



# Examining decent work in Indonesia:

*Experiences of older rural women entrepreneurs in Central Java*

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## **Examining decent work in Indonesia:** *Experiences of older rural women entrepreneurs in Central Java*

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# Executive summary

Indonesia's a trend of population ageing has been accompanied by an increase of older people who, despite various challenges, continue to be productive and contribute to the economy. However, evidence regarding decent work in Indonesia is limited and particularly lacking when it comes to informal work in rural areas. There is a need for up-to-date evidence identifying the challenges related to decent work and risk factors that are barriers to decent work. Research of this kind can support the development of improved policies and programmes. This research focuses specifically on rural women entrepreneurs in Central Java, in particular their quality of work, motivation to develop their businesses and what key challenges they are facing.

To fulfil the study objectives, a mixed methods research approach was applied. For the quantitative study, 100 older women entrepreneurs from 10 villages of two sub-districts in Purworejo, Central Java, Indonesia were interviewed. Individual interviews were conducted with another 10 older women entrepreneurs from those villages (one person for each village) as part of a qualitative study. In addition, focus group discussions with 11 older women entrepreneurs were conducted in two villages from the same sub-districts which were not part of the quantitative and in-depth interviews. Data was analysed using descriptive statistics and a series of logistic regressions. Qualitative data was used to complement the analysis.

The research findings show that the most common reason given by the study participants for continuing to work is the motivation to be economically independent. Their choice of specific business is related to the skills involved. Most older women entrepreneurs in rural areas were found to be working in the trading sectors, especially running grocery stores and selling vegetables, fruits, or meats (retail traders). Most were running the business inside their house, working excessive hours (>40 hours) and earning low incomes ( $\leq$ IDR 1.500.000 per month or  $\leq$ USD 100). Most reported using their savings to start a business and not taking loans during the past 12 months because they fear not being able to repay it. Economic aspects (limited market demand, competition, high cost of materials, operational costs) as well as barriers related to operating the business (many in-debt customers and declining health and physical condition) were also found to be common barriers to running a business.

Compared to the oldest-old women (70 years or older), the youngest-old women (60 to 69 years) were found to be more likely to take risks while running their business and thus be more exposed to poor conditions that could affect their health. Across both age groups of older women, a higher educational level was found to be positively associated with decent work hours and higher income. Support from the closest people was also found to positively affect decent work for older women entrepreneurs in rural areas. There was a greater likelihood of having higher income associated with living with more household members; using roads that are safe and in good condition; and having a healthy environment for their enterprise. Finally, business sectors and location were also found to be significant factors associated with some aspects of decent work such as not working excessive hours; low risk of respiratory problems linked to the use of a firewood stove; not having physically burdensome business activities; using protective equipment; and having savings.

Based on the research findings, several recommendations are made to address the barriers to decent work in Indonesia, especially in the informal sector. Older women can be empowered through having colleagues who have technology skills to help in marketing aspects to boost their incomes, for example. Trainings are required on improving financial management skills, to help expand businesses run by older women entrepreneurs. Finally, public interventions should include easier access to credit, age-friendly infrastructure and intergenerational training programmes.

## Key findings

1. Most older women entrepreneurs in rural areas are still working to earn money and be financially independent.
2. Barriers to business are mostly related to economic factors, such as limited market demand, market competition, high operational cost and cost of materials.
3. Most older women entrepreneurs are unwilling to expand their business because of their physical condition and unsupportive environment.
4. Living with more household members ( $\geq 3$  household members) and type of business sectors (trading and services sectors) are positively associated with lower risk of unhealthy and unsafe working-related activities and conditions.
5. Having a business located inside or around the house is positively associated with lower risk of having physically arduous activities, but is likely to increase the chance of not using protective equipment.
6. Most older women entrepreneurs work excessive working hours. Being older (aged  $\geq 70$  years) is associated with lower risk of having excessive working hours ( $>40$  hours/week). In contrast, working in the trading sector and running a business inside/around the house or both (inside and outside of the house) are associated with higher risk of having excessive working hours.
7. Older women entrepreneurs with junior high school or higher educational level are less likely to have low income ( $\leq$ IDR 1,500,000/USD 100.2) compared with women with lower levels of education.
8. Being older and having a higher level of education are associated with lower risk of not having health insurance.
9. Living without a spouse, having more household members, and working in trading sector are associated with higher risk of not having any health insurance.
10. Living with a larger number of household members and working in the service sector are associated with higher risk of not having savings for retirement.



