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Woman entrepreneurs in rural wetlands: Overcoming resistance to change

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Abstract

Despite economic empowerment efforts for rural women by the government of Indonesia, many women entrepreneurs in rural wetlands have not optimally achieved economic development. This study aims at analyzing developmental obstacles faced by entrepreneurial women in rural areas of South Kalimantan's wetlands. Taking on a qualitative approach, this study was conducted on 6 villages along the banks of the Alalak River in South Kalimantan include. Data was collected through observation and in-depth interviews to understand the phenomenon from the point of view of the informant / research subject. Data analysis was by the Miles and Huberman interactive model. A rural sociology frame- work that incorporates peasant lifestyle is used for interpretation. Findings show that a total of 52 respondents worked to help their husbands / households to meet family needs. Husbands' incomes are not sufficient for all family expenses. Only 23 percent of the informants process natural resources from wetlands into entrepreneurial products. The rest just sell the raw wetland plants and fish as is. A common characteristic revealed by the peasant communities in the wetland area through in-depth interview is the unwillingness to embrace known development efforts. This study presents discussions and suggestions that can be used in policy directions relating to women's economic empowerment in wet- land areas particularly those targeting poverty alleviation efforts and achieving sustainable development goals (SDGs).

1. Introduction

Since time immemorial, people have used wetland natural resources in the life of their communities, both for consumption and processing other useful products. Some women have become entrepreneurs by processing natural resources from wetlands in South Kalimantan Province. Despite many government empowerment programs, including women entrepreneurship development programs, there is little or even no apparent economic change in wetland communities.

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Portraits of poverty are clearly illustrated from their shanty riverside wooden houses that show signs of serious depreciation and lack of maintenance. The blurred portraits of people's poverty are in fact inversely proportional to the availability of wetland resources abundant around them. The rich variety of free plants and fish is provided by nature, which are actually a considerable opportunity / potential if managed well. The most important is the strong willpower and determination to utilize it, while the financial capital and other facilities can be obtained through various programs provided by the Government and private parties. Women's economic empowerment has received attention from the Government, but economic efforts by women in rural wetland areas have not develop optimally for decades, there has been no improvement / development of entrepreneurship. This study examines women entrepreneurial activities in rural wetland areas of South Kalimantan province. In addition, it explores the role of women entrepreneurs in wetland rural areas, their role in contributing to household income, as well as the potential for business development.

Women are perceived as a 'financially credible' group - in this case, considered to be smooth on loan repayments (Golla et al, 2011; Yunus & Jolis, 1999), making them targets for micro-loans. However, research in Indonesia on women empowerment in wetland areas does not portray the same image. Indonesia has a National Program for Community Empowerment (PNPM) and therein is specifically a microcredit program for women called "Savings and Loans for Women" (SPP), which in its implementation targets rural women. Zid and Alkhudri (2016) observed this failure with a rural sociology approach and it was revealed that cultural factors had an effect on the success of the crediting program. According to Zid and Alkhudri (2016), the Grameen Bank's similar credit granting program in Bangladesh (Yunus & Jolis, 1999) emphasizes economic factors with a single, grouping approach, which in this case may be an imposition on the culture of Indonesian women who are not always in each place able to group back the loan. In addition to these weaknesses, it is undeniable that micro-credit for women also has a positive impact on women's economic empowerment (Asmorowati, 2007). It is interesting to examine women in rural areas of wetlands, particularly with regard to the offering of micro-loan programs for the development of women's entrepreneurship. What is the attitude of rural women in wetlands when offered micro-credit assistance to them?

There have been many research concerning the role and function of the wetlands from the perspective of environmental management. However, not many studies are conducted in the field of economics and women entrepreneurship that may enrich our understanding of wetland people in South Kalimantan, Indonesia. The purpose of this study is 1) to analyze the role of women in assisting the household economy in relation to the utilization of wetland natural resources in South Kalimantan, Indonesia. 2) Analyze the potential for women's entrepreneurship development in rural wetland areas. 3) Analyze the attitudes of women entrepreneurs in rural wetland areas of against the offer of micro credit assistance for the development of their business.

2. Literature Review

2.1. Women's Economic Empowerment

The role of women in the development of a country can not be underestimated. Women play an important role, both in terms of economy and other matters including social

community. In Indonesian culture, women are not household heads, but women's roles and responsibilities in reality can outweigh the role of men / husbands as heads of households. Social facts indicate that working Indonesian women who already have at least a double role, both as a housewife would also help her husband in earning a living for the family. Women's empowerment is one of the Government of Indonesia's programs for poverty alleviation and sustainable development objectives.

