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Multidimensionality of Women Entrepreneurs' Empowerment: Empirical Evidence in Indonesia

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Abstract

As a dynamic process that become a familiar and much used term, women's empowerment has been quantified, measured, and described in a variety of ways. Social, financial, knowledge, and autonomy capability are built as women entrepreneurs' empowerment dimension, in which improvement is supposed to lead to improvements in other dimensions. This study tries to bring women empowerment model in quantitative measure of capability scores on all these four dimensions. We collected data from 60 entrepreneur's women in Malang. The main result of this study is social capability score is the main component of women empowerment among married women entrepreneurs. Findings also show that the relationships between these four dimensions of empowerment are moderate.

Keywords: Women Empowerment, Women Entrepreneur, Empowerment Dimension.

Introduction

To have better understand the female economic perspective, it is necessary to consider their social situation. In general terms, the idea was that middle-class women had to tend staying in home and care for the children. Different case existed in the lower classes because men's salaries often were not sufficient to meet the family's expenses. This will push women to entry the labor market. In many case, rural women are choosing a strategy to attain economic self-sufficiency: sole business ownership, despite of the fact that entrepreneurialism does not seem to conform to gender-appropriate work for rural women (Egan, 1997).

The proportion of women workers in the informal sector turned out to cover 70% of the total female workforce. The size of women working in the informal sector raises two indications. First, there are still many limitations in women's access to the formal sector, even though gender equality policies have long been implemented. Second, women themselves prefer to enter the informal sector, with consideration (outside of economic considerations) the ease, flexibility, and flexibility of work in the informal sector which is impossible to obtain when working in the formal sector. This is a special consideration when they have domestic tasks that must be done as a wife or as a mother.

In the small and micro business scale which operated by women, their contribution in community is very meaningful for the national economic development. More than 30 million micro and small business entrepreneurs had been identified, about 60 percent among them are women, in which their considerable contributions have been making to their local and national economies. However, the current condition of women micro and small entrepreneurs is still not yet established well. Although it is considerably important, women contribution often seen is not enough, and that much more needs to be done and can be done. The biggest obstacle faced by women entrepreneur who operating their small and medium business in general is about the aspects of marketing, capital, human resources and technology and the low mastery of women towards production assets. Besides, the need for women entrepreneur in the form of assistance by institutions in providing business development services that are fast, easy and quick results that perceived by them.

The Asia Foundation, shows that around 23 percent of entrepreneurs in Asia are female entrepreneurs, where the overall number grows 8 percent annually. In developing country such as Indonesia, there is growing number of women entrepreneurs in micro and small business. Data from the Ministry of Cooperatives and SMEs in 2015, about 60 percent of 52 million SME businesses in Indonesia are operated by women. As a consequence of the rising numbers of women in economic roles, research attention turned to women as business owners. Most of previous research is not feminist in orientation, but rather it has focused on comparisons between female and male entrepreneurs in terms of their characteristics, traits, attitudes and behaviors (Buttner & Moore, 1997; Cowling & Taylor, 2001; Fagenson, 1993). Wilson, Abram, & Anderson, (2010) noted that much organizational research starts by assuming the separation of 'work and family', and it fails to recognize the material effects of the link between domestic and reproductive lives and work.

The movement of women empowerment traces a history, a collective history made by many anonymous hands and minds. Generally, women continue to be responsible for subaltern work, devalued, and yet reproductive. In developing empowerment, equality between women's and men's rights is significant in fostering inclusive peace building strategies (Porter, 2013). Such previous initiatives to promote women's participation in labor market and economic independence failed to achieve the predefined goals. This happen because of women's care responsibilities in household manners are viewed as largely incompatible with full economic participation (Vinkenburg, 2015). As Mayoux, (1995) argued that microenterprise works often seen to empower women by generating income, improving women's skills and knowledge, consequently this will increasing women's access to resources and opportunity in decision making power in the household. Hisrich & Fülöp, (1997) argued that theories on women entrepreneurs and their role in business have emerged primarily from study in developed countries, it is urgent to examine the extent to applying these theories in the context of developing countries.

