Annotated Bibliography
Indonesia
Appendix B3

Literature on Home-based Work and Homeworkers

Available materials on homeworkers, homeworkers’ ICT use and related topics

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<td>1</td>
<td>Wanita; industri kecil</td>
<td>Purwandari, Istiti. 2002. Peranan Industri terhadap kesempatan kerja wanita dan pendapatan rumah tangga (The role of industry on women’s working opportunity and household income). Yogyakarta: Faculty of Agriculture STIPER.</td>
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<td>Maemunah, May, et al. 1996. Studi tentang kepemimpinan wanita dalam industri rumah tangga di Kabupaten Batanghari (Study on women leadership in home-based industry at Batanghari District). Jambi: Faculty of Education Universitas Jambi.</td>
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<td>Pryhantoro, Eddy Herry. 1993. Education level of informal women’s workers at urban areas and their determination on their children future’s orientation. Surabaya: UNAIR.</td>
<td>No</td>
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<td>7</td>
<td>Industri rumah tangga; wanita</td>
<td>Asyiek, Fauzia, et.all. 1995. Women: Economic and domestic activities: Case study on food home-based industry workers in South Sumatera. Yogyakarta: PPK UGM.</td>
<td>No</td>
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<td>8</td>
<td>Industri rumah tangga; wanita</td>
<td>Lestari, Sri Budi. 1994. Women’s workers and wood carving craft industries in Central Java. Yogyakarta: PPH UGM.</td>
<td>No</td>
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<td>Sutinah, et.all. 1995. Women in the home-based industry: A study on home-based women’s workers in Gresik Sub-District. Surabaya: UNAIR.</td>
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<td>Ihromi, T.O., et.all (Eds.). 1991. The story of women’s lives in defending the</td>
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<td>Industri kecil</td>
<td>Rusimah, Siti Yusi. 1991. The position of entrepreneur and female labour in developing small scale industries. Master’s Thesis. Gadjah Mada University.</td>
<td>No</td>
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<td>Women’s economic activities</td>
<td>Murniati, Nunuk P., et.all. 2001. Women’s economic movement as a basis for the public’s economy: A reflection from field experience. Jakarta: Bina Rena Pariwara.</td>
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<td>Wanita pekerja; industri kecil</td>
<td>Kirwani. 2001. The influence of situational leadership style of women in small scale business toward performance of their employees: A case study at embroidery small scale industry at Tanggulangin Sub-District Sidoarjo. Surabaya: Special Programme on Economic Education Faculty of Social Sciences The Public University of Surabaya (UNS).</td>
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<td>Small scale industry, homeworkers</td>
<td>Purwanto, Erwan Agus, “Ups and Downs in Rural Javanese Industry: The Dynamics of Work and Life of Small-Scale Garment Manufactures and Their Families”, Amsterdam, 2004</td>
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<td>Small and Medium-Sized Firms; Information Technology, Diffusion</td>
<td>Utomo, Hargo (2001), “The Diffusion of Information Technology Innovation within Small and Medium-Sized Firms in Indonesia”.This study is done by Hargo Utomo January 2001 in Indonesia (PHD dissertation).</td>
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<td>women; small and micro enterprise poverty reduction</td>
<td>Premcander, S (2003). NGO and Local MFIs How to Increase poverty Reduction through women's Small and micro Enterprise , Future Vo. 35 2003, page 361-378</td>
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<td>ICT; SMEs</td>
<td>Roura, Juan R. Cuadrado and Antonio Garcia tabuenga (2004), ICT Policies for SMEs and Regional Disparities, Entrepreneurship and Regional Development 16, January 2004 : 55-75.</td>
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<td>A PROFILE OF MICROBUSINESSES: Microbusinesses generally use simple technology and are local market-oriented, Smeru, 2004</td>
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<td>Raihan. 1995. Pengaruh penerapan teknologi terhadap peningkatan pendapatan petani sayur mayor (The impacts of technology uses to income rise of vegetable farmers).</td>
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<td>Robbyanto, Thaufik. Wanita pekerja industri tekstil dan peranannya dalam kehidupan keluarga: studi kasus : wanita pekerja di kelurahan Padasuka, kecamatan Cimahi Tengah, Kota Cimahi (Women workers at textile industry and their roles in family life: Case study of women workers in Padasuka the City of Cimahi).</td>
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<td>Home worker</td>
<td>Harun, Hamdan. Peran community worker di perumahan &amp; lingkungan kumuh: studi kasus di kota Pontianak propinsi Kalimantan Barat (The role of community workers at filthy community housing and environment: A case study in Pontianak West Kalimantan Province)</td>
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<td>Sesa, Karel. Perkembangan kewiraswastaan centre preneurship suku bangsa Irian di propinsi Irian Jaya: satu studi kasus terhadap lima puluh pengusaha (The development of entrepreneurship – centre-preneurship of the Irians tribes in Irian Province: A case study on fifty entrepreneurs).</td>
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<td>Suwiryo, Surati. Wanita dan pekerjaan: studi kasus wanita pembakul di Pasar Minggu, Jakarta Selatan (Women and work: A case study on traditional tradeswomen in Pasar Minggu South Jakarta).</td>
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<td>Sandjojo MJ, Hari. Pemanfaatan programme komunikasi dan teknologi informasi untuk mendukung kemitraan antara usaha besar dan kecil: suatu pendekatan model perencanaan komunikasi kemitraan (The uses of communication and information technologies to support partnership between macro and micro industry: An approach to partnership planning and communication model).</td>
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<td>Indaryani, Mamik. Peran wanita dalam menunjang ekonomi rumah tangga &quot;miskin&quot;: studi kasus di Kecamatan Selogiri Kabupaten Wonogiri Propinsi Jawa Tengah (The roles of women to support low income family’s economy: A case study in Selogiri Wonogiri District Central Java).</td>
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<td>Novrida S, Huda. Kontribusi pekerja wanita dalam kehidupan keluarga guna menunjang ketahanan keluarga dan ketahanan nasional (The contribution of women workers in their family life to support the family’s and national resilience).</td>
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<td>Andriati, Retno. Peranan wanita dalam pengembangan perekonomian rumah tangga nelayan pantai di Surabaya: studi kasus di Kejawen Lor, Kel. Kenjeran, Kec. Kenjeran Kotamadya Surabaya (The roles of women in developing their household’s economy amongst the fishermen community in Surabaya: A case study at Kejawen Lor, Kenjeran, Surabaya)</td>
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Name and Location of resource centre/library: The Ministry of Industry and Trade, Directorate General of Small-Medium Industry and Trade
Deprin Building Jl. Jendral Gatot Subroto

URL/website address:
Contact Person (if applicable): Herman Budoyo
Contact information (Phone/Email) (If applicable): 62-021-5255509

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<td>IKM (Industri Kecil Menengah)</td>
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Name and Location of resource centre/library : Library of Post Graduate of Women Studies, University of Indonesia
Gedung Rektorat UI, Lantai 4 Jalan Salemba Raya No.4 Jakarta 10430

URL/website address : Contact Person (if applicable) : Ibu Yati
Contact information (Phone/Email) (If applicable) : Phone: (62-21) 3160788
Email: pskwui@pacific.net.id

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Institute for Social and Economic Research, Education & Information
Jl. S. Parman No. 81 - Slipi, Jakarta
URL/website address : www.lp3es.or.id
Contact Person (if applicable) : Arison
Contact information (Phone/Email) (If applicable) : 62-21-5674211

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The Research Centre for Society and Culture (PMB) LIPI Resource Centre  
6th Floor Gd. Widya Graha LIPI Jl. Gatot Subroto No. 10 Jakarta

**URL/website address**  
-

**Contact Person (if applicable)**  
Djoko Kristijanto

**Contact information (Phone/Email) (If applicable)**  
62-21-5251542 ext.

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**Name and Location of resource centre/library**: The International Labour Organization (the ILO) 
Menara Thamrin 22nd Floor 
Jl. MH Thamrin Jakarta

**URL/website address**: -

**Contact Person (if applicable)**: Budi Setyawati (Tya)

**Contact information (Phone/Email) (If applicable)**: 021-3913112

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Surya Building 9th Floor Jl. M. H. Thamrin Kav. 9 Jakarta 10350
URL/website address: www.unsfir.or.id
Contact Person (if applicable): Ms Niken
Contact information (Phone/Email) (If applicable): +62-21-392 4320/ info@unsfir.or.id

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1. **Development project AND women**
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2. **Gender; informal sector**
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4. **Informal sector**
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Name and Location Of resource centre/library: PDIH (Pusat Dokumentasi dan InformasiHukum) Centre for Law Documentation and Information Faculty of Law University of Brawijaya

URL/Website address: -
Contact Person: Mugiyono
Contact Information: -

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<td>Saly, Jeane Neltje, 2001, Perlindungan Hukum Usaha Kecil Dalam Hubungan Dengan Penanaman Modal Asing di Negara Berkembang dan Penerapan Prinsip-Prinsip Perdagangan Internasional Serta Implikasinya di Indonesia, Jakarta, Departemen Kehakiman dan Hak Asasi Manusia Badan Pembinaan Hukum Nasional.</td>
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Nama Dan Lokasi Perpustakaan: Badan Pertimbangan Penelitian FHUB (the Centre for Research Evaluation)
Faculty of Law University of Brawijaya - Malang

URL/ Alamat Website: -
Contact Person: Mba Yeni
Contact Informasi: -

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Contact information (Phone/Email) (If applicable) : -

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Name and Location of resource centre/library : The Centre for Statistic Bureau (the BPS)
Jakarta

URL/website address : -
Contact Person (if applicable) : -
Contact information (Phone/Email) (If applicable) : -
**Name and Location of resource centre/library**

The Centre for Women Studies (Pusat Penelitian Peranan Wanita – P3W)  
The Padjadjaran University Bandung  
Jl. Dipati Ukur No. 35 Bandung West Java

**URL/website address**

-  

**Contact Person (if applicable)**

Mrs. Siti Chomzah (Head of the Centre) or Iis or Neneng

**Contact information (Phone/Email) (If applicable)**

022-2507444

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Name and Location of resource centre/library: The Centre for Population Studies (Pusat Penelitian Kependudukan – P2K)  
The Padjadjaran University Bandung,  
Jl. Dipati Ukur No. 35 Bandung West Java

URL/website address: -  
Contact Person (if applicable): Nugraha Setiawan or Heny Herawati  
Contact information (Phone/Email) (If applicable): 022-2506651

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Jl. Tubagus Ismail II No. 2 Bandung, West Java.

Contact Person (if applicable) : Yosse or Wanda

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<td>desa Karawitan, Kecamatan Karawang laporan studi. Bandung Lembaga Penelitian UNPAR.</td>
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SYNOPSIS OF RECOMMENDED LITERATURE

1

Name/Location of Resource Centre: Women and Children Study Centre
The Centre for Scientific Documentation and Information (PDII) - LIPI
4th Floor Gd. PDII LIPI Jl. Gatot Subroto No.

Keyword(s) used in the search: perempuan (women); industri rumah tangga (home industry)

Complete bibliographic citation:

Purwandari, Istiti. 2002. Peranan Industri terhadap kesempatan kerja wanita dan pendapatan rumah tangga (The role of industry on women’s working opportunity and household income). Yogyakarta: Faculty of Agriculture STIPER.

SYNOPSIS

This is a research on handmade bags craft industry in Kulon Progo District the Province of Yogyakarta. The objective of the study is to understand the roles of handmade bag industry on women’s working opportunity and household income, and what social factors influence its role.

FINDINGS

- The profile of the women works in the handmade bags industry is that, the age of majority of them is between 28-55 years (p.15). While the level of education is 60% only have Elementary School (finished and unfinished); and those who have finished High School reached 7.5% (p.16).
- The absorption of work force in the home industry is almost 89.99%, with women’s working hours on the average is 7.28 hours per day or 50.96 hours per week (p.17). Meanwhile the total working hours for women (including household and farm work) on the average is 8.10 hours per day (p.17).
- The average income for these women workers are between Rp. 195.000 – Rp. 2.592.000 per month (p.19).
- Beside women home-workers, the industry has also absorbed children to work in the industry, with almost 62% of the children in two villages work in the industry (p.18). Their working hours are quite the same with women, which is 8 hours per day, with income around Rp.284.000 per month (p.18).
- Women give a significant contribution to their family economy, with the numbers of women having equal contribution as their husband (p.22).
- Handmade bags industry is the most suitable work for women who have little children that could not leave their family (p.22).

CONCLUSIONS
In the condition where the people in research location own only small farm land (on the average of 611 m² per household), additional income from home industry like the handmade bags becomes significant for family income.

**Name/Location of Resource Centre**: Women and Children Study Centre
The Centre for Scientific Documentation and Information (PDII) - LIPI
4th Floor Gd. PDII LIPI Jl. Gatot Subroto No.

**Keyword(s) used in the search**: perempuan (women); industri rumah tangga - (home-based industry)

**Complete bibliographic citation**:
Maemunah, May, et.al. 1996. *Studi tentang kepemimpinan wanita dalam industri rumah tangga di Kabupaten Batanghari (Study on women leadership in home-based industry at Batanghari District)*. Jambi: Faculty of Education Universitas Jambi.

**SYNOPSIS**

The research’s objectives are to identify the characteristics of women leadership in home-based industry and to understand strategic constraints in the development of women business. The method used for the research was interview and management survey or depth study.

**FINDINGS**

- Most of women entrepreneurs’ age are between 21-40 years old (p.42); the level of education 8 women or 66.67% has finished High School, 25% have finished Elementary Schools, and only about 8.33% has finished College (Sarjana Muda) (p.43).
- Most of the women have worked for 4-10 years. However, the high numbers of women working for more than 5 years in the home-based industry not because they have been successful, but mainly because the need of family additional income (p.43-44). The motivation behind their engagement in the industry was mainly dominated by the force of life-need, and then followed by the motivation to show their existence as human beings able to achieve a kind of merit and be able to life independently within their family (p.45).
- The numbers of family dependents among these women, the highest numbers of respondents (58.33%) have more than 7 (seven) dependents, 25% have dependents between 4-6 people; and only 16.67% have dependent between 1-3 people (p.46).
- Most of these women entrepreneurs are also wives and mothers, therefore, their leadership style have been majorly inward oriented, management centreed which covers the allocation of family resources and control of work activities to balance with household works (p.50).
- The leadership style the women have as entrepreneurs covered the whole managerial and administration functions (p.53).
- The main strategic constraint for these women to develop their home-based industry is the lack of capital (p.54). For that time, most of these women used their own capital or family
capital for their business, they hardly able to obtain loan from banks since most of them do not have collateral and the interest rate are mostly too high for them (p. 55).

CONCLUSIONS

Home-based industry by women entrepreneurs at Batanghari District has increased, which have improve the motivation of women in managing and organizing their own home-based industry as family income activity. The main characteristic of these women leadership is heavily family oriented, or inward looking, since they are also have family and household burdens. The main constraint for these women-entrepreneurs to develop was capital for enlarging their businesses.

SYNOPSIS

The research aims to describe findings related to: (1) pre-work skill condition possessed by urban poor women to enter the work world, particularly in home-industry sector; (2) what are the types of home-industry can be built up by poor women; (3) the level of working position and condition of urban poor women to fill work opportunities in home-based sector; (4) the role of the urban poor women working in home industry in their family economy; and (5) external and internal factors that could become constraints or obstacles for by these women to fill the work opportunities in home industry.

The research uses qualitative approach. The subject of the research are women, work-productive age between 15 – 55 years, married, low education level and have worked in home industry in Semarang for at least 2 years. The data was gathered through depth interview and non-participant observation.

FINDINGS

• Urban poor women had to have special skills to enter the home-industry sector, such as making patterns, cutting, sewing, embroidery, and other skills through special programmes (p.5).
• The types of home-industry for the women to develop are industries that do not need physical strength, practical but do not need a lot of physical activities (p.5).
• Working position of women are equal with men, there is no discrimination on gender-based, whether in the production activities, working facilities or salaries (p.5, 33).
• Urban poor women’s income help their family economy significantly to provide basic needs, children education, household needs and socio-religious activities, some even acknowledges it as the main family income (p.5, 33, 34, 35).
• Internal hindrances found by researchers are low level of education, limited time, and low managerial skill in organizing their business. Meanwhile, the external factor mainly derives from culture, particularly in a society which still holds ideology that gender-biased (p.5). The basic thinking is that women’s main obligation is still to do household work and reproductive activities (p.27).
• Most of the women working in garment-type home industry work for the least 8 (eight) hours per day (p.25).
• There is acknowledgement from their husband, family and community that the work they are doing is real work, not just secondary work (p.26).
• The limited time these women had, derived from the situation that these women still have to do household works and other reproductive activities (p.27).

CONCLUSIONS

• Urban poor women do need to enrich themselves with special skills before entering the home-industry. The work in home-industry has been acknowledged as real work, and the income the women earned from it is also the main income (besides the husband’s income). However, low level of education and gender-biased culture have becomes two of the main obstacles for these women to develop more fully in their work.

Name/Location of Resource Centre : Women and Children Study Centre
The Centre for Scientific Documentation and Information (PDII) - LIPI
4th Floor Gd. PDII LIPI Jl. Gatot Subroto No.

Keyword(s) used in the search : perempuan (women); industri rumah tangga – (home-based industry)

Complete bibliographic citation:
SYNOPSIS
This is a research to objectively identify the decision making pattern inside a family of women who work in the home-based industry, besides it also has objectives to identify conflicts and value adjustment in the family and the gender relation pattern in the family decision making. The research took 45 women as sample which was decided through purposive sampling, in the city of Blitar. The method used in the research is based on gender analysis with Moser technique analysis and Harvard conceptual framework.

FINDINGS

- The average age of the women working in home-based industry is 26.66% between 25-40 years old, with the highest percentage of 73.33% is above 40 years old (p.33).
- The level of education of the women is 44.44 % have finished Elementary School, 22.22% of Junior High School and 26.66% of High School (p.35).
- Most of the husband work as labour (28.89%) and the rest is varied from civil servants, traders, farmers or working in private sectors (p.36).
- The family decision making patterns in Blitar can be categorized into 2 types: (1) wives domination particularly in household matters; and (2) negotiation between husband-wives (p.38). However, the position of women in the home-based industry still mainly dominated with men in many domestic issues, which is based on cultural value of the society that created a “given image” of women as housewives and men as the head of the family. The fact that women also work to contribute to the family income does not considered as “bread earning” activity.

CONCLUSIONS

- The position of women in the home-based industry still mainly dominated with men in many domestic issues, which is based on cultural value of the society that created a “given image” of women as housewives and men as the head of the family. The fact that women also work to contribute to the family income does not considered as “bread earning” activity.
- When women and men have equal or almost equal income, conflicts arises and so is the value adjustments, although the conflicts usually not having very serious impact on their marriage and family life.
- The gender relation related to family decision making is relatively equal, since the value adjustments have made them negotiate all the problems that arose.
SYNOPSIS

This research was conducted by Pusat Penelitian Peranan Wanita (Roles of Women Study Centre) of University of Padjajaran, Bandung. This research is aimed to study factors that influence the income of working women, in this case, women working in home based industry, and their contribution to family’s budget. The respondents are women who make mattress in Desa Mekarmukti, Kecamatan Cililin, kabupaten Bandung because mostly of mattress makers in this area are women. Totally number of respondent are 30 women out of about 300 working women there. The method used during this research is descriptive through survey and for the analysis of data used both quantitative (frequent table) and qualitative analysis.

FINDINGS

• 9 people (30%) out of 30 respondents works in her own house. 50 % work on site and 20% work in the workshop.
• Most of responden already working for this industry for 5-14 years (63.4%) and for 5-9 years (36.7%). Most of respondents share that they already involved in this industry since they were still single because of not afford to continue their education and they want to have own income. And then, this work continue until they married, moreover when their spouse’s income is not enough for the family.
• It is about 23,3% of respondents have account in the bank and the rest, about 76,7 % don’t.
• It is about 80% of respondents share that they do this work because there are no other works they can do. This is because of their low education so they can’t compete with other people in market labour.
• In regard with the enjoyable things of doing this kind of job, 16,7% said because they can do it at home, 40% said because they can do it in relax situation, 13,3% because it is easy to do it, 6,7% said they enjoy if the cotton are good, 23,3% said because they can do it with chatting.
• The unhappy side of this job are when get itchy of the dirt of cotton (50%), unconvenient place (13,3%), boring (6,7%), when the cotton is ugly (10%) and because of unpredictable earning (20%).
• 40% of respondents share that they learn the skill by themselves, 20% get knowing from family and 40% get knowing from other people.
• It is about 46,7% of respondents work for 4-6 hours, and 53,3% for 7-9 hours.

CONCLUSION

• Women homeworkers are generally in productive age and married already. They are from low education, mostly elementary school, so they are lacks of insights. The husband are also from low education level.
• The safety system of these workers should be paid attention, especially in regard with their heath.
**SINOPSIS**

This is a paper that was written by Erna Ernawati Chotim, a researcher of AKATIGA, Centre for Social Analysis for printing materials for activities in NGO Forum Fourth World Conference on Women in Beijing, September 1995. The writing is intended to press the role and the problems of women workers so that this group can have an adequate attention to be admitted of its existence and wholly considered in every policy on small-middle industries. For the interest of this writing, the term of small-middle industries are those having the following characteristics: 1). Employ 1 to 100 workers, 2). The nature of the business is informal, 3). Oriented on the rural industries. Included in this category is any kind of home industries.

**FINDINGS/ARGUMENTS**

- Less than 14% of the total female work force are absorbed in the middle-large scale manufacturing industries, while the rest are absorbed in the small-scale as well as home industries.
- Statistic data shows that since the decade of the 1980s, there has been a quite high increase of the group of woman labours. The Indonesian statistic shows that during the period of 1980-1990 the number of women workers has increased by 67,4% from 17,3 million to 25,7 millions. However, the most important and the most interesting thing to analyze from the fact is why women are concentrated in small industries. The fact can easily related to the characteristics of products as well as to the characteristics of the type of works considered as closely related with women and children.
- In general, women workers are convinced to have typical characteristics, faster and more careful, yet cheaper and more obedient compared to male workers.
- Statistic data shows that the educational level of woman workers is very much lower than mnin workers. The implication of the low educational level is the poor access of owmen
to information, while such condition is conducive for informal economic sector as well as for the small-middle industries. Therefore, it is comprehensible why the majority of women are lead to enter the dull sectors which actually do not require level of education.

- In the small-middle industries, the subcontracting and putting out mechanism is general and the groups of workers are mostly joined in the sub-contracting units or work as “home workers”. Such a mechanism is vulnerable to the emerging of various problems concerning working condition.
- There are at least four major problems faced by woman workers in the small-middle industries: 1). The fact that women are not considered as workers 2). The poor access to production equipments 3). Double burdens, 4). Poor payment and poor working condition and 5). The shifting and the changes in the job opportunities.
- It is high time of problems concerning woman workers in small industries were given serious attention and resolution. Especially in the era of economic globalization nowadays, various small and home industries are emerging and sub contracting systems are booming, opening job opportunities for women. For the pretext of efficiency, companies will tend to employ cheap woman workers more and more. Without rapid anticipation, the tendency will be resulted with the exploitation and the marginalization of woman workers.

**CONCLUSION**

There is a need for position empowerment of social, economic and politics, including the intensifying information for woman and child workers. There is also needed to increase women’s social capital through education. This aspect is important to cherish self confidence and to open opportunities for access to information, so that the gap of knowledge and skills between male and female workers can be eliminated.

Another important point is how to lighten women’s double burden so that the mobility opportunities both vertical and horizontal can be opened wider for them. Nothing more is more important for woman workers than better wages and working condition than what they are receiving today.

**SYNOPSIS**

This study explores the dynamics of work and life of small-scale (home-based) garment manufactures, both garment producers dan the garment workers in a rural Javanese village. This research was undertaken to make PHD dissertation 1999-2004. The research area is Kalitengah, Klaten, Central Java. The objectives of this research are: 1). To understand the dynamics of work of garment producers and the garment workers in small-scale rural garment industry, which is operated under the system of so-called informal arrangements. 2). To understand how these dynamics affect the dynamics of the life of garment producers and the garment workers and their family. 3). To understand how the socio-economic conditions where the industry is situated affect the emergence and also the operation of this industry.

**Findings**

- The emergence of garment industry in Kalitengah is inextricably linked to chronic land scarcity in this village which has arisen as the outcome of various factors such as the increase in population, land fragmentation through inheritance, the land market, and the presence of tobacco plantation.
- This research found 85% families in Kalitengah obtain their income from non agriculture sectors, particularly from small-scale industries and trade.
- The agricultural sector only provides 15% of total employment.
- Garment industries in Kalitengah produce batik, shirt, school uniform
- Women contribute 79% of informal non farm activities.

**Conclusions**

- The emergence of garment industry in Kalitengah was part of the survival efforts deployed by poor people to cope with inadequate job opportunities and incomes in agricultural sector.
- Garment industry in Kalitengah providing a livelihood strategy by which to achieve economic security (survival strategy).
- As the garment industry in Kalitengah is characterized by a slack season and a peak season that affect their operation of the industry.
- More than simply providing economic security, the industry had also raised the social standing of many local “juragan”.
- Many “juragan” invested their money in educating their children

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**Name/Location of Resource Centre**: Magister Administrasi Publik (The Public Administration Magistrate)  
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**Keyword(s) used in the search**: Small and Medium-Sized Firms; Information Technology

**Complete bibliographic citation**: 

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43

SYNOPSIS
This writing is a PhD Dissertation. This study is done by Hargo Utomo started from January 2001 in Indonesia.

FINDINGS
• Small and medium-sized firms in Indonesia have embarked on new era of doing business by integrating work processes with emerging knowledge economy
• Unique characteristics of owner-managers across firms reiterate the important role of social and cultural factors in the diffusion of IT innovation in Indonesian firms.
• The capability of SMEs in Indonesia to catch-up with rapid changes of IT based innovations is a long way off. This phenomenon is exacerbated by the fact that SMFs tent to allocate a small portion of their sales on IT.
• Small and medium-sized firms believe that substantial benefits from IT diffusion have been achieved.
• The diffusion and adoption of IT based innovations reflect long term and complicated processes firms. The existence of innovative capabilities is a necessary, but not sufficient, condition to facilitate the adoption of use of IT based innovation in the firms. Other conditions such as positive attitude of key people in firms toward innovations and government support for technological innovation are deemed as important facilities for IT diffusion in small and medium firms.
• The absence of strategic linkage between industry groups and educational institutions has become major impediment to facilitating IT diffusion in Indonesia

CONCLUSIONS
This study finds that flexibility of small firms in managing firms resources including information and communication technologies, gives an advantage to these firms in enabling them to deal with instability in business environment whilst retaining their efficiency and effectiveness.

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Complete bibliographic citation :
SYNOPSIS

FINDINGS

- Vertical mobility constraints faced by small enterprise in Indonesia can be categorized in two constraints, are (1). Structural constraints (2). Business environment constraints
- Structural constraints are policy bias, high cost economy, financial institutions bias, wrong decision on high-tech economy industrial policy.
- Business environment constraints are market entry barriers, low investment in capital

CONCLUSIONS

Based on the analysis and some empirical result, the hollow or missing of the middle is confirmed in industrial structure. The factors behind are: (1). Structural constraints (2). Business environment constraints

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SYNOPSIS

This paper was performed by Centre for International Business Education and Research (CIBER) at the University of Maryland organized as apart of a conference of experts on “Small and Medium Sized Enterprises and the Global Economy”, held on October 20, 1995.
This paper is an introduction to the special issue on Small and Medium-Sized Enterprises in the Global Economy. The paper gives a broad outline of globalization, the role of technology, and examines the role that small and mediumsized enterprises play in the global economy. We focus on foreign direct investment of small technology based firms and how their innovations diffuse into the global economy.

