Bridging the Gender Gap: Entrepreneurship education and equitable economic development in Indonesia

OCCASIONAL PAPER 2

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June 2018

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ACKNOWLEDGMENTS

Many people were instrumental in supporting the completion of this study. Thank you to Kristine Chen, Kate Chystoforova, Alisa Denisovna Kitkina, Clarisse Estebar, Katie Hunter, Kiana Shirzadi, Kayla Smockum and Reece Van Breda, all students in Humber's International Development degree program, who participated in a Research Roundtable that fleshed out the original research design for the study. None of the research would have been possible without the excellent translation provided by Maharida Azzahra in South Sulawesi and Rafael Sengkey in North Sulawesi. Asha Gervan and Sam Poli provided support through their management of the Sulawesi Economic Development Strategy (SEDS), the project upon which this study is based. Thank you as well to each of the SEDS partners – UNIKA, UNHAS, UNKLAB, UNISMU, UNIMA & UNSRAT – who enabled their faculty to take part in the research as a means to better support women entrepreneurs in the future. Finally, thank you to Applied Research and Innovation (ARI) at Humber College, who generously provided the funding to carry out the study.

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1. INTRODUCTION

Entrepreneurship acts as an engine for economic growth through its ability to enhance competition, improve productivity and foster innovation. It is also a major driver of employment. Globally, small and medium enterprises (SMEs) generate about 80% of the world's jobs (de Hann 2016: 1). As a result, entrepreneurship is increasingly viewed as a key strategy for reducing poverty (Ahlstrom, 2010; Bruton, 2010; Bruton et al., 2013; Godfrey, 2014; McCloskey, 2010). Examples of international donors focused on entrepreneurship as part of larger aid strategies are increasingly evident. Canada, for example, includes the promotion of entrepreneurship as a component of "Growth that works for everyone", one of the country's Action Areas in its new Feminist International Assistance Policy (Global Affairs Canada, 2017). The U.S. Agency for International Development (USAID) connects investors to early-stage entrepreneurs as part of its Partnering to Accelerate Entrepreneurship (PACE) Initiative (USAID, 2018). Similarly, the World Bank is leading a $340 million initiative of 14 governments, eight multilateral development banks and others in the Women Entrepreneurs Finance Initiative (We-Fi). The We-Fi initiative provides financing to support women-owned small and medium enterprises throughout the Global South (World Bank, 2018).

As a number of the donor initiatives above indicate, successfully fostering entrepreneurship as a poverty reduction strategy demands focusing on the role of women. Globally, women are overrepresented in micro and small businesses and the rate of women's entrepreneurship continues to grow (De Bruin, Bush and Welter, 2006; de Hann, 2016: 1). Yet women face significant obstacles as entrepreneurs because of their gender. While there are regional differences globally, female-owned businesses, when compared to their male-owned counterparts, are more likely to be smaller, exist in low growth sectors, generate less revenue, be less productive, exist within the informal sector, and be created out of necessity (de Hann, 2016; ILO, 2015). Women's entrepreneurship in Indonesia reflects many of these larger issues. Indonesia is a country with significant entrepreneurial potential. Micro, small and medium enterprises (MSMEs) contribute 57% of all jobs in Indonesia (World Bank, 2016). At the same time, these enterprises are generally characterized by limited innovation, risk aversion, low productivity and little growth (Widyarim et al., 2016; Tambunan, 2007: 99; Vial, 2011). As a result, their contributions to economic growth are somewhat underwhelming when compared to the employment they generate (Tambunan, 2007). Female entrepreneurs face further challenges within this already challenging context. Twenty-three percent of Indonesian SMEs are owned by women and the proportion of women-owned SMEs is growing rapidly (Asia Foundation, 2013). Yet female owned businesses in Indonesia are smaller than male owned businesses in every way, including profit, sales and number of employees (World Bank, 2016). Women entrepreneurs earn about one third less than their male counterparts and are vastly overrepresented in less profitable businesses in the wholesale, retail and restaurant/hotel sectors (Sohn, 2015). More broadly, the Global Gender Gap Report ranks Indonesia as 108 out of 144 countries in terms of women's economic participation and opportunity (World

Economic Forum, 2017). While the indicators used in the report's analysis are broader than just entrepreneurship, they point to a national economic context of gender inequality that infuses the MSME sector.

A key reason for the gap between female and male entrepreneurs in Indonesia is women's lower levels of education and access to appropriate training (Tambunan, 2009: 38; 2017; Sohn, 2015; Suharyo, 2005). Relevant education, including at the tertiary level, builds entrepreneurial skills and motivation and promotes the likelihood of formal entrepreneurial success as it reduces the perceived risks of entrepreneurial activity (Jimenez et al., 2015; Nabi et al., 2016; Sinha, 1996). Education therefore plays a potentially key role in fostering improved opportunities for women as entrepreneurs. In Indonesia, however, women entrepreneurs consistently have lower average education levels than men (World Bank, 2016). One study in the country found that 44% of male entrepreneurs and only 25% of female entrepreneurs in the study's sample had received business training (Singh et al., 2001). In some cases, women may be less able to access formal business training due to social, cultural, and religious norms that privilege males in the access to higher education (Tambunan, 2017). The comparative lack of formal business training translates to women also lacking information and access to improved technology that could assist in expanding their businesses and increasing their production (Turner, 2003). The lack of relevant education therefore has spill-over effects that compound the challenges female entrepreneurs face in Indonesia.

What happens when this education gap is removed in the Indonesian context? Does the gender gap that characterizes revenue and employment generation by Indonesian MSMEs subsequently decrease or disappear? A recent Indonesian-Canadian collaboration on entrepreneurship education sheds some light of this question. The collaboration, known as the Sulawesi Economic Development Strategy (SEDS), brought together the International Development Institute (IDI) at Humber College of Toronto, Canada, with seven Indonesian universities in the provinces of North and South Sulawesi. The project ran from 2012-2017. The Indonesian university partners included Universitas Negeri Manado (UNIMA), Universitas Sam Ratulangi (UNSRAT), Universitas Klabat (UNKLAB) and Universitas De La Salle (UNIKA) in North Sulawesi and Universitas Hasanuddin (UNHAS), Universitas Muhammadiyah Makassar (UNISMUH) and Universitas Negeri Makassar (UNM) in South Sulawesi. SEDS used a train-the–trainers strategy to build the capacity of the Indonesian universities to design and deliver applied entrepreneurship programming. This included both the design of applied curriculum to be delivered as university courses and the development of business support services like coaching to be delivered outside the classroom environment. Through both of these strategies, the intention was to equip both female and male university students with the knowledge, applied skills and motivation necessary to start and manage successful small businesses upon graduation. The programming was, and continues to be, delivered to university students in a wide range of disciplines and study programs beyond just business and economics.

An evaluation of SEDS in 2017 demonstrated significant results by the project's end (Schroeder

2017). Over 13,000 Indonesian students received SEDS entrepreneurship education between 2015 and 2017. Twenty-five percent of these students started a business. Significantly, women made up 50% of the students and over 50% of those who started new businesses. These businesses, most of which were initially part-time as many of their owners were also full-time students, generated an average monthly revenue of IDR 3,000,00 (approximately CAN$280) and created an average of about 1 job per business. All of these figures are from the formal period of the last two years of the SEDS project. Since the end of the project, each of the Indonesian university partners continues to deliver this education. Accordingly, the figures are likely now significantly higher.

