

# HOLISTIC-INTEGRATIVE DEVELOPMENT STRATEGIES OF WOMEN-MICRO ENTREPRENEURS IN COASTAL SURABAYA

*by* Margaretha Ardhanari

---

**Submission date:** 09-Jan-2024 03:30PM (UTC+0700)

**Submission ID:** 2268297150

**File name:** 3\_Holistic\_integrative\_development.pdf (1.37M)

**Word count:** 12641

**Character count:** 74785

# HOLISTIC-INTEGRATIVE DEVELOPMENT STRATEGIES OF WOMEN-MICRO ENTREPRENEURS IN COASTAL SURABAYA

Margaretha Ardhanari

Faculty of Business, Widya Mandala Catholic University Surabaya

Gratianus Edwi Nugrohad

Faculty of Psychology, Widya Mandala Catholic University Surabaya

Adriana Anteng Anggorowati

Faculty of Engineering, Widya Mandala Catholic University Surabaya

## ABSTRACT

*The increasingly strong business competitions force women-micro entrepreneurs (who are still performing their domestic functions) in Sukolilo Baru to seek efforts for maintaining themselves to gain additional income. According to this background, present researchers are intrigued to scientifically examine their endurance and potencies to find out strategies of the effective and efficient establishment and development.*

*The research used a qualitative phenomenology approach. The subjects for this research were purposively chosen. The data were collected through participant observations and semi-structured interviews, which later were analyzed by relying on thematic inductive models once the validity was verified through triangulation, collaboration, and audit trail.*

*The finding shows that holistic-integrative strategy which is used to build and develop women micro-entrepreneurs can be done individually and collectively by using these following strategies: (1) building individual and institutional strengthening; (2) strengthening modal; (3) building network of information and developing entrepreneurial technique; (4) building a network of market information; and (5) giving accompaniment.*

**Keywords:** *Women, micro-entrepreneur, holistic-integrative*

## INTRODUCTION

A coastal area, a transitional area between land and sea, is a potential resource in Indonesia. Surabaya is one of the cities that have potential coastal areas. The development of community living in coastal areas, which are the strategic sectors for economic development, needs to be fully optimized to its potential remembering that the real marines are yet to be fully

utilized to improve the welfare of fishers or coastal community. This resulted in less optimal utilization of marine fishery potential which should be a source of local revenue and significant foreign exchange earner for the country (Astuti, 2012).

The most significant fisheries potential coastal areas in Surabaya can be found in these nine districts: Gunung Anyar, Rungkut, Mulyorejo, Bulak, Asemrowo, Benowo, Krembangan, Kenjeran, and Sukolilo. Fishers in Surabaya are dominated by traditional fishermen and their fleets, such as boats, outboard motors, and bass boats. Subdistrict Bulak has considerable potential for its marine resources because most of the people living there are fishermen. To fulfill their living needs, people market their fresh or partially processed fish (processed food). Some examples of such processed fishery products are smoked fish, dried fish, fish skin crackers, shredded fish, and many others. Fishermen's wives usually run these enterprises to increase the value of selling of their husbands' catches. The fishery enterprises in this place are still generally considered as a large-scale household.

Tambunan (2012) conducted a research on women's role in the development of small enterprises. The result shows that the reasons why women opened their own business were neither driven by their personal desire to build their own business nor to develop expertise in one field area nor to be independent as individuals. They were forced by the economic pressure. They become entrepreneurs because they need "to fulfill their basic needs". Also, it is due to the limited opportunities for employment as well as the need to increase their families' income while at the same time carrying out their roles in managing the household. Women have more demanded soft-skills, such as perseverance, meticulous, hardworking, patient, honest, robust, high sense of responsibility, strong willingness, and high spirits.

Studies on the model of the women empowerment which focus on women as fishers have been carried out by Handoko, Marwah, and Ardhanariswari (2012). They found that the stages of constructing the model of women empowerment as fishers in terms of fulfilling family needs are based on the following issues: 1) the inconsistency of family's income, 2) the difficulty of developing alternative enterprises to the family's income, such as stores or stalls, 3) the difficulty to get access to venture capital provided by banks as well as dependence on moneylenders, 4) the nature of female fishers who have a stubborn character and are pampered by natural resources in the society, 5) the root of fisherman culture whose female fishermen are seen as part of society, 6) the habit of gambling which is difficult to overcome, and 7) the longing of the presence of a capable leader as a role model.

The UNDP report (2014) on the Human Development entitled *Maintaining Human Advancement: Reducing Vulnerabilities and Building Resilience* found that in terms of its performance compared to countries conserving their citizens' welfare by using the Human Development Index (HDI), a combination of indicators such as health, wealth, and education, Indonesia was still in its unchanged 108 positions since 187 years ago, with the exception of Singapore (9), Brunei (30), Malaysia (62) and Thailand (89), member countries of ASEAN ranks more low to Myanmar (150), Laos (139), Cambodia (136), Vietnam (121) and the Philippines (117).

Ardhanari (2007) investigated the personal factors of women micro-entrepreneurs in the successful development of retail business influenced by cultural factors in Surabaya. Findings

from her research indicated that the patriarchal culture was still dominating various life aspects of women micro-entrepreneurs. Consequently, it hindered the efforts of the realizations of the enterprises' development and success. The obstacles encountered by women-micro entrepreneurs might exist from within the individuals or family. These conditions undoubtedly gave impacts on their efforts in developing and succeeding their retail enterprises.

Research conducted by Koesworo & Ardhanari (2009) on the capability of women micro-entrepreneurs in managing risk showed that women were aware of the risks of the rapid growth of enterprises and that women preferred to develop their enterprises gradually. Moreover, the women's ability to build an access to micro-finance institutions proved that they were very cautious in running their business because of their ability to access formal financial institutions were still insufficient. This finding is also reinforced by the findings from Ardhanari (2014) who found that women micro-entrepreneurs had a very high sense of discipline in repayment of loans. In fact, a symbiotic mutualism is formed between microfinance institutions and women entrepreneurs. It was reflected when women micro-entrepreneurs needed capital from the institutions to expand their enterprise, whereas the respective institutions required women micro-entrepreneurs to improve their institution's performance.

However, discipline is also reinforced by other psychological factors. Nugrohadhi (2014) conducted research concerning the description of the protection and risk factors, resilience and psychological welfare of women. He found that the fisherman's wives serving as the subjects of the research were resilient. It was marked by the identifications of optimism, self-efficacy, impulse control, and transformative behavior. Resilience is manifested by a variety of factors: the protection or the risk factor, from inside the individuals or outside of the individuals.

Based on the researches which were carried out on Micro-enterprises run by women as well as the unique characteristics of coastal communities; thus, holistic and integrative studies are needed in order to create economic independence of women micro-entrepreneurs. All the efforts to build an economic independence with holistic and integrative models are in line with government policies and programs. According to World Bank Indonesia (2016), much of the policy framework concerning enterprise support in Indonesia is centered around microenterprises and small enterprises. Law number 20/2008 on MSMEs provides the official classification of MSMEs and defines each category of firm according to asset and sales or annual revenues. In turn, support programs for MSMEs tend to segment the market mainly regarding business size, as measured by sales and annual revenues.

In addition to the provision of the legislation, through The State Minister for Women Empowerment and Child Protection, the Indonesia government also launched the *Three Ends* priority program. One of the goals of the *Three Ends* program is to end the problems faced by women in their economic behavior, namely the inequity of economic access. Since 2016, to achieve the goal of ending the inequity of economic access to women, The State Minister for Women Empowerment and Child Protection conducted Women's Economic Empowerment Activities through the development of home industrial actors. All the efforts are further strengthened by the regulation of The State Minister for Women Empowerment and Child Protection, number 2/2016 on General Guidelines for the Development of Home Industries to Improve Family Welfare through Women Empowerment.

Building economic independence of women micro-entrepreneurs can be done individually or collectively by using a strategy, which is to build enterprises by strengthening the institution, capital, and information networks. Psychologically, when faced with difficult circumstances, women micro-entrepreneurs should care for themselves, avoid any form of dependency on others, make a decision independently, and have strong perseverance and persistence. Remembering that welfare improvement is not only a single matter of economy, but also psychology, women should apply this strategy to make a rapid development which centralizes on a human.

### **Woman-Micro Entrepreneurs**

*“An entrepreneur is one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalize on those opportunities”.* Zimmerer, et al. (2008). The definition emphasizes that entrepreneurs are people who see opportunities and then create an organization to take advantage of these opportunities. Entrepreneurship is an effort to improve the ability and run the business with the ability to deal with obstacles and obstacles so that the desired goals can be achieved. For that attitude of an entrepreneur are the willingness, discipline and honest attitude in running a business.

Entrepreneurship is the attitude, the soul, and the ability to always be active and creative in creating something new that is very valuable and useful to both himself and others. Female entrepreneurs are one of the alternative options for women to show the ability to manage the business run. This is in line with a statement from Zimmerer et al. (2008) that more and more women realize that becoming entrepreneurs is the best way to penetrate the dominance of men who inhibit career enhancement through their own business. For that, it needs hard work and a high willingness in running the business so that what is expected of the business can be achieved. Exceptional ability and desire for women to entrepreneurship should get support from all parties. Although women have some limitations, it can be overcome with hard work in running their business. According to Alma (2009), several factors become obstacles for women to become entrepreneurs, among others: (1) Factor femininity (2) Socio-cultural factors (3) Emotional factors (4) Administrative factors and (5) Educational factors.

