager to develop her enterprise, and yet, herself, while the other showing no willingness.

This section attempts to give these two extreme examples. However it is important to note that there is no attempt to make any generalisation based on these two observations.

#### ***Rubiyah: What I Have Now Is Enough***

It was about 11.00 a.m when I came to visit her. She had just taken her shower after finishing her cooking. Her mother was the one who watched over their small store which is located just in front of their small house. The small house which is half permanent, made of wood and cement. Rubiyah is a 36 year old women with 2 children aged 15 and 18 years old. Together with her children she lives with her mother. Her husband is working in a factory in Jakarta. Every two or three months he visits his family.

This enterprise was set up by the mother but as she is growing old she inherited this to the only daughter she has. The store used to be in the house. After it was inherited to Rubiyah, she used her saving to make a small store outside of the house, just at the front. Since it was founded in 1980s, the store still sells the same commodities, ie., basic necessities and some snacks.

Before continuing her mother's enterprises, Rubiyah worked as a cashier in a billiards cafe for almost twelve years. Apart from this, she also sold cigarettes while she was doing her main job. Her income is quite good, However since 1989 she decided to quit her job because her two daughters had grown to be teenagers and needed a more serious attention. Besides, according to Rubiyah, working in a billiard cafe had a negative connotations, as this place is usually also a place for hidden prostitution. This will not be good for her daughters, especially when it is considered they are not 'sons' but 'daughters'.

Apart from the small store she run at this moment, she also offers catering services and sometimes assists another catering enterprise owned by her neighbour.

Founded in the 1980s the store used to be a quite big one as there were no competitors. However, over the past two - three years, some other stores have been set up by others in the neighbourhood and some former permanent customers moved to other stores. According to Rubiyah, there is nothing that can be done to regain these customers except 'pasrah'<sup>62</sup>. The only way she sees as the way out is close the other stores, which of course is impossible. When I tried to elaborate more on how she thought about the competition and how to deal with it, she said that there is really no way out. Looking at pricing, for example, it is impossible to reduce the price since she had already minimized the profit she took. Taking credit for enlarging her enterprise was seen as a frightening prospect because the consequences are potentially heavy. Besides, taking credit for her is a something to be ashamed of. In cases of emergency, she prefers to sell goods than taking an allowance.

Nevertheless, when there is someone who needs to ask for credit (to buy and pay later on) she could not say no. Most of the time, she even did not ask for the payment. She said she feels *rikuh*<sup>63</sup>. Besides, according to her, to live among the neighbourhood, one should know how to maintain harmony and avoid conflicts.

In the decision making concerning the store, she still asked for her mother's consultations. Even, most of the time she let her mother to decide what, when, and where to buy things for resale. It is important for her mother's emotional comfort, she said, as she understands that growing older and older, her mother has the problems of not feeling needed anymore.

She does not want to enlarge the store as it is already enough to cover daily expenses. She really believes that one's livelihood is already determined by God. What is supposed to be done is only accepted as the way it is or *pasrah*.

#### *Sugiyem : My Dream Is Having My Own Store In The Main Market*

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<sup>62</sup>for the definition of this see chapter four, p.29

<sup>63</sup>feel awkward or ashamed in the presence of one's better

Unlike Rubiyah, the first time I met Sugiyem I got an impression that she is a very lively person. Sugiyem is 35 years old and has been educated to the primary high school level. She has two daughters and one son who are now in secondary (the first daughter) and primary high school (the second daughter and the only son). She is very eager to develop herself and her enterprise. Her husband works in a big textile factory in Salatiga. They live in a small but quite nice house (permanent house).

Sugiyem is very eager to search for new experiences. This could be seen from her job experiences. At fifteen, she started a job as shopkeeper. A year after that she moved to a factory for two years because she wanted some more experience. Then she worked as a shopkeeper for another year, because the factory where she worked before became bankrupt. She worked in this shop for just a year before she moved to another factory for another three years, because she could not take a day off. Beside the boss was too talkative. After marriage she stayed at home, and according to her, worked as a housewife<sup>64</sup>. However, getting tired of having no income for her own, she started to be a peddler, and sold popsicles. Her customers are the neighbourhood villages. Nevertheless, after the program of *Listrik Masuk Desa*<sup>65</sup>, she lost her customers as the rich in the village bought refrigerators and set up similar businesses. She started to work in a factory again. During 'Idul Fitri'<sup>66</sup>, she tried to buy and resell chicken<sup>67</sup> as suggested by a friend who also bought and resold chicken. She even got her first capital from this friend.

