

Trade and entrepreneurship in Indonesia

**from a gender and
development perspective**



**United
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1. INTRODUCTION

With a population of 275.8 million as of 2022, Indonesia is the fourth most populous country in the world after China, India, and the United States. It is also the world's 16th largest economy and a member of the Group of 20 (G20).¹ Indonesia is the world's largest island group, with 17,001 islands. Similar to most Asian countries, ethnicity plays an important role in Indonesian society. There are 1,340 recognized ethnic groups, with the main ones being the Javanese (40 per cent of the population), Sundanese (15.5 per cent), Malay (3.7 per cent), Batak (3.6 per cent), and Madurese (3 per cent).²

Indonesia is the largest economy in Southeast Asia, with a high level of economic growth driven by domestic demand. The country has experienced a significant economic transformation over time due to the rapid growth of its key trading partners, especially China, high commodity prices, and the increase in consumption levels of an emerging middle class (World Bank, 2016). The Indonesian government has a vision of making the country one of the world's 10 largest economies by 2030, and the Ministry of Industry launched a strategy in 2017 called "Making Indonesia 4.0" that feeds into this vision with the goal of addressing premature deindustrialization (ILO, 2022).³

Indonesia has made important progress towards increasing gender equality, especially in the areas of educational enrolment and access to healthcare services. However, gender gaps persist in other areas.

This study, which focuses on trade and gender linkages and their impact on women's entrepreneurship in

Indonesia, forms part of UNCTAD's teaching material on trade and gender. The aim of this capacity-building initiative is to promote the capacity of policymakers, civil society organizations, academics, and other stakeholders to examine the interaction between trade and gender, and develop gender-responsive policies.

Section 2 of the report gives an overview of socioeconomic and gender profiles, and section 3 presents the trade structure of Indonesia. Section 4 examines the impact of Indonesia's trade flows and trade policy on women's economic empowerment and entrepreneurship, with a focus on selected case studies from each broad economic sector, namely the oil palm sector from agriculture, the wearing apparel and furniture sectors from industry, and the tourism, wellness, creative economy, and banking sectors from services. These sectors are either major exporters or key sectors of the domestic economy in which women are concentrated, and they are all priority sectors for the government. Section 4 also discusses women entrepreneurs in e-commerce as an emerging area of interest for trade and female entrepreneurship. Section 5 delves into trade policy. It analyses the gender and trade nexus in Indonesia, international good practices, and country examples of economies similar to Indonesia. On that basis, the section proposes a roadmap to use trade and related policies to support women's economic empowerment and entrepreneurship. Section 6 summarizes the main findings of the report and presents a policy implementation framework.

¹ Based on 2021 population data from the World Bank's World Development Indicators database.

² Based on data from <https://minorityrights.org/country/indonesia/> (accessed 6 May 2023).

³ Specifically, the strategy aims at early applications of industry 4.0 technologies in five key industries: food and beverages, automobiles, electronics, chemicals, and textiles (including apparel and footwear). The goal is to attract foreign and domestic investment through the Indonesia Investment Coordinating Board (BKPM) (ILO, 2022c).

2. SOCIOECONOMIC AND GENDER PROFILES OF INDONESIA

In 2022, Indonesia had a GDP of approximately US\$1.317 trillion,⁴ per capita GDP of approximately US\$4,780,⁵ and annual GDP growth of 5.4 per cent. Income inequality, measured by the Gini coefficient, was higher in urban areas (0.40) than in rural areas (0.31), and the relative poverty rate was 10.2 per cent,⁶ with women having a slightly higher prevalence of poverty than men.⁷ In 2021, Indonesia ranked 114th on the Human Development Index and 110th on the Gender Inequality Index out of 192 countries (UNDP, 2022).

Small and medium-sized enterprises (SMEs) play an important role in the Indonesian economy. In 2021, there were 4.16 million micro and small manufacturing industry firms, which employed 9.11 million workers. The top three micro and small manufacturing industries in terms of revenue are food products, wearing apparel, and wood, products of wood and cork (except furniture), manufacture of articles of straw and plaiting materials, bamboo, rattan and kinds (BPS, 2023).

Section 2.1 will present the key features of the regulatory and institutional framework on gender equality, with a focus on entrepreneurship. Section 2.2 will present a summary of gender indicators on economic and social life, and section 2.3 will discuss the characteristics of Indonesian women entrepreneurs and the challenges they face.

2.1. REGULATORY AND INSTITUTIONAL FRAMEWORK ON GENDER EQUALITY

Indonesia has taken several steps to promote gender equality at the international and national levels. For example, Indonesia ratified the Convention on the Elimination of All Forms of Discrimination against

Women (CEDAW) in 1984. At the national level, a gender equality parameter was introduced in 2011 by the Ministry of Women Empowerment and Child Protection in partnership with the Ministry of Law and Human Rights and the Ministry of Home Affairs. It aims to implement a holistic gender approach to policy formulation at the national and provincial levels with respect to the access, participation, control, and benefits resulting from laws and regulations, and it embodies the principles of the CEDAW. There are several policy measures to support gender mainstreaming in policymaking at the provincial level as well. For example, the General Guidelines for the Implementation of Gender Mainstreaming in the Regions (Permendagri No. 15/2008) obliges regional governments to design policies, programmes, and activities with a gender lens and to form Provincial Gender Mainstreaming Working Groups to prepare regional action plans for gender mainstreaming (RAD PUG), among other tasks.

According to the World Bank's Women, Business, and the Law 2023 Index, Indonesia, with a score of 70.6, ranks slightly below the regional average of 72.6 for East Asia and the Pacific. Indonesia got a perfect score (100) when it comes to constraints on freedom of movement and laws affecting women's decisions to work, and scored 75 out of 100 with respect to gender equality in entrepreneurship, pension and pay rights (World Bank, 2023).

In addition to its participation in international frameworks on gender equality, the Indonesian government has also given priority to gender equality in its ministerial programmes. For example, the Ministry of Women Empowerment and Child Protection introduced a five-year medium-term national strategic plan for 2020–

⁴ The figure in Indonesian rupiahs (IDR) is 19,588,445.6. The conversion to U.S. dollars is made using the average exchange rate for 2022 (US\$1=14,853 IDR); see <https://www.exchange-rates.org/exchange-rate-history/usd-idr-2022> (accessed 9 May 2023).

⁵ This figure is 71 million IDR and the conversion to U.S. dollars is made using the average exchange rate for 2022 (US\$1=14,853 IDR); see <https://www.exchange-rates.org/exchange-rate-history/usd-idr-2022> (accessed 9 May 2023).

⁶ Measured as the ratio of population below the median income.

⁷ The figures are 9.4 per cent for men and 9.7 per cent for women based on the national poverty line, according to BPS Statistics (accessed 10 April 2023).

2024 that encompasses the vision and strategy for empowering women (Marsan et al., 2022).

As per Presidential Instruction 9/2000 on Gender Mainstreaming in National Development (Ministry of National Development Planning, 2013), ministries and regional and provincial governments are required to implement gender mainstreaming in all steps of national development, including the planning, budgeting, implementation, monitoring, and evaluation of all policies and programmes. This aims to reduce the gap between Indonesian women and men in accessing and obtaining development benefits, as well as to increase women's participation in and control over the development process.

Gender equality is also prioritized in Indonesia's National Medium-Term Development Plan 2020–2024. Gender equality is one of the four mainstreaming aspects of the plan, which highlights the importance of gender-responsive policies, the collection and utilization of sex-disaggregated data, and the need to ensure that women participate in and gain access to economic resources. Gender equality is also emphasized in the plan's human resource development strategy, focusing on the need to mainstream gender in development and tackle gender-based violence (Republic of Indonesia, 2020).

The Sustainable Development Goals (SDGs) are also integrated into policymaking in Indonesia. For example, SDG 5 on gender equality was among the national targets of the 2015–2019 National Medium Term Development Plan (RPJMN) as affirmed by Presidential Regulation No. 59 of 2017 on the Implementation of SDGs Achievements. The 2020–2024 RPJMN also integrates gender mainstreaming issues in national development policies (Hardiyanto et al., 2021). The National Strategy on Acceleration of Gender Mainstreaming through Gender Responsive Planning and Budgeting was aligned with the SDGs in 2018. There are also *Anugrah Parahita Ekapraya* awards given to ministries to recognize their gender mainstreaming efforts (ASEAN, 2021).

An important aspect that improves women's economic empowerment in a country is the existence of a unified definition of women entrepreneurs. This is important for the collection of gender-disaggregated economic data in such areas as businesses, trade, and public

procurement. It also helps in analysing the extent to which women are participating in the economy and in what form. Without an established definition, it would also be difficult to adequately create policies that impact women-owned businesses. In Indonesia, Presidential Regulation No 2/2022 (ADB, forthcoming-a) provides a definition for women entrepreneurs as those who meet the following two criteria:

- Own and manage at least one business that has been registered in an electronically integrated business licensing system
- Own a business with a business capital ownership of at least 51 per cent of the business.

Institutional arrangements for gender equality involving different stakeholders at the sectoral level are also important to support women in economic life. For example, Indonesia's Gender Network Platform consists of more than 20 trade unions, businesses, employers, nongovernmental organizations, and other organizations and institutions active in the garment sector. The Ministry of Manpower, Ministry of Women Empowerment and Child Protection, and National Commission on Violence against Women are also involved with the platform, which carries out research and capacity-building activities. Among the goals of the platform are to promote zones free from gender-based violence, including gender-based violence in collective bargaining agreements, and to develop employer guidelines on this issue (ILO, 2021a.)

Despite the introduction of these positive sector-specific policies, major issues persist, including the lack of integration and complementarity between separate policy instruments, and the overlapping of programmes at the national and regional levels. The geography of the country also makes law enforcement difficult. Hence, there is a need for an effective national system for the planning, implementation, and supervision of gender commitments that needs to be supported by institutional and budget capacity (Hardiyanto et al., 2021).

2.2. GENDER INEQUALITIES IN ECONOMIC AND SOCIAL LIFE

This section reviews key gender indicators on capabilities, access to resources, and security

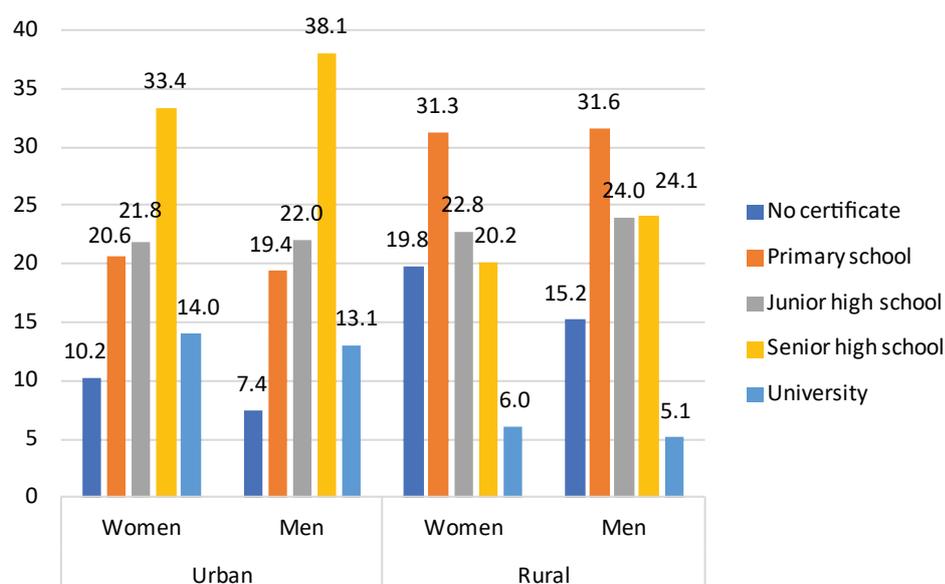
domains.⁸ In Indonesia, 7.4 per cent of women (4.2 per cent of men) in rural areas and 2.8 per cent of women (1.4 per cent of men) in urban areas are illiterate (BPS, 2022a). A relatively higher share of men are high school graduates, while university graduates are slightly more prevalent among women than among men (figure 1).

Women have education levels comparable to those of men in Indonesia, but this does not translate into very high female labour force participation rates.⁹ Indonesia is behind Asian countries such as Cambodia, Viet Nam, Singapore, China, and Thailand in terms of its female labour force participation rate. In 2022, 53.4 per cent of working-age women in Indonesia participated in the labour market as opposed to 83.9 per cent of men. Among the not economically active population, 77.1 per cent of women were carrying out

housekeeping,¹⁰ suggesting that unpaid domestic work may play a role in the decision of women to not participate in the labour market. The unemployment rate in Indonesia was almost the same for both men and women at 5.8 and 5.9 per cent, respectively.¹¹

Table 1 presents different gender indicators on participation in decision-making, use of technology, and access to finance in Indonesia. Women's decision-making power is critical for their successful participation in trade for several reasons. Women can be involved in the design and implementation of policies, programmes, and instruments related to trade issues by participating in politics and policymaking bodies. Women can voice the needs of female employees by holding managerial positions in firms. Women can exercise control over household resources and participate in paid work by being empowered in their households. In Indonesia,

Figure 1. Indonesia: Educational attainment by sex and education level, 2021 (per cent share)



Source: BPS (2022a).

⁸ The capabilities domain refers to basic human abilities such as knowledge and health. The access to resources and opportunities domain refers to conditions that enable individuals to earn adequate livelihoods for themselves and their families by accessing economic assets and resources, and by exercising decision-making power. The security domain refers to vulnerability to violence and conflict (UNCTAD, 2022).

⁹ Based on data for 2021, Indonesia ranked 98th in female labour force participation among 188 countries covered in the World Bank's World Development indicators database (accessed 10 April 2023). The world average was 47.1 per cent.

¹⁰ Calculated using data from BPS (2023).

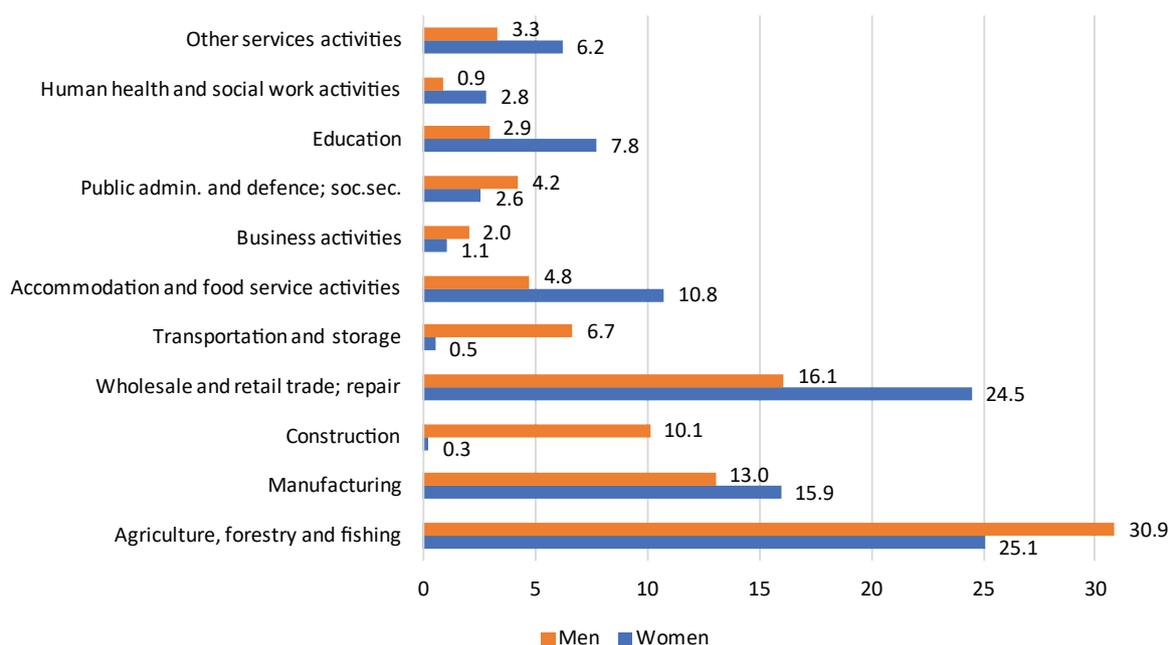
¹¹ BPS statistics, see <https://www.bps.go.id/subject/6/tenaga-kerja.html#subjekViewTab3> (accessed 10 April 2023).

Table 1. Indonesia: Selected gender indicators on access to resources and decision-making power

	Indicator	Female (per cent)	Male (per cent)	Gender gap (female/male ratio)
Decision-making	Firms with female top manager (per cent of firms), 2015***	22.1		
	Proportion of women in ministerial-level positions, 2020***	17.1		
	Proportion of seats held by women in National Parliament, 2019*	21.6	78.4	0.28
	Women's share of representatives in the House of Representative (DPR), 2019**	20.9	79.1	0.26
	Women's share of representatives in the Regional Representative Councils (DPD), 2019**	30.9	69.1	0.45
Tech use	Internet access rate in the last three months, 2022**	53.5	69.4	0.77
	Cell phone ownership rate, 2022**	62.9	72.8	0.86
	Computer usage rate, 2022**	10.8	11.1	0.97
Finance	Account ownership at a financial institution, 2021	51.7	49.3	1.05
	Mobile money account ownership, 2021	9.9	8.6	1.15
	Account ownership, 2021	52.3	51.2	1.02
	Made a digital payment, 2021	29.0	29.2	0.99
	Borrowed any money from a formal financial institution or using a mobile money account, 2021	16.7	9.6	1.74
	Borrowed from a savings club, 2021	9.6	5.2	1.85
	Borrowed from a store by buying on credit, 2014	6.1	7.6	0.80
	Borrowed from family or friends, 2021	26.6	31.2	0.85
	Borrowed to start, operate, or expand a farm or business, 2017	11.5	14.5	0.79
Saved to start, operate, or expand a farm or business, 2017	15.9	24.2	0.66	

Sources: *Inter-Parliamentary Union; ** BPS (2023); *** World Bank Gender Database. All indicators under the title of Finance are from World Bank's Global Findex Database.