The motives underlying the high level of women involvement in working are financial needs, social-relational needs, and self-actualization needs. Financial needs state that the family's economic conditions, in many instances, often force women to work to add the family income. Household needs are plenty and urgent so that both the husband and wife have to work to be able to meet their daily needs. This condition leaves the wife with no other choice, but to seek employment outside. Social-relational needs state that women, at some points, choose to work because of their high sense of social relational needs. For these women, their workplace meets their needs. From within themselves, they hold needs of social acceptance, a social identity which is only acquired by involving in the working community. Socializing with office colleagues becomes a more enjoyable agenda than staying at home. Meanwhile, self-actualization needs state that working is one of the many possible ways that is used by a human being to discover their life meanings. In fact, working, creating, inventing, expressing one's potential, developing one's self, sharing knowledge and experience, finding something, producing something and gaining appreciation, acceptance, and achievement are parts of one's process of self-discovery and attainment of self-fulfillment through the profession.

Women micro-entrepreneurs are those who have a dual function: apart from holding the responsibility of households, they also contribute to boosting family income. Ardhanari (2007) conducted a study on women who have multiple functions on a regular basis. The findings reported that the barriers which women micro-entrepreneurs coped with were their characteristics due to the workloads. These workloads root from women's dual role as well as structural characteristics, such as barriers to gain access to capital (terms and collateral) and access to the market where women have low access to marketing information. Conclusively, the barrier of women's business development is the result of gender stereotypes (gender stereotypes) between women and men in a patriarchal environment.

Besides the barriers in policy, the process of improving the economic development of women still faces injustice and cultural structures issue resulting in placing women in a subordinate position. Whereas in reality, most micro-enterprises has done by women bring a contribution to the economy of the country. The time crisis proves this and on the other side of this business can contribute to the family economy. Therefore, building women economic independence is a necessity to improve the welfare, while at the same time it is expected to lead to equality of access to the public.

To deal with the various conditions mentioned above, woman-micro entrepreneurs need resilience. According to Jackson (2002), resilience is the ability of individuals to adapt well to difficult circumstances. Grotberg (1999), on the other hand, defines resilience as the human capacity to face and overcome difficulties experience and to be tough afterward. Based on these notions, resilience can be delineated as an individual's endurance and perseverance when faced with difficult circumstances in his/her life, attempts of learning, adapting to the circumstances, and rising from the situation for the better.

**Resilience** may be rooted from several factors. According to Grotberg (1999), the first source of the occurrence of resiliency is external supports, which are supports from the environment around the individual, such as a good relationship with the family, a pleasant environment or relationships with others outside the family. Besides relational models, external supports may also be given as an encouragement to become self-sufficient and make decisions based on their ideas and initiative.

The second source of the occurrence of resiliency comes from an individual's ability. This kind of source exists within the individual, such as feelings, attitudes, and beliefs. The realization of these feelings is marked by efforts to always be loved and to love others, such as being sensitive to others' feelings, understanding others' expectations, having empathy and caring attitude for others.

Meanwhile, the third source is the individual's social and interpersonal abilities, that is, the ability to establish social relations. It is realized through interaction with others and the ability to communicate and solve problems well. Also, this ability will benefit a person to be able to understand the characteristics of himself and others. All these resilience aim to lead the woman-micro entrepreneurs to welfare life (prosperity).

In this contexts, the welfare life (prosperity) is not only studied financially but also even more psychologically (namely psychological well being). So far, research on the psychological well being (PWB) is based on two different approaches, namely the hedonistic and eudaemonistic approach (Ryan & Deci, 2001). Hedonistic approach discusses well-being in the

context of happiness felt by an individual. It is understood as an individual's achievement of pleasure and avoidance of pain. Diener and Lucas developed a measurement model to evaluate the pleasure/pain continuum of human experience. This measurement model is known as *subjective well-being*, which consists of three components, namely life satisfaction, the existence of positive effects, and the absence of adverse effects.

Eudaemonistic approach discusses *well-being* regarding self-actualization. The measurement of this approach is known as *psychological well-being*. Ryff (1989), the originator of *psychological well-being* theory, explains that the term is understood as the full achievement derived from an individual's full potential psychological and circumstances when an individual could sincerely accept strength and weaknesses, has life purposes, develops positive relationships with other people, becomes an independent person, can control the environment, and keeps being mature personally. Ryff's concept is originated from the belief that the benchmark of positive well-being is not merely understood as the absence of physical illnesses, yet it is also related to psychologically good feeling (psychologically well). He added that PWB is a concept related to what individuals feel about activities on a regular basis. Moreover, it refers to expressing personal feelings for what is felt as a result of his/her life experiences.

According to Ryff (1989a), the outlook of individuals having psychological well-being refers to Rogers' view on the fully-functioning person, Maslow's self-actualization, Jung's individuality, Allport's readiness, and Erikson's concept on describing someone pursuing integration instead of desperation. PWB is also identified by happiness, life-satisfaction, and undetected depression symptoms. Bradburn et al. as quoted in Ryff (1989b) explained that happiness is a result of psychological well-being and that it is the highest goal every human being wants to achieve.

Based on the above explanations, it can be concluded that psychological well-being is an individual's condition marked by happiness, life-satisfaction, and undetected depression symptoms. This condition is influenced by positive psychological functions, such as self-acceptance, positive relations, purpose in life, self-development, environmental mastery, and autonomy.

### **The Objectives and Significance of the Research**

This research aimed to find out the model of human development in the way of integrative-holistic for woman-micro entrepreneurs living in the coastal areas of Surabaya. Specifically, this research aimed to fulfill these objectives: 1) exploring and identifying factors which affect the development of woman-micro entrepreneurs' enterprises in the coastal areas of Surabaya, 2) constructing the model of integrative and holistic human development, mainly addressed to women-micro entrepreneurs in the coastal areas of Surabaya to enhance well-being.

Based on that aims, it is expected that this research would give positive contributions in 1) giving the model of integrative and holistic human development, mainly addressed to women-micro entrepreneurs in the coastal areas of Surabaya to enhance well-being, 2) giving input to Surabaya local government in enhancing the well-being of women-micro entrepreneurs in the coastal areas of Surabaya, and 3) giving input for the implementation and empowerment of women-micro entrepreneurs in the coastal areas of Surabaya.

## **METHODOLOGY**

This research employed a qualitative approach due to its particular setting in reality with the intention of investigating and comprehending what people do (Myers, 2009). This research was done within the natural situation; therefore, there was no limitation constraining the process of understanding the particular phenomenon. Due to paradigms and philosophy underlying social knowledge, the position of phenomenology is on the paradigms of social definition which review human being as unique and active and thus, an interpretative understanding is needed (Creswell, 2007).

The reason underlying the decision for the location as mentioned in this research was the areal position of Sukolilo Baru district, that is located in the coastal area in Surabaya. The unit of analysis in this research was women-micro entrepreneurs living in Sukolilo Baru. The subjects were purposively selected by depending on these following criteria: (1) women-micro entrepreneurs living in Sukolilo Baru, Surabaya, (2) had a role as a supportive spouse, (3) and had a role as a housewife whose primary duty was monitoring the growth and development of their children.

The technique of data collection used in this research was participative observation and a semi-structured interview. The collected data were then analyzed to acquire information which was later used to make a decision. The data were analyzed using an inductive content analysis, which focuses on something in general to more specific or empirical to conceptual understanding through defining process.

## **FINDINGS AND DISCUSSION**

The classification of micro enterprises was based on turnover (maximally 100 million rupiahs per year or 8 million rupiahs per month) and workforce (maximally ten people). The average of the asset was below 25 million rupiahs (Indonesian Constitution No. 20, 2008). The participation of women in micro enterprises was quite high. This was proved by the observation which showed that there were entirely some micro enterprises owned by women. Many women actively participated in increasing family income, either together with their husband or stand alone. The enterprises ran also derived either from self-effort or inherited from their parents. At some points, the husband might not interfere in his wife's enterprise.

The role of women as a micro-entrepreneurs was substantial regarding enhancing their family well-being. The increasing contribution was tightly related with their bargaining power in the household. Women became courageous in giving their aspirations and more independent, mainly for their economy (Liana, 2016). Based on that facts, efforts to built equality (in the context of eliminating the issue of gender inequality) can be maximized effectively in a successful process.

### **The Issues of Woman-Micro Entrepreneur**



The major problem which was commonly experienced by the subjects was the less amount of capital had to develop their enterprises. The second major problem was the market. To market the product of microenterprises into a broader market, there were qualifications which were yet to be comprehended by micro-entrepreneurs. Because of this problem, lots of micro-entrepreneurs rely on wholesalers who usually push their selling price. The other issues were on the management of the enterprises and the lacks of skills and technology (Muljaningsih, Soemarno, Hadiwidjojo, & Mustadjab, 2012).

Many attempts had been made by government and private enterprises to overcome these problems, *e.g.*, capital assistance (Pratiwi, 2012), training of entrepreneurship skills (Wahyudin, 2012; Dewi et al., 2012), dan market development for enterprise (Harini, Darsin, & Praptono, 2012), yet in reality there were factors which hampered the development of enterprises, such as 1) lack of information, 2) lack of socialization, 3) the efforts given were not in accordance with the needs, and 4) lack of confidence to access strengthening provided. a

### **Overview on Psychological Well Being of Woman-Micro Entrepreneurs**

The subjects were able to withstand and persistent when faced with difficult circumstances and showed that they tried to learn and to adapt to the circumstances for useful purposes. This was shown by the subjects' efforts and struggles in overcoming issues faced by themselves, their family, and the community surrounding the subjects. The subjects preferred seeking for the solutions of the problem to being clueless. The most apparent evidence was seen when the subjects faced economy problem started from their low income until the high prices of their living needs. Although there was a severe economic problem, the subjects did not stop or gave up. Instead, they looked for solutions which were suitable for their capacity and capability so that their family could solve the problem.