# Introduction

Ageing is often associated with particular risks jeopardising a person's health and wellbeing. Globally, 727 million people were aged 65 years or older in 2020 and this number is expected to double by 1.5 billion in 2050.<sup>1</sup> This trend has also occurred in Indonesia, where in the last 50 years the percentage of older people has continued to increase from 4.5 per cent in 1971 to 10.7 per cent in 2020 and is expected to reach 19.9 per cent in 2045.<sup>2</sup> According to data from Statistics Indonesia 2022, 10.48 per cent of the population are older people. The majority of older people in Indonesia (56.05 per cent) live in urban areas. There are more older women than men: the number of older women is 3.62 per cent higher than older men (51.81 per cent compared to 48.19 per cent).<sup>3</sup>

Alongside the ageing population in Indonesia there is an increase in the number of older people who, despite various challenges, continue to be productive and contribute to the economy. However, evidence regarding decent work in Indonesia is limited and particularly lacking when it comes to informal work in rural areas. There is a need for up to date evidence identifying the challenges related to decent work and examining the barriers to decent work. This can inform policies and programmes to address the obstacles. This research focuses specifically on rural women entrepreneurs, the quality of their work, their motivation to work and challenges they face.

In 2022, more than half (52.55 per cent) of Indonesia's older people are still working or looking for work (1.54 per cent), and 62.02 per cent of older people in rural areas are still working.<sup>3</sup> The absence of non-labour income such as pension guarantees forces the older people to continue working.<sup>4</sup> Studies show that the older people who continue to work have good health status<sup>5</sup> and a lower risk of mental health issues than those who do not work.<sup>6</sup> The percentage of working older people increased between 2013 and 2022, which means that within a decade the percentage of working older people rose by 6.22 per cent. Approximately 66.61 per cent of older people are either self-employed status or assisted by others (paid or unpaid), while 86.19 per cent work in the informal sector. The majority of older people working in the informal economy have relatively low levels of education.<sup>3</sup> Only a small proportion of older people work in the formal sector.

Most small businesses in Indonesia are owned by women and older people.<sup>7</sup> This type of business aims to make enough profit to meet their owners' daily needs. Profit is not their main goal and the main problem entrepreneurs face is the lack of financial capital to develop their business. Access to loans that meet their financial needs could provide a solution to these problems. However, a low success rate in loan applications and approvals leads to less credit availability for women-owned or women-led businesses.<sup>8</sup>

Existing evidence suggests a generally low quality of employment among older workers in Indonesia.<sup>4</sup> Older people are at high risk of economic vulnerability and experience what is called a 'decent work deficit', including insufficient job opportunities, insecure income, poor working conditions, inadequate social protection, denial of rights at work, and a lack of social dialogue. Thus, many older female workers in rural areas experience low wages/income, where two out of five older workers (39.23 per cent) work for low wages. In addition, instead of working hours decreasing with age, in 2022, 14.86 per cent of older people worked 41-48 hours a week and 20.43 per cent worked more than 48 hours a week.<sup>3</sup>

# Unpacking ‘decent work’

Decent work was introduced both as a concept and an agenda by the International Labor Organization (ILO) in September 2015 at the General Assembly of the United Nations (UN). The UN’s Sustainable Development Goals (SDGs) set out the ‘achievement of full and productive employment and decent work for all’ as a key goal for achieving sustainable and inclusive development.<sup>9</sup>

The concept of decent work is based on four pillars: full and productive employment, guaranteeing rights at work, extending social protection, and promoting social dialogue.<sup>10</sup> These broad pillars are further divided into substantive elements that are measured by specific indicators that allow monitoring and comparing progress. These include employment opportunities; adequate earnings and productive work; decent working hours; combining work, family and personal life; work that should be abolished; stability and security of work; equal opportunity and treatment in employment; safe work environment; social security; social dialogue; employers’ and workers’ representation. Table 1 summarises the key substantive elements of decent work adapted for the purpose of this study.

The dimensions of decent work largely focus on contextual factors, i.e. factors rooted in the external environment (e.g. opportunities, legal and societal norms). However, it is also important to consider factors related to individual attitudes, knowledge and skills. Thus, in addition to enabling environment, individual factors, such as drive and ambition, skills and knowledge are important for enhancing productivity and income. Individual-level factors are also connected with the constraints and opportunities resulting from the external environment.

Decent work emphasises both access to and quality of jobs. Supporting the creation of jobs and productive opportunities is a key policy prerequisite. At the same time, the quality of jobs should be an essential component of job creation to ensure dignity and wellbeing of workers. People should have an opportunity to generate adequate income and be productive at their work; they should be guaranteed employment stability and security; healthy and safe working conditions; and equal opportunities and treatment, including protection against discrimination. Workers and their families should have access to social protection, either through jobs or broader systems. Finally, social dialogue is a form of the right to democracy in the work environment and the right to provide input on issues that might affect worker safety.<sup>11</sup>

In Indonesia the Decent Work Country Programme 2020-2025 (DWCP) was launched in 2020 and signed by key relevant actors, including the Minister of Manpower, Chair of the Indonesian Employers’ Organization, President of Confederation of All Labour Union, President of Indonesian Trade Union Confederation, President of All Indonesian Workers Union Confederation, Chair of All Indonesian Workers Union Confederation, President of Indonesia Moslem Labour Confederation and President of National Workers’ Confederation.<sup>12</sup> The main priority areas identified for Indonesia within the DWPC, include social dialogue, job creation and youth employment and better protection for vulnerable groups of workers.<sup>13</sup>

This research focuses on selected key dimensions of decent work, including creation of jobs and employment opportunities, barriers to business, safe work environment, decent working time, adequate earnings, and access to social protection in rural areas (see Table 1). Relevant interventions that can be developed by policymakers and support the implementation of the DWPC with a specific focus on older women entrepreneurs are also suggested based on research results.