The overall results of SEDS therefore appear impressive. At first glance, they also suggest a clear impact of entrepreneurship education on the gender gap. Not only did women access SEDS education to the same extent as men, they also started more businesses than men. The final SEDS evaluation also showed that women learned and applied specific entrepreneurship skills just as often, and frequently more often, than men. A gender disparity clearly did not exist within the SEDS project in terms of access to relevant education, the actual learning that emerged from this education and, ultimately, its practical application. A deeper look at the experience of these entrepreneurs, however, illustrates that a gender gap indeed persists. Despite both female and male entrepreneurs receiving the same SEDS education, subsequent women-owned businesses do much more poorly than those that are male owned. While the average monthly revenue among all SEDS entrepreneurs is IDR 3,000,000, a dramatic gender difference exists. Men generate IDR 5,587,000 in average monthly revenue compared to only IDR 1,469,000 for women. Similarly, male-owned businesses employ on average 1.65 people while female-owned businesses create an average of just 0.43 jobs. Despite receiving and benefitting from the exact same entrepreneurship education, the gender gap between women and men continues to exist. In the SEDS case, addressing the issue of access to relevant education has little explanatory value in explaining the entrepreneurial gender gap in Indonesia. So what else might explain the persistent gender gap among female and male entrepreneurs who have received the same education?

2. PAST RESEARCH: ONE GENDER GAP; MULTIPLE FACTORS

A significant body of research explores a range of variables beyond education that explain the gap between female and male entrepreneurs in multiple country contexts. Regional differences exist but women generally face greater challenges in accessing capital to help grow their businesses (APEC, 2013; Marlow and Patton, 2005). Many also face a double burden as they run their businesses while also taking care of unpaid household responsibilities such as cooking, cleaning and child rearing (Fonchingong, 2005; World Bank, 2012, p. 217). Women are also often constrained by low growth businesses tied to traditional female sectors (World Bank, 2016). The latter challenge emerges from a larger gender issue: women often face gender stereotypes that conceptualize entrepreneurship as the domain of males and where perceived male characteristics are equated with entrepreneurial characteristics (Greer and Greene, 2003; Marlow, 2002).

Previous research on Indonesia in particularly mirrors many of the factors found in the broader literature. Access to credit, often rooted in a lack of collateral, represents a significant barrier for Indonesian women. Women are often not recognized as primary income-earners in their households and society. Because of this, men are seen as the primary asset owners in terms of land, businesses, and houses, which limits women's ability to have collateral to acquire credit or loans to grow their businesses (Tambunan, 2011). In fact, Schaner and Das (2016) found that 54% of men owned land jointly or alone, compared to only 36% of married women. Further, although 88% of women's households owned some form of asset that could be used as collateral, a mere 21% of women actually had assets registered in their name (World Bank, 2016). This phenomenon is not attributed to the legal system of Indonesia but is likely a result of religious or cultural norms which deem what is considered normal for women to own or inherit (Ford, 2016). The result of this lack of collateral is the diminished capacity of women to acquire credit to grow their businesses.

In addition to issues of collateral, other aspects of lending practices generally favour men, rooted in the assumption that men are heads of households (Turner, 2003). Men have been selected to attend business training for their wives' businesses, and lending institutions can require a female entrepreneur's husband to be present in the room when discussing business loans, despite policy which may state otherwise (Turner, 2003; UNDP, 2017). Most financial institutions do not have specific programs and strategies to meet the needs of female entrepreneurs, with the World Bank finding that only 3% of financial institutions surveyed had products specifically dedicated to female entrepreneurs and their distinct needs (World Bank, 2016). The result, overall, is an Indonesian financial sector more attuned to providing credit to male entrepreneurs.

The existence of a double burden in taking care of both business and household responsibilities is another factor outlined in the literature for the poorer performance of female-owned SMEs in Indonesia. In situations where women are encouraged to participate in economic development, they are still expected to maintain their traditional, primary social roles as wives and mothers first and income earners second (Turner, 2003). As a result, Indonesian women often struggle to fully participate in income-earning activities and have limited time to grow their businesses (Tambunan, 2011). This double burden is more apparent in rural areas and in areas where religious-based norms have a stronger influence (Tambunan, 2009). In addition, female entrepreneurs are more likely to have less money to reinvest in their businesses as they spend a larger proportion of their income than men on household expenditures (Singh et al., 2001, p. 1). The World Bank (2016) reports that on average, female entrepreneurs contributed 62% of their business income towards household expenses. This may reflect the fact that a major motivation for some women to become entrepreneurs is household survival (Singh et al., 2001).

The existence of female entrepreneurs' double burden can contribute to concentrating women's business in the informal economy (Singh et al., 2001). The literature outlines one of the reasons for women remaining in the informal market as the necessity for a flexible schedule and proximity of work to home in order to work and maintain their household responsibilities (Babbitt, Brown & Mazaheri, 2015). Women also remain in the informal sector as they lack access to information and face bureaucratic complications and costs associated with formal business certification (Babbitt, Brown & Mazaheri, 2015). Other challenges associated with women's inability to obtain business licenses are inconsistent policy implementation and policies that neglect to take into account the specific needs and circumstances of female entrepreneurs (UNESCAP, 2013). Remaining in the informal market can hinder women's ability to transition from informal micro-enterprises to small and formal enterprises, and results in a lack of social protection for women due to little recognition as formal enterprises from the government (Garcia et al., 2015).

The concentration of women's businesses in the informal sector ultimately reduces the ability of female-owned enterprises to remain competitive over time and can reduce income-earning potential (Babbitt et al., 2015). Women remain in low growth businesses as a result. Moreover, cultural norms frame the kind of work that is appropriate for women to undertake in society. Turner (2003) found that in the central Indonesian city of Makassar, the enterprises owned by women directly reflect a gendered division of labour within society (Turner, 2003). This can mean that women are socially obligated to work in – or own businesses in – certain sectors which are generally less dynamic and of lower growth. The research shows that men operate businesses in the production and manufacturing sectors, while women generally operate businesses in food processing and trade sectors, which grow at a lower rate (Singh et al., 2001). When women do work in male-dominated sectors, their finances increase significantly, and a report published by the World Bank suggested that women were often simply unaware of the lucrative opportunities within these male-dominated sectors due to a lack of information available to them (World Bank, 2016).

Gender norms in Indonesia are a common theme underlying all of these challenges. The literature, both from within Indonesia and outside the country, frequently argues that social, religious, and cultural norms can prevent women from accessing credit, create the double-burden of labour, ensure that women work in often informal sectors which are deemed culturally or socially appropriate, create the perception that women are unable to be the primary income-earners within their households, and limit women's access to appropriate education (see, for example, Tambunan, 2017; Turner, 2003; UNDP, 2017).