Note: Gender gap refers to the gap between women/girls and men/boys in terms of their levels of participation, access, rights, remuneration, or benefits in different domains of economic, social, and political life in the society. A simple way of measuring it is to look at the ratio of female-to-male achievement for a given indicator, which is also known as the gender parity index.

Figure 2. Indonesia: Employment composition by sector and sex, 2022 (per cent)

Source: BPS (2022c).

women have a relatively higher rate of political representation on regional councils than at the national level. Women's participation rate in ministerial-level positions (17 per cent) is higher than the averages for South Asia and for East Asia and the Pacific (both 11 per cent), while their participation rate in the national parliament is the same as in East Asia and the Pacific but slightly higher than in South Asia.¹²

Access to finance is critical for women farmers and business owners to start or expand their enterprise, as they often have fewer resources and assets than men. Around 50 per cent of Indonesian women and men hold an account at a financial institution (table 1). However, borrowing, especially from a financial institution, is quite limited for men and women, as opposed to account ownership. Women borrow from a financial institution or a savings club to a greater extent than men, possibly reflecting their greater need

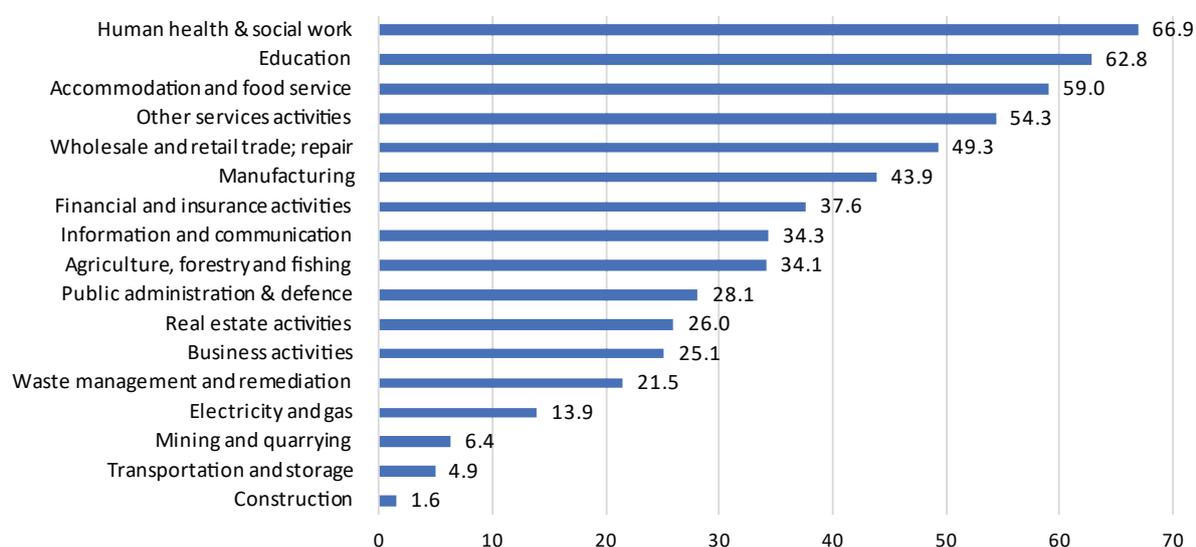
for funds. At the same time, saving or borrowing for investment purposes is less prevalent among women than among men.

The distribution of employment by economic activity shows a clear gender pattern. In 2022, around 58 per cent of employed women were in the services sector compared to 43 per cent of employed men. Around 25 per cent of employed women and 31 per cent of employed men worked in agricultural jobs. The industrial sector had around the same share (16 per cent) in men's and women's employment.¹³

In terms of subsectors, agriculture, wholesale and retail trade, manufacturing, accommodation and food services, and education, in descending order, are the top employment sectors for women (figure 2). Within manufacturing, the food products, wearing apparel,

¹² According to the World Bank's Gender Database (accessed 10 April 2023). To see the countries that correspond to each respective group, see <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups> (accessed 17 August 2023).

¹³ Calculated based on BPS (2022c).

Figure 3. Indonesia: Female intensity of employment by sector, 2022 (per cent)

Source: BPS (2022c).

and textiles subsectors are the most important ones for women's employment.¹⁴

These differences in the sectoral employment structure of women and men are reflected in the female intensity of employment (i.e. the share of women in total employment) in each sector (figure 3). Accordingly, health, education, accommodation and food services, wholesale and retail trade, and manufacturing are highly female-intensive sectors, while construction, transportation and storage, and industrial sectors other than manufacturing are male-intensive.

In Indonesia, 40 per cent of men and 34 per cent of women hold wage and salaried jobs as employees, which is considered a relatively more stable and reliable form of employment (figure 4). Own-account work, one of the vulnerable forms of employment, is also common for both women (23 per cent) and men (22 per cent). Contributing to family work, the other component of vulnerable employment, is only significant for

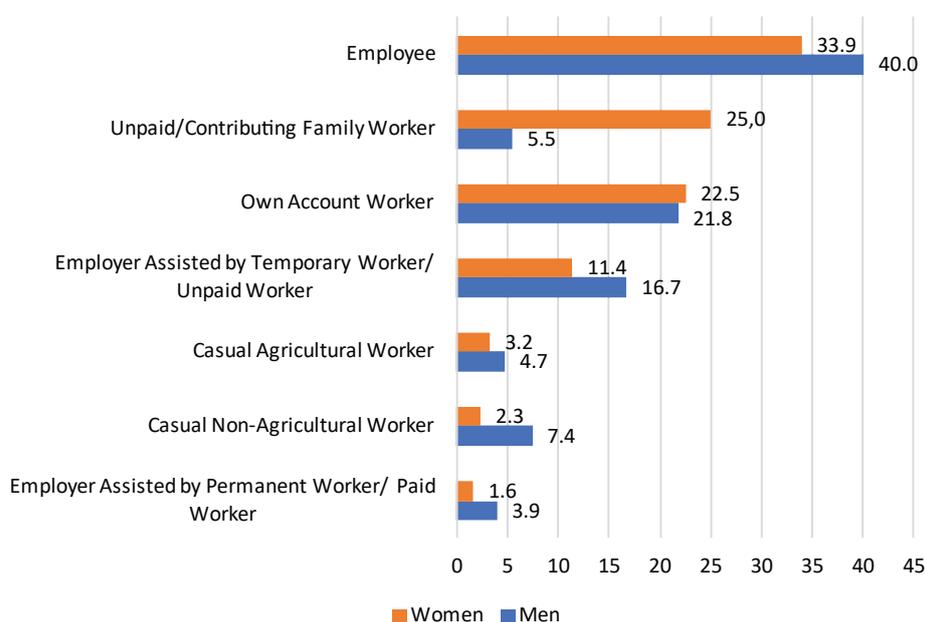
women (25 per cent), as is typical in most developing countries. Casual work is more common among men than women. A significantly higher share of men than women are employers, which might be considered a proxy for entrepreneurship along with own-account work. These patterns of employment status are partly reflected in the gender gap in informal employment: 64 per cent of women worked informally compared to 56 per cent of men in Indonesia in 2022.¹⁵

2.3. ENTREPRENEURSHIP AND GENDER EQUALITY

Entrepreneurial activity in Indonesia is concentrated mainly in consumer services, which accounted for 88 per cent of start-ups in 2022. In contrast, business services accounted for only 2 per cent of all start-ups. Indonesia has a good national entrepreneurial environment, according to assessments by national experts, with scores of sufficient or better in 11 of 13 entrepreneurial framework conditions (GEM, 2023).

¹⁴ The relatively more significant subsectors of manufacturing for men are food products, wood products, non-metallic mineral products, wearing apparel, and textiles. Data on manufacturing subsectors are for 2015, the latest year available for such data in the ILOStat database (accessed 10 April 2023).

¹⁵ BPS statistics (accessed 10 April 2023).

Figure 4. Indonesia: Employment composition by work status and sex, 2022 (per cent)

Source: BPS (2022c).

2.3.1. Characteristics of women entrepreneurs

Indonesia has a good standing with respect to gender equality in entrepreneurial activity. However, it should be noted that necessity is a bigger driver of entrepreneurial activity for women than it is for men (box 1). As a reflection of necessity-based entrepreneurship, women own 42 per cent of microenterprises compared to 30 per cent of small enterprises (UN Women, 2020).¹⁶

In 2022, Indonesia was among the four economies (out of 49 countries covered by the Global Entrepreneurship Monitor survey) where women's level of total entrepreneurial activity was higher than that of men and where women were more likely than men to start a new business. It was also among five countries where more women than men owned established businesses (GEM, 2023). Women had parity with men with respect to median investment amounts, and 55.6 per cent of women, compared to 63.5 per cent of men, had a local market focus. In fact, women were 2.7 times more likely than men to claim a high degree of export activity.

A relatively higher share of women (19 per cent) reported innovative business offerings than men (15.8 per cent) (GEM, 2021). Thus, overall, women are more active than men in high-growth businesses with innovative products and a strong international-market focus.

An analysis of survey data for 2015 from the Small and Micro Industry database of Statistics Indonesia (*Badan Pusat Statistik* - BPS) shows that Indonesian female business owners are more present in provinces farther from the business centre of Java Island and concentrated in labour-intensive sectors such as textiles, food, and apparel (Istiandari and Anandhika, 2018). Women's high presence among entrepreneurs is also a reflection of the traditional gender division of labour in the household. In Indonesia, where most of the population consider childcare and domestic work to be women's work, and where care infrastructure is behind countries with a similar level of development, self-employment is the main avenue that allows parents, especially women, to combine paid work with unpaid domestic and care work (Elhan-Kayalar et al., 2022).

¹⁶ Microenterprises have four employees or fewer, and small enterprises have fewer than 20 employees (UN Women, 2020).

Box 1. What motivates women and men to become entrepreneurs in Indonesia?

Women cite job scarcity as a key motivation for business creation more than men in Indonesia. Specifically, 75.8 per cent of women entrepreneurs cite job scarcity compared to 66.7 per cent of men entrepreneurs. In other words, necessity-driven entrepreneurship is more common among women than men. Women entrepreneurs are concentrated in wholesale and retail trade and outnumber men in this sector, while no women at all report business start-up activity in information, communications and technology (GEM, 2021).

According to the findings of the Future of the Business Survey, 54 per cent of women entrepreneurs and 48 per cent of men entrepreneurs consider having a source of income as the main reason to start their business.¹ Women express pursuing an interest, being more independent, and having a work-life balance as other major reasons to start a business. Men list being more independent, seeing a niche market, and pursuing an interest/hobby as other important reasons. Around 70 per cent of both groups cite self-funding as the major source of funding to start their business. Among women entrepreneurs, 66 per cent learn from online sources about business management, 59 per cent from family/friends, 36 per cent from offline training, and 28 per cent from other businesses.

¹ The survey findings are available at www.oecd.org/sdd/business-stats/FBS-Indonesia.pdf. Responses were collected in December 2017 and January 2018 from business owners with a Facebook digital presence.

2.3.2. Challenges faced by women entrepreneurs

Several factors constrain women's success as entrepreneurs in Indonesia. They include a lack of training opportunities, legal and cultural constraints, limited access to finance, difficulties accessing market information and gaining competitiveness, and a heavy load of household chores. Additional constraints are a lack of business experience, opportunities for business development, and access to new markets, according to a survey carried out in North Sumatera (Rafiki and Nasution, 2019). Findings from a survey of women entrepreneurs in the Greater Jakarta area show that many of them run their businesses to survive, and say that limited access to finance is their most serious constraint. This is mainly because they lack valuable assets that are used as collateral. None of the surveyed women attended government-initiated training programmes on entrepreneurship due to a lack of information about such programmes. This points to the importance of improving the dissemination process and geographical coverage of those programmes (Tambunan, 2017).

A field study carried out in three key export sectors (i.e. coffee, footwear, and apparel) shows that men and women entrepreneurs experience similar challenges but to different degrees (TPSA Project and AKATIGA Center for Social Analysis, 2018). These common challenges include difficulties in accessing market information (e.g. where potential markets are located), affordable credit, quality inputs in a timely fashion, and practical and targeted training, including mentoring, in

their business area. Lengthy legal procedures to get appropriate licenses and registrations pose another common challenge. However, as SME owners, women have a harder time accessing raw materials and skilled labour than men. Women are more likely than men to ask for assistance when starting to export or expanding their exports, even though a large share of them have not sought such assistance. For such assistance to be effective, it needs to be sector-specific, needs-based, practical, and combined with market information (TPSA Project and AKATIGA Center for Social Analysis, 2018).

2.3.3. Gender inequality in entrepreneurial outcomes

Women also experience gender gaps in economic outcomes for entrepreneurship in Indonesia. For example, men-owned firms have a significantly higher number of workers and a higher level of assets in value, resulting in firm incomes that are four times higher than those of women-owned firms, on average. They also have higher productivity and profit margins as well as higher marketing scopes than women-owned firms. However, women-owned firms have a higher share of female workers than men-owned firms. Highly educated women are more likely to be employees than business owners, possibly reflecting the risk-averse behaviour of the highly educated female labour force (Istiandari and Anandhika, 2018). This may also be because highly educated women might have higher chances of finding stable employment as employees while lower-educated women might be more likely to rely on entrepreneurship out of necessity.

An analysis of rural business owners in East Java province yields similar results. Male entrepreneurs hold an advantage compared to female entrepreneurs in most outcome indicators such as earned income and savings as well as in many endowment indicators such as schooling, business assets and household wealth. The survey also revealed that gender gaps in entrepreneurial outcomes persist even after accounting for endowment differences. This implies that policies designed to improve women's endowments may not be sufficient to close the gender gaps in entrepreneurial outcomes. It is also necessary to address socio-cultural and administrative factors that lead to gender inequality in entrepreneurial activities (Knowles, 2018).

Women constitute a large and growing share of the self-employed population in Indonesia, but their enterprises are smaller and less productive than those of men. Hence, policies targeting women entrepreneurs in Indonesia have greater potential to combat poverty, as these women are concentrated at the bottom of the entrepreneurship pyramid. A comprehensive field study on Indonesia found that such programmes for women entrepreneurs led to suboptimal outcomes because the programmes were not able to target the right firms, and policies were designed to serve all women entrepreneurs with a standardized approach, mainly focusing on poverty reduction (World Bank, 2016). Approximately 15 per cent of women entrepreneurs identified in the field survey were growth-oriented (i.e. very likely to expand their businesses), and had needs

unmet by the standardized programmes, which do not meet business needs but instead focus on reducing poverty. Training and skill development programmes help shift necessity-oriented entrepreneurs from low-value-added and highly competitive sectors (e.g. food production and beauty salons) to higher-value-added sectors (e.g. manufacturing and information and communications technology). However, growth-oriented entrepreneurs mainly need management consulting services (World Bank, 2016).

2.3.4. The COVID-19 pandemic and women entrepreneurs

The COVID-19 pandemic starting in early 2020 resulted in social distancing measures, lockdowns, and border closures all around the world that disrupted economic activities and social life.

As in most countries, women in Indonesia experienced a disproportionate increase in their unpaid work burden because of the COVID-19 pandemic. For example, the closure of schools and care centres had adverse implications for women's labour market participation. However, unlike the relatively bigger job losses for women in many countries, Indonesian men experienced more severe employment losses than Indonesian women because of the pandemic. On the other hand, women entrepreneurs faced bigger challenges than men, and e-commerce became a coping strategy (box 2).

Box 2. How did the COVID-19 pandemic affect women and men in Indonesia?

Based on an analysis of national labour force survey data from 2016 to 2020, the COVID-19 pandemic had adverse employment effects on men across the board in Indonesia, but the effects were steeper in urban areas. The pandemic narrowed the gender gap in employment through the “added worker effect”, driven mainly by an increase in employment of women without a high school education in rural areas entering informal work, agricultural employment, or unpaid family work (e.g. food production for the family) to compensate for the loss of family income. However, employment quality deteriorated, and both women and men worked fewer hours and received lower wages during the pandemic (Halim et al., 2023).

Although the pandemic affected both men and women as entrepreneurs, a relatively higher share of women than men entrepreneurs experienced a fall in revenues and profits. This is because the pandemic more severely affected the sectors where women entrepreneurs are concentrated (e.g. tourism, retail trade) through social distancing and border measures as well as contractions in demand. The usual gender constraints, such as difficulties in access to financial services and assets, information and communication technology, and business networks, along with lower skill levels, further exacerbated the adverse effects of the pandemic and resulted in a permanent closure of women-owned micro, small and medium-sized enterprises. This is especially the case for the garment, textile, footwear, retail, wholesale, accommodation, and restaurant sectors (Yaumidin, 2021). The oil palm sector continued operations but was negatively affected by the fall in demand in Indonesia’s major export markets. Most workers in the garment industry were obligated to report to work without proper health protection, while the sector was affected adversely by the cancellation of orders due to lockdown measures abroad (Dekker, 2020).