FINDINGS

They argue (1) that start ups gain their comparative innovative advantage by exploring new technological spaces that may be overlooked by larger firms, and (2) that this process is facilitated by regional networking which permits small firms to obtain and use knowledge more efficiently than large firms. They find that start-ups produce innovations in less crowded technological space than larger firms. That is, small firms are more likely to explore
technologically diverse territories. Their empirical results pinpoint how smaller firms make radical innovations and compliment the theoretical conjecture in Acs et al. While knowledge is localized for both start-ups and other firms, start-ups are more closely tied into regional networks since they depend on networks for critical knowledge inputs. Knowledge was more localized for start-ups than other firms with groups of entrepreneurs playing a crucial role. If knowledge flows are localized, then firms located in distant regions are excluded from knowledge networks. It is this local character of the networks that is their potential link with globalization (Acs, de la Mothe and Pacquet, 1996). Therefore, small technology-based firms are attractive acquisition targets for MNEs interested in entering new technological networks. About 10 percent of the 38,000 new high tech establishments listed in the Corp Tech database had foreign ownership in 1994.

**CONCLUSION**

The international diffusion of new innovations is crucial for continuing improvement of global Economic welfare. In the diffusion process SMEs face two serious challenges: property rights protection and barriers to entry. If the rate of creative destruction is indeed too low, public policies should aim to increase the creation and international diffusion of innovations by SMEs. The analysis in the papers that follow suggests that policies should aim to reduce the costs in international expansion for SMEs. That is, policies should aim to reduce private market costs incurred for the protection of property rights, to reduce entry barriers, and to reduce transaction costs. We should note, however, the suggestions rely on the premises that we have too little creative destruction. The broader question whether we have too much or too little creative destruction is not yet addressed. This basic question deserves our research attention.

**SYNOPSIS**

Small and medium-size enterprises (SMEs) are a major component of all economies and are generally considered to be flexible, adaptive organisations. Although lagging behind their larger counterparts, SMEs are beginning to invest in information systems. SMEs are often depicted as flexible enterprises, while information systems (IS) and information technology (IT) are held to be keys to the future flexible organisation. Using data derived from asset of manufacturing SMEs located in the U.K., this paper investigates whether SMEs really do exhibit flexibility and if their use of information technology enhances or inhibits such flexibility.
FINDINGS

- **Information systems in the SMEs**
  All the SMEs studied have data processing systems which provided them with information about day-to-day operations.

- **IS organisation in SMEs**
  They also find that there are only limited IS management skills available to plan and organise information systems in the SMEs. This research supports the latter point as none of the SMEs studied have specialist managers with the skills to manage IS.

- **IS development in the SMEs**
  Information systems in this study are typically developed by the technical methods which tend to be those of the structured school of systems analysis or the ad hoc approach of the self-taught. These structured methods are inadequate for modelling future requirements of a business system, and the models and specifications produced by such systems may be rendered obsolete by minor changes in business process. The methods are therefore likely to produce systems lacking in flexibility to cope with future change. Requirement changes tend to be at the detailed operational level rather than aimed at meeting strategic objectives.

- **Influence of customers on IS (Information System).**
  There are three key areas in which customers influence IS in SMEs. First, customers seek evidence of quality in both product and production process. Second, order processing is done automatically and third, there is integration in design of new products.

**Flexibility: the SME response**

- The case studies indicate that the SMEs do not readily conform to received wisdom that they are particularly flexible or adaptable. First, flexibility has been identified as the ability to change strategic direction relatively quickly. The evidence here is that all the companies have a specific skill in one main product or variants of that product.
- The second main definition of flexibility as a strategic response to the unseen also has limited validity in the context of this study. There was very scant evidence of strategic thinking in any of the SMEs. Survival is the key issue for all the companies. This is operationalised by focusing on developing efficient production processes rather than thinking about alternative strategies.

**CONCLUSION**

This paper investigates the role of IS in promoting or inhibiting flexibility in small and medium sized enterprises. It shows that the firms all exhibit relative inflexibility in their general approach. Information systems do not seem to provide increased flexibility, but reinforce existing thinking. The key reasons are that SMEs view themselves as having a narrow product range which is used for the benefit of one or two customers. This leads them to consider the purchase of IS to improve the efficiency and effectiveness of current processes rather than considering the capacity of information technology to increase flexibility and improve competitiveness.
The “growth” of Asian enterprises has been a prominent feature of the small business population in Britain. Asian entrepreneurs have been eulogised by the popular press keen to laud free enterprise heroes, while more detached academic commentary has sought to identify the key success factors for this entrepreneurial minority. Much less conspicuous has been the role of female Asian entrepreneurs and Asian women working in “family” businesses. This article focuses upon the often neglected issue of the contribution of Asian women to both entrepreneurship and the management of family businesses. In order to illuminate the position of Asian women in business, a series of qualitative interviews were undertaken with two particular groups: Asian women entrepreneurs in their own right; and Asian women working in family enterprises. Five representatives from each group were interviewed on at least two occasions. Issues explored with Asian women entrepreneurs include their background, their influences, the factors that facilitated or inhibited their decision to become self-employed, their experiences of entrepreneurship and the particular issues that confront them as Asian women in business.

Interviews with Asian women working in family enterprises explored their role and contribution to the management of the business. Amongst the issues covered are their “official” and “unofficial” positions within the business; the balance between domestic and business responsibilities and the influence, if any, of cultural factors in the nature of their presence within the enterprise. This article sheds light on a number of neglected issues within the increasingly important area of Asian entrepreneurship in Britain. First, a clearer picture will emerge of the roles, responsibilities and relationships of the relatively few Asian women who are entrepreneurs in their own right; and the many more who help sustain many Asian enterprises. Second, methodologically the paper will be novel in so far as the researcher (an Asian woman from a “typical” family business background) has taken care to observe the cultural proprieties within this particular group. Hence, the data are arguably more authentic than previous studies undertaken by “distant” researchers. Finally, policy makers are increasingly being reminded to appreciate the needs and the diversity of ethnic minorities in business. The findings reinforce this message by highlighting the distinctive experiences of Asian women in business.

**Findings**

- The driving force to set up in business was a reaction to their children needing less of their time. The businesses were initiated as more of a pastime and challenge, a hobby, to occupy them once their children were at school or had left home, rather than a financial
and economic necessity. The women wanted to utilize their skills and have some worthwhile purpose in their lives. The independent women are more aware of what they are worth, as compared to the “hidden” women and value their time.

- For most of the women, entrepreneurship was a learning process:
- Zainab declares, “I was always confident of my knowledge of the fabric business but now I had to develop other skills.” She soon learned about customer relations, customer psychology, marketing, etc., and admits “I had cultivated quite a curiosity for the world of fashion and business.” Their experiences of entrepreneurship have varied greatly. Zainab began her business venture by selling some tracksuits for her brother and adding personalised logos on his casualwear fabric range. She had a sewing machine at home and did the work herself. This small business idea proved very successful and the tracksuits sold particularly well in schools. She began to actively promote her stock to local schools.

- Jinder entered the financial sector because she wanted a business that was flexible, as she had two children in school who required her attention. More importantly, it was a low-cost business to enter, with little overhead. She feels that being an Asian woman can be a liability, with many clients wanting to deal with men when it comes to business and financial matters. “My main motivation is the fact that, as an Indian in a foreign country, I was always forced to recognise the fact that I could not depend on anyone to help me. I’ve always had to rely on my own efforts.”

- The role in business of the “hidden” women.
Harjit’s husband decided to buy a small newsagent/grocery shop because having four children was a burden on him as the sole earner in the family. He was increasingly frustrated with his factory job and was constantly overlooked for promotion in favour of white colleagues. He made the decision to go into business, having seen many of his friends and relatives make a good living in this area. Although the family discussed the move at length the idea and decision were solely his. The business was alien to them but it was a means of survival and independence from a dead-end factory job.

CONCLUSION

It is clear that there are distinctive issues faced by South Asian women and that their families can help or hinder them. Each case is unique and must be weighed on its own merits, however, they do serve to highlight the issues faced by many South Asian women in business and the significant contribution of South Asian women to both entrepreneurship and the management of the family business.

Children play a crucial but differing role for the two groups of women. For the independent women the children are their first priority and it is only when they are in school or have left home that the women look for something to do to fulfil their lives. The hidden women work at the expense of their children and although the children provide their drive for betterment, they are often neglected in the process.

The driving force to set up in business for the independent women was as a reaction to their children needing less of their time. The businesses were initiated as more of a pastime and challenge, a hobby, to occupy them once their children were at school or had left home rather than a financial and economic necessity.
The women wanted to utilise their skills and have some worthwhile purpose in their lives. The independent women are more aware of what they are worth, as compared to the “hidden” women, and they value their time. While the independent women make their own decisions and are in control of the business, most of them still consult male family members who play a role in the business, mainly in an advisory capacity. These women are also married to more educated or affluent men. The hidden women have responsibility rather than control and are relegated to serving customers, supervising employees or checking stock rather than tending to the financial aspects of the business, which seem to be the sole domain of the men. The women deal with the day-to-day internal environment, while the men deal with all external issues. The “hidden” women seem to be caught up between a sense of duty and a feeling of being exploited. Their exploitation is justified in terms of duty and “status.”

13

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SYNOPSIS

Over the past two decades the economies of Canada and many other industrialized countries have seen significant restructuring, bringing with it steadily rising levels of self-employment and small business ownership. Women have been at the forefront of this change. Of the many questions raised by women's entrance into self-employment, a central one concerns the factors fuelling its growth. While some argue that women have been pulled into self-employment by the promise of independence, flexibility and the opportunity to escape barriers in paid employment, others argue that women have been pushed into it as restructuring and downsizing has eroded the availability of once secure jobs in the public and private sector. To date, existing research on the 'push-pull' debate has not fully answered; these questions, with survey and labour force data suggesting only general and sometimes contradictory, trends. This article examines this issue in greater detail, drawing on in-depth interviews with 61 self-employed women in Canada. Overall their experiences shed further light on the expansion of women's self-employment in the 1990s, suggesting push factors have been underestimated and challenging the current contours of the push-pull debate.

FINDINGS
On the face of it, the findings concur with existing survey research in Canada, suggesting that economic constraints were 'very important' for just a minority of women. In terms of the responses that reflect 'push' factors, 17.5% of women indicated that 'a lack of job opportunities' was a very important reason for becoming self-employed and 12.7% indicated 'job loss' as very important. Only 3.8% cited 'contracting out' by a past employer. In terms of job loss, important differences exist between solo self-employed and employers in fact, all but one women citing 'job loss' were solo self-employed.

The importance of 'push factors' rises slightly. For this group, nearly 20% cited 'no other job opportunities' as very important and 15.6% cited 'job loss' as very important. Contracting out was very important for just 4.8%.

In addition to these clearcut 'push' factors, women were also asked about a range of other reasons. As with the findings from that survey, the results highlight several factors that were 'very important'. At the top of the list was 'challenging work' (cited by 84.7%), positive work environment (80.0%), a desire for independence (79.7%) and a desire for meaningful work (72.9%). Additional reasons that were very important for a majority of women included a flexible schedule (63.3%) and a desire to have responsibility (55.9%). Just under half the women cited work and family balance as a very important reason for becoming self-employed (47.5%). The ability to work from home (35.7%) and the opportunity for better income (31.7%) were very important for a minority of women.

CONCLUSION

While the findings in this article are specific to the Canadian context, they do offer several important insights concerning the 'pushpull' debate and the impact of economic restructuring and constraints on women's movement into self-employment. Perhaps one of the most important findings concerns the limitations of some well established methodological approaches for capturing the ways in which individuals become self-employed. Within existing research, surveys and aggregate analysis have usually defined 'push' factors in very narrow terms (such as unemployment or no other work), thus ignoring other factors (like eroding working conditions, job stress and insecurity) that may partially push individuals into starting their own businesses. Surveys also pose problems of interpretation, with response categories (such as independence) that mean potentially different things, and may artificially simplify the factors shaping self-employment decisions (such as by asking for a 'main' reason that an individual became self-employed).

A second issue that emerges concerns the nature and relative importance of 'push' factors in shaping women's decision to become self-employed. For the most part, the findings suggest that 'push' factors have not been the primary motivator for most women in this study who started their own businesses in the 1990s. On the contrary, most were motivated by a desire for challenge, a positive work environment, independence and meaningful work. However, the findings show that, for some women, economic constraints were critical and that these are not fully captured in existing survey responses. For example, while 15-20% of women ranked 'job loss' and 'a lack of work opportunities' as 'very important' in the survey for this study, roughly one-third mentioned some type of economic constraint in the detailed interviews.

This is not to say that economic constraints were a primary impetus for this group, but it is to note that they shaped the context in which women made their decisions. Moreover, the interviews show that some reasons that are typically regarded as 'pull' factors for example, independence and a positive work environment can clearly operate as a powerful 'push'. Negative work environments, overly bureaucratic organizations and a lack of independence and decision-making
ability were highlighted by a number of women in the interviews. These findings suggest a need to broaden current conceptualizations of 'push' factors and to explore further how 'push' and 'pull' factors are intertwined for some individuals. They also highlight the hidden costs of restructuring for employers and organizations in terms of a deteriorating workplace climate and the loss of knowledgeable, qualified employees.

A final point that the analysis raises concerns the consequences of 'forced' self-employment. Those 'pushed' into their own businesses made lower incomes and were far less likely to be satisfied with their income, job security and ability to save for retirement. While those who entered more voluntarily also had low satisfaction on these items, the difference between the two groups is striking. What is interesting, however, is that while those 'pushed' had lower levels of satisfaction than the voluntarily self-employed on intrinsic dimensions such as independence, creativity, authority, personal fulfillment overall the levels of satisfaction for both groups is very high. In short, 'forced' business owners appear to enjoy their work greatly, despite its poor economic returns. This raises interesting questions about the trade-offs these women are making and their likelihood of remaining self-employed in the long term.

**Synopsis**

If entrepreneurs are society’s innovators, what is the role of businesspeople in poor countries — particularly, the ‘micro’ businesspeople that make up the majority? What hope for decreasing poverty and improving livelihoods do microbusinesses offer? In particular, what is the role of women microentrepreneurs, whose incomes have been understood to contribute a great deal to the well-being of poor households? This paper is based on case studies collected in the late 1990s in Sucre, Bolivia, a context in which many women are the owners of independent microenterprises. Women in Sucre control a range of microenterprises in the commerce, production and service sectors and are recognized as businesspeople by their spouses, families and people in their community. Under such conditions of ‘empowered’ business ownership, what is the potential of these businesses to decrease poverty? The study explores the business experiences of women microentrepreneurs, their priorities, entrepreneurial abilities and the obstacles they face. It suggests the kinds of business activities which women in Sucre are most likely to undertake and the income levels which these activities generally attract. Finally, it indicates that, while women
in Sucre can control resources and take advantage of opportunities as businesswomen, other constraints mean that most women’s businesses have only a limited ability to decrease poverty. ‘Microenterprise development’ alone is insufficient to address the complex relationships affecting how these women and their households access resources.

**FINDINGS**

- While the microentrepreneurs of urban Bolivia’s streets, markets, minishopfronts and back rooms are both male and female, women dominate retail commerce and have a strong presence as business owners in the service and production sectors as well. Microenterprise plays an important role in the Bolivian economy and is a significant source of employment and income. In 1999, 39 per cent of economically active urban Bolivians were self-employed as their principal occupation, with an additional 9 per cent working in family businesses in an unpaid capacity. Four per cent were business owners employing labour. Many of these businesses would also be categorized as ‘microenterprise’. Women are more likely to be microentrepreneurs than men: 48 per cent of urban Bolivian women were self-employed, compared with 32 per cent of men.

- Eighty-five per cent of all commerce businesses in the sample were owned by women and an additional eight per cent (two shoe businesses) were co-owned by women with their husbands. With one exception, all of these were retail businesses. Only two commerce businesses in the sample were owned by men (both retail businesses as well). The predominance of women in commerce is also reflected in national figures; showing that nearly 38 per cent of all economically active urban women in Bolivia work in the area of sales and services, compared with only about 18 per cent of men.

- Women’s microenterprises in the manufacturing sector are less prevalent than retailing businesses and they are seldom as lucrative. The majority of manufacturers in the microenterprise sample were men (about 60 per cent); these businesses included metalwork, tailoring, jewellery-making, chicken-raising, shoes, furniture and ice cream. The manufacturing microenterprises run by women were few and limited in scope: three jumper-knitting businesses, two seamstresses and two members of a soy-milk cooperative. When couples are jointly involved in micro-manufacturing businesses, the man will still generally take exclusive or near-exclusive charge of the manufacturing process. The woman will handle the marketing (wholesale or retail) of the product.

**CONCLUSION**

In Sucre’s economy, which is dominated by microbusinesses, women are recognized as ‘entrepreneurs’ in a variety of business sectors. Their role is visible, public and self-determining. They invest capital, generate returns and seek improved livelihoods. They sometimes employ others, but most often, as we have seen, they work alone, perhaps assisted informally by their children or their husband. While negotiation with other household members almost certainly takes place, these businesses are nevertheless under the primary control of women microentrepreneurs.
SYNOPSIS

In Sweden, unmarried women and widows had a long historical tradition of involvement in the retail trades and in handicrafts. They supervised enterprises between the death of their husbands and another male heir, and poor women had the right to become hawkers or innkeepers. During the second half of the nineteenth century, the number of unmarried women increased, and the authorities wanted to open new trades in which women could earn their own living and not become an economic burden on local government. Given these new possibilities, women developed several different strategies, which can be seen in the three Swedish towns of Sundsvall, Härnösand, and Umeå when their business history of the later part of the nineteenth century is examined. Women's business involvements exhibit the older patterns of family survival, but now add motives having to do with status maintenance and emancipation.

FINDINGS

- During the last three decades of the nineteenth century, about 25% of all retailers were women.
- In this study of three towns in northern Sweden, unmarried women were predominant among those who were running a small business. Among those as retailers or artisans, 62% were unmarried, 25% were married, and 13% were widows.
- It is possible to distinguish different family strategies within those families in which the wife started a small shop. The economic role of the small shop in the family economy seems to be the most obvious one. When, for example, Brita Carlström opened her grocery shop in Härnösand in the beginning of the 1880s, she was a mother of five children, and her husband was working as an unskilled worker. The income from the small shop, even though rather small, was probably a necessary supplement to the total family income.
- Being a spinster or widow did not necessarily entail living alone. These women also had their families, with the exception that there was no husband. It was rather common for both unmarried women and widows in small business to live together with someone else, either children of their own, foster children, or relatives, e.g., an old father or mother or both, and sometimes a younger brother or sister. Among unmarried women and widows in small business in the towns of Sundsvall, Härnösand, and Umeå, more than 50% lived in a household with a kinsperson or a foster child. Among the unmarried women and widows in three towns, 16 lived alone, 3 lived in a household together with small children (under age 15), 5 had foster children, 4 lived together with parents, either a father, a mother or both, and 6 lived in household with siblings.
CONCLUSION

First, it is possible to point to the fact that women in Sweden, especially unmarried women and widows, had a long historical tradition in the retail trade and in the handicrafts. Already during the guild system women were allowed to run a business of their own, and this tradition continued after the abolition of the guilds. One reason was that women were often regarded as an occasional labourer who could run the business before the next male heir could take over. But there also existed regulations based on social and economic conditions. The latter gave poor women the right to become hawkers or innkeepers so they could support themselves without becoming an economic burden on local society. Secondly, during the second half of the nineteenth century, the number of unmarried women increased; therefore, the authorities wanted to open new trades in which women could earn their own living and not become an economic burden on local government. When the labour market was opened for women within the retail trade and the handicrafts, women seem to have developed several different strategies in terms of their life-course situations

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SYNOPSIS

Most enterprises, from the smallest to the largest, need capital. Enterprise can play a crucial role in alleviating poverty. In developing economies, women’s role in alleviating poverty through enterprise has long been recognised, and they have been received as a client group. However, poor women lack the capital required for enterprise start-ups and although lending mechanisms exist in their economy, mainstream financial institutions are not oriented towards providing them with the funding they require. Microfinance generally refers to the provision of financial services (e.g.: savings, credit, insurance) to the poor, those who normally do not have access to formal financial institutions. Non-Governmental Organisations (NGOs) in India have promoted microfinance through women’s self-help groups. However, the different institutional forms are not value-neutral and vested interests are involved. The interests of people and those of micro-financing institutions (MFIs) sometimes compete and conflict.
If NGOs change their direction and become MFIs, there could be serious repercussions on development work at the field level. When funding support underlines financial viability, then the MFIs have to be competitive; poverty reduction and empowerment will suffer unless the institutions are also owned and managed by the poor. In this case, more investment in building their capacity is required. In the present phase of evolution of an entrepreneurial culture in India, financial support for NGOs to become MFIs is cheaper than policing a market economy and the real issue of the poor being left out by the market economy is ignored. NGOs can provide the leadership for greater structural reforms and do what they are best at: be facilitators, and create people’s institutions for micro-finance. In this way, the holistic development of people that should precede their involvement in small and micro-enterprise is more likely to occur.

**FINDINGS**

- It can be said that women are at the core of developmental activities. The role of small enterprise in poverty alleviation has long been recognised as vital, and promotion of small and micro-enterprises for women has been recognised as the key to augmenting family welfare. The link between women’s enterprise and poverty alleviation is well recognised. The recognition of the productive role of women led to support income generation and enterprise by women.

- It is against this backdrop that micro-credit for women, routed through self-help groups (SHGs) of women, came to be recognised as a viable strategy; not only for promotion of women’s enterprises, but as a strategy for poverty reduction and women’s empowerment in general. Women’s SHGs have become effective channels of credit for enterprise. Thus, government, banks and wholesale financing organisations now work with NGOs who promote groups and/or provide finance to them. Micro-credit activities by their very nature involve women, and a typical medium through which micro-credit reaches poor families is through women’s groups. These women’s groups, which may have 10–20 members in the case of SHGs (or larger numbers, between 40 and 300 women in the case of co-operatives), help women to network and amass collective power. Women save money every week, fortnight, or month, and their accumulated savings are rotated as credit among the women members or kept in a savings account in a bank. Credit providers then link with the groups, and use the group savings as security against the loans.

- In India, banks have been one of the credit providers involved in disbursing micro-finance through women’s groups, providing credit against the women’s savings in a ratio of 1:1 or more. This bank linkage model has proven successful through such projects as those of ‘MYRADA’ in Karnataka and Tamilnadu.

- An alternative model, one of credit and other financial services delivered through NGOs operating as micro-finance providers (henceforth termed as NGO-MFIs in this paper) was seen as a successful model in the mid-1990s and experienced substantial growth at the hands of government and international funding agencies. The MFI model was promoted by Friends of Women’s World Banking (FWWB) through over 150 NGOs and by Small Industries Development Bank of India (SIDBI) through over 150 NGOs in the period 1993–1999.

- In India, the government has adopted and upcaled both the bank linkage and MFI models for micro-finance on a massive scale. Cumulatively 114,775 (94,645 with National Bank refinance) SHGs were linked to banks and bank loans amounting to Rs.195 crore were disbursed as on March 2000.
• The poor, however, still lack access to credit, as systemic and infrastructural barriers undermine the effectiveness of mainstream credit provision. We turn briefly to examine the credit situation of the poor. As will be demonstrated, the poor still use high interest credit as they lack an appropriate credit system. They need small credit at frequent intervals, they cannot deal with the paper work that banks require and they do not have collateral. The spread of branches is uneven and poor transport facilities and infrastructure exist to reach the banks. The transaction costs of serving the poor are high and so banks have lost interest in the poor as clients. Rural banks and co-operatives have lost vitality and have become sick institutions.

CONCLUSIONS

I have been a die-hard optimist, yet it is evident that we are far away from any real development. This current spate of efforts to scale up micro-finance activity in India will come up against all the difficulties that have been laid out above in the paper. NGOs will make right or wrong choices, but the overall funding and grants atmosphere is still not right, with very little available from government and international funding agencies, for NGOs to make a significant difference. In the absence of significant investments in education, health, and human resources of the rural poor, the entire effort in the field of MF may turn out to be nothing but barking up a wrong tree. The structures to support poverty relief and develop enterprise are not well established. We do not need sectoral thinking and sectoral development projects in India, as we are at the stage where we still need integrated development, integrated thinking and holistic development. We do not need minimalist thinking, but holistic thinking and holistic development efforts.

There is no doubt that women’s micro-enterprise can help reduce poverty, and that women’s micro-enterprise gets a boost from the availability of micro-credit and other financial services. However, decisions regarding institutional ownership and forms directly influence development outcomes. If the final goal is poverty reduction and empowerment of women, this can be facilitated only by institutions who support rather than compete with the poor, and who build people’s institutions, without fear of their own security and survival.

This paper demonstrates the difficult issues faced by the NGOs in their mission. Only a very strong alignment of real development forces, committed volunteers and leaders in this crusade of holistic and sustainable development, can lead us to a future with secure livelihoods devoid of poverty and illiteracy, for the millions of disadvantaged people in India.

Name and Location of Resource Centre : Magister Administrasi Publik
(The Public Administration Magistrate)

The Gajah Mada University (UGM)
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Keyword(s) used in the search : ICT; SMEs

Complete bibliographic citation : 

17

**SYNOPSIS**

It is well known that the development of the information and communication technologies (ICTs) and the extension of the information society (IS) favour economic and social development and can do so even more in the future. The ICTs are not only contributing to improve productivity of labour and capital, but they are also a source of new products and services that contribute to creating new jobs. Initially, this occurs in the ICT sector, but will also take place in other activities through the expansion of production and interchanges. It also seems undeniable that the parallel development of the IS in different areas (families, Government, enterprises) and activities (manufacturing industries, commerce, transport, market services) is already permitting the achievement of social and welfare benefits that will increase even more in the future.

**FINDINGS**

- Spain is not included among those countries with a highly developed and dynamic ICT sector. In a report of the OECD (2000) which compares the importance of this sector by countries, Spain appears among the countries of ‘low ICT intensity’, although countries such as Australia, Belgium, Germany (?) and Portugal are in the same group.

- First, some referential data for the national scale must be presented. The total number of enterprises operating in ICT sectors is 22,659 (year 2000), with employment of 199,191 people (equivalent to 1.3% of the total working population in the country). In the same year, the number of enterprises operating in electronic commerce was 21,748 and the enterprises with web pages was 64,920. Computers (big, medium and small) totalled, in year 1999, 94,364 and personal computers 3,456,150 (one for every 10.5 inhabitants). These figures are undoubtedly higher now due to the rapid rate of expansion that can be observed. Finally, the number of people working in R&D was 102,238 in 1999 (total), of whom 38,323 corresponded to the business sector, the rest being related to civil service, universities and non-profit making institutions. The total expense in R&D is 0.9% of national GDP, although some estimations raise this figure to 1.2%. In any case, it is a considerably lower figure than the European average.