This review of previous research demonstrates that a rather complex cocktail of factors underlies the gender gap that exists in Indonesia between female and male entrepreneurs. The literature does not, however, provide a clear answer to why the gender gap exists among youth entrepreneurs that took part in the SEDS education project. Again, gender differences in access to education have no explanatory value in the SEDS case given the project's focus on providing entrepreneurship education to both women and men. But, on the surface, none of the other factors outlined in the literature provide an adequate answer either. First, the final evaluation of SEDS found that almost none of these young entrepreneurs, both female and male, attempted to access credit from a formal institution. Second, the existence of women's double burden likely does not, at least not fully, explain the SEDS gender gap as very few SEDS entrepreneurs are married or are parents. This does not discount that female SEDS entrepreneurs may be required to carry out some household duties if they still live with their parents, but the double burden is likely far less pronounced. Third, the greater likelihood of women's businesses existing in low growth sectors within the informal economy does not clearly emerge as a potential explanation. The project's final evaluation showed little difference between the kinds of businesses females and males started, with many males starting what the literature would consider traditionally female businesses. In addition, very few SEDS entrepreneurs have business licenses regardless of gender, leaving almost all businesses in the informal sector. The challenges related to the informal sector therefore exist for both females and males.

What, then, can explain the gender gap within the SEDS project if none of the factors in the literature are immediately adequate? Do the cultural norms that the literature argues underlie many of the factors reveal themselves in other ways in the case of SEDS? Further exploration is needed if we are to have a better sense of how to successfully use entrepreneurship education to foster youth entrepreneurship as a gender equitable poverty reduction strategy in Indonesia. The SEDS experience illustrates that providing female and male youth with practical entrepreneurship skills through education is not enough on its own if the gender gap is to be overcome. The remainder of this paper explores the results of a follow-up study of SEDS entrepreneurs undertaken in 2018. The study focused on unearthing the reason for the persistent gender gap among SEDS entrepreneurs. The next section provides an overview of the methodology used in the study. It is followed by an analysis of the study's findings. The paper concludes with a discussion of practical strategies for Indonesian universities and their partners to bridge the gender gap among young entrepreneurs more effectively in the future.

3. METHODOLOGY

i) The research question

In order to identify and explore why a gender gap persists among SEDS entrepreneurs, the study addressed the following research question:

> What are the factors that inhibit the success of female SEDS entrepreneurs when compared to their male SEDS counterparts despite both receiving the same entrepreneurship education?

ii) Research methods

The study used mixed methods to explore the reasons for the gender gap that was uncovered by the final SEDS evaluation. Semi-structured interviews were undertaken with SEDS entrepreneurs who are late-year students or graduates from six of the SEDS university partners in Indonesia.[1] Purposive sampling was used to select both female and male entrepreneurs who completed the applied entrepreneurship education provided by SEDS. A target of 48 interviews was set, eight from each university partner, with 46 interviews actually completed. This included a targeted selection of five females and three males from each university in order to gain in-depth information on women's experience but to also get comparative data from men's experience to identify gender-based challenges. A total of 30 females and 16 males were interviewed. Thirty-two respondents were from North Sulawesi, where four SEDS partner universities are located, with the remaining 14 from the two SEDS university partners in South Sulawesi. Interviewing respondents from the two provinces is potentially significant. South Sulawesi is overwhelmingly Muslim while North Sulawesi is predominantly Christian. Two potentially different sets of religious or cultural values may therefore underlie attitudes towards women and entrepreneurship. Female and male respondents from each university in both provinces were randomly selected from existing lists of SEDS entrepreneurs. The size of the sample was chosen as it provided an acceptable degree of rigour across the sample as a whole while allowing for institutional comparisons, and did so in a manner that fit within the time and financial constraints of the study.

A general interview guide was used to facilitate interviews that were open-ended, enabling them to proceed naturally based on each respondent's experience, but consistently structured in order to yield comparative data. The guide included questions that specifically drew on the factors outlined in the existing literature that, on the surface, do not fully explain the SEDS gender gap (i.e. access to capital, double burden, etc.). It also used more broad questions that enabled respondents to raise, if applicable, other factors not covered in the literature. No personal information beyond gender, university and province of residence were collected. Respondents remain anonymous in this document.

1. One of the original SEDS university partners did not participate in this study.

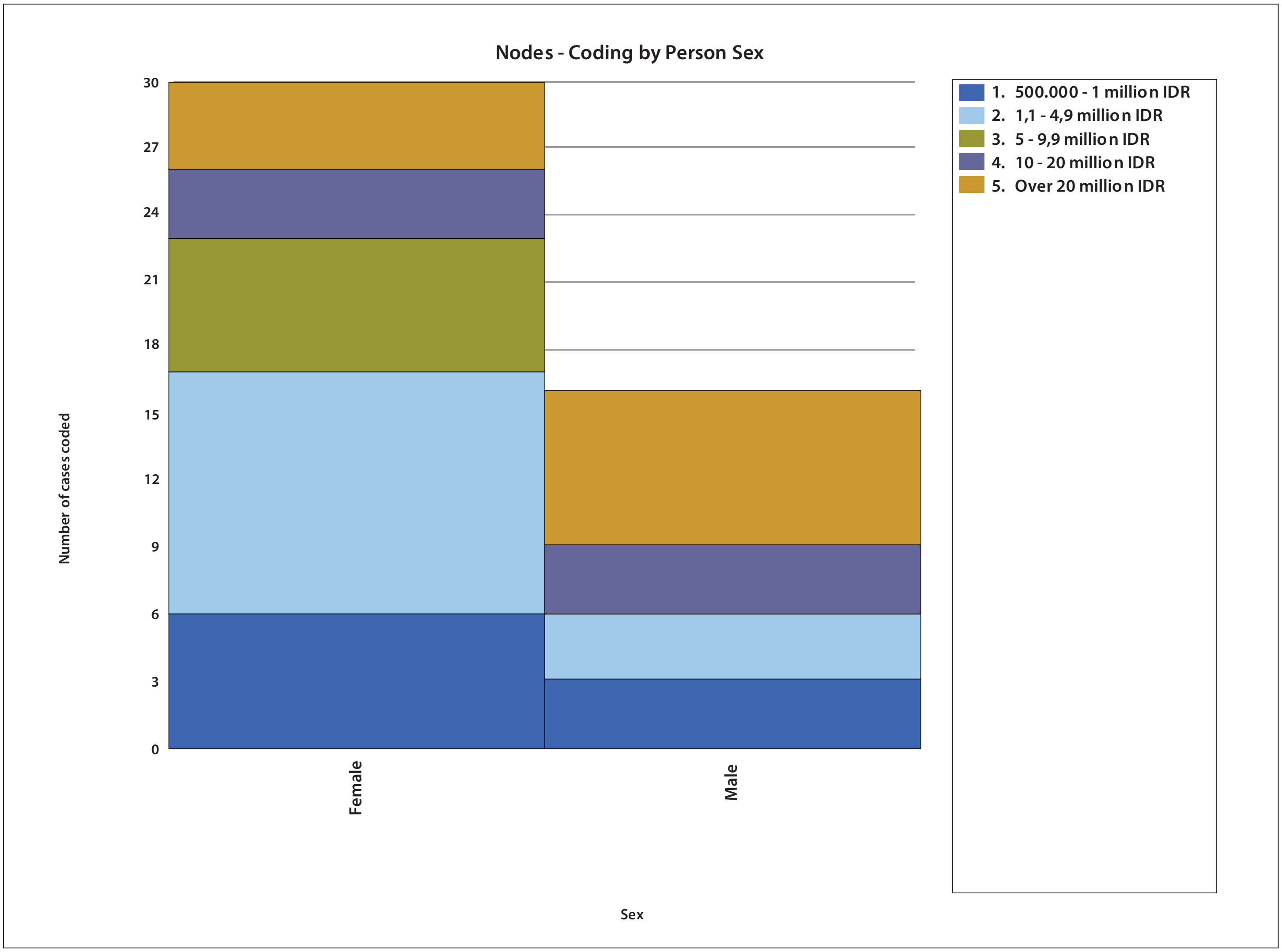
Once the semi-structured interviews were completed, the data were entered into NVivo software where they were coded and analyzed. The coding identified individual themes that were further aggregated into a set of draft major findings. Where appropriate, qualitative data was quantified. A workshop was then held in both South and North Sulawesi with all university partners to collaboratively analyze the initial research findings. A finalized set of findings were developed from this process. These findings were subsequently used by each of the Indonesian partners to create an Action Plan to revise curriculum, policies or processes within their institutions to better support young women entrepreneurs in the future. The remainder of this document analyzes the findings and analysis that emerged from the Indonesian workshops.