The COVID-19 pandemic drew many women into the labour market, including into e-commerce, out of necessity. A comprehensive analysis of administrative records, survey data, and interviews with merchants revealed that women-owned businesses saw a bigger fall in the number of people they were able to employ than men-owned businesses, and competition on e-commerce platforms also intensified. In terms of crisis mitigation strategies, women were more likely than men to reduce personal spending and use government assistance (Elhan-Kayalar et al., 2022). Survey data collected on one of Indonesia’s largest e-commerce platforms in December 2020 also revealed that gender gaps persisted in sales performance. The survey also found that women entrepreneurs were more likely to apply for government assistance and to put the assistance received into savings, and that they preferred cash assistance more than men entrepreneurs did (World Bank, 2022). Women’s sales in fact dropped by 44 per cent during the pandemic according to seller data collected through the Lazada platform, where a third of sellers were women prior to and during the pandemic. While women’s share of sellers did not change, their gross merchandise value fell from 164 to 120 per cent of men’s during the pandemic (IFC, 2021).

3. TRADE STRUCTURE OF INDONESIA

This section presents an overview of the trade structure in Indonesia with respect to product groups and trading partners. Indonesia had a trade surplus of US\$54.5 billion in 2022 (table 2), and it mainly exports mineral fuels, lubricants, and related materials, particularly coal and gas, and manufactured goods such as garments and sports shoes. This is followed by exports of animal and vegetable oils, especially exports of palm oil, machinery and transport equipment such as four-wheel motor vehicles and electrical equipment, and miscellaneous manufactured goods.

Over 2020–2022, product categories such as food and live animals, beverages and tobacco, and crude materials and resource-based manufactured goods such as animal and vegetable oils, the two lowest categories in terms of value-added content, constituted half of merchandise exports. Products such as machinery and miscellaneous manufactured goods, which use medium and high technology for production, accounted for one-fourth of merchandise exports, while low-technology manufactured exports such as manufactured goods by material amounted to 18 per cent of merchandise exports (figure 5). In terms of export products, table 3 lists the top 10 goods at a more detailed level of disaggregation exported by Indonesia in 2022.

Between 2020 and 2022, Indonesia's leading merchandise imports were machinery and transport equipment such as mechanical appliances, electric machinery, and motor vehicles, which accounted for close to one-third of Indonesia's total imports. This

was followed by manufactured goods such as textiles, chemical and related products such as fertilizers and cement, and mineral fuels such as oil products and gas, with each category accounting for approximately 15 per cent of Indonesia's merchandise imports.

Indonesia mainly exports to nearby markets. For instance, Asia is a major export destination for Indonesia, particularly China and the Association of Southeast Asian Nations (ASEAN) region, which are important markets. This is followed by North America and then Europe. Africa, Australia and Oceania, and Latin America and the Caribbean represent much smaller markets for Indonesia (table 4). The Asian region is also an important trading partner in terms of merchandise imports entering Indonesia, particularly from China and Singapore. Similar to exports, North America and Europe are the second- and third-most important suppliers for Indonesia.

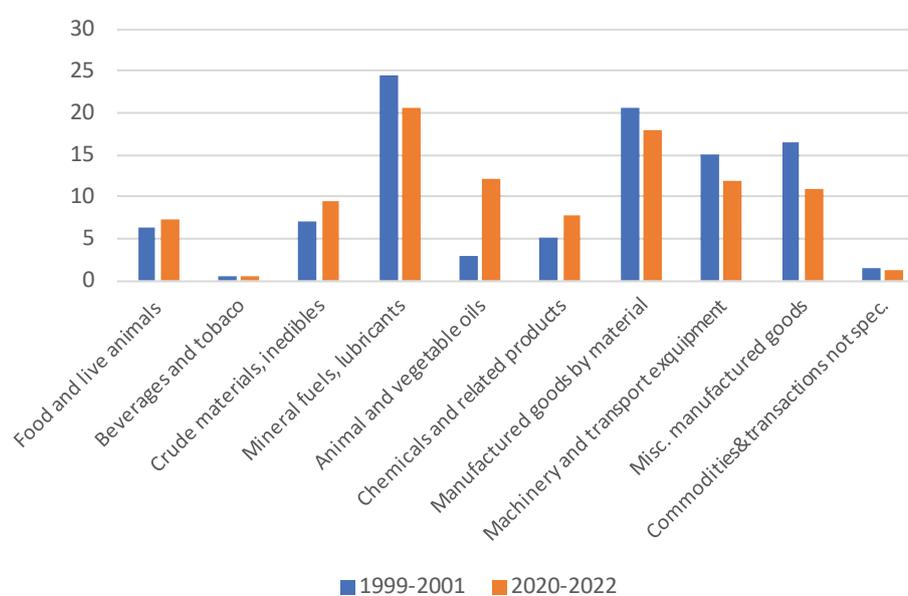
Services exports did not account for a significant share of total exports for Indonesia, amounting to only 10 per cent in 2019–2021.¹⁷ Travel services accounted for more than 40 per cent of total services exports, representing the country's large tourism sector. Information, communications, and technology (ICT) services accounted for 7 per cent of total services exports in 2019–2021. Other services – which include construction, insurance and pension services, financial services, charges for the use of intellectual property, etc. – represented the second largest category of services exports in Indonesia.

¹⁷ UNCTAD secretariat calculations based on the UNCTADStat database (accessed 26 April 2023).

Table 2. Indonesia: Key trade indicators, 2022

	Billions of U.S. dollars	Share of GDP (per cent)
Total exports in goods	291.9	22
Total imports in goods	237.4	18
Net trade balance in goods	54.5	4
GDP	1,317	

Source: UNCTAD secretariat calculations based on data from the Statistical Yearbook Indonesia 2023.

Figure 5. Indonesia: Merchandise exports by product groups, three-year averages, 1999–2001 and 2020–2022 (per cent shares)

Source: Statistical Yearbook Indonesia (2002, 2023).

Table 3. Indonesia: Top 10 export products, 2022

	Billions of U.S. dollars	Share in total exports (per cent)
Coal	46.7	16
Palm oil	29.6	10.1
Iron and steel	28.5	9.7
Gas	9.8	3.3
Copper ore	9.2	3.1
Basic chemistry organic of agricultural	8.4	2.8
Electrical equipment	8.3	2.8
Garments (convection) of textiles	7.9	2.7
Lignite	7.8	2.6
Sport shoes	5.7	1.9

Source: *Statistical Yearbook Indonesia 2023*.

Table 4. Indonesia: Geographic composition of merchandise exports and imports, 1999–2001 and 2020–2022

Merchandise exports					
	Billions of U.S. dollars, 1999–2001	Per cent share	Billions of U.S. dollars, 2020–2022	Per cent share	Per cent change
Asia	35.4	64%	165.7	72%	367
Africa	1.1	2%	6.4	2.8%	474
Australia and Oceania	1.6	3%	4	1.8%	151
North America	8	14%	25.2	11%	212
Latin America and Caribbean	0.9	2%	4.6	2%	385
European Union	7.8	14%	17.4	7.6%	123

Merchandise imports					
	Billions of U.S. dollars, 1999–2001	Per cent share	Billions of U.S. dollars, 2020–2022	Per cent share	Per cent change
Asia	18	61%	141.2	74%	680
Africa	0.9	3%	6.3	3%	589
Australia and Oceania	1.8	6%	9.1	5%	389
North America	3.6	12%	12.7	7%	251
Latin America and Caribbean	0.5	2%	6	3%	1025
European Union	4	13%	10.9	6%	174

Source: Statistical Yearbook Indonesia (2002, 2023).

4. WOMEN ENTREPRENEURS AND WORKERS IN INTERNATIONAL TRADE: SELECTED CASE STUDIES

Several studies have documented positive effects of trade liberalization on gender equality in Indonesia. For example, in regions that were more exposed to a reduction in tariffs on imported inputs, there was a positive effect on women's participation in paid work and a negative effect on the degree of their participation in domestic chores.¹⁸ These employment effects reflect a real shift of women from domestic chores into market work, rather than just working for a few hours while still reporting domestic chores as their main activity. This also seems to result from an expansion of female-intensive sectors following input tariff cuts and a reduction of sectoral gender segregation among the low skilled. Reduction in output tariffs and hence increased foreign competition had a weak effect on both male and female employment patterns. A decline in the fertility rate and delays in marriage have been other positive gender implications of trade liberalization in Indonesia (Kis-Katos et al., 2018a).

Female labour force participation increased slowly in Indonesia after 2000, but the relative role of international trade declined in terms of improving employment opportunities for women from 2000 to 2010. This fall in the female labour requirements in export-oriented sectors mainly resulted from an increase in the share of the male-dominated mining sector in total exports. In fact, the female intensity of employment increased mainly in sectors that experienced a relative reduction in international trade between 2000 and 2010 (Kis-Katos et al., 2018b).

This section presents sectoral cases selected from the broad sectors of the economy (i.e. agriculture, industry, services) to explain the nexus between trade and women's economic empowerment and entrepreneurship development in Indonesia. These sector case studies were chosen due to the high

level of female employment in these sectors and their contributions to Indonesia's trade composition. The analysis is based on a review of existing studies and available secondary data.

4.1. AGRICULTURE: THE OIL PALM SECTOR

Following services, agriculture is the second most important economic sector for female employment in Indonesia, as shown in section 2. Indonesia's main agricultural products include palm oil,¹⁹ palm kernel, rubber, cocoa, coffee, tea and tobacco (FAO, 2019).

4.1.1. The oil palm sector in Indonesia

Oil palm, a major export crop in Indonesia, is highly embedded in global value chains and directly or indirectly affects the livelihoods of 16.2 million people in the country. It is considered a strategic sector due to its contribution to exports, employment creation, rural development, and poverty reduction. The oil palm sector is also a highly contested sector because of its adverse environmental impact (e.g. deforestation, loss of biodiversity) and social impact (e.g. poor working conditions) (Azahari, 2022).

There is a clear gender division of labour in the oil palm sector in Indonesia. Women participate as oil palm farmers, employees, and oil palm plantation workers (Azahari, 2022). Despite the male-labour-intensive nature of oil palm farming, the share of women in agronomic labour increased from 10.9 per cent in 2010 to 56.5 per cent in 2020 in 22 provinces (out of 38) that experienced an expansion of oil palm production (Mardiharini et al., 2021).

In 2021, private plantations (55 per cent), public plantations (3.8 per cent), and smallholders (41.2 per

¹⁸ This is measured as the share of the working-age population that reports domestic chores as their primary activity during the previous week. It should be noted that participation in work and domestic chores are not mutually exclusive. Hence someone can report domestic chores as her primary activity and at the same time work for one or more hours during the past week (Kis-Katos et al., 2018a).

¹⁹ Palm oil is one of the most used vegetable oils in the world, with its use ranging from cooking and all kinds of foods (e.g. digestives, dog food) to biofuels and numerous care and beauty products (Breucker, n.d.).

cent) owned a total area of 14,621,693 hectares (BPS, 2022c).²⁰ India, China, Pakistan, and the United States are the top export markets for Indonesia's oil palm products (BPS, 2023).

Women's participation in the oil palm sector

Field work is largely gender segregated due to a lack of mechanization and to male-dominated harvesting, as the work is considered too strenuous for women. Women instead play an active role in oil palm management, and couples treat oil palm smallholdings as joint property in their roles as farm owners. Both women and men are active as farmers in monitoring the work of harvesters hired, carrying fruit to the roadside, and picking up loose fruit, as well as in carrying out maintenance tasks (e.g. clearing undergrowth, pruning trees, spreading fertilizer, spraying herbicides, and using pesticides) (Li, 2015).

As paid workers, men concentrate on harvesting tasks and women usually do maintenance activities (e.g. spraying pesticides or spreading fertilizers) (Sinaga, 2020). Men hold a higher share of permanent jobs while women tend to be concentrated in casual employment (e.g. working for less than 20 days per month). Women and other family members also help their husbands or male family members, on an unpaid basis, in meeting their daily targets as workers on the plantations (Azahari, 2022). Hence, as these women and other family members are not compensated, their work is invisible. There also are divides across migrants from other provinces of Indonesia and non-migrants or locals. Local men can find better-paying harvest work from smallholders, while migrant men work for large plantations for lower pay (Li, 2015).

Women workers also face the burden of combining work on oil palm plantations with work on remaining land for food cultivation and unpaid domestic and care work in the household, with resulting time poverty. Even when women have some spare time, it is rarely reallocated to off-farm employment. This is because women face cultural barriers and lack the necessary human capital to participate in off-farm employment, particularly when there is no urgent need for it. Additionally, compared to households cultivating traditional crops such as rubber, women in oil palm cultivating households participate to a lesser extent in decisions regarding cropping activities and the control of crop income. This seems

to reflect women's more limited involvement in oil palm farming relative to traditional crops (Mardiharini et al., 2021).

Women farmers in the oil palm sector

Oil palm has resulted in gains in well-being such as new livelihood and employment opportunities benefiting both men and women. However, this has come with a cost disproportionately felt by women who are responsible for the domestic work and food security of their households. For example, in East and West Kalimantan, once oil palm became the main source of income it resulted in the decline of subsistence agriculture (e.g. rice, vegetables) and forest-based activities (e.g. seeking *gaharu*, resin, timber, fishing, hunting). This in turn increased dependence on the cash economy and reduced household control over food security (Elmhirst et al., 2017b).

The negotiations between companies and community members have often been skewed, resulting in disadvantages for both women and men, with benefits flowing only to a select few households. Women experienced an additional layer of inequality as they had been excluded from the institutions that govern oil palm and frame it as a "man's business".

Smallholder schemes require the household head, mostly men, to register land under their names. This has two major implications. First, men hold control of income from the plot and have formal ownership of the land, regardless of who owned it before. Second, men automatically become members of cooperatives and producer associations that play a critical management and monitoring role. This prevents women from participating in decision-making processes (Li, 2015). In addition, traditional gender norms prevent women from playing an active role in those processes (Elmhirst et al., 2017b).

In the case of large-scale oil palm plantations, the transfer of land from customary landholders to plantations abolishes the rights of women, young people, and non-elite men who do not enter into deals with plantation companies, and shuts off diverse and flexible farm options for future generations while benefiting elite men who can enter such deals and secure good compensation from them (Li, 2018).

²⁰ Exports of crude palm oil had a volume of 25,624,258 tons and a value of US\$26,755,136,000 in 2021 (BPS, 2022b).

In the case of independent oil palm smallholdings, women smallholders maintain the (generally equal) land rights they have under traditional farming systems, make joint decisions on farming, and get an equal share of benefits. However, unless pro-poor support schemes are put in place, independent oil palm smallholdings require capital to pay for quality inputs. These smallholdings often hire skilled young men as harvesters, while poor women and older men lose income from rubber tapping when oil palm replaces rubber (Li, 2018).

Women wage workers in the oil palm sector

Women do find regular wage work on oil palm plantations, but mostly on a casual basis. This means that they cannot secure a regular source of a living wage and are not entitled to any benefits such as paid sick leave or maternity leave. Their payment is often contingent on reaching high daily harvest targets (Elmhirst et al., 2017b).

Female labour is critical to plantations to maintain labour relations that rely on cheap labour due to the gender wage gap. Even when women can find work as permanent workers, their wages are below the stipulated minimum wage. Unrealistic production targets raise the issue of forced labour as well, since such targets push all family members, including women and children, to work alongside hired workers (Fair Labor Association and the Consumer Goods Forum, 2018).

Wages and hours of work are comparable across female and male workers (Mardiharini et al., 2021). Women's participation in oil palm capacity-building initiatives has expanded over time as well, even though it still lags behind that of men.

Female workers face more precarious working conditions than male workers because in their maintenance activities women are directly exposed to pesticides and fertilizers, often without adequate safety equipment. Besides maintenance work on oil palm plantations, women are also heavily involved in the collection and selling of scattered leftover fruits. Since this is an illegal activity, women who do it face the risk of intimidation or even sexual harassment by security guards (White and White, 2012).

Discriminatory practices and violence against women workers are still an issue in oil palm sector because of poor management and monitoring of oil palm plantations, especially in areas that are difficult to access. This occurs despite the rise of certification systems for sustainable palm oil plantations, such as Indonesian Sustainable Palm Oil (ISPO) and the Roundtable on Sustainable Palm Oil (RSPO), which also regulate the protection of women's rights on those plantations.

4.2. INDUSTRY: THE WEARING APPAREL AND FURNITURE SECTORS

4.2.1. The wearing apparel sector

Asian countries continue to be the world's "garment factor", a phenomenon that intensified following China's entry into the World Trade Organization (WTO) and the phasing out of the Multifibre Arrangement (MFA).²¹ Indonesia's textiles and wearing apparel sector accounted for 1.03 per cent of GDP in 2022 (BPS, 2023) and 2.9 per cent of total exports in 2021, as shown in section 3.1. The phasing out of the MFA did not adversely affect Indonesia's competitiveness; in fact, its export volumes were substantially higher in 2010 than in the 1990s (ILO, 2022c). Indonesia has a large local market and ranks among the top 10 textile and apparel producing countries in the world, relying on this sector as a source of exports and employment. As elsewhere, sustainability issues such as environmental protection and decent working conditions are a concern (Sarasi and Satyakti, 2023).