Yainur Pratomo/SurveyMETER

**Table 1: Substantive elements of decent work used in this study**

Substantive elements of decent work (adapted from ILO)	Specific dimensions of decent work used in the study
Creation of jobs and productive opportunities	Motivation to work, establishing and expanding business.
Barriers to business	Market conditions, policy and governance
Safe work environment	Risk of accident, business location, road and accessibility, physical efforts required to run business
Decent working time, adequate earnings and emotional effects	Working hours, business income, emotional aspects.
Social protection	Pensions, social assistance transfers/ subsidies, health insurance

## Analytical framework

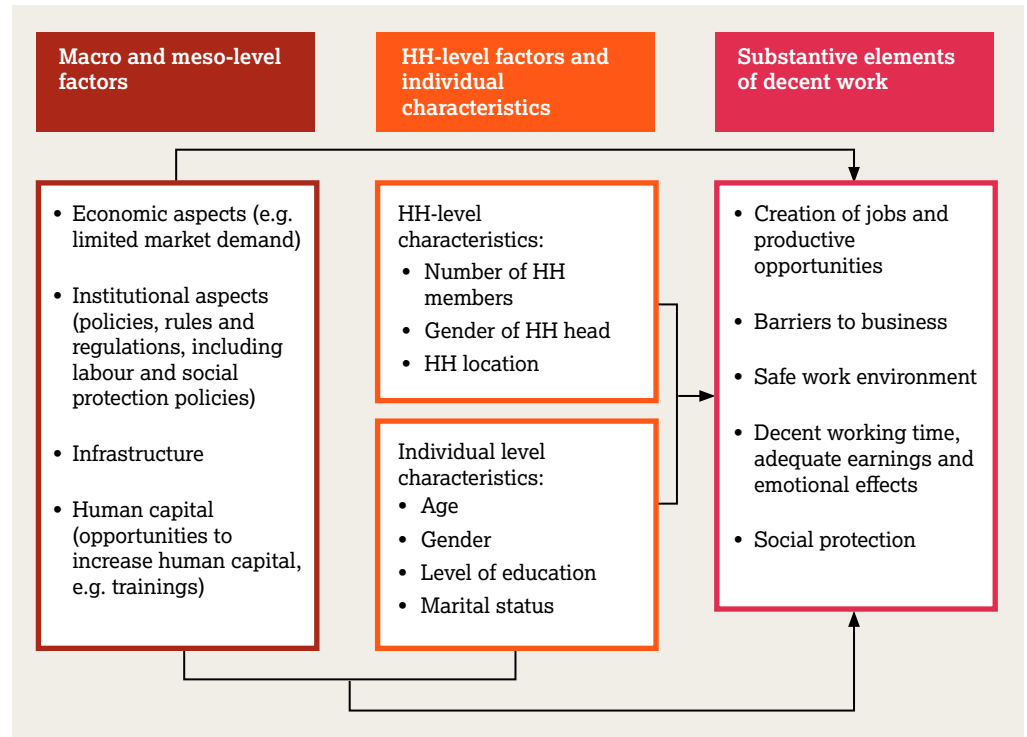
This study focuses primarily on assessing factors affecting three key pillars of decent work in Indonesia, namely employment opportunities, guaranteeing rights at work, and social protection. The study does not explicitly focus on social dialogue. It elicited responses through a description of business establishment, working motivation, income, and barriers to running a business to generate evidence about the conditions of work among older women in rural areas and to identify policy areas to improve these conditions. Previous studies have shown several factors affecting decent work, including contextual (macro and meso-level) factors as well as individual and household level characteristics (Fig. 1).

