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### The Marginalized Entrepreneurs: Deepening Thought about the Survival of Indonesian Women Entrepreneurs in Small-Scale Businesses

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**Abstracts:** This phenomenological research was intended to explore the ways of Indonesian small-scale women entrepreneurs who tried to survive in establishing their businesses, especially as their existences were marginalized by the formal economic system. They were women who tried to survive in dealing with their economic difficulties within the suppressive modern capitalist market economy environment. Variety low-scale-business women entrepreneurs were explored through participative observations and in-depth interviews. There were 50 respondents who put their full consent to participate in this study involved. Data was analyzed by using phenomenological procedural tradition. Four themes emerged from this study, they were: (1) Surrendering self to the will of God; (2) Establishing a sense of pride; (3) Maintaining a family-bond culture, and (4) Enduring to the hardship. It was speculated that the essence of the struggle to deal with being marginalized was the enduring to the hardship capability to survive within harsh environment. This enduring capability made them able to see the slightest 'crack' of business opportunities as significant to be explored to survive further.

**Keywords:** marginalized entrepreneurs, women entrepreneurs, small-scale businesses

Today's topic about entrepreneurial behavior among women had become a great interest to researchers within this decade (Santos, 2007). A series of researches about women entrepreneurship had been increased dramatically among developed countries (i.e. USA, Canada, New Zealand, Iran, Singapore, South Africa, Australia, Ireland, Turkey, Lebanon (de Bruin & Flint-Harle, 2005; Hisrich & Öztürk, 1999; Jamali, 2009; Javadian & Singh, 2012; McClelland, Swail, Bell, & Ibbotson, 2005). The reason is due to significant numbers of women who have poured into the population of working world. Through entrepreneurial work, women could create significant roles and create valuable contributions to national economy, even global economy (International Finance Corporation (IFC), 2016; Kompas, 2011). It was predicted that entrepreneurial

work gave contribution to Indonesian Gross Domestic Product (GDP) approximately 58,92% and absorbed about 97,3% of labor force.

Women participation in Indonesia were increasing significantly from years to years. For example, women participation at work in 1985 showed approximately 43.5%, while men were 81.7%. However, in 2001, the percentage of women participation was increasing to 51.78%, yet no change to men. From this percentage, it revealed that women were entering the world of work, particularly when economic crisis attacked Indonesian families in 1997. This phenomenal occurrence created a force for women in carrying the burden of family earnings (Orhan & Scott, 2001; Widarti, 2004).

In the situation of severe financial crisis, the small scale-informal businesses were emerged to support Indonesian economy. It was widely acknowledged that the contribution in small scale-informal businesses run by women either as entrepreneurs or as workers were astoundingly huge. Women dominated 60% of entrepreneurial work (Mangalandum, 2013). Not only contributing to GDP and the increased rate of export in Indonesia, but also contributing to absorbing about 96% of labor force (Afiah, 2009). In addition, these kinds of businesses could absorb 97.04% of total workforce in the year of 2007-2008 (Kompas, 2011; Ikatan Wanita Pengusaha Indonesia/The Association of Indonesian Women Entrepreneurs, n.d.). Badan Pusat Statistik/Central for Statistical State Agency (2009) revealed that 60% of 85.4 million of workforces were women and most of them were involved in these small-scale businesses. The trends of women entrepreneur are fiercely increased. Women entrepreneurs were proven able to develop family economy, could open new labor markets and involving their families as workers, with their earnings mostly used for food and family educations (IFC, 2016; Nilakusmawati, 2009; Orhan & Scott, 2001).

