



COOPERATIVE CONNECTIONS

Connecting Female Artisan Home-Based Workers through Women's Cooperatives in Jakarta, Indonesia

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LIST OF ACRONYMS, BOXES & TABLES

List of Acronyms

- ASEAN – Association of Southeast Asian Nations
- ASEPHI – Association of Exporters and Producers of Indonesian Handicraft
- BPS – *Badan Pusat Statistik* – Statistics Indonesia
- CSO – Civil society organization
- DEKOPIN – *Dewan Koperasi Indonesia* – The National Cooperative Council of Indonesia
- DEKOPINWIL – The National Cooperative Council of Indonesia, provincial-level offices
- DEKOPINDA – The National Cooperative Council of Indonesia, district-level offices
- FINDEX – World Bank Global Financial Inclusion Database
- GDP – Gross domestic product
- ICA – International Co-operative Alliance
- ILO – International Labour Organization
- ILO-MAMPU – *Maju Perempuan Indonesia untuk Penanggulangan Kemiskinan* – Access to Employment and Decent Work for Women Project
- MSME – Micro, small, and medium enterprise
- OECD – Organisation for Economic Co-operation and Development
- PPSW – *Pusat Pengembangan Sumberdaya Wanita* – Women’s Resources Development Center
- SEWA – Self-Employed Women’s Association
- SHG – Self-help group
- SME – Small and medium enterprise
- TURC – Trade Union Rights Centre
- UNESCO – United Nations Education, Scientific and Cultural Organization
- WIEGO – Women in Informal Employment: Globalizing and Organizing

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FOREWORD

The artisan sector is the second largest employer of women in the developing world, second only to agriculture. Women artisans have enormous economic potential but they face severe constraints.

In 2016, the UN Secretary General's High Level Panel on Women's Economic Empowerment issued a call to action, underlining the urgency of actions to close gender gaps in the economy. The panel's report highlighted that those working in the informal economy, like artisan home-based workers, face a host of challenges that must be addressed to progress on a 2030 Agenda that truly leaves no one behind. Collective action emerged as a powerful instrument to enable disadvantaged groups to strengthen their visibility, advance their interests, and enforce their rights.

This study provides important country-level evidence about how cooperative membership can address the constraints faced by home-based artisan workers in the informal economy of urban Indonesia. Cooperatives can help women members build financial assets, especially those members who otherwise might not have access to finance, and provide access to markets and training. When women organize, they can leverage their collective voice to ensure legal protection and reform discriminatory laws.

This study, undertaken by the Bank of America Fellow on Women and the Economy, and supported by the Bank of America Charitable Foundation, is based on a review of the published literature complemented by interviews with a range of stakeholders. It presents perspectives from national and local governments, civil society, and cooperative members and leaders, while the accounts of women home-based workers highlight how cooperative membership has changed the way they access and manage their household and business finances.

The lessons learned from this study add to the evidence base that access to affordable finance can improve women's household and business stability and their prospects for growth. When women organize, they work to close gender gaps, empower each other, and inspire others to do the same.



Ambassador Melanne Verveer
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EXECUTIVE SUMMARY

This report seeks to assess the ways in which cooperative membership in Jakarta, Indonesia supports women's economic empowerment. Indonesia has more than 150,000 active cooperatives, with more than 6,000 in Jakarta alone.¹ Much of the existing literature on cooperatives focuses on rural areas. Our focus is on urban female artisan home-based workers, and how cooperatives expand their economic opportunities in terms of access to finance, connection to social services, and access to markets.

Most people in the world now live in urban areas, and many of those who work do so informally. Women in particular often work informally from their homes, seeking to balance multiple responsibilities and constraints. We examine the case of informal home-based workers in Jakarta, an urbanizing megacity, and the ways in which cooperatives can help to expand their economic access and opportunities.

Women's economic empowerment has intrinsic value, and can boost economic growth. McKinsey Global Institute estimates that if women participated in the economy at the same rate as men, global gross domestic product (GDP) would increase by \$28 trillion – or 26% – by 2025.² In Indonesia, women's labor force participation lags behind that of men by more than 30 percentage points. Most women who participate in the economy do so informally, and many of these informal workers produce goods as artisans – creating goods that are defined by their direct manual contribution to production.³

Artisan home-based workers may either run their own businesses or be sub-contracted by others. Both types of home-based worker are distinguished by their lack of legal and social protection, and face challenges such as limited access to capital, intense competition in low-value sectors, and difficulties balancing paid work with household work and child care. Better financial access would increase prospects for artisans to expand their business, improve the quality of their products, and compete in external markets.⁴

Cooperatives in Indonesia are extensively regulated and supported by the government, primarily through the Ministry of Cooperatives and Small and Medium Enterprises (henceforth, the Ministry) at national and

local levels. Development partners and civil society organizations (CSOs) are also active in this space.

Organizing into groups like cooperatives can provide informal workers greater voice and visibility, which can be used to lobby for policy reforms that would improve members' livelihoods.⁵ On the financial front, studies have suggested that a cooperative's savings and credit mechanisms can improve members' financial access and likelihood of saving. Studies also have found that cooperatives can help connect women members to external markets.

Methods

The research team undertook a literature review of English sources on cooperatives, artisans, and home-based work in Indonesia. We also conducted semi-structured interviews with 56 participants (43 women and 13 men) during a two-week period in February 2017. Interviews were conducted with women cooperative members and leaders; local and national government officials from relevant ministries; civil society actors; and subject matter experts. Cooperative members and leaders were interviewed from five different women's cooperatives in East and South Jakarta. Membership in these cooperatives ranged from 78 members to over 2,800.

Key Findings

Cooperatives connect members with formal institutions like governments and civil society organizations that deliver services. This can help increase the skills and income security, as well as health, of members who work informally at home.

- ◆ Connecting to the government via cooperatives can facilitate members' access to specific services and subsidies, such as free financial management training as well as government-run insurance schemes.
- ◆ Other civil society organizations partner with cooperatives to provide health services and training to members. Training covers such topics as cooperative management, small-enterprise management, financial literacy, and product quality.

Cooperatives provide small-scale finance to members, offering an alternative to formal banks and informal money lenders/loan sharks.

- ◆ Female cooperative members in Indonesia appear to prefer saving and borrowing with cooperatives to banks for a variety of reasons, including the desire for smaller-scale finance, as well as the administrative simplicity, lower fees, lower interest rates, and flexibility associated with cooperatives' financial facilities.
- ◆ A number of cooperatives have a mechanism through which cooperative representatives go door-to-door daily to collect individual members' savings, which enables easy access for home-based workers.
- ◆ Saving at cooperatives can allow women to accumulate assets under their own name, contributing to their own collateral. Some cooperatives do not require collateral when members borrow, and some offer loans in which only one member provides collateral so that a group of members can also access credit.
- ◆ Cooperatives' saving and borrowing mechanisms may prepare women artisans for future participation in more formalized banking systems.

Cooperatives connect members to markets primarily at the local level, though some cooperatives have secured national and international contracts.

- ◆ Cooperatives can connect members to local markets, including fellow members who are potential customers and occasional orders of members' goods for special events at the cooperative.
- ◆ Exhibitions where cooperative members and micro, small, and medium enterprise owners can sell their goods are organized by the local and national branches of the Ministry. Opportunities for securing more lucrative contracts are greater at national exhibitions, but require much higher product quality.

- ◆ Indonesian law stipulates that some parts of supermarkets and shopping malls be reserved for products from cooperatives and small and medium enterprises.
- ◆ New strategies are underway to help Indonesian entrepreneurs break into online markets, including partnerships with local governments, civil society organizations, and private sector online marketing platforms.

Looking Ahead

There appear to be further opportunities for cooperatives and their partners to support the businesses and livelihoods of female artisan home-based workers. The primary potential routes that emerged from this study are:

- ◆ Cooperatives could better **leverage the collective voice of members**, as well as their relationships with local government offices – dinas – and provincial and national government agencies to address and influence policy and program decisions that affect prospects of their members.
- ◆ Future programming from the Ministry and civil society organizations could better **support access to markets**, particularly for home-based workers producing artisanal goods.
- ◆ Current programs offered by the Ministry, which promote access for women, could better **track the results of interventions** in terms of business growth, income, and access to markets, to inform future priorities.

1. INTRODUCTION

Women's economic empowerment can boost the global economy. McKinsey Global Institute has estimated that if women participated in the economy at the same rate as men, global gross domestic product (GDP) would increase by \$28 trillion – or 26% – by 2025.⁶

Yet women face a range of challenges, as documented by the recent United Nations Secretary General's High Level Panel on Women's Economic Empowerment.⁷ The panel's report highlights that worldwide, women still perform most of the unpaid household and care work and have limited access to paid employment compared to men. When women are employed, they are often paid less than their male counterparts or are concentrated in low-value sectors. Women entrepreneurs tend to operate at a smaller scale, and their enterprises are more likely to be home-based and restricted in their access to credit, resources, and assets. Key barriers that reproduce these persistent gender gaps include adverse social norms; discriminatory laws and lack of protection; unrecognized or undistributed household and care responsibilities; and lack of access to digital, financial, and property assets.⁸ The report also describes how women's organizations and collective enterprises can benefit from improved access to finance, business and leadership skills, and technical assistance – such as how to connect to markets and supply chains.⁹

Women working in Indonesia operate predominantly in the informal economy, and while data is scarce, *Badan Pusat Statistik* – Statistics Indonesia (BPS) estimates that about 21 million Indonesian adults work

from home.¹⁰ While women's labor force participation (51%) is more than 30 percentage points behind that of men (84%), the Ministry of Women's Empowerment and Child Protection estimates that women own more than 60% (33 million) of the micro, small, and medium enterprises (MSMEs) in Indonesia.¹¹ The vast majority of these women-owned enterprises – like most Indonesian MSMEs – operate in the informal economy, or some middle ground between formality and informality.