4. FINDINGS

i) Same education; same gender gap

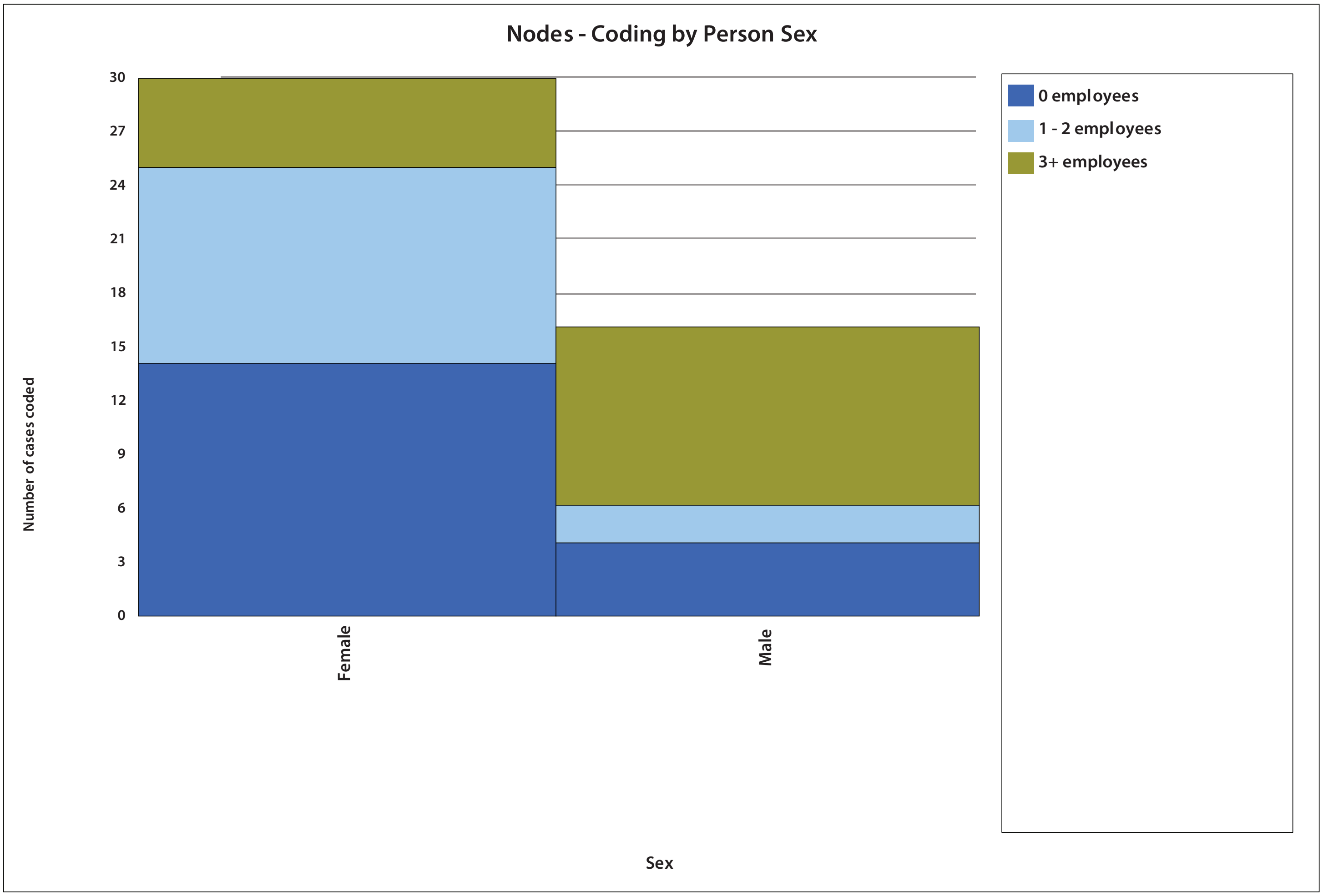
Existing research, including the SEDS evaluation of 2017, illustrates a consistent gender gap among entrepreneurs in Indonesia. The gap again emerged in this study. Forty-six young entrepreneurs took part in this research, including 30 women and 16 men. All are late-year university students or graduates who have completed some form of SEDS entrepreneurship education and support. The vast majority of these entrepreneurs (84%) have owned their businesses for two years or longer. Some own more than one. Culinary businesses dominate for these entrepreneurs. About 59% of all businesses are related to food or drink as such culinary businesses can be started with limited start-up capital or technical skills. Among all respondents' businesses, average monthly revenue differs significantly. On the low end, approximately 20% of respondents generate between IDR 500,000 – 1 million (approximately CAN$45-95) revenue per month. In contrast, about 25% of respondents generate IDR 20,000,000 or more (approximately CAN$ 1,900) each month. The remainder fall fairly evenly within this range. There is no pattern to the amount of revenue generated related to respondents' province or individual university. In contrast, there is a clear gender pattern. About 44% of the businesses owned by male entrepreneurs generate IDR 20,000,000 revenue or more per month. Only 13% of the female owned businesses generate similar monthly revenue (figure 1).

Figure 1: Monthly revenue of female versus male entrepreneurs (in Indonesian rupiah - IDR)



The gender gap continues to exist when it comes to the number of jobs created. Forty-six percent of female owned businesses had no employees compared to 25% of male owned businesses. In contrast, 63% of male owned businesses had 3 or more employees compared to just 17% of those businesses owned by women (figure 2).