Kephart and Schumacher (2005) addressed that the emergence of those women entrepreneurs were initiated by many reasons. The reasons were related to self-control on work-related spending time, dealing with barriers and obstacles in entering the corporation and of course, as the form of dealing with glass ceiling effect in term of their opportunity to enter formal-high-caliber enterprise career . Basically, most women stretched their ways as entrepreneurs to obtain the fair opportunity to work and to open the opportunity of new ventures, otherwise mostly they would be suppress by the helplessness and apathy as the failed to get engaged in developing their formal career. This was also supported by Mattis (2004) who noted that women who decided to be entrepreneurs were dominated by the desire to escape from glass ceiling effect and to gain work arrangements' flexibility. Similar with Mattis (2004), Agarwal and Lenka (2015) in their findings also revealed that women started up their business were to gain more flexibility and control on their work and personal obligations. Hisrich and Öztürk (1999) added some reasons related to the women's decision become entrepreneurs, which were related to job frustration, relocation, feeling bored as housewife, desire to obtain independence, achievement, economy necessity, and also because they possessed a good skills in product innovations, marketing, planning, strategy. In line with Hisrich and Öztürk (1999), Naser, Rashid, & Nuseibeh (2009) also noted that women became entrepreneurs were related to development of national economy factors and self-fulfillment factors (i.e. knowledge, skills, experience, interest, profit motive), women's educational background also became the reason of why more women became entrepreneurs (Pathak, Goltz, & Buche, 2013).

As entrepreneurs, women faced many obstacles. One of the main problem was due to the difficulty in gaining the credit access from banking and financial industries in order to grow the development of their ventures. The reason was because banking industries considered that small-scale business was perceived as

having low credibility to obtain some sum of loans. It was also led to the perception that these businesses were difficult to be developed and there was anxiety of non-performed credit (Priminingtyas, 2010; 2013). Tambunan (2009) also identified about obstacles that women entrepreneurs faced in developing their ventures, including low access to technology and information, less opportunity in marketing their products, low supports from families, and sexual harassment. Moreover, women still needed their husband's signature and consent when they applied for loans from the bank in order to expand their capitals and businesses. As patriarchic culture in which Indonesia hold, men were perceived as the main provider for their families' wealth rather than women (Erogul & McCrohan, 2008; Nawaz, 2009). In addition, women naturally were expected to serve themselves as mothers and wives, but in the other or social side, served as entrepreneurs, thus, forced them to maintain the balance of their time and attentions between work and family. Therefore, to deal with these issues, women as entrepreneurs developed their own ways to survive since women were equipped with many kinds of skills, competencies, values, attitudes which could support the success of their works (Walker & Webster, 2006). Besides, women also possessed unique characteristics, which were mentioned by Bruni *et al.* (2004), including the transformational leadership in developing trust and effective relations with customers. In details, women entrepreneurs existed as a complex social phenomenon with its uniqueness (Greene *et al.*, 2003). Their uniqueness also came from their motivation, strategic orientation, and their effort in accessing their resources. However, their motivation for some women entrepreneurs were not only limited to economic reasons, but also their unique values and perspectives in developing harmony (i.e. work and family balance) were also taken into account. Consequently, these phenomena could stimulate the emergence of strong desire of women in dealing with the role of complexities.

This phenomenological research was intended to explore the personal values of Indonesian women who tried to survive in the state of economic difficulties and within the suppressive or extensive modern capitalist market environments. It was also women who survived in establishing their profession as entrepreneurs. It was interesting to understand what were their behavioral qualities and how they struggled from fierce competition in their surroundings while they also needed to maintain the harmony, the quality of life of their families who were very dependent upon their earnings.

This study was purported to understand the essence and dimensions of Indonesian women entrepreneurs' personal values when they should struggle with fierce and unfair business environments. These research results would be used to establish basic grounds to enhance the capabilities of women entrepreneurs in small-scale-business in order to make their survival would be harmoniously developed, without neglecting their nature as wives and mothers of their children.

## LITERATURE REVIEWS

The word entrepreneur came from French word; *entre*, which meant between and *prendre*, which means to take. Entrepreneur could be defined as an individual who tried to perform some activities in an intermediary state. It could also be defined as an individual who possessed new ideas and tried to develop and market new product and/or service based on those ideas (Nijssen, 2013). In another word, entrepreneur was a person who starts and develops some kind of economic activities, especially for profit gain purposes. International Labor Organization (ILO), cited by Islam and Aktaruzzaman (Nawaz, 2009) defined entrepreneur as a person who showed specific characteristics, such as: high self-esteem, result oriented, willing to take a risk, being an authentic leader, and future oriented. Most entrepreneurs had some degree

of sensitivity toward economical fluctuations, and develop strategic reactions to these situations, and those made them running as part of economic actors. In addition, Evans, cited by Akala (2015) pointed out three types of an entrepreneur that include: managing, innovating, and controlling entrepreneurs. Entrepreneur was described to possess Schumpeter's entrepreneurial features, including:

1. Entrepreneur was not always related to the owner of the business.
2. The process should not be viewed as a factor of production.
3. Reason for establishing ventures was not related only to profit, but rather to create joy.
4. Entrepreneur was sometimes not associated with risk.
5. Entrepreneur did not involve only in creating new business, instead it also concerned with implementing ideas and also possibilities.