- It is quite evident that Madrid holds an important place in the indicators considered if one observes its quantitative share in the whole of Spain (38.2% of employment; 28.2% of the enterprises; 41.4% of important head office

- Does a relation exist between this regional ‘distribution’ of ICT activities and the GDP per capita (GDPPc) by regions? Madrid and Catalonia, together with the Balearic Islands,7 are the three top Spanish regions in income per inhabitant. However, the answer to this question is not an easy task. The adjustment of indicator 7 (number of ICT enterprises) to the GDPPc by regions, for example, gives us a R2¼0.51, but the data offer a strong dispersion of the positions of the regions that have higher incomes (Madrid and Catalonia compared with the Balearics and La Rioja) (figure 1). The analysis of indicator 9 (national market of IT) offers a result that is even worse (R2¼0.34), this being also the case with the other indicators. This indicates that although the concentration of the ICT
sector occurs in two rich regions (Madrid and Catalonia) while the poorest (Extremadura, Galicia and the two Castilles) have a very scant weight, this is not only related to the GDPpc levels. Rather, it would seem that the concentration is essentially due to other reasons, i.e. that of the advantage of being a capital city (Madrid); the attraction for the location of ICT enterprises; the availability of human capital; specific institutional reasons, etc.

CONCLUSION

First of all, it must be underlined that the Spanish situation in the field of ICT is of ‘low ICT intensity’ within the OECD area, with only a ‘medium rating’ all aspects. The undoubted relationship between ICT development and a scenario of strong urban concentration, high supply of qualified personnel, business head offices, development of business services, etc., is seemingly reflected (and boosted) by this dominant and dynamic position of Madrid. The role of Madrid as the political and administrative capital and the financial centre of Spain can obviously not be disregarded. Catalonia (with the Barcelona metropolitan area as its main protagonist) occupies second place. The less developed and/or peripheral regions (Extremadura, Galicia, the two Castilles, etc.) very clearly occupy extremely low standings in all the calculated indicators of ICT penetration, diffusion and relative weight.

Name and Location of Resource Centre : Magister Administrasi Publik
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Keyword (s) used in the search : ICT; SME

Complete bibliographic citation :


SYNOPSIS

This paper, based on new field data, examines the ways in which small and medium enterprises in selected developing countries learn to use and augment their core capabilities with new technologies. This paper presents three findings. First, there is clear evidence of increasing complexity in the adoption and use of Information and communication technologies (ICTs) among developing country firms. Second, climbing the technological ladder requires skills upgrading through explicit learning of the new technologies. Third, firm performance is highly associated with learning capabilities, levels of technology, and a host of firm-level knowledge, skills and experience. The study found that across countries and sectors, non-formal learning is the dominant form of mastering new technologies. However, formal local and overseas training is positively associated with increasing technological complexity. There is also a close correlation between technical complexity of firms’ internal ICT tools and available telecommunication infrastructure.
**FINDINGS**

- The main reason for firm preference for the Internet as a source of information for skill upgrading in Indian firms is the availability of reasonably good telecommunication infrastructure.
- The largest number of MDs (84.06%) with BE and MBA degree preferred Internet based learning method while a lower proportion of MDs with other academic backgrounds chose the Internet as a source of learning.
- 80% of firms employing more than three persons have chosen in-house training while 70% of firms in this size category preferred learning-by-doing method of knowledge accumulation. Similarly 80% of Nigerian firms employing between 10 and 20 workers chose in-house training compared to 73.3% of firms in the same category of employment preferred learning by doing. Presumably, large firms with better financial resources could organize formal training while small producers rely more on learning-by-doing.
- Again, all the sample firms preferred overseas training as an important mode of learning. While in-house training was rated very important by all the firms except by email and the Internet using firms, searching through the Internet emerged significant in MIS using firm only. The relationship between learning-by-doing and FMS using firms emerged significant but negative. One possible explanation could be that MDs of FMS using firms strongly felt that learning-by-doing could not be an effective means of skill upgrading for firm-specific technologies such as FMS. Similar arguments could be extended to explain the negative but significant relationship between MIS using firms and overseas training. Evidently MIS using firms were not using e-business in production processes and hence they did not require overseas training for their workers.

**CONCLUSIONS**

This study investigated the differentiated effect of wider sets of firm level skill on the learning processes in SMEs in a number of developing countries. We distinguished a pattern of adoption that shows clear relationships between internal firm variables, and external infrastructure features that influence both the technological trajectories and firm-level performance. There is a certain gradation of adoption that displays skill-technology complementarily. There is net correlation between firms using advanced technologies and the education level of owners and a consistent correlation between learning modes and complexity of ICT in use. New types of SMEs, called networked enterprises have emerged during the last decade (Raymond et al., 1999). However, our study suggests that this phenomenon is not automatic; there is a strong association between the complexity of firm-level e-technologies and the level of national technological capability (Oyelaran-Oyeyinka and Lal, 2004). Several scholars (Raymond et al., 1999; Blili and Raymond, 1993) have called attention to the threat and opportunities that come with the adoption of ICTs in SMEs. There is also considerable scope for institutional learning in SMEs suggesting new and additional challenges for developing countries that for now have relatively weak institutions.
SYNOPSIS

This article describes about a profile of microbusinesses which conducted by the SMERU research centre. One question still frequently asked concerns the number of microbusinesses in Indonesia. It is important to have this information in order to indentify the number of microbusinesses compared to other businesses, to better understand the characteristics and contribution of microbussiness, as well as to determine an appropriate strategy to empower these businesses.

FINDINGS

• In general, this article provides the number of non-legal entities according to the business sector and number of workers. According to Statistics Indonesia and the Ministry of Industry and Trade, 14.1 million businesses (96.1%) of the 14.66 million businesses surveyed across all business sectors (except for the agricultural sector) are microbusiness (i.e. employ 1-4 workers). And the largest business sectors for microbusinesses are wholesale, retail, and restaurant and accommodation sectors (57.8%), followed by the small and home industries sectors (17.1%) and the transport and communications sectors (12.1%).
• Based on 14.6 million non-legal entities surveyed, 65.85% of owners were men, which the percentage of male owners was much higher particularly in minning sector (96.8%).
• Table 4 shows the number of workers in non-legal entities according to the business sector. According to Statistics Indonesia and the Ministry of Industry and Trade, 14.1 million businesses (96.1%) of the 14.66 million businesses surveyed across all business sectors (except for the agricultural sector) are microbusinesses (i.e. employ 1-4 workers). Based on the definition used by international organizations, 14.6 million (99.3%) in this group of businesses are microbusinesses (employing a maximum of 10 workers), whereas the rest are small businesses (10-50 workers). This indicates that regardless of which definition is used, a large portion of non-legal entities are microbusinesses.

<table>
<thead>
<tr>
<th>Business sector/ Lapangan usaha</th>
<th>Number of workers/ Jumlah pekerja</th>
<th>Total/ Jumlah</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2-4</td>
<td>5-9</td>
</tr>
<tr>
<td>10-14</td>
<td>15-19</td>
<td>20+</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 4. The Number of Non-Legal Entities according to the Business Sector and Number of Workers
Table 5 indicates that the largest business sectors for microbusinesses are the wholesale, retail, and restaurant and accommodation sectors (57.8%), followed by the small and home industries sectors (17.1%) and the transport and communications sectors (12.1%).

Table 5. The Number of Microbusinesses according to Business Sector

<table>
<thead>
<tr>
<th>Business Sector/Sektor Bisnis</th>
<th>Number of Workers/ Jumlah Pekerja</th>
<th>Total/Jumlah</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-4 workers/pekerja</td>
<td>5-9 workers/pekerja</td>
</tr>
<tr>
<td>Small-scaled mining and quarrying, non-PLN electricity and construction/ Pertambangan rakyat dan penggalian listrik non PLN dan konstruksi</td>
<td>256,414 (1.82%)</td>
<td>23,342 (5.02%)</td>
</tr>
<tr>
<td>Small and home industries/Industri kecil dan kerajinan rumah tangga</td>
<td>2,307,562 (16.37%)</td>
<td>184,614 (39.67%)</td>
</tr>
<tr>
<td>Wholesale, retail, restaurants and accommodation/ Perdagangan besar, eceran, dan rumah makan serta jasa akomodasi</td>
<td>8,213,361 (58.27%)</td>
<td>201,494 (43.30%)</td>
</tr>
<tr>
<td>Transport and communications/Angkutan dan komunikasi</td>
<td>1,753,871 (12.44%)</td>
<td>9,528 (2.05%)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Workers/Jumlah Pekerja</th>
<th>Total/Jumlah</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>1,753,871 (12.44%)</td>
<td>9,528 (2.05%)</td>
</tr>
</tbody>
</table>
Table 6 indicates that of the 14.6 million non-legal entities surveyed, 65.85% of owners were men. Furthermore, the percentage of male owners was much higher particularly in the small-scale mining sector (96.8%), small industries with 5-19 workers (87.7%), transport and communications sector (98.8%) and other financial/service businesses (72%). Meanwhile, in other business sectors, including home industries (with 1-4 workers) and trading businesses, the number of male owners was not too different from the number of female owners.

This table also indicates that the largest business sector for both male and female owners is the trading (wholesale and retail), restaurant and accommodation sector. Of the 9.6 million male owners surveyed, 51.6% of them operated in this sector, whereas the number of female owners working in this sector was even larger, that is 69.2% of the total 5.01 million female owners. The largest sector following this for male owners was the transport and communications sector (18.1%), and for female owners was the small and home industry sector (21%). However, these data do not indicate the number of men and women working in microbusinesses. The involvement of men and women in microbusinesses (1-4 workers) has only been recorded for the small and home industry sectors, while data on men and women involved in other sectors such as the trading sectors and financial/services sectors are not available.

Table 6. The Number of Non-Legal Entities according to the Sex of the Owner

<table>
<thead>
<tr>
<th>Business Sector/ Lapangan Usaha</th>
<th>Sex of the Owner/ Jenis Kelamin Pengusaha</th>
<th>Total/ Jumlah</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male/ Laki-laki</td>
<td>Female/ Perempuan</td>
</tr>
<tr>
<td>1. Small-scaled Mining and Quarrying, Non-PLN Electricity and Construction/ Pertambangan Rakyat dan Penggalian, Listrik Non PLN dan Konstruksi</td>
<td>275,534 (95.79%)</td>
<td>12,123 (4.21%)</td>
</tr>
<tr>
<td></td>
<td>(2.85%)</td>
<td>(0.24%)</td>
</tr>
<tr>
<td>2. Small and Home Industries/ Industri Kecil dan Kerajinan Rumah Tangga</td>
<td>1,487,205 (58.59%)</td>
<td>1,051,078 (41.41%)</td>
</tr>
<tr>
<td>1-4 Workers/Tenaga Kerja</td>
<td>1,284,820 (55.68%)</td>
<td>1,022,742 (44.32%)</td>
</tr>
<tr>
<td></td>
<td>(13.31%)</td>
<td>(20.43%)</td>
</tr>
<tr>
<td>5-9 Workers/Tenaga Kerja</td>
<td>202,385 (87.72%)</td>
<td>28,336 (12.28%)</td>
</tr>
<tr>
<td></td>
<td>(2.10%)</td>
<td>(0.57%)</td>
</tr>
<tr>
<td>3. Wholesale, Retail, Restaurants, and Accommodation/ Perdagangan Besar, Eceran dan Rumah Makan serta Jasa</td>
<td>4,985,421 (59%)</td>
<td>3,464,790 (41.00%)</td>
</tr>
<tr>
<td></td>
<td>(51.64%)</td>
<td>(69.21%)</td>
</tr>
<tr>
<td>Akomodasi</td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Transport and Communications/Angkutan dan Komunikasi</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,743,433 (98.78%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21,617 (1.22%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,765,050 (100%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Finance Institutions, Real Estate, Rental and Service Businesses/Lembaga Keuangan, Real Estate, Usaha Persewaan dan Jasa-Jasa</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,162,550 (71.79%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>456,894 (28.21%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1,619,444 (100%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total/Jumlah</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9,654,143 (65.85%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5,006,502 (34.15%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14,660,645 (100%)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**CONCLUSION**

Businesses of a different scale (small or micro) have different characteristics, thus in turn will have some implications on the formulation of appropriate strategies and policies for the further development of each business. Strategies to empower microbusinesses are directed more towards increasing turnover and ensuring business sustainability (incrementalist approach), whereas strategies to develop small businesses are more focused on efforts to develop businesses (business development approach). Based on its business sectors, policies directed towards activities in the manufacturing industry (small and home industries) would have a different emphasis compared to those for trade sector policies. Finally, the results of SMERU’s field observations indicated that trading businesses need more capital assistance, whereas handicraft industries require more comprehensive assistance, including capital assistance, training, facilities and market information.

**SYNOPSIS**

This book contains important issues of Small and Medium Enterprises in Indonesia. The main topic of this book is about contribution Small and Medium Enterprises to economic and social development. The other topic is the challenges of Small and Medium Enterprises in Indonesia and how to empower these businesses.
FINDINGS

- The most important contribution Small and Medium Enterprises in Indonesia is to provide employment opportunity. The role of SMEs could be described in Table 7 (below).
- The second contribution is to increase Product Domestic Brutto and export. The existence of Small and Medium Enterprises in Indonesia also cause multiplier effect, i.e. reducing in poverty, agent of innovator, providing in input for large industries. In 2000, SMEs’ contribution to PDB are 40%, their contribution increase from 38% (1998), page 48.
- In 2000, SMEs’ contribution to export 15.3%, page 48.
- This book also discuss about women in Small and Medium Enterprises. Issues of Small and Medium Enterprises cannot separated from women. Women contribution in Small and Medium Enterprises is very important. The main issues in this topics is about successful of women who managed SMEs.
- Based on BPS (1998), women role in SMEs are 50%, especially they play on various foods industry and garment industry., page 100.
- The barriers of Small and Medium Enterprises in Indonesia are capital limited, low quality of human resources and technology, marketing problem.
- Only 23,43 small enterprise that use loans to support their business, page 74.

Table 7
Employment Distribution based on sector between SMEs and Large Enterprise in 1997 and 2000

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UKM</td>
<td>UB</td>
<td>UKM+UB</td>
<td>UB</td>
</tr>
<tr>
<td>31 (pertanian)</td>
<td>29.891</td>
<td>40.443</td>
<td>29.931</td>
<td>33.036</td>
</tr>
<tr>
<td></td>
<td>(99.8)</td>
<td>(0.13)</td>
<td>(100.0)</td>
<td>(99.9)</td>
</tr>
<tr>
<td>32 (pertambangan)</td>
<td>467942</td>
<td>11.617</td>
<td>479.559</td>
<td>558.167</td>
</tr>
<tr>
<td></td>
<td>(97.6)</td>
<td>(2.4)</td>
<td>(100.0)</td>
<td>(97.8)</td>
</tr>
<tr>
<td></td>
<td>(97.6)</td>
<td>(2.4)</td>
<td>(100.0)</td>
<td>(98.3)</td>
</tr>
<tr>
<td>34 (listrik,gas,air)</td>
<td>134.615</td>
<td>7.716</td>
<td>142.331</td>
<td>174.728</td>
</tr>
<tr>
<td></td>
<td>(94.6)</td>
<td>(5.4)</td>
<td>(100.0)</td>
<td>(95.0)</td>
</tr>
<tr>
<td>35 (bangunan)</td>
<td>1.012</td>
<td>7.366</td>
<td>1.019</td>
<td>985.860</td>
</tr>
<tr>
<td></td>
<td>(99.3)</td>
<td>(0.7)</td>
<td>(100.0)</td>
<td>(99.25)</td>
</tr>
<tr>
<td>36 (perdagangan, hotel,restoran)</td>
<td>16.064</td>
<td>32.624</td>
<td>16.097</td>
<td>18.436</td>
</tr>
<tr>
<td></td>
<td>(99.8)</td>
<td>(0.2)</td>
<td>(100.0)</td>
<td>(99.8)</td>
</tr>
<tr>
<td>37 (transpor, komunikasi)</td>
<td>2.662</td>
<td>12.101</td>
<td>2.674</td>
<td>2.570</td>
</tr>
<tr>
<td></td>
<td>(99.5)</td>
<td>(0.5)</td>
<td>(100.0)</td>
<td>(99.6)</td>
</tr>
<tr>
<td>38 (keuangan, jasa,sewa)</td>
<td>689.987</td>
<td>11.852</td>
<td>701.839</td>
<td>413.591</td>
</tr>
<tr>
<td></td>
<td>(98.3)</td>
<td>(1.7)</td>
<td>(100.0)</td>
<td>(98.0)</td>
</tr>
<tr>
<td>39</td>
<td>4.218</td>
<td>25.943</td>
<td>4.244</td>
<td>3.995</td>
</tr>
<tr>
<td></td>
<td>(98.5)</td>
<td>(1.5)</td>
<td>(100.0)</td>
<td>(98.0)</td>
</tr>
</tbody>
</table>
CONCLUSION

The most important SMEs’ contribution provides job opportunity that can reduce poverty.

SYNOPSIS

This book looks at the development of technology business in the world and its impact in Indonesia. The word “Technopreneur” introduced for the entrepreneur that use technology as business base. The writer also made some suggestion to accelerate the development of technology business in Indonesia.

FINDINGS

- Technology business in Indonesia has not yet developed due to the weakness relation between technology research and development institutions with the industry and financial sector. Most of the research still conducted by government institutions and universities. The industrial and private sector give very little contribution and support to technology research and development. This weakness has resulted in the low percentage of manufactured products export with high technology from Indonesia to other countries.
- The Pusat Penelitian Ilmu Pengetahuan dan Teknologi (Puspiptek) in Serpong has become a science and technology park that has technology business oriented.
- Technopreneurship is really useful for beginner entrepreneurs in technology. Case study to the development of the Sigma Group as a technological enterprises which has successfully build the information technology business.
CONCLUSIONS

Technology business always starts with research and development at the laboratorium and then taken to a market by technopreneurs which can become the supporters for the fourth human civilization. This business can be implemented by both men and women.

Name/Location of Resource Centre: The University of Indonesia Library/Library of Computer Sciences of University of Indonesia
Kampus UI Depok, Jawa Barat

Keyword(s) used in the search:

Complete bibliographic citation:

Sandjojo MJ, Hari. Pemanfaatan programme komunikasi dan teknologi informasi untuk mendukung kemitraan antara usaha besar dan kecil: suatu pendekatan model perencanaan komunikasi kemitraan (The uses of communication and information technologies to support partnership between macro and micro industry: An approach to partnership planning and communication model).

SYNOPSIS

This research aimed to analyze the uses of communication and information technology to enhance the development of cooperation between large and small scale industry in Jakarta Province. The method used is desk research, observation on problems and review on software development system analysis for computerization and needs information.

FINDINGS

- Until the end of 2002, the number of large industry having small industry as their business partner is 12,000 units. Meanwhile the numbers of small industries having cooperation with large industry reach 84,000 units. This cooperatives are implemented in many forms such as: franchising, sub-contracting, nuclear-plasma plantation system, and joint venture.
- The main problem that needs to handle in the development of this cooperatives is lack of information and the differences in the guidance of “Term of Reference” between these parties. The problem of lack of information covers the information on the name of business partners, the market of business partners, the amount of capital owned by business partners, raw materials provided by business partners and other information that have relation with the agreement between the two parties. The guidance differences is the differences in the implementation of working schemes implemented between different partners. These include quality standard, workers’ salary, working time and working partners.
- The Integrated Marketing Communication is one solution for the efficient cooperative communication. The programmes can include:
• Public Relation Communication Programme (Newsletter, Artikel, Koran)
• Word of Mouth Communication Programme
• Maxi Marketing (tollfree) Communication Programme
• Cyber Marketing (email, online service) Communication programme.

CONCLUSIONS

It is needed to build a centre for cooperative information and communication as a server of information and data needed to build cooperation between large and small scale industries. This server can be treated as a cooperative business consultant and the executor of cooperation process between large and small scale industry.

Name/Location of Resource Centre : The University of Indonesia Library/Library of Computer Sciences of University of Indonesia
Kampus UI Depok, Jawa Barat

Keyword(s) used in the search : 

Complete bibliographic citation : 


SYNOPSIS

This research report looks at the dynamics of the subcontracting system in a comprehensive manner. The various advantages and disadvantages as well as the strengths and weakness of the system are examined closely. In addition, the aspect of women workers is given special emphasis. Points of interest evident from the study of subcontracting are, first, that this system will involve a large number of small-scale industries and second, that small-scale industry has the potential to absorb a large amount of labour.

FINDINGS

• The Pekalongan batik industry has undergone two stages in the development of its production process. At the beginning of the nineteenth century the production system was characterized by the fact that there was only limited use of its products among the aristocracy. Then at the beginning of twentieth century the production system became large-scale in nature, in the sense that by this time the use of batik had already spread to all strata within the community. The main batik products made in Pekalongan were sold on local and domestic markets, while small quantity was marketed abroad.
• Within the Pekalongan batik industry the subcontracting production system was widespread. The local term for this system was sanggan. Subcontracting created linkage between the person who placed the order (the principal) and the producer (the subcontractor). The advantage for the former lay in the fact that he was not involved directly in the production process but could totally control
marketing chains. The advantage for the subcontractor was the raw materials and the other necessary materials were supplied and marketing was guaranteed.

- Ideally, this form of linkage should create a mutually advantageous relationship that is marked by a process of transfer of technology, capital accumulation and skills from the principal to the subcontractor. Facts show, however, that the system has had a negative effect on the subcontractor. A tendency has developed for a large part of the risk to be transferred from the principal to the subcontractor, a tendency that places the latter in the position of a worker or labourer.

- The subcontractor is in a weak bargaining position because of his limited access to capital and markets. This creates a virtually permanent situation in which the subcontractor is dependent on the principal. The position of the former has become steadily weaker with expansion in a system of payment that involves a postdated cheque or credit voucher, which is cashable only after one to three months.

- The subcontracting system involves large numbers of women, who are employed as putting-out workers. The dimensions of the sexual division of labour are readily apparent. Expansion in the number of varieties of batik has pushed women workers aside into marginal jobs. As a consequence, their incomes and working conditions are worse than those of male workers. In reality, in the batik production system, particularly in the making of hand-drawn silk batik, women more commonly undertake the types of jobs that require a very high level of skill, perseverance and accuracy. The factor of gender relations causes the wages paid to women workers to be lower than those paid to men, even though the women have greater skill. Thus, in this case the supposed positive correlation between the level of wages and level of skill does not apply.

Conclusions

The small-scale Pekalongan batik industry has been able to stimulate growth and expansion in the other sectors, especially in services and trade. Interventions by a number of parties, specifically by the government, have occurred in the production sector of the industry. Nevertheless, these interventions still tend to be administrative in the nature and have not yet touched upon the basic problems that are faced by small-scale batik producers as a whole. The consequence is that the Pekalongan batik industry has not as yet experienced rapid growth.
This book explains about the policies and general strategies for small and medium industries that can be used as general preference for national industries.

**FINDINGS**

- Based on the Law on Small Industry No. 9 of 1995, the definition of Small Industry is an economic activity that held by individual, household or corporation, in order to produce goods or services to be sold commercially, which has net capital of Rp. 200 millions and its average sell per year reaches Rp. 1 billion or less than that.
- According to BPS, the definition of industrial scale based on the numbers of workers criteria, are: micro industry and trade consists of 1-4 workers; small industry and trade consists of 5-19 worker; medium industry and trade consists of 20-99 workers; and large industry and trade consists of more than 100 workers.
- In 2001 the numbers of Small-Medium Enterprises reached 2,885,827 business units or 99.9% in Indonesia of the whole number of 2,886,583 industries. From the whole number of industry, 2,874,383 units categorized as small industry (99.6%); 11,444 units categorized as medium enterprises (0.4%); and large business 756 units (0.1%).
- The SME’s development vision is oriented towards to the vision that in 2020 can create SMEs with modern and develop people’s economic base, competitive, independent and significantly play its role as an activator to the development of the industrial sector as a whole.
- One policy to socialize the ICT is to introduce the supporting ICT tools to modernize the management system of the SMEs.
- The range of information technology that needs to be introduced among the SMEs mostly related to their specific business, for example the administration system of raw materials availability, financing, marketing and market information.
- The increasing participation of women in the business activities is aimed as an effort to socialize the industrial and productive knowledge to the society as a whole by empowering women as media of socialization.
- Psychologically, women have their confident increased since many of them engaged in productive/industrial activities, therefore, their position which was initially marginalized has changed as they become productive workers in the national economy.
- Economically, with the increase of women participation in the productive sector, then the women’s will also increase. The characters and talents of these women potency are just right and support the fulfillment of SMEs products’ quality.

**CONCLUSIONS**

In general, in many policies and strategies related to the development of the SMEs, there are attention given in particular for women and the use of technology in the small enterprises.
SYNOPSIS
The book describes the quantitative measurement target for the development of SMEs. The book also describes the development programmes for SMEs as the basic activator for local economy, SMEs supporting industry development programmes, Export oriented SMEs development programmes and new initiatives SMEs development programmes.

FINDINGS
• The industrial sector in Indonesia since the year of 1965 to 1999 has increased with the average of more than 10% per year, this condition has been in compliance with the Product Domestic Bruto’s growth with the average of 7% per year.
• The economic crises has pressed the growth of Indonesia’s economy significantly, where in 1998, the economy was contracted up to 14.6%. However, subsequently, the Indonesia’s economy has improved although it cannot reach the same growth rate as 30 years ago. In 2001, the Indonesia’s PDB reached only 3.98% or lower than 2000 which reached 5.19%. In 2002, the growth was better and in 2003, the growth is hoped to increase to 5%.
• The Propenas 2000-2004 lined that one objective of the the development of the industrial sector is to develop the SMEs and Cooperation that able to enlarge the basis of people’s economy and will be able to contribute significantly to enhance the structural changes, that is by the growth of local economy and the resistance of national economy against crises.
• All the development programmes executed by the Department prioritize the aim to increase the quality of the products by using information and communication technology.

CONCLUSION
• All the development programmes executed by the Department prioritize the aim to increase the quality of the products by using information and communication technology.
SYNOPSIS

The book aimed to provide guidance to government and non-government institutions, whether at central level or local, on the policies, strategies and programmes on the development of SMEs.

FINDINGS

- The SMEs have a significant role, not only in providing business and job opportunities for the society but also as a distribution chain which support the trade sector efficiency.
- In the foreign trading development policies, it is provided and developed by the infrastructures and other supporting facilities to stabilize the system and institutions such as:
  a. The Export Trade Centre;
  b. The creation of Trading House;
  c. Socializing the latest ICT usage in the business activities by national businessmen/women by developing and operating the E-Commerce.
- One way carried out by the Department of industry and Trade is through providing the media for information changing, communication and promotion through Internet by using many websites such as www.dprin.go.id, www.idkm.go.id, dan www.bpen.go.id

CONCLUSIONS

The policies on the development of SMEs are still too general and need to specified for certain regions in Indonesia.

Name/Location of Resource Centre : Perpustakaan Departemen Perindustrian dan Perdagangan, Direktorat Jenderal Industri dan Dagang Kecil Menengah (The Ministry of Industry and Trade Library)

Keyword(s) used in the search : IKM


SYNOPSIS

This article describes a Business Technology Centre (BTC) that owned by Badan Pengkajian dan Penerapan Teknologi (BPPT) - The Agency for the Assessment and Application of Technology. BTC helps small and medium industries to gives them consultation about technology.
**FINDINGS**

- Facing many global challenges, small and medium entrepreneurs in Indonesia are not only faced classical problems such as lack of capital and limited market, but also face another problem of lack of technology. Many SM Entrepreneurs although produce more products (in quantity) but still use simple technology. To combine these strengths, technology base and business development, the BPPT creates a Bussiness Technology Centre on 2 Juli 2003.
- The services can be obtained from this BPT are: consultation and technical and innovative technology aids in the field of: information, communication and control, agrotechnology, technology policies; this includes monitoring and evaluation of the industrial product’s quality.
- Another form of services are technopreneurships trainings, financing, marketing and technology usage. For business communication, the PBT-BPPT conducted seminars, conferences, workshops and talkshows among the SM entrepreneurs, large entrepreneurs, investors and research centre.