First, several macro and meso-level factors, including economic aspects, institutional aspects (e.g. policies, rules and regulations, type/sector of business, the location of the business) are likely to affect the quality of work for older people in several ways. In developed countries, policies on retirement age are linked to the gender difference in wages through working hours, wage rate, career promotion, as well as job change activity.<sup>13</sup> Pattern of social protection-related aspects such as admission and age of receiving insurance benefits among older workers are also affected by existing regulations.<sup>14</sup> The type/sector of business as well as business' locations are closely related to earnings and stress level, where older people with lower earnings and less stressful work are more likely to work longer (having more working hours).<sup>15</sup>

Second, individual characteristics of entrepreneurs such as age and gender can affect their quality of work, especially regarding working hours. Older and women workers are more likely to work less (shorter working hours) than men and younger ones.<sup>16</sup> Age is also closely related to the ownership of health insurance, where the probability of having health insurance increases significantly as age increases.<sup>17</sup> Education is closely related to the quality of decent work, especially level of income,<sup>18</sup> people's mental health while running their business,<sup>18</sup> as well as ownership of health insurance as a form of social protection.<sup>17</sup> Household characteristics, such as number of household members are also potential factors that influence employment conditions among older women because of their relevance to motivation to continue working as well as to the support they receive.<sup>19</sup> The presence of a spouse also affects the decision to participate in health insurance programmes.<sup>17</sup>



**Fig. 1: Factors affecting decent work of women entrepreneurs in rural Central Java, Indonesia**



## Methodology

### Study area

The research was conducted in Purworejo District, Central Java. Purworejo is the largest district in Central Java, which consists of 16 sub-districts and 494 villages.<sup>20</sup> In 2019, the percentage of older people in this district was 17.96 per cent of the population, where the proportion of older women was greater than older men.<sup>21</sup> The selection of the research area was carried out purposively following the research objectives. The study's focus was to examine the quality of work among older women entrepreneurs engaged in non-agriculture and fisheries informal businesses. It was expected that these two informal business sectors would have less variation of business and the challenges faced were also likely to be homogenous. Moreover, this study wanted to focus on non-geographic related barriers that might affect the quality of business in rural areas. The selected areas are not mountainous or coastal areas to minimise the difficulties in fulfilling a minimum research sample. The two sub-districts used as research areas are Banyuurip and Kutoarjo. In each sub-district, six villages were randomly selected and in total 12 villages were used as the study area.

### Sampling method and data

Research subjects were selected by conducting random sampling based on a list of older women entrepreneurs obtained from data provided by each village officer (10 villages for the quantitative survey and semi-structured in-depth interviews) which became the research area. Based on the randomisation results, 11 older women entrepreneurs who were at the top of the randomisation order became the subjects of this study, and one older woman at the top of randomisation was the subject for in-depth interviews. The next 10 were the subjects of a quantitative survey. However, if the number of older women in one village exceeded the required number of research samples, the extra sample was used to meet the number of

samples in other villages that have not met the specified minimum research sample (have not fulfilled 1 sample for in-depth interviews and 10 samples for quantitative surveys). Each of the Focus Group Discussions (FGDs) was conducted in one village other than the village selected for the quantitative survey and in-depth interviews from the two sub-districts research areas. In each village, 5-6 people participated in the FGD. Overall, the number of subjects in this study were 121 older women entrepreneurs consisting of 100 women for the quantitative survey and 21 women for qualitative study (10 people for in-depth interviews and 11 people for FGDs).

The research study has undergone a thorough ethical clearance procedure. Prior to its initiation, the study protocol, including the research design, participant recruitment methods, data collection procedures, and data handling processes were submitted to and reviewed by an independent ethics committee to ensure the protection of participants' rights, privacy, and welfare. To ensure confidentiality, all quotations and information provided by older women entrepreneurs are attributed to respondents' pseudonyms based on their initials, each assigned with a distinct identifier.

## Variables and data analysis

In this study, descriptive analysis was used to obtain an overview of the characteristics of older women entrepreneurs in rural areas. The characteristics of older women entrepreneurs referred to in this study include age category, marital status, level of education, number of household members, number of household members with disabilities, and disability status. Ages were categorised into 60-69 years and 70 years or older. Conditions in the household such as marital status are categorised as married and separated/divorced/divorced. The number of family members is categorised into 1 person (only the older woman), 2 people, 3 people, and >3 household members. Household members with disability are categorised into a binary variable (1 if at least one household member has a disability). The disability in older women entrepreneurs in this study is categorised as "Yes" and "No".



The level of education is an aspect that influences various things, this study categorises it into non-school/elementary school and junior high school/higher. Income poverty can be measured in different ways. Statistics Indonesia defines poverty line as the minimum amount needed for fulfilling people's the basic needs for a month, including food (minimum 2100 kcal/capita/day) or non-food necessity (dwelling, clothing, education, and health).<sup>22</sup> In 2022, Indonesia's poverty line was IDR 505,469 or USD 33.46 per capita per month.<sup>23</sup> Indonesian researchers defined low income as income which is up to IDR 1,500,000 (around USD 100) per month.<sup>24</sup> In this study, we use this amount as a cut-off to categorise the income of older women entrepreneurs.