Finding out that this type of enterprise is quite beneficial

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<sup>64</sup> It is interesting that to be a housewife recognized as a job in Indonesia

<sup>65</sup> *Listrik Masuk Desa* is a project on rural electricity. This project is part of the rural development plan from the central government in providing infrastructure such as permanent road, electricity, etc.

<sup>66</sup> feast celebrating the end of fasting period. This occasion basically is for the moslems, but it becomes part of the tradition of the society. During this day people cook extra ordinary meals and give it to each other (*munjung* - javanese language). As an impact, the inflation (the rising of prices) usually jump over the normal inflation in Indonesia.

<sup>67</sup> In Indonesia selling chicken could mean selling a live chicken (chicken as a livestock) or chicken as fresh meat for food. Here respondent sells the chicken as fresh meat for food.

for her, she quit from her previous job and continued these activities instead. She became a peddler selling chicken. Just within six months she already had some permanent customers. Not long after, instead of going to her customers, her customers started coming to her house.

There are 7 permanent customers, two restaurants, and 5 street vendors selling food. To each customer, she can sell 3-4 kg chicken a day. Besides, she also has households customers.

Concerning the development of the enterprise, she is really eager to enlarge her enterprise. She said she wants to have a permanent store in the new market which is in the renovation stage. She has already searched for information from some people in the market and she has found out that she needs almost a million rupiah (or about US\$ 476) to have a permanent place in the market. She is now trying to get some credits from bank.

Taking credit is alright for her. However, her children already warned her not to take more credit. According to her relatives, she is too brave in taking credit. Once she got bankrupt because of credit, and her parents had to sell their cow in order to give her additional capital.

It is interesting to observe how she bought and resold chicken, how she knew the current price in the main market (though she seldom goes to the market), and also how she dealt with a customer who still owed her money.

Once I accompanied her to go to the place where she usually buys living chickens. At 05.00 pm we started from home. She had just came back from *rewang*<sup>68</sup> (went to help other family who had a ceremonial feast). On the way to the chicken husbandry we dropped by a street vendor selling food and a restaurant (two of her permanent customers) to collect money. From the street vendors she could collect money easily, but from the restaurant she was not successful. The owner of the restaurant asked her to come again on her way back home. She does not mind, even smiled at her nicely as if she tried to convince her that it was really

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<sup>68</sup> this actually form of the 'gotong royong' (mutual asking for help) system. When one family has a ceremonial feast, the neighbourhood and relatives come and help this family. Usually apart from their labour force, they also bring some money, food (rice, sugar, noodle, vegetables, etc) and some other goods (for gift).



okay. Then we took a public transportation to the place where she was going to buy the living chickens.

It is a quite big husbandry. Some trucks were parked in front of the building. There, 3 drivers chatted when we came. She went to the cashier, payed for the chicken she bought yesterday and mentioned the number of kilogram of chicken she needed to buy for that day. This is what is called '*ngalap nyaur*' or '*mlebu metu*' (to enter, to emerge) meaning to take the goods to resell first, and pay later on. Before, she always paid in cash anytime she bought chicken, but lately the owner of the husbandry let her to do *ngalap nyaur*. This supports Alexander's finding (1987;p.123) that once trust has been established, the more flexible credit can be obtained within the *ngalap nyaur* system.

After she paid for what she had bought the day before, she started to choose the chicken by herself. After sometime another women trader came. Sugiyem then chatted with her while they selected the chicken. Apart from the topics which usually appear in a daily conversation, she also asked about the price situation in the market. Based on this she will decide how much she is going to sell her chicken. While she was choosing the chicken , the drivers started to tease her. Even one of them touch her shoulder. She did not move. She gave no reaction.

On the way home I asked about the driver's attitude and she said that it is a common phenomena. Though she felt bothered by them, giving them some reaction will not help. Not paying any attention is the best way, she said. When I tried to relate this with the difficulties of being a Javanese women traders, she said the most important thing for her at the current time is how to earn money through her enterprise. According to her, to take what tradition says about what a women should be will only make her unable to make progress.