In the other side, the subjects also tried to show tolerance toward their husband who was working every day. The women would not let their spouse work by themselves and entirely responsible as the primary financial provider. Various attempts were made, yet in general, the subjects directly involved in working (*e.g.*, becoming an employee or an entrepreneur within small scales).

Based on the above explanation, the present researchers concluded that the subjects involved in this research were all resilient. Although they failed to show full resilience (*e.g.*, only optimism, self-efficacy, impulse control, and transformative behavior), many indicators as explained by other researchers indicated that they were able to overcome their problem to achieve a better life.

It is concluded that the subjects had assuredly achieved their psychological well-being. However, if the concept of psychological well-being is evaluated based on aspects given by Ryff (1995), then it is found out that there are still some aspects have not achieved yet. Owing to this, the present researchers concluded that the psychological well-being of all subjects was partial. The indicators lied on self-acceptance, positive relation between them, and explicit life purposes.

### **Holistic and Integrative Human Development Strategies**

Based on the above findings, real efforts to build holistic and integrative women micro-entrepreneur could be realized collectively or individually by employing these following strategies:

The first strategy is establishing a strong institution. To achieve this, women micro-entrepreneurs are expected to willingly join a group in which they can learn and help one another. Communities play an impactful role in establishing women micro-entrepreneurs. If there's no existence of the social institution, economy, and culture generated by the entrepreneurs themselves, consequently, the continuity of all programs would be ceased to exist. The efforts of strengthening are exemplified by establishing particular enterprises or cooperative. This is beneficial on account of autonomy and increased bargaining power of women micro-entrepreneurs so that they can expand their enterprise which in turn improves their psychological well-being.

The second strategy is building a strong capital. One of the weaknesses owned by women micro-entrepreneurs is the skill of managing capital. Therefore, building access to the capital providers or creditors will solve parts of capital needs. In fact, many micro enterprises managed by women need more funds coming from capital providers. On the other hands, the capital providers have enough funds to be supplied to microenterprises. There is a gap in which both sides never meet one another, and as a consequence, there is no transaction happening. Several complications which may cause difficulties for women micro-entrepreneurs to access capital providers are: the unacquaintance between capital providers with micro-entrepreneurs, the differences of habits which women micro-entrepreneurs are not familiar with accounting whereas banking is very familiar with accounting, the lack of skills to organize an enterprise, and the difficulties for fulfilling administrative requirements demanded by funding owners. Collecting a sum of capital within groups could become an alternative for capital strengthening. Groups can increase collected capital by opening access to banks or other capital sources.

It is a common thing to know funders carefully fund other parties since everyone lending or investing their money to whoever expects their fund safe. In other words, the respective fund is guaranteed to at least return or to give profits. If there's no acquaintance between funders and those who are funded, the transaction will not happen.

Very often, small enterprises do not bookkeep their expenses at all or even make more straightforward bookkeeping on things, such as calculating the depreciation of fixed assets, calculating personal's or family's expenses, and differentiating asset belonging to enterprises' and private's. This condition would cause burdensome to owners to carry out a feasibility study.

Carrying out feasibility studies is a determiner to capital owners to decide whether they are willing to grant the enterprise or not. Hence, the skill to organize feasibility study is essential since it is possible that the granted enterprises are potentially able to give more profit. However, because the presentation of its feasibility does not show any potential in reality, thus, the capital owners are not willing to grant. In other words, although the enterprises are believed to be able to give a significant profit, its feasibility is not convincing enough for capital providers or funders, the enterprise will lose it a chance to be granted.

The third is building an information network of enterprises development technique. By having this, it is expected that women micro-entrepreneurs could increase the quality of their

products as well as a sense of competition. Also, by cooperating with the government, private, or even universities, it is expected that limitation on knowledge in skills and technology could be solved so that sense of competition and production could be better. The technical skill which becomes an obstacle for women micro-entrepreneurs concerns with an improvement of product quality involving creativity and innovation. Product competitiveness could be achieved by developing the uniqueness of the products. In the context of product development, the core competition lies in the power of competitiveness compared to competitors' products. The excellence of product competitiveness is created when the products have core competence which can be differed from other products and hard to be replicated. Core competence, therefore, could be gained through creation or accessibility to better production factors compared to competitors.

The fourth is building marketing information. When building marketing information, women micro-entrepreneurs should not only rely on conventional marketing, but also utilize technology in marketing. Marketing development could be done by having marketing information or forming marketing units. Women micro-entrepreneurs could cooperate with community organizations to market their products. As a result, their product's capacity and their bargaining power to undertake wholesaler could be increased. As an effort to preserve the continuity of enterprises, women micro-entrepreneurs could expand their networking by working all together with more significant enterprises or other related enterprises. This could be done by utilizing facilities provided by government, private, or universities.

The fifth is giving accompaniment. Efforts on increasing confidence of women micro-entrepreneurs must be in line with contribution given by all parties including government, private, and universities. The targets of accompaniment committed which are addressed to women micro-entrepreneurs are to reduce or to possibly eliminate the weaknesses and constraints faced, to improve and to utilize the advantages and opportunities, such as a) The growing scale of business, business opportunities, and market share. With the assistance of external parties, it is expected that the scale of their businesses can be improved: from micro into small businesses. Also, with the aid of access to the outside parties, then the business opportunities and market share can be developed; b) access to sources of capital. Facilitating access to funders/investors or donors/credit providers will solve the problem of capital requirements of the business. It is not that these inventors and credit providers do not want not to provide funding to employers, but because they have not known each other. Therefore, we need facilitators who can link up the two parties; c) Increased entrepreneurial skills. Entrepreneurial skill is a matter that must be owned by a businessman. This skill involves making decisions, delegating authority clearly, taking risks moderately, motivating employees, cooperating with various parties, and other entrepreneurial traits; d) Improving managerial and technical skills. An entrepreneur is a manager; therefore, he/she needs the capability to coordinate all subordinates and manage all of his/her potentials. Since the technical skills of employees working in micro-enterprises are generally low, consequently, it will affect the quality of the products against the determined standard.

## **CONCLUSION**

To establish women involving in public activities as an effort to support the family economy is not sufficient if it is done partially. Holistic and integrative approach are necessities. Based on the findings and discussion process that have been explained in the previous section, the results of this study showed that the efforts to establish holistic and integrative women micro-entrepreneurs could be done individually or collectively by using these following strategies: (1) building individual and institutional strengthening; (2) strengthening modal; (3) building network of information and developing entrepreneurial technique; (4) building a network of market information; and (5) giving accompaniment.

## REFERENCES

- Alma, B. (2009), *Entrepreneurship for Students and Public*, Alfabeta: Bandung (Original Version in Indonesia Language).
- Ardhanari, M. (2007). Personal Analysis of Woman Micro Entrepreneurs at Surabaya in the Development of Retail Business Sectors - Cultural Factors Moderated, *Widya Management & Accounting Journal*, Vol.7, No. 2 (Original Version in Indonesia Language).
- Ardhanari, M. (2014). Micro Finance Institutions and Loan Returns Level: A Women Micro Entrepreneurs Perspective in Improving Prosperity. *Proceeding of National Seminar: "The Impact Of ASEAN Community 2015: Opportunities and Benefits For Indonesians Entrepreneurs"* Maranatha University, Bandung (Original Version in Indonesia Language).
- Astuti, M. (2012). The Empowerment of Poor Woman, Based On Utilization of Local Resources, Through Socio-Entrepreneurship Approach (Case Study in Underdevelop Regions at District of Pasaman, West Sumatra), *Journal of Sosiokonsepsia*, Vol. 17, No. 3 (Original Version in Indonesia Language).
- Cresswel, J. (2007). *Qualitative Inquiry and Research Design: Choosing among Five Approaches* (Second Edition), Thousand Oaks, CA: Sage Publications Inc.
- Dewi, et al. (2012). Motivation and Entrepreneurship Training for Pioneer of PKK Team at Kota Baru, Jambi. *Journal of Community Service*. No. 52 (Original Version in Indonesia Language).
- Grotberg, H. (1999). *Tapping Your Inner Strength - How to Find the Resilience to Deal with Anything*. Oakland, CA: New Harbinger Publications, Inc.
- Handoko W., Marwah, S., & Ardhanariswari, R. (2012). The Formation Model of Fisherman Woman Empowerment at Underdevelop Region. Retrieved March 20, 2016, From <http://www.journal.unair.ac.id/filerPDF/04%20Waluyo%20HAndoko,%20dkk%20FISIP%20UNSOED.%20dev%20fix.pdf> (Original Version in Indonesia Language).
- Harini, C., Darsin, & Praptono, S. (2012). Entrepreneurial Marketing Development in Effort to Increase the Economic Performance of Small, Micro, and Medium Enterprises at Semarang, *Proceedings Paper of the Fourth SNATIF Conference* at Muria University, Kudus (Original Version in Indonesia Language).
- Indonesia Constitution, (2008). Indonesia Constitution No. 20 on Micro, Small, and Medium Enterprises. Retrieved March 20, 2016, From <https://www.komisiinformasi.go.id/regulasi/view/uu-nomor-20-tahun-2008> (Original Version in Indonesia Language).