Figure 2: Number of employees of female versus male entrepreneurs



Again, this gender gap persists despite both females and males receiving and benefiting from SEDS entrepreneurship education. Addressing inequitable access to education is clearly not enough to bridge the gender gap.

ii) Business start-up: women and entrepreneurial intent

The revenue and jobs gap evident among businesses owned by female and male entrepreneurs who received SEDS education could possibly be explained by different motivations. In this sense, men may be more likely to be 'entrepreneurial' than women in the reason they start their business in the first place, leading to more attention and energy directed to on-going business management. Yet, not only is this not the case, it is evident among these respondents that women tend to have more entrepreneurial intent than men. When asked why they started their business, respondents gave a variety of answers. These ranged from an opportunity to respond to a perceived market need, the desire to be one's own boss, being influenced by others to start the business, personal pride, a required university assignment, and the need for money. Women were much more likely than men to discuss how they saw a market opportunity and decided to start a business to respond to this opportunity. According to one female entrepreneur, "Because I saw an opportunity that I have a lot of friends in social media who can become my costumers. After I checked they also like buying things online. So I took the opportunity." Another stated, "When I was in high school, my friends usually asked me to help them order T-shirts for some occasions, but I was thinking that it might be better if they order from me, rather than just asked me to order from someone else. It motivated me to run this business." Men, on the other hand, were more likely to focus on personal pride and the desire to be one's own boss. According to one male entrepreneur, "there is some kind of self-pride having my own business, people don't look you down easily." This is not to suggest men had no entrepreneurial intent, but women respondents, overall, demonstrated a much more clearly entrepreneurial focus for starting a business. They were more likely to have entrepreneurial intent whereas men were more likely to view being an entrepreneur as a vehicle for independence and acclaim. The on-going gender gap among these respondents has no connection to a lack of an entrepreneurial mindset from the start.

iii) Gendered businesses in mind, but not practice

Past research argues that one factor that limits female entrepreneurs is the tendency for women to create businesses in low growth sectors associated with women's traditional work. This includes culinary, fashion and laundry businesses in particular. Respondents in this study generally concurred with gendering such businesses as "female". Indeed, this is more pronounced among female respondents. A full 63% of women entrepreneurs felt females should focus on culinary and fashion businesses compared to only 31% of male entrepreneurs. Many of these female respondents linked this directly to their perceived social role. According to one, women should focus on culinary businesses "…because sooner or later they will become housewives therefore they should know how to cook."

This perspective is nonetheless not entirely consistent with actual practice. As previously outlined, culinary businesses dominate the type of enterprises started by respondents in the study. There is no gendered difference, however, in the proportions of women and men that own them. Both own culinary businesses in roughly equal proportions. Overall, this suggests men have a more progressive attitude than women in not viewing particular businesses in gendered terms. Indeed, 63% of male respondents explicitly stated that women entrepreneurs can run any kind of business, a sentiment that only 27% of female respondents shared. One male respondent put it succinctly: "Actually there is no such thing like the right business for men or women; it depends on our interest."

Moreover, the culinary businesses in the study's sample were clearly not low growth enterprises as past research often suggests. In fact, culinary businesses are more likely than other kinds of businesses to generate IDR 20,000,000 revenue per month and have 3 or more employees for this study's respondents. This is partially a reflection of the sheer number of culinary businesses, but the dominance of culinary businesses as the most successful businesses illustrates that defining them as a low value sector for young entrepreneurs is not accurate. The study's findings suggest that a more complex situation exists than the existing literature's suggestion that part of the gender challenge is women confining themselves to low growth culinary businesses. It clearly is not for these respondents. Yet, this study also found a gender gap continues to exist in this situation. Women and men may own culinary businesses in roughly equal proportions, and these businesses tend to out-perform other types of businesses overall, but male owned culinary businesses are more likely to experience growth that those owned by females. Of those male owned culinary businesses in the sample, over half, 56%, make IDR 20,000,000 revenue per month compared to just 22% of female-owned culinary businesses. A curious situation therefore exists: women entrepreneurs tend to view culinary businesses as traditional women's businesses associated with their household responsibilities. Men are less likely to gender business types and actually actively enter the culinary market and, in doing so, outperform women's culinary businesses.

iv) Gendered access to capital?

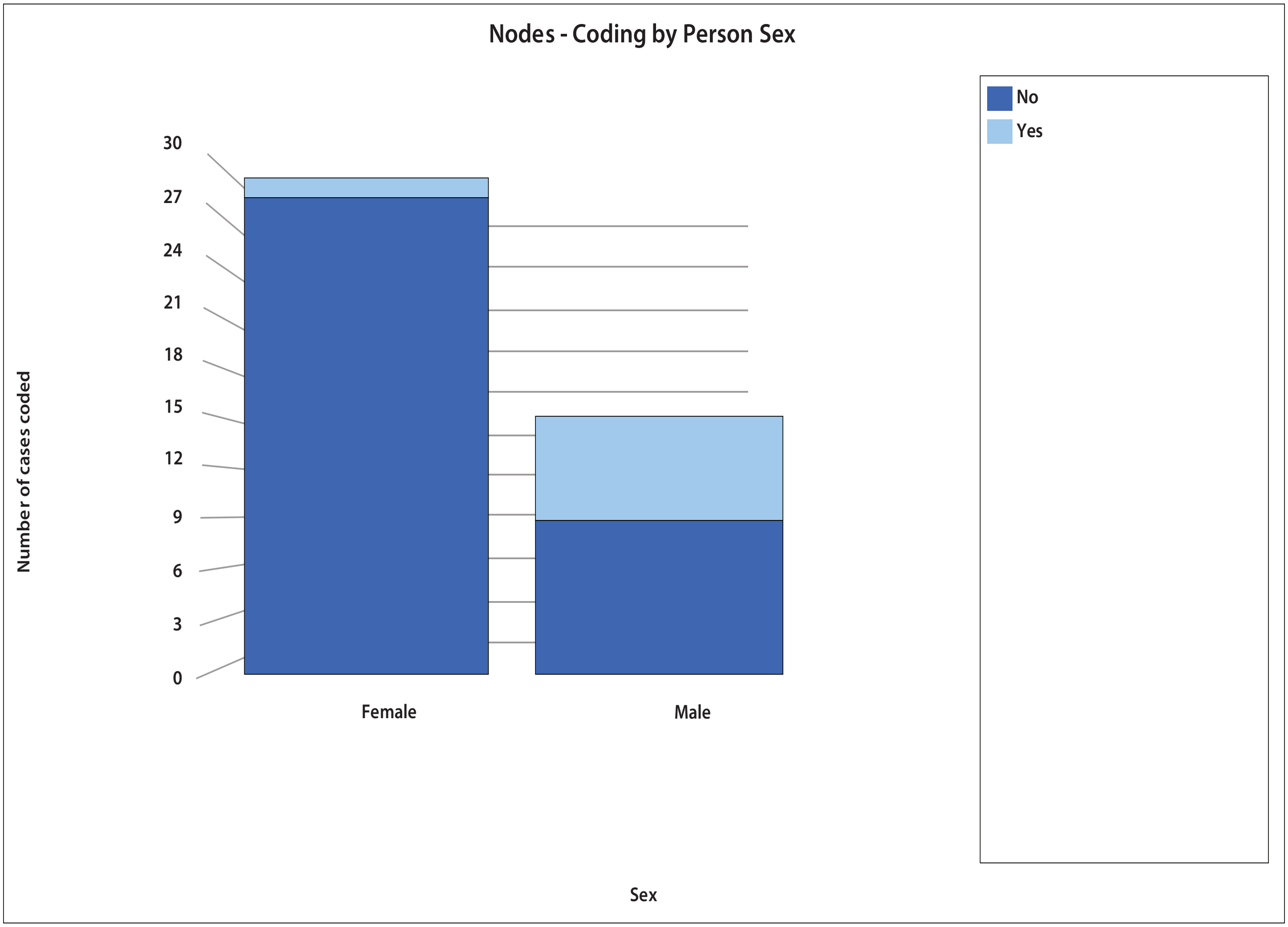
The revenue gap between women and men within the culinary sector could potentially be explained by differences in women's and men's access to capital to grow these, and other, businesses. As Indonesian women entrepreneurs have historically faced greater challenges than men in accessing capital from formal institutions, this situation may extend to SEDS entrepreneurs regardless of both female and male SEDS entrepreneurs receiving the same entrepreneurship education. The SEDS experience, however, illustrates that access to capital plays little or no role in explaining the gender gap. As was found in the final evaluation of SEDS in 2017, both female and male SEDS entrepreneurs in this study's sample again rarely attempt to access capital from formal financial institutions. Of the 46 entrepreneurs interviewed, only one had a bank loan. The remainder did not seek out bank loans for a range of reasons, including the perception that loans are a financial burden, the process is too complicated, they are not needed, or their businesses were perceived as not yet stable enough to get a loan. Gender differences in desiring or accessing a loan were non-existent.

v) A gendered informal economy?