The garment industry generates formal employment opportunities for millions of workers in Indonesia (Better Work, 2022), and the feminization of employment in the sector is a key feature of export-oriented development strategies both in Indonesia and other developing countries. Firms search for low-cost female labour in response to intense global competition, especially in low-skilled manufacturing sectors such as wearing apparel and footwear. Hence, firms take advantage of the gender wage gap and women's relatively lower bargaining power as a source of competitive advantage in international markets. In Indonesia, the feminization of employment in the wearing apparel sector occurred during the rise of large-scale factory-based export

²¹ The terms "wearing apparel" and "garment" are used interchangeably in this study.

production in the 1970s and 1980s through the replacement of male sewing-machine operators with new female workers (ILO, 2021a).

Women wage workers in the wearing apparel sector

Wearing apparel accounts for 3.1 per cent of total female employment in Indonesia, and women have a 63 per cent share of the sector's total employment.²² The female intensity of employment is higher (around 80 per cent) than what the official statistics indicate according to data for the suppliers of five major garment and footwear brands in Indonesia (Tijdens et al., 2018). Besides wage work, women also predominate among piece-rate workers, mostly informal, in the wearing apparel sector. However, their participation in managerial positions is very low; only 15 per cent of companies have a female CEO, and only 8.1 per cent of governing board members are women (ILO, 2019).

In terms of wages, the average raw gender pay gap in Indonesia (6.8 per cent) is much lower than the regional average (18 per cent) in Asia's textile, garment, and footwear sector. This implies that the feminization process relies more on gender stereotypes regarding tasks than labour cost differences in the Indonesian context (ILO, 2021a). Gender norms and stereotypes segment workers into specific economic activities based on sex. Women are considered to have nimble fingers deemed more suitable for labour-intensive tasks in wearing apparel sector.

In terms of working conditions, there have been broad improvements over time in compliance with labour law and international labour standards in the garment sector. However, occupational health and safety, proper use of employment contract types, and limits on overtime hours are areas where non-compliance persists in garment factories (Better Work, 2022).

Initiatives such as the Better Work Programme (BWP) in several countries including Indonesia (box 3) aim to counteract the tendency of a "race to the bottom" among developing countries especially in labour-intensive sectors. According to a BWP survey, around four of every five workers in garment factories covered by the BWP in Indonesia identify sexual harassment or

sexual touching as a workplace concern, and around 37 per cent of these workers discussed it with their managers or supervisors. This ratio is significantly higher than the ratios for other countries covered by the programme (Better Work, 2019).²³ It is also reported that many women lack maternity protection rights and remain vulnerable throughout their maternity period in garment factories (Better Work Indonesia, 2017).

An analysis of surveys carried out by the BWP during 2012–2014 revealed several findings for Indonesian garment factories participating in the programme from a gender perspective (Imron et al., 2017). There is clear occupational gender segregation, with women dominating sewing-machine operator positions and men concentrated in mechanic, supervisor, cutter, and packer positions. Male workers receive promotions to a greater extent than women, although the gender pay gap becomes insignificant over the study period. The majority of workers find their working environment fair and comfortable.

Similarly, focus group discussions carried out with workers in five garment factories in Jakarta and Cianjur in May 2017 reveal that both working conditions and individual wellbeing outcomes are better in BWP factories than in non-BWP factories (Satrya et al., 2017). For example, wages are below the regional minimum wage in non-BWI factories, while exceeding it in BWP factories. Maternity leave is not available in non-BWP factories, while three months of paid leave is provided in BWP factories to comply with the labour law. Both safety equipment and clinic services are not provided in non-BWP factories, whereas those services are provided in BWP factories. Sexual harassment was not reported in either group of factories. Workers in BWP factories have more time for family and personal life, while non-BWP workers work during weekends to meet targets.

Besides supporting women's economic empowerment, gender equality and diversity in the workplace also enhances business outcomes. According to a survey by the International Labour Organization (ILO) in Indonesia, 77 per cent of surveyed enterprises agreed that gender diversity helped enhance their business outcomes, compared to an average of 68 per cent of

²² Based on the ILOStat database (accessed 10 April 2023). Data are for 2015, the latest available year. Employment data for sub-sectors of manufacturing are not available on the BPS website.

²³ This might also be because workers are likely more willing to voice their concerns through surveys.

Box 3. The Better Work Programme in Indonesia

The Better Work Programme, a joint initiative of the International Labour Organization (ILO) and the International Finance Corporation, was established in Indonesia in 2011 to improve working conditions and competitiveness in the export garment sector. Over 200 factories participate in the programme, reaching nearly 400,000 workers, of whom 80 per cent are female.

The programme operates at multiple levels. At the individual factory level, factories receive specialized training and advisory services (e.g. to help establish worker-manager committees and improvement plans for identified non-compliances) provided by trained staff. There are also unannounced annual assessments of factory conditions to identify the compliance level with ILO core labour standards and national legislation. At the national level, the programme brings together different stakeholders from businesses, workers, and the government, such as the Ministry of Manpower, the main Indonesian garment trade union federations, the Indonesian Employers' Association (APINDO), and the Indonesian Textile Association (API).

An assessment of firms enrolled in the programme shows that they have better-quality workplace communication and working conditions in terms of pay and hours, as well as better occupational safety and health and welfare standards, than non-enrolled firms. Firms in the programme expanded access to pregnancy-related healthcare and improved adherence to national regulations that stipulate entitlements regarding women's health considerations, such as providing adequate breastfeeding breaks. Enrolled firms also enjoyed increasing annual profits through higher productivity levels, yet this increase in profits depended on the better terms of contract attained from the main buyers of companies.

Source: *Better Work (2021, 2022)*

enterprises surveyed in Asia and the Pacific. Among the enterprises surveyed in Indonesia, 66 per cent reported increased profitability and productivity, among other benefits (e.g. manual dexterity of workers), rather than cost savings. Among the country's different sectors, manufacturing enterprises had the highest rate of reporting better business outcomes as a result of increased gender diversity (83 per cent) (ILO, 2021a).

Women entrepreneurs in the wearing apparel sector

Very few studies examine the case of women entrepreneurs in the wearing apparel sector in Indonesia. Box 4 presents a summary of findings from a field study of 204 SMEs (157 men-owned and 47 women-owned SMEs) in the sector carried out during April-May 2017.

4.2.2. The furniture sector

The furniture industry is an important sector for the Indonesian economy because of its high potential for both domestic and international trade. It is also a culturally rooted industry in which millions of people are employed directly and indirectly. The centre of furniture and carving activities in Indonesia is the district of Jepara, Central Java. SMEs dominate the furniture industry and adapt their processes and products to meet buyer demand in order to survive under intense competition. The Jepara Furniture Small-scale

Enterprise Association (APKJ) was established in 2009 to support small-scale furniture producers in Jepara (Purnomo et al., 2013).

Furniture was one of the vulnerable labour-intensive sectors, along with apparel, leather, textiles, and other manufacturing, most affected by the COVID-19 pandemic. The Indonesian government took several steps to support its industrial sector, including furniture, during the pandemic (UNIDO, 2022). It helped industries that were hit harder in meeting their raw material demand, and simplified export procedures for them. It also put in place industry-wide general stimulus packages, including electricity subsidies, postponement of tax payments, and relaxation of import permits for industrial raw materials. Development centres were established to facilitate SMEs' access to raw materials and inputs.

Women's participation in the furniture sector

Gender relations play an important role in women's participation in the furniture sector in Indonesia. As workers, women are concentrated among daily paid workers, which enables them to perform their domestic work and care responsibilities simultaneously with paid work. The seasonal and temporary nature of work gives women little opportunity to climb up the career ladder (Fauzan et al., 2009, cited in Melati et al., 2013). Gender norms discourage women from going out on their own at night and make women uncomfortable

Box 4. Field study findings on women entrepreneurs in the wearing apparel sector

A relatively higher share of small and medium-sized enterprises (SMEs) owned by men (26 per cent) than by women (11-13 per cent) produce large amounts, run their own shops, and subcontract production to smaller producers. Both women and men mainly rely on personal networks to get marketing and production information. However, women-owned apparel SMEs interact with government institutions (e.g. seeking information, meeting extension workers) and access government assistance programmes to a greater extent than men-owned ones.

Both men- and women-owned apparel SMEs find it hard to borrow from financial institutions due to high interest rates and collateral demands. They instead prefer to get government support for borrowing, but only a small share of them do so. Both groups use their own funds or borrow from family or relatives for initial capital investments and, in fact, many owners inherited their businesses from their families. Among the firms surveyed, 48 per cent of women-owned apparel SMEs borrowed from a bank, and 31 per cent used their personal savings for subsequent capital.

Most SMEs received government-assisted training on general business practices, though they seek support in other areas such as financing and trade facilitation. Even though the level of awareness about business networks is high, only 34 per cent of both men- and women-owned apparel SMEs are members of an association. Major benefits of membership are cited as access to information on markets and inputs, programming assistance for women entrepreneurs, and the ability to build networks with others in the industry.

Among both men- and women-owned apparel SMEs, a small share had exported, and only a few of them requested export assistance. They believe that the domestic market is large enough for their business activities, and do not want to risk losing their domestic market share if they start exporting. Half of women-owned exporting apparel SMEs cited limited availability of information about product requirements in foreign markets as the key export challenge. One-third of them cited production challenges (e.g. issues with meeting quality standards, low production capacity, lack of skilled labour) as important export constraint, while one-fifth referred to access to capital as another constraint. In terms of preferred export assistance, most women and men cited marketing and finance support. Relatively more women also cited support for labour, inputs, and production-capacity issues.

Source: TPSA Project and AKATIGA Center for Social Analysis (2018).

attending predominantly male meetings (Purnomo et al., 2011).

According to a field study in Jepara's furniture value chain, men are concentrated in primary activities and women in support activities, with men engaged in value addition and better paying jobs to a greater extent than women. This partly reflects the traditional gender stereotypes about work – for example, tasks such as operating complex machinery are perceived as too dangerous for women. It is also a reflection of a traditional gender division of labour that assigns women domestic work and care responsibilities in the household (Nansereko, 2010).

A closer look at Jepara's furniture value chain reveals that both men and women participate in different nodes of the value chain, namely retailers, finishing companies and exporters (furniture warehouses), small-scale furniture workshops, sawmills, wood retailers, and forest plantations. Women are highly concentrated in warehouses compared to anywhere else along the value chain. In warehouses, they sand

the furniture pieces, paint them and/or varnish them by hand (often without a spray gun), and then wrap them for shipping. In workshops, they carve and source materials, and carry out tasks such as bookkeeping, customer relations, and quality control. In contrast, men design furniture, source furniture materials in person, lift logs or furniture pieces, saw timber, maintain sawing equipment, do carpentry, carve, pack heavy articles, operate sanding machines, repair cracks, and apply spray finishes. They also dominate marketing, pricing, and investment decisions in which women occasionally participate (Nansereko, 2010).

Women also participate as home workers in the furniture and wood products sectors as in other labour-intensive sectors, including textiles, wearing apparel, and footwear. According to a field study by the ILO (2015), work at home is the primary economic activity for most women homeworkers, and half of them indicated their willingness to start up their own business if given a chance. Homeworkers either work part-time or for excessive hours to increase their income, as they are paid a by-piece rate. They are paid

the lowest in the industrial value chains. Among all homeworkers, the lowest wages in the furniture sector were in Banten, West Java, and East Java. The main advantage of home work for women is the ability to do it while doing household chores.

Women participate in the furniture sector along with men as entrepreneurs as well. In Jepara, small firms have a familial structure, with men and women working together closely. In this setting, the father often acts as the head and the mother as the treasurer and secretary of the firm, and their children form the primary labour force. Additional workers are hired, when necessary, but the structure is preserved as familial. Since the firm and the household overlap, information flow among household members is high and any knowledge and skills obtained by the father is transmitted to women in the family business. That is why generic interventions benefit both men and women in such a setting (Purnomo et al., 2011).

In Jepara, collective action through women-only groups is more effective for women than for mixed-gender groups to improve opportunities for women in forest product value chains. However, there is a need for additional training in skills and technology use for women-only groups (Shackleton, et al., 2012). Moreover, it has been documented that women do not have enough time due to domestic responsibilities to join APKJ and try the innovations the organization provides them (Purnomo et al., 2013).

4.3. SERVICES: THE TOURISM AND THE CREATIVE ECONOMY SECTOR AND THE BANKING SECTORS

4.3.1. The tourism sector

Tourism plays an important role in the Indonesian economy, with significant implications for employment generation, economic growth, and foreign exchange earnings. It is a significant contributor to Indonesia's export of trade in services. In 2021, Indonesia ranked 32nd on the World Economic Forum's Trade and Tourism Development Index, and tourism accounted for 3 per cent of Indonesia's total employment.²⁴ According to the World Travel and Tourism Council

(WTTC), up until 2032, Indonesia's tourism sector is expected to grow at an average annual rate of 10 per cent. The sector's contribution to GDP is targeted to reach nearly 5.7 per cent, and this growth is expected to create close to 16 million employment opportunities by 2032 (WTTC, 2022).

The tourism sector has significant gender implications in terms of women's participation in the economy in both the formal and informal sectors, through direct and indirect sources.

Women as workers in tourism

The share of female employees in the tourism sector was 57.3 per cent compared to 39.6 per cent in the broader economy in 2019, according to the United Nations World Tourist Organization's Tourism Dashboard. An expansion of the tourism sector, including by liberalizing policies, presents an opportunity for women to fill many of the new jobs generated through the development of the sector in Indonesia. Both low entry barriers and flexible types and hours of work (e.g. part-time and shift work) make it easier for women to access these opportunities given their unpaid domestic work burden (UNWTO and UN Women, 2011).

However, there are several barriers preventing women's participation in this sector. For instance, women have limited access to technical education and resources in the tourism field, which can reduce their accrued benefits from tourism development.

Women in the tourism sector in Indonesia are particularly vulnerable to sexual insinuation, which makes many of them reluctant to enter the sector. Women are often doubly restricted from formal participation in the tourism sector on account of being a woman and being unskilled. For instance, in a study on female employment in tourism in the Asia-Pacific Economic Cooperation (APEC) region, biases such as women having to take care of the household and children, women's lack of access to tourism education, maternity leave, and women working not considered commonplace were reported as reasons for women's lack of participation in the tourism sector (Hutchings et al., 2020). Women also face explicit discrimination in hiring in the tourism sector. For some job openings, the

²⁴ The index is available at <https://www.weforum.org/reports/travel-and-tourism-development-index-2021/explore-the-data> (accessed 19 August 2023).

Box 5. Women's participation in the wellness sector in Indonesia

In 2020, Indonesia's wellness economy was valued at US\$36 billion and responsible for 3.4 per cent of the country's GDP. Due to the COVID-19 pandemic, it shrank by 10 per cent from 2019. The wellness tourism sector, as part of the overall wellness economy, was valued at US\$1.7 billion in 2020 (Global Wellness Institute, 2023). In 2017, Indonesia was the second largest market for wellness tourism in Southeast Asia (after Thailand), with 1.3 million direct employees and US\$6.9 million in expenditures (United Nations ESCAP, 2021).

The wellness sector presents increasing opportunities for women's employment and entrepreneurship as its importance in the economy rises. Moreover, it increases opportunities of high-skilled work because the sector requires high-value products and services, actively promotes sustainability practices, and engages local communities to create authentic wellness and cultural experiences (United Nations ESCAP, 2021). The wellness tourism sector in Indonesia includes many activities such as yoga retreats, spas, meditation retreats, spiritual retreats, and detox, among others (Meikassandra et al., 2020). To be involved in any of these activities, women workers must have the prerequisite skills and knowledge to guide and inform tourists of the various wellness practices and the impact on their health.

The growth of the Indonesian wellness industry also has consequences for women in the form of exports of wellness-related services. For example, there has been a growing demand globally for Balinese spa therapists (Yanthy et al., 2015). In 2012, the total number of Balinese spa therapists recruited abroad reached 2,560 people spread across 49 countries, with most of them placed in the United Arab Emirates, Russia, Türkiye and France (Yanthy et al., 2015). These employment opportunities, along with higher incomes for women in the wellness industry, lead to improvements in the women's quality of life, as they are able to meet their own needs as well as those of their families. In addition, after having worked for a few years in a different country, women also feel more empowered to open their own businesses in the wellness sector and in turn further empower other women as employees in the spa business that they establish (Yanthy et al., 2015).

For the government of Indonesia, the wellness tourism sector is a priority sector for inclusive economic growth and has been selected as a pilot sector to promote inclusive businesses. Such businesses use innovative business models to include low-income people and marginalized communities along their value chains, including women (United Nations ESCAP, 2021). For instance, the Martha Tilaar Group, an inclusive business in Indonesia, is a large cosmetics and wellness company that, as part of its "empowering women" programme, supports Indonesian low-income women with skill development training to become professional massage therapists. Since 2003, the company has trained over 6,000 women. After a three-year contract, the trained women can either renew their contract with Martha Tilaar or start their own business. In both cases, the company helps the women gain access to finance, including by recommending them to a commercial bank and acting as a guarantor (United Nations ESCAP, 2021).

requirements include physical appearance criteria for women, such as being attractive, tall, and well-dressed (Antara et al., 2019). Thus, women's work in the tourism sector in Indonesia often takes on a "flexible form" that accommodates all their unpaid household work duties, and their contribution to the tourism sector is culturally construed as helping out their family member engaged in paid-work in the sector (Fagertun, 2013).