- Jackson, S. (2002). *Reducing Risk and Promoting Resilience in Vulnerable Children*. Retrieved March 20, 2016, From [http://www.bemidjstate.edu/academics/publications/social\\_work\\_journal/issue04/articles/jackson.html](http://www.bemidjstate.edu/academics/publications/social_work_journal/issue04/articles/jackson.html).
- Koesworo, Y. & Ardhanari, A. (2009). Micro Finance Institution and Credit Risk Management: A Perspective of Woman Micro Entrepreneurs. *Journal of Management and Business Review*, Vol. 1, No. 1 (Original Version in Indonesia Language).
- Liana, Y. (2016). The Study of Woman Entrepreneurship as an Effort to Increase Family Incomes. *Journal of Jibeka*, Vol. 10, No. 1 (Original Version in Indonesia Language).
- Meys, M.D. (2009). *Qualitative Research in Business and Management*, London: Sage Publication Inc.
- Muljaningsih, Soemarno, Hadiwidjojo, & Mustadjab, (2012). Factors that Affect Entrepreneur Interest of Organic Food Processing to Woman Farmers at Wonokerto, Bantul, Malang. *Journal of Wacana*, Vol. 15, No. 2 (Original Version in Indonesia Language).
- Nugrohadhi, G., E. (2014). Phenomenological Studies on the Protective / Risk Factors, Resilience, and Psychological Wellbeing to Women of Fisherman Wife In Sukolilo, Bulak, Surabaya. *The Research Report of Widya Mandala Catholic University Surabaya*. Unpublished Text (Original Version in Indonesia Language).
- Pratiwi, R. (2012). Analysis of Capital Assistance Utilization for Productive Economy – National Programme of Independent Society Empowerment to Increase Family Income. *Proceedings of Conference Paper* at Tarakan-Borneo, Retrieved May 2, 2018, From <https://www.researchgate.net/publication/305778011> (Original Version in Indonesia Language).
- Ryan, R.M. & Deci, E.L. (2001). On Happiness and Human Potentials - A Review of Research on Hedonic and Eudaemonic Wellbeing. *Annual Review*, 52.
- Ryff, C. D. (1989a). Beyond Ponce de Leon and life satisfaction: New Directions In Quest of Successful Aging. *International Journal of Behavioral Development*, 12, 35–55.
- Ryff, C. D. (1989b). Happiness Is Everything, Or Is It? Explorations On The Meaning of Psychological Well-being. *Journal of Personality and Social Psychology*, 57, 1069–108.
- Tambunan, T. (2012). *Small and Medium Micro Enterprises in Indonesia: Important Issues*. Jakarta: LP3ES (Original Version in Indonesia Language).
- UNDP (2014). *Human Development Report, Sustaining Human Progress: Reducing Vulnerabilities and Building Resilience*. New York. USA.
- Wahyudin, U. (2012). Entrepreneurship Training with Ecocultural Background to Empower the Rural Poor. *Journal of Mimbar*, Vol. XXVIII, No. 1 (Original Version in Indonesia Language).
- World Bank Indonesia. (2016). *Women Entrepreneurs in Indonesia: A Pathway to Increasing Shared Prosperity*. The World Bank Office Jakarta. Indonesia.
- Zimmerer, Thomas W, Norman M. Scarborough, Doug Wilson. (2008). *Essentials of Entrepreneurship and Small Business Management*, 5th Edition. Pearson: USA.

- Compose
- Inbox
- Starred
- Snoozed
- Sent
- Drafts
- More

Labels

+

- Navigation icons: Back, Forward, Refresh, Search, Archive, Trash, Mailbox, Reply, Reply All, Forward, Print, Share, More



Allied Journals <em@editorialmanager.com> to me

Ref.: Ms. No. Allied Journals-18-1109R2  
HOLISTIC-INTEGRATIVE DEVELOPMENT STRATEGIES OF WOMEN-MICRO ENTREPRENEURS IN COASTAL SURABAYA  
Academy of Entrepreneurship Journal

Dear Nugrohadi,

I am pleased to tell you that your work has now been accepted for publication in Academy of Entrepreneurship Journal.

It was accepted on Sep 11, 2018

Thank you for submitting your work to this journal.

Best regards,  
Editorial Assistant  
Academy of Entrepreneurship Journal

In compliance with data protection regulations, please contact the publication office if you would like to have your personal information removed from the database.

- Reply
- Forward



Invoice: 1528-2686-24-3-174

TAX ID: 47-3187242 (USA, Canada)  
VAT ID: 248403704 (Europe, Great Britain)  
TaxId : HYDO 01578 (All other countries)  
DUNS Number : 221970862

P.O: N/A  
Dt: 12 Sep, 2018

Title of the Manuscript	<b>HOLISTIC-INTEGRATIVE DEVELOPMENT STRATEGIES OF WOMEN-MICRO ENTREPRENEURS IN COASTAL SURABAYA</b>
Authors	<b>Margaretha Ardhanari, Gratianus Edwi Nugrohadi and Adriana Anteng Anggorowati</b>
Billing Address	<b>Dr. Gratianus Edwi Nugrohadi, Faculty of Psychology, Widya Mandala Catholic University Surabaya, Jln. Kalisari Selata 1, Pakuwon City, Surabaya. Tel: +6231 - 99005291, 99005294, 99005299, +6281392533473. Fax: 6231 - 99005278</b>
<p><b>1</b> Total bill And mode of Payment Or Contact us if you need another mode of transaction</p> <p>We are accepting \$, €, £ currencies.</p>	<p><b>1</b> Publication and manuscript handling cost : <b>USD 950.00</b> Total : <b>USD 950.00</b> (Nine Hundred Fifty United States Dollars Only) <b>Credit Card Payment: We are accepting all major Credit Cards/Debit Cards including AmEx, Visa, MasterCard etc.</b> <b>Please make Online Payment: <a href="https://www.abacademies.org/onlinepayment/">https://www.abacademies.org/onlinepayment/</a></b> <b>Pay Publication Fee within one week</b> If you want to send card details please fill the below and send fax to +1-650-618-1414</p> <p><b>1</b> Card type : _____ Card number : _____ Card Holder Name: _____ Expiry Date : _____ CVV Number: _____ Address of card holder : _____</p> <p><b>Note1: If the Payment is Processed by Credit/Debit Card, in Card bill statement it appears as Conference Series Ltd/ iMedPub / Meetings International Pte Ltd/ Pulsus Helthtech Ltd. depending the country/currency processed.</b></p> <p><b>Note2: While Making Payment through bank ACH/ Wire transfer, it is mandatory to mention invoice number &amp; Journal Name to track your payment.</b></p> <p>To make Payment in US Dollars, please use the below account details</p> <ul style="list-style-type: none"> <li>• Beneficiary's Name: <b>ALLIED ACADEMIES PTE. LTD.</b></li> <li>• Bank Name Address: <b>CITI BANK, N.A, 8 Marina View, # 17-01 Asia Square Tower 1, Singapore 018960</b></li> <li>• Beneficiary's Account No: <b>0-864001-017</b></li> <li>• SWIFT CODE: <b>CITISGSG</b></li> <li>• Bank code: <b>7214, Branch code: 001</b></li> <li>• Bank Phone: <b>65-6657-5832, Fax: 65-6657-6044</b></li> <li>• Beneficiary's Address: <b>28 MAXWELL ROAD, # 03-05 RED DOT TRAFFIC, SINGAPORE, (069120)</b></li> <li>• Beneficiary's Contact No: <b>+1-650-268-9744/ +44-2035-1423-46 Fax: 6567250801</b></li> </ul>

# Academy of Entrepreneurship Journal

Print ISSN : 1547-8891  
Online ISSN : 1528-2658





## Editorial Board

Academy of Entrepreneurship Journal (AEJ) is an open access publication affiliated to the Allied Business Academies. The Editorial Board of the AEJ exercises complete control over the editorial content of the Journal and it is currently published bimonthly in a year. AEJ invites authors to submit manuscripts throughout the year to get accommodated in any of these editions. The Journal encourages participants in its associated conferences to submit their manuscripts for accelerated review.

AEJ encourages theoretical and empirical research in the field of, small and medium enterprises, industrial policy. All the manuscripts submitted for publication are subjected to a thorough double blind peer review process. The journal aims to expand the horizon of this scientific discipline through constant dissemination of innovations and knowledge sharing to further the reader's understanding of the Entrepreneurial Spirit and economic growth. Its current acceptance rate of manuscripts is 30%.

More details related to the types of manuscripts published and the categories of research accepted are displayed in detail in the Journal Matrix section of this website. Authors that intend to form part of the editorial board may contact the Editor by email. Individuals that are keen on joining the Editorial Board should contact the Editorial staff. The Journal is interested in expanding its Board and solicits inquiries.



### Editors-in-Chief

Submit articles and queries: [academioentrepreneur@abacademies.org](mailto:academioentrepreneur@abacademies.org)

**Dr. Suhaimi Bta Mhd. Sariff**  
Professor of International Islamic University Malaysia, Department of Business Administration, Kulliyah of Economics and Management Sciences, Malaysia.



### Co-Editors-in-Chief

**Nuno Crespo**  
Assistant Professor with Habilitation, Master in Business Economics and Competition Programme Director Economics Department, ISCTE Business School, Portugal. Email: [nuno.crespo@iscte-iul.pt](mailto:nuno.crespo@iscte-iul.pt)

### International Advisory Board

**Zahir Uddin Arif, Professor**  
Professor and Ph.D. Research Supervisor, Department of +44 151 808 1136

### Editorial Board

**Nihatphat Jaicharoen**  
Sukhothai Thammarat Open University

**Md. Rahat Khan**  
Assistant Professor, City University, Bangladesh

**Dr. Muhammad Mohiuddin**  
Assistant Professor of International Business School of Business and Economics (SBBE), Thompson Rivers University (TRU), British Columbia, Canada.