**Several factors aside from the entrepreneur's characteristics, such as the type/sector of business and the location of the business were included in this study.** The business sector was categorised as industry (food industry, arts, etc.), trade, and service providers (tailor, masseur, etc.). Business locations are divided into outside the house (at the market, mobile sellers, going to customers' homes, etc.), inside the house (using part of the house or there is a special building near the house), and both (inside and outside of the house). Reasons/motivations for working and choosing the type of business, matters related to business capital, as well as business-related loans are also considered to affect working conditions related to decent work among older women entrepreneurs in rural areas. In this study, the participants were able to choose more than one of the available answer options related to reasons/motivations for working and choosing the type of business matters related to business capital, as well as business-related loans.

**Multivariate analysis was conducted to identify factors associated with different substantive elements of decent work.** Key outcome variables are listed in Table 2. While emotional effects, and to a certain extent income, can be thought of as an impact of working conditions (and in that sense could be considered a measure of

individual wellbeing), some recent literature<sup>25</sup> acknowledges that psycho-social risks also constitute integral components of the pillars of decent work. Data analysis in this study was carried out using STATA MP version 17.0. The results of the regression analysis are presented using odds ratios (OR). OR measure the direction and strength of a presupposed association. OR of 1 implies that there is no association between the two variables, OR smaller than 1 means that as the variable increases, the event is less likely to occur. Contrarily, OR greater than 1 implies that as the variable increases, the event is also more likely to occur.<sup>26</sup> Findings of the qualitative study (in-depth interview and focus group discussion) are used to deepen the understanding of the quantitative survey's results.

**Table 2: Variables and units of measurements of key outcome variables used in multivariate analysis**

Variables	Definition
<b>Equal opportunities and treatment</b>	
Discrimination	Experienced discrimination while running their businesses (1=yes, 0=no)
<b>Decent working time, adequate earnings and emotional effects</b>	
Emotional impact of business activities	1=negative (feeling sad/burdened), 0=positive (feeling happy)
Monthly net income	1=up to IDR 1,500,000, 0=more than IDR 1,500,000 (IDR 1,500,000=USD 100.2)
<b>Safe work environment</b>	
Risk of accident	Risk based on walking distance, use of protective gear while riding motorcycle/bicycle, and comfort of public transportation, 1=high, 0=low
Safe and comfortable road	Safety and comfort based on road conditions, 1=no, 0=yes
Healthy business location	Location's health based on environments nearby, floors, air circulation, exposure of heat and rain, and lighting, 1=no, 0=yes
Risk of respiratory problems	Risk based on firewood stove utilisation, 1=high, 0=low
Physically burdensome activities	Based on the existence burdensome activities in long period of time, 1=yes, 0=no
Using protective equipment	Use of personal protective equipment while doing business related activities, 1=no, 0=yes
<b>Decent working time</b>	
Working hours	Number of working hours per week, 1=more than 40 hours, 0=less than or up to 40 hours
Staying up until late of night (after 22:00)/waking up too early (before 04:00)	1=yes, 0=no
<b>Social protection</b>	
Health insurance ownership	1=no, 0=yes
Ownership of savings for retirement	1=no, 0=yes
Receive assistance from government	1=no, 0=yes
Receive assistance from the private sector/NGO/individual	1=no, 0=yes

# Key findings

## Profile of older women entrepreneurs and their businesses

Most older women entrepreneurs in rural areas of this study are aged 60-69 years (70 per cent). More than half of the older women entrepreneurs still have a husband/ married (56 per cent) and most have not gone to school/primary school (88 per cent).

Even though most still live with other household members (37 per cent of older women have more than three household members), 14 per cent of them live alone. Meanwhile, 10 per cent of older women entrepreneurs live with household members who have disabilities. This means that one in 10 older women have to work while taking care of household chores and caring for household members who have disabilities (Table 3).

**Table 3: Profile of older women entrepreneurs in rural areas**

Profile of older women entrepreneurs	n (%)
<b>Category of age (years)</b>	
60-69	70 (70.0 %)
70+	30 (30.0 %)
<b>Marital status</b>	
Married	56 (56.0 %)
Separated/divorced/widowed	44 (44.0 %)
<b>Educational level</b>	
No education/elementary school	88 (88.0 %)
Junior high school/higher	12 (12.0 %)
<b>Number(s) of household member</b>	
1 person (only respondent)	14 (14.0 %)
2 household members	35 (35.0 %)
3 household members	14 (14.0 %)
>3 household members	37 (37.0 %)
<b>Disability of household member</b>	
No one has a disability	90 (90.0 %)
At least one of household member has a disability	10 (10.0 %)
<b>Respondent with disability</b>	
Yes	0 (0.0 %)
No	100 (100.0 %)

In this study, most older women entrepreneurs worked in trading sectors (64 per cent), had monthly income less than IDR 500,000 (USD 33.5), did not have unpaid workers (64.9 per cent), worked inside or around the house (50 per cent), working more than 40 hours per week, and did not work until late (84 per cent). Results of this study show that around 35.1 per cent of entrepreneurs have unpaid workers who were generally family members, either their husbands or children (Table 4).