The tourism sector is marked by a high degree of occupational gender segregation. Women working in such occupations in Indonesia must conform to dominant gender ideals and find work of a respectable social status (Ford and Parker, 2008). For instance, in the tourism sector in Lombok, women often work in spheres that are considered more domestic, such as hotel housekeeping, waitresses, kitchenhands, and cooks, while men work as security guards,

drivers, maintenance staff, and guides. A prominent occupation for women is working as a receptionist in resorts and big hotels (Indriansyah et al., 2020). This was the case in Karimunjawa, where this occupation was seen to offer more income and more chances to interact with tourists (Indriansyah et al., 2020). At the same time, coveted roles such as tour guides are often inaccessible to women because they are perceived to require more skills, including language skills, and experience on how to interact with tourists. Existing social and cultural norms do not permit women to acquire the necessary skills or experience (Indriansyah et al., 2020).

Women also play a major role in the Indonesia's tourism wellness sector, as discussed in box 5.

The occupational segregation referred to above has implications for women's wages in the tourism sector, since lower-skill jobs attract lower wages. On top of occupational segregation, employment in the sector is highly informal and seasonal for women. A case study of the Karimunjawa archipelago found that women held more jobs in the informal tourism sector than men (Indriansyah et al., 2020). These jobs included operating food stalls, preparing food as part of breakfast packages with lodgings, working as merchandise and food sellers at night markets, and working as cleaners with informal contracts.

Women's concentration in the informal sector has also resulted in lower bargaining power for them to take advantage of possible wage increases from an expanding tourism sector. This is clear from the existing gender wage gap in the tourism sector in Indonesia, which was larger by 13 percentage points in the tourism sector than in the broader economy between 2014 and 2018 (UNWTO, 2019).

In addition to informal employment and occupational segregation for women, Indonesia's tourism sector is also plagued by several cultural barriers that limit women's participation (Hutchings et al., 2020). For instance, there are perceptions of deficiencies in women's skills for negotiation and decision-making – that is, they are considered weak and incapable of providing a solution if there is a problem. Women are also perceived as having more conflicts in choosing between work and family and not being as committed to work as men due to requirements such as maternity leave.

Despite the low-pay, low-skilled and informal nature of available tourism jobs, however, they are still valued more by women when compared to alternatives in agriculture.

Women as entrepreneurs in tourism

Women also participate as entrepreneurs in the tourism sector in Indonesia. Tourism businesses are seasonal and rely on drawing from a pool of temporary labour during the high season. The sector also attracts domestic male migrants from rural areas to major touristic hotspots in Indonesia. For instance, unskilled labour migrants from all over the country arrive in Bali in large numbers to participate in the sector. This migration has provided women entrepreneurs with a good business base because many women rent out boarding houses to the seasonal migrants and provide

them with food and rooms, profiting from their housing needs (Fagertun, 2013).

A large number of Balinese women work at hotels or restaurants as employees until they get married. At that point, they tend to quit their jobs, and instead open their own street food stalls (*warungs*) or make and sell handicrafts. These activities provide women with more flexibility if they need to take care of their families. The expansion of the tourism sector has therefore resulted in the establishment of many small-scale informal businesses that directly and indirectly positively impact female business owners.

However, the fact that women can combine professional and family responsibilities through their entrepreneurial endeavours means that they often prefer to remain as small informal businesses instead of growing their business and developing their mainstream marketing and management skills (Tajeddini et al., 2017). This reduces the gains from trade for women entrepreneurs in the tourism sector because they are survival-oriented enterprises that are typically less innovative, operate mostly in low-productivity and low-value-added activities, and produce traditional services with established technologies. For these microenterprises, gains from trade, which include scaling up, accessing new markets, and integrating with global value chains, are more difficult to accrue.

Even as entrepreneurs, women in the tourism sector in Indonesia are operating in areas that reinforce their gender roles. For instance, in Bali, despite having had entrepreneurial success, women did not feel empowered because their roles as entrepreneurs were similar to their domestic roles (Bras and Dahles, 1998). Moreover, gender traditions play an important role in dictating women's economic empowerment and require them to prioritize their roles as mothers, wives, and homemakers over their roles as entrepreneurs and businesswomen (Tajeddini et al., 2017).

In addition to societal considerations, there are also other factors that restrict women from reaping the full benefits from entrepreneurship in Indonesia's tourism sector. Technology, for instance, is playing an increasingly important role in enhancing entrepreneurship and business opportunities for women in the sector (box 6). However, while many Indonesian women are digitally connected, as business owners and workers they continue to lag behind in terms of their digital skills and, therefore, in exploiting digital technologies for their

business endeavours (Tourism Watch, 2020). Access to finance and capital is another constraint that women face in kick-starting their tourism entrepreneurship. For instance, a survey of 75 Batak women in the tourism area found that 48 per cent felt that they did not have enough capital to start a new business, and 31 per cent felt that they did not have enough knowledge to start their own business (Manurung et al., 2020). Technological advancement and access to finance can significantly increase the gains from trade for women entrepreneurs by helping them scale up their business and access newer markets at lower costs.

Tourism and the creative economy in Indonesia

The creative economy forms an essential component of the services sector and plays a critical role in Indonesia's growth and development strategies. It is important in the context of the tourism sector as it encompasses main tourism-related activities such as culinary arts and crafts.

Creative economy is "...an evolving concept which builds on the interplay between human creativity and ideas and intellectual property, knowledge and technology. Essentially it is the knowledge-based economic activities upon which the 'creative industries'

are based" (UNCTAD, n.d.). However, a common approach to classifying creative activities is lacking at the international level. Moreover, such activities are evolving very rapidly, especially because of fast-changing communication technologies and cultural industries.

Based on Presidential Decree Number 72 of 2015 and Presidential Decree Number 142 of 2018, the creative economy in Indonesia covers the following sectors (Lestariningsih et al., 2018): (1) architecture; (2) interior design; (3) visual communication design; (4) product design; (5) film, animation and video; (6) photography; (7) craft; (8) culinary arts; (9) music; (10) fashion; (11) application and game development; (12) publishing; (13) advertising; (14) television and radio; (15) performing arts; and (16) fine arts (Government of Indonesia, 2018).

According to the results of the Special Survey of the Creative Economy conducted in 2016, there were 8.2 million creative economy businesses in Indonesia, 92 per cent of which were small and micro firms. The average education level of entrepreneurs in the creative economy was post-secondary education, and the majority (55 per cent) of the entrepreneurs were women. Culinary arts, fashion, and arts and crafts

Box 6. Gender, technology, and tourism in Indonesia

Indonesia's Ministry of Tourism and Creative Economy is increasing the competitive advantage of small and medium-sized enterprises in the tourism sector by marketing their tourism potential through information and communication technology. Women can benefit from this initiative if they have the required digital skills to use technology. Currently, the ratio of female to male Internet users in Indonesia is 0.85 and for mobile users it is 0.91.¹

In Ubud, Bali, women tend to outpace men in terms of owning and managing home stays, massage parlours, and small restaurants. But they frequently choose to defer the use of computers and phones for business purposes to their sons or husbands. Moreover, female skilled workers, such as the weavers and pottery artisans in Lombok, contribute significantly to the popularity of the region due to photos taken with them by tourists and then shared on social media platforms. Yet, the benefits of this popularity may instead flow to male tour operators, drivers, or boutique owners who advertise or sell their services on these platforms to go and see those women artisans. The women are only likely to obtain a small percentage of sales for their crafts and do not usually receive any monetary benefits from the tour operators.

Technology could help close these gender gaps by helping female entrepreneurs access the tourism market through online training and sales/marketing platforms. There are some initiatives in Indonesia to increase the digital skills of entrepreneurs, but none are targeted solely towards women entrepreneurs. For instance, Mercy Corps launched the MicroMentor platform in Indonesia, which facilitated 98,000 connections between trained mentors and entrepreneurs over 16 months. Ninety-one per cent of participating small business survived and 19 per cent reported revenue growth. Mastercard also brought the Global Cybersecurity Alliance's Small Business Toolkit to Indonesia, helping over 15,000 small businesses become their own cybersecurity champions. Many of the participating small businesses were either in or related to the tourism sector.

¹ See the *Digital Gender Gaps* website at <https://www.digitalgendergaps.org/> (accessed 17 August 2023).

dominated the country's creative economy, and its total contribution to GDP was 7.4 per cent in 2016. Exports were only 8.4 per cent of total output, hence the domestic market dominates the creative economy (Lestariningsih et al., 2018).

Women-led/owned firms play a major role in the food/culinary arts and fashion sectors of the creative economy. However, women-led/owned firms are mostly survival-oriented rather than growth-oriented businesses. According to a field study by Talib (2018), the major constraints they face include a lack of business and entrepreneurial skills, limited options of financial products, lack of professional networks, and limited government support. In the fashion sector, copycat products are common, and most women entrepreneurs do not understand the importance of having an original product. A positive relationship is documented between innovation and the marketing and sales performance of these entrepreneurs (Hendrayati and Gaffar, 2016).

4.3.2. The banking sector

The Indonesian financial sector is dominated by banks, which hold most of the financial assets in the country. Most leading banks in Indonesia are either state-owned enterprises or private sector banks. In addition to banks, the Indonesian financial sector also includes multi-finance companies, capital market companies, insurance companies, and pension funds (Djaja et al., 2016). More recently, start-ups and technology companies have increasingly entered the fintech and financial innovation space (Women's World Banking, 2023). In 2021, Indonesia had close to 800 fintech firms (Young et al., 2021).

Women's participation in the banking sector

In 2015, women represented 33 per cent of the labour force in the financial services and insurance sector in Indonesia, according to the ILOStat database. In 2022, in six of the largest banks in Indonesia, female participation was 50.7 per cent (Women's World Banking, 2023). Women's participation in the banking sector at the junior level as assistants, basic employees, and bank officers was higher than that of men, but men held a higher share of employment in more senior positions. For instance, for the six largest banks in Indonesia, men held 58 per cent of assistant manager, manager, and senior manager positions (Women's World Banking, 2023). Moreover, in even higher positions such as senior executive

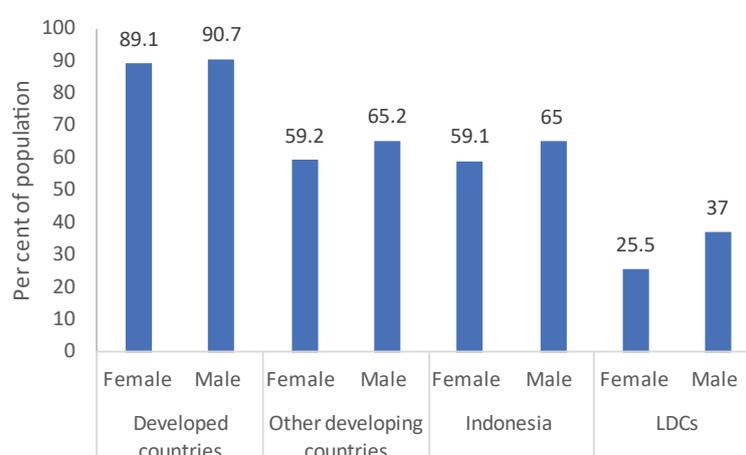
vice president, executive vice president, senior vice president, vice president, and assistant vice president, the gender gap increases further, with men holding 67 per cent of the positions (Women's World Banking, 2023). Across all banks operating in Indonesia, women leaders hold 19 per cent of the total of 543 board of director seats (Women's World Banking, 2023).

A similar gender gap is seen across fintech companies in Indonesia. In 2021, according to the Annual Member Survey conducted by the Asosiasi Fintech Indonesia, 53 per cent of respondents said they have 26-50 per cent female employees in all positions. This percentage decreases with the level of seniority, with a smaller percentage of women in senior management or board positions (Fintech Indonesia, 2021).

Clearly, women face occupational segregation in the financial sector, as they are concentrated in lower-skill and administrative positions. These positions, such as in accounting, compliance, and loan administration, do not tend to lead to senior positions within banks for women, nor do they entail strong management responsibilities (Women's World Banking, 2023). Occupational segregation in the sector is further exacerbated for women employees by the challenges they face in terms of restricted mobility for relocation, lack of flexible schedules or days off, and inadequate time to pursue professional development opportunities. These constraints pose significant barriers to women's promotion and advancement in the financial sector.

4.4. E-COMMERCE OPPORTUNITIES AND WOMEN ENTREPRENEURS

E-commerce presents opportunities for women's economic growth by supporting business growth and diversification, including facilitating trade across borders (Ho et al., 2011). It can help small businesses, many of which are owned by women, reduce the initial investment needed to begin operations (World Bank, 2020) and can also help increase the number of customers by making it possible to reach distant markets (UNCTAD, 2023a). Moreover, e-commerce platforms provide an ecosystem of services, including marketing tools, payment services and logistics that can lower barriers to entry and help companies overcome the challenges posed by last-mile delivery. Finally, the platforms can improve knowledge, skills, and access to information about entrepreneurial opportunities (UNCTAD, 2023a).

Figure 6. Individuals using the Internet in 2021 (per cent of male and female population)

Source: UNCTAD calculations based on International Telecommunications Union estimates.

Note: LDCs: least developed countries.

E-commerce can foster the service economy by increasing the number of services that can be digitally delivered, and where many women are employed. These include financial services, freelance interpretation and translation, photography, and online tutoring. Overall, digital solutions that remove the need for face-to-face interactions for a transaction can help women overcome mobility constraints and discrimination, and even reduce exposure to violence (WTO and OECD, 2017; World Bank and WTO, 2020; UNCTAD, 2023a).

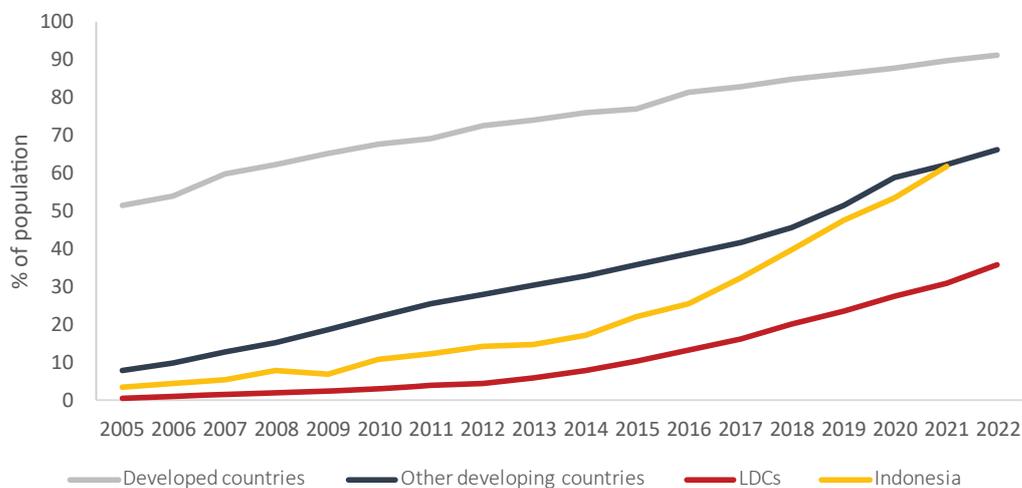
E-commerce, therefore, has the potential to enable female entrepreneurs across all the sectors discussed above, and internet access and digital skills are important prerequisites for e-commerce. Indonesia has a rapidly growing population that is using the Internet, but a gender gap exists in Internet usage, as shown in section 2. In 2021, while 62 per cent of Indonesia's population was using the Internet, there was a 6 percentage point difference in the share of men and women using it (figure 6). These differences are a result of pre-existing gender gaps in access to education and skills, including digital skills, that foster gender digital divides in society and the economy (Suwana and Lily, 2017).

Although this gender gap in Internet usage is comparable to that seen in other developing countries, it is much higher in Indonesia than in developed countries (1.6 percentage points) and much lower than the level in the least developed countries (11.5 percentage points) (figure 7).

In Indonesia, many women-run micro, small, and medium-sized enterprises (MSMEs) have not yet used e-commerce platforms, despite having the necessary basic competencies. Only 17 per cent of women-run MSMEs have made a transaction (buying or selling) on an e-commerce platform, despite being digitally ready (Taufik et al., 2021).²⁵ Moreover, even though more women in Indonesia had mobile money accounts in 2021 than men, and 39 per cent of women received a digital payment in 2021 compared to 36 per cent of men (figure 8), women generated only 35 per cent of online retail revenue in 2018 (Das et al., 2018). An International Telecommunication Union (ITU) survey identifies the lack of digital literacy, limited understanding of the benefits of Internet usage, and high cost as the main reasons for not using the Internet in general (ITU, 2022). These factors are further compounded by social and cultural gendered norms that reduce women's use of and benefits from e-commerce (UNCTAD, 2023a).

²⁵ Digital readiness refers to the ability to use digital tools with ease.

