



What will it take to strengthen diversity amongst female water, sanitation and hygiene entrepreneurs in Indonesia?

SUMMARY BRIEF

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“My message to women is to make an effort to build a sanitation business, because our goal in sanitation is to change people's behaviour. We are entrepreneurs, don't be afraid of risks, and don't be afraid to be wrong. Doing mistakes is common. We must have the courage to try to be able to start new things so that we can be successful. We can be entrepreneurs.” (Research participant)

This summary brief presents the key findings from research to investigate the multi-dimensional enablers and barriers faced by female water, sanitation and hygiene (WASH) entrepreneurs in the context of Eastern Indonesia. This research unpacks and analyses the multiple aspects of identities and characteristics – occupation, age, disability, social position, educational background, economic status, religion, and ethnicity – within wider societal structures and how they shape entrepreneurial activity of female business owners and operators. Implications for those seeking to diversify the WASH workforce are identified.

KEY FINDINGS

1. Age and social position of female business owners were found to positively influence their capabilities and confidence in achieving business success. Experience of a disability invoked internal strength of character and solidarity towards enabling business opportunities for others experiencing disabilities. Business direction was shaped by female business owners' varied values and in cases where they also had other paid work, by their occupation.
2. Social norms concerning women's household roles adversely affected married female business owners' ability to maintain their business focus and particularly those with younger children, regardless of their ethnicity or religion. Changing social norms concerning people with disabilities overcame existing biases and provided business opportunities for this group.
3. Access to family or formal financial sources was influential in securing necessary business capital, and women with disabilities faced particular challenges to access finance through formal channels due bias and misperceptions. In terms of other resources, female business owners of different ages chose marketing and communication channels for their business based on their differently constructed networks, digital literacy and social position.
4. Access to information about policies and schemes that support local businesses was influenced by an individual's involvement in local organisations, as well as their occupation. While social position helped female business owners to develop connections with influential people in the community and local government departments, the absence of such networks made it difficult to benefit from the various government programs.



Introduction

The identity, motivations, experience and business outcomes of a female entrepreneur are influenced by many intersecting factors. While the challenges faced by female micro-entrepreneurs have been researched in the WASH sector, this research is the first to examine the ways in which women navigate these challenges from an intersectional perspective. An intersectional perspective recognises that multiple identities of an individual influence the way they interact with their social and physical environment, given wider societal structures such as patriarchy, ableism and social class.

In the context of women micro-entrepreneurs, intersectionality as an analytical perspective helps to examine how individual characteristics (such as age,¹ disability,^{2,3} caste⁴) and social factors (such as family support,^{5,6} socio-cultural structures⁷) contribute to complex experiences of entrepreneurship.⁸ This study combined the lens of intersectionality and theoretical approach of the Gender at Work⁹ framework to understand how selected aspects of a women's identity and characteristics shaped their unique experiences as owners and operators of micro-enterprises in the WASH sector in Indonesia, drawing on experiences of female entrepreneurs in Eastern Indonesia.

Study Purpose

While many development programs as well as recent research have an emerging focus on diversity and inclusion in access to WASH services,^{10,11} the same thinking hasn't yet been extended to the related public and private sector workforce responsible for WASH service delivery. A holistic understanding of the complex factors that influence the business experience and outcomes of female WASH enterprises and how they are perceived in their social environments is important to improve practice in inclusivity in WASH service provision.