Bayissa, Smits, & Ruben, (2017) stated that women's economic disempowerment is often assumed as the major cause of their disempowerment in other dimensions of life. Hence, economic dimension of empowerment will lead to improvement in those other dimensions as well. They pointed out in income might work as a double-edged sword in its relation with those other dimensions (Bayissa et al., 2017). It has been recognized that understanding empowerment was far more complex than reducing dimensions of women's experience (Cornwall, 2016), such practices are undesirable and should be changed properly but still must not sexist. Often, laws and policies are mere stepping

stones to the true way in empowering women, which involves a need to transform attitudes and behaviors toward women in society and workplace communities.

The next section presents the theoretical framework and summaries of some relevant previous research. Therefore, to understand the continuous and varied construct of the women empowerment, there is a need to make some adjustments in contributing to women empowerment literature.

Literature Review

Women Empowerment

There is a long history about empowerment in social change work (Cornwall, 2016). Women's empowerment came to be more articulated in the 1980s and 1990s as a radical approach and raised up in much levels of society in which concerned with transforming power relations in favor of women's rights and greater equality between women and men (Batliwala, 2007). This section discusses issues related to the quantification of the level of empowerment of group members (Kabeer, 1999). Two aspects are the identification of components or dimensions of women's empowerment, and the measurement of women empowerment women based on the components chosen. While the identification of women's empowerment components is specific and specific, the second issue is largely methodological. A useful definition of empowerment argued by (Kabeer, 2001) as expanding people's ability to make strategic life choices in contexts where these abilities were previously rejected. Furthermore, (Kabeer, 2001) has described empowerment as a process that can be brought about in terms of changes in three dimensions interrelated - resources, which form the conditions under which choices are made, agents, which are the heart of the process by which choices are made, and achievements, which are the results of this choice. Tripathy, (2017) argued that empowerment considered as a means of creating a social environment in which one could make choice and take decisions either collectively or individually for social transformation.

Malhotra, Schuler, & Boender, (2002) shows how most literature considers resources and agencies (in various forms and names, such as control, awareness, and strength) as the two most common components of empowerment. Some studies have treated resources not as a part of empowerment, but as a catalyst for empowerment or conditions in which empowerment might occurred. Among the various concepts and terms in the empowerment literature, "agents" may be closest to capturing what the majority of authors mean: "the ability to make strategic choices and decisions that affect important life outcomes".

According to Malhotra, Schuler, & Boender, (2002), women's empowerment needs to be done in the following dimensions: economic, socio-cultural, family or interpersonal, legal, political, and psychological. However, in each dimension, there are ranges of sub-domains where women can be empowered. Component of empowerment used in different studies is a specific, in which this related with specific context in a country. At the same time, growing efforts to combine the components of women's empowerment in subsequent studies include: partner interaction, political awareness, legal awareness, political participation, domestic decision making, freedom of movement, and self-esteem. Any difference in women performance in roles such as entrepreneur would require explanation with reference to conditions in society or organizations that limit the equal rights of women.

The application of idea that women are given the widest freedom to determine their own role has lasted a long time, and is believed to be beneficial to all parties. It is conceivable, utilizing the potential of half - quantitatively - the number of human beings, it will certainly have a huge influence on life. High levels of awareness of the gender magnitudes and in this perspective bring great momentum for women's empowerment (Cornwall, 2016; Sharma, 2017).

Nowadays, efforts to empower women are existed in all sectors of life with various success rates. In developing country such as Indonesia, with formal and political perspective, the role and social function of women in Indonesia are no longer following gender biased pattern. But still, many practices shown more obstacles are existed that must be handled carefully. Various approaches to women's empowerment are proposed, but there has always been no question of what really needs women, rather is given something to them something that is given. The programs that often basically established, focusing on domestic role of women who are trapped in the myths of femininity that are opposed to the concepts of masculinity of men.

Although this literature proposes various explanations of why and how empowerment of women occurs, attention to movements has allowed researchers to move beyond theoretical and methodological as well as to produce increasingly comprehensive understandings of the empirical cases.