Our review of the literature and in-country interviews reveal that women's cooperatives in Jakarta, Indonesia help female artisan home-based workers in the informal economy develop more formal financial practices. They also facilitate a pathway for formal institutions to reach those who otherwise would not access formal financial and social services.

According to the International Labour Organization (ILO) *Recommendation 204 Concerning the Transition from the Informal to the Formal Economy*, the informal economy includes “all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements.”¹² Informal workers or enterprises in this arrangement can include those who own or operate economic units as own-account workers, employers, or members of “solidarity economic units” (such as cooperatives); contributing family workers; employees in informal jobs; and workers in unrecognized or unregulated employment.

Box 1: The value-add of *Cooperative Connections*

Existing evidence

Cooperatives, particularly **agricultural cooperatives in rural areas**, can effectively empower women members through financial and social services, income generation, and market connections by **pooling risk** among members.

New insights

Cooperatives can connect **informal home-based workers in urban areas** to formal institutions like **governments and CSOs**, which in turn benefit from the cooperatives' **networks** to deliver services.

Implications

Cooperatives **leverage trust** among members to **facilitate connections** with formal institutions and help improve the **formality** of otherwise informal workers by connecting them to financial and social services.

It is estimated by Women in Informal Employment: Globalizing and Organizing (WIEGO) that in Indonesia, about three fourths of those in non-agricultural employment work informally.¹³ Whether they are employed by others or working on their own account, informal workers – especially home-based workers – are distinguished by their lack of legal and social protection.¹⁴ Women working informally at home can sometimes include those who produce artisanal goods. Definitions of “home-based worker,” “artisan,” and “cooperative” are presented in Box 2.

According to the Aspen Institute Alliance for Artisan Enterprise, most artisans are women, producing with limited business skills and constrained access to markets.²² The Alliance estimates that international trade of artisan goods has more than doubled between 2002 and 2012, and notes that many producers lack access to the financial tools that would help them expand their business and compete in external markets.

For informal workers, organizing can provide collective voice, visibility, and power to improve their

Box 2: Key definitions

“Home-based worker”

We adopt the WIEGO definition of “home-based worker,” which distinguishes between two broad types:¹⁵

- ◆ **Self-employed home-based workers** are independent operators responsible for buying their own raw materials, identifying their own markets, and selling their own finished goods.
- ◆ **Sub-contracted homeworkers** are dependent on employers or intermediaries for raw materials and selling their finished goods. They are generally paid on a piece-rate basis.

We use the term “home-based worker” to encompass both types – “self-employed home-based workers” and “sub-contracted homeworkers.” Women sometimes participate in both types of home-based work, seeking their own markets or sub-contracts depending on what is available. Because of this overlap, we incorporate findings on both categories of home-based workers, and highlight differences where they exist.¹⁶

“Self-employed home-based worker” as “micro-entrepreneur”

One type of home-based worker – the “self-employed home-based worker” – is also referred to as a **home-based entrepreneur** or **micro-entrepreneur**. The Global Entrepreneurship Monitor defines entrepreneurship as:

“any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business.”¹⁷

The majority of women entrepreneurs in Indonesia run self-operated, home-based, informal enterprises.¹⁸ Recognizing the definitional and practical overlap of “self-employed home-based workers” and “home-based (micro-) entrepreneurs” can inform the body of knowledge and programmatic strategies that are applicable to both.

“Artisan”

There are challenges in measuring and defining “**artisanal work**.”¹⁹ We adopt the United Nations Educational, Scientific and Cultural Organization (UNESCO) definition, which states that:

“Artisanal products are those produced by artisans, either completely by hand, or with the help of hand tools or even mechanical means, as long as the direct manual contribution of the artisan remains the most substantial component of the finished product....”²⁰

“Cooperative”

The ILO and the International Co-operative Alliance (ICA) define a **cooperative** as:

“an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.”²¹

livelihoods.²³ Self-help groups (SHGs) are a mechanism through which people can organize to improve their collective voice and visibility. There are a range of examples of SHGs that seek to leverage economic activities that empower women through collective finance and/or training.²⁴ A recent systematic review found that SHGs can increase women's economic and political empowerment as well as expand women's mobility and household decision making.²⁵

Cooperatives are one form of SHG that organize and empower informal women workers. Evidence suggests that cooperatives can support female artisan home-based workers through financial services, increased visibility, and access to social services. For example, a study of *Udyog Lijjat Padad*, a large women-only cooperative in India, highlights such member services as daily transportation, health checkups, scholarships for children, literacy campaigns, computer training for children, and a savings and borrowing scheme.²⁶ These efforts have enhanced women's economic security, supported entrepreneurship, and allowed them to make greater contributions to their families.²⁷

Existing literature suggests that cooperatives can enhance women's economic empowerment for some of the poorest and most marginalized workers. However, the evidence tends to focus on agricultural cooperatives in rural areas. Since most (54%) of the world's population now lives in urban areas – a share projected to rise to two-thirds by 2050 – it is interesting and important to study cooperatives in an urban setting as well.²⁸

This report investigates female artisan home-based workers in women's cooperatives in Jakarta, Indonesia, an urbanizing megacity. Indonesia's economy is characterized by significant cooperative activity. According to official estimates, there are over 6,000 active cooperatives in Jakarta and over 150,000 active cooperatives in Indonesia.²⁹

The overall objective of this report is to assess the extent to which cooperative membership in Jakarta addresses the constraints faced by female artisan home-based workers and expands their economic opportunities, with a focus on financial inclusion and access to markets. Specifically, we explore the following questions:

- ◆ What are the constraints facing female artisan home-based workers?
- ◆ What are the motivations to save at a non-bank, small-scale financial institution?
- ◆ How do cooperatives connect with government and civil society organization (CSO) services?
- ◆ What are the key successes, failures, and potential for connecting cooperative members to markets?

We undertook a literature review of English sources on cooperatives, artisans, and home-based work in Indonesia. The research team also conducted semi-structured interviews with 56 participants (43 women and 13 men) during a two-week period in February 2017. Interviews were conducted with women cooperative members and leaders, government officials, civil society actors, and subject matter experts. Cooperative members and leaders were interviewed from five different women's cooperatives in East and South Jakarta. Membership to these women's cooperatives ranged from 78 members to over 2,800. Four of the five cooperatives were identified through their connection to *Pusat Pengembangan Sumberdaya Wanita* – Women's Resources Development Center (PPSW) Jakarta, a CSO that empowers middle- and low-income women through cooperative membership.

More than half of the cooperative members and leaders that we interviewed are home-based micro-entrepreneurs who produce primarily handicrafts or food products. Although we did not interview sub-contracted homeworkers directly, we spoke with cooperative, CSO, and government actors who work with them. The government officials we interviewed worked at a range of relevant ministries at both the national and provincial level. Civil society actors included practitioners and advocates who work with women's cooperatives, artisans, or home-based workers. Subject matter experts provided information regarding cooperatives and the status of home-based work in Indonesia. More information on this study's methodology is available in Appendix 1, and more information on interview participants is available in Chapter 5 and Appendix 2.

The structure of this report is as follows. The next chapter examines the social, legal, and economic status

of women in Indonesia. Chapters 3 and 4 discuss the structure of cooperatives and the constraints facing female artisan home-based workers in Indonesia. Chapter 5 outlines how cooperatives might improve the situation of female artisan home-based workers, and investigates these possibilities through evidence from the literature and in-country interviews. The final chapter offers main findings and identifies some opportunities to improve the situations of cooperatives and home-based workers in Jakarta.

2. GENDER AND DEVELOPMENT IN INDONESIA

Located in Southeast Asia, Indonesia is the world's largest archipelagic state with a population approaching 260 million people. Jakarta, the nation's capital, has a population exceeding ten million. Indonesia gained independence in 1945 after more than three centuries of Dutch colonialism and a brief Japanese occupation during World War II. After independence, Indonesia experienced over 40 years of authoritarian rule.³⁰ In 1999 the state held its first free and fair legislative elections, and today it is the world's third most-populous democracy and largest Muslim-majority country.³¹

Indonesia boasts the largest economy in the Association of Southeast Asian Nations (ASEAN) region with a GDP of \$862 billion.³² Income per capita (\$3,357) is slightly below the ASEAN average (\$3,867) and much lower than the Organisation for Economic Co-operation and Development (OECD) average (\$40,440).³³ Foreign direct investment inflows (2.8%) are roughly similar to India (2.1%) and slightly lower than Malaysia (3.7%).³⁴ Top trading partners include Japan, China, Singapore, South Korea, the United States, Malaysia, and India.³⁵ Economic growth has remained high over the past five years, averaging about 5.5%.³⁶

The people of Indonesia have made major strides in terms of human development. Adult literacy is near universal. Children's primary and lower secondary

school enrollment is now near universal, but enrollment drops at the upper secondary level. While rates of early marriage are falling, in 2012 14% of girls and 6% of boys aged 15-19 were married, divorced, or widowed.³⁷ Poverty is still a major challenge, though rates in Jakarta (4%) are lower than the country average (11%).³⁸

Informality is an important feature of Indonesia's economy and labor market, accounting for almost three quarters (73%) of non-agricultural employment. While rates of informal employment are higher in rural areas (85%) according to WIEGO, more than two-thirds (68%) of urban workers are informal.³⁹ Operating in the informal economy limits access to social protection for workers around the world, including health insurance, sick leave, and minimum wage.⁴⁰

Manpower Act Number 13 (2002) is the main labor legislation in Indonesia.⁴¹ An ILO review in 2013 found that the Act does not explicitly mention protections for home-based workers, and in practice labor protections only apply to those working in the formal sector.