Empowerment or empowerment is conceptually derived from the word power which means power or empowerment. The concept of empowerment begins with the strengthening of social capital in the community (group) which implies that the concept of community empowerment is the transfer of power through the strengthening of social capital groups to make productive groups achieve social welfare. Strong social capital will ensure sustainability in building trust in society, especially group members. Empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment (Sadan, 1997). Community empowerment is a concept of economic development that encapsulates social values. This concept reflects the new paradigm of development, which is "people centred, participatory, empowering, and sustainable" (Chambers, 2013).

There are 7 stages in the community empowerment cycle (Wilson, 1996), namely: The first stage is the desire of the community itself to change for the better; In the second phase, the society is expected to release obstacles or factors that are resistant to progress in himself and his community; In the third stage, the people are expected to have received additional freedom and feel they have a responsibility to develop themselves and their communities; The fourth stage is to develop broader roles and responsibilities, which is also related to the interest and motivation to do the job better; In this fifth stage the tangible results of empowerment begin to appear, whereby enhanced greater sense of ownership results in better performance outcomes; In the sixth stage there has been a change of behavior and an impression on him, where success in improving performance can improve the psychological feeling above the previous position; In the seventh stage the community that has succeeded in empowering itself, feels challenged for greater efforts to get better results (Wilson, 1996). This empowerment cycle describes the process of individual and community efforts to follow the journey toward higher achievement and individual satisfaction and work.

Women's economic empowerment is a critical determinant of the success of sustainable development, pro-poor growth (OECD, 2011). The issue of women's economic empowerment is basically part of women's rights (Golla et al., 2011; OECD, 2011) and community equality (OECD, 2011). Economically empowered women will also have a positive impact on welfare, education and welfare issues. Governments and organizations in various countries have realized the importance of women's economic empowerment because it will ultimately have a positive impact on society as a whole. This is because women are the one who plays a role in the household, especially in Indonesia the mothers who get the greater responsibility in the education and development of their sons and daughters. Therefore, it is important to study the economic empowerment of women and in particular this study highlights the potential of women entrepreneurship in the area of South Kalimantan wetlands that have not been studied by academics.

2.2. Local Wisdom

Indonesia has about 40.5 million hectares of wetlands, so it is the country with the largest wetlands in Asia after China (National Committee for Ecosystem Management of Wetlands, 2004). Wetlands are important because of their functions as a source of water, a source of food, the maintenance of biodiversity, and a global climate control. South Kalimantan Province, Indonesia, has a large wetland area because most of the area is a swamp area where the soil is inundated either seasonally or permanently. The water that inundates the swamp area consists of saltwater, brackish or freshwater. Capital of South Kalimantan province is Banjarmasin city. People refers Banjarmasin as 'the city of a

thousand river' because of its demographic location that surrounded by many rivers. In accordance with its geographical conditions, Banjarmasin is known as a large wetland (Figure 1).



Figure 1 Wetland Settlement in South Kalimantan

In general, the data of the urban poor in Banjarmasin for the period of 2002-2015 indicated 29,950 households, with the Poverty Severity of 0.15% and the Poverty Depth of 0.65% (BPS, 2017). Based on interviews and data from 16 heads of rural RTs as informants of this study, it was revealed that the majority of the people are below the poverty line and are entitled to subsidize rice for the poor known as the Raskin (poor rice) program and the Direct Cash Assistance program transfer cash program), the number of unemployed quite a lot, many are educated only up to junior high and high school. The livelihoods of the people are diverse, ranging from farmers, traders, unskilled laborers, casual laborers, porters, entrepreneurs, maids, teachers, washer, to wild vegetables (eg vegetables tendrils, taro, kale, lotus, kelakai, and pay).

The phenomenon in the field shows that the hereditary community has utilized the wetland's natural wealth in the life of the community, whether to be consumed or processed into other useful products. Some people also take advantage of his home page for the business of buying and selling the wetland's wealth, both in the form of plants and fish. Almost all are sold in raw form, still very fresh and directly taken from nature.