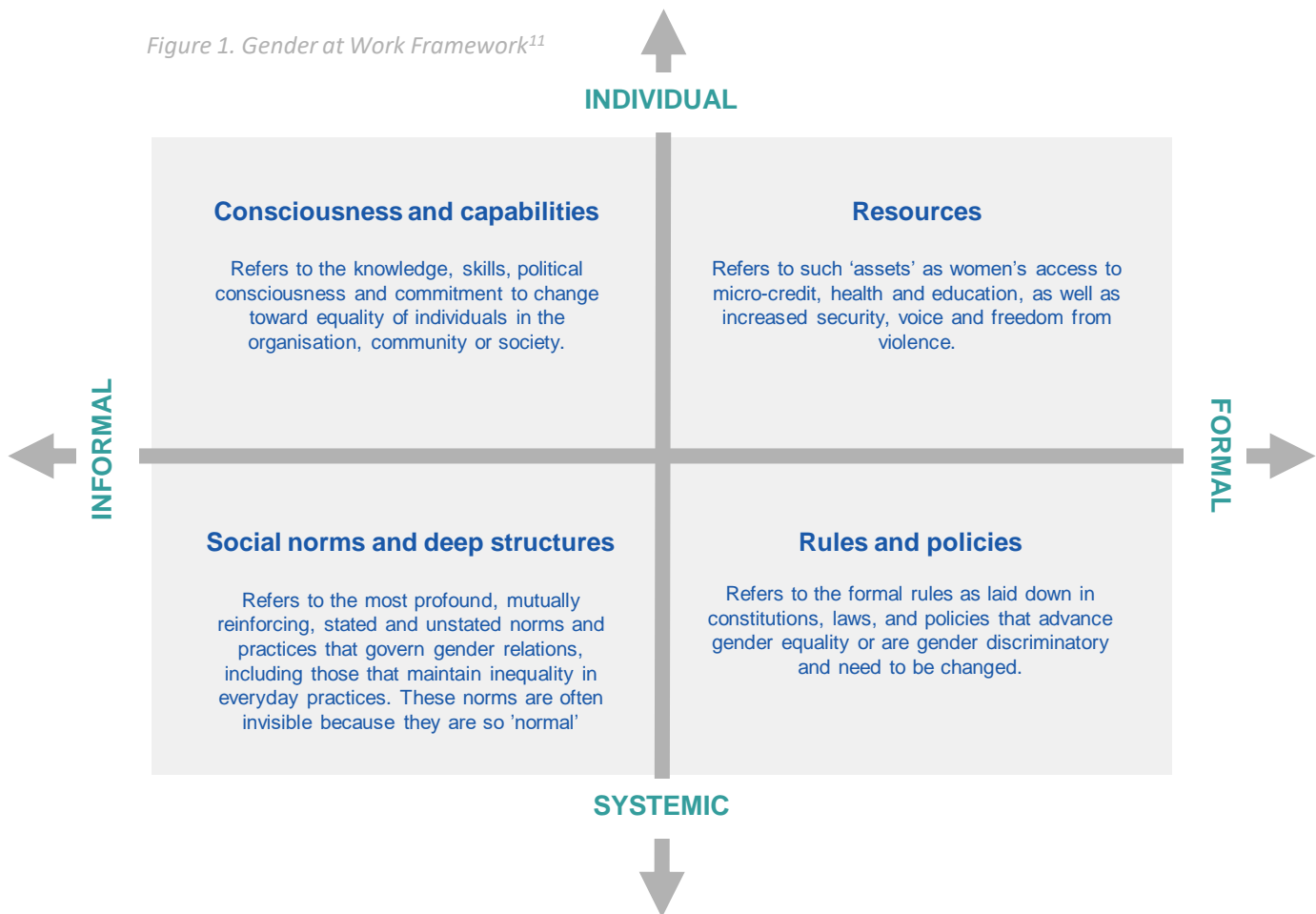
The research forms part of a wider study in Indonesia and Cambodia on gender equality and inclusion in the WASH workforce. The key guiding research question concerned how women of diverse backgrounds could better participate in and benefit from involvement in the Indonesian WASH workforce.



Conceptual Framework

The Gender at Work Framework was used to guide this research in combination with theory on intersectionality. This Framework explores the pathways for opportunities and barriers within institutions and in communities towards positive gender equality change. It presents the interrelationships between the formal and informal structures that influence power relations in society and which can shape the experiences of female WASH enterprises. While Figure 1 classifies gender relations in society across four quadrants, application of the Gender at Work Framework in this study was not always as distinct, but rather fluid and often cutting across more than one quadrant, alluding to the combined framing of intersectionality.

Figure 1. Gender at Work Framework¹¹



We applied the framework with a lens of intersectionality - disability, occupation, social position, age, among others - within each quadrant to investigate how these aspects shape the unique business experiences of female WASH entrepreneurs, who themselves have multiple identities.

Methods

The research adopted a qualitative approach with the study situated in two provinces of Eastern Indonesia (East Nusa Tenggara and West Nusa Tenggara). Data was collected through in-depth interviews with eleven female entrepreneurs, including one person with a disability. Participants included diverse female entrepreneurs, covering a range of characteristics, identities and backgrounds in terms of age, educational qualifications, ability, economic status, socio-cultural background, type of WASH business as well as status of the business (active or dormant). Participants were between 32 to 56 years of age, all were married, and all had attended a training program organized either by Plan Indonesia or other NGOs, development programs or agencies of the Government of Indonesia (GoI). They were engaged in a range of sanitation and hygiene businesses including latrine-making and the production of reusable face-masks, reusable diapers and menstrual pads.