There are major challenges in the labor market, especially for women and youth. Nationally, men participate in the labor force at a much higher rate than women (84% compared to 51%). Youth unem-

Table 1: Key demographic, social, and labor market indicators

Indicator (% , unless otherwise specified)	National	Jakarta
Fertility rate, births per 1,000 women	2.6	2.3
Adult literacy rate	95.2	99.6
Unemployment rate	5.6	6.1
Indicator (%)	Male	Female
Primary school enrollment rate	98.9	99.1
Lower secondary school enrollment rate	95.6	96.3
Upper secondary school enrollment rate	74.0	77.5
Labor force participation rate	84.0	51.4
Youth unemployment rate (ages 15-24)	17.8	20.0

Source: BPS (2012-2016) except "Labor force participation rate" and "Youth unemployment rate (ages 15-24)" from World Bank (2014)

Table 2: Financial inclusion indicators

Indicator (% of age 15+)	Male	Female
Account at a financial institution	34.6	37.2
Borrowed from family or friends	41.7	41.2
Borrowed from a financial institution	15.1	11.2
Saved any money in the past year	68.2	70.4
Saved at a financial institution	26.4	26.8
Saved using a savings club or person outside the family	17.4	32.9
Indicator (% of age 15+)	Adults	
Mobile banking account	0.4	
Used the internet to pay bills or buy things	5.1	
Main mode of withdrawal: ATM	70.9	

Source: *Findex (2014)*

ployment is almost quadruple the national rate. As we see elsewhere in the world, women in Indonesia tend to participate in lower paid occupations, notably agricultural and fishery in rural areas, and service and sales occupations in urban areas.⁴² This occupational segregation crowds women into jobs with fewer opportunities for career progression.⁴³ Compared to men, women have relatively weak labor market attachment, often not participating due to “housekeeping duties” and re-entering the labor force as “unpaid family workers.” This reflects a gendered division of household responsibilities that limits the quality and duration of women’s labor force participation.⁴⁴ A lack of flexible work time arrangements in formal work as well as limited access to childcare are cited as reasons for women’s higher rates of change in employment status.⁴⁵ While primary education is free and compulsory, childcare is not publicly provided or subsidized.⁴⁶

Women in the formal sector are entitled to 90 days of paid maternity leave and men two days of paternity leave; however, leave is 100% provided by the employer, and women are not guaranteed an equivalent position when they return to work.⁴⁷ It has been reported that women are often hired as day laborers rather than full-time employees so that companies can avoid paying maternity leave.⁴⁸

An estimated 37% of women have access to finance nationally, which is higher than men (35%) according to the World Bank’s Financial Inclusion Index (Findex).⁴⁹ This stands in contrast to a global gender gap that favors men by seven percentage points.⁵⁰ Selected indicators of financial inclusion are summarized in Table 2. As is the case elsewhere in the world, access to financial services in Indonesia tends to be higher in urban areas. Microfinance institutions and programs tend to be located there, and expansion of formal banks is limited by high capital costs of opening new branches or operating outside of a particular district.⁵¹

At the same time, most Indonesians prefer to borrow from family or friends rather than formal financial institutions. Similarly, around two-thirds of men and women reported saving in the past year, though only about a quarter saved at a formal financial institution. About 43% of men and only 38% of women have a mobile phone subscription, and the gender gap is particularly high among women in rural areas, lower-income women, and women over the age of 45.⁵² Mobile phone ownership is much higher in Jakarta (77%) than the rest of the country (57%), as is the penetration of internet users (56% compared to 35%).⁵³ Integration of technology into financial transactions remains limited. In Indonesia, virtually no individuals have a

mobile (bank) account, and few use the internet to pay bills or make purchases. For those with an account, a little over two-thirds use an ATM as the main mode of cash withdrawal.

The Indonesian constitution provides for both nondiscrimination and equality.⁵⁴ However, according to the World Bank's *Women, Business and the Law*, there are eight discriminatory laws against women, including that married women cannot be the head of household in the same way as a man – and men as heads of households are granted special tax provisions. Widows are not granted the same inheritance rights as surviving male spouses, which also impacts women's ability to accumulate assets in their name. The law also does not specifically mandate gender nondiscrimination in hiring practices.⁵⁵

Indonesia has passed legislation that addresses domestic violence, including clear criminal penalties and protection orders that remove perpetrators from the home and prohibit contact. However, there is no legal protection against sexual harassment in employment, and the OECD Social Institutions and Gender Index

finds that 90% of women and 25% of men have reported experiencing sexual harassment in the workplace.⁵⁶

Indonesia is implementing universal health care legislation that was passed in 2014, aiming to achieve total coverage by 2019.⁵⁷ This includes the distribution of the "Indonesia Health Card," which President Joko Widodo piloted as mayor of Jakarta.⁵⁸ The Ministry of Social Affairs also offers conditional cash transfers and cash assistance to households with children, people with severe disabilities, and the "vulnerable elderly."⁵⁹

While there are 30% quotas for women on candidate lists for both national parliament and local government, these quotas have not translated into equivalent rates of representation in parliament and local government.⁶⁰

Indonesia is one of the largest economies in the world, and is actively seeking ways to bolster its development and inclusion. Jakarta in particular has been a site for greater connection to finance and technology, despite major challenges around poverty and unemployment.

3. COOPERATIVE MODELS IN INDONESIA

There are an estimated 150,000 active cooperatives in Indonesia, which are extensively regulated and supported by the government. Development partners and CSOs are also active in this sphere.

Cooperatives in Indonesia are highlighted as “democratic economic institutions” in the 1945 national constitution, and current regulations are stipulated under Cooperative Law Number 25.* A new law on cooperatives was being considered by parliament at the time of writing.⁶¹ According to Chapter 6 of the current law, primary cooperatives are comprised of at least 20 members, while secondary cooperatives are comprised of at least three primary cooperatives. Cooperative members are both part-owners as well as beneficiaries of cooperatives’ services.⁶²

Law Number 25 specifies certain requirements, including the structure of cooperative leadership and the agenda of a cooperative’s annual meeting. A supervisory board must be elected by a cooperative’s membership, and include (at least) a chairperson, treasurer, and secretary. A manager may be hired by the cooperative to take on operational tasks, depending on the size and needs of the cooperative.⁶³

Cooperatives must be registered and pay a fee with the Ministry of Cooperatives and Small and Medium Enterprises (henceforth the Ministry).† This Ministry coordinates and supervises the implementation of policies relating to cooperatives and small and medium

enterprises (SMEs).⁶⁴ The Ministry operates at the national, provincial, and district level through local government offices, *dinas*. Cooperatives are a legal entity through which the Ministry can provide services such as skills training and access to capital. The Ministry does not provide these benefits to groups that do not have a “legal entity status.”⁶⁵

Cooperatives can access certain subsidies when they are registered with the government. For example, the *dinas* – as well as CSOs and other development partners – provide training courses free of charge to cooperative members. The law also stipulates that some parts of supermarkets and shopping malls be reserved for products from cooperatives and SMEs.⁶⁶

Dewan Koperasi Indonesia – The National Cooperative Council (DEKOPIN) is an auxiliary body of the Ministry, and works with cooperatives to coordinate education, business facilitation, and government lobbying.⁶⁷ Although DEKOPIN works closely with the Ministry and is considered the apex organization of all cooperatives in Indonesia, there is no formal mechanism that automatically connects cooperatives with DEKOPIN when they are registered with the Ministry. Like the Ministry, DEKOPIN works at the national, provincial (DEKOPINWIL), and district (DEKOPINDA) level.⁶⁸ As part of their requirements for DEKOPIN, cooperatives must submit to their local DEKOPINDA annual “accountability reports” that detail financial and programmatic activities.⁶⁹

* A new cooperative law was passed in 2012, but was later repealed by the Indonesian constitutional court.

† The Jakarta *Dinas Koperasi* has waived the fee in recent years.

4. CONSTRAINTS FACING FEMALE ARTISAN HOME-BASED WORKERS

Table 3: Number of home-based workers by status of employment

Status of employment	Indonesia	Jakarta
Own account	7.4 million	364,000
Employer assisted by temporary worker/unpaid worker	6.1 million	180,000
Employer assisted by permanent workers	1.3 million	36,000
Employee	1.2 million	105,000
Casual employee in agriculture	95,000	—
Casual employee not in agriculture	290,000	7,000
Unpaid worker	5 million	141,000
Total	21.4 million	834,000

Source: BPS (2016) *Labour force survey*, Badan Pusat Statistik, Jakarta. ADB staff calculations.

The BPS Labor Force Survey was amended in 2016 to include location of work, and found that an estimated 21.4 million employed persons work from their homes.⁷⁰ Most home-based workers are own-account workers, employers assisted by temporary or unpaid workers, and unpaid workers (Table 3).