3. METHODOLOGY

This study uses a positive method approach developed by Auguste Comte (Laeyendecker, 1983) in researching entrepreneurial women in rural areas of wetlands. The positive method is directed to the facts in the wetlands and examines the usefulness of women's empowerment and entrepreneurship. To answer the research problem, qualitative approach with descriptive analysis method is used to make it easy for researchers to record, monitor and follow the process of an event or activity of an organization as it is in a certain time bracket and then interpreted to answer the research problem.

Informants in the study were female wetland residents who were directly involved with the research problem because he knew or mastered the issue under study. The

technique of determining the informant as the source of data in this research is based on the principle of selecting research subjects that know / feel the entrepreneurial problem. The determination of informants in this study is entrepreneurial women who are considered to have sufficient information required by researchers based on the following criteria: women working independently as sellers of natural wetland resources; Have lived entrepreneurial life for several years; Indigenous to rural wetlands. This is evidenced by informants who have lived in rural wetlands since their birth and also whose parents have also lived in wetland areas of South Kalimantan.

Qualitative research does not question the number of informants, but importance is on the selection of research informants. Thus, the informant were determined by snowball sampling technique, i.e. the process of determining informants based on previous informants without determining the exact amount by digging information related to this research problem. The informant's search is discontinued after the research information is deemed to be adequate based on the researcher's judgment.

Data collection techniques conducted by researchers included in-depth interview techniques with open-ended and semi-structured questions to obtain verbal information or opinions from an informant directly involved in the entrepreneurial natural resources of the wetlands, collecting information on the types of entrepreneurs and their products and the willingness of informants to develop their business in processing wetland natural resources. The interview process was conducted for six months with frequency between 10 to 12 times for each informant, to ensure the reliability and validity of the information.

Literature study was also used to collect data related to woman entrepreneurship in the rural wetland areas of South Kalimantan. Library study was conducted as a reference for secondary data collection.

Observations were made to systematically observe the actual phenomena and behavior of the object under study to determine the actual conditions and inventory of the diversity of natural resources that have the potential to be developed.

The main instrument of data collection in this qualitative study was the researchers themselves. Researchers went into the field collecting as much data as possible, with the necessary tools that included: interview guides, field notes, and cameras.

Data processing techniques used were by direct observation, in-depth interviews using open and semi-structured questions, supporting documents, and then processed according to the issues raised, in several stages: 1) Organizing Data, data collected through in-depth interviews was transformed into interview transcripts by changing the interview results from the recording form into verbatim written form, for further analysis; 2) Classification and Categorization of the data. The results of transcripts of interview data are coded, grouped by theme category and answer pattern then arranged in analytical framework prepared; 3) Answering Research Questions, the researchers analyzed the data to answer the question or purpose of this research and obtained results.

The process of data analysis was based on simplification and interpretation of data carried out before, during and after the data collection process. Data analysis was by the interactive model of Miles and Huberman (1994) consisting of four stages of data collection, data reduction, data display, and conclusion or verification (Miles & Huberman, 1994). This study was conducted in North Alalak sub-district, Banjarmasin city, South Kalimantan province; the study was conducted since the beginning of 2017, beginning with a literature study, followed by field review, and so on until data collection and data analysis in October 2017.

4. FINDINGS

North Banjarmasin Sub-district consists of 10 urban villages. Alalak sub-district is in North Banjarmasin formerly part of Alalak Padang sub-district which has been split in 3 urban villages of North Alalak, Central Alalak and South Alalak based on the Decree of the Minister of Home Affairs Number 140 / 502 dated 22 September 1980 on the determination of a village. Table 1 shows the population data of 2016 relating to 10

counties in North Banjar subdistrict, the area of each county, and the number of residents of each county in North Banjar sub-district (BPS, 2017).

The location of this research is North Alalak which has an area of 3.06 km², with a population of 25,243 inhabitants. North Alalak was chosen because of its location on the edge of the Alalak River and has the highest population density among all counties in North Banjar Subdistrict.

Table 1 Area and Total Population per county Year 2016

No.	Location	Area (Km ²)	Population
1.	North Kuin	1.45	11.57
2.	Prince	1.46	12.063
3.	Miai River	1.65	17.569
4.	Small Eastern	0.66	9.879
5.	Antasan	1.74	17.457
6.	Surgi Mufti	1.11	13.521
7.	Jingah River	3.06	25.243
8.	North Alalak	0.86	13.415
9.	Alalak South	0.87	9.974
10.	Central Alalak	3.69	26.234
	North Banjarmasin	16.54	156.932

Source: BPS Banjarmasin City

Population composition by sex is shown in Table 2.