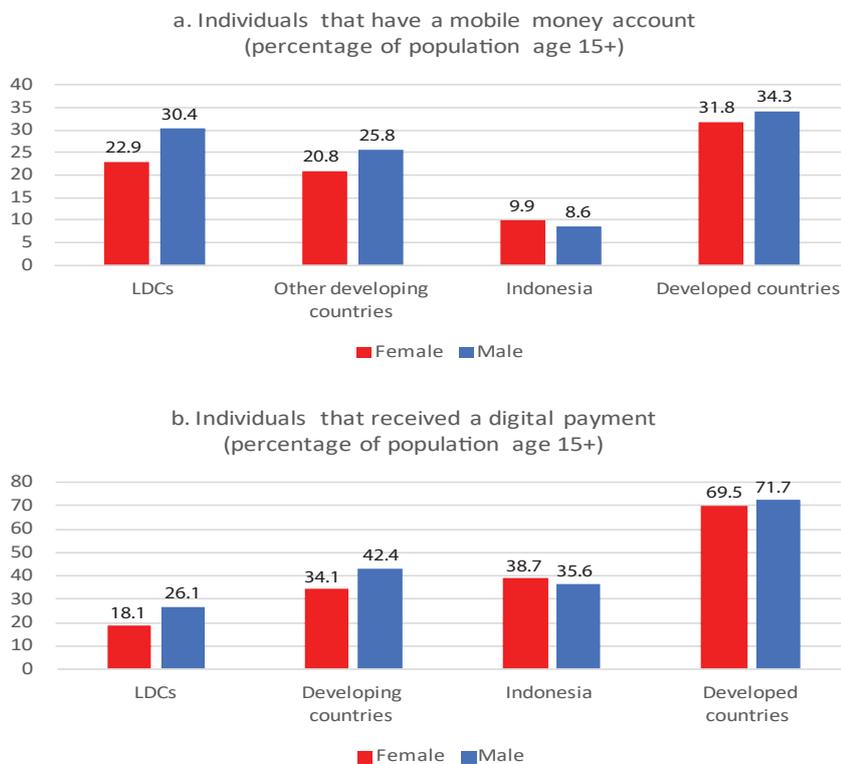
Figure 7. Individuals using the Internet in Indonesia and worldwide by development level, 2005–2022 (per cent of population)



Source: UNCTAD calculations based on the International Telecommunications Union's World Telecommunication/ICT Indicators Database, January 2023.

Note: LDCs: least developed countries.

Figure 8. Individuals with a mobile money account and who received a digital payment, 2021 (per cent)



Source: UNCTAD calculations based on World Bank Global Findex Database.

Note: LDCs: least developed countries.

Indonesia can point to similar reasons for women's lower use of the Internet. Lack of opportunities to access digital technologies as well as lower levels of digital skills among women are exacerbated further by gendered norms that perceive women as lacking the interest and skills to use digital technologies (Suwana and Lily, 2017).

A study by the International Finance Corporation (IFC) on women business owners on the e-commerce platform Lazada found that about a third of businesses on Lazada in Indonesia were women-owned and a further 41 per cent were women-operated, meaning women had senior management roles or sat on boards of directors (IFC, 2021). The proportion of women-owned businesses on Lazada compared favourably with women's entrepreneurship in the national economy, where women-owned businesses made up only 22 per cent of formally registered firms.²⁶

Looking at the sectors in which women entrepreneurs performed well in the e-commerce sector, electronics was the highest-value-added product category, with Indonesian women achieving higher average gross merchandise value than men, both before and during the pandemic. Women-owned businesses also outperformed men in fashion. Moreover, even though women entrepreneurs are more likely to explore e-commerce as a business avenue, they are unlikely to sustain their businesses beyond three to five years. Only 44 per cent of women entrepreneurs successfully reach the start-up phase, and even fewer can sustain their businesses to operate for more than five years (Salyanty, 2023). Furthermore, the proportion of women selling on Lazada remained stable at 33 per cent throughout the pandemic years, but their sales dropped by 44 per cent during that period (IFC, 2021). This drop in sales could reflect the competition women entrepreneurs face from each other from selling the same range of low-value-added products online.

Online trade via social platforms is also gaining popularity. Women entrepreneurs are increasingly turning to the social platforms in Southeast Asia for business purposes more than their male counterparts (IFC, 2021). In Indonesia, 58 per cent of women who run MSMEs use social media platforms to sell their products (UNCTAD, 2023a). In 2013, among the 549,740 users registered on Facebook as the owners of SMEs in Indonesia, 176,300 of them were women (Melissa et al., 2013). However, social media platforms also carry with them the risks associated with the misuse of customer data and the lack of dispute settlement mechanisms, and they may also reinforce the informal sector.

While e-commerce represents an easier avenue for women to enter the labour force, low educational attainment, low computer and information technology literacy, and traditional gender norms work together to form structural barriers for female entrepreneurs to improve their businesses through e-commerce. Moreover, regulatory red tape in the digital economy also creates entry barriers for women-owned microenterprises. In addition to regular business licenses, the Ministry of Trade (MOT) requires online sellers that have their own website to obtain licenses through its Regulation No. 50/2020 (MOTR 50/2020), with administrative sanctions such as written warnings, blacklisting, and service blocking for non-compliance (Dina and Dewaranu, 2022). However, the majority of micro-businesses are unaware of the licensing obligation. Since microentrepreneurs perceive license compliance as a lengthy and costly process, this requirement may discourage them from joining the digital market or even push them onto less secure platforms, such as social media platforms that can potentially hinder the formalization of businesses. Capacity-building of women entrepreneurs can ensure that they are able to continue to grow their online businesses and reap the benefits accruing from each phase of business growth.

²⁶ World Bank, TCdata360, available at <https://tcdata360.worldbank.org/> (accessed 17 August 2023).

5. A ROADMAP FOR WOMEN'S ECONOMIC EMPOWERMENT AND FEMALE ENTREPRENEURSHIP IN INDONESIA THROUGH TRADE: POLICY RECOMMENDATIONS

This section derives policy recommendations towards making trade policy gender responsive in Indonesia both directly via trade policy itself and indirectly through supportive domestic policies. The discussion presented in this section relies both on findings in the previous sections and a review of existing policies in Indonesia and neighbouring countries. Trade policy can contribute to women's economic empowerment and support women's entrepreneurship in several ways. One way is to explicitly introduce gender considerations into the text of trade agreements. This has been a popular strategy since 2016. However, mainstreaming gender in trade policy is not enough. To ensure that women accrue the full benefits of trade, it is important to reduce the barriers to accessing trade and entrepreneurial opportunities. Easing access to trade opportunities requires changes in domestic policies and programmes. Hence trade policy cannot cure all gender-related issues on its own; it needs to be accompanied by adequate measures in relevant areas of domestic policy. This is also why gender provisions in trade agreements often outline provisions on domestic policies.

Specific areas need to be targeted to ensure that barriers to accessing trade opportunities are removed, and that trade contributes to women's economic empowerment and female entrepreneurship. This section presents an overview of the existing policies in Indonesia, identifies areas for improvement, and presents good.. practices and successful experiences from other countries, mainly in Asia.

5.1. TRADE POLICY

There are a variety of ways to mainstream gender in trade policy. This section looks first at ways to do so at the multilateral level and then at the bilateral and regional levels.

5.1.1. The multilateral level

Indonesia has taken steps at the multilateral level to champion gender equality in trade policy. The Buenos Aires Declaration on Trade and Women's Economic Empowerment of 2017 was the first declaration by the trade community calling for greater inclusion of women in trade and the removal of barriers faced by women to enter the global marketplace (WTO, 2017). The declaration promotes collaboration on making trade and development policies more gender-responsive by sharing experiences relating to policies and programmes aimed at encouraging women's participation in trade; sharing best practices for conducting gender-based analysis of trade policies and collecting gender-focused statistics related to trade; working together in the WTO to remove barriers to women's economic empowerment and increase their participation in trade; and ensuring that Aid for Trade supports efforts to analyse, design, and implement more gender-responsive trade policies. Indonesia is among several other economies in the region that have endorsed the declaration, including Malaysia, the Philippines, Japan, and the Republic of Korea. Indonesia could further collaborate with other countries and the WTO to realize the goals of the declaration.

The WTO Informal Working Group on Trade and Gender (IWG), established in September 2020 to pursue commitments by countries in the Buenos Aires Declaration, provides an opportunity to further engage in the trade and gender debate at the multilateral level. Indonesia could also increase its presence on trade and gender issues at the multilateral level by playing an active role in the IWG, including by organizing workshops on areas of interest and good practices. Members regularly hold discussions, workshops, and meetings within the IWG to deepen their understanding of trade and gender issues and share best practices. For instance, Australia presented some of its work on women's economic empowerment at one of the IWG

meetings in 2021.²⁷ Indonesia could follow a similar approach.

5.1.2. The bilateral and regional levels

At the bilateral level, trade considerations can be explicitly mentioned in the text of a trade agreement. This can be in the form of a separate chapter on trade and gender or by including gender provisions in other chapters of the agreement, often in the trade and sustainable development chapters or in the context of cooperation provisions.

Currently, Indonesia only includes gender provisions in a limited number of its trade agreements, and these fall under the scope of cooperation provisions or trade and sustainable development chapters. For instance, in the Chile-Indonesia Comprehensive Economic Partnership Agreement, Chapter 9 on cooperation includes cooperation measures on trade-related gender issues in the following areas: (i) exchange of people, information, documentation and experiences; (ii) cooperation in regional and multilateral fora; (iii) direct cooperative activities; (iv) contact with business communities, scientists, and academia; (v) technical assistance; (vi) dialogues, conferences, seminars, and training programmes with experts; (vii) development of joint research programmes; (viii) facilitation of transfer of technology; and (ix) any other activities mutually agreed upon by the countries.²⁸ The Trade and Sustainable Development chapter of Indonesia's Comprehensive Economic Partnership Agreement with the European Free Trade Association (EFTA) underlines "the need to protect the welfare and improve the livelihoods of vulnerable groups such as women, children, smallholders, subsistence farmers or fishermen", as stated in article 8.5 of the agreement.²⁹

Indonesia is not party to any bilateral trade agreement that includes a trade and gender chapter. As of September 2022, worldwide there were 14 trade agreements with a stand-alone gender chapter (WTO, 2022). The inclusion of gender chapters in trade agreements makes gender issues more visible and recognized in trade policymaking. These chapters usually include detailed gender provisions on domestic policies and refer to global gender equality commitments taken by the parties to the agreement. Gender chapters also have two remarkable features compared to mere gender provisions (Korinek et al., 2021): the level of detail devoted to cooperation activities and capacity-building in women's different economic roles; and the institutionalization of monitoring activities through the creation of a trade and gender committee.

Within Asia, Singapore has a free trade agreement (FTA) with the Pacific Alliance that includes a chapter on trade and gender, highlighting the importance of sharing policies and programmes to increase women's participation in national and international economies.³⁰ The Japan-United Kingdom Comprehensive Economic Partnership Agreement also contains a chapter on Trade and Women's Economic Empowerment (box 7).³¹

The Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) of 2018, which has parties also from Asia, represents a good example of the agreements that address gender issues without having a separate chapter on trade and gender.³² Throughout the text of the agreement, the CPTPP lists detailed goals and activities that member states can follow to advance gender equality. These include promoting gender equality, eliminating gender-based discrimination, and advancing women's employment interests.

²⁷ Australia's work included collaboration with Indonesia, Cambodia, Bangladesh, and Viet Nam for the Better Work Programme, and illustrated the support Australia has provided to Women's World Banking in Indonesia to roll out innovative financial products and services for poor women (WTO IWG, 2021).

²⁸ See the WTO's database on gender provisions in regional trade agreements.

²⁹ The EFTA can be accessed at www.efta.int/sites/default/files/documents/legal-texts/free-trade-relations/indonesia/efta-indonesia-main-agreement.pdf. EFTA states include Iceland, Liechtenstein, Norway, and Switzerland.

³⁰ See Pacific Alliance – Singapore, <https://alianzapacifico.net/en/pacific-alliance-singapore/> (accessed 17 August 2023).

³¹ For more information on the agreement, See the Ministry of Foreign Affairs of Japan, https://www.mofa.go.jp/ecm/ie/page24e_000270.html (accessed 17 August 2023).

³² For more information on the partnership, see the Australian Department of Foreign Affairs, <https://www.dfat.gov.au/sites/default/files/tpp-11-treaty-text.pdf>.

Box 7. The Japan-United Kingdom Comprehensive Economic Partnership

The Japan-United Kingdom Comprehensive Economic Partnership signed in 2020 includes substantive material on trade and gender and women's economic empowerment. It highlights the parties' commitment to gender equality in the preamble and stresses their commitment to ensure that women are able to benefit from the provisions of the trade agreement.

The agreement goes on to include a provision on gender equality in its chapter on Trade in Service, Investment Liberalisation and Electronic Commerce. Under the article on conditions for licensing and qualification, it ensures that any measure relating to licensing requirements and procedures, and qualification requirements and procedures, does not discriminate between men and women.

The main provisions on trade and gender in the agreement are contained in Chapter 21 on Trade and Women's Economic Empowerment. The chapter states the need to enhance trade and economic opportunities for women and reduce the systemic barriers that restrict their participation in domestic and international trade. It also includes detailed cooperation activities to further these goals, including providing advice or training, and exchanging information and experience, on (a) programmes to improve women's access to markets, technology, and financing; (b) development of women's leadership and business networks; (c) identification of best practices related to workplace flexibility; and (d) activities related to the Joint Declaration on Trade and Women's Economic Empowerment. Finally, the chapter establishes the Working Group on Trade and Women's Economic Empowerment with roles similar to a trade and gender committee.

Source: Ministry of Foreign Affairs of Japan, www.mofa.go.jp/ecm/ie/page24e_000270.html (accessed 17 August 2023).

The CPTPP also recognizes that enhancing opportunities for women to participate in the domestic and global economy contributes to economic development. It therefore envisions the design, implementation, and strengthening of programmes that encourage women to share their experiences. In addition, the agreement includes provisions on building women's leadership networks, identifying best practices for workplace flexibility, and strengthening skill and capacity-building for women.

As part of trade and gender chapters in trade agreements, countries often include the creation of a trade and gender committee. The purpose is to ensure transparency by reporting on trade- and gender-related activities and the outcomes achieved. The committee also performs an advisory function by reviewing the operation of the chapter and advising the governments on opportunities to further advance gender equality objectives and outcomes throughout the FTA. A gender focal point within the Ministry of Trade usually becomes part of the gender committee and informs the discussion on the impact of the FTA on women in the country.

Indonesia may decide to follow the examples of other countries and include trade and gender chapters in its future trade agreements. This would imply setting up a trade and gender committee. In addition to monitoring the implementation of the trade and gender chapter, the committee could inform the discussion on the impact of the FTA on women in Indonesia. It could also help design and implement domestic policies and programmes that mitigate the adverse effects of the agreement on women or enhance any positive effects. To be effective, such a committee should have at its disposal adequate human and financial resources.

Gender issues should ideally be discussed in all relevant settings. For instance, Viet Nam has a committee on the advancement of women in its Ministry of Industry and Trade, and Nepal has a gender focal point who is responsible for trade and gender issues in its Ministry of Industry, Commerce, and Supplies.³³

5.1.3. Ex-ante and ex-post gender assessments of trade measures and data needs

In addition to including gender provisions in trade agreements, countries can take steps towards systematic collection of gender-disaggregated data on

³³ See the International Trade Centre SheTrades Outlook Database at <https://www.shetrades.com/outlook/home> (accessed 26 June 2023).

trade and business in order to make trade policy more gender-sensitive. While BPS collects a wide range of statistics on women's participation in the general economy, a specific work stream could be introduced to collect gender and trade statistics. For instance, UNCTAD works with the UN Regional Commissions for Europe and Africa (UNECE and UNECA) to build on the existing statistical data and capacity of countries to develop a coherent approach to measuring the impact of trade on gender equality. The expected result is an enhanced capacity of national statistical authorities to collate and disseminate data and statistics for policymakers for more gender-responsive trade policy (UNCTAD et al., 2023).

Sex-disaggregated data provide the basis for ex-ante and ex-post gender impact assessments of trade policy. Indonesia was part of the gender-impact analysis carried out during the creation of ASEAN Economic Community (AEC). Friedrich Ebert Stiftung et al. (2016) examined how an expansion in regional trade and economic integration affects women in the AEC through a rigorous analysis of trade- and gender-disaggregated labour market data. The study estimated a significant impact of the formation of AEC on women in the ASEAN region in terms of the number of jobs to be generated, but the estimated impact was small in terms of changes in the gender pattern of employment and wages. This was because the economic boost from the AEC was expected to not significantly affect sectors that employ mainly women. Based on the results of the gender impact assessment, a set of recommendations were also provided to the ASEAN member states to boost women's participation in regional trade.

While for the time being Indonesia does not regularly conduct gender impact assessments of its trade policy and agreements, it could decide to do so in the future. Ex-ante gender impact assessments of trade policy provide an estimate of the potential impact of trade policy on women and men, and on overall gender equality. This makes it possible to develop complementary measures that might be needed to mitigate any potential adverse effects of a planned trade policy or, conversely, to enhance its potential positive effects. Ex-post impact assessments help assess trade policy during the implementation process and determine what has and has not worked in order to provide information for future trade policies and for possible amendments to existing ones. In fact, as negotiations progress between Indonesia and Canada

on the Comprehensive Partnership Agreement, Canada has undertaken a gender-based analysis of the agreement and its impact on Canada through its Gender-based Analysis Plus process. Indonesia could follow a similar approach and undertake an assessment of the potential impact of the trade agreement on Indonesian women as workers and entrepreneurs.

Gender impact assessments of trade policy could also include gender-sensitive value-chain analyses in key export sectors to identify areas for skill development and technological investments to support women's shift to higher-value-added segments of the value chain. The development of new trade rules and their assessments would benefit from the participation of women's organizations.

5.2. ACCESS TO FINANCE

Persistent barriers limit women's access to capital and financial services in Indonesia that can further limit their participation in international trade as entrepreneurs. In general, women continue to be less likely than men to have access to financial institutions or to have a bank account. For instance, globally, a US\$300 billion gap in financing exists for formal women-owned small businesses, and more than 70 per cent of women-owned SMEs have inadequate or no access to financial services (IFC, n.d.).