As noted in Box 2, WIEGO distinguishes two types of home-based workers. One type is self-employed home-based workers, who are “independent” and responsible for identifying their own markets. In this report, we also refer to self-employed home-based workers as home-based (micro-) entrepreneurs. Another type is “sub-contracted homeworkers,” who are dependent on employers or intermediaries and are paid on a sub-contracted, piece-rate basis.⁷¹ While

each type of home-based worker encounters unique challenges, they share constraints such as lack of facilities for childcare and lack of social protection, including maternity benefits.⁷²

Table 4 identifies some basic indicators for both types of women home-based workers drawing on a World Bank study on women entrepreneurs in Indonesia – many of whom are home-based – and a mapping of sub-contracted homeworkers conducted by ILO-MAMPU in six provinces. The studies suggest that both types of home-based workers are on average middle-aged, married, and undertake unpaid domestic work alongside their paid work; only about 25-32 percent have completed high school.

Table 4: Basic indicators about home-based workers

Indicator (% unless otherwise specified)	Entrepreneur	Sub-contracted Homemaker
Married	85	80
Average age (years)	45	40
Perform housework concurrently with paid work (yes/no)	Yes	Yes
Did not complete elementary school or no schooling	14	12
Completed primary school	25	25
Completed lower secondary school	21	25
Completed upper secondary school	32	25

Source: World Bank (2016) and ILO-MAMPU (2015)

A 2016 World Bank study cites an estimate from the Ministry of Women's Empowerment and Child Protection that women own as many as 33 million MSMEs in Indonesia, which represent 60% of total MSMEs and almost a quarter of the country's active labor force.⁷³ Most (97%) operate informally and are unregistered, and the majority are home-based. About half of women entrepreneurs in Indonesia are “necessity” entrepreneurs, and report unchanging or declining trends in their customer base and business growth. Only a quarter of women entrepreneurs separate their household and business finances. Around 37% of women entrepreneurs are “stable” entrepreneurs, who began their businesses to supplement their income but report the desire to expand their enterprises. Only about 15% were classified as growth entrepreneurs, who entered business by identifying an opportunity or taking advantage of a unique skill.⁷⁴ This capacity for growth was assessed based on their understanding of sound business practices. For example, growth-oriented entrepreneurs are more likely to keep business records, have business plans, and have broader customer bases and profit margins.⁷⁵ Growth entrepreneurs also tend to connect to larger markets: necessity entrepreneurs mostly sell within their village, while growth-oriented entrepreneurs tend to sell to the district more broadly.⁷⁶

The 2016 World Bank study found that women entrepreneurs tend to be concentrated in low-value sectors (Table 5). Most businesses in the manufacturing sector – the least profitable – are in small-scale, home-based industries that produce food, beverages, or textiles. Most of the home-based entrepreneurs that we interviewed work in manufacturing and produce handicrafts or food products. Businesses in the trade sector are mostly grocery stores, and enterprises in the services sector are primarily beauty salons and tailoring

services. Women in all of these sectors report facing intensive competition.⁷⁷ According to our interview with the General Secretary of HomeNet Indonesia, a partner of WIEGO that advocates on behalf of home-based workers, many entrepreneurs – particularly artisans – have difficulty diversifying and adding creative elements to their products.⁷⁸ When women entrepreneurs produce low quality goods – or goods that are not “export-worthy” – they face difficulties expanding their markets, which is explored further in the chapters that follow.

The mapping conducted by ILO-MAMPU on women homeworkers in six provinces in Indonesia (North Sumatra, West Java, Central Java, Yogyakarta, East Java, and Banten) offers some valuable insights into the landscape of sub-contracted homeworkers.⁷⁹ Most sub-contracted homeworkers surveyed by the project tend to be paid at a piece rate that amounts to just above provincial poverty lines (per capita); however, their average wage is generally less than half of the minimum wage and less than 30% of the provincial average wage. About half mentioned that they would like to set up their own business if given the chance, and 20% said they would prefer to be a full-time housewife.⁸⁰

Sub-contracted homeworkers often work in the manufacturing sector. Cecilia Susiloretno, the General Secretary of HomeNet Indonesia, noted that sub-contracted homeworkers who are manufacturing by hand often only have one particular job or skill in production – including those sub-contracted to produce handicrafts – and thus do not have the skills to produce and sell a complete product on their own.⁸¹ If women make mistakes when producing goods for an employer or intermediary, they are responsible for

Table 5: Women entrepreneurs' profit by sector

Sector	Distribution of women entrepreneurs by sector (%)	Average monthly profit (million rupiah)	Average monthly profit margin (%)
Trade	50	3.6	26
Manufacturing	25	2.0	34
Hotel and restaurant	13	3.1	26
Services	11	2.2	60

Source: World Bank (2016)

putting in the time to fix it. Although employers sometimes conduct on-the-job training for sub-contracted homeworkers, these tend to focus on one product rather than building new skills that would improve women's employability.⁸²

The ILO's *Maju Perempuan Indonesia untuk Penanggulangan Kemiskinan – Access to Employment and Decent Work for Women Project (ILO-MAMPU)* conducted a review of the regulatory framework for sub-contracted homeworkers in Indonesia, with a focus on the Manpower Act Number 13 (2002). The review found that the legislation does not explicitly cover home-based work or sub-contracted homeworkers, and in practice, the Manpower Act applies only to those working in the formal sector.⁸³ The ILO review argues that home-based workers should be considered regular workers engaged in an industrial employment relationship.⁸⁴ This would afford workers occupational safety and health and at least the provincial/district minimum wage.

In some instances, home-based entrepreneurs sub-contract their neighbors who work at home to help them complete large orders. In this case, home-based entrepreneurs also have the legal responsibility to guarantee these sub-contracted homeworkers certain occupational safety and health standards. This relationship was raised by several of our interview participants, and reflects the complexity of applying formal labor legislation like the Manpower Act to predominantly informal relationships.

According to the World Bank study, on average, women entrepreneurs in Indonesia bring in 62% of their family's income, but only 44% of women entrepreneurs identify as their family's primary breadwinner.⁸⁵ Most sub-contracted homeworkers are reliant on their income, and may be fearful of losing this income if they seek to negotiate with employers or intermediaries.⁸⁶ Without formal contracts, they also lack protections such as minimum wage compliance; occupational health and safety; and the right to health insurance, leave, and pensions.

Entrepreneurs broadly – including the home-based artisans that we interviewed – often need capital to buy raw materials to produce their goods.⁸⁷ However, accessing capital is a key challenge facing women en-

trepreneurs in Indonesia, reflected in both the recent World Bank study and our interviews.⁸⁸ Although financial access in Jakarta is high compared to other parts of Indonesia, women's limited financial literacy restricts their relationship with banks. Limited collateral is also cited as a major obstacle, which is common in other parts of the world as well.⁸⁹ Only 21% of women in Indonesia have property registered in their names. When home-based workers do access capital, its diversion to household or family needs can limit the potential for business growth.⁹⁰ Interviews with cooperative leaders suggested that women entrepreneurs do seek to borrow in order to expand their business or address household needs, and sub-contracted homeworkers are likely to borrow smaller amounts from the cooperative, which are directed only towards household spending.⁹¹

According to the World Bank and ILO-MAMPU studies, home-based workers – both self-employed and sub-contracted – report difficulties balancing their paid work with household work and child care. This constrained productivity from having children present during paid work is not unique to home-based workers. However, the houses of home-based workers can become dangerous “mini-factories.” Women entrepreneurs that we interviewed often designate a certain area of their home for their business. According to the deputy director of the Trade Union Rights Centre (TURC), the children of sub-contracted homeworkers can be exposed to dangerous production tools.⁹²

Still, women often prefer home-based work. Our field interviews revealed that the ability to simultaneously conduct household and business responsibilities is seen as a positive feature of working at home, and one that is facilitated by cooperative membership. Our interviews found that home-based work reduces transportation costs and time, and averts additional rental costs of storefronts or kiosks for entrepreneurs.⁹³ On the other hand, sub-contracted homeworkers absorb the cost of their workplace – as well as other costs of production, like supplies, equipment, or utilities – which would otherwise be covered by their employer.⁹⁴

In sum, women home-based entrepreneurs and sub-contracted homeworkers face both overlapping and unique constraints. Both types tend to lack access to childcare facilities and social protection, including

maternity benefits (which in Indonesia, are 100% paid for by formal sector employers). Both types of home-based workers typically have low educational attainment, and are concentrated in competitive, low-skill, and low-value activities – including those producing handicrafts in the manufacturing sector. Women home-based entrepreneurs tend to lack access to capital, partially due to limited access to collateral. Most turn to entrepreneurship out of necessity, and lack the skills to manage and grow their business. Sub-contracted homeworkers also tend to lack the skills to produce goods to sell on their own. Both types of homeworkers report difficulties balancing childcare with paid work, though respondents in interviews viewed the ability to conduct these tasks simultaneously as an attractive feature of working at home.

5. COOPERATIVES CONNECTING FEMALE ARTISAN HOME-BASED WORKERS

We interviewed 25 members and leaders from several women's cooperatives in Jakarta, as listed in Appendix 2. Most members were micro-entrepreneurs producing handicrafts or food products for local markets. Some women relied on their business profits to sustain their families, while others would produce only when they had orders or to supplement their husband's income.

Box 3 presents a brief overview of some of the different cooperatives interviewed for this study.