Women entrepreneurs emerged with their backgrounds, starting from controlling their own time to work, as reactions to glass ceiling effects within man's working world, and as a way to open any economic-financial gain and opportunities (Kephart et al., 2005). Tambunan (2009), in his research concluded that the threat faced by women entrepreneurs were mostly coming from the lack of access to high technology usages, information insufficiency, lack of opportunities to market their products, insufficiencies in term of social supports, especially from their own family members, inability to access to any possible loans from the banking system, and even they should face with some sexual harassments while they work daily. Although these misfortunes did not always mean that they did not have any chances to survive and develop their businesses successfully. They had their own way to survive. Their feminine sides could provide them with some advantages. A survey developed by Pengkajian Koperasi and UKM showed that some competitive advantages owned by the women entrepreneur were laid on their divine characteristics, such as: resiliency, being responsible, patience, honesty, creativity, and their desires to achieve successes.

Another survey developed by Berninghausen (2001) explained some other powerful characteristics owned by women entrepreneurs. Some of these were:

1. Its continuity and its growth of successes. Unit businesses led by women, within two year period, 51% had better in its growth compared to men.
2. Women entrepreneurs were more accurate, realistic, and prudent in developing their business strategies. They were more well-prepared in dealing with risks and challenges.
3. Women entrepreneurs were more advance in their social skills and were better in communication skills.
4. Women entrepreneurs were better educated than men.
5. Women entrepreneurs were more prudent in managing their money.

These researches showed that women were basically having more advantages compared to men, especially in term of their persistence, work ethics, and social abilities. Citing Patricia et al., Greene et al. (2003), argued that successful women entrepreneurs had some uniqueness that made them quite different compared to men. These uniqueness made them different in term of how to explain their successes, as well as their struggles to survive within their fierce business environments.

It was well said that women entrepreneurs in small-scale business, although they were undervalued, were proven ignited the positive development their family economic wealth. They could provide their family with decent life, by involving them within the business as their work assistants (Afiah, 2009; Nilakusmawati, 2009). These kind of positive contributions portray their role in maintaining family's economic stability, as it was proven function as the backbone that carried economic burdens during 1997/1998 Indonesia financial crisis.

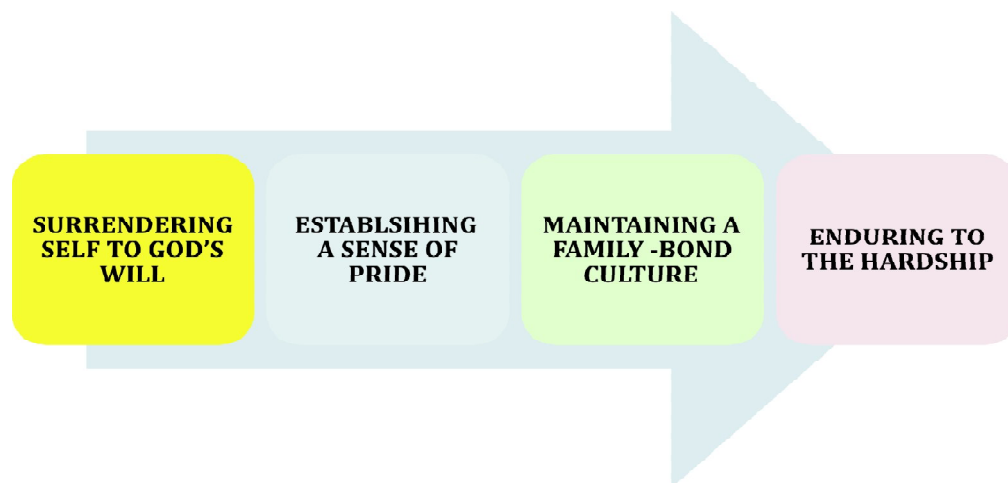
In the pursue of gaining deeper understanding and explanations about the unique characters of women entrepreneurs, this study was developed to answer some basic questions; that are 1) what are the essential behavioral strategies of women entrepreneurs in developing their existences in their small-scale businesses?; 2) how could they are likely to survive?; 3) how could they deal with balancing their work and family demands?