We stopped by again in the restaurant where she needed to collect her money. Unfortunately, the owner of the restaurant still could not pay and asked her to come again at around 10.00 pm. It was around 6.30 pm. Still she smiled at her and said that she will come or send her kid to collect the money. While walking home, we continued our chatting. According to her there were some

money (almost Rp 100.000 or US \$ 48) owed by her costumers. What she does is just continue asking for the money. "You always have to be patient in collecting your money back because they are very 'patient' as well in giving back the money to you", she said. She used the word 'patient' to describe that some people really have difficulty in paying back their debt. Any attempts at collecting money in a stronger way will just create conflict in between her and her customer which is not good, as we live in a society, she said.

The next day I went to her house early in the morning 05.30 am. I promised to help her in butchering the chicken. Unfortunately when I arrived, she already finished and started to clean and cut the chicken into pieces. While helping her clean the chicken, we continued our chatting. Some neighbours come to buy the chicken. She gave some chicken feet as an extra to her permanent customer (the food street vendor). At around 06.30 her husband came from the factory after his night shift and joined us. I observed that this couple worked together in a harmony trying to meet their needs.

## 5.6 Some Conclusion Remarks

The predominance of women in the trading sector is a dominant phenomena of the informal sector in Salatiga. Most are motivated by economic reasons, but they are also motivated by the need of women to have their own money. This could be seen as a need of personal security through earning income, as this makes them more independent rather than having no income sources for their own. Even one respondent said that having her own business makes her more self confident.

Their incomes vary from low up to very high net Income. They are likely to have better incomes than some persons who work in the formal sector, as it is shown from their relatively higher average of income compared to the minimum regional wage.

The fact that women consult their husbands on decision making, especially decisions concerning the enlargement of the enterprise, partially leads to the conclusion that the husband is dominant. However reasons behind this act (see p54) shows

women's submission to men.

Credit, as the major determinant for success presents a double edged dilemma. On the one hand, they admit that credit is important for the enlargement of the business. On the other, they say that they are not going to take credit if there are credit opportunities due to some reasons (see p53).

The values of *rukun*<sup>69</sup> and *harmony* are seem as the most basic thing. These values actually are the basic values in the Javanese society since Javanese tend not to overcome conflicts. Nevertheless, even in running the enterprise, there is evidences that these values are still practised by these traders. How Sugiyem deals with her customer who still owe her money is an example of this.

This could be seen also in the way these traders deal with their competitors. There is no 'pro active' approach in gaining customers. What they do is more passive and low profile, like reducing the number of goods, selling for normal profit, or only selling things which could be sold fastly. Worse than this some (though not many) show an apathetic attitude by only *pasrah* like what Rubiyah does.

This could be seen as the interaction between the economic and non economic factors in running the enterprise. Though taboos are not widely practised anymore but some other cultural values are still strongly embedded in the mind's and practises of these traders@.

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<sup>69</sup> a peace situation among people

## 6 CONCLUSION & SOME IMPLICATIONS

The research problems posed by this paper are : has the Javanese women petty trader been marginalised? and, what are some socio-economic and socio-cultural factors influencing this process?.

Data presented in previous chapters lead to the conclusion that marginalisation may exist. Examples of these are the concentration of women at the margins of the labour market (shown from their high concentration in family labour - table 5.2), the circumstantial of women from more productive employment-the small and micro enterprise- to the less productive employment - the household enterprise (table 5.3), the feminisation of productive sectors or sexual segregation activities (the fact that women are the major source of labour for the household enterprise while men are the major source for small and micro enterprises), the active role of husbands in decision making concerning the business owned by their wives (see p53), and the multiple burdens shouldered by the woman-as wife, mother, income earner and community member.

The fact that husbands are also participating in the decision making concerning business enlargement could not simply be concluded as female marginalisation within household because taking part in the decision making does not always mean that there is dominance. There is need to adequately capture the decision making process. However, some of the reasons given by women (see chapter 5, p53) lead us to such a conclusion. Moreover, although the decision making concerning household expenses is done through '*musyawarah*' (discussion) between both parties, most of the time the husband is the final decision maker (p56). This supports the findings of Wolf (1992) who asserts that although Javanese women exercise some authority over their income and other household resources, they are nonetheless demanded to be submissive to men culturally.