The gap between female and male SEDS entrepreneurs could potentially be explained by differences in whether or not their businesses exist in the formal or informal economy. Women entrepreneurs in Indonesia generally are likely to remain in the informal economy for a variety of reasons and this limits the growth of their enterprises. There is some minor evidence that this situation extends to SEDS entrepreneurs in this study. Very few of them, both female and male, have a business license. Only about 16% of all the respondents stated that they had one. This is largely due to perceptions of the licensing process as too complex or, in the case of online businesses, not needed. A desire to avoid paying taxes was another reason both male and female

SEDS entrepreneurs did not have a license. Most, as a result, remain in the informal economy. Of the 16% that do have a license, however, there is a far greater tendency for male entrepreneurs to have one. Indeed 38% of the male entrepreneurs in the study had a license compared to just 3% of female entrepreneurs (Figure 3).

Figure 3: Business license by sex



Moreover, males with business licenses are the most likely entrepreneurs in the sample to have monthly revenue of IDR 20,000,000 and three or more employees. Ultimately, they are the most successful entrepreneurs in the sample. Why men are more likely to enter the formal sector by getting a business license was not explicitly stated by these entrepreneurs. An indication begins to emerge, however, when uncovering the perceptions held by SEDS entrepreneurs of the very nature of entrepreneurship itself.

vi) Entrepreneurship: A masculine pursuit

Respondents in the study were asked for their perceptions of the gender gap that exists within the MSME sector in Indonesia. Each respondent was told about existing research that shows female entrepreneurs make less revenue, employ fewer people and own lower growth businesses. They were then asked why they thought each of these was the case. The results illustrate a central finding: entrepreneurship is viewed by these young Indonesian entrepreneurs as a masculine pursuit where success depends on 'male' characteristics. Females are seen as lacking this entrepreneurial character, particularly when it comes to generating revenue and business growth. Indeed, it is the fact that females are biologically female that they are perceived as being less successful entrepreneurs. The key traits of entrepreneurs – driven, open to risk, competitive, flexible - are viewed as distinctly male traits. Significantly, this perception was stronger among female respondents, who are themselves entrepreneurs, than their male counterparts. Women, according to these respondents, are inherently risk-averse, less determined, too sensitive, less logical, less passionate and less focused. Their businesses are seen to suffer as a result. According to one female entrepreneur, "as a woman, I realize my capacity is less than man. I hope that I learn strategic ways to minimize my weakness." A number of respondents pointed to Indonesian culture as the source of this perception of women. Significantly, as entrepreneurs themselves, many respondents did not necessarily see this as a hurdle to be overcome. It is simply reality.

This is a dominant perspective among respondents that shows no real difference across province, university affiliation, type of respondents' business, or amount of revenue generated. It is no different in predominantly Christian North Sulawesi than in Muslim South Sulawesi. A broader cultural perspective beyond religion therefore permeates deeply, including within female entrepreneurs themselves, constructing entrepreneurship as masculine. While a direct connection between this internalized perspective and the lower performance of women-owned businesses cannot be firmly made from this study, it does suggest that many women entrepreneurs do not expect to be as successful as men and are not troubled by this; it is viewed as the natural state of things. This is bolstered when revisiting a previous finding around the kinds of businesses respondents feel women are capable are running. Female respondents, who are, again, entrepreneurs themselves, overwhelmingly believed women should stick to traditional 'female' businesses as their skills are consistent with these kinds of entrepreneurial pursuits. Other kinds of businesses are potentially beyond their capabilities. Male respondents, in contrast, predominantly believed women are capable of owning any kind of business, suggesting men have more faith in women's abilities. Nonetheless, men also felt that while women should not limit themselves in the kinds of businesses they own, they will nonetheless be less successful than men as they are less capable as entrepreneurs overall.

This sentiment again emerges among males when respondents were asked whether or not female entrepreneurs are perceived or treated differently. Female respondents were much more likely to claim they are treated no differently than male entrepreneurs. Males, in contrast, suggested women entrepreneurs are treated differently, and often treated better, because they are less capable. When women entrepreneurs are successful, they are sometimes considered 'special' as such success is not expected from women. One male entrepreneur stated that successful female entrepreneurs “are extraordinary people, even though they have several limitations.” This perception was most evident among males with businesses that generate high revenue.

Overall, an internalized perspective that portrays successful entrepreneurship as the domain of those with ‘male’ characteristics is central to how female and male entrepreneurs see themselves, despite receiving the same entrepreneurship education. This is significant in a country where the growth of female-owned MSMEs is accelerating at a greater rate proportionally than male-owned MSMEs. More Indonesian women are becoming micro and small business owners; they are just not expected to succeed like men.

vii) The double (or triple) burden: A complicating factor

The issue of entrepreneurship as a masculine pursuit is compounded by the existence of a double burden for some female SEDS entrepreneurs. Although most are not married or have children, those that are mothers often face a challenge balancing business with unpaid household responsibilities. These young women entrepreneurs are therefore not able to devote as much time to their business as other entrepreneurs. One woman who runs an ice cream business described her day as follows:

> *“Sixty percent is for family and household, forty percent is for business. I wake up at 4am. Then until 10am is doing house work such as taking care of the kids and house cleaning. I work at 10am, serving the customer while taking care of my kids till 5pm. At night, I make ice cream for tomorrow when my kids are already in the bed.”*

For a small number of female respondents, a further burden exists. Both female and male SEDS entrepreneurs, many of whom are still university students, face challenges balancing their student life with business life. It is only females, however, who sometimes face a complicated balancing act of business/household/university responsibilities. In essence, they face a triple burden.

The double or triple burden experienced by some women is further complicated by women’s own perceptions of themselves. Female entrepreneurs who face a double or triple burden would likely benefit from hiring employees that could lighten the load of running their businesses. Yet, as outlined previously, female owned businesses are more likely than male owned businesses to have no employees and are less likely to have 3 or more employees. Female respondents’ perceptions of why this is the case are intriguing. While many point to women having less of an entrepreneurial character, as discussed above, a significant proportion also state that women have less employees because they are more independent than men. They therefore do not need employees. “Women tend to be able to solve the problems by themselves so they need less employees,” said one female entrepreneur. Another similarly stated “They feel more satisfied if they can handle any business by themselves.” Still another framed this independence in comparison to men: “male entrepreneurs have more employees because I think that women tend to do the job on their own if they are able to do that, compared to men who like to have the job done by someone else."