Building Women Empowerment Construct

The concept of empowerment is basically an effort to make a fair and civilized human atmosphere become more structurally effective, both in family, community, state, regional (Mahmud, Shah, & Becker, 2012) and in the political and economic power (Beteta, 2007) and other fields. From the process of empowerment, Aziz, Shams, & Khan, (2011) stated that it could be seen against the backdrop of an inherent or constructed imbalance of power or authority between the giver and receiver. Empowering women entrepreneurs is a concept of economic development that summarizes social values. This concept reflects the new paradigm of development, in which those are considered as "people-centered, participatory, empowering, and sustainable".

Women entrepreneurs have shown a stretch in Indonesia's economic development. Women entrepreneurs are proactive groups in improving the welfare of at least their families. The group of family women entrepreneurs is an active group because they dare to take the initiative in economic development to improve family welfare (Zahairini, 2016). In addition, women entrepreneurs tend to be more professional, and even family-owned entrepreneurs still have the potential to develop entrepreneurship towards a creative economy.

It is kindly encouraging of changes in the international development paradigm that has demanded the women involvement in development, and bring new horizon to several women's approaches in development strategies. Ideology about gender in society is also seen as an effort of domination from certain groups. The dominant groups who want that their ideology will continue to develop, be recognized, and are considered as a matter of basis for acting in society (Mosedale, 2014). The mechanism to maintain the stability of dominant values is usually carried out in a variety of ways, including through the mechanism of socialization and the mechanism of social supervision, in which this ideology will be formed, preserved, and become hegemony in the economy.

Women's empowerment is striving for women to gain access and control over resources, economics, politics, culture, social so that women can organize themselves and increase self-confidence to be able to play a role and actively participate in solving problems, so as to be able to build self-ability and concepts. Empowering women entrepreneurs is an effort that must be followed while still strengthening the potential or power of each community. In this framework more positive steps are needed in addition to creating a good climate and atmosphere. The multidimensional aspect of women's empowerment has been conceptualized by considering three broad socioeconomic indicators: economic, financial, and social. These three dimensions are the main basis for the development of empowerment indicators from women entrepreneurs.

The concept of empowerment is basically an effort to make a fair and civilized human atmosphere become more structurally effective, both in family, community, state, regional, international, and in the political, economic and other fields. As Mahmud, Shah, & Becker, (2012) noted that empowerment is a multi-dimensional process, in which inequality exists across different dimensions (social, economic, political, and psychological) and in various domains of women's lives. Empowerment indicators have also been used to predict outcomes at the household level (Mahmud et al., 2012), such as hours spent by women in household work, total hours spent by women and men in economic activities in the home, consumption levels, and value of women's nonland assets. As (Sharma, 2017) stated that women empowerment is significantly needed in society and all stakeholders must be synergized for concrete action even at the grassroots level, with both women and men working together in a constructive partnership.

Empowering women entrepreneurs is a concept of economic development that summarizes social values. This concept reflects the new paradigm of development, namely those that are "people-centered, participatory, empowering, and sustainable". Women entrepreneurs have shown a stretch in Indonesia's economic development. Women entrepreneurs are proactive groups in improving the welfare of at least their families (Mosedale, 2014; Sharma, 2017). The group of family women entrepreneurs is an active group because they dare to take the initiative in economic development to improve family welfare (Zahairini, 2016). In addition, women entrepreneurs tend to be more professional, and even family-owned entrepreneurs still have the potential to develop entrepreneurship towards a creative economy.

It is an encouragement of changes in the international development paradigm that has demanded the involvement of women in development, and gave birth to several women's approaches in development strategies. Ideology about gender in society is also seen as an effort of domination from certain groups (Sardenberg, 2010). The dominant groups who want that their ideology will continue to develop, be recognized, and are considered as a matter of basis for acting in society. The mechanism to maintain the stability of dominant values is usually carried out in a variety of ways, including through the mechanism of socialization and social supervision, in which this ideology will be formed, preserved, and become hegemony in the economy.

One problem in building empowerment is a "latent phenomenon" (Mahmud, Shah, & Becker, 2012) that is could not directly observable. Empowerment is considered as aggregate results or effects that may be visible but the internal dynamism is difficult to examine. The multidimensional aspect of women's empowerment has been conceptualized by considering three broad

socioeconomic indicators: economic, financial, and social. These three dimensions are the main basis for the development of empowerment indicators from women entrepreneurs.