These facts give an indication of the existence of not only economic marginalisation but also ideological marginalisation. The first two factors illustrate the existence of economic marginalisation while the rest suggest the existence of the

ideological marginalisation.

This is also supported by the findings of Sulanjari (1995). She stated that most of the time, women (and children) work extensively as unpaid family workers. She further states that woman also experience difficulty in gaining access to credit. Furthermore, she continues, the reason why female labour plays an important role as unpaid labours is that most household enterprises are done as part of housework. These housework are unpaid and the domain of women.

Nevertheless, some more evidences is still needed to show whether marginalisation exists or not. Analysing data on the higher percentage of female than male labour in the informal sector (in both household and small scale enterprise), for example, is not enough to say that the marginalisation exists there. Some more time series data, which is able to show the changes over time in the female-male labour situation, is needed to sufficiently capture the process. Unfortunately, this was beyond the scope of the field work which has been done.

Moreover, in terms of their level of income (net income), the average income of these traders is higher than the regional minimum of wage for Central Java. Therefore it can be said that the socio-economic condition of these traders might better than they who work in the industry or formal sector as paid labour. These traders vary from the low levels of income to very high levels of income. They can be grouped into three types<sup>70</sup>: the survivors (the low level of income), consolidators (the medium level of income), and accumulators (the high and very high level of income).

Furthermore, having their own business possibly women to be more independent economically. They even gain the greater self confident from this (see p55).

One has to question, therefore, whether marginalisation exists or not, and in what way.

The factors explaining the development of the enterprise, and yet, women's self development could be grouped into two main

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<sup>70</sup> This is taken from Ben White's comment on my draft research paper

groups ie. the socio-economic and the socio-cultural factors. From the socio-economic side factors such as the number and size of competition, and how women manage the enterprise when there is competition seem to be important factors when discussing the development of the enterprise and the women.

Another important factor is the ability and willingness of these women traders to take risks. This can be seen from their attitude towards 'taking credit' for business enlargement. Taking credit is seen as a crucial element for success. Nevertheless, it is interesting to find that most of the traders said that they would not take the chance if some credit was offered. The main reason is the fear of the risk of could not pay back the credit and the grim prospects of bankruptcy. Referring to the case of Rubiyah, the taking of credit something to be ashamed of. This support the findings of Alexander (1987:p117) which makes note of the fact that Javanese women equate indebtedness with the loss of status in the neighbourhood and society.

Credit is likely to be seen more as a threat than an opportunity. Credit increases the prospects for business expansion, but it also increases the risk of bankruptcy. This idea may influenced by the cultivation of the feeling of *wedi* (afraid). Therefore, it is not only some socio-economic factors that are embedded in the fear of 'taking credit' but also some socio-cultural factors.

Other important socio-cultural factors are the demands on them as Javanese to maintain *rukun* (harmony and, as a consequence, minimized conflicts), and *lung tinulung* (helping each other). These two values may become determinants influencing these traders to give special service to close friends and neighbours (see p51), to avoid insisting on the collection of money from the customer (like in the case Sugiyem). Also they sometimes have allow the customer to pay at a later time although the traders already may have taken decision not to give such facilities due to their lack of capital (like in the case of Rubiyah). However, this could also be seen as a supporting factor, as these practises enable the traders to help each other, and can be seen as survival strategy.

Therefore it might be concluded that the influence of the cultural values is to be seen not only as a determinant, but also a supporting factor in the women's enterprises development and their own self development.

As mentioned previously, earning their own income is important for these traders. More than that, it also gives them greater self-confidence. Asserting the importance of women owning their own business as a means towards their own empowerment, this paper recommends two issues for further studies. Firstly, further research on the 'double female marginalisation' using some more time series data. Secondly, on the socio-economic and socio-cultural factors affecting attitudes to 'taking credit', an important factor for the enlargement prospects of female-owned business in Java@.