**CONCLUSIONS**

The BTC-BPPT helps to develop the SMEs though its programmes.

**SYNOPSIS**

This Research was conducted by the Research Centre and Manpower Development of Ministry of Manpower of RI, budget year 1998/1999. The main problem in this study is “how to power small business in escalating effort work opportunity.” The objectives of this research are: 1) Identifying the characteristics of small business group; 2) Analysing various economic and non economic aspects, which can be used to reinforce small business group to expand work opportunity. The research areas covers Yogyakarta, East Java, Central Java, West Java and Bali, with total numbers of small entrepreneur respondents of 150 people comprises 135 men and 15 women. The method used in this research are: 1) collecting primary data by field study by conducting interview with respondents, using both structured questionary; 2) secondary data collected...
through literature investigation and technical data from previous research, documentation and report by related institutions.

**FINDINGS**

- Based on economic census data in 1996 the number of small entrepreneurs in Indonesia is estimated 38.9 million, with 57.92% working on agricultural sector, 24.25 percent in commerce, 7.07 % in manufacture industry, and 4.45 % in transportation, the rest spreaded over various economic activities. On the average, about 96.81% of the small entrepreneurs have sales revenue less than 50 million rupiah per year, only 2.95 percent between 50 juta-500 million rupiah and only 0.24% have sales revenue equal to 500 juta-1 billion rupiah.

- The numbers of household craft-business (home based industry) in 1995 reach 2.41 million enterprises, which absorp 3.97 million people. The highest number of 37.64 percent engages in wood industry, 35.49% in food and beverage industry, 13.25 % engages in textile industry and 0.09 engages in raw and metal industry.

- In 1995 around 86.18 % of home based industry was in rural areas, while the remaining 13.82% was in urban area.

- The numbers of woman who struggled in home based industry in 1995 was actually quite high, which was 42.98% compare to men 57.02 %. Some 44.05% of these women lived in rural area, and around 36.33 lived in urban areas.

- The age structure of home based workers in 1995 was: the number of entrepreneurs aged less than 44 years were 1.4 million or about 60.18% from total home-based workers. Those aged 55-64 year were 299 thousand, or around 12.41 percent; and those older than 65 year only 4.8 percent.

- For about 86.09 % of home based workers in 1995 only have elementary or equivalent level of education, and about 42.54 % never went to school or drop outs, while only 0.71 % has college or university level of education.

- Marketing mechanisms followed by these home-based workers are generally through merchants (91.13%) and through other entrepreneurs and individuals (52.98 %). While the role of Co-operation in marketing the products is still relatively small (only 0.39% from entire home based industry that exists).

- Most of the home-based industry still faces difficulties (77.6%); and only just 22.4 % who inexperience difficulties. Entrepreneurs who experience difficulties mainly concern about lack of capital (40.47%), difficulties to get raw materials (23.75%), difficulties in marketing their products (16.96%), and only 3.06% faces difficulties due to lack of expertise in either business management or technique production.

- Actually from 2.41 million business unit in 1995 only about 6.98% who have got training/counseling; and the rest 93.02% have never got any; either training/counselling in managerial issue, production technique, marketing, etc. In urban areas, at around 75.26% of the entrepreneurs obtain training/counselling to improve production skill, 35.88% in managerial, 20.48 % in marketing and other types of trainings 13.74%.

- In 1995, from 2.41 million small scale entrepreneurs (the IKR) actually 95.78 % have not become members of Cooperation or other business group. From the above number, only 4.22 % become co-operation member.

- In 1995, the most of home workers used own capital (90.36%) and only 3.2 % got capital from loan (banks or other loans). Meanwhile those fusing their own capital with loan reached 6.45% of total homebased entrepreneurs surveyed.

- The surveyed respondents’ dominant age in 1998/1999 was 31-40 years which reached 39.33% (54 people), and only 28 % aged 41-50 years.
• The level of education of the majority of these home workers was High School 57 people (or 38%), those who have finished Primary School 48 people (or 32%), Secondary School 31 people (or 0.67%), College 3 people (or 2%), Master 8 people (or 5.33%), and drop outs from Primary School 3 people (or 2%).
• From 150 respondents surveyed, 47.33% have followed trainings, while who have never followed trainings comprised 79 entrepreneurs (52.67%).
• Of capital matter, 86 people (57.33%) surveyed respondents used their own, some 53 people (or 35.33%) said that some of their capital constituted a loan, and 11 people (or 7.33%) respondents said that their whole capital was a loan.
• Of 150 respondents, only 8 confessed that they got an ease from related institutions in obtaining raw materials.
• According to the respondents, to obtain raw materials needed for production they bought it from an agent (52.67%), from free market (27.33%), distribution Cooperation (5.33%) and other collegial distributors (2.67%).
• Small craft entrepreneurs mostly used simple technologies (62.7% from the entire respondents), the reason behind this was because the products needed hand proficiency, for example: wood engraving for furnitures, handicraft –woods or other materials- bags, shoes, etc.
• In relation to marketing problems, some 88 respondents (58.66%) sells their products nationally or locally, some 9 people (6%) exports their products and some 53 people (35.33%) sell in both levels.
• Concerning the monetary crises which hit Indonesia in 1997, some 104 entrepreneurs (69.33%) experienced an increase in their sales revenue, some 4.6% did not changed at all, and some 26% experience a decrease in their sales revenue. The reasons behind the decrease of sales revenue were: slow-moving market, difficulties to obtain raw materials and high cost of raw materials.
• Some 64% of the respondents do not perform specific promotion/advertising efforts for their business. The reasons are: high cost, the small scale of their industry, has no preparation to participate in special exhibitions due to lack of information, have no time and heavy requirements.

CONCLUSION

• Most entrepreneurs do not perform management functions appropriately because of many reasons, among others: the small scope of their business, they have no time to perform better business activities, and low level of education.
• Out of 150 entrepreneurs, some 80 entrepreneurs have become Cooperation members, though mostly said that the Cooperations are inactive.
• Capital source of crafts entrepreneurs is partly from bank loans. Although some expresses that it is easy to get loans from banks, but there are entrepreneurs express difficulties to borrow from bank due to lack of collateral.
• Some entrepreneurs are unaware on the importance of promotion.
• Some entrepreneurs express that they have never got special policies from government for the development of their business.
• The concentration of respondents markets in majority still national and local.
• Besides overseas market problems, crafts entrepreneurs face constraint in obtaining raw materials.
• Due to raw material and export constraint, it is important for them to build a network with big entrepreneurs.
• Various government strategies to empower small enterprises has not yet effective.
Name/Location of Resource Centre : The Ministry of Manpower Resource Centre
Jalan Gatot Subroto Kav. 51
Jakarta Selatan, Indonesia

Keyword (s) used in the search : Angkatan Kerja (labour force); Pasaran Kerja
(employment market); Pengangguran
(unemployment)

Complete bibliographic citation :
(The Study on Labour Protection in Informal Sector)”, Jakarta: Depnaker.

SYNOPSIS

This research was performed by the Research Project and Manpower Development in 1999/2000. The objectives of this study are to obtain a new perspective on how rights protection policies for workers and the right for helath services reach the workers in informal sector. The informal sector is defined as a business performed by individual or family or some people under legal entities, that work on the basis of agreement and credibility, and generally workers who do not have formal agreement with employer, do not get regular salary and a contract which at any times can be cut.

The informal sector business which included in this research is small firm (which consist of 1-4 workers including the owner, wages workers and family workers). It has also characterized as having no legal entity, temporary or semi permanent activities, low level of technology usage/business facility/mechanization/capital compared with similar business types. Research locations are: DKI Jakarta, West Java, and Central Java, in Yogyakarta, East Java, Bali, and Lampung. The sectors covered are: commerce, industrial service and manufacturing.

The data collected are primary and secondary data. The respondents were limited to respondents engaged in informal sectors’ enterprises employing 1-3 workers people. The method to choose respondents was through snow ball method by visiting entrepreneurs and informal sector workers at their work places. This method conducted with a consideration that registration on people who work in informal sector was incomplete, made it difficult to make a listing on informal sector activities. Entrepreneurs who were involved as respondents were 408 people and 192 workers. At a whole the number of male respondents was 72.3% and female were 27.7%.

FINDINGS

• Of 408 respondents, mostly have productive age between 15 - 45 years. The highest percentage is on group age 26 - 35 years (32.8%), followed by group age 15 - 25 years 11.3% and 46 - 55 years 18.6%. Meanwhile those who are older than 55 years comprises of 7.4%.
Of education level, 3.9% never been to school, 24.3% have finished Primary School, 23% Secondary School, 40.2% High School, 3.2% academy, and 5.4% have University level.

Previous activities of the respondents: jobless 22.5%, students 15.4%, farmers 6.1%, factory workers 10.8%, unemployed workers 2.5% and other 42.6%.

Most respondents (76.7%) own business places, provided by local governments (15.9%), residential offices or RT/RW (5.4%), local housings (17.7%), firms (0.9%) and some 36.8% have business in a rented house, their own house or at family places.

From 408 respondents, some 89.7% making this business as their primary source of family income, 10.3% as secondary source of family income. Some 84.1% said that their earnings from the business are enough for household and family needs, while the rest finds it inadequate for household and family needs.

There are no significant differences between men and women entrepreneurs in relation to dangerous work environment. This covers: the use of dangerous electric tools, chemicals, dirt, traffic, work equipments and others. Women entrepreneurs seem to choose working environment that is less dangerous. The numbers are 7.97% women entrepreneurs engaging in dangerous environment compared to men 10.51%. Entrepreneurs who work in less dangerous environment, women comprise 15.5% and men 16.95%. Lastly, entrepreneurs who work in an environment that is not dangerous at all, women comprise 72.54% and men comprise 76.99%.

Male entrepreneur groups mostly have stable earnings (45.42%) compared to female entrepreneurs which comprise only 31.86% who have stable earnings.

Women workers percentage (75.61%) that has never been sick is higher than men (63.58%).

CONCLUSION

The informal sector creates a business alternative opportunity for its entering easiness, no need high capital and the use of simple or medium technology. It can also give adequate earnings.

The numbers of informal sector entrepreneurs who have their own business place is around 77%.

There are no differences in earnings between women and men entrepreneurs.

Although the government has ratified the ILO Convention concerning worker protection but its implementation is still limited to workers of formal sector.

Since most of the technology used is simple technology, most of informal entrepreneurs and workers work in a safe work environment. Although there are also some part of informal business who use high technology which is often the source of danger such as the use of electricity and dangerous chemicals.

Most workers in informal sector accept a relatively low salaries.

In some surveyed towns, local regulations are mainly addressed for hygiene, orderliness; the beauty of town and environment conservation. The existed regulations on workers’ protection mainly for those of formal sector, there is no such policies for informal sector workers.

Although the Local Autonomy will immediately be implemented, according to what the workers’ matter will become local governments’ responsibility, there has been no preparation of the town governments to provide protection for workers in informal sectors.
SYNOPSIS

This article is part of a proceeding report of The Conference of Small Business National (Konas II) conducted in Jakarta on 7-8 October 1998. This conference was held by The Asia Foundation, ISEI and USAID with the support of their local partner. The discussion was followed by 22 participants from 13 provinces in Indonesia. Among the small entrepreneurs that attended the discussion, there were 3 women and 16 men. Issues that were discussed among others were: bureaucracy service, infrastructure and transportation, micro business empowerment, the future of Forda-Kornas, the concern of Forda-Kornas, business network, business opportunity, and financing institution.

FINDINGS

- In general, craft business is a micro scale business, which involves household members, especially children and housewife.
- The product is generated to fulfill secondary or even tertiary needs which are vulnerable to fall even on a slightest monetary crisis.
- Micro and small entrepreneurs in wood sector generally process construction materials and wood-craft to fulfill local market or to supply exporter with half finished goods.
- Difficulty in raw material stocking mainly arises because: there are no transparent information on wood utilization, the existing regulations give more benefit to big entrepreneurs, complicated wood utilization/purchasing licence procedure, field officers’ incapability to interpret policies and regulations correctly, disregressing bureaucrat mentality in executing regulation and any fee payment.
- Infrastructure distribution problems include post service, electrics, telephone, and scattered small businesses locations between Java and outside Java Island. Outside the Java Island, the numbers and availability of infrastructure is still low. This hinders the flow of communication and business informations for local entrepreneurs with his business network, consequently, it creates distance between producer and consumer, making them difficult to expand. In Java, the problems emerged are high cost of post service, electrics, and telephone, and also miscounting electricity usage by the electricity company.
- Traditional micro business problems that must be overcome in the empowerment framework among other things: a) lack of working spirit and ethos; b) lack of innovation.
and creativity which makes the product design undynamic; c) lack of technical and management skill; d) simple technology; e) lack of capital and lack of bank’s assurance due to management and guarantee problems; f) low quality of end products; g) unfair competition between entrepreneurs due to the need of cash to fulfill household needs; h) migrants (non-local) entrepreneurs’ existence (especially in Jepara) which influence the wage and price rate; i) low bargaining power which makes marketing efforts carry heavier burden, for example retailer fee (e.g. supermarket) is usually equal to 30-40% with the time payment usually 2-3 months after that.

- The discussants assume that the state companies (the BUMNs) management is loaded with KKN (corruption, collusion and nepotism), which has resulted in widespread inefficiency. Consequently, their rate service (electricity, telephone, post, water and etc) become costly.

- In relation to Fair Trade, Yayasan Mitra Bali has already execute a programme which was quite successful, although the same programme was less successful in DI Yogyakarta. The fair trade related programmes attempted to create information transparency, the willingness to share in a fair mechanism (whether through market opportunities, earnings and benefits), engaging various parties from raw material suppliers, producers, dealers to consumers. The application of fair trade requires total cultural changes.

- In order to be able to run its function as business network media, Forda-Konas requires a trading house. The trading house will become a mean for business information centre, a warehouse and also a market. Areas which already have trading house are: Bali, Jepara and Yogyakarta.

CONCLUSION

- During the monetary crisis period, industrial and wood craft sectors have harvested and benefitted quite significantly since the export demand has been increasing fastly.
- Meanwhile, wood availability has been largely reducing but the logging export has now been reactivated, as a result, the concern lies among the wood craft entrepreneurs who worry of the availability and depletion of raw materials.
- Collective empowerment is the main objective of Forda activities in particular and Forda Konas in general for the near future. Monetary crisis condition which has turned into economic crisis has made the entrepreneurs aware on the weakness of the business network they are engaged in.

Name and Location of Resource Centre : Bina Swadaya Resource Centre
(Self Reliance Development Foundation)
Jalan Gunung Sahari III No. 7
Jakarta Pusat 10610 Indonesia

Keyword (s) used in the search : Small-scale industry

Complete bibliographic citation :
SYNOPSIS

This article is one part of the report proceeding discussing food industrial sector from the Conference of Small Business National (Konas II) which was held in Jakarta 7-8 October 1998. The participants were mainly micro and small entrepreneurs. This conference was held by The Asia Foundation, ISEI and USAID with the support of their local partners.

FINDINGS

• The characteristic of food small industry mostly home-based industry, which is difficult to estimate. Labour Survey usually covers only wages labour, which is only one part of home-based industry.

• Emerging problems vary but relatively significant. For specific individual problem, for example, usually related to what kind of informal approach needs to be taken by microp-small entrepreneurs in order to get bank loans. Complicated processes of bank loan mechanism have made one licence or letter from government official required by the bank can cost doubled or ten times higher than those of formal price.

• Specific problems faced by food sector micro-small entrepreneurs which are not general problems of food sector entrepreneurs, such as availability and high cost of wheat, materials for crisply and flakes.

• Information-related problems such as of: 1) availability, limitation and access micro-small business to information; 2) concerning types of information that exist for their business. Information which its availability and access in particular are information regarding the cost and procedure on license or other formal authorization, brand and patent rights procedures, infrastructure or communication tools usage (telephone, electrics and water).

• Development programmes are difficult to access due to individual or institutional interests or inadequate with the needs of micro-small enterprises, or due to the lack of qualified human resources in the bureaucracy system.

CONCLUSION

To formulate problems or strategies, the discussants was able to critically analyze and formulate strategy systematically. This condition was supported by the level of education of the discussants which half of them has Bachelor degree or equivalent. Focus Group Discussion method was quite effective to excavate problems and strategies to solve their problems in a participative manner.

Name and Location of Resource Centre : Bina Swadaya Resource Centre
(Self Reliance Development Foundation)
Jalan Gunung Sahari III No. 7
SYNOPSIS

This report was made based on two weeks research in April 1996, to study the development of garment industry in Bali since the end of 1980. This research was particularly aimed to study whether there have been some changes in the development pattern and acceleration in Bali since Cole and Wheeler last conducted a research on this industry at the end 1980’s.

FINDINGS

- Garment industry consist of garment and textile (such as shirt, trousers, etc), leather garment industry (like leather jacket), and other garment industry (hat, black velvet, gauntlet, BRA).
- The numbers of enterprises in this sector has been increasing, unless in 1994. In 1995 the numbers increased significantly.
- Special characteristics of Balinese garment industry has been tightly related to the Balinese preference, specially the Balinese crafts-women, to work at home rather than working in a factory setting. These crafts-women are usually contacted by a collector (usually a women also) to make garment products. These collectors are usually subcontractors of larger garment industry in Denpasar and its surroundings.
- The crafts-women assemble pieces of textile into garment products or putting “sequin” to garment products. These women are usually housewives in rural Bali Province. They accept this kind of work simply to add household earnings. During holiday season, their children often assist their mother doing their work.
- Most garment enterprises in Bali are export oriented. Foreign buyers which directly come to Bali still their crucial buyers.
- The easiness for the Balinese to enter this business reflected from the number of unregistered garment enterprises that operate and export freely. No enter barriers for entrepreneurs are also reflected by the increasing numbers micro-small-medium businesses turn involved in the industry.
- In general, garment enterprises only work with them who own sewing machines. Other way was by buying their workers 3000 sewing machines, and these workers who have to pay it in installments.
- Craftsmans are directly paid by the collectors after they delivered the garment products to them. Inexperience crafts-workers accept Rp.2000 per day and those with experience accept Rp. 4000 per day.

CONCLUSION
Until now, the garment industry in Bali still becomes the significant source of local revenue. During the deregulation and debureaucratization era, the role of government needs to be limited on any effort to promote this industry. The abundance of government protection and regulations has become a constraint, instead of promoting a healthy and sustainable garment industry.

Name/Location of Resource Centre : LP3ES Resource Centre
       Jl. Letjen S Parman (Slipi) Jakarta Barat

Keyword(s) used in the search : Women; informal sector

Complete bibliographic citation:
   Kerstan, Birgit, and Berningham, Jutta. Women’s status and role. Jakarta: LP3ES.

SYNOPSIS
The paper is about the status and role of women in Javanese society. The paper is based on a study in one village named Genengan in Yogyakarta Province, among women small traders and crafts-women, with some particular emphasis on embroidery crafts-women. The research purpose was to understand the status and roles of women who were doing extra-domestic works, or other small businesses, within their family and societies.

FINDINGS
• It has become a Javanese tradition that small scale trade sector was dominated by women (p. 6).
• In the embroidery industry in Genengan most of the women workers were paid for Rp. 500 per day for 4-5 hours of work (p.7). Meanwhile, men were usually paid for at least Rp. 1500 per day for paddy field works.
• Most of the women worked as an additional job, beside their main household works and work in the paddy field (p.8).
• The dominant position of women in their family usually related to family decision making, in matters such as: family planning, children education, the preparation of a community celebration, family budget management, the buying of household goods, the amount and purpose of savings, and debt taking. According to the research, approximately 80% of women took these kinds of decisions, while only 4% of men in the village involved in these kinds of decisions. (p.10)
• Almost one third (1/3) of Genengan’s women gave share in the same proportion or even in a higher proportion as their husbands in family earning (p.15).
• Women have a significant role in the Indonesian society’s economy, particularly as bread-makers in the rural areas and also in the extra-domestic works in the urban areas. (p.17).
• Women’s role as bread-makers was important, particularly in low income societies. (p.18).

CONCLUSIONS
• Women have a significant role in the Indonesian society’s economy, particularly as bread-makers in the rural areas and also in the extra-domestic works in the urban areas. And their role as bread-makers was important, particularly in low income societies.

Name/Location of Resource Centre : LP3ES Resource Centre  
Jl. Letjen S Parman (Slipi) Jakarta Barat

Keyword(s) used in the search : Women; informal sector

Complete bibliographic citation :
Sulaiman, Larasati Suliantoro. Crafts-women: The social status and economic role of women among low income society. Jakarta: LP3ES.

SYNOPSIS
The seminar paper is about the economic role of crafts-women in their family who mostly low income and within their society. The paper is based on study in Central Java (mainly the city of Sole and Semarang) and Yogyakarta, among crafts-women. The businesses the women engage with are wooden products and batik.
The purpose of the research was to describe the social status and economic role of crafts-women within their family and their society. This was done to answer the research question whether their engagement in works other than household works has given positive impact among these women.

FINDINGS
• The crafts-women mostly got the raw materials and debt from rich people with capital. (p.8)
• The debts they owned from capital owner were usually returned when the products were finished or sold. (p. 8)
• The social status of crafts-women increased in the eyes of their family and society, since they were able to earn income for their family, and in their society they were known as “business-women”.

CONCLUSIONS
The social status of crafts-women increased in the eyes of their family and society, since they were able to earn income for their family, in their society they were known as “business-women”.

Name/Location of Resource Centre : PMB LIPI Resource Centre  
Widya Graha Building 6th Floor  
Jl. Jenderal Gatot Subroto No. 10  
Jakarta Selatan

Keyword(s) used in the search : Informal sector

Complete bibliographic citation:

SYNOPSIS
The article is about a study conducted by the SMERU research centre to map every effort accomplished by agencies -government or private, local, national or international- in order to strengthen the micro-enterprises in Indonesia. This research was done by SMERU in cooperation with the Ministry of Women Empowerment in 2003-2004 at national level. The method used in the study was by comparing and analyzing programmes on micro-enterprises conducted by 6 groups of agencies: government agencies, banks, corporations, non government organizations, funding agencies, and other agencies.

FINDINGS
- In general, the efforts to strengthen the micro-enterprises have two main objectives (p.146):
  1. Social welfare objectives, such as efforts to empower the micro-entrepreneurs, in particular women-entrepreneurs to improve their life;
  2. Economic development objective through programmes on poverty eradication, work opportunities creation, increasing incomes and business development.
- Activities which frequently done to eradicate poverty and empower micro-enterprises are: trainings, capital aids and consultations (p. 149).
- Almost all agencies do not differentiate their targets unless those working in particular with women. This shows that men and women have equal access to micro-enterprises’ strengthening programmes (p. 151).

<table>
<thead>
<tr>
<th>Agency</th>
<th>Women in particular</th>
<th>Priority to women</th>
<th>No differentiation</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government agencies</td>
<td>3</td>
<td>2</td>
<td>95</td>
<td>388</td>
</tr>
<tr>
<td>Banks</td>
<td>0</td>
<td>16</td>
<td>84</td>
<td>31</td>
</tr>
<tr>
<td>Corporations</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>12</td>
</tr>
<tr>
<td>Funding agencies</td>
<td>11</td>
<td>4</td>
<td>85</td>
<td>46</td>
</tr>
<tr>
<td>NGOs</td>
<td>16</td>
<td>4</td>
<td>68</td>
<td>109</td>
</tr>
<tr>
<td>Other agencies</td>
<td>62</td>
<td>38</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>7</td>
<td>4</td>
<td>89</td>
<td>594</td>
</tr>
</tbody>
</table>

- One finding by the SMERU team shows that one agency reveals that specific target, like women for example, has made the effort ineffective or do not reach the optimal target (p. 151).
- The attention to these micro-entrepreneurs when it is compared with the attention to small and medium industries is still relatively small (p. 152).

CONCLUSIONS
Almost all agencies do not differentiate their targets unless those working in particular with women. This shows that men and women have equal access to micro-enterprises’ strengthening programmes. Furthermore, the research concluded that special attention for micro and small enterprises through efforts on strengthening them, are not adequate compare to the same attention given to the small and medium enterprises.

Name/Location of Resource Centre : PMB LIPI Resource Centre  
Widya Graha Building 6th Floor  
Jl. Jenderal Gatot Subroto No. 10  
Jakarta Selatan

Keyword(s) used in the search : Informal sector

Complete bibliographic citation:


SYNOPSIS

In this article, the writer try to introduce a method that could be used to understand obstacles faced by women in small enterprises, which includes general problems derived not only from their business’s marginality and informality, but also from gender stereotyping. It proposes the systematic way of understanding women entrepreneurs’ vulnerability for effective empowerment and organizing activity.

FINDINGS

- General problems usually faced by women entrepreneurs are risks in economic activity outside law which are (p.159-160):
  - a. discrimination, which includes removal of their business places;
  - b. exploitation such as illegal charge by preman or even by authoritative agents such as the police or security officers;
  - c. vulnerability to price rise – particularly raw materials price rise;
  - d. The use of business capital to consumptive household payments.
- Risks to be exploited and discriminated against are also often based on gender, mainly because they are weak economy players, operate outside the law and their status as women in the gender relation structure (p. 161-162).
- Adequate resource can actually be use to prevent the negative impacts of these risks; however, most of the women have only limited resources. This is the reason why these women need “coping mechanisms” (p.162).
- Sources of vulnerability of women micro-entrepreneurs are (p. 167):
a. Gender relation pattern in the family and society economic activities such as collective norms that regulate roles, status, interaction and work division, and image of women and men;
b. Intervention of external agents into their economic activities, community’s and family’s life.

CONCLUSIONS

- Attention of the vulnerably groups’ ability to face and handle risks is a way of this analysis strategy siding with this group;
- Attention on the way they organize life and business risks has make us understand their ability to cope with their sources of vulnerability and could be used to create empowerment initiative.
- Critical approach to the processes that has led a group of people to vulnerable conditions is indeed important to start a development strategy.

Name/Location of Resource Centre : The International Labour Organization (the ILO) 
Menara Thamrin 22nd Floor
Jl. MH Thamrin Jakarta

Keyword(s) used in the search : Informal sector

Complete bibliographic citation :

SYNOPSIS

This writing is a report of a survey conducted by the ILO in 2001 and 2003. The ILO conducted two surveys which aim at collecting primary indicators of social security needs and information of the informal economy workers. These surveys into the informal economy aimed at improving the understanding of what is a highly complex series of interrelationshis where individual entrepreneurship override the normal legal constraints and the protective mechanisms of formal employment. The urban survey was conducted in 2001 in three areas that had heavy concentrations of urban informal economy and a total of 1,999 people were surveyed in East Jakarta, Bandung and Yogyakarta. The rural survey was conducted in November 2003 with a total of 2,169 informants in the rural areas surrounding Bandung at Sukabumi and Pangandaran in West Java, around Cirebon North East of Jakarta and around Semarang in Central Java.

FINDINGS
If we take the definition of formal and informal economy according to the National Statistic Agency (the BPS), the urban informal economy comprises those individuals and employers who have not been accorded legal status but who have commenced their operations often without the sanction or knowledge of the local authorities.