Table 2 Population Composition by Sex Per Kelurahan 2016

	Location	Male	Female	Total
1.	North Kuin	5,835	5,742	11,577
2.	Prince	5,551	6,512	12,063
3.	Miai River	8,566	9,003	17,569
4.	Small Eastern	4,907	4,972	9,879
5.	Antasan	8,648	8,809	17,457
6.	Surgi Mufti	6,782	6,739	13,521
7.	Jingah River	12,727	12,516	25,243
8.	North Alalak	6,757	6,658	13,415
9.	Alalak South	5,027	4,947	9,974
10.	Central Alalak	13,214	13,020	26,234
	North Banjarmasin	78,014	78,918	156,932

Source: BPS Banjarmasin City

4.1. An Overview of Women Entrepreneurship in North Alalak Wetlands

All informants (research subjects) numbered 52 people who are indigenous in wetland areas and become traders of wetland natural resources. Of the 52 people, 12 people sell wetland products that have been processed, namely: 9 people processed foods and 3 people make handicraft items (purun mat, purun hat). Women sell fish haruan (Latin: *Channa striata*) and fish Lundu (Latin: *Mystus nigriceps*) which is almost always available in nature. Vegetable kelakai, fruit and coconut leaves, bananas and all kinds of natural resources wetland resources every day are also purchased in the floating market for resale to residents around their homes.

Usually after dawn informants boating toward the floating market to buy merchandise which is then resold in front of his house. Lundu fish almost always exist, because the availability is very abundant and become a favorite fish community cheap. One kilogram is usually sold for between four thousand and eight thousand rupiah, depending on the size of the fish and many at least in the market. Needs of a decent family fulfilled from this trade business which became a source of family income. Boats used to go to the floating market is one of the successful assets possessed of the efforts of

the informants so far.

Informants who trade in front of the house open every day after the shopping in Kuin floating market begins at 07.30 am until noon around 11:00. Cheap prices of live fresh fish and the merchandise every morning makes the surrounding community scramble to buy. In addition the informants also sell vegetables from wetlands with local names such as *kelakai*, *kangkung*, and *genjer*.



Figure 2 vegetables from wetlands on sale

4.2. The Role of Women in Helping the Household Economy

Results from interviews with informants, it is known that all women who work is in order to help the husband to meet the needs of the family. They sell and work for others. Husband's income is not sufficient to finance all family expenses, ranging from the cost of meals, schooling, paying water, paying electricity, and other routine expenditures, so the mothers should be stir helping the husband supplement family income. This is understandable given that most husbands or male residents work as daily laborers /

laborers in both timber and barge vessels, whose existence is many around them. Daily wages received by husbands maximum one hundred thousand rupiah, with working hours from 08.00 to 17.00 for six working days a week.

The efforts of these mothers, in fact have greatly assisted the stability of the family's economic sustainability. Types of work performed by housewives include working as housemaids, selling various needs of basic foods, and vegetables / fish and fish, preparing cooked vegetables, making ketupat skeletons, processing ripe ketupat, making purun mat (a kind of grass that grows on top of swamp) and Tanggui (big hat typical of Banjar tribe made from nipah leaves), selling soup and soto banjar, processing snack typical of area like to-for, and various fried and make yellow rice Banjarmasin with fish side dish of wetland. Of the 252 houses standing on the river, 52 people (20.65%) housewives trade, 12 people (4.76%) become entrepreneurs, process their own products and then sell them. The resulting product is 100% related to the utilization of wetland wealth.

4.3. Priority Area of Entrepreneurship Development: Lundu Fish (*Mystus nigriceps*)

The availability of wetland natural resources is abundant. Based on observations, interviews, and literature studies, this study identifies lundu fish (Figure 4) as a natural resource of wetlands that has not been explored optimally but has the most potential to be developed. Field findings show that fish have a very cheap price when compared with other river fish, which is between two thousand rupiah to ten thousand rupiah depending on the size of fish size and availability in the market. So do not be surprised if then considered as a fish of lower class society. In addition, in terms of taste also includes a very tasty fish species, like catfish (Latin: *Pangasius*) but the texture is denser and smaller in size that is about two fingers of an adult. Among Lamongan people, East Java, this type of fish is very popular. Besides the delicious taste, the thorns are gathered in the middle so it is easy to consume. But in Java the price is quite expensive, not as cheap and abundant in Banjarmasin.