Although the research sought a diverse sample of participants, most of the participants held some sort of elite status due to their socio-economic class, age, social position and occupation, among others. However, this sample remained valuable to study as the intersectional aspects that shaped female business owners' experience and success provided insight into the common skills, abilities and traits that acted as key enablers to identify or cultivate amongst more diverse female entrepreneurs in the future.



Findings

The findings are presented under the following headings: consciousness and capabilities, social norms and deep structures, resources, and rules and policies. This structure was adopted to recognise and acknowledge the agency of the research participants¹² and how they make micro-entrepreneurial decisions.¹³ This order was chosen because it allows female business owners to be understood as active agents of change within their context, navigating their path rather than passive recipients of unequal structures and norms. Due to the complexity of social systems, findings often cut across multiple quadrants.

Intersectional aspects of disability, age and occupation, shaped individual consciousness and capabilities of female entrepreneurs

Personal life experiences supported most of the female business owners to be confident, outspoken, aware, socially active and motivated to help vulnerable people in the community. These personality traits drove their motivations to start a business, their willingness to challenge stereotypes related to gender segregated businesses and enabled their access to the resources needed to establish and operate a business.

A determined and optimistic mindset of one female business owner with a disability was a key igniter to create capability development opportunities for other people with disabilities in the community. Her life experiences shaped her persona as a determined woman, leading a disabled people's organisation and building social capital amongst the local government and NGOs. These characteristics eventually contributed to large production orders and access to human capital, in favour of her business.

“My father was worried (because of my condition as person with disability) what I would become, who would take care of me if my father died...That's what motivates me that I have to be able to prove, I can live independently, I won't stand by them (my brother and sisters), I will never ask them for help.” (Research participant)

Age was another aspect that influenced commitment of female business owners to help the community and how they enacted their sense of social justice. In the research locations, older women held positions of influence in civil society organisations and were more active in community activities compared to younger female business

owners with young children. This was due to societal perception that the younger women with children had limited time to devote to such activities because of childcare and other domestic responsibilities.

“Yes, it is quite difficult too (for women to manage time) Because there are toddlers/children, for a while the children ask for this, ask for that. So, we want to pay attention to children, or want to do this latrine-making business.” (Research participant)

The relatively elite status of older women due to their experience and position in the community helped them to build various socio-cultural-economic networks, including those based on kinship. These networks gave them access to capital, raw materials and labour to support their business.

For several of the female business owners, their WASH business was not their sole means of income, and was instead in addition to a primary occupation such as a Department of Health sanitarian or health worker. Individual consciousness influenced by participants' occupations was found to have an impact on business focus. For example, community health workers were able to elicit a sense of trust among potential customers and promote sale of their hygiene products. Further, they were able to leverage their active role in community organisations to secure large production orders and promote their product via positive testimonials by colleagues.





Several social norms and deep structures in the research locations led to differentiated experiences of women with younger children, people with disabilities, people from different socio-economic classes, and businesses run by couples and women whose husbands live in a different location.

Social norms concerning domestic chores and childcare, spousal permission concerning financial resources and participation in activities outside the house, and segregation of stereotyped gendered occupations as well as discriminatory attitudes to people with a disability were all elements that served to either support or restrain the female business owners.

In the research locations, domestic chores, including childcare, were viewed primarily as a woman's responsibility, taking precedence over any other work including her business or attending entrepreneurship-related training. Therefore, managing the allocation of time between domestic work and business activities emerged as an obstacle, particularly for women with young children.

“When my children were small, I really took care of them myself with my own hands.....for all domestic works I do by myself with my own hands.....Every day I always prepare all the needs of my husband, clothes, food, to the pen that my husband will bring to work....” (Women entrepreneur)

Another prevalent norm was participants' need for permission from their husband to access

personal financial resources, attend trainings or carry out certain business activities, irrespective of other intersecting characteristics. Women whose husbands lived and worked in a different location from the rest of the family enjoyed more freedom and flexibility to access public spaces to attend trainings and carry out business activities, including behaviour change community meetings in the evenings or at night, compared to those who lived with their husbands every day. This was due to their husbands not being physically present to hold them back. Even though permission of the husband was sought in the former case as well, this finding was consistent across ethnicity and religion differences.

The study also found positive deviance from existing norms where husbands took on domestic and childcare responsibilities and supported the wives in attending trainings and running the business. These conditions were found to be influenced by a combination of the men's education level and the social environment where they grew up and lived, which shaped 'new norms' of sharing domestic duties and broke the stereotypes around certain household tasks being taboo for men.