### Editorial Review Board

**Navesh Kumar**  
Professor at Universiti Malaysia Kelantan, Malaysia

**Sriram Veeriah Perumal**  
Indian Institute of Management, Kozhikode

**Marisa Oli, Sigo**  
National Institute of Technology Sikkim

**Dinh Tran Ngoc Huy**  
International University of Japan +44 151 808 1136

**Yaryna Samusevych**  
Sunny State University

**Nurul Mohammad Zayed**  
Daffodil International University

**Md. Rahat Khan**  
Assistant Professor, City University, Bangladesh

**Tarek Tawfik Yousef Alkhatieb**  
Kafir Elsheikh university

**Vakhtang Charaia**  
Business and Technology University

**Prokhorov Viktor**  
New Technology Center, Moscow

**Ben Mohamed Essadline**  
University of Sfax Tunisia

**Nadia Simoes**  
Professor at Instituto Universitario de Lisboa (ISCTE-IUL)

**Kuan Min Wang**  
Overseas Chinese University

**Dr. Saqlain Raza**  
Assistant Professor at Shaheed Zulfikar Ali Bhutto Institute of Science and Technology Karachi Campus +44 151 808 1136

**Katarzyna Boratynska**  
Warsaw University of Life Sciences-SGGW Warsaw

**Auli sirwanjo**  
University of Brawijaya

**Thanaphol Virasa**  
College of Management Mahidol University

**Natanya Meyer**  
North West University

**Dr. Ratish C Gupta**  
Daly College Business School Indore

**Mohammed El Amine Abdelli**  
University of Zaragoza

**Cherrefi Anass**  
Moulay Ismail University

**Vincent Dubot**  
Paris School of Business

**Crane Frederick**  
Northeastern University

**Michael Meeks**  
Louisiana State University-Shreveport

**Donatus Okhomina**  
Alabama State University

**Michael Harris**  
Eastern Michigan University +44 151 808 1136

**Sanjib Chowdhury**  
Eastern Michigan University



# HOLISTIC-INTEGRATIVE DEVELOPMENT STRATEGIES OF WOMEN-MICRO ENTREPRENEURS IN COASTAL SURABAYA

Margaretha Ardhanari, Widya Mandala Catholic University Surabaya  
Gratianus Edwi Nugrohadi, Widya Mandala Catholic University Surabaya  
Adriana Anteng Anggorowati, Widya Mandala Catholic University Surabaya

## ABSTRACT

*The increasingly strong business competitions force women-micro entrepreneurs (who are still performing their domestic functions) in Sukolilo Baru to seek efforts for maintaining themselves to gain additional income. According to this background, present researchers are intrigued to scientifically examine their endurance and potencies to find out strategies of the effective and efficient establishment and development.*

*The research used a qualitative phenomenology approach. The subjects for this research were purposively chosen. The data were collected through participant observations and semi-structured interviews, which later were analyzed by relying on thematic inductive models once the validity was verified through triangulation, collaboration, and audit trail.*

*The finding shows that holistic-integrative strategy which is used to build and develop women micro-entrepreneurs can be done individually and collectively by using these following strategies: (1) building individual and institutional strengthening; (2) strengthening modal; (3) building network of information and developing entrepreneurial technique; (4) building a network of market information; and (5) giving accompaniment.*

**Keywords:** Women, Micro-Entrepreneur, Holistic-Integrative.

## INTRODUCTION

A coastal area, a transitional area between land and sea, is a potential resource in Indonesia. Surabaya is one of the cities that have potential coastal areas. The development of community living in coastal areas, which are the strategic sectors for economic development, needs to be fully optimized to its potential remembering that the real marines are yet to be fully utilized to improve the welfare of fishers or coastal community. This resulted in less optimal utilization of marine fishery potential which should be a source of local revenue and significant foreign exchange earner for the country (Astuti, 2012).

The most significant fisheries potential coastal areas in Surabaya can be found in these nine districts: Gunung Anyar, Rungkut, Mulyorejo, Bulak, Asemrowo, Benowo, Krembangan, Kenjeran, and Sukolilo. Fishers in Surabaya are dominated by traditional fishermen and their fleets, such as boats, outboard motors, and bass boats. Subdistrict Bulak has considerable potential for its marine resources because most of the people living there are fishermen. To fulfill their living needs, people market their fresh or partially processed fish (processed food). Some examples of such processed fishery products are smoked fish, dried fish, fish skin crackers,

shredded fish, and many others. Fishermen's wives usually run these enterprises to increase the value of selling of their husbands' catches. The fishery enterprises in this place are still generally considered as a large-scale household.

Tambunan (2012) conducted a research on women's role in the development of small enterprises. The result shows that the reasons why women opened their own business were neither driven by their personal desire to build their own business nor to develop expertise in one field area nor to be independent as individuals. They were forced by the economic pressure. They become entrepreneurs because they need "*to fulfill their basic needs*". Also, it is due to the limited opportunities for employment as well as the need to increase their families' income while at the same time carrying out their roles in managing the household. Women have more demanded soft-skills, such as perseverance, meticulous, hardworking, patient, honest, robust, high sense of responsibility, strong willingness, and high spirits.

Studies on the model of the women empowerment which focus on women as fishers have been carried out by Handoko et al. (2012). They found that the stages of constructing the model of women empowerment as fishers in terms of fulfilling family needs are based on the following issues: (1) the inconsistency of family's income, (2) the difficulty of developing alternative enterprises to the family's income, such as stores or stalls, (3) the difficulty to get access to venture capital provided by banks as well as dependence on moneylenders, (4) the nature of female fishers who have a stubborn character and are pampered by natural resources in the society, (5) the root of fisherman culture whose female fishermen are seen as part of society, (6) the habit of gambling which is difficult to overcome, and (7) the longing of the presence of a capable leader as a role model.

The UNDP report (2014) on the Human Development entitled *Maintaining Human Advancement: Reducing Vulnerabilities and Building Resilience* found that in terms of its performance compared to countries conserving their citizens' welfare by using the Human Development Index (HDI), a combination of indicators such as health, wealth, and education, Indonesia was still in its unchanged 108 positions since 187 years ago, with the exception of Singapore (9), Brunei (30), Malaysia (62) and Thailand (89), member countries of ASEAN ranks more low to Myanmar (150), Laos (139), Cambodia (136), Vietnam (121) and the Philippines (117).

Ardhanari (2007) investigated the personal factors of women micro-entrepreneurs in the successful development of retail business influenced by cultural factors in Surabaya. Findings from her research indicated that the patriarchal culture was still dominating various life aspects of women micro-entrepreneurs. Consequently, it hindered the efforts of the realizations of the enterprises' development and success. The obstacles encountered by women-micro entrepreneurs might exist from within the individuals or family. These conditions undoubtedly gave impacts on their efforts in developing and succeeding their retail enterprises.

Research conducted by Koesworo & Ardhanari (2009) on the capability of women micro-entrepreneurs in managing risk showed that women were aware of the risks of the rapid growth of enterprises and that women preferred to develop their enterprises gradually. Moreover, the women's ability to build an access to micro-finance institutions proved that they were very cautious in running their business because of their ability to access formal financial institutions were still insufficient. This finding is also reinforced by the findings from Ardhanari (2014) who found that women micro-entrepreneurs had a very high sense of discipline in repayment of loans. In fact, a symbiotic mutualism is formed between microfinance institutions and women entrepreneurs. It was reflected when women micro-entrepreneurs needed capital from the

institutions to expand their enterprise, whereas the respective institutions required women micro-entrepreneurs to improve their institution's performance.

However, discipline is also reinforced by other psychological factors. Nugrohadhi (2014) conducted research concerning the description of the protection and risk factors, resilience and psychological welfare of women. He found that the fisherman's wives serving as the subjects of the research were resilient. It was marked by the identifications of optimism, self-efficacy, impulse control, and transformative behavior. Resilience is manifested by a variety of factors: the protection or the risk factor, from inside the individuals or outside of the individuals.

Based on the researches which were carried out on Micro-enterprises run by women as well as the unique characteristics of coastal communities; thus, holistic and integrative studies are needed in order to create economic independence of women micro-entrepreneurs. All the efforts to build an economic independence with holistic and integrative models are in line with government policies and programs. According to World Bank Indonesia (2016), much of the policy framework concerning enterprise support in Indonesia is centered around microenterprises and small enterprises. Law number 20/2008 on MSMEs provides the official classification of MSMEs and defines each category of firm according to asset and sales or annual revenues. In turn, support programs for MSMEs tend to segment the market mainly regarding business size, as measured by sales and annual revenues.

In addition to the provision of the legislation, through The State Minister for Women Empowerment and Child Protection, the Indonesia government also launched the "Three Ends" priority program. One of the goals of the "Three Ends" program is to end the problems faced by women in their economic behavior, namely the inequity of economic access. Since 2016, to achieve the goal of ending the inequity of economic access to women, The State Minister for Women Empowerment and Child Protection conducted Women's Economic Empowerment Activities through the development of home industrial actors. All the efforts are further strengthened by the regulation of The State Minister for Women Empowerment and Child Protection, number 2/2016 on General Guidelines for the Development of Home Industries to Improve Family Welfare through Women Empowerment.

Building economic independence of women micro-entrepreneurs can be done individually or collectively by using a strategy, which is to build enterprises by strengthening the institution, capital, and information networks. Psychologically, when faced with difficult circumstances, women micro-entrepreneurs should care for themselves, avoid any form of dependency on others, make a decision independently, and have strong perseverance and persistence. Remembering that welfare improvement is not only a single matter of economy, but also psychology, women should apply this strategy to make a rapid development which centralizes on a human.