### RESEARCH DESIGN

This research was designed to explore the meaning and its dimensions of the survival of women entrepreneurs in dealing with fierce challenges and competitions in developing their small-scale businesses. The importance and values underlined women entrepreneurs' behavior and experiences were explored deeper, in order to gain rich and thick explanations about the essential meaning of their entrepreneurship behavior within the context of small-scale businesses. Phenomenological research perspective (Moustakas, 1994; Creswell, 1998) was applied. Fifty small-scale women entrepreneurs were involved in this research. Their experiences ranged from 3 years-almost 40 years. The data was gathered by in-depth interview (Seidman, 1998). Data was analyzed and interpreted through the following processes: *epoche*, reduction, imaginative variation, and also synthesis of meaning and essences (Moustakas, 1994). The credibility of the data and interpretations was examined by cross-checking them among group researchers, through focus group discussions. The end-result was dynamic explanations about the essential meanings of being marginalized women entrepreneurs.

### RESULTS AND DISCUSSIONS

Figure 1 shows four major themes emerged as behavioral patterns of women entrepreneurs in small-scale businesses in enduring themselves in dealing with harsh and unfortunate conditions surrounded their businesses.



**Figure 1: Behavioral Themes of Women Entrepreneurs in Small-Scale Businesses**



As a marginalized community, these women entrepreneurs tried their best to stay abreast within limited resources in order to move on slowly but surely. They tried to move side by side with others to clear the way as they could see it to be beneficial for their businesses, and as long as they could make it work. These phenomenal behaviors were directed to maintain their existences in the business within day-to-day activities, a kind of hand-to-mouth type of activity, disregarded for the further future outcomes.

Consequently, the theme “enduring the hardship” of their business lives served as a major strategy. It was directed toward strengthening their wills to deal with the daily activities. Strong will was a kind of work attitude that characterized the behavior of the women entrepreneurs. This theme was developed within other themes, especially the theme “surrendering self to God’s Will”. This theme functioned as a spiritual basis that was established to create a sense of meaning in living and enduring self within this worldly businesses. It provided them with a clear understanding about what life meant, i.e. to always surrender to whatever they get and they should say “thank you” as an expression of sincerities of the follower of God. Basically, other themes such as “establishing a sense of pride” and “maintaining a family-bond culture” as well as “enduring the hardship” were developed under the umbrella “surrendering self to God’s Will”. Establishing a sense of pride functioned as a pillar of family’s economic wealth was emerged in a sense of proudness to follow the God’s command to always protect their family’s welfare. Similarly, maintaining a family-bond culture served as a gratitude to God who created others as the backbone of their business structure. Other entrepreneurs were not perceived as competitors, rather they were proclaimed as sisters who were supposed to take care of each other.

The strategy of women entrepreneurs to endure their hardships in dealing with their businesses was explained in further detail in Table 1. Table 1 explains each theme in term of its functional meanings, the behavioral illustrations expressed from the interview data, and its outcome. All themes were integrated

**Table 1**  
**Women Entrepreneur’ Strategy: Enduring the Hardships**

THEMES	FUNCTIONS	ILLUSTRATION	OUTCOMES
Surrendering self to the will of God	Developing a sense of purpose Establishing a 'divine fortress' to deal with unhappiness Feeling happy Transcendental faith as basic belief	Seeking protections from God almighty is believed as the source of destiny Powerlessness in God will All kind of working outcomes are supposed to be treated happily Any discontent to the working outcomes will create God wrath	Live happily Live with a divine purpose of life Divinity is a way of life
Establishing a sense of pride	Awareness of importance of the role of self	Awareness of self as mothers who should take care of their families' welfare Functions as the pillar of sustainable family's economics life	A sense of self-role awareness Family welfare serves as the essence of work behavior
Maintaining a family-bond culture	Making the working environment as an extension of home	Developing a family model in business bonding Intimate climate of relationship Support others as close family members Being trustful and trusted	Intimate work culture Trustful work relationship Maintaining friendship Developing a family-bond relationship
Enduring to the hardship	Developing the will power to deal with any challenge	Nothing is considered as small business Eagerness to face the unexpected Living within status-quo conditions Willingness to take any tiniest business opportunities Living under the lowest limit	Basic ground for developing capabilities to work Never surrender attitude Surviving matters

under a major strategic theme “enduring the hardship” which explained the basic survival attitude of women entrepreneurs in maintaining the continuity of their businesses. Basically this theme explained the way of the entrepreneurs to develop their will power to deal with any business challenges.