“...my husband is very supportive; making me happy to do this job. Because I'm not bothered by him for example, must prepare his meals, no. He keeps up. When I work, he can also prepare food by himself. When I have a lot of mask requests [her business product], I get difficult to deliver the materials to the tailors, my husband helps me... Thank God, I have a husband that can do any work. (including domestic work)” (Research participant)

Gender segregated occupations was another stereotype which intersected socio-economic class. A latrine business, for instance, was largely viewed by the community as a ‘man’s job’ and not suitable for women due to the difficulty in undertaking the physical labour involved. These norms extended to the latrine-making trainings where women faced discrimination from male counterparts. Lack of role models of female latrine entrepreneurs further reinforced such gendered stereotypes. Socio-economic class and corresponding prestige and dignity was another factor driving choice of business, whereby operating a latrine-business, which is related to human waste, was seen as demeaning, and thus perceived as unsuitable for women.

Furthermore, community perception towards the capabilities of people with disabilities along with

the discrimination towards them emerged as a social norm, but one that could be broken. One of the entrepreneurs overcame her initial reluctance to employ people with disabilities in her enterprise, and this transformed her attitude towards them and made her an advocate for the inclusion of people with disabilities in skill development activities. This experience taught her empathy, patience and communication as well as helped to empower vulnerable people by providing them a source of livelihood. Similarly, another latrine entrepreneur produced specially designed toilet models for people with disabilities. She started to understand the differentiated sanitation needs of this vulnerable group when a few people from families that have one member with disability came to her for help as she was already producing specially designed toilets for elderly people who had suffered a stroke.



Ableism, economic class and socio-cultural aspects that contribute to a female business owner's local elite status influenced their access to resources including initial business capital from different sources and access to extended family support

Some of the more elite female business owners were able to access their family resources as an initial investment, although in all these cases permission or approval of the husband was implied, reflecting the deep social structures. Where access to family finances was available, women business owners preferred to use this avenue rather than approach formal financial institutions because of their stringent requirements such as having a guarantor (usually a male family member), a business license in the woman's name, the need for skills to draft a business proposal, and the perceived difficulty and burden of loan repayment.

The risk averse attitude to bank loans extended across diverse identities, backgrounds and occupations. For women who did not have access to family finances, cooperatives were perceived as a more accessible means of capital compared to formal banks. This again was due to the less stringent borrowing requirements as well as greater trust as cooperatives were more familiar (compared to banks) with the local business ventures.

Access to local government funds and loans from formal institutions was influenced by a women's elite status with respect to a wide marketing network, successful production line, or receipt of intensive assistance from NGOs/other facilitators. Moreover, ableism was found to influence access to formal sources of finance. One of the entrepreneurs faced discrimination while dealing with bank officials due to her disability, and her loan was rejected even after her proposal fulfilled all the requirements, due to the bank's lack of trust in her business as she was not a 'normal person'.

"Once we [organisation for people with disabilities] wanted to borrow money from the bank, but the bank didn't give it, they said we were sick." (Research participant)

The support and approval of extended family members to run a business emerged as an enabler to start and sustain a successful business, particularly for women with younger children. Along with the husband, extended family members also lent their support to various business activities such as product quality assessment, product marketing, managing finances, obtaining raw materials and delivering products to customers.



Women's occupation, participation in public organisations, and social status enabled many of the female business owners to build wide networks which positively contributed to their access information about formal laws and policies

The occupation and social position of the women appeared to influence their awareness and ease of access to local government funds for their business activities. Female latrine business owners were able to leverage their occupation (as a government sanitarian worker), or their social status and networks with local government people due to their positions in village community organisations, to access information and local government funds for the provision of latrines for the community. On the other hand, government assistance to build toilets acted as a demotivator for some female latrine business owners to continue their enterprise as such provisions rendered their business unviable. This was particularly true for those who were relatively less elite in terms of their ability to access funds, social networks etc.

Banking regulations tended to be less favourable to women with respect to the collateral requirement for loans. Many women in Indonesia do not have assets in their name to present as collateral since the head of the household, which is a man in most cases, controls most of the valuable assets such as land and property. Therefore, applying for a bank loan entails asking the husband to sign a credit agreement and provide a salary statement or financial report to the bank as a further reference. Even in cases where women own assets in their name, they tend to have a weaker bargaining position within the family, which makes it difficult to negotiate the use of an asset as collateral. Due to these multiple requirements, female business owners mostly mentioned lack of collateral as the main reason for not borrowing from the bank. However, this may not hold true in case of non-collateral loans.