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## Appendix 1 : Questionnaire

### I. General Data on Respondent

Name : \_\_\_\_\_ Age : \_\_\_\_\_ years  
 Educational Attainment : \_\_\_\_\_  
 Additional Jobs : 1. \_\_\_\_\_  
                           2. \_\_\_\_\_  
                           3. \_\_\_\_\_

### Household Composition

Status	Age	Jobs/ Education	Additional Note
a. Husband/Partner			
b. Children :			
1.			
2.			
3.			
c. Others :			
1. Father			
2. Mother			
3. Father in law			
4. Mother in law			
5. ....			
6. ....			

### II. Job History of Respondent:

1. Did you have any other job(s) before running this business? If yes, What was that job(s), Why did you change to another job(s)? (Respondent is asked to tell her job history from the first time she worked up to the current time).

-----  
 Types of jobs      Years (....-....)      Reason for move to other job(s)  
 -----

1.  
 2.  
 3.  
 4.  
 5.

2. What is the story behind the set up and operation of the business? (When did she start, from whom did she get the initial capital, and why choose the trading, etc).

### III. The Data on The Profile of The Enterprise.

#### 1. Competitors

- Are there any other traders in the neighbourhood?
- If yes, please complete the following table

-----  
 Type of competitor      When did it start      Size of competitor(s)      How far from business place  
 -----

1.  
 2.  
 3.  
 4.  
 5.

- Is there any affect on your business?
- If yes, How or in what way does these competition affect your business?
- What are the measures taken to combat this competition?

#### 2. How Price is Determined

- How do you determine the price of the goods you sell?
- Is there any difference between your price and other traders's prices?  
 If yes, how much is the difference?
- Do you sometimes discuss pricing with other traders?  
 Why?

#### 3. Customers

- Who are your customers?
- Do you give special services to your customers?
- If yes, who are they?
- In what way do you give special services?

4. Access to facilities for business enlargement

4.1. Access to credit

- a. Is there any credit facility available to you?  
If yes, please complete the following table

Source of credit	The conditions	Amount	Rate of interest
------------------	----------------	--------	------------------

- b. Have you taken credit to enlarge your business? If yes, please complete the following table.

Source of credit	Amount of credit	Reasons for taking or not taking credit
------------------	------------------	---

4.2. Access to other facilities

- Is there any other facility offered for your business expansion?  
If yes, please complete the following table

type of facility	source	is used facility or not	reason
1.			
2.			
3.			
4.			

V. The Decision Making Concerning The Enterprise

1. Is there anyone you ask for consultation concerning your enterprise? If yes, please complete the following table

Persons asked for advice	Issue consulted on	Reason
a. Parents		
b. Husband		
c. Children		
d. Other traders		
e. ....		

2. Business Expansion

- a. Do you want to expand your business?  
b. Why?  
c. What efforts needs to expand the business?  
d. If there any credit offered, are you going to take it? Why?  
e. Do you save some of your Income?  
How much?  
What do you usually do with the savings?  
f. If you do not save, why?

VI. Some Socio-Cultural Aspects

- a. What do you know about taboos in trading?  
b. Do you practice these taboos? Why?  
c. What are the difficulties in trading for you as a Javanese woman?  
d. What are about trading do you find as a Javanese woman?

## VII. The Self Development Aspect

- a. What are the advantages & disadvantages of having your own business?
- b. Why is it important for you to have your own money?

## VIII. The Household Profile

### 1. How is work divided in your household?

Type of activity	The person responsible	Time	Additional note
Washing			
cleaning			
Ironing			
Cooking			
Shopping for Grocery			
.....			
.....			
.....			

### 2. How are decision made within the household?

Type of decision maker	Process	The final decision
1. Daily expense (daily consumption)		
2. Education of children		
3. Purchasing Household equipment		
4. House maintenance		
5. Purchasing Valuable goods (gold, land, etc)		
6. Expenses on Pleasure		