Hypotheses Development

Theoretical and empirical relationship among conceptual areas explained in previous section will be the basis for building conceptual framework in this study based on women entrepreneur empowerment perspective. To test the models presented above the following hypotheses are formulated:

- Social capability score significantly reflect women entrepreneur's empowerment : *Hypothesis 1*
- Financial capability score significantly reflect women entrepreneur's empowerment : *Hypothesis 2*
- Knowledge capability score significantly reflect women entrepreneur's empowerment : *Hypothesis 3*
- Autonomy capability score significantly reflect women entrepreneur's empowerment : *Hypothesis 4*

Methodology

This research was conducted in Malang, second largest city in East Java province, Indonesia. By determining the target sample who were women entrepreneurs and operating their small and medium enterprise in the souvenir production sector, our investigation is among currently married women in Malang using a number of conventional indicators of women empowerment with some modifications (described in detail below). Furthermore, as many as 60 women entrepreneurs engaged in souvenir production business and have run their businesses for at least 2 years and have employees in assisting production activities, becoming respondents in the study.

Normality, collinearity, descriptive, and exploratory factor analysis were performed using Statistical Packages for the Social Sciences (SPSS 23.0). Tests for normality were conducted by examining skew and kurtosis of the variables. All variables had sufficient normality for structural equation modeling. This is applied to a data set, the method searches for relationships between the variables in an effort to reduce a large number of variables to a smaller set of composite factors.

Statistical test of significance for factor loading are generally conservative and should be considered only as starting points needed for including a variable for further consideration. On a terminological note, women empowerment can be more specifically referred to as *second-order factors* (i.e., a second level of factors that accounts for the correlations among first-order factors), as opposed to the more general term, *higher-order factors*, which often seems as a better approach to measurement model evaluation when traditional CFA specification. The general sequence of CFA-based higher-order factor analysis is as follows: (1) Develop a well-behaved (e.g., good-fitting, conceptually valid) second-order CFA solution; (2) examine the magnitude and pattern of correlations among factors in the first-order solution; and (3) fit the second-order factor model, as justified on conceptual and empirical grounds.

The respondents interviewed for this research are 60 married women entrepreneurs in Malang, Province of East Java, Indonesia. Respondents are categorized into three age groups: 17 – 26 years (n = 6 or 10 percent of respondents), 27 – 36 years (n = 10 or 16.7 percent of respondents), 37 – 46

years ($n = 23$ or 38.3 percent of respondents), and > 46 years ($n = 21$ or 35 percent of respondents). With their educational background, most respondents have a bachelor degree ($n = 25$ or 41.7 percent of respondents), followed with senior high school ($n = 23$ or 38.3 percent of respondents), junior high school ($n = 10$ or 16.7 percent of respondents), and elementary school ($n = 2$ or 3.3 percent of respondents). The respondents consist of women who have operating small business enterprise about 2 – 3 years ($n = 26$ or 43.3 percent of respondents), between 3 – 6 years ($n = 12$ or 20.0 percent of respondents), between 6 – 9 years ($n = 15$ or 25.0 percent of respondents), and above 9 years ($n = 7$ or 11.7 percent of respondents).

Instrument

Social Capability Score. Six items measuring social capability score adapted from the scale of Weber & Ahmad (2014). Items were adopted from the previous instrument with responses which were built on a 5-point Likert-type scale (1 = 'very disagree', 5 = 'very agree'). A higher score reflects a higher emphasis on empowering social capability of married women's entrepreneurs.

Financial Capability Score. Five items measuring financial capability score adapted from the scale of Weber & Ahmad (2014). Items were adopted from the previous instrument with responses which were built on a 5-point Likert-type scale (1 = 'very disagree', 5 = 'very agree'). A higher score reflects a higher emphasis on empowering financial capability of married women's entrepreneurs.

Knowledge Capability Score and Autonomy Capability Score. Three items in each capability score measurement came from the scale of Bhattacharya & Banerjee, (2012), which are previously built in three dimensions. The constituents of empowerment index are the estimated capability score of each category, Health, Knowledge, and Autonomy. But in this study we only use two of three dimensions in constructing the latent empowerment index because of lowest score in the internal validity of health category of empowerment index.