5.2.1. Women's access to financial services

To address the issues of access to finance, Indonesia has planned and implemented several programmes targeting women entrepreneurs. The Indonesian government, supported by the Asian Development Bank (ADB), adopted a Women Micro, Small and Medium Enterprise Development Framework Action Plan. Its objectives include helping all women access formal financial services, providing them with financial (including digital) skills to make informed financial and management decisions, and building women-friendly financial institutions that tailor their products and services to the specific needs of women. Legislation has also been enacted to help banks reach out to and assist consumers of financial services, including women, in accessing banking services, including opening accounts, receiving and distributing savings, and carrying out financial activities without charging any fees or imposing minimum deposit requirements (ADB, 2020).

Following the guidelines, BTPN Syariah Bank has created programmes specifically tailored to Indonesian women borrowers. In addition to financing and services such as digital banking, especially for remote communities, the bank focuses on providing extensive non-financial services such as training in e-commerce and business skills for women. BTPN Syariah Bank is also mainstreaming gender within its own organization by recruiting young women bankers who are high school graduates. The bank then trains them to fill customer-facing field positions. These new bankers meet with customers in their homes and shops and teach them business management skills, and then convene in a local bank office that is used as a dormitory (IFC, 2019). Credit for Business (Kredit Usaha Rakyat) Programme, run by the Indonesian government, provides credit, working capital, and investment financing schemes for MSMEs and cooperatives. Finally, the Programme for Eastern Indonesian Small and Enterprise Assistance provides financial assistance to MSMEs in the poorest regions of Indonesia in collaboration with the IFC (Istiadari and Anandhika, 2018).

Women should also be incorporated into the financial sector. For this purpose, countries usually create a roadmap through a national financial inclusion strategy that prioritizes different aspects of women's inclusion in the financial sector throughout different periods. In 2020, the government of Indonesia enacted Presidential Regulation No. 114/2020

outlining the National Financial Inclusion Strategy to ensure that financial services are equally easily accessible to all segments of the population, including women. This strategy will be implemented in coordination with ministries, regional governments, the Bank of Indonesia, commercial banks, and private sector partners (Bank Indonesia, n.d.). It provides focused attention on advancing women's financial inclusion, ranging from bank account ownership to entrepreneurship.

Best practices from the national financial inclusion strategies of countries in the region could provide useful examples to further improve Indonesia's strategy. Bangladesh presents an informative example of a policy framework to increase women's financial inclusion (box 8).

Digital transformation also offers a solution to increase access to finance for women entrepreneurs. The digital financial services market in Indonesia has the capacity to develop further. A survey by the Indonesian Association of Internet Service Providers (APJII) found that 79 per cent of respondents used the Internet for online transactions, while 72 per cent accessed financial services (Pratama, 2022). Further development of digital financial services in Indonesia offers opportunities for an estimated 110 million bankable but unbanked citizens in the country to access banking services and products (Deloitte, 2015).

Box 8. Enhancing women entrepreneurs' access to finance: The case of Bangladesh

Women entrepreneurs in Bangladesh have faced great difficulties in accessing finance. To counter this, Bangladesh Bank's SME and Special Programmes Department formulated and instituted a policy framework to be implemented by banks and nonbank financial institutions. The framework includes specific policy suggestions, target-based small and medium-sized enterprise (SME) financing plans, refinancing schemes, and training programmes. The policies also set as a target that at least 15 per cent of all the SME funds be allocated to women-owned businesses.

Bangladesh Bank also instructed banks and financial institutions to advertise all the facilities made available by the policy framework in print and electronic media. As a result, over 35,000 aspiring women entrepreneurs, including many in rural areas, were able to launch their businesses. Banks and financial institutions loaned US\$106 million in capital and US\$3 billion of refinancing to women-owned businesses in 2018 and 2019.

The policy framework has led to many banks and financial institutions giving higher priority to women applicants, putting in place special provisions for women-owned businesses unable to provide collateral, and providing special advice and service centres for women entrepreneurs. The policy framework has successfully influenced Bangladesh's financial ecosystem to be more inclusive and sensitive to gender issues. It has produced structural and concrete change in closing gender gaps in access to finance.

Source: ITC (n.d.).

The Republic of Korea, India, and Japan offer digital financial services such as mobile banking, online banking, issuance of payments and lending and receiving money internationally, and peer-to-peer lending. The Republic of Korea's initiatives to achieve digital innovation include ensuring that improvements are made to the rules to remove regulations that get in the way of financial institutions venturing into new digital business areas. The initiatives also aim to ensure that the necessary data are collected and expanded to build the data infrastructure needed to promote the use of artificial intelligence in financial services. Due to the Republic of Korea's well-established infrastructure, resources, and advanced ICT in digital finance, 67 per cent of digitally active Koreans have adopted the use of digital financial services in their day-to-day lives (Nam and Lee, 2023).

5.2.2. Women's access to financial literacy and training

In addition to financial inclusion, women must also have the necessary knowledge to make the most of their financial assets and the financial assistance provided to them. Training and programmes in financial literacy are crucial to helping women save more, invest better, be more aware of the financial tools available to them, and thus have better entrepreneurial opportunities. Indonesia has a financial literacy strategy that focuses on utilizing digital technology to improve the financial literacy index by building and enhancing strategic alliances in the implementation of financial literacy and education programmes, and expanding access to and the availability of inclusive financial products and services. However, women are not given priority under this strategy. Increasing women's financial knowledge should become a priority objective of this strategy to ensure that women's capacity also increases in the same way as men's (Government of Indonesia, 2021). Box 9 presents some effective initiatives that aim to enhance women's access to financial instruments and financial education.

Existing measures to ease entrepreneurs' access to finance in the agricultural sector could also be made gender-sensitive through incentive mechanisms. For example, in the case of the oil palm sector, Indonesia's Ministry of Finance could introduce an incentive system based on gender indicators to deliver oil palm plantation funds to regional governments with good performance with respect to handling gender-based discrimination and violence in the oil palm plantation

sector. Similarly, the Financial Services Authority (OJK) could use gender indicators when assessing prospective borrowers in the oil palm plantation sector to reward positive action toward gender equality (Hardiyanto et al., 2021).

Analysing the differentiated impact of different financial tools and services on the performance of women entrepreneurs is necessary to understand what works and what does not. The availability of sex-disaggregated data on access to finance is a very important entry point to better understand the ability of all women – including women-owned or women-led MSMEs – to access financial services. Indonesia could consider legally mandating the collection of gender-disaggregated data on financial services. For instance, in Lao People's Democratic Republic, commercial banks and financial institutions are mandated to collect sex-disaggregated data via the reporting form to the Bank of Laos, which requires that financial data be submitted disaggregated by gender. Indonesia is currently working with the ADB to establish a roadmap for the systematic collection of sex-disaggregated data from financial service providers (ADB, forthcoming-b).

Increasing the digital financial literacy of women was a priority action plan for the government of Indonesia while it chaired the G20 between 2021 and 2022. The Bank of Indonesia recognized three critical steps to overcome the challenges constraining MSMEs in terms of limited economic ability, financial literacy, and access to digital infrastructure: (i) economic empowerment, including of women as microentrepreneurs; (ii) capacity-building to improve productivity, literacy, and financial management through education supported by innovation and digitalization of the business processes to strengthen more competitive MSMEs; and (iii) policy harmonization, through support from the Bank of Indonesia for the Job Creation Act, which has streamlined the licensing process, while supporting an ecosystem for MSMEs and e-commerce platforms that unlocks access to domestic and global markets (Bank Indonesia, 2022).

As covered so far, policy interventions on entrepreneurship traditionally focus on funding. However, there is a need to introduce accompanying measures in other areas of entrepreneurship, which will be presented next.

Box 9. Financial instruments and financial education for women entrepreneurs in India

India has a variety of financial instruments launched by the government that target the country's women entrepreneurs.

For instance, the Ministry of Social Justice and Empowerment has a microfinance scheme for women with a rebate in interest. It provides financial assistance up to the cost of INR 1,40,000 (US\$1,700). It is targeted towards socially and economically disadvantaged women whose family income is less than US\$3,600 per annum.

The Ministry of Finance offers loans up to INR 100,000 (US\$1,200) to women entrepreneurs, without requiring any collateral, and with low interest and flexible repayment tenure. The loans are for women entrepreneurs who are heading and managing manufacturing or production businesses, such as artisans, weavers, and craftspersons, as well as those working in phone repair, auto repair, tailoring, photocopy services, electronic appliance servicing centres, and spa and beauty parlour services. The loans can be used to set up a new business, expand an existing business, or modernize an existing business with the latest technology and tools.

The Ministry of Micro, Small and Medium Enterprises provides assistance in the form of a grant of up to 30 per cent of the total project cost to nongovernmental organizations to promote entrepreneurship among target groups of women. The remaining 70 per cent of the project cost is financed by the lending agency as a loan for undertaking activities as envisaged in the project.

In addition to providing access to funding, some programmes offer a blend of financial services and financial education for women businesses. For instance, Niti Ayog runs the Women Entrepreneurship Platform that provides services in six areas: community and networking; funding and financial assistance; incubation and acceleration; compliance and tax assistance; entrepreneur skilling and mentorship; and marketing assistance.

The National Centre for Financial Education, which operates under the aegis of the Ministry of Finance, launched the Financial Education Programme for Adults (FEPA) in 2019 to promote financial awareness among the adult population with a focus on women's groups, among others.¹ Training is provided to the selected groups free of cost and includes the provision of learning material. Topics covered under this programme include income, expenses and budgeting; savings, banking, credit, and debt management; digital transactions; insurance, investment, retirement, and pensions; financial inclusion schemes of the government; and fraud protection, including caution against Ponzi schemes and unregistered investment advisers, and grievance redressal. The training is also available online via both computers and mobile phones, helping to further promote financial literacy across the country.

Source: *StartUp India (n.d.)*.

¹For more information on FEPA, see <https://ncfe.org.in/program/fepa>.

5.3. ACCESS TO MARKETS

Several factors constrain women entrepreneurs' access to markets. They include policy and legal obstacles, gender-biased sociocultural norms, a lack of information about product and process requirements in foreign markets, and limited access to technology, infrastructure, finance, and education.

5.3.1. Transparency of trade and customs rules and trade facilitation

Governments can help increase access to markets for women entrepreneurs in several ways. A key avenue is easing access to information on trade and customs regulations through training and web pages that traders can access any time, awareness-raising

programmes, and information broadcasting services. Notifications on new or modified trade measures can be sent out to women entrepreneurs through networks such as cooperatives, women business associations, and chambers of commerce.

Having a national single window through which customs forms are submitted online could also help ease the process and make international markets more accessible.

Indonesia has a national single window for the issuing of import/export licenses, document inspection, customs clearance, and clearance of goods in an environment with less paperwork. Other countries in the region with efficient single windows are Japan and the Republic of Korea, both of which have a

single window for the online submission of customs forms and import/export declarations. Japan's single window, Nippon Automated Cargo and Port Consolidated System (NACCS), was developed as a public-private partnership. It has led to automation of import/export procedures as well as other services provided by the private sector such as cargo storage and management. NACCS has also contributed to faster import/export procedures, not only for customs but also for other government agencies (Customs Japan, n.d.).

An online portal for submission of customs forms can also reduce the incidence of sexual harassment and inappropriate language and behaviour that women often face at borders. To address this challenge, Indonesia can continue to regularly use the World Customs Organization's (WCO) Gender Equality Organizational Assessment Tools (GEOAT) to conduct gender equality assessments of its Customs operations, and also use WCO's training for customs officials to increase their gender awareness and sensitivity. Results from the GEOAT assessment showed a continuing gender gap within Indonesia Customs, where 82 per cent of customs employees were men in 2021. To address this situation, Indonesian Customs appointed more female employees to field positions such as enforcement officers, patrollers, and dog handlers (Directorate General of Customs and Excise of Indonesia, 2021).

5.3.2. Opportunities for women entrepreneurs through public procurement

Women entrepreneurs' access to markets could also be improved through their inclusion in public procurement processes. For the past decade, Indonesia has been actively pursuing efforts to improve the efficiency, transparency, and accountability of its national public procurement management systems. However, the government does not yet actively seek out diverse vendors or collect statistics on women-owned firms that register as vendors, submit proposals, or win contracts. Increasing sourcing from women-owned businesses should be a growing public policy priority for a strong private sector, inclusive economic growth, and efficient procurement solutions. In this regard, the government of Indonesia has been working with WeConnect International and the ADB since 2022 on a gender-responsive public procurement strategy and roadmap. The efforts include using the e-procurement platform to flag

potential women-owned business suppliers, and amending rules and regulations to allow procuring agencies to set aside or reserve procurements under a set monetary threshold for competition among women-owned businesses (ADB, forthcoming-a).

As Indonesia continues to work on this with the ADB, it could look into other country examples for guidance. For instance, Thailand is also advancing on gender-responsive public procurement for the benefit of women-led SMEs, and Thailand's Office of SMEs Promotion (OSMEP) has signed a Memorandum of Understanding with UN Women (UN Women, 2023). The cooperation framework consists of three distinct goals. First, it includes joint research studies or policy reviews aimed at supporting supplier diversity and more gender-responsive procurement. Second, it aims to enhance the database and establish a clear definition of "women-owned business" in Thailand, categorized by business type. This systematic data collection and analysis will support future policies. Finally, the framework aspires to create market opportunities by connecting buyers from the private and public sectors with women entrepreneurs and gender-responsive enterprises. Box 10 presents the case of Chile as a good example of mainstreaming gender in a public procurement system. Additionally, consortiums of cooperatives or producer organizations involving women businesses could be supported to pool their resources and provide the goods and services on the requisite price and quality terms required by public procurement projects.

5.3.3. Transport and communication networks

A crucial element of increasing entrepreneurs' access to markets is the development of transport and communication networks. Indonesia could further improve the transport and communication connectivity between its provinces for easier access of women to markets even though this is challenging given the geographic structure of the country. There are countries in the region that are adopting mechanisms to improve transport and communication connectivity in their own regions and can provide a good framework for Indonesia to follow. For instance, India partnered with the World Bank to improve rural roads to increase women's access to non-farming jobs and economic opportunities (Chen, 2022). Better road and transport services allowed women to take jobs outside their home. For instance, through support to a state highway project in Gujarat to improve the

Box 10. Making public procurement gender-responsive: The case of ChileCompra

Chile's 2003 Law on Procurement governs public procurement and regulates the public supply of goods and services. The procurement law led to the establishment of the procurement entity ChileCompra, whose Internet portal (www.chilecompras.cl) centralizes public procurement and digitizes it to a large extent. It has an e-marketplace, Mercado Público (www.mercadopublico.cl), on which micro and small firms constitute 90 per cent of companies selling their products and services. The online marketplace helps combat corruption and increases efficiency through competitiveness and transparency. Small and medium-sized enterprises win more contracts thanks to this simplified system and because they are more competitive than large firms in most cases.

In 2015, ChileCompra implemented an action plan that targets gender-specific constraints and helps women access the same public procurement opportunities as men. Both regulations and guidelines were modified to incorporate gender considerations, and gender-specific evaluation criteria were added. For example, Chile amended its regulations to guarantee the allocation of contracts to women-owned businesses for procurement under US\$600. Public offices offer free Internet access at different locations. ChileCompra has implemented training programmes in regional offices throughout the country, and has a management improvement programme with a chapter on gender. The action plan resulted in increasing the share of women participating in the public procurement programme to 36.5 per cent in 2016. Of those women, 64 per cent are the main breadwinners of their households. The increased efficiency of the public procurement system also benefited the government, with savings of more than US\$6,353 billion between 2003 and 2018 compared to a cost of US\$168 billion to run the programme.

The main challenge to increase the share of women in public procurement is identifying which firms are truly led or owned by women. ChileCompra facilitates online registration of women-owned businesses through its supplier certification programme called Sello Mujer ("Women's Seal"). A company is counted as women-owned if more than 50 per cent of the shares are owned by women, and the legal representative or head of the company is a woman.

Despite this remarkable progress, barriers remain. Women entrepreneurs say that tender procedures are often too complex and technical, and that financial eligibility requirements can be challenging. They claim that the evaluation criteria are sometimes too strict and focus too intently on the cheapest bid. They also say that contracts are excessively large, and payments often are late.

Source: (UNCTAD, 2023b)

capacity, quality, and safety of road services, India helped increase average monthly earnings of women by 64 per cent in Gujarat.³⁴ Moreover, the partnership between the World Bank and India has also focused on making transport safer for women through the collection and analysis of gender-disaggregated data on users and non-users of public transportation in 12 of the country's urban centres. Based on the results, women-friendly facilities, including safe bus stops with improved visibility and ramps, were constructed. In addition, closed-circuit television (CCTV) cameras were installed on buses and a complaint handling systems was implemented.

5.3.4. Gender-sensitive certification schemes

Certification schemes are instrumental to promote sustainable development, and gender-sensitive design of such schemes has positive implications for women's economic empowerment, as documented in the cases of several export cash crops such as coffee and tea. Box 11 presents an overview of issues to be addressed in the certification of Indonesia's oil palm sector to increase the efficacy of these schemes.

5.3.5. Regulatory and institutional framework

According to the findings of World Bank's Business and the Law Index, Indonesia could consider reforms for gender equality in laws affecting women's pay, constraints related to marriage, laws affecting women's work after having children, constraints on

³⁴ World Bank, Second Gujarat State Highway Project (GSHP II), 2014 (<https://projects.worldbank.org/en/projects-operations/project-detail/P114827>).