Cooperatives can support women by providing low interest loans that can be used to expand their businesses or smooth household expenses. The cooperatives that we interviewed encouraged saving, financial planning,

Box 3: Illustrations of Jakarta's women's cooperatives

Koperasi Nurhikmah, 2,847 members

Koperasi Nurhikmah is the largest cooperative that we interviewed, and includes ten village units and two additional branches. *Koperasi Nurhikmah* even owns its office building, which it views as an asset in addition to its 8 billion rupiah (\$600,150) of members' savings. Most members use the cooperative's financial services as their primary interaction with the cooperative. Membership to *Koperasi Nurhikmah* requires a mandatory one-time deposit of 750,000 rupiah (\$56) that can be paid in installments over three months, as well as a monthly deposit of 5,000 rupiah (\$0.38). These savings serve as collateral for members, and are available to members only when they leave the cooperative. Members can also deposit "voluntary savings" that they can access at will.

Members owned home-based micro-enterprises that sold different kinds of goods. One woman who we interviewed made crafts such as decorated boxes, and another made handbags out of recycled materials. One woman sold a spiced beverage that she makes with a local farmers' group. The cooperative is not responsible for directly generating members' income, though occasionally the cooperative will purchase its members' goods. Women also cited access to credit through a quick application process as one of the ways the cooperative has helped them grow their business.

Koperasi Teratai Putih, 300 members

Koperasi Teratai Putih has a similar structure to *Koperasi Nurhikmah* in terms of mandatory and voluntary savings. The mandatory savings amount required by *Koperasi Teratai Putih* is decided each year at the cooperative's annual meeting of all members. Most members' main interaction with the cooperative is their use of financial services – particularly voluntary savings.

Members operated micro-enterprises that sold a variety of goods. One woman made handbags from recycled materials, another owned a food business and a masseuse service, and another sold LPG gas and bottled water. Some women expressed that their business income was supplemental, while one mentioned that she was the primary earner in her family, and her husband supported her business ventures. The women expressed that they benefited from access to capital from the cooperative, especially because the interest rates were much lower than what they would get from a money lender/loan shark. Still, they expressed frustration about their inability to expand to new markets.

Koperasi Pelopor Wanita, 78 members

Koperasi Pelopor Wanita is the smallest cooperative that we interviewed, with a structure that differed from the rest. While the cooperative encourages the development of its members' micro- and small-enterprises like the others, it also has contracts for specific products that it sells as a cooperative. Some of these products are sold nationally and internationally. The cooperative sells a powdered goat milk as well as a product that improves fuel efficiency. Members can help sell the product and benefit from the cooperative's shared profits. In this sense, the cooperative's activity is more directly generating income for its members.

and entrepreneurship, and the cooperatives themselves were legally-registered non-bank financial institutions.

Registering a cooperative with the Ministry grants members access to government-run services, including skills training opportunities and capital reserved for cooperative members and MSME owners. Civil society groups that partner with cooperatives also deliver capacity-building, leadership, and financial literacy training to cooperative members. By connecting members – particularly those working from home – to formal institutions like local governments and CSOs, cooperatives help link actors in the informal economy to the improved social and financial access associated with formality. In order to facilitate this development, the cooperatives we encountered formed locally and leveraged pre-existing relationships to deliver financial and social services to members.

Evidence from previous studies points to cooperatives as community-driven organizations that bolster women's empowerment and savings. Lont's 2000 study of SHGs in urban Bujung, Indonesia cited *arisan* and *simpa pinjam* as common types of self-help arrangements in which community members contribute to a fund on a schedule. That fund is then either distributed in full to one member on a rotating basis (*arisan*), or members are able to take out small, low-interest loans (*simpa pinjam*).⁹⁵ *Tanggung renteng* is the principle of shared group responsibility, and is a common value that incentivizes members to comply with cooperative rules and repayments, according to research by Tabisula, Saliendra, and Lopez in 2004 and McWilliam, Robinson, and Curnow in 2007.⁹⁶ An earlier 1992 study by Hospes on rotating savings and credit associations (ROSCAs) in Indonesia saw cooperatives as social institutions, based on pre-existing bonds of mutual trust.⁹⁷

Our field interviews found that it was common to recruit new members from current members' neighborhood *arisan*, or from their local Qur'an reading groups.⁹⁸ In the case of *Koperasi Prima*, the members' informal ROSCA was a precursor for what would become a formally-registered cooperative. For *Koperasi Teratai Putih* and *Koperasi Flamboyan*, membership requirements include a personal recommendation from an existing member.⁹⁹ This illustrates how informal relationships can be incorporated into the formal deci-

sion-making mechanisms of cooperative management.

The director of PPSW, Tri Endang Sulistyowati, described how trust and familiarity operate within formal cooperative structures:

“The benefits of having a location-based cooperative is also because [members] know each other for a long time. So in this case they already know the characteristics of the people who will be the members of these cooperatives. So for instance, if someone...always...owes money, we know exactly that, oh this person will never be able to pay the contributions because of the characteristics of that person.”¹⁰⁰

Building on informal relationships like these, cooperatives provide flexibility to their members while also increasing their formal savings and connections to formal institutions. The benefits and challenges associated with greater formality are explored below. Specifically, we examine the advantages of saving at a small-scale non-bank financial institution; the benefits of connecting with government and CSO services; and the successes, failures, and potential of how cooperatives can connect members to markets.

5.1 Advantages of Small-Scale Non-Bank Finance

Studies on cooperatives have suggested that their savings and credit mechanisms improve members' financial access and likelihood of saving. A study of the urban poor in Cebu City, Philippines found that members of savings organizations save more. Their money is also stored safely, accumulates interest, and gives members a greater sense of control over their finances – including the ability to deal with emergencies.¹⁰¹ Milgram's 2010 study on a women's artisan cooperative in the Philippines notes that the cooperative offered savings plans, as well as access to low interest loans for sewing machines and other technologies to facilitate home-based artisanal work.¹⁰²

One of the primary benefits of women's cooperatives identified during our fieldwork was the personalized, small-scale savings and loan mechanisms. Among the women interviewed, all preferred to save and borrow

at cooperatives rather than banks. Their reasons varied from the desire to save small amounts to the administrative processes and high costs associated with saving at a bank. Members also benefited from greater flexibility in accessing savings and repaying loans.

Elin, a member of *Koperasi Prima*, described the stigma of saving small amounts at a bank: “if you go to the bank with only 10,000 rupiah [\$0.75], for instance, somehow you are shy about it, you know, you are ashamed about it.”¹⁰³ Maryati, the treasurer of *Koperasi Pelopor Wanita*, explained that one incurs an administrative cost when saving at a bank, as well as transportation expenses.¹⁰⁴ One cooperative member described that taking out a loan from the cooperative is much easier than from the bank:

“It’s a lot easier to apply [for a] loan to the cooperatives. It’s a lot easier and for banks, it’s so difficult. The process is just too complicated. In cooperatives, all we have to do is we have to see your saving balance and then we can easily disburse the funding afterwards. And then at the end of the year, as member of the cooperatives, they will receive the share profits.”¹⁰⁵

One government official also noted the ease and flexibility of the cooperative over other financial institutions: “While for other types of...financial institutions they have more rigid administrative requirements, stricter in terms of sanctions. Whenever you have violated these regulations, sanctions would be imposed stricter...compared to cooperatives.”¹⁰⁶

Cooperative leaders echoed that savings and loan repayments are personalized. Cooperative representatives go door-to-door daily to collect any amounts that members might want to save.¹⁰⁷ While each member is not reached each day, the consistency of the outreach facilitates personal connections among the women cooperative members and leaders, as well as greater opportunity to save for those working at home. When extending credit, *Koperasi Flamboyan* conducts a survey of the individual’s financial situation before deciding on a loan amount. While cooperative managers cited non-performing loans as one of the primary difficulties of managing a cooperative, many said that they address this by discussing the problem with members and re-evaluating the repayment sched-

ule. A representative of one cooperative explained their process for addressing non-performing loans:

“So, for non-performing loans...we would have an interview with [the member], asking them why the loan is considered to be non-performing, why this happens. And then, for instance, if they explain ‘I cannot repay my loan because the business is not really good’...then the second step is that we do a survey. We survey the situation to confirm whether it is the right thing, is it the truth or not. And then, if it is the truth, then we have what we call a readjustment of loan.... After we do the readjustment of the loan contract, then we emphasize to the member who is now in the non-performing condition, regardless of how much money they have right now, even if it’s just 1,000 or 2,000 rupiah [\$0.07 or \$0.14], they still have to pay [some part of] the loan. So even if they cannot pay the exact number, that’s okay we can still accept that. Then we would make readjustment, or rescheduling of our payment.”¹⁰⁸

Koperasi Prima and *Koperasi Flamboyan* use similarly individualized strategies for both loan delivery and non-performance.¹⁰⁹ This flexibility and individual attention is made possible by the localized formation of cooperatives and the individual relationships that exist among members and cooperative leaders.

As noted in Box 3, most of the cooperatives interviewed have some type of mandatory savings accounts, which serve as the foundation of cooperative lending. These mandatory savings are like equity in the cooperative, and are returned to a member when she leaves.¹¹⁰ The cooperatives also offer voluntary and targeted savings accounts. Money from voluntary savings accounts can be withdrawn at any time. Targeted savings accounts are meant to go towards specific activities, such as a hajj, education fees, a wedding reception, or holiday savings. They often have rules about how long one must contribute to the account before money can be withdrawn.¹¹¹

Loans are also offered to members for business expansion or household consumption. Access to cooperative finance can help women raise money for their business or household needs. One cooperative member describes how she started taking advantage of

the financial services offered by the cooperative by first saving money, and then eventually borrowing in order to grow her craft business.