An odd dichotomy emerges from this situation. Women entrepreneurs' self-perception of independence is a seemingly positive indicator of empowerment on its own. At the same time, it paradoxically inhibits many of these same entrepreneurs from achieving potentially greater business growth, particularly those women who face a double or triple burden and would benefit the most from hiring employees to contribute to business expansion. Women's perception of themselves as a combination of independent and lacking entrepreneurial character forms the core of their perceived entrepreneurial profile.

5. DISCUSSION

i) Gender stereotypes: complicated and contradictory

The findings demonstrate a rather complex situation at the root of the gender gap that persists between young women and men who have received entrepreneurship education through the SEDS project. Gender stereotypes drive perceptions that hinder women entrepreneurs even when educated. Yet these stereotypes do so in complicated and sometimes contradictory ways. Overall, the key finding is that women are perceived by both male and female entrepreneurs themselves as not having an entrepreneurial character. Entrepreneurship itself is associated with male characteristics. For the respondents themselves, this explains the lesser degree of success female entrepreneurs have and, in many cases, respondents felt this was the natural order of things. Women will be less successful precisely because they are women. This stereotype was particularly pronounced among the female respondents. And while this may not provide as immediate a link to the lesser success experienced by female business owners when compared to, for example, poor access to credit, it is a deeper and more ingrained problem. If success through business growth is not expected of women entrepreneurs, success may not be pursued with as great intent. Women remain as owners of businesses they themselves gender as 'female', restricting their entrepreneurial potential. This is a particularly critical issue. A recent World Bank study (2016) found that Indonesian women who are entrepreneurs out of necessity tend to open gendered businesses associated with their household responsibilities. It is when these necessity entrepreneurs successfully enter male dominated business sectors, however, that gender-based earning differentials decrease dramatically (World Bank 2016: 5). By stereotyping their own capability and the kinds of businesses they can pursue, young female SEDS entrepreneurs are denying themselves an avenue for growth. Further, such stereotyping may also help explain, to some extent, the tendency in this study's sample for males to get a business license and operate in the formal economy rather than females (although the overall small number of males who do this suggests the point should not be over-emphasized).

The gender stereotype that women do not have an entrepreneurial character that is held be women entrepreneurs themselves is complicated by two things. First, the findings also demonstrate that women do not lack entrepreneurial motivation when starting their businesses. Indeed, women in the sample were more likely to start their businesses for entrepreneurial reasons than men. A perceived lack of entrepreneurial character among women is paradoxically not paralleled by a lack of entrepreneurial intent at business start-up. Women entrepreneurs in the study do not see being female as a barrier to becoming an entrepreneur; it is a barrier to greater success as an entrepreneur when compared to men. This is a significant challenge for Indonesia as women, proportionally, start micro- and small businesses at a faster rate than men (Asia Foundation, 2013). Gender does not hinder women from entering the MSME sector, but their internalized perceptions of their own limited entrepreneurial skills likely restricts growth not only among individual female-owned enterprises but, by extension, national economic growth driven by the MSME sector overall.

The second complicating factor is women's self-perception of themselves as independent and therefore not needing employees. Again, on the surface, this is a positive perception that should bode well for the empowerment of women entrepreneurs. Yet, when combined with the parallel perception that women lack entrepreneurial capacity, it provides a further barrier to entrepreneurial success. Women entrepreneurs, already convinced that they do not have the same entrepreneurial skills as men, are limiting their businesses' potential growth by taking on most business responsibilities themselves. When combined by the evident double burden experienced by some of them in this sample, women entrepreneurs are simply unable to devote the same amount to time as men to growing their businesses. As SEDS entrepreneurs grow older, marry and have children, the double burden will become an even greater challenge for women. The negative gender stereotype of incapable women combines with a positive perception of independence that then paradoxically further restrains women entrepreneurs' potential for growth.

Men's attitudes represent a further, and somewhat different, challenge. On the one hand, the male respondents in the study are less likely than women to believe female entrepreneurs should be constrained by traditional stereotypes in the kinds of businesses they own. This is a positive development in terms of potential women's empowerment and, practically, in terms of the issue in the World Bank study (2016) that emphasizes the financial benefits to women entrepreneurs who move into traditionally male business sectors. The findings of this study suggest younger, educated Indonesian men will not object to female entrepreneurs doing so. Yet male perspectives in this study are, like female respondents, characterized by a co-existing and conflicting perspective. Gender stereotypes still intrude into men's seemingly progressive views on the kinds of businesses women can own. Male respondents, like their female counterparts, largely continue to believe women do not have an entrepreneurial character regardless of business type. Men are open to women entrepreneurs in any business sector, they just don't think they'll succeed.

The overall findings therefore illustrate that a foundation of positive gender perspectives related to entrepreneurship exists – women entrepreneurs see themselves as independent; male entrepreneurs do not feel women should be constrained in their types of businesses - yet it is paradoxically accompanied by traditional gender stereotypes that constrain this positive foundation. This contradictory situation characterizes both North and South Sulawesi despite the different religious character of the two provinces. A broader cultural mix of positive and negative gender stereotypes infuses the perspectives of these young entrepreneurs.

ii) Bridging the gender gap: strategies for tertiary education action

The SEDS project demonstrated that Indonesian universities can play a critical role in equipping both women and men with applied entrepreneurship skills. It further demonstrated that both women and men subsequently start businesses in roughly equal proportions, with women actually starting slightly more in the case of the SEDS project. Can the university classroom also help further address the challenge of contradictory gender stereotypes that pervade perceptions of entrepreneurship and appear to be deeply ingrained in many of these same students? Can universities play a role in pairing the teaching of applied entrepreneurship education with the explicit empowerment of young women (and men) to view entrepreneurship as a pursuit that is not constrained by gender traits? Evidence of women's empowerment was clear in the SEDS experience. Women in this study demonstrated stronger entrepreneurial intent than men when it came to starting a business. They also revealed a strong sense of self-perceived independence. And while this independence ends up constraining the potential growth of the businesses owned by some of the female respondents as they are less likely than men to hire employees, it demonstrates a clear foundation to build upon when combined with men's perspective that women should not feel restrained in the kinds of enterprises they run.