**Table 4: Characteristics of older women entrepreneurs' businesses**

<b>Business characteristics</b>	<b>n (%)</b>
<b>Business sectors</b>	
Industry (production of foods, arts, etc.)	25 (25.0 %)
Food industries (tofu, tempeh, etc.)	21 (21.0 %)
Other industries (batik makers, etc.)	4 (4.0 %)
Trading	64 (64.0 %)
Grocery store	18 (18.0 %)
Retail traders (vegetables, fruits, meats)	18 (18.0 %)
Retail traders (package foods and beverages)	6 (6.0 %)
Retail traders (except food and drinks)	5 (5.0 %)
Wholesalers (vegetables, fruits, meats)	1 (1.0 %)
Wholesalers (except food and drinks)	1 (1.0 %)
Restaurant (food stalls, warteg, etc.)	10 (10.0 %)
Street vendors (for food and beverages)	5 (5.0 %)
Labour services (tailor, masseur, etc.)	11 (11.0 %)
<b>Monthly income (net)</b>	
<IDR 500,000 (<USD 33.5)	50 (50.0%)
IDR 500,000 – IDR 1,500,000 (USD 33.5 – USD 100.2)	39 (39.0%)
IDR 1,500,001 – IDR 1,900,000 (USD 100.2 – USD 127.2)	0 (0.0%)
>IDR 1,900,000 (>USD 127.2)	11 (11.0%)
<b>Paid workers helping older women entrepreneurs</b>	
No paid worker	61 (87.1 %)
One paid worker	7 (10.0 %)
Two paid workers	2 (2.9 %)
<b>Unpaid workers helping older women entrepreneurs</b>	
No unpaid worker	61 (64.9 %)
One unpaid worker	27 (28.7 %)
Two unpaid workers	6 (6.4 %)
<b>Business location</b>	
Inside/around the house	50 (50.0 %)
Outside the house (kiosk/market/mobile vendors/go to customer's house, etc)	31 (31.0 %)
Both (inside and around or outside of the house)	19 (19.0 %)
<b>Working hours (weekly)</b>	
≤40 hours/week	39 (39.0 %)
>40 hours/week	61 (61.0 %)
<b>Stay up until late (after 22:00) or wake up too early (before 04:00)</b>	
Yes	16 (16.0 %)
No	84 (84.0 %)

# Creation of jobs and productive opportunities

## Motivation to work

The research results show that the two main reasons older women give to keep working are to earn money/become economically independent (84 per cent) and to occupy themselves (56 per cent) (Table 5). There are three main reasons for older women choosing a particular type of business, such as having skills related to the business (58 per cent), feeling happy running the business (45 per cent), and the business activities are not very physically burdensome (31 per cent) (Table 5). These results are supported by the qualitative study. Most of the older women entrepreneurs keep working to help their husband fulfil the household's needs. In addition, the business profit can be used for various social purposes, such as reciprocity practice as they live in a society where reciprocity is highly valued. This involves contributions to the community, such as providing financial support or goods, or assisting in cooking for celebrations of weddings, births, or funerals for members of the community. For older women who are already separated, divorced or widowed, this type of work is often a way to meet their day-to-day needs. Continuing to work also helps older women keep busy and active in their old age.



**Table 5: Reasons/motivation of older women entrepreneurs in rural areas to keep working**

Reason/motivation to keep working	n (%)
<b>Reason for working in general</b>	
Being financially independent	84 (84.0 %)
Occupying themselves	56 (56.0 %)
Helping others	16 (16.0 %)
Paying loans	1 (1.0 %)
Others (high demand and happy interacting with others)	2 (2.0 %)
<b>Reason for choosing the current business</b>	
Have the skills	58 (58.0 %)
Feeling happy	45 (45.0 %)
Not very burdensome (physically)	31 (31.0 %)
Imitating others (friends/neighbours)	7 (7.0 %)
Business only requires small capital	9 (9.0 %)
Others (time flexibility, strategic location, continuing previous generation's business, materials are easy to find, avoiding people who tend to postpone their payments if running business in a permanent place, high demand, no business rival)	7 (7.0 %)

*“I keep working to help my husband fulfilling our daily needs. Moreover, because we live in rural areas, we also have to give a donation for neighbours who held a celebration. It will help them to buy their needs. Working will also make me happy. I’m happy doing trading business because I will be able to interacting with others and help me to keep active physically.”*

*(In-depth interview, Village 01, January 19, 2023)*

## Setting up and expanding a business

In rural areas, most of the business capital for older women comes from their savings (63 per cent) and only 16% of entrepreneurs take a loan to start a business. The source of the loan for half of these entrepreneurs is the bank. The majority of older women entrepreneurs did not have loans for their business needs in the last 12 months (80 per cent), mainly because they do not want to be burdened by the loans (76.3 per cent) (Table 6). This indicates that the absence of loans is their own choice. An interviewee from the qualitative study (KM) explained that even though she got an offer to apply a credit from a bank because of her loan history from the previous business, she chose to refuse the offer out of fear of not being able to pay the monthly instalment.