“When I first joined this cooperative, I only took advantage of its saving program. Then, slowly but surely, I started to use the loan...because I was interested to grow this handicraft, or bag business. The raw material for this bag is free, because you can get it from any waste. But then maybe other things like the handle, the lining, you have to buy that. So because of that, then I started to borrow, or take loan from the cooperatives.... I also have a store that sells plastic goods. I receive financial support in the form of capital from the...cooperatives.”¹¹²

In addition to providing an alternative to banks, women we interviewed described getting capital from the cooperative as preferable to the money lender or “loan shark.” Before joining, women described debt bondage to be quite common; as a member of a cooperative, women can get loans at a lower interest rate.¹¹³ One cooperative member explains:

“In the past, we wanted to start a business but it’s so difficult to get capital, right? So many of us

were trapped in the debt bondage, so we have a huge loan to the loan shark. For instance if you’re going to have a loan to the loan shark, she’d give us instruction that if you pay for one million rupiah [\$75.05], they will give you 900,000 rupiah [\$67.55], but you have to return the money 1.3 million rupiah [\$97.57] in a month. So that kind of practice is really burdensome for us....But here in the cooperative, if you borrow money for one million, you only repay them back one million and 20,000. So the interest is only like, 20,000 rupiah [\$1.50], which is very small.”¹¹⁴

Depending on the size of the cooperative, loans can be quite small-scale. At *Koperasi Teratai Putih*, the maximum loan is three times that of a member’s savings balance, and she cannot have any other debt with the cooperative.¹¹⁵ Larger cooperatives might be able to offer larger loans – for example, at *Koperasi Flamboyan*, a member can take out up to 200 million rupiah (\$15,000). Government officials noted that cooperatives were particularly suited for middle- and low-income women due to the limited amount of capital that cooperatives can provide at a time.¹¹⁶ Box 4 describes how loans from *Koperasi Prima* bolstered Marhumah’s business and participation in the cooperative.

Box 4: Marhumah motors to success

Marhumah owned her tailoring business before joining *Koperasi Prima*. However, it was not until she applied for a loan from the cooperative that she could upgrade her equipment and increase the quality and productivity of her work. Marhumah explained:

“As for me, I have this business long before I join the cooperative, but in the past I don’t have...the sewing machine...a more sophisticated one that will finish the hem of your clothing, so I didn’t have that. But then I joined the cooperative, I managed to buy it.”

With this new sewing machine, Marhumah was able to take on orders to make uniforms at the local kindergarten. The cooperative was so impressed with her work that they have hired her to make uniforms for the cooperative board. Marhumah described that working from home allows her the flexibility to take care of her children and finish household tasks.

But Marhumah’s growth did not end with her first loan. Marhumah also borrowed from the cooperative to purchase a motorcycle. This supports her work as a field officer for the cooperative, in which she goes door-to-door daily (“except national holidays”) to collect members’ saving contributions.

With her new motorcycle, Marhumah now collects between 1-10 million rupiah (\$75-\$750) of members’ savings daily, doing her part to share her success with fellow cooperative members.

According to Tri Endang Sulistyowati from PPSW Jakarta, saving at cooperatives also allows women to formally accumulate assets under their name. One of the constraints of home-based workers is their limited access to collateral. Some cooperatives do not require collateral because the loans are small-scale.¹¹⁷ Others use the *tanggung renteng* principle of joint responsibility, in which only one person provides collateral but several members gain access to capital.¹¹⁸ Leveraging community relationships in this way helps cooperative members save and borrow more formally with a legally-recognized non-bank financial institution. Accumulating assets formally in turn can connect members to other formal institutions, such as banks and local governments.

5.2 Connecting to Government and CSO Services

We found that women's cooperatives in Jakarta partner with local government *dinas*, CSO programs, and the private sector to deliver services to their members. According to the cooperative leaders that we interviewed, registering with the government improves the legitimacy of the cooperative among future members. CSOs, like PPSW, leverage the localized structure of cooperatives to connect women to government-run insurance schemes and to deliver training and health services. Connecting to these services improves the formality, health, and capacity of members, and the delivery of these services is facilitated by partnerships with local *dinas* and CSOs.

The Ministry cannot extend services to any groups that do not have “legal entity status.” Salekan, assistant deputy for cooperative membership affairs at the Ministry stated that when cooperatives register, it is easier to monitor progress and respond to their needs. He also noted that a group's legal status is considered by banking institutions when they extend capital.¹¹⁹ Salekan and Istitati, assistant deputy for business investment development at the Ministry, shared that low-interest “revolving funds” (*Lembaga Pengelola Dana Bergulir*, or LPDB) are available at both the provincial and national level to dispense to cooperative members and SME owners for their business needs.¹²⁰ Salekan also described skills training that has been

organized by the Ministry, some of which specifically develops the artisanal skills of cooperative members.

At the provincial level, the Jakarta *Dinas Koperasi* provides IT-based training on financial management. These courses are conducted monthly and have about 30 participants in each session. Training is free of charge, and is funded by both the national Ministry and provincial governments.¹²¹ Kunsumiati, the secretary of *Koperasi Pelopor Wanita*, described her experience at a *dinas* training with great enthusiasm:

“There was technical assistance on management for three days...and then after that we continued to participate in the management training and education. It was organized in one of the hotels in Bogor...We stayed there for three nights and two days. And thanks be to God, all of the facilities are covered by the *dinas* office. So I don't have to pay for anything during my stay in the hotel, everything was paid by the *dinas* office.”¹²²

The Jakarta *Dinas Koperasi* recruit cooperative members to participate in these training sessions, and while they are open to women, there are no recruitment processes targeted to women. There are also no gender-specific policies or legislation from the Jakarta *Dinas Koperasi*.¹²³ The national Ministry has a “gender mainstreaming task force,” which includes “gender focal points” in different directorates.¹²⁴ Ministry policies tend to focus on “open access” rather than ensuring women's participation in their programming. As one government official put it, “gender is all about access, right?”¹²⁵ While ensuring access to programs is certainly important, it is also essential to track sex-disaggregated results of interventions, such as business growth, improved income, or market expansion of participating cooperative members.

In our field interviews, many women in cooperatives cited “legal entity status” as a key way to gain legitimacy among future members and to access government services. *Koperasi Nurhikmah* began as a local neighborhood group. They established a savings and loan cooperative in 1999, and their legal entity status facilitated their expansion. Today, they have two additional branches and over 2,800 members.¹²⁶ Since *Koperasi Prima* converted its informal *arisan* to a registered cooperative, its membership has grown

to almost 2,300.¹²⁷ The cooperatives' leaders maintain their door-to-door and personalized relationships with members through the development of organized branches and units that distribute responsibilities based on geography. Although registering with the government formalizes the cooperative, most of the members' micro-enterprises tend to remain informal.

Cooperative leaders of *Koperasi Prima* noted that their services do not specifically target sub-contracted homeworkers, although if they are members of cooperatives, they can still benefit from the cooperative's "legal entity status."¹²⁸ According to Cecilia Susiloretno at HomeNet Indonesia, cooperatives have access to a range of government programs, which increases the flexibility of what women can accomplish with their collective voice.¹²⁹ This sentiment was echoed by representatives from TURC, who acknowledged that forming trade unions is difficult because sub-contracted homeworkers often do not know who their employer is or are not recognized as workers. Instead, TURC often recommends cooperatives as a more versatile organization that has legal status and can address a broad range of issues beyond just employment negotiations.¹³⁰

CSOs in Jakarta can leverage the cooperative structure to connect members to health insurance, health services, and capacity-building. Four of the five cooperatives that we interviewed are connected to PPSW Jakarta. Tri Endang Sulistyowati at PPSW described how cooperatives help connect members to state-run health insurance by going door-to-door. By contributing to this insurance plan, cooperative members gain access to state social protection and health services. PPSW also runs classes on reproductive health, and helps cooperatives liaise with a cancer prevention foundation to provide pap smears to members. Women can apply for a loan from the cooperative if they cannot afford the health services upfront.¹³¹

We came across a range of training options provided to cooperative members. For example:

- ◆ PPSW offers training on cooperative management, including how to create financial reports and leadership development for the board.¹³² The frequency of these sessions depends on the age of the cooperative – those that just formed

may require meeting four to five times a month, whereas those that have been around longer may require meetings only once every two months. In partnership with the cooperatives, PPSW helps deliver training on entrepreneurship and micro- and small-enterprise management. These training sessions are interactive and can last five to six hours per day, and cover the importance of having business records, marketing, and how to make a business proposal – some of the skills that help necessity entrepreneurs become more growth-oriented.

- ◆ We interviewed a cooperative researcher who organizes programs for cooperatives through her research institution. She described training conducted for women members on financial literacy, as well as skills training designed to make women more aware of the quality of their goods when they are producing for private companies.¹³³ Training like this was said to be especially helpful for sub-contracted homeworkers, whose products are sometimes denied by employers and intermediaries for not following product specifications.
- ◆ DEKOPIN provides similar training sessions on topics such as national and international health requirements and processes for obtaining Halal certifications.¹³⁴ DEKOPIN is also working on an initiative that issues ID cards to all cooperative members in Indonesia, which can then be used for other services. One of the primary features will be an inexpensive health insurance scheme connected to the card.¹³⁵

Examples of how the private sector engages with cooperatives to deliver services to members include *Koperasi Pelopor Wanita's* partnership with a company that allows members to pay their phone and electricity bills through the cooperative. This service is not limited to cooperative members, and leverages the localized structure of the cooperative so that any community member can use the service.¹³⁶ Other partnerships with private sector online marketing platforms are discussed in the following section.