In terms of health, lundu fish also has a very high nutrient content. Benefits contained in fish Lundu is believed to include maintaining the health of the limbic system, prevent presbyter, treat belekan, prevent gastritis and gallstones, help cure viral fever, reduce symptoms, treat meningitis, prevent urinary tract infections, contain vitamin E, iron and Omega 3, reduce cholesterol, help regenerate cells, prevent stroke, and build muscle.

The local wetland community usually consumes lundu fish, but not so with other Banjarmasin community. Ordinary lundu fish live in the river throughout Banjarmasin including under the dwellings and houses built on the river. Thus, most of Banjarmasin residents, especially those living in urban areas, are disgusted and do not consume this fish with the the wrong assumption that lundu fish lives under river houses surviving entirely on human excrement, whereas bountiful lundu fish catches are from habitats far away from people's homes, mainly in swamp forests. It is a challenge but also an opportunity to process lundu fish as an object of entrepreneurship.



Figure 4 Fish Lundu (*Mystus nigriceps*)

4.4. Women Entrepreneur’s Attitude to Micro Credit

Based on the results of the interviews it was revealed that non of the informants had never received financial aid and or benefited from development programs like entrepreneurship training, from any entity like the Government, NGOs, corporate CSR, or even community service programs from universities. In addition to in-depth interviews with open questions, researchers also provided semi-structured questions to analyze women's attitudes in developing their business. Before giving a semi-structured question, the researcher explained to each informant about the benefits and potentials of the development of lundu fish, the informant was given the following question: "Will you accept assistance for the development of a lundu fish processing business?"

Of the 52 informants, only 2 people immediately answered "yes", 40 people immediately answered "no". Of the 40 informants who directly rejected the "no", the researchers analyzed the various reasons they raised and categorized them into 3 groups of answers: 'unwilling', 'willing', and 'choosing to do other work' (Table 3). The reason the informant did not want to be told to do something new because "... since our parents ages ago ... and we also now sell live fish or fresh raw fish, never sold in a mature or processed ...". For informants who give 'no daring' answers, they reason "... afraid to fail, not dare to take risks, afraid of loss, afraid later nobody wants to buy processed lundu fish ...". Another reason given by informants is to choose to be a washer / household assistant after selling because of the certainty of income.

Table 3 Reasons Willing to Develop a Business

Reason	Total	Percentage
Do not want to be told to do new things	16	40
Do not dare to bear the risk / fear of failure	18	45

Choose to do another job as a housekeeper after selling	6	15
	40	100

Other informants as many as 10 people seemed to be hesitant. They do not directly answer willing or unwilling to receive assistance for the development of fish processing business Lundu. They asked the researchers "what kind of help is it?". The researcher then gave the answer that the entrepreneurship development assistance is in the form of micro credit provided that informants are willing to spend their time for several hours per day to attend training on the processing of fish lundu. After being notified of the condition, only 3 people stated willing, while 7 others refused.

5. DISCUSSION

5.1. Reluctance to Enhance Entrepreneurial Ability

Through economic empowerment, women have access to resources and opportunities including employment, financial services, property and other productive assets, and opportunities in terms of skills development and market information (OECD, 2011). Economic empowerment of women through entrepreneurship is a necessity in order to achieve sustainable development goals (SDGs). Entrepreneurship is the ability to create something new and different (Drucker, 1985). The spirit contained in entrepreneurship, in essence is any effort to create prosperity for individuals or groups of people who must also be able to provide positive value for the wider community that will encourage other individuals to entrepreneurship and is expected to improve the nation's economy.

Most of the research informants lacked entrepreneurial motivating factors. Entrepreneurship factors can be grouped into 2 parts, namely internal and external factors (Suryana, 2006). Internal factors are factors from within the self-informant itself which includes among others the need for achievement, confidence to change something (internal locus of control), and need for independence is the freedom to make decisions and be creative. While the external factor is a result of the interaction of the informant with her environment, which in this case is the habit factor and the daily life of rural wetland people.

Of the 52 informants in this study only 5 people (9.61%) had the motivation or desire to expand their entrepreneurial potential. While the remaining 90.39% were reluctant to expand their business for various reasons. The spirit and soul of the majority of informants tended to be weak. There were similar characteristics of women in rural areas of South Kalimantan wetlands with peasant community characteristics. Peasant life system is subsistence, a society that is just surviving on bare minimums (Zid & Alkhudri, 2016). This subsistence system is often formed due to cultural factors, habit factors and customs of the villagers in rural wetland areas, simply taking sufficient natural resources and not thinking to profit more than something free from nature.