### **Woman-Micro Entrepreneurs**

*"An entrepreneur is one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalize on those opportunities"* Zimmerer et al. (2008). The definition emphasizes that entrepreneurs are people who see opportunities and then create an organization to take advantage of these opportunities. Entrepreneurship is an effort to improve the ability and run the business with the ability to deal with obstacles and obstacles so that the desired goals can be achieved. For that attitude of an entrepreneur are the willingness, discipline and honest attitude in running a business.

Entrepreneurship is the attitude, the soul, and the ability to always be active and creative in creating something new that is very valuable and useful to both himself and others. Female entrepreneurs are one of the alternative options for women to show the ability to manage the business run. This is in line with a statement from Zimmerer et al. (2008) that more and more women realize that becoming entrepreneurs is the best way to penetrate the dominance of men who inhibit career enhancement through their own business. For that, it needs hard work and a high willingness in running the business so that what is expected of the business can be achieved. Exceptional ability and desire for women to entrepreneurship should get support from all parties. Although women have some limitations, it can be overcome with hard work in running their business. According to Alma (2009), several factors become obstacles for women to become entrepreneurs, among others: (1) Factor femininity, (2) Socio-cultural factors, (3) Emotional factors, (4) Administrative factors, and (5) Educational factors.

The motives underlying the high level of women involvement in working are financial needs, social-relational needs, and self-actualization needs. Financial needs state that the family's economic conditions, in many instances, often force women to work to add the family income. Household needs are plenty and urgent so that both the husband and wife have to work to be able to meet their daily needs. This condition leaves the wife with no other choice, but to seek employment outside. Social-relational needs state that women, at some points, choose to work because of their high sense of social relational needs. For these women, their workplace meets their needs. From within themselves, they hold needs of social acceptance, a social identity which is only acquired by involving in the working community. Socializing with office colleagues becomes a more enjoyable agenda than staying at home. Meanwhile, self-actualization needs state that working is one of the many possible ways that is used by a human being to discover their life meanings. In fact, working, creating, inventing, expressing one's potential, developing one's self, sharing knowledge and experience, finding something, producing something and gaining appreciation, acceptance, and achievement are parts of one's process of self-discovery and attainment of self-fulfillment through the profession.

Women micro-entrepreneurs are those who have a dual function: apart from holding the responsibility of households, they also contribute to boosting family income. Ardhanari (2007) conducted a study on women who have multiple functions on a regular basis. The findings reported that the barriers which women micro-entrepreneurs coped with were their characteristics due to the workloads. These workloads root from women's dual role as well as structural characteristics, such as barriers to gain access to capital (terms and collateral) and access to the market where women have low access to marketing information. Conclusively, the barrier of women's business development is the result of gender stereotypes (gender stereotypes) between women and men in a patriarchal environment.

Besides the barriers in policy, the process of improving the economic development of women still faces injustice and cultural structures issue resulting in placing women in a subordinate position. Whereas in reality, most micro-enterprises has done by women bring a contribution to the economy of the country. The time crisis proves this and on the other side of this business can contribute to the family economy. Therefore, building women economic independence is a necessity to improve the welfare, while at the same time it is expected to lead to equality of access to the public.

To deal with the various conditions mentioned above, woman-micro entrepreneurs need resilience. According to Jackson (2002), resilience is the ability of individuals to adapt well to difficult circumstances. Grotberg (1999), on the other hand, defines resilience as the human

capacity to face and overcome difficulties experience and to be tough afterward. Based on these notions, resilience can be delineated as an individual's endurance and perseverance when faced with difficult circumstances in his/her life, attempts of learning, adapting to the circumstances, and rising from the situation for the better.

Resilience may be rooted from several factors. According to Grotberg (1999), the first source of the occurrence of resiliency is external supports, which are supports from the environment around the individual, such as a good relationship with the family, a pleasant environment or relationships with others outside the family. Besides relational models, external supports may also be given as an encouragement to become self-sufficient and make decisions based on their ideas and initiative.

The second source of the occurrence of resiliency comes from an individual's ability. This kind of source exists within the individual, such as feelings, attitudes, and beliefs. The realization of these feelings is marked by efforts to always be loved and to love others, such as being sensitive to others' feelings, understanding others' expectations, having empathy and caring attitude for others.

Meanwhile, the third source is the individual's social and interpersonal abilities, that is, the ability to establish social relations. It is realized through interaction with others and the ability to communicate and solve problems well. Also, this ability will benefit a person to be able to understand the characteristics of himself and others. All these resilience aim to lead the woman-micro entrepreneurs to welfare life (prosperity).

In this contexts, the welfare life (prosperity) is not only studied financially but also even more psychologically (namely psychological well being). So far, research on the Psychological Well Being (PWB) is based on two different approaches, namely the hedonistic and eudaemonistic approach (Ryan & Deci, 2001). Hedonistic approach discusses well-being in the context of happiness felt by an individual. It is understood as an individual's achievement of pleasure and avoidance of pain. Diener and Lucas developed a measurement model to evaluate the pleasure/pain continuum of human experience. This measurement model is known as "*subjective well-being*", which consists of three components, namely life satisfaction, the existence of positive effects, and the absence of adverse effects.

Eudaemonistic approach discusses well-being regarding self-actualization. The measurement of this approach is known as "*psychological well-being*". Stauber (2013) explains that the term of psychological well being is well understood as the full achievement derived from an individual's full potential psychological and circumstances when an individual could sincerely accept strength and weaknesses, has life purposes, develops positive relationships with other people, becomes an independent person, can control the environment, and keeps being mature personally. The benchmark of positive well-being is not merely understood as the absence of physical illnesses, yet it is also related to psychologically good feeling (psychologically well). Moreover, it refers to expressing personal feelings for what is felt as a result of his/her life experiences. PWB is also identified by happiness, life-satisfaction, and undetected depression symptoms. Bartram and Boniwell (2007) explained that happiness is a result of psychological well-being and that it is the highest goal every human being wants to achieve.

Based on the above explanations, it can be concluded that psychological well-being is an individual's condition marked by happiness, life-satisfaction, and undetected depression symptoms. This condition is influenced by positive psychological functions, such as self-acceptance, positive relations, purpose in life, self-development, environmental mastery, and autonomy.

### **The Objectives and Significance of the Research**

This research aimed to find out the model of human development in the way of integrative-holistic for woman-micro entrepreneurs living in the coastal areas of Surabaya. Specifically, this research aimed to fulfill these objectives: (1) exploring and identifying factors which affect the development of woman-micro entrepreneurs' enterprises in the coastal areas of Surabaya, (2) constructing the model of integrative and holistic human development, mainly addressed to women-micro entrepreneurs in the coastal areas of Surabaya to enhance well-being.

Based on that aims, it is expected that this research would give positive contributions in: (1) giving the model of integrative and holistic human development, mainly addressed to women-micro entrepreneurs in the coastal areas of Surabaya to enhance well-being, (2) giving input to Surabaya local government in enhancing the well-being of women-micro entrepreneurs in the coastal areas of Surabaya, and (3) giving input for the implementation and empowerment of women-micro entrepreneurs in the coastal areas of Surabaya.

### **METHODOLOGY**

This research employed a qualitative approach due to its particular setting in reality with the intention of investigating and comprehending what people do (Myers, 2009). This research was done within the natural situation; therefore, there was no limitation constraining the process of understanding the particular phenomenon. Due to paradigms and philosophy underlying social knowledge, the position of phenomenology is on the paradigms of social definition which review human being as unique and active and thus, an interpretative understanding is needed (Creswell, 2007).

The reason underlying the decision for the location as mentioned in this research was the areal position of Sukolilo Baru district, that is located in the coastal area in Surabaya. The unit of analysis in this research was women-micro entrepreneurs living in Sukolilo Baru. The subjects were purposively selected by depending on these following criteria: (1) women-micro entrepreneurs living in Sukolilo Baru, Surabaya, (2) had a role as a supportive spouse, (3) and had a role as a housewife whose primary duty was monitoring the growth and development of their children.

The technique of data collection used in this research was participative observation and a semi-structured interview. The collected data were then analyzed to acquire information which was later used to make a decision. The data were analyzed using an inductive content analysis, which focuses on something in general to more specific or empirical to conceptual understanding through defining process.

### **FINDINGS AND DISCUSSION**

The classification of micro enterprises was based on turnover (maximally 100 million rupiahs per year or 8 million rupiahs per month) and workforce (maximally ten people). The average of the asset was below 25 million rupiahs (Indonesian Constitution No. 20, 2008). The participation of women in micro enterprises was quite high. This was proved by the observation which showed that there were entirely some micro enterprises owned by women. Many women actively participated in increasing family income, either together with their husband or stand alone. The enterprises ran also derived either from self-effort or inherited from their parents. At some points, the husband might not interfere in his wife's enterprise.

The role of women as a micro-entrepreneurs was substantial regarding enhancing their family well-being. The increasing contribution was tightly related with their bargaining power in the household. Women became courageous in giving their aspirations and more independent, mainly for their economy (Liana, 2016). Based on that facts, efforts to built equality (in the context of eliminating the issue of gender inequality) can be maximized effectively in a successful process.

### **The Issues of Woman-Micro Entrepreneur**

The major problem which was commonly experienced by the subjects was the less amount of capital had to develop their enterprises. The second major problem was the market. To market the product of microenterprises into a broader market, there were qualifications which were yet to be comprehended by micro-entrepreneurs. Because of this problem, lots of micro-entrepreneurs rely on wholesalers who usually push their selling price. The other issues were on the management of the enterprises and the lacks of skills and technology (Muljaningsih et al., 2012).