A combined application of the Gender at Work Framework and intersectionality was useful to study female entrepreneurial experiences in a low- and middle-income country context, as it helps to unpack the multiple aspects of identity – occupation, age, ableism, social position, educational background, economic status, religion, and ethnicity – within the wider societal structures of patriarchy, ableism and social class. These characteristics are often not distinct and unrelated but rather intersect with each other, and in different combinations shape an entrepreneur's ability to navigate their social environment and seize the opportunities that could benefit their entrepreneurial activities.

What should WASH programs do?

WASH programs have an imperative to contribute to a more diverse WASH workforce, including amongst private sector entrepreneurs, to support diversity in WASH service provision. Hence the findings of this research need to be translated into program strategies that can achieve this aim.

There is no 'silver bullet' response to what these strategies should look like, since by definition, they need to be based on the particular experiences and constraints faced by diverse women in a given setting. Below are some initial starting points to reflect on:

- **Support women with disabilities as entrepreneurs:** Supporting women with disabilities as female WASH entrepreneurs provides an avenue for their own empowerment and independence as well as opportunities to generate further employment among vulnerable populations, both of which contribute to challenging social norms towards the capabilities of people with disabilities. Including aspects of disability inclusion in all entrepreneurial training programs can also help to raise awareness about the specific needs of people with disabilities.
- **Proactively engage male family members:** WASH programming and entrepreneurial capacity building needs to proactively engage spouses or other male family members of prospective female business owners to promote improved understanding of the type of business that will be initiated by the women and to inculcate values around shared responsibility for household and childcare tasks. This is particularly important for young female business owners with young children, who face a more challenging situation than older female business owners who enjoyed more time and respect. While shifting norms can often take time, immediate support can be provided to female business owners in the form of access to convenient and affordable crèche facilities or other childcare support. In addition, involving males who already share household tasks, as role models for other males can be a way to set new norms.
- **Tailor approaches to match diverse needs:** Applying a dedicated process to assess and screen the type of participants that are included in WASH enterprise training programs towards recruiting women of diverse backgrounds, accompanied with a tailored approach to support their unique needs, can increase the chance of success and of diversifying the workforce. Understanding the motivations of participants, their entrepreneurial interests, previous business experience, life experiences, position in society, and social networks can help to effectively match their aspirations and capabilities to the skills required to become an entrepreneur, and provide them with the right supports to enable their success. This research shows that on-going follow-up to identify emerging challenges will always be needed from WASH implementers, since diverse women will face diverse challenges, based on their different social status, family situation, age etc. and these challenges cannot necessarily all be predicted at the outset.



- **Provide skills development opportunities:** Skills that were valued by potential WASH business aspirants included drafting proposals to approach cooperatives, micro finance institutions or other institutions for capital assistance, and promotion and marketing of WASH products, including online marketing. These skills can be considered when designing training programs, and can help to mitigate the differential access that different types of women may have to information about available government or other support.
- **Strengthen the enabling environment for female entrepreneurship:** Development partners can facilitate a strengthened enabling environment at the local/district level for female WASH business owners. This can be through development of micro-finance groups, networks or associations of female businesses which can provide a platform for mentoring and sharing experiences; advocating to government for development of policies to support female entrepreneurship in the WASH sector; and establishing linkages of entrepreneurs with local financial institutions, cooperatives, credit unions, and other microfinance institutions.

Conclusion

This study extends existing research on female entrepreneurship by examining how intersectional aspects of a women's identity and characteristics shape their experiences as owners and operators of micro-enterprises in the WASH sector in Indonesia.

The study identified that a person's disability, age and occupation shaped their consciousness and capabilities, and how social norms concerning women's position and household responsibilities were pervasive across ethnicity and religion, and had a more pronounced impact on women with younger children. Evidence of changing social norms concerning people with disabilities demonstrated that existing discriminatory attitudes

could be overcome and provide economic opportunities for this group. A combination of ableism, economic class, occupation, participation in public organisations, and social status shaped the available social networks for entrepreneurial activity and access to capital and resources.

This research provides strategies for WASH programming that can support diverse women in society to participate as female business owners and contribute to a wider shift of norms and structures spanning gender equality, class, ableism and other dimensions.

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Water for Women is Australia's flagship water, sanitation and hygiene (WASH) program supporting improved health, equality and wellbeing in Asian and Pacific communities through socially inclusive and sustainable WASH projects. Water for Women is delivering 18 WASH projects in 15 countries together with 11 research projects over five years (2018-2022).

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