Findings and Discussion

Table 1
Loading Factor and Mean among Indicators

Construct	Indicator	Loading Factor	Mean
Social Capability Score	Have an important role in household matters	0,602	4,65
	Have an important role in household decisions	0,715	4,18
	Determining about basic needs for the family	0,747	4,42
	Choose what is important in determining decisions about children's school	0,799	4,08
	Determining about studies issued by children	0,880	4,00
	Determining visits to family members / relatives / friends	0,416	3,68
Financial Capability Score	Have important role in allocate loans (credit)	0,574	3,63
	Have important role in choosing the loan that needed	0,523	3,50
	Have important role in determining the expenses	0,810	3,92
	Have important role in determining the purchase of assets	0,746	3,77
	Have full control of savings	0,717	4,13
Knowledge Capability Score	Able to finished basic education	0,848	4,25
	Having the highest score in education	0,871	3,40
	I often read newspapers / books	0,455	3,85
Autonomy Capability Score	Able to make decisions autonomously	0,903	3,90
	Could get approval from others to make a decision	0,513	3,73
	Could make decisions after considers it carefully	0,749	3,98

The results shown in Table 2 indicate the factor weight coefficient and variance described for each dimension, which are (1) social capability score (ranging from 0.416 to 0.880); (2) financial capability score (ranging from 0.523 to 0.810); (3) knowledge capability score (ranging from 0.455 to 0.848); and (4) autonomy capability score (ranging from 0.513 to 0.903). All of factor loading for each indicator in this dimension is significant ($p < 0.01$), so that each indicator could reflecting the empowerment dimension to empower married women entrepreneurs. The social capability score dimension is most reflected by the indicator of "determining about studies issued by children" ($\lambda = 0.880$). While the lowest indicator in reflecting the dimensions of social capability score is "determining visits to family members/relatives/friends" ($\lambda = 0.416$). Financial capability score dimension is most reflected by the indicator "have important role in determining the expenses" ($\lambda = 0.810$). While the lowest indicator in reflecting the dimensions of financial capability score is "have an important role in choosing the loan that needed" ($\lambda = 0.523$). The knowledge capability score dimension is most reflected by the indicator "having the highest score in education" ($\lambda = 0.871$). While the lowest indicator in reflecting the dimension of knowledge capability score is the indicator "I often read newspapers / books" ($\lambda = 0.455$). The dimensions of the autonomy capability score are most reflected by the indicator of "able to make decisions autonomously" ($\lambda = 0.903$). While the lowest indicator in reflecting the autonomy capability score dimension is an indicator of "get approval from others to make a decision" ($\lambda = 0,513$).

Table 2
Loading Factor and Mean in Empowerment Dimensions

Dimension	Loading Factor	t-Statistic	Mean
Social Capability Score	0,894	42,637	4,169
Financial Capability Score	0,829	18,640	3,790
Knowledge Capability Score	0,717	14,257	3,833
Autonomy Capability Score	0,619	6,713	3,872

Table 2 shows the results of loading factor coefficient on each dimension of women empowerment, which consist of social, financial, knowledge, and autonomy capability score. The t-statistic value that exceeds the critical value of 1.96 is stated to be significant and vice versa. Based on Table 3, t-statistic values in all dimensions of women empowerment variables showed significant criteria (t-statistic values > 1.96). It can be concluded that social, financial, knowledge, and autonomy capability scores are important factors in reflecting women empowerment. According to the perception of women entrepreneurs in Malang City, the most important thing in reflecting empowerment is social capability. Another proof supports this finding, which shows women entrepreneurs valuing social capability with greatest score.

Furthermore, based on the results stated in Table 2, the hypothesis testing is as follows:

Loading factor coefficient of social capability score for women empowerment was found to be significant value, $\lambda = 0.894$. This loading factor coefficient was categorized significant because of t-statistic value was greater than 1.96 (which was 42.637). Based on these findings, Hypothesis 1 in this study was accepted, which means that social capability scores have an important meaning in reflecting women empowerment for married women entrepreneurs.