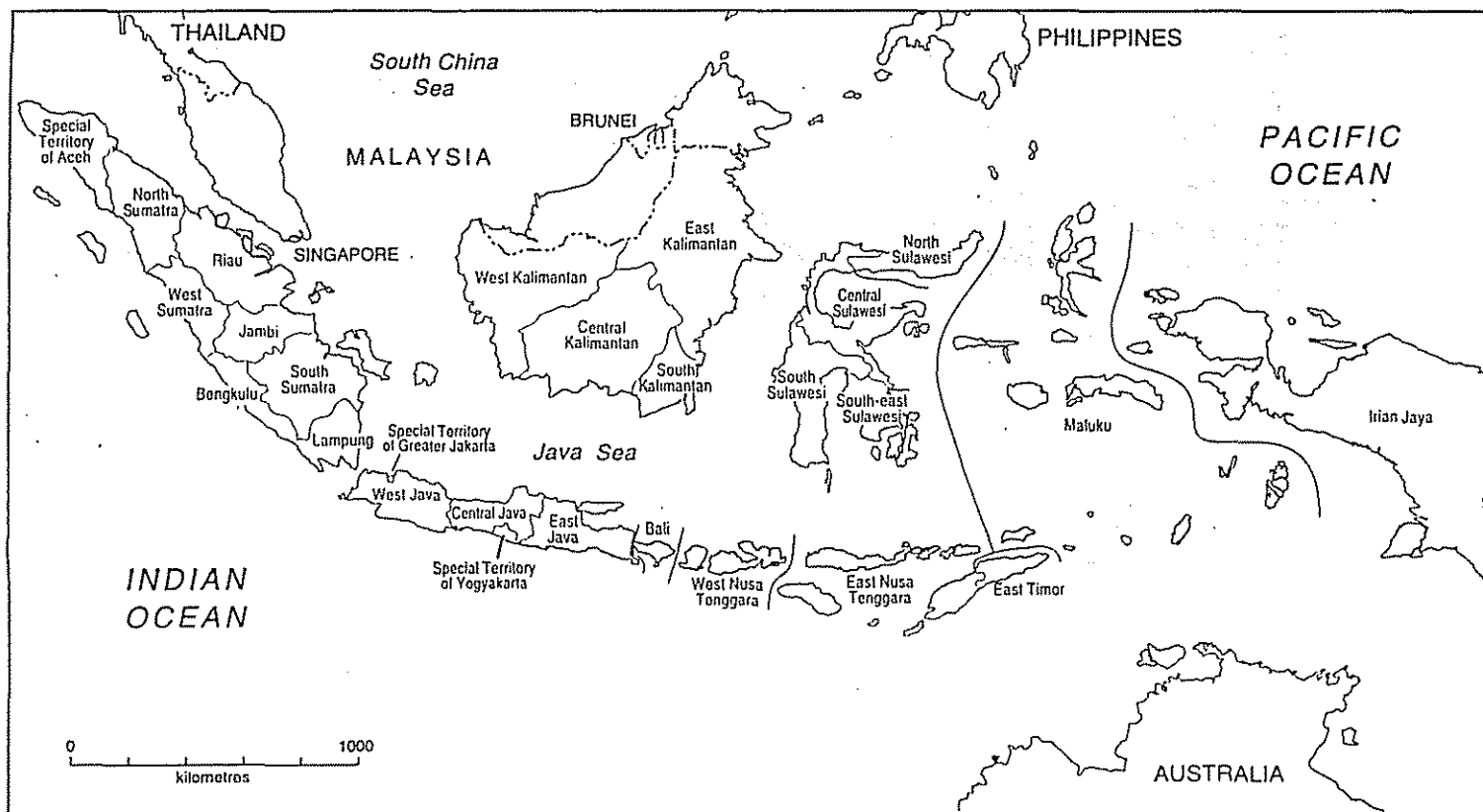
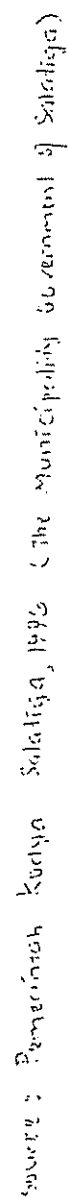
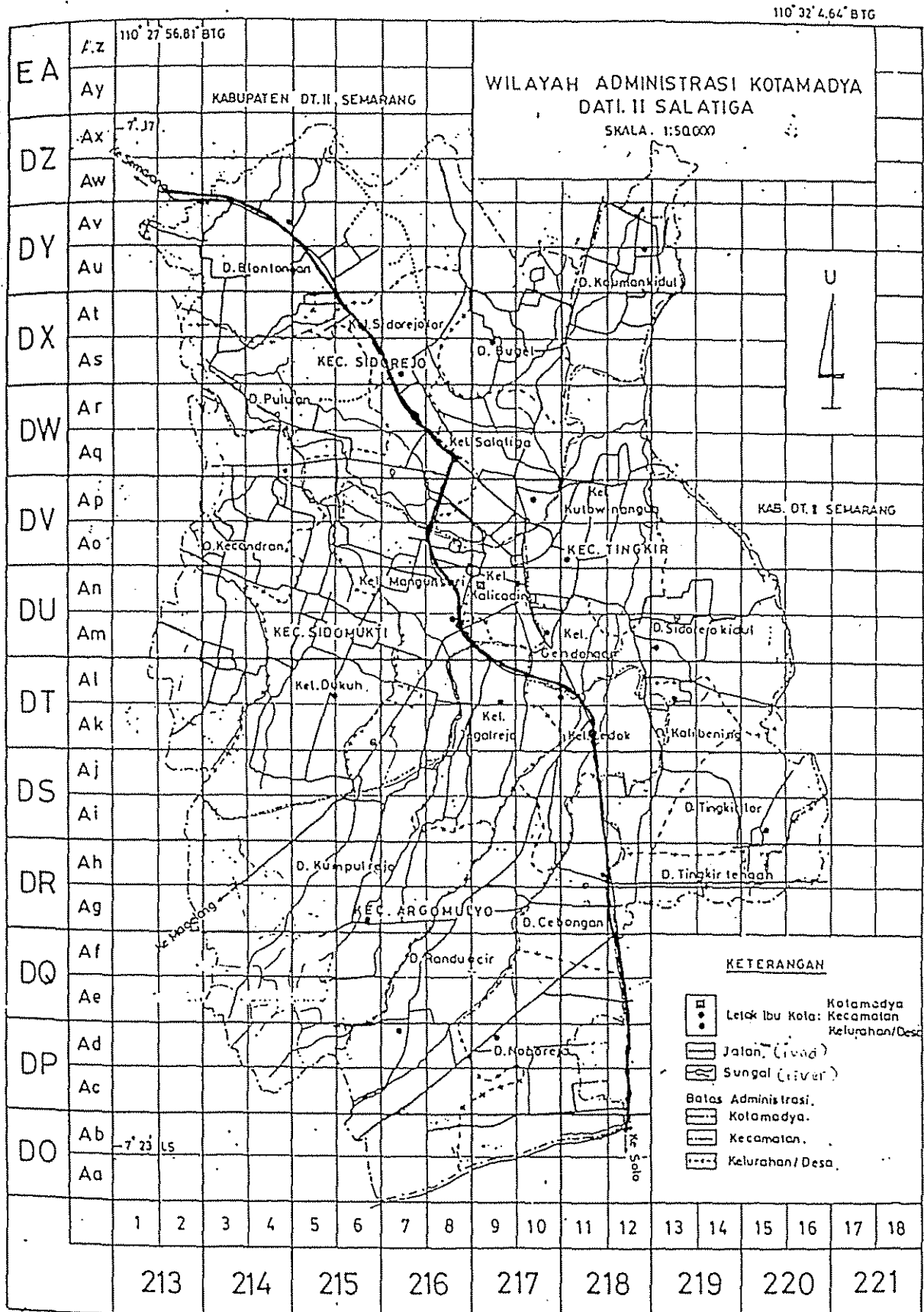


Figure 1.1 Map of Indonesia

Source: Hill, 1996



Appendix 4. Map of Salatiga



SUMBER: KANTOR PERTAHANAN KODYA SALATIGA  
TH. 1993

Appendix 5. The Javanese Women Petty Traders



Two small stalls (above and below) selling similar goods (petrol, candies, cigarette, drinks) with similar rate of price. They are located four (4) meters apart on the same sidewalk. Customers normally benefit when traders have to compete for customers by offering better service.







"The peddler", selling food and vegetables, one of the competitors.





Service to the customer, who is also a close relative who lives nearby



Small stall selling petrol. The children watch over the stall while mother is washing clothes on a sunday morning



Early in the morning (05.30 a.m), a trader seen butchering and cleaning the chicken.



Helping wife after his night shift (at around 06.30 a.m).



Selling chicken at 06.00 a.m, one morning.



The house of Sugiyem. The customer usually gets into the house through the door on the right side (the arrow sign)