*“I have experience of taking credit from a bank when I was young. When I started the business again (when I’m older), they contacted me again to offer a loan. But I was not taking their offer. I was afraid if I didn’t have money when the due dates come.”*

*(In-depth interview, Village 12, January 22, 2023)*



*“I’m not allowed to borrow money from bank because I’m already 65 years old.”*

*(In-depth interview, Village 06, January 21, 2023)*



Nineteen per cent of entrepreneurs borrowed money to expand their businesses. The main source of these loans is informal loan groups such as *arisan*, a traditional financing and social activity for women, (50 per cent) and 20 per cent even borrow money from loan sharks. Only a small proportion of entrepreneurs can borrow from banks due to regulations that stipulate the maximum age limit for borrowing money for business capital is 60 years. This is one of the most significant obstacles in developing a business for older people. The amount of a loan is usually less than or only up to IDR 1,000,000 (≤USD 65.74) (Table 6).

During the qualitative research several entrepreneurs explained that there were barriers to obtaining a loan from a bank due to their age (being >60 years) when they needed additional capital to develop their business.

### Informal loan groups

In addition to banks, older women can access loans through a village loan group, *PKK* or *dasawisma* although most avoid this because of concerns about not being able to pay. These schemes work in similar ways. They need to be a group member to access a loan, which comes from members’ savings. The loans need to be agreed by all members. Their requirements may be different, for example, one group stipulates that the loans will be divided evenly within the group, but another adjusts the amount based on each borrower’s request. The loan needs to be repaid with interest within a year. This time limitation is applied so that all members get the same chance to borrow money.

*“We could borrow for about IDR 100,000 - IDR 500,000 (USD 6.7 to 10.0), depending on the amount of money existed in the groups. It is easy to borrow from the neighbourhood groups because it’s basically from our savings.”*

*(In-depth interview, Village 01, January 19, 2023)*



**Table 6: Sources of business capital and loans**

Business capital and loan	n (%)
<b>Business capital</b>	
Own savings	63 (63.0 %)
Family members	30 (30.0 %)
Loan	16 (16.0 %)
Others (given by private sector/NGOs/individuals)	2 (0.0 %)
<b>Source of business capital loan</b>	
Bank	8 (50.0 %)
Cooperative	2 (12.5 %)
Individuals (family/relatives/friends/neighbours)	5 (31.3 %)
Informal groups (arisan, etc.)	1 (6.2 %)
<b>Loan ownership related to business</b>	
Have a loan to expand the business	19 (19.0 %)
Have a loan to pay off a previous loan	2 (2.0 %)
Have no loan	80 (80.0 %)
<b>Source of the loan in the past 12 months</b>	
Bank	3 (15.0 %)
Cooperative	7 (35.0 %)
Loan sharks	4 (20.0 %)
Individuals (family/relatives/friends/neighbours)	3 (15.0 %)
Informal groups (arisan, etc.)	10 (50.0 %)
<b>Amount owed</b>	
≤IDR 1,000,000 (≤USD 67)	9 (45.0 %)
IDR 1,000,000 – IDR 5,000,000 (USD 67 – USD 335)	7 (35.0 %)
>IDR 5,000,000 (>USD 335)	4 (20.0 %)
<b>Reason for not taking any loan</b>	
Business needs have been fulfilled	13 (16.3 %)
Doesn’t require additional capital to expand the business	16 (20.0 %)
Don’t want to be burdened	61 (76.3 %)
Don’t know who can provide a loan	1 (1.3 %)



When asked about developing or expanding their business, the qualitative study found that most older women entrepreneurs do not want any changes, and feel there is no need to expand their business. The lack of interest shown in making changes mostly related to their emotional conditions. They commented that they are content with the current workloads or intensity of their occupations, as well as their income, taking into consideration also their physical capabilities. In addition to their perceived limited abilities and lack of knowledge regarding business development, older women also encounter limited support from their family to continue working, primarily driven by concerns for their health and wellbeing. An older woman who works as tailor (SM) felt it would be difficult to expand her business given the competitive nature of the field. She explained further that there are many rivals, either other tailors or sellers of ready-to-wear clothing. Another older woman entrepreneur (WA) explained that she would not take the risk of expanding her business considering her age and physical condition.