Many attempts had been made by government and private enterprises to overcome these problems, *e.g.*, capital assistance (Pratiwi, 2012), training of entrepreneurship skills (Wahyudin, 2012; Dewi et al., 2012), dan market development for enterprise (Harini et al., 2012), yet in reality there were factors which hampered the development of enterprises, such as: (1) lack of information, (2) lack of socialization, (3) the efforts given were not in accordance with the needs, and (4) lack of confidence to access strengthening provided.

### **Overview on Psychological Well Being of Woman-Micro Entrepreneurs**

The subjects were able to withstand and persistent when faced with difficult circumstances and showed that they tried to learn and to adapt to the circumstances for useful purposes. This was shown by the subjects' efforts and struggles in overcoming issues faced by themselves, their family, and the community surrounding the subjects. The subjects preferred seeking for the solutions of the problem to being clueless. The most apparent evidence was seen when the subjects faced economy problem started from their low income until the high prices of their living needs. Although there was a severe economic problem, the subjects did not stop or gave up. Instead, they looked for solutions which were suitable for their capacity and capability so that their family could solve the problem.

In the other side, the subjects also tried to show tolerance toward their husband who was working every day. The women would not let their spouse work by themselves and entirely responsible as the primary financial provider. Various attempts were made, yet in general, the subjects directly involved in working (*e.g.*, becoming an employee or an entrepreneur within small scales).

Based on the above explanation, the present researchers concluded that the subjects involved in this research were all resilient. Although they failed to show full resilience (*e.g.*, only optimism, self-efficacy, impulse control, and transformative behavior), many indicators as explained by other researchers indicated that they were able to overcome their problem to achieve a better life.

It is concluded that the subjects had assuredly achieved their psychological well-being. However, if the concept of psychological well-being is evaluated based on aspects given by Ryff (1995), then it is found out that there are still some aspects have not achieved yet. Owing to this,



the present researchers concluded that the psychological well-being of all subjects was partial. The indicators lied on self-acceptance, positive relation between them, and explicit life purposes.

### **Holistic and Integrative Human Development Strategies**

Based on the above findings, real efforts to build holistic and integrative women micro-entrepreneur could be realized collectively or individually by employing these following strategies.

**The first strategy is establishing a strong institution.** To achieve this, women micro-entrepreneurs are expected to willingly join a group in which they can learn and help one another. Communities play an impactful role in establishing women micro-entrepreneurs. If there's no existence of the social institution, economy, and culture generated by the entrepreneurs themselves, consequently, the continuity of all programs would be ceased to exist. The efforts of strengthening are exemplified by establishing particular enterprises or cooperative. This is beneficial on account of autonomy and increased bargaining power of women micro-entrepreneurs so that they can expand their enterprise which in turn improves their psychological well-being.

Woman-Micro entrepreneurs have some difficulties when they act individually. The institutionalized togetherness (with the similiar pers<sup>6</sup>ns or characteristics) strengthens their performance. It was shown by Parwez (2017) that tries to follow a case study method to analyze the community-based entrepreneurship in a marginal community (Muslim). Many self-employed Muslim workers and small businesses in urban centers in a non-Islamic society indicate that they bound to have a great propensity for entrepreneurship compared to the indigenous population. The government needs to introduce a policy with implicative measures for financial and technical support to these entrepreneurial activities.

**The second strategy is building a strong capital.** One of the weaknesses owned by women micro-entrepreneurs is the skill of managing capital. Therefore, building access to the capital providers or creditors will solve parts of capital needs. In fact, many micro enterprises managed by women need more funds coming from capital providers. On the other hands, the capital providers have enough funds to be supplied to microenterprises. There is a gap in which both sides never meet one another, and as a consequence, there is no transaction happening. Several complications which may cause difficulties for women micro-entrepreneurs to access capital providers are: the unacquaintance between capital providers with micro-entrepreneurs, the differences of habits which women micro-entrepreneurs are not familiar with accounting whereas banking is very familiar with accounting, the lack of skills to organize an enterprise, and the difficulties for fulfilling administrative requirements demanded by funding owners. Collecting a sum of capital within groups could become an alternative for capital strengthening. Groups can increase collected capital by opening access to banks or other capital sources.

It is a common thing to know funders carefully fund other parties since everyone lending or investing their money to whoever expects their fund safe. In other words, the respective fund is guaranteed to at least return or to give profits. If there's no acquaintance between funders and those who are funded, the transaction will not happen. Very often, small enterprises do not bookkeep their expenses at all or even make more straightforward bookkeeping on things, such as calculating the depreciation of fixed assets, calculating personal's or family's expenses, and differentiating asset belonging to enterprises' and private's. This condition would cause burdensome to owners to carry out a feasibility study.

Carrying out feasibility studies is a determiner to capital owners to decide whether they are willing to grant the enterprise or not. Hence, the skill to organize feasibility study is essential since it is possible that the granted enterprises are potentially able to give more profit. However, because the presentation of its feasibility does not show any potential in reality, thus, the capital owners are not willing to grant. In other words, although the enterprises are believed to be able to give a significant profit, its feasibility is not convincing enough for capital providers or funders, the enterprise will lose it a chance to be granted.

The function of the strong capital was proved by Prohorovs and Beizitere (2015). Based on their research at Latvia in 2013-2014 about the amounts and the structure of micro-enterprises financing with regard to the three main sources (namely: bank loans, leasing and factoring), they stated that in 2014, bank loans, leasing, and factoring constituted about 89% of micro-enterprises financing from formal external sources. These conditions are similiar with the woman-micro entrepreneurs at coastal Surabaya. According to Layyinaturrobaniyah and & Muizu (2017), financing is the soul and bloos of the micro business activities.

**The third is building an information network of enterprises development technique.** By having this, it is expected that women micro-entrepreneurs could increase the quality of their products as well as a sense of competition. Also, by cooperating with the government, private, or even universities, it is expected that limitation on knowledge in skills and technology could be solved so that sense of competition and production could be better. The technical skill which becomes an obstacle for women micro-entrepreneurs concerns with an improvement of product quality involving creativity and innovation. Product competitiveness could be achieved by developing the uniqueness of the products. In the context of product development, the core competition lies in the power of competitiveness compared to competitors' products. The excellence of product competitiveness is created when the products have core competence which can be differed from other products and hard to be replicated. Core competence, therefore, could be gained through creation or accessibility to better production factors compared to competitors.

The networking has a significant contribution for the sustainable entrepreneurship. It was shown by Huse (2014) that gave an evidence on how entrepreneurs use their network to be able to plan, start and operate a business.

**The fourth is building marketing information.** When building marketing information, women micro-entrepreneurs should not only rely on conventional marketing, but also utilize technology in marketing. Marketing development could be done by having marketing information or forming marketing units. Women micro-entrepreneurs could cooperate with community organizations to market their products. As a result, their product's capacity and their bargaining power to undertake wholesaler could be increased. As an effort to preserve the continuity of enterprises, women micro-entrepreneurs could expand their networking by working all together with more significant enterprises or other related enterprises. This could be done by utilizing facilities provided by government, private, or universities.

This strategy has been tried by Githaiga et al. (2016). Based on the research, they stated that by understanding how the adopted market strategy influences market access and consequently the competitiveness of an enterprise, and entrepreneur is better equipped to steer their enterprises to competitiveness. The adoption processes are not only done conventionally but also technologically, epecially by using the internet (information and communication technology). It was proved by Weeramanthri et al. (2015). Their research proved that literature suggested relationship between ICT usage and business performance. Literature suggests ICT as an enabler for those four types of innovations.

**The fifth is giving accompaniment.** Efforts on increasing confidence of women micro-entrepreneurs must be in line with contribution given by all parties including government, private, and universities. The targets of accompaniment committed which are addressed to women micro-entrepreneurs are to reduce or to possibly eliminate the weaknesses and constraints faced, to improve and to utilize the advantages and opportunities, such as: (a) The growing scale of business, business opportunities, and market share. With the assistance of external parties, it is expected that the scale of their businesses can be improved: from micro into small businesses. Also, with the aid of access to the outside parties, then the business opportunities and market share can be developed; (b) access to sources of capital. Facilitating access to funders/investors or donors/credit providers will solve the problem of capital requirements of the business. It is not that these inventors and credit providers do not want not to provide funding to employers, but because they have not known each other. Therefore, we need facilitators who can link up the two parties; (c) Increased entrepreneurial skills. Entrepreneurial skill is a matter that must be owned by a businessman. This skill involves making decisions, delegating authority clearly, taking risks moderately, motivating employees, cooperating with various parties, and other entrepreneurial traits; (d) Improving managerial and technical skills. An entrepreneur is a manager; therefore, he/she needs the capability to coordinate all subordinates and manage all of his/her potentials. Since the technical skills of employees working in micro-enterprises are generally low, consequently, it will affect the quality of the products against the determined standard.

The giving accompaniment should be actualized by giving training and technical assistance. It was needed because of the technical skills of employees working in micro-enterprises (especially woman micro entrepreneurs) are generally low. Meanwhile, the technical and managerial skills of women micro entrepreneurs play a significant role in Nigeria (Ikupolati et al., 2017). Their research findings have shown that both the entrepreneurs' conceptual and technical skills contribute to the managerial skills of the entrepreneurs which have brought about growth in SMEs in Nigeria. The study recommends that entrepreneurs should endeavour to acquire conceptual skills for strategic planning for the enterprise. And SMEs that are related to engineering and other technical orientations should ensure that entrepreneurs acquire such technical skills so as to leverage for the growth of their enterprise.