What is this peasant character that impedes the development of women's entrepreneurship in rural wetlands? This research has succeeded in exploring internal factors and external factors inhibiting the development of women's entrepreneurship in rural areas of wetlands in South Kalimantan, especially in the North Alalak region. Inductive research and a more comprehensive study involving more rural wetlands to analyze the peasant community's character and efforts to develop entrepreneurial potential are unimpeded by the simple thinking character of peasant communities. This is necessary so that various economic empowerment programs, especially entrepreneurship development programs from the Government, CSR, and even universities can be accepted by the community and are sustainable.

6. SUGGESTIONS / RECOMMENDATIONS

The study of potential and mapping of areas that refers to the Spatial Plan (RTRW) that has been determined needs to be done so that wetland natural resources can be developed optimally. In this study, lundu fish (Latin: *Mystus nigriceps*) is considered as the most potential object of entrepreneurship development. Currently the utilization of lundu fish in the wetland area is still very simple. The merchant women every day sell the fish lundu still in raw form. None of the research informants who sell fish in the form of ready-to-eat products. The lundu fish is potentially excavated / developed into an attractive processed because of its wild and abundant presence, its cheap price, high efficacy and nutritional content, has a high difficulty level to clean / weed out because it has three patil on the head. All of this will be an entrepreneurial opportunity that if diligently, seriously, never give up, optimistic and full of creativity can bring new entrepreneurs who ultimately impact on family income.

The challenges faced in the form of community appraisals that look at the fish one can be answered with the socialization of the nutritional content and benefits contained in fish. In addition, with the promotion of free trial of processing creativity that produces a variety of products as an attraction to attract people in knowing and eating fish Lundu.

Creative product processing needs to be done to attract buyers. Conducted in groups by housewives as an activity to empower and foster entrepreneurial spirit. Creativity is done, among others, by finding reference sources about the same kind of cuisine commonly processed on the island of Java, then modified in such a way as to be adapted with traditional recipes in the local area. Need to be taught and trained in groups about entrepreneurship focusing on "Lundu Fish Business Analysis", to ensure business sustainability and capital, cost and profit. The result of creativity is production of dried fry fish using a certain recipe and spicy seasoning.

Co-operation and coordination of the Government's inter-governmental agenda needs to be undertaken, for example with the Department of Fisheries and the Office of Industry. Various related parties can also assist for the development of entrepreneurial potential in terms of hygienic processing and good packaging. College parties can provide marketing training and basic management principles as a form of community service from universities. Local governments, banking institutions and corporate CSR can also contribute to facilitating the participation of women entrepreneurs in the exhibition of superior products in wetland areas.

Innovative approaches and partnership programs need to be developed and applied in particular to assist women's entrepreneurship in rural areas of wetlands. In addition to technical entrepreneurship development training, another important thing is the entrepreneurship mental development training program for entrepreneurial women in rural areas of wetlands to be motivated to develop. For example, Achievement Motivation Training (AMT) is adapted to the level of cognitive abilities and culture (including language) of entrepreneurial women in wetlands so that training materials can be absorbed optimally.

7. CONCLUSION

All informants (research subjects) amounted to 52 women wetland natural resources traders who are indigenous in North Alalak, South Kalimantan. All these women work in order to help the husband to meet the needs of the family because the husband's income is not sufficient to finance all family expenditures.

The study of potential and mapping of areas that refers to the Spatial Plan (RTRW) that has been established needs to be done so that wetland natural resources can be developed optimally. In this study, lundu fish is considered as the most potential object of

entrepreneurship development. Of 52 informants in this study only 5 people (9.61%) who have the motivation or desire to expand his entrepreneurial potential. While the remaining 90.39% were reluctant to expand their business for various reasons. The spirit and soul of the majority of informants tend to be weak. There are similar characteristics of women in rural areas of South Kalimantan wetlands with peasant community characteristics. This research has succeeded in exploring internal factors and external factors inhibiting the development of women's entrepreneurship in rural areas of wetlands in South Kalimantan, especially in the North Alalak region. The results of this study are expected to contribute ideas to the Government to formulate policies on community development in rural areas of wetlands, private parties within the framework of corporate social responsibility programs, and academics for research programs and community service further. Economic empowerment of women through entrepreneurship is a necessity in order to achieve sustainable development goals (SDGs).

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