Table 9. Employment status for formal and informal economy

<table>
<thead>
<tr>
<th>No</th>
<th>Employment status</th>
<th>Formal Economy</th>
<th>Informal Economy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Own-account workers are self employed workers either working alone or with partners and have engaged no employees.</td>
<td></td>
<td>Unless registered with Ministry of Manpower they are treated as informal</td>
</tr>
<tr>
<td>2</td>
<td>Self-employed and assisted by family members or temporary workers</td>
<td>Formal if registered i.e. a legal entity</td>
<td>Typical small home based enterprise</td>
</tr>
<tr>
<td>3</td>
<td>Employer with permanent paid workers</td>
<td>Formal if registered i.e. a legal entity</td>
<td>Informal if unregistered</td>
</tr>
<tr>
<td>4</td>
<td>Employee is defined as someone who works for cash or kind under a stable contract for an employer or institution</td>
<td>Typical formal economy workers</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Casual employee in agriculture who works at his or her own risks without family members or other employees.</td>
<td>Typical rural informal workers.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Casual employee not in agriculture who works at his or her own risks without family members or other employees</td>
<td>Typical urban informal workers</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Unpaid workers are those who work without pay in an enterprise operated by family members, relatives or neighbours</td>
<td>Informal workers, unprotected and unregistered</td>
<td></td>
</tr>
</tbody>
</table>

In Indonesia, the BPS usually separates the urban informal economy from the other traditional element in the informal economy, namely the agricultural sector.

The informal economy plays a crucial role to mitigate structural inequalities by absorbing workers who would otherwise be without work or income in the formal employment. The informal economy continues to absorb the bulk of the estimated 2.4 million job seekers who annually enter the labour market.

The surveys show that 58% of those surveyed earned less than the average of Rp. 400,000 (approximately US$ 42) per month and that 17% earned over Rp. 800,000 (approximately US $ 84) per month which is twice the national monthly average.

With 60% of total employment, the informal economy is also major supplier and distributor of basic services and needs such as water, food, clothes and shelter. In urban areas the self built housing sector meets a substantial amount of housing needs. Without the informal economy, the majority of the urban population would have difficulty surviving in the city.

Table 10. Population aged 15 years and over by employment status
In 1997 and 2003

<table>
<thead>
<tr>
<th>No</th>
<th>Main Employment Status</th>
<th>1997</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Self employed</td>
<td>19,864,774</td>
<td>16,654,888</td>
</tr>
<tr>
<td>2</td>
<td>Self employed assisted by Family</td>
<td>17,982,745</td>
<td>22,033,558</td>
</tr>
<tr>
<td></td>
<td>1996</td>
<td>2002</td>
<td></td>
</tr>
<tr>
<td>-----------------</td>
<td>----------</td>
<td>----------</td>
<td></td>
</tr>
<tr>
<td>Poverty Line (Rp)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Urban</td>
<td>42,032</td>
<td>130,499</td>
<td></td>
</tr>
<tr>
<td>- Rural</td>
<td>31,366</td>
<td>96,512</td>
<td></td>
</tr>
<tr>
<td>Population below poverty line (%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Urban</td>
<td>13.6%</td>
<td>14.5%</td>
<td></td>
</tr>
<tr>
<td>- Rural</td>
<td>19.9%</td>
<td>21.1%</td>
<td></td>
</tr>
<tr>
<td>- Total</td>
<td>17.7%</td>
<td>18.2%</td>
<td></td>
</tr>
<tr>
<td>People below poverty line (million)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Urban</td>
<td>9.6</td>
<td>13.3%</td>
<td></td>
</tr>
<tr>
<td>- Rural</td>
<td>24.9</td>
<td>25.1%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>34.5</td>
<td>38.4%</td>
<td></td>
</tr>
</tbody>
</table>

- In Indonesia, informal sector social safety nets are called “local wisdom”, which covers a range of community initiatives to share the burden of risks and provision of care amongst community members. This community initiatives or local wisdom vary in form according to local tradition, local custom, and religion. These initiatives aim to help people deal with situations such as sickness, death, poverty and extreme poverty. I.e. the Zakat for Moslem Community.

**CONCLUSIONS**

The informal economy plays a crucial role to mitigate structural inequalities by absorbing workers who would otherwise be without work of income in the formal employment. And the Indonesian communities have a range of community initiatives to share the burden of risks and provision of care amongst community members according to local tradition, local custom, and religion.


Keyword(s) used in the search :
Complete bibliographic citation: 

SYNOPSIS

This book reviews the small scale industry in Indonesia in 2002 from different perspectives and one of them is technological perspectives.

FINDINGS

- The skill that many micro and small entrepreneurs have related to craft business can be categorized as excellent. The data of the BPS shows on non-legal entities businesses, primarily the entrepreneurs have only elementary schooling the number reaches 9,774,940 people or about 65.3%
- The productivity of workers in small scale industry is still quite low compare to other two business units. Theoretically this is at least due to technological barriers that small industry has to face. Another reason is the low technological skill among the workers in small scale industry.
- Small scale industry in Indonesia have to be able to absorb the existing technology and develop new technology for their own improvement.
- Factors that significantly influence the low level of technological skill of small industry are lack of capital, lack of information on new technology, and the difficulties in finding workers with technological skill.
- The role of the BPPT is significant in the development of small scale industry particularly with its programme on the assessment of technological policies such as the P2KT and P2KT PUDPKM.
- In 2002, about 23 SMEs in 17 provinces have receive technology trainings from BPPT in cooperation with the Ministry of Research and Technology.

CONCLUSIONS

Small industry in Indonesia still uses old technology which has resulted in the low competitiveness of their products in the international market. However, Indonesian handicraft still leads in the global market for its primarily uses hand skill tahan technology based skill.


Keyword(s) used in the search: 

Complete bibliographic citation: 

SYNOPSIS

This paper is a report for a national tripartite Workshop on Promoting Employment with Gender Equality in the Context of Globalization, organized on 19-20 August in Jakarta with ILO support in collaboration with the Ministry of Manpower. The workshop participants included representatives from various Government ministries, employers’ and workers’ organization, NGOs, donors and UN agencies, as well as experts.

The specific objectives of the workshop were as follows:

a) Raise awareness of the Government policy makers, employers’ and workers’ organization on the gender differentiated impact of globalization on employment with a particular attention to the economic crisis.

b) Make concrete recommendations on the priority areas for action in terms of policy and legislative reforms, strategy, programmes and projects for various sectors to promote employment with gender equality through tripartite consultation.

FINDINGS

- Women workers in Indonesia make substantial contributions to the Indonesian economy through relatively high labour force participation in all sectors, but in particular in export-oriented and labour-intensive manufacturing, trade and services (sex ratio (f/m) being between 58 and 105). The sectoral distribution of the labour force indicates sex segregation of the labour market, where women tend to cluster in the job and sectors where the remunerations are lower. Women constitute 46 percent of the total labour force above age 15, and the overall female labour participation rate is 44.1 percent compared to 72.3 percent for men. The unemployment rate is slightly higher among female workers at 5.6 percent (4.1 percent for men), while among the educated youth the rate is given higher at 27.4 percent (21.2 percent for men). The underemployment is much higher among the women workers at 51.6 percent as compared to 27.5 percent among men workers.

- Women workers have been making access to the formal and non-agricultural sectors of the economy during the last two decades. The sectoral distribution of female labour participation indicates that there is a sex segregation in the labour market. In terms of sectoral labour force participation rate of female workers, the highest female participation rate is recorded in trade at 51.2 percent followed by manufacturing at 44.8 percent and agriculture at 38.7 percent. The rates of female labour force are also substantial in the financial and services sector at 31.9 percent and 36.9 percent respectively. Lower female participation rates are recorded in mining and quarrying (20.8 percent), construction (3.6 percent), utilities (8.2 percent) and transport (2.8 percent). The wage data indicate that women earn 68.5 percent of the wage level of male workers on average. Women also play an important role in the agricultural sector, while a substantial number of women are engaged in economic activities with low remuneration and productivity in the informal sectors as unpaid family worker, self-employed worker or home worker.

CONCLUSIONS
While women increasingly play an important economic role, in particular in the recent economic crisis for maintaining the welfare and well-being of households, there is still a lack of policy attention on the economic role of women workers in the country. They also from the bottom rung of the overall international production system providing cheap and flexible labour. The specific gender differentiated impact of the economic crisis on employment and economic opportunities in the process of globalization required further investigation, to measure the degrees and nature of the impact in various sectors of the economy.

**Name/Location of Resource Centre**

The United Nation Support Facility for Indonesian Recovery (UNSFIR). Surya Building 9th Floor Jl. M. H. Thamrin Kav. 9 Jakarta 10350

**Keyword(s) used in the search**

**Complete bibliographic citation**


**SYNOPSIS**

This paper was originally presented at a workshop on Indonesia: tackling the Challenges for SMEs from Global Inetgration and Regional Autonomy held in Jakarta at the Hotel Aryaduta on 8 and 9 June 2004.

The purpose of this paper is to review how the changing development strategy affected the growth and structural changes of SMEs as the development strategy changed in response to changing economic environments, and to highlight the major characteristics of Korea’s SMEs development policy in order to derive lessons from the Korean experience. Finally, an attempt is made to draw some policy implications for SMEs development in Indonesia.

**FINDINGS**

- There has to be a unified definition of SMEs in order to have an effective policy implementation. Unfortunately, there is no unified definition of SMEs in Indonesia. Different institution use different definitions. As regards to a unified definition, the number of employees should be included in the definition of all sized firms covering all sectors of the economy. The number of employee to be covered by SMEs can differ depending on the development stage of individual countries.

- Indonesia needs to strengthen its institutional framework for supporting SMEs development. This is because too many government agencies are involved in SMEs policy. Therefore, it is necessary to establish the government agency which is solely responsible for SMEs policy development such as Korea’s SMBA.
• Financial support for SMEs has to be strengthened. There are no financial institutions catering exclusively for SMEs. There are few institutions such as PSPU which provide credit guarantee, it needs to be substantially increased by encouraging equity participation of state and commercial banks in these institutions. Alternatively, a new Credit Guarantee Fund could be set up incorporating these institutions in this new Guarantee Fund.

• Inter-firm linkage should be strengthened by developing supplier industries. Indonesia has launched the Foster Parent Programme in 1973 in order to create a linkage between large firms and SMEs. Under this programme, large firms were required to provide certain proportion of their profits to SMEs for subcontracting promotion while extending managerial cooperation on the part of big firms as well as the lack of technical ability on the part of subcontractors.

CONCLUSIONS

Effort should be made to stimulate start-ups and venture business in the high tech area such as the IT industry which needs to be promoted. There is no support programme for start-ups and venture business in Indonesia. The promotion of new business start-ups is particularly important for Indonesia because the country needs innovative new entrepreneurs who can lead the economy in the future.

Name/Location of Resource Centre : The United Nations Website
www.un.org

Keyword(s) used in the search : homebased women workers

Complete bibliographic citation :

SYNOPSIS

This paper draws on surveys carried out in five Asian countries – two low-income (India, Pakistan) and three middle-income countries (Indonesia, Thailand, Philippines) – where home based work are widespread. It also examines the social protection needs of these women workers, and also argues for public action to promote such work as a possible new labour-intensive growth strategy in these and other developing countries. The objective of the studies was to examine the work and the condition of women in home based economic activities in informal manufacturing and child labour in these activities. The method used in the research is qualitative methods, focus group discussions (FGDs, one with women workers, and the other with child workers) and case studies, were used for each sector/cluster, parallel to the quantitative survey. At least three sectors/clusters have been examined in each country.

FINDINGS
• What is interesting about this informalisation of the non-agricultural labour force in developing countries is its feminisation. There are more women in manufacturing – women make up more than a third of the labour force in manufacturing in some countries, and almost one-half in some Asian countries (p.15).
• Half of the Indonesian in 1999 non-agricultural labour force is in the informal sector or comprises 28% of 56.8% of labour force in the non-agricultural sector employment (p.17).
• In Indonesia three sectors were selected – batik printing on garments, rattan furniture and ceramic pottery. There were 210 hbw households in the sample, and 90 in the CG. The site for the batik sector was in central Java – an area long known for Indonesia’s famous batik work – in three villages, located 10- 15 kms from the sub-district capital. While the general area is known as a batik centre, most men in the villages selected rely on fishing and farming for their livelihood. Batik-making at home is essentially women’s work. Farming, fishing and batik skills are passed on from generation to generation, and learned from experience rather than formal education or training institutions. The rattan sites selected were an urban centre (Tegalwangi on the northern coast of Java) and two smaller villages (in Cirebon district). Tegalwangi is an urban centre associated with the rattan furniture industry, while the villages are largely agricultural with rice fields. As the terms of trade for agricultural products, especially rice, continue to fall, villagers prefer to find income earning opportunities through off-farm work. The third site, chosen for the third sector – pottery – consisted of the village of Anjun (in district Purwakarta), which is known as West Java’s small-scale pottery industry centre. All three products are mainly produced for the domestic market, but they are also exported (p.27).
• The type of contract in the SMEs cluster in Indonesia, from all the surveyed small-enterprises, 90.4% in a form of unwritten contract while the remaining 9.6% written contract (p.30).
• In Indonesia there is no value chain analysis, involving the price mark-ups at various stages of the chain, was carried out. However, relations between the hbwer and the contractor were analysed. Over 90 per cent of the batik workers stated that their arrangements with their contractors are either oral or they made no special arrangements; among home based potters between 80 and 90 per cent claimed the same. Three-quarters of the hbw-ers in the rattan industry also claimed the same. In the villages of the case studies, home-workers and their contractors were usually relatives or neighbours – a situation that prevailed in the South Asian sectors as well. The case studies found that by and large home workers maintain ties with mainly one contractor. They did find, however, that in rattan and pottery sectors it is possible to work for two employers (though less so in batik). The contractors usually use the intermediaries/subcontractors to maintain close ties with the workers; thus a regular link with a contractor is the norm. As regards delays in payment, almost all workers seemed to be paid in full in the batik and rattan sectors; in pottery three-quarters said they were paid in full, while a quarter noted delays in the last payment.

| Table 12: Characteristics of the household surveyed – INDONESIA (p.34) |
|-------------------|------------------|-----------------|-----------------|-------------------|------------------|
|                   | HBW Households   | Non-HHBW Households |
|                   | Av. Hh | No. Hh  | Per/Cap. Monthly Hh Expenditure | Share Of Hh Expenditure 75% |
| INDONESIA         |        |         |                              |                          |
| Pottery           | 5.1    | 1.8     | 76777.8                       | 44.3                      |
| Rattan            | 6.3    | 2.3     | 51210.0                       | 74.3                      |
| Batik             | 5.2    | 2.2     | 50019.1                       | 28.6                      |
| All               | 5.5    | 2.1     | 55743.1                       | 49.0                      |
|                   |        |         |                              |                          |
|                   | Av. Hh | No. Hh  | Per/cap. Monthly Hh Expenditure | Share Of Hh Expenditure on food >75% |
| INDONESIA         |        |         |                              |                          |
| Pottery           | 5.1    | 2.3     | 76562.1                       | 43.3                      |
| Rattan            | 5.7    | 2.0     | 58792.4                       | 56.7                      |
| Batik             | 5.2    | 1.9     | 68907.1                       | 16.7                      |
| All               | 5.3    | 2.1     | 67741.3                       | 38.9                      |
The higher social and economic level of hbw households is reflected in the income level of hbw households that is often above the poverty line. In Indonesia this was the case for hbw households in two of three sectors (rattan, pottery), even though the level of income is slightly above the poverty line. These findings suggest that hbw – as well as other informal sector activities such as micro enterprises – can be a defense strategy against poverty and vulnerability, as well as a source of income diversification (p.35).

Type of Ownership of the house in home based work households in Indonesia is 85.7% own their houses and 14.3% do not own the houses (rent or others) (p.36).

## Table 13: Type of home by wall and roof materials - home based households - (per cent) – p.37

<table>
<thead>
<tr>
<th>INDONESIA</th>
<th>Type of wall</th>
<th>Type of roof</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Brick</td>
<td>Wood</td>
</tr>
<tr>
<td>Pottery</td>
<td>78.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Rattan</td>
<td>97.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Batik</td>
<td>75.7</td>
<td>1.4</td>
</tr>
<tr>
<td>All</td>
<td>83.8</td>
<td>1.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Concrete</th>
<th>Wood</th>
<th>Tiles</th>
<th>Zinc</th>
<th>Other</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pottery</td>
<td>0.0</td>
<td>0.0</td>
<td>98.6</td>
<td>1.4</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Rattan</td>
<td>0.0</td>
<td>1.4</td>
<td>82.9</td>
<td>2.9</td>
<td>12.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Batik</td>
<td>1.4</td>
<td>0.0</td>
<td>98.6</td>
<td>0.0</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td>All</td>
<td>0.5</td>
<td>0.5</td>
<td>93.3</td>
<td>1.4</td>
<td>4.3</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Electricity is quite widely diffused in the houses of home workers. This is not surprising since home workers’ production is often connected to the availability of light in the place of work. The share of hbw households with electricity is extremely high in Indonesia (96.2%) (p.37). Meanwhile the water comes mainly from wells (84.8 per cent) (p. 38-39).

Nearly 60 per cent of the hbw households in Indonesia have a radio, 60% have a television and only 3% have a refrigerator (p. 39).

The feminisation of homebased work activities is clear in sectors in Indonesia against the total share of women working in hbw households is high, over 80 per cent, of which more than 88 per cent are involved in homebased work (p. 44). The feminisation of work has important implications for the gender dimension of a household’s human development cycle from generation to generation. Often in income generating activities male children tend to follow in the father’s footsteps, while the female children those of the mother. Since hbw is mainly a female activity girl-children are more involved in helping their mother, as confirmed by the surveys. The share of daughters involved in the sector depends also on the type of product, and social norms that shape the institutional framework. In some specific sectors daughters account for 90 per cent of the household members who help women in hbw. Moreover, full time hbw has two main consequences for women: one is that they are unable to spend as much time with the children as before, affecting their caring capabilities (p.44).

In Indonesia over four-fifths of all home-workers had completed five years of primary school (61 per cent in batik, 84 per cent in rattan, and 95 per cent in pottery) (p.48).

In Indonesia the ILO in collaboration with the Danish International Development Agency (DANIDA) implemented a project (between 1988 and 1996) aimed at promoting the social protection of home workers. This project was part of a three-country programme with Thailand and the Philippines. Within the same project several studies were undertaken to determine the main needs and conditions of home workers. For example, the project ‘Rural Women Workers in the Outsourcing System’ revealed the lack of access and control over the means of production and resources of workers that led to poor working conditions. Regarding official data gathering, the Ministry of Manpower set up a monitoring scheme to gather data.
COnclusion

- The analysis in this paper has suggested very strongly is the dual character of subcontracted home based work, at the micro (household) level as well as at the macro-level. This dual character is contradictory: on the one hand, it is an important source of income for the home worker households; on the other hand, the conditions of work, the low rates of pay, the close to povertyline existence of the worker households, the health and child labour problems, all call out for much greater public intervention to protect the households. At the macro-level, forces are at work strongly encouraging the growth of subcontracting (as we saw in Section 2). If the synergies (discussed in Section 1) are to be realised, then public action needs to recognise both the efficiencies as well as inefficiencies of subcontracted home based work.

- The experience of Asian developing countries with subcontracting involving home based work does not display even the characteristics of the low road to development. Subcontracted hbw may well be an efficient alternative to factory employment – however, the beneficiaries of lower cost so far seems to have been the employers only; workers have not benefitted. The objective is to move beyond the efficiency at the micro-level to an outcome which is efficient at the macrolevel as well. Hbw may raise family incomes in the absence of alternative employment. But the vulnerability of workers in the relationship is inefficient and inequitable at the macro-level – the involvement of children in hbw at the cost of schooling, the excessively long hours worked by women, especially young women (the ‘double burden’), the low piece-rates, the unhygienic working conditions, the lack of pension benefits – keeping families trapped at a lowlevel of equilibrium, and in a poverty trap.

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Name/Location of Resource Centre : The United Nation Website
www.un.org

Keyword(s) used in the search : Gender, ICT

Complete bibliographic citation :
SYNOPSIS

This meta-survey talks about the issue of gender and ICT in Education. The emphasis is on ICT applications and models that hold promise in assisting with the achievement of Education for All (EFA) goals, specifically Goal 3, to “promote gender equality and empower women.” The focus is on Asia and the Pacific; however, examples are included from other regions where they suggest models that lend themselves to broader application.

One of the strongest messages that emerge from research on the effective use of ICTs in the education of women is the need to use appropriate technology. The examples below look at the newer ICTs, computers and related services such as e-mail and the web, and also include the use of broadcast technologies, such as radio and television, as well as audio and videotapes.

FINDINGS

- **Lack of computer skills** is a severe barrier for women and girls in accessing the new ICTs. In the classroom, unless fair use policies are put in place, girls are likely to receive less hands-on computer experience. The World Links gender research found that girls had inequitable access to the computer labs in some schools as a result of several conditions: high student-to-computer ratios and first-come, first-served policies did not favour the girls; girls’ access time was limited by earlier curfew hours and domestic chore responsibilities; and local patriarchal beliefs allowed boys to dominate the computer lab environment.

- **Training is an essential component** of any effort to support the education of girls and women through ICTs, and to be effective the training must be gender-sensitive and provide ongoing support. The requirement for gender-sensitive training applies to all facets of the educational system: from educators to curriculum developers, from administrators to admissions officers. Arguably the most effective strategy is to have training begin in the early school years with teachers actively encouraging girls to become computer literate.

- One of the major concerns regarding women, ICTs and education is that **women are not equitably participating as professionals** in the ICT sector. Women are not pursuing the field of computer science in adequate numbers, and when they enter the profession they are more likely to be employed in word processing and data entry positions, rather than in programming and decision-making. There is concern that if women are not active participants in the field of ICTs, they will not be in a position to ensure gender-sensitive design and implementation. Also, the potential for establishing women as role models will be lost.

CONCLUSIONS

Women and girls need to understand the ways in which ICTs can benefit them and their community, and improve their world. They need to see how ICTs can help them do their work better or faster, keep themselves and their family fed, healthy and safe, and expand their horizons. Organisations that already have a valid and respected role with women and girls need to take the lead in ICT implementation, training and capacitybuilding. Organisations that are custodians of knowledge that is critical to women’s lives, whether it be Information about health, agriculture, business development or domestic violence, need to use ICTs in gender-appropriate ways to maximise the impact of their own programmes.
SYNOPSIS
This publication is based upon papers prepared for the ESCAP Expert Group Meeting on Social Safety Nets for Women held at Bangkok from 2 to 4 May 2001. This study examines the social protection systems and, particularly, the crisis-designed social safety nets in a selected number of countries. A primary question in this study is whether the initiatives, to mitigate the shocks of the crisis, adequately reflect the different circumstances of women and men in the labour force, particularly, and society in general. Specifically, did the programmes attempt to specifically target the disadvantaged women? Did government budgets specifically target women as recipients of social safety net programmes? What role did women play in informal social safety nets activities?

FINDINGS
• The public works programmes in Indonesia, adopted to mitigate the shocks of the crisis, are a revival of programmes that go back to 1994. These earlier programmes were designed to provide employment opportunities to workers in infrastructure construction. With the onset of the crisis, these programmes were revised to accommodate the needs of laid-off skilled workers. Therefore, the public works programmes had two components: one aimed at alleviating the impact of drought (Proyek Dampak Kekeringan Dan Malsalah KetenagaKerjaan, PDKMK) and the other aimed at reducing lay-offs of skilled workers (Proyek Penanggulangan Pengangguran Tenaga Kerja Terdidik, PTTT).
• PDKMK is a large national project implemented in all 27 provinces of Indonesia. The public works programmes include road-hardening, construction/repair of village roads, normalization of irrigation and rivers, construction of public markets and small shops, planting of useful plants in unused government land, and construction of fishponds and nets for culturing seawater fish. The important criteria for selection of the activities are that the outputs of the works must be useful and can be followed up. PTTT was introduced to assist the laid-off skilled workers by providing credit and training to encourage them to become own-account workers. Strictly speaking, however, PTTT is not a public works programme. Microcredit programmes in Indonesia are called KUKESRA, an acronym referring to credit for family welfare. The main objective of these programmes is to empower families by providing soft credit at low interest rates through a simple and quick procedure for the development of their economic activities. The credit is given to individuals, but they are required to organize themselves in groups. The groups consists of families at different levels of welfare mutually interacting to enhance their productive economic activities. As a complement to microcredit, the Government provided credit to small- and medium-sized firms that were home-based or focused on household development activities.
• There are many constraints in developing economic activities for microcredit recipients, most of whom live below the poverty line. These include the lack of access to technology and marketing skills. Linking microcredit recipients with other more capable economic agents would improve their weaknesses. Credit for small- and medium-sized firms provides incentives for firms to cooperate with the targeted families.

• Although the microcredit programme was initially designed to target women, it appears that they did experience some discrimination in the process. Table I.20 presents the major complaints on the MCP. The highest frequency of complaints reported referred to discrimination. A majority of the respondents, 52 per cent out of 310 respondents, affirmed that MCP is affected by discrimination. The reason for this situation may lie in the highly complicated bureaucratic procedures and insufficient funds allocated by the MCP. The fact that 32 per cent of total respondents complained of insufficient credit may be supporting evidence to this argument (p. 31).

• After the economic crises, unemployment and underemployment increased significantly in Indonesia, where women, in particular those aged 25 and older, scrambled to supplement household resources in the wake of huge income drops. There was considerable informalization of work, as labour shifted out of the formal sector and out of employee status into self-employment, unpaid family work and agriculture. The relatively larger (smallholder) agriculture sector appears to have acted as a shock absorber, leading to smaller increases in open unemployment in the country (p.37).

**CONCLUSIONS**
Where formal social protection systems do not have sufficient human and financial resources to cover identified needs, the priority will be to target available resources to vulnerable groups.

• Special consideration should be paid to gender issues. Although half of the population of all population are women, they receive much less assistance and opportunities than do men. Many poverty reduction and social development programmes are focused on households and do not consider intrahousehold differences. Assets and labour are normally distributed in a different and unequal manner between men and women, boys and girls within a same household.

Name/Location of Resource Centre : The Asian Development Bank Website
www.adb.org

Keyword(s) used in the search : Gender, Indonesia

Complete bibliographic citation :

**SYNOPSIS**
The goal of the Project was to increase income and employment in rural areas, and the objectives were to alleviate poverty and promote the participation of women in development activities. The Project proposed to achieve these through four related components:

(i) Lending to the poor and near-poor for the development of small, simple, low-cost **microenterprises** through a credit line to small financial institutions (SFIs);
(ii) Strengthening of SFI s to provide efficient and cost-effective small-scale financial services for the development and sustainable operation of microenterprises;

(iii) Strengthening nongovernment organizations (NGOs) to organize and provide self-help groups (SHGs) with skills training and other services necessary for income-generating activities; and

(iv) Strengthening of the Bank Indonesia’s (BI) capacity to implement, monitor, and supervise a range of SFI s and NGOs that provide small-scale financial services in rural areas.