Box 11. How to further integrate gender issues into certification schemes in Indonesia's oil palm sector

Gender equality is introduced in the principles and criteria of the Roundtable on Sustainable Palm Oil (RSPO) and the Indonesia Sustainable Palm Oil (ISPO) certification system. However, certification criteria and indicators on gender equality are often not concrete and clear. For example, the ISPO prohibits gender-based discrimination and harassment/violence through an indicator, and obliges companies to develop a policy document on the issue. However, these are not specific to women, and there is no standard as to the specific protection that women need in areas such reproductive rights. Hence, gender-related criteria and indicators in certification schemes in the palm oil sector need to be made comprehensive and concrete to support gender equality. The Ministry of Health has developed a reproductive health surveillance system for women workers in Indonesia. It needs to be developed for women workers in the palm oil plantation sector as well. The ISPO and RSPO certification institutions should also collaborate with regional governments in sharing data and information on gender-based discrimination and violence in the sector (Hardiyanto et al., 2021).

Focusing on oil palm corporations and encouraging them to introduce gender mainstreaming principles is an important and necessary step, but alone it is not sufficient. Attention needs to be focused on the independent smallholder category and the community-company-government interface (including through cooperatives), where gender inequalities are prevalent (Elmhirst et al., 2017a). Hence, it is important to include smallholders as well as corporations in these schemes in order to have sector-wide effects both from a gender and environmental point of view (Li, 2015).

Additionally, there is a need for an effective national system of planning, implementation, and supervision supported by institutional and budget capacity (Hardiyanto et al., 2021). In this way, the existing gaps between different certification schemes on gender mainstreaming could be closed, and effective implementation of gender and other sustainable development indicators could be ensured.

women starting and running a business, gender differences in property and inheritance, and laws affecting the size of a woman's pension (World Bank, 2023).

Women's active participation in cooperatives and producer organizations can be enhanced through tax cuts or subsidies provided exclusively to women of the household. Including women as active participants in cooperatives also requires a cultural transformation, as many women consider men as the representatives of their households in the public sphere.

5.4. SKILL DEVELOPMENT

Women face several challenges in accessing and completing quality education and training. These educational disadvantages contribute to occupational segregation, which remains a predominant feature of women's economic realities. As long as women remain underqualified and less skilled than men, they are likely to remain in lower-paid jobs with poor working conditions and job insecurity, and to be entrepreneurs

in sectors characterized by little dynamism, high competition, and limited value-addition.

Having upskilling and training programmes that target women can provide an important stepping-stone for women's economic empowerment. Indonesia already has a variety of upskilling programmes in place targeting women in several sectors (e.g. the BWP programme in the wearing apparel sector discussed above).

Skill upgrading has also become a prominent topic for women in the field of digital technologies. In Indonesia, importance was given to digital literacy training for women through the ILO's Women in STEM Workforce Readiness and Development Programme between 2017 and 2021.³⁵ The training provided underprivileged women with critical soft and technical STEM-related skills to help them gain quality employment and support their career advancement in the ICT sector (ILO, 2021b). Between November 2020 and May 2021, the web development training programme attracted 2,093 female registrants from

³⁵ STEM stands for science, technology, engineering, and mathematics.

across Indonesia and succeeded in training 683 women, exceeding the initial target of 600.

The tourism sector in Indonesia has also benefited from ILO training programmes, particularly for the recovery of women businesses in the post COVID-19 pandemic era. The goal of the Village Tourism Project, part of the ILO's Skills for Prosperity Programme, is to increase the employability, employment, and livelihood opportunities of beneficiaries by teaching them skills such as bookkeeping, cost calculation and marketing, hospitality, and tourism (United Nations Indonesia, 2023).

In the oil palm sector, there are gender-related initiatives within sectoral projects such as those in West Kalimantan (e.g. Indonesia Solidaridad Network Foundation). Women farmers have been involved in the Farmers' Field School and in Financial Literacy Training, which started in 2015 and 2013, respectively. Women have a much higher degree of participation in financial-related training, which likely reflects the gender norm within Indonesian society that assigns household financial management and extra income generation roles to women (Azahari, 2022).

To ensure women's skill development, financial incentives, such as covering transportation and food costs, would facilitate women's involvement. Daycare facilities at training centres could also be provided to help women with childcare responsibilities to participate in these programmes.

Many existing programmes for women entrepreneurs have a standardized and broad approach mainly focusing on poverty reduction. Targeted programmes may prove more effective, since the needs of entrepreneurs may change according to the economic sector. Training and skill development programmes are also important to help shift necessity-oriented entrepreneurs from low-value-added and highly competitive sectors (e.g. food production and

beauty salons) to higher-value-added sectors (e.g. manufacturing and ICT).

Harnessing digital technologies and platforms to conduct training can also make it easier for women to access them. For instance, India has its own national training platform called Swayam that provides learning material from Class 9 until post-graduation and can be accessed by anyone online. The courses are interactive and available free of cost. They provide access to education to people who are unable to participate in formal education and are not registered with education institutions.³⁶ In Thailand, the National Science and Technology Development Agency has launched an e-learning platform with reskilling and upskilling programmes for workers. The courses are mainly focused on science and technology to ensure a skilled workforce for advanced sectors (National Science and Technology Agency, 2022).

Business forums are important hubs for governmental and nongovernmental organizations, and they facilitate the flow of information, networking, and the extension of support services to micro and small businesses, among which women-owned businesses are concentrated. The organization of business forums in key export sectors and the participation of women entrepreneurs in these forums on an equal basis with men could be encouraged.

Finally, the ICT sector is important for many high-value-added and high-paying service sectors such as business services, finance, etc. Given the high level of education of Indonesian women, the sector has the potential to attract many women while providing them with the option of flexible and remote work. Therefore, skill development programmes to increase ICT skills need to be expanded, and women's participation in them should be encouraged. For instance, the Philippines has a national training platform that aims to enhance the digital skills of women entrepreneurs there (box 12).

³⁶ See the Swayam page on the government of India website at <https://swayam.gov.in/about> (accessed 18 August 2023).

Box 12. Improving digital skills of women entrepreneurs in Philippines

Due to the lack of access to finance and skills, women-led micro, small and medium-sized enterprises (MSMEs) tend to have limited market access. In this regard, the E-Taas ang Pinay MSMEs Programme of the Department of Trade and Industry (DTI) in the Philippines enables these firms to leverage technology to expand market access.

The programme provides comprehensive training, mentoring, and support to women entrepreneurs to improve their digital skills and connect to the digital economy through e-commerce platforms. It has developed an integrated digital marketing training programme and a digital promotion support strategy to assist women entrepreneurs.

The integrated digital marketing training programme includes a three-day training course and a 90-day mentoring scheme. Modules include establishing a growth and innovation mind set, the e-commerce landscape and trends, basics of digital marketing, digital selling, social media management, business tools and platforms (by Lazada), shopping campaign preparation and warehouse operation tips (by Shopee), and content creation and marketing strategy (by Facebook).

DTI worked with the National Confederation of Cooperatives (NATCCO) to organize training sessions led by qualified experts and provide administrative and logistical resources. DTI also partnered with Lazada, Shopee, and Facebook Philippines to facilitate digital marketing and e-commerce workshops and develop 10 training modules.

From July 2020 to February 2021, 505 women entrepreneurs registered for the training programme. Among them, 348 women entrepreneurs successfully graduated from the programme and 227 now have online businesses. These women entrepreneurs generated total sales amounting to PHP 36 million (US\$600,000 million) within the first six months after launching their online businesses. Through the programme, over 90 DTI and NATCCO coordinators and mentors received training for trainers.

Source: International Trade Centre, SheTrades Database, available at <https://www.shetrades.com/outlook/home> (accessed 26 June 2023).

6. CONCLUSIONS AND ROADMAP IMPLEMENTATION FRAMEWORK

This report has examined the trade and gender nexus in Indonesia based on a survey of existing studies and secondary data. After a review of socioeconomic, gender, and trade profiles, it examined the gender implications of trade for women entrepreneurs through sectoral cases, namely the palm oil sector from agriculture, the wearing apparel and furniture sectors from industry, and the tourism, creative economy, wellness, and banking sectors from services. All are major sectors that are either important for exports or economic activity overall, and that are also important for women's employment. The e-commerce sector was also analysed as a sector that holds massive potential for women entrepreneurs in the country.

Indonesia is the fourth most populous country in the world and the largest economy in Southeast Asia. Women have education levels comparable to men, but they have a relatively lower rate of labour force participation than women in some of the neighbouring countries in the region, and employed women tend to be concentrated in low-skilled sectors and occupations. Women are concentrated more in services jobs (e.g. wholesale and retail, accommodation and food services, education), followed by manufacturing and agricultural jobs. At the policy level, Indonesia has taken various steps to promote gender equality and women's entrepreneurship, mainly at the national level through various measures such as the National Financial Inclusion Strategy.

Indonesia has a good standing with respect to gender equality in participation in entrepreneurial activity: women have a higher level of total entrepreneurial activity than men and a higher rate of ownership of established businesses. However, it should be noted that this may not necessarily imply gains in wellbeing, as women tend to be concentrated more in necessity-oriented businesses. In addition, gender gaps exist in entrepreneurial outcomes even after accounting for endowment differences. This implies that, in addition to addressing inequalities in endowments, it is necessary to address socio-cultural and administrative factors that lead to this gender gap in outcomes.

In the oil palm sector, field work is highly gender segregated – men mostly do the harvesting work and

women are active in maintenance work. Women are concentrated in casual employment and hence have no job security and non-wage benefits as workers (e.g. paid sick leave, maternity leave). Women also face precarious working conditions more than men because they work mostly in maintenance activities that expose them to pesticides and fertilizers, in the absence of adequate safety equipment. However, wages and hours of work are comparable across female and male workers. Men and women participate jointly as farmers in oil palm management of family farms. Women also help male family members as unpaid family workers on plantations. Oil palm generates employment opportunities benefiting both men and women, but women face a double work burden because they are also responsible for domestic work and the food security of their households. Cooperatives play a major role in Indonesia's oil palm sector, but women's participation is limited due to gender norms. Discriminatory practices and violence against women workers are other major issues that women face in the oil palm sector.

Indonesia is among the top 10 textile and apparel producing countries in the world and relies on this sector as a source of exports and employment. The country experienced a feminization of employment in the wearing apparel sector in the 1970s and 1980s, and women today account for 63 per cent of the sector's employment. Besides wage work, women also dominate piece-rate workers, mostly informal, in the wearing apparel sector. The gender wage gap is smaller than in comparable countries, which implies that the feminization process relies more on gender stereotypes about tasks than cost advantages that women may provide. Sexual harassment is also a workplace concern in garment factories, and many women lack maternity rights.

In tourism, women face several barriers such as limited access to technical education and resources and vulnerability to sexual harassment, which makes many of them reluctant to enter the sector. As in other sectors, there is a high degree of occupational gender segregation. Women are concentrated in domestic work-related occupations, such as hotel housekeeping, waitresses, kitchenhands, and cooks, while men

work as security guards, drivers, maintenance staff, and guides. Unlike in other countries, the gender wage gap in Indonesia is bigger in tourism than in the broader economy. Despite the low-paid, low-skilled, and informal nature of work in tourism, women still value these jobs when compared to alternatives in agriculture. They also tend to become entrepreneurs (e.g. opening street food stalls) after getting married because such work allows them flexibility. The double work burden is also one of the reasons behind women entrepreneurs in tourism staying as small informal business owners. Gender gaps in digital skills and in access to finance and capital are major constraints faced by women entrepreneurs in tourism.

Indonesia already has several initiatives in place in the identified policy areas to promote gender equality and female entrepreneurship, including through the use of trade policy. However, there are still further actions that Indonesia could consider taking to support women's beneficial participation in the economy. Section 5 of this report presented several recommendations on "how to get there" based on the analysis of the gender and trade nexus in Indonesia, international good practices, and country examples of economies similar to Indonesia.

Table 5 presents a policy implementation framework with targets, key areas of action, stakeholders, and monitoring indicators to assess progress for each policy area covered in section 5.

Table 5. Policy recommendations and implementation framework for Indonesia

	Targets	Potential areas of action	Monitoring indicators
Trade policy	<ul style="list-style-type: none"> - Increased gender mainstreaming in trade policy - Improved capacity of women to participate in expanding export sectors - Active participation of women in decision-making on trade policy 	<ul style="list-style-type: none"> - Gender chapters in trade agreements - Ex-ante gender impact assessment of trade agreements - Participation of women's rights groups and producer organizations in trade policy processes - Gender-sensitive implementation of trade-focused capacity-building programmes - Gender-sensitive value-chain analyses - Gender-sensitive implementation of development assistance projects (e.g. Aid for Trade) - Work programme on gender and trade statistics 	<ul style="list-style-type: none"> - Ex-post gender assessment of trade agreements - Number and reach of trade-focused capacity-building programmes and development assistance projects with a gender-sensitive approach - Number of publications by Statistics Indonesia (Badan Pusat Statistik – BPS) on trade and gender statistics

	Targets	Potential areas of action	Monitoring indicators
Regulatory and institutional framework	<ul style="list-style-type: none"> - Increased participation of women in the labour market and in trade - More equal gender division of labour - Higher participation of women in decision-making processes 	<p><i>Social and legal framework</i></p> <ul style="list-style-type: none"> - Legal reforms directed towards greater gender equality in areas needed (e.g. pay, pension, maternity) - Awareness-raising campaigns on gender equality - Gender equality components in curriculum at all education levels <p><i>Care domain</i></p> <ul style="list-style-type: none"> - Campaigns to reduce gender inequality in the unpaid work burden - Expanding public childcare facilities - Providing subsidies to low-income families to enrol their children in private childcare facilities where public facilities are not available - Incorporating gender equality in paid maternity leave policies <p><i>Export sectors</i></p> <ul style="list-style-type: none"> - Gender indicators in certification schemes - A national coordination unit for certification schemes to make them gender-sensitive - A zoning system for oil palm licencing to support smallholders and women's equal participation - Public incentive programmes for enterprises in key export sectors to increase women's employment in these sectors 	<ul style="list-style-type: none"> - Oversight of legal measures on a regular basis - Number and reach of awareness-raising programmes on gender equality - Independent evaluation of education curricula through a gender lens - Minutes per day spent by men and women on unpaid care and domestic work - Enrolment rate in childcare facilities - Women's employment share in export sectors - Share of gender indicators among the indicators of certification schemes

	Targets	Potential areas of action	Monitoring indicators
Access to finance	<ul style="list-style-type: none"> - Increased use of financial services by women entrepreneurs - Closing of gender gaps in access to finance 	<ul style="list-style-type: none"> - Increased participation of women in financial literacy training - Expanding credit programmes targeting women entrepreneurs with preferential terms - Financial incentives to encourage good practices by firms directed toward gender equality - National task force to coordinate programmes to support women entrepreneurs in access to finance and other relevant areas 	<ul style="list-style-type: none"> - Entrepreneurs' access rate to credit by gender - Oversight of financial procedures with a gender lens - Share of women among participants in capacity-building programmes on finance and other relevant areas
Access to markets	<ul style="list-style-type: none"> - Increased participation of women-owned micro, small and medium-sized enterprises (MSMEs) in trade - Shift of women-owned MSMEs to higher-value-added sectors - Increased participation of women-owned MSMEs in public procurement - Enhanced participation of women in cooperatives - Enhanced participation of women entrepreneurs in e-commerce 	<ul style="list-style-type: none"> - Online portals and apps on customs regulations and information - Training on trade rules and procedures - Broadcasting of market information through online sources and producer organizations - Gender-awareness-raising among customs officials - Financial support to ease access to technologies to support a shift to higher-value-added sectors - Providing women-owned MSMEs with tailored extension and advisory services - Expanding women's participation in supplier diversity initiatives and certification programmes - Having a quota for women entrepreneurs in public procurement projects - Consortiums of cooperatives and women-led businesses for public procurement - Development of digital platforms that support the internationalization of small and medium-sized enterprises and the promotion of products sold by MSMEs 	<ul style="list-style-type: none"> - Share of women entrepreneurs that use online trade portals and market information apps - Number of gender-awareness raising training programmes at borders - Share of sector-specific programmes among capacity-building programmes on trade - Share of women-owned businesses in export sectors and high-value-added sectors, respectively - Share of public procurement projects (in number and value) held by women-owned businesses or consortiums involving women entrepreneurs - Share of women among members in cooperatives and certification schemes - Share of women conducting business online and business profitability

	Targets	Potential areas of action	Monitoring indicators
Skill development	<ul style="list-style-type: none"> - Increased participation of women entrepreneurs in skill development and training programmes - Developing women's digital skills - Increased access of small entrepreneurs, including women, to information, communications, and technology (ICT) infrastructure (e.g., broadband coverage, electronic payment systems) 	<ul style="list-style-type: none"> - Gender-sensitive design of training programmes (e.g. on-site childcare services, appropriate time set-up) - Targeted training programmes to improve women's skills to shift to high-value-added sectors - Sectoral counselling on business services to MSMEs, including women entrepreneurs - Enhancing the reach and scope of business forums (e.g. platforms to exchange good practices, peer learning from role models) - Increased training on digital skills, cybersecurity, online payments, the functioning of digital platforms, etc. - Promoting the reach of micro and small entrepreneurs to ICT infrastructure, reducing Internet subscription costs 	<ul style="list-style-type: none"> - Share of women entrepreneurs among participants of skill development and training programmes - Share of women with basic digital literacy skills, and advanced technical digital skills, respectively - Share of women entrepreneurs with access to ICT infrastructure

Source: UNCTAD secretariat.

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