## CONCLUSION

To establish women involving in public activities as an effort to support the family economy is not sufficient if it is done partially. Holistic and integrative approach are necessities. Based on the findings and discussion process that have been explained in the previous section, the results of this study showed that the efforts to establish holistic and integrative women micro-entrepreneurs could be done individually or collectively by using these following strategies: (1) building individual and institutional strengthening; (2) strengthening modal; (3) building network of information and developing entrepreneurial technique; (4) building a network of market information; and (5) giving accompaniment. These strategies were also proven by Nichter & Goldmark (2005) and Bekele & Worku (2008).

## ACKNOWLEDGEMENT

This work was funded by the Research Institute and Community Services of Widya Mandala Catholic University Surabaya

## REFERENCES

- Alma, B. (2009). *Entrepreneurship for Students and Public*. Alfabeta: Bandung.
- Ardhanari, M. (2007). Personal analysis of woman micro entrepreneurs at surabaya in the development of retail business sectors-cultural factors moderated. *Widya Management & Accounting Journal*, 7(2), 15-68.
- Ardhanari, M. (2014). *Micro finance institutions and loan returns level: A women micro entrepreneurs perspective in improving prosperity*. Proceeding of National Seminar: "The Impact of ASEAN Community 2015: Opportunities and Benefits for Indonesians Entrepreneurs", Maranatha University, Bandung
- Astuti, M. (2012). The empowerment of poor woman, based on utilization of local resources, through socio-entrepreneurship approach (Case study in underdevelop regions at district of Pasaman, West Sumatra), *Journal of Sosiokonsepsia*, 17(3), 112-125
- Bartram, D., & Boniwell, I. (2007). The science of happiness: Achieving sustained psychological wellbeing. *In Practice*, 29.
- Bekele, E., & Worku, Z. (2008). Women entrepreneurship in micro, small and medium enterprises: The case of Ethiopia. *Journal of International Woman Studies*, 10(2), 56-78.
- Cresswel, J. (2007). *Qualitative inquiry and research design: Choosing among five approaches* (Second Edition). Thousand Oaks, CA: Sage Publications Inc.
- Dewi, J. (2012). Motivation and entrepreneurship training for pioneer of PKK team at Kota Baru, Jambi. *Journal of Community Service*, 2(52), 68-75.
- Githaiga, R.W., Namusonge, G.S., & Kihoro, J.M. (2016). Marketing strategies adoption and competitiveness of micro and small enterprises in food processing sub-sector: An empirical review. *Journal of Humanities and Social Science*, 21(2), 98-120.
- Grotberg, H. (1999). *Tapping your inner strength: How to find the resilience to deal with anything*. Oakland, CA: New Harbinger Publications, Inc.
- Handoko W., Marwah, S., & Ardhanariswari, R. (2012). The formation model of fisherman woman empowerment at underdevelop region. Retrieved from <http://www.journal.unair.ac.id/filerPDF/04%20Waluyo%20HAndoko.%20dkk%20FISIP%20UNSOED.%20dev%20fix.pdf>
- Harini, C., Darsin, O., & Praptono, S. (2012). *Entrepreneurial marketing development in effort to increase the economic performance of small, micro, and medium enterprises at semarang*. Proceedings Paper of the Fourth SNATIF Conference at Muria University, Kudus.
- Huse, M. (2014). *The Role of Network in the Entrepreneurial Process: A Case Study of Three Norwegian Craft Breweries*. Retrieved from <https://www.duo.uio.no/bitstream/handle/10852/41867/MasteroppgaveMariusHuse.pdf?sequence=1>
- Ikupolati, A.O. Adeyeye, M.M. Oni, E.O. Olatunle, M.A., & Obafunmi, M.O. (2017). Entrepreneurs' managerial skills as determinants for growth of small and medium enterprises (SMEs) in Nigeria. *Journal of Small Business and Entrepreneurship Development*, 5(1), 66-101.
- Indonesia Constitution. (2008). Indonesia Constitution No. 20 on micro, small, and medium enterprises. Retrieved from <https://www.komisiinformasi.go.id/regulasi/view/uu-nomor-20-tahun-2008>
- Jackson, S. (2002). *Reducing Risk and Promoting Resilience in Vulnerable Children*. Retrieved from [http://www.bemidjstate.edu/academics/publications/social\\_work\\_journal/issue04/articles/jackson.html](http://www.bemidjstate.edu/academics/publications/social_work_journal/issue04/articles/jackson.html)
- Koesworo, Y., & Ardhanari, A. (2009). Micro finance institution and credit risk management: A perspective of woman micro entrepreneurs. *Journal of Management and Business Review*, 1(1), 47-69.
- Layyinaturrobanayah, S., & Muizu, W.O.Z. (2017). Mentoring micro business financial management at Subang. *Pekbis Jurnal*, 9(2), 56-79.
- Liana, Y. (2016). The study of woman entrepreneurship as an effort to increase family incomes. *Journal of Jibeka*, 10(1), 102-120.
- Meyrs, M.D. (2009). *Qualitative research in business and management*. London: Sage Publication Inc.

- Muljaningsih, K., Soemarno, N., Hadiwidjojo, A., & Mustadjab, I., (2012). Factors that affect entrepreneur interest of organic food processing to woman farmers at Wonokerto, Bantur, Malang. *Journal of Wacana*, 15(2), 98-121.
- Nichter, S., & Goldmark, L. (2005). *Understanding Micro and Small Enterprise Growth*, Micro Report #36. USAID. Retrieved from <https://www.duo.uio.no/bitstream/handle/10852/41867/MasteroppgaveMariusHuse.pdf?sequence=1>
- Nugrohadi, G.E. (2014). *Phenomenological Studies on the protective/risk factors, resilience, and psychological wellbeing to women of fisherman wife In Sukolilo, Bulak, Surabaya*. The Research Report of Widya Mandala Catholic University Surabaya (Unpublished Text).
- Parwez, S. (2017). Community-based entrepreneurship: Evidences from a retail case study. *Journal of Innovation and Entrepreneurship*, 6(14),112-130.
- Pratiwi, R. (2012). *Analysis of capital assistance utilization for productive economy–National programme of independent society empowerment to increase family income*. Proceedings of Conference Paper at Tarakan-Borneo. Retrieved from <https://www.researchgate.net/publication/305778011>
- Prohorovs, A., & Beizitere, I. (2015). Trends, sources and amounts of financing for micro-enterprises in Latvia. *Procedia Social and Behavioral Sciences*, 213(1), 38-59.
- Ryan, R.M., & Deci, E.L. (2001). On happiness and human potentials-A review of research on hedonic and eudaemonic wellbeing. *Annual Review*, 2(52), 47-66.
- Stauber, N. (2013). *Personal goal attainment, psychological well-being change, and meaning in life*. Thesis for: Doctor of Philosophy, Social and Personal Psychology. Retrieved from [https://www.researchgate.net/publication/261699598\\_Personal\\_Goal\\_Attainment\\_Psychological\\_Well-Being\\_Change\\_and\\_Meaning\\_in\\_Life](https://www.researchgate.net/publication/261699598_Personal_Goal_Attainment_Psychological_Well-Being_Change_and_Meaning_in_Life)
- Tambunan, T. (2012). *Small and medium micro enterprises in Indonesia: Important issues*. Jakarta: LP3ES.
- UNDP (2014). *Human development report, sustaining human progress: Reducing vulnerabilities and building resilience*. New York. USA.
- Wahyudin, U. (2012). Entrepreneurship training with ecocultural background to empower the rural poor. *Journal of Mimbar*, 28(1).
- Weeramanthri, E., Khemantha, W.A.D., Sri Lanka, Gunawardana, K., & Kulathunga, K.M.S.D. (2015). *Impact of ICT usage on entrepreneurs innovations and business performance: A review of literature*. Conference Paper. Retrieved from [https://www.researchgate.net/publication/287311126\\_Impact\\_of\\_ICT\\_usage\\_on\\_entrepreneurs'\\_innovation\\_s\\_business\\_performance\\_A\\_Review\\_of\\_Literature](https://www.researchgate.net/publication/287311126_Impact_of_ICT_usage_on_entrepreneurs'_innovation_s_business_performance_A_Review_of_Literature)
- World Bank Indonesia. (2016). *Women entrepreneurs in Indonesia: A pathway to increasing shared prosperity*. The World Bank Office Jakarta. Indonesia.
- Zimmerer, Thomas W, Scarborough, Norman M., & Doug W. (2008). *Essentials of entrepreneurship and small business management* (5th Edition). Pearson: USA.

# HOLISTIC-INTEGRATIVE DEVELOPMENT STRATEGIES OF WOMEN-MICRO ENTREPRENEURS IN COASTAL SURABAYA

## ORIGINALITY REPORT

6%

SIMILARITY INDEX

6%

INTERNET SOURCES

1%

PUBLICATIONS

3%

STUDENT PAPERS

## PRIMARY SOURCES

1	<a href="https://repository.unkhair.ac.id">repository.unkhair.ac.id</a> Internet Source	2%
2	Submitted to Program Pascasarjana Universitas Negeri Yogyakarta Student Paper	1%
3	<a href="https://openknowledge.worldbank.org">openknowledge.worldbank.org</a> Internet Source	1%
4	<a href="https://jsbednet.com">jsbednet.com</a> Internet Source	1%
5	<a href="https://tr-ex.me">tr-ex.me</a> Internet Source	1%
6	<a href="https://www.econstor.eu">www.econstor.eu</a> Internet Source	1%

Exclude quotes On

Exclude matches < 1%

Exclude bibliography On