FINDINGS

- The Project incorporated gender targets into the project framework, seeking explicitly to empower women through greater access to microloans. The Project surpassed its gender targets, namely, the percentage of women participating. The survey shows that women did benefit financially from the Project and that their incomes rose. Bank Mandiri taking over the project loan portfolio is an unexpected positive development. Essentially, the Project has created a financial product—the portfolio of BPR loans—with a positive yield and a measurable financial value. Good BI stewardship, strong incentives for improved SFI performance, and the willingness of SFI s to experiment and learn produced substantial institutional impacts. Participating BPRs are sounder today, have access to commercial funding in amounts previously unavailable, and have larger markets. The Project had no adverse environmental impact and generated significant institutional impacts.

- Based on project framework, the goal assumptions are to increase incomes in rural areas, to reduce poverty, and to improve the economic opportunities for rural poor and rural women. This project targeted to income level of about 300,000 families increased by an average of Rp 633,000 of which at least 33% are women and 33% are poor.

CONCLUSIONS

The Project is rated successful. The project was implemented as conceived during a period of extraordinary economic difficulty, overcoming substantial delays. The project outputs were appropriate, readily measurable, and directly linked to project activities. Higher-level impacts and outcomes, as well as increased income and employment, were also achieved.

Name/Location of Resource Centre : Women in Informal Economy Globalizing and Organizing (WIEGO) www.wiego.org

Keyword(s) used in the search : informal sector; women.

Complete bibliographic citation:

SYNOPSIS
The paper shows the estimates of the contribution of the informal sector in various developing
countries and we will explain how they have been calculated from the national sources. It is also
show how the activities in the informal sector have been taken into account until recently and
how these methodologies could be improved in a near future, on the ground of recent data
collection on the informal sector. Lastly, the writer of the paper identify some domains where
underestimation still remains and where progress have still to be made, especially in the
measurement of women’s contribution to GDP, through their informal activities.

FINDINGS
• The share of informal sector in total GDP and in non-agricultural GDP in comparison with its
share in labour force, in Indonesia in 1998, is 77.9 % of non-agricultural employment, with
31.4 (36.7)% of non agricultural GDP. Meanwhile the same sector absorb about 42.9% of the
total employment at national level with 25.2 (28.6) % total GDP (p.1).
• Measuring women’s contribution to GDP is quite an unusual task for national accountants,
and until recently it has not been a challenge for them because they aim at classifying output
and value added by sector of industries and by institutional sector (household, incorporated,
financial, administrative), distinguishing the informal sector within the household sector (p.
7).

• Two Methods for Estimating Women’s Contribution to GDP (p.8-9)
  2. The Production side method consists in disaggregating the value added by sector of
industry and by formal/informal sector (a classification which is more and more widely
available in developing countries, although it has frequently to be harmonised on the
ground of a common definition, and particularly the new international definition adopted
in 1993 by the 15th ICLS) in parallel with the similar disaggregation of the labour force
(which is even more often available) provided it is by sex (contrary to the value added).
  3. The Income side method consists in attributing to each sex its share of the various
sources of income: (a) compensation of employees requires data on salaries and wages by
sex in the informal and formal sectors: informal sector surveys can provide these data, (b)
operating surplus can also be disaggregated by sex and by formal/informal sector through
informal sector surveys, (c) but income from property (land, ownership of capital) rarely
can be distributed by sex, and this is why the income side method is less reliable than the
production side method, unless it is assumed that women have no access to these
properties, an assumption that may be true in some countries or societies; but still the
method greatly underestimates women’s contribution because of wage differentials
between sexes, and because a great number of women are engaged in the labour force as
unpaid family workers, a status hardly taken into account in the compensation of
employees.

• Size of female employment and contribution of women in the informal sector in Indonesia in
1998 in particular was 43.1% of informal employment, with 39.5 % of total informal sector
GDP. Meanwhile the size of female employment in non-agricultural sector reaches 22.9%
with 20.3% GDP from total non-agricultural sector GDP (p.9).
• In Asia, the contribution of women is generally lower than their participation in the labour
force, emphasising their lower productivity in the hypotheses of the national accountants or in
the results of the surveys (p.9).
• The value added by women’s activities is generally lower than men’s, as illustrated by the difference between the share of women in informal sector employment and their share in informal sector GDP in the countries where multiple jobs are not taken into account (Kenya, Tunisia, Indonesia and Philippines) and this is not due to a lower productivity but rather to an increased difficulty to capture the output, value added and income of female activities, because these activities are more informal, more home-based or street-based, and because women tend to under-declare the results of their activities (p. 10).

CONCLUSIONS
• The contribution of the informal sector to GDP is currently known and available for many developing countries.
• The recent efforts made for measuring the contribution of women in informal employment to GDP, far from being a purely theoretical and political exercise, throw light on what remains an unacceptable gap and a major cause of underestimation and inconsistency in National Accounts which needs consideration as a part of the non-observed economy, at least as much as the measurement of illegal activities.

SYNOPSIS

The service for Trade Mark Registration Process, which all this time is centred in the Ips Office has proven to be ineffective and inaccomodative to micro and small entrepreneurs.

FINDINGS
• The models of mass trade mark registration, which directly centred in the micro and small industry areas is an important effort to develop. Socialisation and Facilitation of this mass registration can become a breakthrough for structural and operational barriers for micro and small entrepreneurs.

CONCLUSION
There has been positive responses from the micro and small entrepreneurs of the efforts and proven to be more efficient.

**SYNOPSIS**

This study is about the legislation modelled for mass trade mark registration amongst the small and micro entrepreneurs.

**FINDINGS**

- Legislation as a model for mass trade mark registration amongst the small and micro entrepreneur is considered to be effective for the empowerment of small and micro industries.
- The legislation strategy is executed through government regulation on the Establishment of Small/Micro Industry Trade-Mark Registration Committee.

**CONCLUSION**

The legislation strategy is not contradictory with the TRIPs regulations, government regulation on Trade-mark, local autonomy and government regulation on small scale industry.
SYNOPSIS

This study is aimed to find the legal protection form for women workers which appropriate with the recent situation and condition and for the best possible solution in the future.

FINDINGS

- There is an impact of the addition of the type of work for women with the implementation of the new manpower law of 1999, especially for women workers’ protection.

CONCLUSION

The changed situation which derived from the addition of the type of work for women according to the new manpower law have impacted the needed of changes in legal protection for these new types of works.

Name/Location of Resource Centre : PDIH (Pusat Dokumentasi dan Informasi Hukum) Centre for Law Documentation and Information Faculty of Law University of Brawijaya Malang East Java

Keyword(s) used in the search : Home worker, Indonesia

SYNOPSIS

This study is aimed to understand the role of women in the instant seasoning industry, started from the production to marketing, and how women contribute income for the total family income.

FINDINGS

- The women’s role in this industry is significant in the whole process of the products.
- However, in marketing process, the role of women are less compare to men.

CONCLUSION
The high contribution of women’s income for their family income depends on their working time and their duty in their work, which both have proven to give significant contribution for the total family income.

**SYNOPSIS**

This is a study which aim to understand the difference on the role of working and non-working women in their family decision making, particularly for consumption goods.

**FINDINGS**

- The decision to buy goods, particularly consumptive goods for non-working women are mainly dominated by their husband, compared to those of working women which usually a shared decision.

**CONCLUSION**

The decision making process in non-working women family usually dominated by husband, which in the contrary with those families of working women.

SYNOPSIS
All this time, the technology transfer or its introduction have not yet pay any attention to the specific targets and specific barriers in the use of technology.

FINDINGS
- The main obstacle of technology transfer among fishermen communities are low capacity (lack of capacity), security protection, undetected market, and high production cost.
- The specific obstacle of technology transfer are inappropriateness of the technology with the social and cultural condition of the community, complicated procedures, and complicated construction and maintenance of the tools.

CONCLUSION
The level of women empowerment in general needs to be increased, particularly on welfare, level of education and health, access to credit, participation to economic institutions and technology ability and a proper working division among men and women on domestic and public sphere.

Name/Location of Resource Centre : Badan Pertimbangan Penelitian FHUB
                             (the Centre for Research Evaluation) Faculty of Law University of Brawijaya
                             Malang East Java

Keyword(s) used in the search : Home worker, Indonesia


SYNOPSIS
This study was conducted with aims as follows: (1) to interpret the legal protections provided by the Manpower Law fot home-based workers, by indentifying whether these home-based workers have fulfilled the characteristics as Labour Law Subject; (2) to describe the legal equal status and rights and obligations between the home-based workers and employers; (3) to evaluate whether the Manpower Law can be implemented to protect home-based workers particularly for their social securities.
FINDINGS

• The characteristics of 'labour' can be put for home-based workers and their family members working in the putting out system.
• Therefore, they deserve the same protection as those workers in the formal sector.

CONCLUSION

The legal protection that applied to workers in general can also be applied to protect home-based workers.

53

Name/Location of Resource Centre : The SMERU Research Institute Website
Keyword(s) used in the search : Home worker, Indonesia
Complete bibliographic citation :


SYNOPSIS

This study is done by Darja, Jesse and Daniel Suryadharma on June 2004 in Indonesia, which is supported by The SMERU Research Institute.

Purposes

Infrastructures play a crucial role in economic development and poverty reduction. The economic crisis in 1997-98 severely curtailed the government’s capacity to maintain existing infrastructures, negatively impacted the prospects for future economic development and poverty reduction in the country. This study provides an overview of the changes in the availability of village-level infrastructures and public services during the economic crisis. The findings indicate that there were mixed trends in the availability of different types of infrastructures and public services. Furthermore, the changes in the availability of certain infrastructures or public services differ across urban and rural areas as well as between Java-Bali and the outer islands. In the era of regional autonomy, it is essential to involve regional governments in infrastructure development planning, management, and maintenance.

Methodology

The variables used for the analysis relate to key public infrastructures and services within the villages. In total, there are 27 variables of infrastructures and public services that are analyzed, which are grouped into five categories:

1. Education. This category includes six variables: the availability of public and private primary, junior secondary, and senior secondary schools.
2. Health. This category consists of six variables: the number of healthcare providers (hospitals, community health centres, drug stores) and the availability of health personnel practices (doctors, paramedics, midwives).

3. Public Utility. This category consists of seven variables: the availability of gas/kerosene for cooking fuel, drinking water from improved sources, trash disposal service, percentages of households served by electricity and telephone services, and the availability of public postal service and public telephones.

4. Transportation. This category consists of three variables: road surface condition in general (asphalt or non-asphalt), road accessibility to motorized vehicles, and the availability of public motorized transportation.

5. Business Institution. This category has five variables: the availability of shopping complexes and permanent markets, and the availability of banks (public and BPR) and cooperatives.

**FINDINGS**

- The analyses in this study present an overview of the changes in the availability of village-level infrastructures and public services during the economic crisis in Indonesia. The main findings are as follows.
- First, there were mixed trends in the availability of different types of infrastructures and public services. The total availability of some infrastructures and public services such as public primary and senior secondary schools, private junior and senior secondary schools, hospitals, doctor practices, water supplies, trash disposal services, and public banks did not change much during the crisis. However, the total availability of other infrastructures such as private primary schools, paramedic practices, asphalt sealed roads, and rural banks showed negative changes or some hints of deterioration. Yet the total availability of some other infrastructures such as public junior secondary schools, community health centres, drug stores, midwives practices, gas/LPG/kerosene energy sources, electricity, fixed telephone lines, public telephones, postal services, road accessibility to cars, motorized public transportation, shopping complexes, permanent markets, and cooperatives appeared to be increasing despite of the economic crisis.
- Second, the changes in the availability of certain infrastructures or public services differ across urban and rural areas as well as between Java-Bali and the outer islands. For example, school availability in rural areas improved relative to urban areas, except for private primary schools. The decline in the availability of public banks seems to have mostly occurred in urban areas, while rural banks (BPR) declined mostly in rural areas. Meanwhile, the deterioration in hospital availability occurred only in Java-Bali. However, the deterioration in the availability of asphalt sealed roads seemed to have taken place everywhere, both in urban and rural areas as well as in Java-Bali and in the outer islands. These findings point to a mix trends in the availability of key public infrastructures and public services at the village-level. However, there are two qualifications to the findings of this study, both due to data limitation. First, the study only looks at the availability aspect of the infrastructures and public services in question, while the possibility of deterioration in the quality of those infrastructures and public services due to the crisis cannot be assessed. Second, some infrastructures and public services that are also essential for economic development and welfare of the poor, such as irrigation and agricultural extension services, were not included in the analysis due to data unavailability.

**CONCLUSION**

Infrastructures play a crucial role in economic development and poverty reduction. Indonesia’s impressive past records on economic growth and poverty reduction were partly supported by
massive infrastructure development programmes. The advent of the economic crisis in 1997-98 severely curtailed the government’s capacity to maintain the existing infrastructures, let alone build new ones. Hence, there was reasonable concern that infrastructure conditions in Indonesia were deteriorating and would negatively impact the prospects for future economic development and poverty reduction in the country.

SYNOPSIS

This book is one of the three books on study report about Mapping the Empowerment Efforts for Micro/small Enterprises which has been conducted by the SMERU Research Institute in cooperation with the Ministry of Manpower. The objective of the research is to provide informations about the existence of empowerment efforts performed by many government and non-government institutions for particular subjects of micro enterprises, specially woman micro business.

The agencies which has been surveyed and interviewed included government institutions, non government organizations (international and local), Co-operations and firms, banks, and funding institutions. Since these institutions generally do not differentiate between micro and small businesses, then all their programmes were analyzed to map their efforts as part of other efforts performed by other agencies.

This Map was expected to become a reference for various societies and agencies having specific concern on micro/small enterprises’ development, aimed to complete and continue these empowerment efforts. It also can be used for basic reference to avoid overlap of efforts and beneficiaries between agencies.

Methodology.

This study was conducted using qualitative method that was: excavating information and to note empowerment efforts of micro and small enterprises. Information which becomes the primary source was dug from institutions and individuals which have significant roles in these efforts, this covers:

- 18 government institutions;
- 20 non-government institutions;
- 13 national private firms though is foreign, BUMN, and co-operation;
7 institutions of government banking though private; 
8 donor institutions; and
6 institutions or other individual.

Excavating information was conducted by using structured tables which have been prepared. The data included were efforts by agencies for micro/small enterprises. It that dug constitutes data of every effort empowerments of micro business which executed since 1997. The table includes informations on: (1) executor; (2) name of business; (3) business type; (4) region; (5) target; (6) time; (7) problem; (8) status in this time; and (9) potency in the future.

**FINDINGS**

- In Indonesia, micro and small enterprises has given a significant contribution for the national economy. To best describe it, the numbers of workers absorbed into the home industry (as part of micro business of industrial sector) in 2000, reached 65.38% of total numbers of workers in the industrial sector at national level. In the same year small business contribution to total PDB was 39.93% (BPS, 2001).

- Micro and small enterprises, was also able to face and cope with economic crises that hit Indonesia middle of 1997. The indicator for this were the workers’ absorption at the time range before, when and after the crisis had taken place showed a relatively small changes; and the negative influence of crisis against the growth of small and micro enterprises was relatively small compare to those of medium and big enterprises. Furthermore, micro and small enterprises was also have a role as buffer and safety valve to push national economic growth, and to provide work opportunity as an alternative for formal sector which was badly hit by the crises.

- Micro and small business activities are not separated from women’s roles. The sector pulled many women to be involved in, considering that it can sustain household life and to fulfill their self development requirement (Sumampouw, 2000). However, it is difficult, to dissociate men and woman role in it, and there is no exact numbers on the level of womens’ involvement in it. The estimation was high enough which showed the women portion for about 40%.

- Women roles in the family and national economy have become one important part of the whole idea of development. Along with the increase of womens’ earnings and access to economic resources, their opportunity and ability to negotiate in household has also increainge. Their bargaining position has changed and their opinion has started to be noticed in every decision-making processes in household.

- Womens’ participation is a very important matter for achieve development targets. Efforts to develop micro and small enterprises engaging women, become important, since women usually has certain constraints relate to “triple burden of women”, where they carry reproduction, production, and social functions in their family and society. However, womens’ opportunities to acquire existed economic opportunity are still very limited. Most of the women still engage in informal sector or other kind of work which does not need knowledge quality and specific skills. These works usually give less legal protection and inadequate welfare. Some studies indicate that the fee or salary of women is lower than man. One of the studies gives describe that women usually the amount of 70% compare to 100% payment for men. As to access to loans, women entrepreneurs are estimated to have smaller access, 11% compared than man, 14%.

**CONCLUSION**
Women roles in the family and national economy have become one important part of the whole idea of development. Along with the increase of women’s earnings and access to economic resources, their opportunity and ability to negotiate in household has also increase. Their bargaining position has changed and their opinion has started to be noticed in every decision-making processes in household.

**Name/Location of Resource Centre**: The SMERU Research Institute  
www.smeru.or.id

**Keyword(s) used in the search**: Small business

**Complete bibliographic citation**:


**SYNOPSIS**

This book is one of the three books on study report about Mapping the Empowerment Efforts for Micro/small Entreprenes which has been conducted by the SMERU Research Institute in cooperation with the Ministry of Manpower. The objective of the research is to provide informations about the existence of empowerment efforts performed by many government and non-government institutions for particular subjects of micro enterprises, specially woman micro business.

Field research done in September/October 2003 in six sub-provinces/towns: Padang, Sukabumi Kebumen, Bantul, Surabaya, and Makassar. The field research was conducted in a framework to provide information map on empowerment efforts for micro-small enterprises at the central level. During the field research, it was obtained a general description on the existence and performance efforts to reinforce micro/small enterprises and also its impacts to these enterprises’ growth in the sample areas.

**Methodology**

The field research was conducted in 6 sub-provinces/towns by 12 researchers consisted of researcher from the SMERU and some local researchers. Considering the equal distribution areas and the limited resources, sub-province sample/ town was determined in Java (4 sub-provinces/towns), in West Indonesia (1 sub-province/ town), and in middle/east Indonesia (1 sub-province / town). The sample areas selection was also represented urban (town) and rural (sub-province) areas.

In every sub-provinces/towns, 5-6 efforts was verified. The selection of efforts in Jakarta purposively consider the variations of executor agencies and their efforts. Efforts selected included those performed by: (1) department of government institution and non-department; (2)
non-government organization; (3) banking institution both government and private; (4) BUMN and private enterprise; and also (5) other institute. Only effort from funding agencies which was not verified considering that these agencies mostly have head offices in Jakarta and their programmes mostly executed by local agencies, this was done to avoid overlap.

The respondents include:

- Government institutions which have concerns to micro business (Local governments, the Office of Industrial and Commerce, the Office of Co-Operation and SMEs, the BPS, BKKBN, District Government Offices, and Village/Sub-District Government offices;
- 5-6 programme executors in sub-province/town, district, and village/sub-district;
- 11-15 micro enterprises in each village/sample sub-district, both that accepted specific programmes and those that were not. The selection of micro enterprises purposively consider the variation of programmes, it has been executed for some significant time, it represented those that were relatively successful and those that were not, and also women entrepreneurs representation.

**FINDINGS**

- **In all sub-province/town samples there are efforts to be verified.** The average village/sub-district chosen for the most only have 2 until 3 type efforts.
- Effort activities type is vary; these include capital aid, training, facilitating, technical aid and consultation, information, structural aid, and market promotion. Generally, one effort consists of more than one activity, for example capital aid can be joined with training activity or technical tuition. The majority of the effort given is capital aid (89%), technical tuition (69%), and training (65%).
- Before the economic crises, the numbers of of institution giving capital aid for micro business empowerment/limited were relatively small. Institution which was recognized in this area was the BRI passing Kupedes credit from BRI Unit, besides BPR and LKM. However, their coverage was still limited. In the last few years access to capital aid for micro business empowerment/small were more open with more institutions engaged in this area, whether banking institutions or not, specially in order to provide micro credit.
- Generally the efforts in the form of tuition and training are not given directly to micro or small entrepreneurs, but to institutions which link it. For example, BI gives training to other banking institution or BPR, Bukopin to staff of Swamitra, PINBUK to BMT and Official Co-Operation to co-operation. Training items are more related to programme activity and way of managing it, for example about giving credit.
- The numbers of training/tuition which is given directly to micro/small businesses are still limited with relatively small numbers of participants. Besides training, types of activities which are directly given to micro/small businesses are to involve micro/small businesses in exhibition. However, these types of effort are usually enjoyed by micro/small businesses small which has local pre-eminent product and with quality.
- Seen from early design, most efforts generally do not differentiate between male and female target (70.6%). This means that these efforts are addressed either to woman or man who fulfill the requirements and criteria which have been determined. But in implementation efforts with female beneficiaries reaches 55% compared male beneficiaries (Table 11).

**CONCLUSION**
• Effort activities type is vary; these include capital aid, training, facilitating, technical aid and consultation, information, structural aid, and market promotion. Generally, one effort consists of more than one activity, for example capital aid can be joined with training activity or technical tuition. The institution engaged are government institution, banking, ornop, or company; which gives aid in a form of capital accompanied by training, and adjacent. Efforts providing structure/infrastructure and the amount information available still is limited.

• **In general there is no difference between woman and man in their opportunity** to access effort empowerment. Except to some efforts which are especially given for woman. The majority of efforts for woman can only be accessed by woman, meanwhile efforts which does not particularly given for woman; the opportunity to access these efforts is the same between man and woman. In some cases, there is effort which requires woman to obtain permission from husband to be able to get aid.

Name/Location of Resource Centre : Yayasan Akatiga

Keyword(s) used in the search : Micro Business, Rural Economic, Woman

Complete bibliographic citation :

**SYNOPSIS**

Woman phenomenon work and try is not new matter in life of impecunious and marginal groups. Micro business, like commerce, food processing, industrial low technology industrial, service and convection are business types which many women run either independently or part of family production system. The majority of micro business who entangle woman have character subsystem with income obtained most of it run out for everyday family consumption. Marginalization and exploitation are causal factors of underdevelopment of micro business which has implication of adding womans’ load. This marginalization process generates spreading poverty because most women reside in rural micro business.

In this research, the objectives are: 1) Highlighting structural problems and woman in relation to business and gender; 2) Highlighting empowerment efforts which conducted by various Non Government Organization, specially the ASPPUK to overcome marginalization problem and woman exploitation in it. This research use qualitative method with more economic nuance analysis compared to gender analyzes. The concept used to analyze household economic problem and business are marginalization and women’s double burden. The research case is rural micro business, which is the coconut processing business in Banyumas and tile in Klaten, where both of these businesses engaging women as part of family production.

**FINDINGS**
• The fact that women play significant roles in cash economy activities is not a new phenomenon around the poor and marginal group.

• The characteristics of coconut sugar business and tile are: (1) High dependency to natural resource as raw material; (2) There are double income pattern, which combine two or more businesses and works on household to fulfill households’ economic needs; (3) Family production system engaging family members and extended family as workers without fee and wages work; (4) Traditional technology usage; (5) The decreasing of business capital as a result of receivables-debt tying system with perpetrators of other business, and (6) Limited market and high dependency to local merchandisers, like croupier and compiler.

• Marginalization issue is more urgent for woman than to man because the work division pattern in a household placed woman for employing bigger load or burden for domestic duties. The women’s work selections and effort cannot be separated from family needs’ fulfillment patterns. Economically, work division can be explained by poverty phenomenon, that poor families can get women to give her resource to work for the shake of family needs’ fulfillment. For the shake of efficiency, woman productive works in the business, of course, more positioned in domestic area in order to be able to finish their domestic duty. Facing this difficult condition, woman play important role for their additional work, like opening stall, looking after cattle and garden, to develop nature saving like productive crop and jewelry, and developing of alternative finance industry like “arisan” and Micro Finance Institution which can give fast credit.

• The ASPPUK is a non government organization network which exercise empowerment efforts to woman who are engage in marginal work, especially micro businesses. Empowering woman for ASPPUK meant as something that enable woman to take place equally to man or in equivalent position, and involved the same number in construction process and decision making. This started at family level, state and then society. Most of the women accompanied by non government organizations feel themselves confident after they can prove to their society and family that they can contribute to the family’s economy. When political and gender issue are introduced, only local cadres who are capable to balance non government organization activity with politics. Whereas, most other woman are not able to follow this activity because they still have to struggle with their family’s economic needs.

Name/Location of Resource Centre : BPS

Keyword(s) used in the search : Small Industry

Complete bibliographic citation :

   BPS. 2002. Industri Kecil dan kerajinan Rumah Tangga (Small scale industry and Household craft). Jakarta : BPS

SYNOPSIS
CONCEPT BASED ON BPS.

Small industry business is a household business which exercises activities to process elementary goods to become finished/half finished goods to be sold, with the numbers of workers of at least 5 people and the most of 19 people including entrepreneurs.

The business of household craft is household business which conduct cultivation activity to process elementary goods to become finished/half finished goods, half goods become finished goods, or from goods with less value to become higher value goods with to be sold with the number of workers are 4 workers including entrepreneurs.

Classifying Industry according to Sub sector:

Firms/industry businesses according to sub-sector are divided into 9 big group classifying (two digit of ISIC) as follows:

- Code 31: Food industry, tobacco and beverage.
- Code 32: Textile industry, ready-made wear, and leather.
- Code 33: Wood industry and wooden goods, bamboo, rattan, grass and kind, including household furniture.
- Code 34: Paper industry and paper goods, printing and publication.
- Code 35: Chemical Industry and chemical goods, petroleum, coal, kaet and plastic
- Code 36: Excavated object not metal, except stone and petroleum
- Code 37: Elementary metal industry.
- Code 38: Metal goods industry, machine and equipments
- Code 39: Other processing industry.

FINDINGS

SMALL INDUSTRIAL PROFILE AND HOUSEHOLD CRAFT

- The impact of crises until now still influenced all field businesses; also to small industrial sector and Household craft (IKKR). The most influence felt by the IKKR entrepreneurs is marketing and capital problem. Base on the IKKR business character which traditional classified or family business and usually has no solid capital.

- Industry sector development is seen of amount of business side from year to year after crisis denoting interesting trend. Although increasing has not can exceed amount of business and worker on condition before crisis in 1996, yet. Industrial sector firm alone there are two industrial classifying, that is big industrial and middle (I B/S) with amount of worker 20 people or more and small industrial group and household (IKKR) craft with worker less than 20 people who each has characteristic alone.

- In year 2002, IKKR business makes up most of part (99.24 percent) from overall business industrial sector, and also in manpower absorption, IKKR business has more absorbed after amount (60.07 percent) entire workers in industrial sector. Although this industrial group enough dominant in number business or manpower absorption, but seen from output value yielded reality this industry group only yielding little, that is 10.06 percent of totally output value of industrial sector. Low contribution IKKR output value alleged caused traditional business character (family business) and intensive work.
Data in 2002, IKKR’s manpower productivity (Rp.12.36 million/people) much more low compared with manpower productivity of middle scale and big (Rp.166.31 million/people). It issue caused technology factor which used still very traditional, capital limitation, weak marketing, and Human Resources.