While cooperatives that we interviewed in Jakarta help connect members to government services, not many reported lobbying the government as an organi-

zation. Representatives of *Koperasi Prima* mentioned that they were working with 23 other cooperatives to amend regulations and ensure that their cooperative could maintain office status in their zone of the city.¹³⁷ However, when asked about any advocacy issues that the cooperative might champion, most leaders mentioned helping specific members who were in difficult family situations. In other words, rather than taking a macro, policy-oriented approach to issues such as domestic violence, the cooperatives instead focus on specific, individual instances.

It appears that most policy and government lobbying comes from the CSOs that work with cooperatives. For example, HomeNet Indonesia and TURC advocate for improved labor conditions for sub-contracted homeworkers, and DEKOPIN lobbies for more favorable tax structures for cooperative goods.¹³⁸ There may be scope for women's cooperatives to better leverage their collective voice and relationship with local governments to change or create policies that would benefit their members as a whole.

Cooperatives connecting with formal institutions – local governments, CSOs, banks, and private companies – can increase the capacity, health, and income security of members who work informally at home. These connections are made locally, facilitated by proximity to local *dinas* and informal connections among neighbors. While registering with the government grants cooperatives a range of benefits, cooperatives could seek more opportunities to leverage the collective voice of their members.

5.3 Potential for Markets

Several studies have found that cooperatives can help connect women members to external markets. Datta's 2003 study on the Self-Employed Women's Association (SEWA) in India describes that the collective helped women crafters sell their goods at a higher price in more diverse markets.¹³⁹ According to a study by Melati and Shantiko (2013) on a collective of small-scale furniture producers in Jepara, Indonesia, members leveraged an online marketing platform to cultivate an online group brand.¹⁴⁰

Most of the women home-based entrepreneurs that we encountered described selling their goods only to

friends, neighbors, and local stores or street vendors. Just one cooperative member of *Koperasi Teratai Putih* described selling her goods through a Facebook group and other social media.¹⁴¹

Although market expansion was a common constraint identified by the home-based entrepreneurs we interviewed, cooperatives had a limited role in connecting women to markets. One cooperative member remarked:

“Yes, I do have the intention actually to expand my business. However, I still don't know how to expand the business. We still don't know how to expand our business because we don't really know where to sell our products.”¹⁴²

The inability to connect to markets outside of the district appears to be a limitation of the localized model of cooperative formation. Because members and leaders are concentrated in a specific geographical area, the cooperative may have restricted capability to compete on a national or international scale. This is not to say that small cooperatives that recruit locally are unable to secure international contracts, or that larger cooperatives are pre-disposed to having access to larger markets – as indicated in Box 3 above, this is not the case. However, many of the marketing strategies we encountered tended to focus only on the local community. One cooperative leader noted that their goal as a cooperative is not necessarily to help members sell their products, but rather to train members so that they have the skills to produce goods – often simple handicrafts.¹⁴³

In most cases, we found that cooperatives have mechanisms to help members sell products locally. They occasionally buy members' products, as well as offer a network of potential new customers among fellow members. Local *dinas* put on exhibitions for cooperatives to sell their wares, and collaborations with e-commerce platforms are currently being explored by DEKOPIN and Jakarta *Dinas Koperasi* for cooperative members to expand to online markets.

Some of the cooperative leaders we interviewed buy products directly from members. Most described purchases like these as one-off orders, in which a limited number of products might be purchased for a special event or occasion.¹⁴⁴ Cooperative members described

a consignment agreement, in which the cooperative would put members' products on display in their offices for visitors to buy.¹⁴⁵

When women do receive large orders, cooperatives can provide loans to help them complete the order.¹⁴⁶ Women micro-entrepreneurs also described soliciting labor from other cooperative members to help complete an order of this size. Many women also thought of fellow cooperative members as a network through which to sell their products.

Koperasi Pelopor Wanita sells some of their products as a cooperative – rather than as individual producers – all across Indonesia, and even exports one of their products to Malaysia.¹⁴⁷ This cooperative has goods that it is contracted to produce, so members learn how to create these products. *Koperasi Pelopor Wanita* both encourages independent entrepreneurship among members and enables women to learn how to produce goods that already have a national and international market. This approach can help to promote the income

security of members. According to Cooperative Law Number 25, each member receives a profit share commensurate with their production.¹⁴⁸

When asked how cooperatives help connect members to potential buyers and new markets, most participants – including government officials, CSO advocates, and cooperative members and leaders – mentioned exhibitions that are organized by the Jakarta *Dinas Koperasi* at the district and provincial level. Local exhibitions are typically open to any cooperative or SME with goods to sell. The Ministry also organizes exhibitions at the national level, though such exhibitions require meeting high minimum product quality thresholds. If the products are chosen by the local *dinas* to be included in the national exhibitions, then the producer has the potential to be connected to buyers abroad.¹⁴⁹ If products are deemed “export-worthy” by the *dinas*, then the Ministry can subsidize travel and liaise potential international business relationships.¹⁵⁰ Box 5 illuminates how the opportunities vary at local and national exhibitions.

Box 5: Role of exhibitions in expanding markets

The exhibitions organized by the local *dinas* were mentioned during each of our interviews with cooperatives. At the local level, the *dinas* bring together cooperatives and SME owners to sell their goods. However, *Koperasi Teratai Putih* chairperson Rosadah described some frustrations with selling locally:

“It’s so difficult also for us to sell our products because not many people are buying our products. For instance, with the bazaar that I mentioned earlier, we manage only sell two bags of these chips [an Indonesia snack food].”

At the local exhibitions, Rosadah and the other members of *Koperasi Teratai Putih* have a limited market. It is often attended only by other cooperative members, who buy each other’s goods. As Rosadah puts it, “we will buy their product and vice versa.”

Meanwhile, each year the Association of Exporters and Producers of Indonesian Handicraft (ASEPHI) puts on INACRAFT, the largest craft exhibition in Indonesia, in partnership with the Ministry of Cooperatives and SMEs. ASEPHI is not a cooperative, but rather an association of artisans whose products have been deemed “export-ready” by the organizers. Through participation in this national festival, ASEPHI members like Nova Muhidir have been able to connect to international markets.

Nova Muhidir creates crafts out of recycled goods. Although she too works from home, her participation in the past eight INACRAFTs has connected her with buyers overseas. To handle the influx of orders, Nova organized training workshops to teach other women how to make these crafts. After advertising her training on social media, Nova was invited by the local *dinas* to conduct more training for local women.

Plenty of members of *Koperasi Teratai Putih* also sell crafts made from recycled goods. However, Nova’s opportunity at a national rather than local exhibition has expanded her business with international contracts, and now several “partners” who she has trained help her fill her orders.

The “SMESCO” is a gallery of products from across Indonesia owned by the Ministry.¹⁵¹ Goods are shown by consignment in the “SME Tower” in the business center of Jakarta, and advertising goods here is associated with high prestige among those that we interviewed.¹⁵²

New strategies are underway to help Indonesian entrepreneurs break into online markets. DEKOPIN is partnering with an e-commerce platform to provide an online mechanism through which cooperative members can sell their goods to new buyers. The Jakarta *Dinas Koperasi* is also working with e-commerce

platforms to help cooperatives and SMEs sell their goods online.¹⁵³ The organizers of these initiatives anticipate challenges relating to the digital literacy of potential participants, and the rollout plans appear to be limited to explanations at meetings with individual cooperatives. At the same time, most of the women interviewed had Internet-enabled smart phones, and Internet access is much higher in Jakarta than the rest of Indonesia. Despite currently limited mechanisms in which cooperatives connect members to new markets, online opportunities can offset their limited reach and expand where and how home-based entrepreneurs sell their goods.



Photo taken of cooperative members during field research in Jakarta, Indonesia in February, 2017.

6. CONCLUSION

Jakarta is a compelling place to study the ways in which cooperative membership supports women's economic empowerment. Strides have been made across the country towards financial inclusion and development – particularly in Jakarta – though problems still persist relating to structural barriers to gender equality and workers operating in the informal economy. Organizing into groups like cooperatives can provide informal workers greater voice and visibility. Past studies have found that cooperatives can facilitate financial access and market access, though most of the existing literature focuses on rural areas. We examine the case of female artisan home-based workers in Jakarta, an urbanizing megacity, and the ways in which cooperatives can help to expand their economic access and opportunities.

Home-based workers in Indonesia – both self-employed home-based workers and sub-contracted homeworkers – face a range of constraints. Both types typically have low educational attainment, and work in competitive, low-skill, and low-value activities. They also lack access to social protection and childcare facilities, and report difficulties balancing paid work and household and childcare responsibilities. Most home-based entrepreneurs face difficulties accessing capital, and sub-contracted homeworkers tend to lack the skills to produce goods to sell on their own.

Women's cooperatives in Jakarta, Indonesia help female artisan home-based workers in the informal economy to develop more formal practices around saving, borrowing, and financial planning. Cooperatives can help establish pathways for formal institutions such as governments and CSOs to reach those who otherwise would not access formal financial and social services. Cooperatives provide small-scale finance to members, offering an alternative to formal banks or informal money lenders. They also connect members to formal institutions like governments and CSOs, which provide health services, skills training, and insurance schemes. Cooperatives have mechanisms that can connect members to local markets, and some have secured national and international contracts. There also appear to be opportunities for cooperatives and their partners to further leverage the collective voice of members, improve their access to markets, and collect better data on the business and livelihood results of interventions.