It was intended to provide a basic ground for developing capabilities to do business in a successful manner. It created a kind of “never surrender attitude” in dealing with harsh environments. What mattered was merely survival. This attitude made the women perceived that in their businesses nothing would be considered as small businesses. Everything was accounted for, including willingness to take any tiniest business opportunities was characterized in their business behavior. One of the respondent said,

*selama berjualan? Saya tuh ga punya tempat jadi ya.. tempatnya tuh pindah-pindah*

(I will do my business, although I don't have a fixed place, so... I move around...)

*capeknya minta ampun, tapi ya Alhamdulillah...dan iya kalo gak habis saya puter, puter-puter ampe habis*

(I feel very..very exhausted...and if I still some merchandise left, ..I will move around to sell them until they are all gone...)

*yaa itu kalo pagi-pagi hujan hababa gak punya tempat baha keujanan ...yaaa.. kalo aku tetep jualan ya, kemarin tuh sakit terus berhenti sebentar terus balik lagi*

(if it was raining in the morning... hahaha ..I will get wet..I don't have a stable place to do my business... yesterday I was sick..so I took a break for awhile and then back to work)

These quotes expressed the eagerness of how the women entrepreneur endured the hardship that they should deal with.

The theme “surrendering self to the Will of God” functioned as a self establishment of a “divine fortress” that could be used to face the unhappiness that might occur. They developed a sense of purpose, a transcendent beliefs system that they were created by God and consequently they should submit themselves to the will of God. This spiritual beliefs were explained in a way that they would perceive any kind of discontent, unhappiness, unfortunate outcomes of their businesses et cetra as the destiny written by God and they were supposed to be thankful to His Almighty decisions. One respondent expressed her gratitude to God,

*Ya, saya maturnuwun sudah dikasih buat cari rejeki, ada kurangnya saya minta maaf, karena kan saya nggak minta, Dia yang ngasih.*

.....

*Hidup itu ya semuanya seperti ini, tapi ya saya bersyukur..saya ga pernah minta saudara saya. Saudara saya kan kaya-kaya. Saya nggak pernah namanya mengeluh itu ga pernah*

*Ya saya bersyukur, bu Puji Tuhan bisa untuk sehari-hari, bayar kuliah Novi, biaya berobat bapaknya, trus sampe menikahkan...*

(Yes, I say thanks that I was given some fortunes, if it was not enough I ask for forgiveness, because I didn't ask, He gave me.. enough I ask for forgiveness, because I didn't ask, He gave me.. Life just like that, but I am very grateful, I never ask anything to my rich brother, I never complained, never... I always say thanks to Him, praise God, so I can pay for my everyday life, pay tuition fee for Novi, pay for her father's medical treatments, and also for the wedding expenses...)

The outcomes were supposed to be happy in the path of God's Will. Lived under the divine rules, it was a way of life to made sense every business experiences as the destiny written by God.

“Establishing a sense of pride, on the other hand, created a sense of self-role awareness. It was a kind of awareness that their businesses served a very important role in maintaining family welfare. They were mothers whose identity was as a pillar of family’s sustainable economy. Their earned money functioned as a major contributor to the economic welfare, and this function made them realized about their self-identity and role as mothers as well as economic provider. All of these were expressed in term of caring attitude perspectives.

“Maintaining a family-bond culture” was enhanced in order to create a feeling-home working environment. It was established as a foundation of working culture that underline the intimacy, friendship, and trustful and being trusted in maintaining the social-relation as well as working-relation environments. Some quoted expressions,

*Sekarang udah punya langganan banyak. Saya bikin senang juga...*

(Now I have many customers. They make me happy...)

*Temen-temen kalau gak punya modal, misalnya temennya punya, kasih pinjem dulu...*

(In case a friend who doesn’t have enough capital, if other friend had some, she definitely lend her some...)