Table 14 - The numbers of business and workers by sectors according to Types of Industry Year of 1999 – 2002 (in thousands)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I B/S</td>
<td>22</td>
<td>4,235</td>
<td>22</td>
<td>4367</td>
<td>22</td>
<td>4386</td>
<td>21</td>
<td>4365</td>
</tr>
<tr>
<td>IKKR</td>
<td>2,516</td>
<td>6,119</td>
<td>2,599</td>
<td>6,291</td>
<td>2,538</td>
<td>6,110</td>
<td>2,729</td>
<td>6,566</td>
</tr>
<tr>
<td>Total</td>
<td>2,538</td>
<td>10,354</td>
<td>2,621</td>
<td>10,658</td>
<td>2,559</td>
<td>10,496</td>
<td>2,750</td>
<td>10,931</td>
</tr>
</tbody>
</table>

Table 15 - Productivity and Contribution of the Industrial Sector Output according to Types of Industry, Year of 1999 – 2002

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I B/S</td>
<td>115.28</td>
<td>90.52</td>
<td>143.99</td>
<td>91.65</td>
<td>164.70</td>
<td>91.50</td>
<td>166.31</td>
<td>89.94</td>
</tr>
<tr>
<td>IKKR</td>
<td>8.35</td>
<td>9.48</td>
<td>9.11</td>
<td>8.35</td>
<td>10.98</td>
<td>8.50</td>
<td>12.36</td>
<td>10.06</td>
</tr>
</tbody>
</table>

There are no changes in the concentration of IKKR business spread according region from year to year. More than 83 percent of the entire numbers of IKKR business in Indonesia located in West Indonesia region. From 2.7 IKKR million businesses, in reality more than 71 percent is located in Java and Bali.

Table 16. The numbers of business which have no legal entity according to the Provincial and Field Business, in 2002.

<table>
<thead>
<tr>
<th>PROVINCE</th>
<th>People’s Mining and Electricity Mining – Non PLN and Construction</th>
<th>Small industry and Home based craft industry (IKKR)</th>
<th>Large traders, Retailers, restaurants and Accommodation services</th>
<th>Transportation and Communication</th>
<th>Financial Institutions, Real Estates, Leasing companies and Services</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAWA DAN BALI</td>
<td>132,537</td>
<td>1,948,791</td>
<td>6,808,401</td>
<td>1,443,452</td>
<td>1,153,698</td>
<td>11,486,879</td>
</tr>
<tr>
<td>DKI Jakarta</td>
<td>855</td>
<td>17,655</td>
<td>817,926</td>
<td>66,393</td>
<td>154,936</td>
<td>1,057,765</td>
</tr>
<tr>
<td>Jawa Barat</td>
<td>18,235</td>
<td>388,278</td>
<td>1,825,155</td>
<td>573,064</td>
<td>254,826</td>
<td>3,059,558</td>
</tr>
<tr>
<td>Jawa Tengah</td>
<td>54,131</td>
<td>750,567</td>
<td>1,877,104</td>
<td>363,522</td>
<td>306,607</td>
<td>3,351,931</td>
</tr>
<tr>
<td>DI Yogyakarta</td>
<td>6,364</td>
<td>117,768</td>
<td>307,465</td>
<td>23,262</td>
<td>54,317</td>
<td>509,176</td>
</tr>
<tr>
<td>Jawa Timur</td>
<td>49,863</td>
<td>570,927</td>
<td>1,742,151</td>
<td>403,398</td>
<td>352,301</td>
<td>3,118,640</td>
</tr>
<tr>
<td>Bali</td>
<td>3,089</td>
<td>103,596</td>
<td>238,600</td>
<td>13,813</td>
<td>30,711</td>
<td>389,809</td>
</tr>
<tr>
<td>INDONESIA</td>
<td>255,824</td>
<td>2,728,700</td>
<td>9,232,631</td>
<td>1,926,668</td>
<td>1,559,743</td>
<td>15,703,566</td>
</tr>
</tbody>
</table>
• Base on field business and majority which has not legal entity available on big commerce sector, retail, and restaurant also accommodation service (58.79 percent) then followed small industry and household craft (17.38 percent. Special in Java region and Bali, small Industry and household craft the most available in Bali Province and least in DKI.
• In this globalization era, the consequences of the business area will be more complicated, with no exception of these home workers industries. To cope with that, all products should have a good quality, so that they can be competed with products from other countries.
• Business Integrated Survey 2002, has been done in 26 provinces in Indonesia with 59.714 samples. The poll of samples was based on the proportion of economic activity which categorized by urban and rural area that done in four triple month.
• The objective of this survey is to prepare data about economic situation that characterized by agricultural sector, regional sector and national sector.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : UKM
Complete bibliographic citation :


SYNOPSIS

This article is a summary for interviewing Nurlini Kaslim, Deputy of Women Quality (Deputi Menteri Bidang Kualitas Perempuan), Ministry of Women Empowerment (Kementerian Pemberdayaan Perempuan RI) about the opportunity of women and SMEs.

FINDINGS

• The opportunity to the growth of SMEs in Indonesia is seen to be higher if carried out through the empowerment of women, keeping in mind the numbers of women in SMEs sector reaches 60%.
• The biggest hindrance faced by women micro entrepreneurs mostly related to marketing and lack of capital.
• In the efforts to empower women micro entrepreneurs in Cooperation and SMEs sectors have created a joined cooperation between the Bank Indonesia to encourage other banks to allocate credits.

CONCLUSION

Actually, women’s role in the economy is significant. However, the work of these women are mostly still considered as additional work, which exclude their work in the economy measurement nor to be acknowledged as the primary source of family income. Therefore, it is important for the central or local government to protect the existence and sustainability of women SMEs.
SYNOPSIS

This study is done by Diah Widarti on September 2004 in Indonesia, which is supported by APEC Committee on Trade and Investment.

Purposes
The paper describes innovative approaches to address barriers experienced by marginalized women producers in Indonesia. The paper situates these initiatives in the overall context of Indonesian women’s labour force participation and activities in micro and small enterprises in Indonesia. Government and non-government initiatives that support women’s businesses are reviewed. Two case studies feature women micro producers of garments and handicrafts at different stages of market-readiness. The studies point to the importance of improving linkages between micro and macro interventions, and developing long-term strategies. Government programmes for skills training, finance and marketing must correspond with the actual needs of producers.

Methodology
Two case studies describe innovative approaches that have assisted marginalized women producers reach a stage of readiness to enter international markets. Information on the case studies was obtained through interviews with the women micro producers, the project and programme coordinators, and stakeholders from both public and private sectors. Interviews for the first case study were conducted at the national level with stakeholders from the Ministry of Industry and Trade, and at the micro level with the women micro producer. Interviews for Case Study 2 were done at the national level with the key stakeholder (a foundation) and at the micro level with women micro producers. Secondary data was obtained from the Ministry of Industry and Trade and the Ministry of Cooperative and Small Medium Enterprises that are responsible for the micro/small/medium enterprises development, and other related government agencies, including the Indonesian Bureau of Statistics, United Nations data, and other government and non-government institutions.

FINDINGS

Access to ICT
• ICT and e-commerce have been creating opportunities for both men and women. Unfortunately there is no available sex segregated data for ICT in Indonesia. The Internet was
only introduced after the mid 1990s in Indonesia and its utilization is still very limited so data is unavailable. The percentage of Internet-users relative to the total population in the country is very small, although increasing. It was 0.003 percent and 3.6 percent respectively for 1998 and 2003 (Indonesian Association of Internet Providers, 2003). The percentages were also small if one looks at those who are subscribers to ISPs only, 0.07 and 0.38 percent subsequently during the same period.

- In order to promote the use of ICT among SMEs the Indonesian government (Ministry of Industry and Trade) funded by a World Bank loan, implemented a project, the “Technical Assistance and Training Programme (TATP)”. The project was conducted between 1999-2003, consisting of training (52 percent), software and integration system development (36 percent) and homepage/website development (12 percent) The project covered 1,196 small and medium entrepreneurs (including those in cooperatives, associations and foundations), of which 18 percent were small and medium entrepreneurs. The trade sector was represented by 40 percent participant rate, manufacturing sector 26 percent and services 18 percent respectively (ISBRC, 2003). It is uncertain whether the TATP project was sustained beyond 2003.

- Several government ministries such as the Ministry of Cooperatives and SME’s, Industry and Trade, Agriculture and several banks and private companies have developed e-commerce in their websites to provide information on markets and financial support. However it is believed that only few women entrepreneurs would be able to use this service, due to the limited knowledge and skill not only in information technology but in education in general as well as the inadequacy of facilities and equipment. Thus even if women have the skill to use the Internet, it is most likely that there are still problems of access due to infrastructure and facility insufficiencies. The World Development Indicator reveals that there were only 9 out of 1000 people with personal computers in 1999 (World Bank, 2001). Apart from that, telephone cost for most Indonesians is still expensive. The expenditure on information and communication technology was only 1.4 percent of the GDP in 1999, compared to Malaysia and India, 5.2 and 3.5 percent respectively in the same year. There is no information on how effective was the use of website for women entrepreneurs.

CONCLUSION

- Women’s labour force participation in the Indonesia’s economy has been increasing over time. However, women remain concentrated in female oriented jobs. The competitiveness of small and micro enterprises in export markets is dubious: this sector only contributed a very small portion of total exports, and comparisons with other Southeast Asian economies suggest that Indonesia is lagging (ISBRC, 2003: 48). To a large extent, micro and small industries’ products are basically aimed at the domestic market. Additionally, many consider that Indonesia’s products lack competitiveness, resulting in a bleak performance of non-oil/gas exports. Export of goods such as textiles and garments, footwear and plywood that are the main thrust of SMEs has also been declining. The involvement of Indonesian micro and small entrepreneurs in international trade is a huge challenge and undertaking, both internally and externally.

- Women micro entrepreneurs are not only facing the usual barriers that come with expanding micro and small businesses but they are faced with the additional constraints of being a female in a male dominated business world.

- Key recommendations for government include addressing legal barriers to women’s equal access to economic resources; supporting strategies that promote clustering micro enterprises that produce similar products, and financing or micro-credit mechanisms that do not require collateral. Streamlining export procedures and regulations will assist micro producers and the
organizations that assist them in reaching international markets. APEC could encourage national governments to include NGOs and other associations that help micro enterprises in trade-related consultations and capacity-building activities. APEC should also encourage the use of e-commerce in member economies.

SYNOPSIS

This study examines the use of Internet and e-commerce by small and medium-sized Indonesian enterprises in 12 cities across the country, and aims to identify the benefits of current usage and the obstacles to greater use. The study also explores broader policy issues relevant to improving the accessibility of the Internet and e-commerce facilities, as well as the effectiveness of their use by Indonesian SMEs.

**Purposes**

The objective of the survey is to describe current usage patterns and functions of the Internet and e-commerce among SMEs in Indonesia, and to identify barriers to greater use.

**Methodology**

The survey utilizes a stratified sample with primary weight placed on Internet users. The decision to focus on users rather than conducting a random sample of the total SME population was based on the fact that SME Internet usage is very low in Indonesia – less than 1% of the SME population. A random sample would only reveal numerous cases of nonusage with very little input on use patterns and barriers. Therefore, the results should not be used as a basis for calculating the total number of SMEs that use the Internet and e-commerce.

The survey focused on the following cities:
- Java (Jakarta, Bandung, Yogyakarta, Semarang and Surabaya)
- Sumatra (Medan and Palembang)
- West Nusa Tengara (Bali and Lombok)
- Sulawesi (Makassar and Manado)
- Kalimantan (Samarinda)

SMEs with 5-25 employees were deemed as small companies while SMEs with 26-300 employees were designated as medium-sized.

The following methods were used to select companies for the survey:
- Internet searches for companies with web-sites
• Indonesian e-commerce sites
• Department of Trade and Industry (database of SMEs)
• Bureau of Statistics (for exporters of major products in each city)
• State Ministry of Cooperatives and Small and Medium Enterprises
• Yellow Pages
• ISPs in each city
• Industry experts in each city
• Government departments in some cities

FINDINGS

User
• Internet use in cities outside Java and Bali is characterized by slow speeds (typically 10-28 kbps) due to poor telephone infrastructure. ISPs in these areas tend to have low bandwidth capacity and users face difficulty logging on to the Internet. Use is further hampered by frequent electricity blackouts due to a heightening power crisis in these areas. In cities on Java and Bali, Internet service is somewhat better, with more ISPs which offer slightly higher speeds and greater access.
• A few forward-looking SMEs started using the Internet as early as five years ago. Many of these companies had owners who had some overseas experience or had read extensively about overseas Internet trends.
• Over 50% of Internet users access email services for more than 20 hours a month and nearly 25% use it over 40 hours a month. Meanwhile, over 60% use at least one other function of the Internet for up to 20 hours a month. It should be recognized, however, that low transmission speeds have a significant impact on the number of hours of Internet use.
• 93% of SMEs use dial-up connections to access the Internet. Other connection options are either not widely available (especially outside Jakarta) or are too expensive for most SMEs to justify using.
• 81% of users subscribe to only one ISP, while 18% use two ISPs in order to ensure better access and continuous connection. ISPs in Indonesia, particularly those outside Java and Bali, are approaching full capacity because of the limited number of access lines available. This has made logging on through a dial-up connection difficult and tedious.
• Most companies pay between Rp 60-300,000 (US$6.66-33.33) a month for a standard dial-up connection (usually including a standard monthly fee with an allotted amount of connection hours). 5% of companies use broadband connections and pay around Rp 1,000,000 per month.

Non User
• 74 SMEs (33% of total surveyed companies) do not use the Internet in any way. Within this group, the ratio of small to medium-sized companies (based on the number of employees) is 50:50. 69% of non-users are manufacturers and 15% are engaged in distribution and trade.
• 39% of non-users plan to use the Internet in the next 12 months (prospective users). Medium-sized companies are more inclined to start using the Internet in the next 12 months than their smaller counterparts. 66% of prospective users are medium-sized companies.
• 61% of the non-users we interviewed said they have no intention to start using the Internet in the next 12 months – these we have named traditional non-users. 60% of traditional non-users are small companies and only 8% of them employ more than 100 people.
• Reasons for Not Starting to Use the Internet: 90% of traditional non-users do not see any value in using the Internet and 42% cited a lack of skilled employees. 60% of non-users
believe that the Internet is not important for Indonesian businesses. 24% stated that it is either very important or important, but they have no plans of using the Internet themselves within the next year. 78% of non-users said e-commerce is not important for Indonesian businesses. Only 16% said it is somewhat important.

CONCLUSIONS

The results of this survey suggest three phases in the evolving use of Internet by SMEs, each of these phases represented by a company type: 1) SMEs which use the Internet; 2) SMEs which are preparing to use the Internet in the near future; and 3) SMEs which know very little, if anything, about the Internet and have no plans to use it in the future. The labels ”Users”, ”Prospective Users” and ”Traditional Companies” are used to classify these three types of SMEs.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : Gender, Women, Technology
Complete bibliographic citation :


SYNOPSIS

This article describes the condition of women’s businesses and women in business that face special challenges and how they contribute to the economy. But no information about the purpose of this article and the methodology to collect the data.

FINDINGS

Women are in the economy in Asia:
• in 1990, 77 per cent of women of working age in Thailand were in the labour force;
• women's share of the self-employed in manufacturing, trade and social or community and personal services was:
  i. 50-70 per cent in the Philippines
  ii. 42-66 per cent in Thailand;
• women comprised more than half of the self-employed in manufacturing and trade in Indonesia;
• women comprised more than 60 per cent of the self-employed in manufacturing in Malaysia.

Women businesses count in Asia:
• There is no information! Comparable figures on women in business are not available;
• This is NOT because they are less important but because of a lack of awareness in both government and among business associations of the importance of women's businesses;
• Industrial censuses and surveys and other enterprise-based surveys do not identify the sex of the operator or owner;
• However, even a casual walk around a market or down a busy street suggests that, as in other countries, a substantial proportion of small and medium, as well as many large, enterprises are operated and/or owned by women.

Access to capital:
For example, in Australia 43 per cent of women operating small enterprises, compared to only 29 per cent of men, commenced their businesses with less than AUS$ 1000. These women were also less likely than the men to use personal savings or to borrow money to start their business [46 per cent of women sole-operators compared to 56 per cent of men].

Access to technology:
Women may lack access to technology because of their lack of capital, poorer access to information or cultural stereotypes that either limit their effective access or make them dependent on men for access. For example, in some countries women's participation in education and particularly technical and vocational education is restricted by cultural stereotypes. However, in the developed countries where these barriers are less serious, women's businesses have been found to use new technologies, at least in the field of information. For example, a 1994 survey of home-based women-owned businesses in the US found that more than 56 per cent had at least one computer, almost 4 in 10 had more than one, 2/3 had a fax or computer modem, 55 per cent used a cellular phone, 30 per cent used CD/ROM and 32 per cent used an on-line information service [National Association of Women Business Owners].

Access to information:
Women are often excluded from active participation, and sometimes from membership, in business networks and professional associations. Their exclusion may result from lack of time due to their need to balance their domestic roles as wife and mother with their business roles. It may result from the social nature of the networks themselves, since many centre on shared non-business (for example, sporting, same school or club) interests that also tend to exclude women. It may also result from cultural barriers. For example, both businesswomen and their male colleagues may feel uncomfortable if the women participate in the social activities (such as after-work dining out and drinking) around which the business networks operate. Even in the US, women still find themselves doing less business travel than men and are excluded from certain kinds of [more policy-oriented] meetings [Feminist Majority Publication, The Glass Ceiling, 1995]

CONCLUSIONS

The impact that women in business are having worldwide cannot be underestimated. Women in business today are emerging as significant contributors to the economies of almost every country - developed and developing. Women controlled businesses, the role of women in small and medium enterprises and the impact of this on economies and societies is now being recognized.
Complete bibliographic citation:


SYNOPSIS

This technical paper was prepared by Dr. Lorraine Corner, for the Philippines, as a background paper for the APEC Ministerial Meeting on Women, October 15-16, 1998, Makati, Philippines. The Overview Paper highlights women’s contributions to the APEC economies, reviews the impact of women on growth and trade and investment liberalization and the impact of trade and investment liberalization on women. Noting the progress already achieved in integrating gender issues into APEC, the Paper identifies the key issues for APEC on Women in Economic Development and Cooperation and, on that basis, draws five major conclusions.

FINDINGS

- Women contribute to the APEC economies as workers in employment and the informal sector, as entrepreneurs and investors in business, and through their unpaid work. Women’s participation in the labour force has been rising dramatically in the Asia-Pacific region: women now comprise between 32 and 46 per cent of the labour force in individual economies.
- The linkages between women and trade and investment liberalization can be seen from two perspectives. The first, is the impact of women on trade and investment liberalization. Women’s increasing labour force participation has enhanced the capacity of APEC economies to engage in and benefit from international trade and investment liberalization. The second perspective focuses on the impact of trade and investment liberalization on women. Trade and investment liberalization and export-oriented growth have created new jobs for large numbers of young women, and women have benefited from the greater autonomy and participation in decision-making that often result from increased economic independence.
- The differential effects of globalization and liberalization on women and men may also result in systematic differences in access to opportunities between businesses owned by women and those owned by men. The traditional barriers to women’s business success, such as family responsibilities that restrict their mobility and lack of access to credit, technologies and information, have a greater impact in a highly-competitive export-oriented market.

CONCLUSIONS

The conclusions of the paper are:

- APEC should encourage individual economies to collect and use more extensive and better quality information on women’s economic roles in, and contributions to, the domestic economy and to international trade and investment liberalization.
In order to propose more effective policies that would be sensitive to the different roles and experiences of women and men, gender should be formally recognized as a cross-cutting issue in APEC because all APEC activities potentially have differential implications for women and men. Analysis should be routinely undertaken to identify the differential impact of policies, programmes and activities on women and men.

Data on women’s participation in APEC activities and processes should be routinely collected and regularly reviewed. Where the representation of women is low, measures should be implemented to increase their participation.

A Plan of Action on Gender and APEC should be developed as a follow-up to the Ministerial Meeting on Women to provide specific guidelines to the various APEC bodies on the integration of a gender perspective and women’s active participation in APEC processes, activities and fora.

Appropriate mechanisms and criteria should be identified and implemented to review the integration of a gender perspective and women’s active participation in APEC processes, activities and fora and its impact on the attainment of APEC objectives.

Name/Location of Resource Centre : The North South Institute (the NSI) website www.nsi.org

Keyword(s) used in the search : Women; informal sector

Complete bibliographic citation :


SYNOPSIS
This paper is part of the “Supporting Potential Women Exporters” project of the APEC Committee on Trade and Investment. The purpose of that project is to identify opportunities for future APEC CTI projects and activities that could support and advance the participation of very small producers, in particular women producers, in international trade. This particular paper by Gibb presents a selective review of mechanisms and initiatives that support and promote the participation of marginalized women producers in international trade.

FINDINGS
This paper selectively reviews initiatives that have promoted and supported the participation of marginalized producers, in particular, women, in international trade. These include initiatives by multilateral organizations such as the International Trade Centre UNCTAD/WTO (ITC), and the International Labour Organization, fair trade organizations and women’s associations and networks like HomeNet, and the Self-Employed Women’s Association.
For many small producers, developing export capacity is important to their sustainability. Policies and programmes that target women owners of small businesses and women entrepreneurs should be linked with broader economic and trade policies. This approach will help ensure that the economic interests of this group are not jeopardized through trade negotiations, and build the capacity of these potential exporters to compete in international markets. In a globalizing world, failing to address the trade facilitation and trade-related capacity building needs of women’s businesses undermines the investments governments have made in recent decades in women’s education, training and health. (p.10)

National trade strategies can affect the competitiveness of very small producers in many ways: through the availability of financing, market access, access to market information and information on trade rules and regulations. Trade policies can be constructed to protect and advance domestic policy objectives that support small businesses and advance gender equality. (p.10)

Some marginalization found in the studies are (1) in some of the case studies, the women live in rural or semi-rural areas, at a distance from the main urban centres that have Internet and other linkages to export markets: for women producers in very small, remote regions, however, the international market may be the main market for their products; (2) the business development and export needs of very small producers may be marginalized in trade ministries that are better equipped to address the interests of larger producers, whose organizations are well-positioned to engage with government; (3) many women business owners operate businesses that are very small, with few or no employees. The economic significance of these businesses may be largely statistically “invisible”, because they take place in the informal economy, for which data are weak; (4) many women-owned businesses are in services, a sector where women are substantially employed, and where women operate, or have the potential to operate, small businesses that could be supported through gender aware national trade policies. Weak data for this sector and less attention accorded by trade policy-makers to service sectors where women-owned businesses operate can obscure both the value of and potential for these exporters; and (5) the associations and networks that support marginalized women entrepreneurs frequently are not included in trade-related capacity-development initiatives or in consultations on trade policy. These organizations play a key role in linking small producers to government programmes and international markets, but may have neither the time nor financial resources to monitor trade policy and develop policy documents for governments (p. 11).

While women-owned businesses, as a group, tend to be small businesses, cumulatively, they make a major contribution to national gross domestic product and represent an important source of employment, particularly for other women. Among the APEC economies participating in this project, in Indonesia, micro and small trade enterprises represent about 90% of total employment in trade: women entrepreneurs represent 60% of the country’s 30 million micro, small and medium enterprises (p. 15).

There is a lack of clear definitions and comparable data on “women entrepreneurs”, and “women business owners” is a concern for many economies: a 2001 OECD conference on women entrepreneurs drew attention to the need to distinguish between “all women entrepreneurs, (and) women entrepreneurs in small and medium size enterprises of a particular size, in which case, is “SME” a fine enough category to capture the characteristics of women owned businesses, particularly those in the service sector (p. 16).

There are several responses identified in the case studies: in some, the women were organized into “clusters”, some formed cooperatives or networks, or forged linkages with larger mainstream organizations. Several linked up with fair trade organizations. The Indonesian case study describes how “joint enterprises”, or Kelompok Usaha Bersama (KUB) KUB), of
women micro producers were formed with the support of the Office of Industry and Trade to receive training in design and information on accessing markets (p.19).

- Studies on gender and ICT have identified a number of gender-specific structural inequalities affecting access to and use of ICTs by women. These include gender barriers in access to education and training, as well as traditional cultural beliefs and practices. Language is also a factor: surveys indicate that the dominance of European languages on the Internet continues. Support of local languages and local content for ICTs was identified as a major issue to promote ICT use in developing countries at the World Summit on the Information Society (WSIS), and identified as a major block to women’s use of ICTs. The gender gap in Internet access also has a rural/urban dimension (p. 27).

- The disparity between women and men in access and use of ICTs has been termed the “gender digital divide”. While sex-disaggregated data on access to and use of the Internet should be interpreted with some caution, International Telecommunications Union (ITU) statistics show that in 2002, female Internet users as a percent of total Internet users were 35% in Indonesia (p. 27).

- Fair trade organizations help minimize risk for marginalized producers. They provide marketing services that specifically target the poor – in essence, they provide the business development and marketing services for marginalized producers that are not provided by governments and mainstream trade promotion agencies. In Indonesia, the Pengembangan Kerajinan Rakyat Indonesia (Indonesian People’s Folk Art and Handicraft Foundation) has linkages with fair trade organizations to facilitate exports to developed country markets (p. 30-31).

CONCLUSION
The case studies and literature reviewed identified constraints and opportunities experienced by women entrepreneurs whose businesses may be characterized as very small and marginalized in some way from mainstream policy and other support mechanisms. The responses and strategies described illustrate how gender-aware trade policy can support and advance broader policy objectives, including poverty reduction, community development and gender equality. Trade policy, trade facilitation and trade-related capacity-building initiatives should seek to identify and advance domestic interests including gender equality, as well as trade. Multilateral trade organizations and trade-related technical assistance initiatives, however, frequently adopt a more narrow approach to trade facilitation.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : ICT, Women, Gender
Complete bibliographic citation : 

SYNOPSIS
FINDINGS

• Infrastructure is a gender issue. At present, a huge gender gap exists in access to communications. Infrastructure is concentrated in urban areas, and the bulk of women live in rural areas. In developing countries, many choices must be made that involve location of facilities, cost and choice of technologies. All of these affect whether the majority of women, who in most African countries are poor and living in rural areas, can access these facilities. If choices are made that have an urban bias and high cost, few women will have access. Internet connectivity is frequently available only within capital and major secondary cities in many developing countries, while the majority of the population lives outside these cities. Access to communication facilities is a vital concern that affects women’s lives. The infrastructural deficit of the rural areas coincides with gender demographics—more women live in rural areas than men. Simply by being the majority of the population in rural areas, women have a smaller chance than men to access new technologies.

• In social and cultural issues, women tend to have less access than men to those ICT facilities that do exist. Frequently, rural information centres or cybercafes are located in places that women may not be comfortable frequenting. Since most communications facilities in rural areas are shared public access, women also have problems of time. Given multiple roles and heavy domestic responsibilities, their leisure hours are few, and the centres may not be open when women can visit them. Or they may be open evenings, when it is problematic for women to visit them and return safely to their homes in the dark. Their mobility (both in the sense of access to transport and ability to leave the home) is also more limited than that of men. Some accommodations that may be needed to ensure gender equality in access and use of ICTs are adaptation of schedules to suit women’s hours and availability of women support staff and trainers.

• Another cultural aspect of gender and ICTs is gender bias in attitudes towards women studying or using information technology. Throughout the world, there are problems in attracting young women to science and technology studies. Sometimes collateral cultural factors, other cultural attitudes based in gender bias, and not the immediate gender identification of technology use, prevent young girls and women from accessing and using ICTs.

• Regarding education and skills, these involve literacy, language, computer skills and information literacy. In each case, women in developing countries are less likely than men to have the requisite education and knowledge. Two-thirds of the world’s 876 million illiterates are women, and the number of illiterates is not expected to decrease significantly in the next twenty years.

• On financial resources, almost all communication facilities cost money. Women are less likely than men to own radios and televisions, or to access them when they want to, in the case of household possession of the technology. When it involves paying for information access, such as at a rural information centre or a cyber cafe, women are less likely to have the disposable income to do so (or hesitate to use family food, education and clothing resources for information).
Limitations of the media on gender issues, so far, stress has been placed on the constraints the women face in accessing and using ICTs. There are also constraints of the media for them to be useful to women. Here the issue of content looms large. Do ICTs carry content that meets the information needs of women in developing countries in a form they can use? In the vast number of cases, the answer is no. If ICTs are to be useful to women in developing countries, they must meet this test. If this is not undertaken, ICTs will remain of little interest and value to women in developing countries.