This study provides new insights about how cooperatives can connect informal home-based workers in urban areas to formal institutions like governments and CSOs. These institutions in turn leverage cooperatives' localized nature to deliver services to members. Cooperatives can help improve prospects for female artisan home-based workers by connecting them to financial and social services.

APPENDICES

Appendix 1: Methods

Literature Review

We conducted a literature review of online English sources related to cooperatives, artisans, and home-based work in Indonesia. Using key search terms, our research team systematically searched JSTOR, Google Scholar, the World Bank Open Knowledge Repository, and ILO LaborDoc.

Interview Participants and Mapping

Interview participants fell into one of five categories:

- 1) Cooperative leader
- 2) Cooperative member
- 3) Government official
- 4) CSO leader/member
- 5) Subject matter expert

Interview participants were identified through a targeted mapping process and snowball sampling. The Ministry of Cooperatives and SMEs' database of cooperatives was searched for cooperatives in the Jakarta province with either *perempuan* (female) or *wanita* (woman) in their title. Each of these cooperatives was then researched online. Relevant government ministries were similarly reviewed for positions related to women's cooperatives, artisans, or home-based work. The research team also asked for recommendations from the International Co-operative Alliance, CSOs, and interview participants.

56 participants were interviewed over a two-week period in February 2017, and a full list of participants is available in Appendix 2.

Cooperative members and leaders were interviewed from five different women's cooperatives in East and South Jakarta. Membership in these cooperatives ranged from 78 members to over 2,800. Four of the five cooperatives were identified through their connection to the organization PPSW Jakarta. The research team interviewed government officials from a range of relevant ministries at both the national and provincial

level. Civil society actors included practitioners and advocates who work directly with women's cooperatives, artisans, or home-based workers. Subject matter experts provided information regarding cooperatives and the status of home-based work in Indonesia.

Semi-Structured Interviews

Semi-structured interviews were conducted in Jakarta from January 30, 2017 until February 10, 2017. The in-country research team consisted of two researchers and a high-quality Indonesian interpreter who was recommended by World Bank Indonesia. Semi-structured interviews were conducted in Indonesian or English, based on participant preference. Participants were interviewed either individually or in groups, ranging from one to seven participants per interview.

A full list of interview questions by participant category is available in Appendix 3.

Limitations

This study was conducted using only English secondary sources. A high-quality, professional interpreter was hired to facilitate interviews conducted in Indonesian, as well as provide ad hoc translation of written texts. However, only the English portions of interviews were transcribed and analyzed, relying on the expertise of our interpreter's consecutive and simultaneous translations.

In many cases, sex-disaggregated data was not available. This was particularly challenging when assessing the number of women's cooperatives in Jakarta, as well as certain economic landscapes, such as the number of women who work in their homes. Resources and staff capacity allowed for only two weeks of time in-country. This limited the possibility of an extensive survey or randomized control trial, and instead the data highlight the perspectives of a range of stakeholders. Of course, not all experiences can be represented in any piece of writing, especially given these time and resource parameters.

Appendix 2: Participant List

Some interview participants are not listed because they preferred to remain anonymous.

Asian Development Bank (ADB)

Emma Allen, Country Economist

Asosiasi Eksportir Dan Produsen Handicraft Indonesia (ASEPHI)

Mohamad Fathi, Member

Yanna Diah Kusumawati, Vice-Chairperson of the Second Division of Production, Products, and INFOKOM

Nova Muhidir, Member

Ari Nurul, Member

Asosiasi Pusat Pengembangan Sumberdaya Wanita (PPSW)

Tri Endang Sulistyowati, Director

Dewan Koperasi Indonesia (DEKOPIN)

Tutik Mudastri, Chairperson of DEKOPINDA East Jakarta

Gesty Probawati, Chairperson, Women's Cooperative Communications Forum, DEKOPINWIL Jakarta

Ilham Nasai, Director of International Relations

Siti Nurul Aini, Member of the Board of Experts

HomeNet Indonesia

Cecilia Susilorento, General Secretary

Koperasi Flamboyan

Kartini, Chairperson

Nurhayati, Treasurer

Koperasi Nurhikmah

Ety, Member

Fitri, Branch Manager

Santi, Member

Siti, Member

Triana, Manager

Wani, Treasurer

Zakiah, Chairperson

Koperasi Pelopor Wanita

Kunsumiati, Secretary

Maryati, Treasurer

Selvia, Chairperson

Koperasi Prima

Asmaniam, Supervisory Body Member and Co-Founder

Budiarti, Chairperson

Elin, Member

Marhumah, Field Officer

Nuriyah, Member

Sri Susilaty, Treasurer

Yanuanvi, Manager

Yuanita, Secretary

Koperasi Teratai Putih

Ella, Member

Miyarti, Member

Rosa Meriyana, Manager

Rosadah, Chairperson

Ministry of Cooperatives and Small and Medium Enterprises

Istiati, Assistant Deputy for Business Investment Development

Salekan, Assistant Deputy for Cooperative Membership Affairs

Johnny W. Situmorang, Eminent Researcher

Ministry of National Development Planning (BAPPENAS)

Maliki, Director for Labor and Employment

Ministry of Women's Empowerment and Child Protection

Sulikanti Agusni, Former Deputy on Gender Mainstreaming in Economic Affairs

Trade Union Rights Centre (TURC)

Eci Ernawati, Deputy Director

Yasinta Sonia, Head of Informal Sector Division

Appendix 3: Interview Questions by Category

Cooperative Members

1. Tell me about your work. What kinds of goods do you produce?
2. How would you describe a typical day for your work with the cooperative?
 - a. Possible follow-ups:
 - i. Who do you typically sell to?
 - ii. What do you receive in return for your work?
 - iii. How often do you communicate with the cooperative?
3. Where do you do most of your work?
 - a. Possible follow-ups:
 - i. What are the benefits of that location?
 - ii. What are the challenges?
4. Why did you join the cooperative?
5. What kinds of services, if any, are provided by the cooperative for managing your product?
6. What kinds of services, if any, are provided by the cooperative in addition to managing your product?
7. What, if any, are some of the challenges associated with the work that you do?
8. What, if anything, has changed in your daily life since joining a cooperative?
9. What are your hopes for the future relating to your work at the cooperative?

Cooperative Leaders

1. Describe your position and the responsibilities it entails.
2. How large is the cooperative?
 - a. Possible follow-up:
 - i. How do you gain new members?
3. How is the cooperative organized and managed?
 - a. Possible follow-ups:
 - i. What are the benefits of that structure?
 - ii. What are the challenges of that structure?
 - iii. What are the challenges to managing a cooperative?
4. What are the requirements for cooperative membership?
5. What do you believe are the constraints facing artisan home-based workers?

- a. Possible follow-up:
 - i. What services does the cooperative provide to help address those constraints?
6. Does the cooperative sell its products locally, nationally, or internationally? Who are your biggest buyers?
7. How are members' interests represented when negotiating with buyers and suppliers?
8. With what government agencies, if any, does the cooperative interact?
 - a. Possible follow-ups:
 - i. What are the benefits of government regulation for the cooperatives and its members?
 - ii. What are the consequences?
9. Has the cooperative ever mobilized members for advocacy purposes?

Civil Society Organizations

1. Describe your position and the responsibilities it entails.
2. How does the organization engage with women's cooperatives?
 - a. Possible follow-ups:
 - i. What are the specific benefits of women's cooperatives as a means of organizing women workers?
 - ii. What are the challenges?
3. What services does your organization provide to women's cooperatives and their members?
 - a. Possible follow-ups:
 - i. Does the organization have a role in helping connect cooperatives to markets?
 - ii. Does the organization have a role in advocacy on behalf of cooperatives and their members?
4. How does the organization engage with home-based workers?
 - a. Possible follow-ups:
 - i. What strategies does the organization use to reach home-based workers?
 - ii. What challenges does the organization face in reaching home-based workers?
5. What do you believe are the constraints facing artisan home-based workers?
 - a. Possible follow-up:
 - i. What services is the organization providing to help address those constraints?

6. What, if any, collaboration does the organization have with government ministries or other civil society organizations related to home-based workers?
 - a. Possible follow-ups:
 - i. What are the benefits of government oversight for the cooperatives and its members?
 - ii. What are the consequences?

Government Officials

1. Describe your position and the responsibilities it entails.
2. How does the ministry engage with women's cooperatives?
 - a. Possible follow-ups:
 - i. Does the ministry have a role in helping connect cooperatives to markets?
 - ii. How does engagement vary between rural and urban areas?
3. What are the challenges of working with women's cooperatives?
4. What, if any, collaboration is there with other ministries or civil society organizations related to engaging with cooperatives?
 - a. Possible follow-up:
 - i. What are the results of these collaborations?
5. How does the ministry engage with home-based workers?
 - a. Possible follow-ups:
 - i. Are there specific ministry programs that target home-based workers?
 - ii. How does engagement vary between rural and urban areas?
6. What challenges does the ministry face in reaching home-based workers?
 - a. Possible follow-ups:
 - i. How do the challenges vary between rural and urban areas?
7. What, if any, collaboration has there been with other ministries or civil society organizations related to engagement with home-based workers?
 - a. Possible follow-up:
 - i. What are the results of these collaborations?

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