As part of the process used in this study, each participating Indonesian university reflected on the research findings and developed a set of proposed actions to break down the negative gender stereotypes among their student entrepreneurs. These Action Plans were specific to each of the six institutions but they provide a set of potential strategies that can be adopted in the tertiary education sector elsewhere in Indonesia. For the most part, these strategies are not framed as helping women entrepreneurs as a disadvantaged group, but as demonstrating and re-enforcing women's abilities to be just as successful in business as men. They focus on demonstrating that entrepreneurship does not have a gendered character. Several overall strategic themes emerge from the six Action Plans developed by the six Indonesian university partners. These include:

a) Review and revise existing entrepreneurship curriculum through a gender lens. All of the SEDS partners have applied entrepreneurship curriculum that includes some sensitivity to gender issues. The findings of this study, however, illustrate a need to more deeply entrench gender so it infuses the entire curriculum. Rather than focusing on women's issues in entrepreneurship as a stand-alone topic, gender needs to be deeply and broadly mainstreamed. Consistent with the notion that the focus should not be on supporting women as a disadvantaged group, mainstreaming gender in entrepreneurship curriculum should continually reinforce the assumption that both women and men have the skills, abilities and demeanor to be successful entrepreneurs. Normalizing the notion of entrepreneurship as not having gendered characteristics will provide an educational foundation to structure young entrepreneurs' approach to business from the start. How this mainstreaming is done should be specific to the curricular and institutional contexts of each individual entrepreneurship program.

b) Design and deliver gender focused extra-curricular capacity building workshops. Extra-curricular workshops should be used to reinforce curricular gender mainstreaming through its application to specific business issues, concerns or skills.

c) Hold extra-curricular business competitions or marketplace expos focused on women-owned businesses in particular. Many of the SEDS partners hold marketplace expo and business competition activities where student entrepreneurs show and/or sell their goods and services. Based on the findings of this study, several SEDS partners plan to hold additional activities like these focused on women entrepreneurs in particular. This will demonstrate, to both women and men, the success female entrepreneurs can have in both traditional and non-traditional businesses. The intent is to have one more complementary and reinforcing strategy to model women's ability to be as successful as entrepreneurs as men.

d) Engage existing women entrepreneurs, and those in male-dominated businesses in particular, to provide real life examples of women excelling in non-traditional business contexts. This engagement can be both curricular and extra-curricular and include such things as field trips to women-owned businesses, guest speakers, and assignments that require students to interview successful women entrepreneurs.

e) Extend the use of personal business coaching by faculty to include mentoring of women (and men) to better understand the potential women have as entrepreneurs. Part of the SEDS project involved training university faculty to provide one-on-one business coaching to student entrepreneurs outside of the classroom. Such coaching enables students to get advice on business issues specific to their particular enterprise. Extending this to include gender-focused mentoring will help pair strengthening skills with strengthening confidence and self-efficacy among women entrepreneurs.

f) Use team teaching in entrepreneurship classes that involves both female and male lecturers. Ensuring there is a female instructor will help model female entrepreneurship expertise to all students, further re-enforcing that entrepreneurship is not a 'male' pursuit. This may have human resources implications that require institutional policy change.

These are, again, general strategies related to the specific institutional contexts of the six SEDS university partners. These partners themselves, though, are diverse as they include private and state universities, both religious and secular, as well as large and small institutions. Their experience and the proposed gender strategies that emerge from their experience therefore offer useful insights for Indonesian universities more broadly. The strategies face a significant hurdle as they target changing psychological perspectives likely rooted in cultural norms. By taking a meaningful, intentional and re-enforcing approach in these proposed strategies, however, universities in Indonesia can further strengthen their role in addressing the gender gap in their entrepreneurship programming. More will clearly need to be done to address the other issues that reinforce the entrepreneurship gender gap more broadly in Indonesia that were not evident among SEDS entrepreneurs (e.g. access to credit), but using tertiary education to begin to change gender stereotypes in the MSME sector will contribute a valuable piece to the larger puzzle.

iii) Bridging the gender gap: strategies for Northern development partner action

Successfully addressing the issue in Indonesia does not stop, however, with incorporating these kinds of strategies within Indonesian universities themselves. International donors and Canadian (and other) partner organizations that implement donor-funded projects can also play a role. Tiessen (2007) argues persuasively that gender mainstreaming in development agencies is both everywhere and nowhere. Mainstreaming requires that gender infuse all aspects of an organization. Canada's recent feminist international assistance policy makes this even more urgent for the Canadian ODA context. At the same time, Tiessen argues that as a concept that is meant to be everywhere in an organization, the implementation of gender mainstreaming ends up being dispersed and decentralized to everyone within the organization, rendering it potentially nowhere as it spreads too thin. Meaningful and intentional implementation is potentially lost. For donor-funded development projects that engage North-South partnerships and frequently face time and resource constraints, indicators of gender impact often default to simplistic and easily quantifiable measures as a result of this lack of meaningful attention (Hatton and Schroeder 2007, p. 430). This is not a new criticism. But it is a critical one for donor funded international development initiatives that target fostering entrepreneurship through education as a poverty reduction strategy. The SEDS experience demonstrates that meaningful attention to larger gender-based cultural norms must play a central role in such initiatives.

This has several implications for donors and Northern partners. First, the design of entrepreneurship education projects needs to involve the development (and subsequent measurement) of meaningful quantitative and qualitative indicators that go beyond what occurs in the classroom. There was no evidence of significant gender gaps within the SEDS entrepreneurship classrooms. Women had the same access as men to entrepreneurship education and, according to the 2017 SEDS evaluation, learned as much or more than men. They also started businesses in greater numbers than men once their entrepreneurship education was completed. Evaluating SEDS on its own internal merits therefore demonstrated significant gender success. Yet this did not prevent female entrepreneurs from doing much more poorly once they stepped out of the classroom and into the marketplace outside of the SEDS project. Designing indicators that can track longer term gender impacts outside of the classroom is therefore critical to projects focused on entrepreneurship education.

The second implication emerges from the first. Designing and measuring indicators outside of the classroom for entrepreneurship education projects requires greater donor commitment to funding longer term impact studies. Too often, measuring project impact ends at the termination of the funding period, potentially missing out on significant information. In SEDS' case, this current gender study, which occurred after project completion, was only able to be undertaken when alternative funding was accessed through a college research fund. These kinds of funds are not available to non-governmental organizations that implement many donor funded project. Donors need to provide access to funding for such longer-term impact studies or undertake them themselves with greater regularity. This is, again, not a new criticism, but one that this study provides further confirmation for its importance.

The third implication is related to the other two but is broader. This study demonstrated that despite solid quantitative data on the engagement of women during the SEDS project, larger cultural stereotypes around gender intruded and influenced the success of women entrepreneurs outside of the project's activities and timeframe. Such gender stereotypes emerging from culture are deeply held norms that require long term attention. Project-based development, even when it requires gender as a cross-cutting theme, will not address this on its own. At the same time, these gender stereotypes potentially hold back the larger success of these same projects. A broader, program-focused and donor-driven gender strategy is needed above the project level. Canada's new Feminist International Assistance Policy represents a potentially interesting experiment in addressing this need. Its success will require a country-based approach that is sensitive to differences in national and sub-national cultural values. It must further incorporate this cultural knowledge within all country-based projects as they strive to bridge the gender gap.

6. CONCLUSION

Entrepreneurship education is a potentially powerful strategy to foster equitable economic growth in the Global South. This study has shown that in the case of the SEDS project in Indonesia, however, providing equitable gender access to entrepreneurship education is not enough on its own. Bridging the gender gap requires a broader and longer-term approach that attempts to de-construct deeply held gender stereotypes on the nature of entrepreneurial character. Indonesian universities, supported by Northern development partners and donors, can play a key role in this endeavor. By developing curricular and extra-curricular programming that explicitly foregrounds the capacity of both women and men to be equally successful in business, Indonesian universities can create a foundation that begins to develop and consolidate a gender-neutral understanding of entrepreneurial character among young entrepreneurs. Doing so will provide a key component for promoting more equitable economic development in Indonesia in the future.

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