CONCLUSION

In order to presenting ICT policy in developing country should be considered that women also have impact on it. There are some issues that will make a barrier for the women when they try to use ICTs. Because of that, gender equality must be ensured by ICT policy in developing country.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : ICT, Women, Gender
Complete bibliographic citation :

Accessed: 27 May 2005

SYNOPSIS

This is a Summary of research findings of UNDP’s pioneering Regional Human Development Report, “Promoting ICT for Human Development in Asia 2004: Realizing the Millennium Development Goals.” An attempt has been made to go beyond the hype surrounding the potential and promise of ICT for developing countries. The research across nine Asian countries -- China, India, Indonesia, Malaysia, Mongolia, Pakistan, Sri Lanka, Thailand, and Viet Nam -- systematically explores the potential of ICT applications towards achieving human development goals. It uses the United Nation’s Millennium Development Goals (MDGs) as a benchmark to assess the extent to which this is possible. The aim of this research is to explore the role and significance of ICT for human development in Asia, in the framework of the eight Millennium Development Goals (MDGs).

FINDINGS

• ICT represents both a challenge and an opportunity for the empowerment of women. The increased prominence of ICT, in the absence of significant and sustained interventions to ensure equal opportunities for women in accessing new technologies, could serve to marginalize women further. However, its tremendous potential for empowerment of women cannot be discounted. ICT can help women overcome significant barriers that restrict their
access to education, knowledge and information. Socio-cultural factors prevalent in many Asian countries place restrictions on the mobility of women. ICT can play an important role in eliminating the distance between women and information, and in overcoming cultural barriers to the acquisition of knowledge by women.

• ICT can be used by the disadvantaged women themselves or by organizations that specifically target these women. It allows the information to be transferred across distance without face-to-face contact. As such it offers possibilities for women to engage in e-commerce, distance education, and e-government. With its power and reach, ICT can be an instrument for either promoting or negating gender equality. The way the women are represented in the media, particularly in relation to men, is the key since some representations reinforce their unequal status. Recognizing this, sensitivity to gender issues and imbalances should influence ICT content not only in education, but in all sectors.

• ICT can provide a number of new job or business opportunities for women. ICT can allow them to juggle family responsibilities and work commitments by teleworking, which opens up a plethora of productive employment opportunities for women previously constrained by the need to stay at home. ‘Ehomemakers’ is a community project managed by homemakers in Malaysia. The project currently involves the management of a community portal, www.myhome4work.net, in three languages and the testing of a virtual office with teleworking staff who all work from home. Two hundred disadvantaged women have been trained in information technology (IT) with the aim of preparing them to work from home as teleworkers.

• Since 1985, Indonesia has been developing a programme called ‘Kelompencapir’, for introducing new methods of growing crops, new varieties of crops or new technology in the villages. This programme, delivered through village radio, is in the form of discussions between groups of village people and the extension worker who introduces a method or a system. In this programme, one village group will compete with those of other villages in transforming the knowledge into actual practice. The participants in this programme have an almost equal gender distribution. These simple models could be further improved to become more innovative by using the full spectrum of ICT. A community development project on ICT for women’s empowerment is being conducted by the Annisa Foundation, in collaboration with the UNESCO office in Jakarta. The aim of the project is to alleviate poverty in West Nusa Tenggara. It is being implemented in two villages; Batu Kumbung and Gegerung in West Lombok. The Annisa Foundation assists eight groups in literacy programmes including three groups of female farm labour for the functional literacy programme, one group of children who are out of school, one group of male teenagers, as well as one group of fathers and two groups of mothers. The literacy programmes consist of teaching of writing, reading and simple calculation. Other activities for women’s empowerment conducted by the foundation include imparting of knowledge related to their health and the environment, and establishing income-generating activities.

CONCLUSION

The report finds enormous variations across countries in ICT availability and use of higher and lower end technologies, infrastructure, connectivity, cost, human skills, availability of locally relevant content, and types of ICT applications for human development. A significant long terms impact of ICT lies in its ability to expand human capabilities and choices. The assessment of ICT use and diffusion in Asia reveals clear progress in telecommunications, use of personal computers and Internet penetration. It also, however, highlights significant differences resulting in some countries, for example, Malaysia, China and Thailand, being clearly ahead of others. access-related and human.
SYNOPSIS

This article is a summary for the result of Siemens Mobile Lifestyle Survey. Siemens conducted a survey in 7 countries of ASEAN members with 6,480 respondents. In Indonesia, Siemens surveyed 945 respondents consisted of teenagers, couples and office workers.

FINDINGS

- Survey findings reveals that the use of mobile phone in Indonesia, the Philippines and India are still used for personal matters. This is different with the result in Malaysia, Thailand and Vietnam where the use of mobile phones are more for business activities. The similarity between these countries is only of the use of SMS.
- In Indonesia, the use of SMS can be seen in the high usage of SMS by the service providers. A research result of AMI reveals that 84% of mobile phone users considers SMS as undisturbing communication media. While 76% like using SMS better than e-mails, 66% use SMS as joke-message media.

CONCLUSION

The use of mobile phone for business activities in Indonesia is still low.
• Indonesian telecommunication market, particularly cellular market, still has a high growth potency. This is particularly due to its teledensity (the density of phone per 100 people), which is still low comparing to other countries in Asia. From total 220 million people, in 2003, Indonesia has just had 18.3 million cellular customers.

• In 2004, the cellular customer in Indonesia is continue to grow and estimated will reach the number of more than 25 millions users. Telkomsel (one service provider company) have more than 12.6 millions customers (the user of Kartu Halo 1.2 millions, kartu Simpati 10,750 millions, and Kartu As 650,000). Meanwhile, Indosat have at least 9 millions cellular customers. If TelkomFlexi (launched by PT Telkom – meanwhile categorized as fixed wireless) is to be categorized as cellular, than the user will add to 1 million.

• Fixed phone line users has now reach 8.45 millions (built by PT Telkom) all Indonesia and in addition to that is the number of SST that have been built by other operators besides PT Telkom. If we add the whole number, then to the end of Juli 2004, the number of Telkom customers will reach 22 millions (moving steadily).

• PT Telkom as a state owned company has an obligation to build 1.6 millions SST, which in majority is in the form of wireless network. This amount is relatively small compare to the increasing demand of the customers on phone facilities. To note, last year, the waiting list have reached 1 millions customers waiting to get connected by phone.

• Until 2010, at least 43 thousand of villages in remote areas of 66.778 villages that exist, still won’t be able to access fixed phone. Nonetheless, starting from 2005, through USO (Universal Service Obligation) programme, it will be build phone lines in 4500 villages, where in one village will be build one SST using satellite technology, VSAT (very small aperture terminal). In 2006, another 5.100 SST will be build and some 6.000 more in 2007, and in 2008 will be build in 6.500 villages. In 2009, another 7.000 SST in the same number of villages will be build and 7.390 in 2010. For this programme, the budget needed is at least Rp 2,14 trillions.

• This programme can become a good start ahead, although it may not be able to fully bridged the gap between urban dan rural areas.

CONCLUSION

In rural and remote areas, the reality shows that there are still a lack of telecommunication infrastructure to support small and medium enterprises, or to reduce the gap between urban and rural areas.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : ICT
Complete bibliographic citation :

SYNOPSIS

This article tells us about the condition of telecommunication infrastructure in Indonesia. Indonesia has to implement the Tokyo Declaration as a result of the World Summit Information Society (WSIS). In this Declaration, participant countries agree that in 2015 villages in whole Asia, including Indonesia must have access to ICT.
FINDINGS

- According to a mapping by the Ditjen Post and Telecommunication (Postel) in 2003, for about 43,000 villages of total 70,000 villages in Indonesia has not get connected by telecommunication access facility. This number reaches 60% of Indonesian villages or the teledensity in rural Indonesia is only 0.2%.

- This is a worrisome condition and this has become one reason for the government to develop the USO programme. Through Ditjen Postel, The Ministry of Transportation and Communication, the building of telecommunication access is executed. In 2003 it has build access in 3,010 villages. In 2004 the government have build 2,620 stt. Consequently, in two years, the government have connected 5,600 villages with telephone.

- There are actually a lot of ways to reduce the digital divide in Indonesia, this can be done through the building of community telecentre, Internet cafe, People’s Information centre (BIM), Information and Technology café (“warintek”), multipurpose community centre, and many others. The substance is relatively similar, that is to provide information, facilities to access data, particularly the Internet by using a series of computers centred in a place which can be accessed by the surrounding community.

- KOMINFO then see an interim solution where everyone has access to Internet with low cost in medium and long term. The objective of this is to reduce the gap of the people in the meantime marginalized by ICT. The feasible solution is by developing CAP (Community Access Point), which originally was a generic term used by the ITU and socialized through the WSIS. The Ministry of Communication and Information (KOMINFO) has an obligation to ensure that the development of PIM work well.

- So far, some IT and private companies have participated in the programme. PT Microsoft Indonesia directed by Tony Chen, for example, provide a learning programme and trainings for trainers at the CTLC (Community Training and Learning Centre). This CTLC is a joined effort of the company with some NGOs. The training used international curriculum which have been adapted to local substance.

- PT TELKOM Indonesia is also have a programme called Internet Goes to School (IG2S), Internet Goes to Pondok Pesantren (IG2P), and Smart Campus. These programmes targeted students so that they are aware of ICT. PT TELKOM trained them so they can be able to use ICT to support their school works and activities.

CONCLUSION

When a society has already got connected by ICT, and has started to build ICT culture, they can be independent and their economy will increase as their knowledge increase. The gap to outer world will be open, opportunities to more globalized world will be easier to be found. Therefore, the government, the NGOs and many private companies have tried to build and develop programmes to introduce the benefit of ICT in their everyday life.

SYNOPSIS

Name and Location of Resource Centre : Internet

Keyword (s) used in the search : Women; information technology

Complete bibliographic citation : Aryani, Siti Nur (2003). Perempuan dan Teknologi Informasi, BPPT.
This paper explains about application of information technology for women. This paper also discusses barriers to entry women in IT.

**FINDINGS**

- In Indonesia, based on BPPT estimation, women who use IT at 2002 is only 24.14%.
- The role of women in IT mainly in technical administration or as operator.
- There are many barriers to entry for women in IT application:
  1. Asumsi yang keliru menyangkut profesi. There is perception that IT may be difficult for women
  2. Lack of motivation. Women have lower motivation than men to learn IT.
  3. Lack of accessibility and chance. It’s very low chance to learn IT. It correlated to social-economy status of society, lack computer in some area especially in rural area.
  4. Lower of skill in human capital.

- The efforts to help and empower them, are:
  1. Government support i.e. training, free computer in school
  2. NGO support , i.e. training, free computer in some area
  3. Develop some free institutions to support society in learning IT. For example: in America, there are National Science Foundation Programme for Women and Girls in Science, Engineering, and Mathematics.

**CONCLUSION**

The main barriers in ICT adoption by women is lack of free trainers, free institutions to support society in learning IT and free infrastructure including computers and its applications equipments.

**SYNOPSIS**

Name and Location of Resource Centre : Internet

Keyword(s) used in the search : Women; SMEs

Complete bibliographic citation :

Peluang UMKM lebih besar dikelola perempuan , Bisnis Indonesia 25 April 2005
This article discuss about women empowerment and Small Medium-Sized Enterprises. The reason of women empowerment in SMEs because majority of SMEs owners are women.

**FINDINGS**

- In Indonesia, 40 million are entrepreneur of Small and Medium Enterprises. 60% of SMEs’s entrepreneur are women.
- The role of women is very important to earn for living or to increase family income.
- The most barriers that faced by women entrepreneur are marketing and capital/finance.
- To support women entrepreneur, Bank Indonesia in cooperation with other banks provide soft loan.

**CONCLUSION**

According to women role in SMES are very important, so government support needed.

**SYNOPSIS**

This article discuss role of Internet in Small and Medium Enterprises in Indonesia.

**FINDINGS**

- Entrepreneurs receive many advantages from Internet, i.e. efficiency, easy to make correspondence
- There are many entities that make website to promote their products and to make correspondence.
- They called “e-marketplace”

**CONCLUSION**

e-marketplace give many advantages to entrepreneur. It makes easy to corresponde and enhance efficiency.
72

Name and Location of Resource Centre : Internet

Keyword (s) used in the search : Small industry; cyber space

Complete bibliographic citation :


SYNOPSIS

This paper describe small industry in cyber space

FINDINGS

• In Indonesia, small industry is dominant, the number of small industry are 2,7 million and 4 million employment.
• Author claim that the important thing to run business is Internet. Because Internet offer many functions such as means for promotion and correspondence.
• It called “e-commerce”
• E-commerce become popular in Indonesia since entrepreneurs run their business with Internet.
• E-commerce make easy domestics entrepreneurs make relation with buyers in abroad
• E-commerce also increase domestics entrepreneurs make website

CONCLUSION

e-commerce give many advantages to entrepreneur. It make easy corresponde and efficiency

73

Name and Location of Resource Centre : Internet

Keyword (s) used in the search : UKM, Internet

Complete bibliographic citation :

SYNOPSIS
This article is a summary for Asia Foundation Research. The Asia Foundation have recently conducted a research on the relation of Internet with the development of SMEs. The respondents surveyed was 227 companies in 12 cities with small scale 50% (5-25 workers) and another 50% were medium enterprises with 25-300 workers.

FINDINGS
• The Internet and e-commerce use pattern, particularly among the micro and small enterprises in Indonesia, has shown that more than 60-70 % of the Internet users surveyed used e-mail and have established website or homepage (www).
• However, some of the entrepreneurs who have had websites have also doing e-commerce. Therefore, there are still 30-40% micro and small enterprises which are not Internet users. From the enterprises that have used Internet, 98% accessed Internet from their office or other places of business. The time use is also vary. Some have only knew but others have used it for quite a long time. It records that 17% of the respondents have used Internet for about 5 years or more, but most of them have used it for the last 2-3 years.
• Entrepreneurs used Internet for many reasons, such as: communication tool to market their product (dominant answer); some have foreign customers; and some are influenced by their competitors. Some 66% of the respondents admit that e-mail is very important as a communication tool. Some 147 enterprises or 96% use e-mail majorly to communicate with buyers and some with raw material providers.
• The consequence of all they have to provide some funds to access Internet. On the average the Internet users have to expense Rp. 400,000 per month for up to 50 hours Internet use.
• Outside Java and Bali Islands, the Internet access are slow. According to a survey, 66% of the respondents finds Internet outside Java are slow and very slow, only 10% think the other way.

CONCLUSION
Indonesia have to give much ICT trainings for the society and support it with the appropriate infrastructures which are cheap and affordable for the Indonesian people.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : UKM, Komputer
Complete bibliographic citation :

SYNOPSIS
This article tells us about Computer Introduction Programme for SMEs by Intel Corp in Indonesia.

FINDINGS
• In Indonesia, there actually about 22.4 millions households can afford to have computers if we look it from their economic level. However, only 8.7% have home personal computers.
• Indonesia is also left out in the use of computers in the micro and small businesses. According to a data of IDC, the density level of computer in SMEs in Indonesia reach 32.7 which means one computer for about 32 people. This is due to a reason that respondents in Indonesia have not put computers as one of their main needs.
• In the SMEs business, some are still similarize computer with something complicated as technology in general. They think that computer will add another financial burden since they have to pay someone as technicians.
• Intel Indonesia has socialize the benefit of computer to SMEs business such as to car repairs business, craft associations, doctors, and others. For SMEs the Intel Indonesia cooperated with the SMEs associations (KADIN and KADINDA). The way to do this is by conducted workshops on goods inventory management, accounting and bookkeeping.

CONCLUSION

Beside the government, the private sectors’ role in the introduction of ICT to SMEs is also important to increase and empower the SMEs with the support of ICTs.

Name/Location of Resource Centre : Internet
Keyword(s) used in the search : UKM

SYNOPSIS

This article is a summary for acara talk show di salah satu radio swasta di Surabaya. Topiknya adalah pemberdayaan IT dalam mendukung usaha kecil menengah. Hadir disana Bido A. Budiman dari ifc.org yang biasa memberikan pelatihan-pelatihan kepada UKM di Indonesia mengenai pemanfaatan IT dalam menunjang usahanya.

FINDINGS
• The Internet use as information technology to empower SMEs can be explained as follows:

• Communication
The Internet is used as communication media, i.e. between SMEs with suppliers. The form of communication is vary, for example the use of e-mail by one domestic worker service providers in Surabaya that send workers based on the order from their customer in Hongkong.
• **Promotion**
  Internet can be used as promotion media for the products or services that the SMEs provide. This can be done through:
  
  • Website, by creating website and established it in the search engine will be an effective media promotion.
  • Mailing list, relevant mailing list can also be an effective media promotion.

• **Research**
  Another important function of Internet is to do research and comparison with other countries or other business. The SMEs must use this feature of Internet to understand the quality of their products compare to those that have existed. Besides, it can also be used to find new formulas for their products to increase its quality. It can also be used to know how the competitors doing in the business with similar products.

**CONCLUSION**

There are many ways of using Internet to increase the quality and market of SMEs products. This can be done through communication, promotion and research. The use of ICT is hoped to increase benefit and welfare for the SMEs and to increase their competition level.

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**SYNOPSIS**

This report studies the current status of ICT infrastructure in Indonesia, status of gender perspectives in ICTs, and what kind of programmes provided by the government and NGO that intended to increase women’s participation in ICT fields.

General Objective of the report is to Study the trend and status of gender in ICT sectors in Indonesia. This report on gender perspectives in ICT in Indonesia is based on both qualitative and quantitative data and information gathered from secondary sources. Secondary sources include worldwide websites and printed materials developed by national departments and ministries, civil societies and international development agencies.

**FINDINGS**
• The Indonesian economy had a remarkable record of high growth and rapid poverty reduction in the two decades before the East Asian Crisis of 1997-98. The latest estimates by the BPS show that poverty has raised 16 percent to 23 percent in 1999 to the new welfare standard or 11 percent to 18 percent if the old standard was applied. As the total population of Indonesia was 210.4 million, approximately 50 million citizens are poor. 75 percent of the poor live in rural areas and 55% of total population is woman.

• Internet access in Indonesia is very low. In 2001 there were 581 ISP subscribers and 4,200,000 users out of 203,456,005 citizens. It means that only 2% people had access to Internet until the year 2001. 75% of Internet subscribers and users are located in Jakarta, 15% in Surabaya and 5% in other areas in Java islands and 5% in other provinces. Most of the Internet users and ISP providers are men. The percentage of women Internet users is only 24.14%. However, gender is not the only barrier of people’s differentiated access to ICT services and infrastructures. Economic condition, basic literacy and literacy in English in particular, geographical location etc. are other factors that place Indonesian people differently in term of their access to ICTs.

• Telephone in Indonesia is mostly (81.46%) used for domestic purpose followed by business purpose (18.26%) and social purpose (0.28%). Despite lack of national level sex segregated data about telephone users it can be interpreted that women are the main users of domestic phones while men are the main users of business phone since only 10 million women in Indonesia work at outside.

• The growth of cellular subscriber in Indonesia in the late of 2001 was 41.9%. Total number of cellular phone subscribers increased to 6.5 million in the late 2001 from 3.7 million in the late 2000. However, cellular phone service can effectively link country people separated by islands.

• According to a research conducted by e-Mars (Business Potential and Internet Application Behavior in Indonesia), 75.86% Internet users are men and 24.14% users are women as indicated in the figure 4-13. Among all, 42% of Internet is used for business purpose, 21% is used in government office, 30% is used in universities, 6% is used for research purpose and 1% is used by NGOs as indicated in the Figure 4-12. Study of e-Mars also shows the education level and work position of Internet users. According to the study, persons with Bachelor (43%) and senior high-school education (41%) mostly use Internet as indicated in Figure 4-14. Among working people who use Internet, 39% are entrepreneurs and 22% are general staff as indicated in figure 4-15.

• An analysis made with 1271 mailing lists in this study shows that 28% users use Internet for socialization, 20.1% use for research and study purpose and 16.1% use for business purposes. So, very few men and women use Internet for business purposes.

• Rapid growth of ICTs in Indonesia could be a potential means for economic empowerment of Indonesian women if more and more women would work in this sector. But statistics show women represent less than men in number in ICT related jobs. Women represent less in number because less number of female students gets admission in ICT related graduate fields and training every year. So, there is need of improving the proportion of female student’s enrolment in ICT graduate education for their higher representation in ICT related jobs. This in turn can give them an opportunity for economic as well as overall empowerment. At the same there should have provision of additional support for improving their English literacy and managerial skills. Graduate universities and training institutions should make admission requirement flexible so that female students are encouraged for getting admission in ICT related fields of study.

CONCLUSIONS
Gender equality in ICT sector in Indonesia is still far from the ideal. Very low percentage of women has access to ICT infrastructure and services throughout the country. This situation is caused by many factors. ICT infrastructure that still centred in urban area is one of the main reasons. Lack of woman in ICT decision-making institutions and less number of female students in ICT related graduate studies are other reasons. Gender equality in this sector can only come if more and more number of women can get access to and participate in ICT related services, activities and infrastructures. For this, there’s need of a move in overall aspects of this sector, which include: mainstreaming gender in ICT policy, activities, programmes and educations throughout the country.

Name/Location of Resource Centre : The Centre for Women Studies (Pusat Penelitian Peranan Wanita – P3W) The Padjadjaran University Bandung Jl. Dipati Ukur No. 35 Bandung West Java

Keyword(s) used in the search : Women workers

Complete bibliographic citation :

**SYNOPSIS**

This is a research report on the existence of women workers in Household and Handycraft Industry in Yogyakarta Province. The aim of this research is to describe the characteristics of women workers, working system, division of work, working time allocation, and womens’ income allocation. The approach used in this research is historical and anthropological approaches. The research method used is qualitative (depth interviews) and also quantitative (by quosionairre).

**FINDINGS**

- The leather-shoe industry in Manding Yogya initially absorbed only male workers until 1975 when the owners found that male workers were getting rare. Then they began to recruit many women workers.
- There were two main reason on this change: firstly male workers tried to look for other and better jobs outside Manding, meanwhile women can only find jobs nearby or within their village; secondly, women workers were initially batik industry workers, however, since the batik industry was slowing down, then they turn to work in leather-shoe industry in their village. When the research was conducted, the numbers of women workers were 270 compare to 60 men workers. Among these women, only young aged women are absorbed into this industry (betweene 15-19 about 114 people and 20-24 about 79 people). Most of these women workers (67.5%) are not yet married.
• Young women workers are an ideal workers for many enterprises for many reasons such as: they will not burden the business with pregnancy leave, their productivity are higher compare to married and women with children; they usually have low level of education therefore they have only limited access to jobs.
• Meanwhile women with age, or married with children, usually recruited as sub-contract workers. They may do their work at home. This is done since the business owners do not want to train new workers for the job.
• However, in this industry still women workers engaged in works that “easier” than men workers. When male workers do “more complicated works” and work as main craftsman, women workers act only as assistant of craftsman. This work segregation is based on gender and mainly rigid, at least at the ideological level (p. 27-28).

CONCLUSION

There is an interesting phenomenon when business owners tend to recruit young women that have not married or have no children. This tendency is seen as a representation of influential relation between capital with genre issu. In order for women workers to have more “strong and interesting point” to be recruited in the industry they must be free, at least for certain amount of time from their reproductive function.

Name/Location of Resource Centre : The Centre for Women Studies (Pusat Penelitian Peranan Wanita – P3W) The Padjadjaran University Bandung Jl. Dipati Ukur No. 35 Bandung West Java

Keyword(s) used in the search : Women; information access

Complete bibliographic citation :


SYNOPSIS

This Seminar was about the Facilitation for Women Empowerment in the Development of Skill to access Information conducted by the Ministry of Communication and Information in cooperation with the Provincial Government of West Java. The aim of this seminar was to empower women in the development of telematics technology as a priority to develop skill to access information.

FINDINGS
• From about 4.5 million Internet users in Indonesia, only 24.14% are women users. Therefore there is a needed effort to create a condition for the improvement of interests, knowledge and skill among women for the use of information and communication technology effectively and efficiently.
• According to a survey by the APJII (Internet service providers association) in Indonesia, among the number of Internet users, only 1% are housewives, meanwhile the highest percentage of Internet users is Office Workers (43%) and students for 25%.
• The application that most Internet users use is email (79%), entertainment (62%), Internet surfing (52%), business (44%), academic research (19%), business research (8%), shopping (5%) and other (16%).
• The hindrance in the IT penetration in Indonesia are: the low level of the people's economy; the low level of understanding on the benefit of IT, lack of socialization and education on IT and lack of political will.

CONCLUSION

The number of women Internet user is still low in Indonesia, therefore the Ministry of Communication and Information held a seminar to facilitate to empower women to develop skill to access information. This is important since the IT provide many benefit that can be used to empower Indonesian women in their daily work, whether as women workers or housewives.

Name/Location of Resource Centre
The Centre for Women Studies (Pusat Penelitian Peranan Wanita – P3W)
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Keyword(s) used in the search
Women workers; statistic

Complete bibliographic citation:

SYNOPSIS

This publication shows information on social, economy and cultural characteristics of women head of household, this includes the demografi, education, health, economy activities, social and cultural activities and neighbourhood condition characteristics. This characteristics is based on the National Social and Economic Survey (SUSENAS) and Health Module in 1998.

FINDINGS

• There is an indication of the increase of the number of women head of household, particularly those of young age and not yet married; and also among those divorce in young age, age more than 45 years old both in the urban and rural areas.
• The percentage of women head of household in urban and rural areas is 12.95% compare to men 87.05% among 48 millions head of household in total.
• The number of members of household headed by women is 30.52% have only 1 dependent, 22.04% have 2 dependents, 17.69% have 3 dependents, and 29.74% have 4 or more than 4 dependents.
• In general, the characteristics of women head of household are having low level of education and working. The majority of these women are healthy, the main health complain is frequent headache.
• The percentage of women head of household that like to listen to radio is higher in the urban areas (68.71%) compared to rural areas (58.62%).

CONCLUSION
The percentage of women head of household is low in Indonesia compared to men head of household. However, most of these women head of household meet the criteria of single mother, or women with age and sick dependants.

Name/Location of Resource Centre : The Centre for Population Studies (Pusat Penelitian Kependudukan – P2K) The Padjadjaran University Bandung Jl. Dipati Ukur No. 35 Bandung West Java

Keyword(s) used in the search : Women workers


SYNOPSIS
This article is aimed to review the condition of women workers in Indonesia, to understand whether women workers still consider as the second level of workers compared to male workers, and whether women workers have their work quality increased. The method used is by calculating the growth of each positive indicator in the statistic.

FINDINGS

• The status of women family workers is still high in percentage compared to other types of women workers (self-employed, or own a business with employees) though from year to year it is decreasing.
• In 1999, the status of women that self-employed peaked and the number of women family or household workers decreased.
• The 1999 can be said as the era of regrowth of women workers since the numbers of women work in family or household has a negative growth. The number of women work in family or household works is an indication of a country’s underdevelopment.
CONCLUSION

The characteristic of women workers in Indonesia during the period of 1986-1999 has changed from the majority of women work in unpaid family or household business to women work in a sector that generates income.