*He-eh senang. Banyak temen e, di jalan-jalan banyak yang kenal...*

(Yes I am happy. I have many friends, many friends I know along the way...)

This kind of culture would make everybody were treated as family members. The businesses were supposed to a family business. When a customer, for example, used big change, and there was not enough money for a change, it was common that she would lend some change from other, without any written document was asked. As a trustful business conduct, she would immediately return back this lending money. That was why the burden in dealing with the business was shared among members of the family. It was like an extension of home in the work place.

Based the explanation mentioned earlier, it could be assumed that the phenomena of enduring the hardship served as a major strategic attitude in working within marginalized climate where the women entrepreneurs’ contributions to the nation welfare at large were underestimated. They were just some lower level business actors whose futures were perceived as uncertain. This attitude was established by surrendering self to God’s Will work value orientation, and was nurtured by development of self-pride, and supported by family-bond working culture.

## DISCUSSIONS

This study concluded that there were four basic themes emerged from the data that could explain the essential behavioral strategies of women entrepreneurs in developing their existences in their small-scale businesses. The themes were: “surrendering self to the Will of God”, “establishing a sense of pride”, “maintaining a family-bond culture”, and “enduring the hardship”. It is also understood that “surrendering self to the Will of God” functions as a spiritual basis that was established to create a sense of meaning in living and enduring self within this worldly businesses. It provided them with a clear understanding about what life meant. Basically, other themes such as “establishing a sense of pride” and “maintaining a family-bond culture” as well as “enduring the hardship” are developed under the umbrella of “surrendering self to God’s Will”. These basically are conceptual frameworks that explain how the marginalized-small-scale-business women entrepreneurs can survive.

The “surrendering self to God’s will” are perceived as spiritual values. The spiritual values from women entrepreneurs in these findings imply that religious beliefs take into account in dealing with barriers,



obstacles, and even hardships in the chaotic business environment. These beliefs also served as determinants in women entrepreneurs in doing their ventures (Valliere, 2008). Not only these spiritual values serve as the only determinants, but also play an important roles in dealing with day-to-day operational of those exploitative ventures. Through these beliefs, women entrepreneurs become ease in facing the failure. They are not fear or anxious even their businesses are not as good as what they expect. Their values become the baseline in facing every condition when performing the ventures, i.e. they are able to take a risk and are not feel fear to suffer a failure (Javadian & Singh, 2012).

Compared to entrepreneurship that was cited as a related concept, Schuler, Sheldon, and Frohlich (2010) explained the characteristics of individuals with a high need for achievement. They have a high tendency to be very sensitive to the opportunity to do something better than before or than others and to improve skills. That is why they prefer challenging goals of moderate difficulty from which they get realistic feedback about their level of performance and ability. Using these characteristics as a perspective, it is clear that there is some distinct conceptual differences between the characteristics women entrepreneur and individual with high need for achievement. Basically, need for achievement conceptually put a heavy stress on individualistic strength, however, in the other hand, the concept of surrendering self to God's Will put most stress on the relation between God as the Mighty Creator and the individual as the created one. Individual cannot be considered achieved some achievements unless she perceives them as a consequence of the Will of God. This characteristic creates eagerness to work hard.

Conceptually, there are some possible congruence between this study finding and the concept of work values. In their research article, Roccas *et al.* (2002) mentioned that values were transsituational that enable people to communicate, and also values were served as cognitive representations of desirable abstract goals. The notion of transsituational is related in a sense with the concept of maintaining a family-bond culture, which both concepts put some notions on enabling individual to communicate. It focuses on the way to relate with others. Also, this study underlines the almost similar understanding with values functioned as representations of desirable goals. Basic goal of women entrepreneurs were maintaining the continuous survival of their businesses.

## CONCLUSIONS

It could be concluded that this study revealed out four conceptual explanations about how marginalized women entrepreneurs could survive within harsh-unfriendly business environments. They were: "surrendering self to the Will of God", "establishing a sense of pride", "maintaining a family-bond culture", and "enduring the hardship". These themes explained the strong powerful values underlined the survival behavior of women entrepreneurs. Basically, these values had some significant differences compared to the notion of need for achievement developed by McClelland. On the other hand, these study findings had some similarities with the conceptual framework of transsituational work values that put an emphasis on the concept of relatedness through communication process.

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