Loading factor coefficient of financial capability score for women empowerment was found to be significant value, $\lambda = 0.829$. This loading factor coefficient is categorized significant because of t-statistic value is greater than 1.96 (which was 18.640). Based on these findings, Hypothesis 2 in this study was accepted, which means that financial capability score has an important meaning in reflecting women empowerment for women entrepreneurs with family in Malang.

Factor weight coefficient of knowledge score of women empowerment was found to be significant, $\lambda = 0.717$. The factor weighting coefficient is categorized as significant at the 0.05 level because the t-statistic value is greater than 1.96 (which was 14.257). Based on these findings, Hypothesis 3 in this study was accepted, which means that knowledge capability scores are important in reflecting women empowerment for women entrepreneurs with families in Malang.

Factor weight coefficient of autonomy score for women empowerment was found to be significant, $\lambda = 0.619$. The factor weighting coefficient is categorized as significant at the 0.05 level because the t-statistic value is greater than 1.96 (which was 6.713). Based on these findings, Hypothesis 4 in this study was accepted, which means that the autonomy capability score is an important reflection of women empowerment for women entrepreneurs with families in Malang.

Results and Discussion

This makes us to accept all our hypotheses which suggest that social capability, financial capability, knowledge capability, and autonomy capability significantly contribute towards women

empowerment among married women entrepreneurs. Out of these women entrepreneurs exhibit social and financial capability strongly while knowledge and autonomy capability are found to be weaker among them. Social capability score is the most important thing in reflecting women empowerment among entrepreneurs in Malang City, which is most indicated by determining about studies issued by children. While the lowest women empowerment is reflected in the autonomy capability which is more indicated by have important role in determining the expenses.

All these suggestions go in the same direction: the need for collecting and assembling data on women's empowerment. There is a need for additional action oriented research in the realm of women's empowerment in post-conflict reconstruction and governance. There is no possibility of individual empowerment for a woman domestic worker without social organization. Collective action is the pathway to choose at the crossroads for women's empowerment. One of these conditions will undoubtedly pertain to high-quality low-cost care for those who need it as a basic provision.

Considering the improvements needed for women's empowerment could be done effectively in order to building female workers without seeking collective services to strengthen women's capacities and to reward women's responsibilities in reproductive activities. This research has raised several important points regarding the concept and results of women's empowerment. It appears that greater empowerment is not always equivalent to positive results. As a result, the social context and life situation of women can be assumed to give different results about what is perceived about empowerment. There are situations where women can manifest behaviors that indicate increased empowerment and other things that if they cannot, the consequences may be negative.

Conclusion

The most important takeaway of this study is that women entrepreneurs of Malang exhibit very high empowerment entrepreneurial on two constructs (social capability and financial capability) out of four considered for the study. This is the major findings as further research need re-examine the concept in different context. It makes us to draw the inference that women entrepreneurs are needs improvement on knowledge and autonomy capability to unleash their potential in order to operate business effectively. This study provides a scale which can be used for further research in the field of married women entrepreneur. This study also proposes a model which can be used by policymakers to enhance empowerment among women entrepreneurs in Malang, East Java Indonesia. This will eventually help to enhance overall economic condition of the state.

Women can be economically empowered, while simultaneously improving opportunities for giving and receiving opportunity to develop their financial capability. Results demonstrating that is not just financial capability (such as access to greater income) that is important, but in other way it has to be offered that ensures that women are able to reach many possibilities to empowering themselves. That commonality of the finding reinforces the well-established role of social capability as a driver of empowerment, but in otherside it also raises the question of whether there is only a small attention among low-educated and low-income women who are most likely to benefit from economically oriented interventions. Still there are future challenges to work on the gender equality and women's empowerment portfolio, and build greater knowledge and skills amongst women entrepreneurs.

Based on the findings, implication was to extend the utility of the women empowerment in general. The findings also accentuate the need to examine and account for within-group differences when studying this student population in general, and in particular, in regard to women empowerment. Our study has several limitations. First, the generalizability of our findings is restricted by our focus on women workgroups in the red pepper processing business and the relatively small size of our sample. Future studies could replicate the model using a non-internet sample and using strategic sampling methods to increase the generalizability of the study.

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