*“No, I’m reluctant to expand my business. There are a lot of tailors and retailers everywhere.”*

*(In-depth interview, Village 11, January 22, 2023)*



*“I don’t have workers to expand my business. I’m getting older and my energy to work has decreased. When I feel blue, I will take a day off from selling. I don’t want to expand my business.”*

*(In-depth interview, Village 05, January 18, 2023)*



The reluctance to develop their business also sometimes leads to low motivation to take trainings. The regional government organised several trainings in the community but the women entrepreneurs interviewed for the study said they were not directly related to the needs. They feel they already have the skills to run their business and some were not interested in applying new skills they have learned in trainings to develop their business as it would increase their burden.

*“We have confidence in our skills for our current business. When we finished the training to make a bread, it resulted in nothing. Even though the participants were about 20 people, no one dared to take the bread making skills into more serious business.”*

*(FGD2, Village 07, January 24, 2023)*



Some older women entrepreneurs have reduced their business scope due to limited physical abilities related to old age or health problems. This is what happened with a producer of *peyek* (peanuts crackers) (AS). Two years ago, she could still make up to 10-15 kilogrammes of *peyek*, but because of the technique and her difficulty with sitting for long periods, daily she can only make 2-3 kilogrammes in every production batch. Even though there are still many people wanting to order her *peyek*, she cannot develop this business because of her physical constraints and lack of support from her children and husband. Her family tend to discourage her from working due to concerns that it may worsen her health.

Only a few older women entrepreneurs saw prospects for expanding their businesses. One 62-year old interviewees initially believed that expanding her business would be nearly impossible due her age. But she found that opportunities emerged through support from her husband, who not only provided encouragement, but also offered practical help. She also highlighted that high demand for a product can be a motivation to expand a business. As a producer of popular onion crackers (K) was still keen to continue in the business. But her capacity was limited. Her husband found a way to support her by finding onion-slicing tools to increase the productivity of her business.

## Barriers to business

### Market conditions

Older women entrepreneurs in Purworejo face many barriers in running their businesses. The economic aspect (64 per cent), especially limited market demand and many business competitors, are the most common obstacles encountered by these older women entrepreneurs. Most of their businesses are selling food (*warteg*) and in that area, there are many similar businesses. Also, due to the COVID-19 pandemic, people have changed their buying habits. The qualitative results from the FGDs and in-depth interviews show that many sales are now made online and that vegetable sellers tend to visit customers' dwellings with their products. This change affects the market demand and is felt by the older women who produce and sell their products to markets nearby. As the markets become quieter, older women entrepreneurs have experienced a decline in sales. They also faced intense competition from younger rivals who have more energy and excel at performing tasks swiftly and efficiently. As a result, the older women felt a sense of helplessness, recognising limitations in what they could do, and were forced to focus on what they could realistically accomplish. The economic impact of the pandemic has not fully recovered and this is another problem for older women entrepreneurs.

*“Young people and old people are different, if they are young, they can hurry up, and they can go to the market every day, but for older people it is limited. Younger people have a lot of capital, but for older people you can only have a little business capital”*

*(FGD2, Village 07, January 24, 2023)*



*“Because I’m already old, I must be not fast enough.”*

*(In-depth interview, Village 11, 22 January 22, 2023)*



**Table 7: Barriers to business creation or expansion**

Type of barriers	n (%)
<b>Market conditions</b>	
Limited market demand	46 (46.0 %)
Many business rivals	34 (34.0 %)
High cost of materials/operational	9 (9.0 %)
Limited business capital	3 (3.0 %)
<b>Institutional aspects</b>	
Negative attitudes from society	4 (4.0 %)
Limited by existing rules	3 (3.0 %)
<b>Human capital</b>	
Limited skills	1 (1.0 %)
Decrease in physical and health condition	8 (8.0 %)
<b>Infrastructure</b>	
Limited tools to support the business	4 (4.0 %)
Limited transportation	5 (5.0 %)
<b>Business operations-related barriers</b>	
Many in-debt customers	15 (15.0 %)
The quality of products decreased because of bad materials	3 (3.0 %)
Climate conditions	3 (3.0 %)
<b>Discrimination</b>	
Age	7 (7.0 %)
Gender	1 (1.0 %)
Economic status	1 (2.0 %)
Other forms of discrimination	4 (4.0 %)
<b>Other barriers</b>	
Other activities need to be taken care of (e.g. household chores)	1 (1.0 %)
Low selling price, cramped/non-strategic business location, materials are difficult to find	5 (5.0 %)

## Policy and governance

In terms of the existing policy and legislative environment, most of the older women entrepreneurs said that there were no policies that hinder them, although this could reflect the fact that the respondents had limited awareness of the policy framework. They may also be unaware of ways to potentially influence or improve specific policies that affect them such as the regulation of production and marketing processes of older women's businesses.

The study participants mentioned constraints related to the modernisation of infrastructure. The existing market building is built on different levels and there is a rule that all traders must set up on the second floor. This policy was felt to be impractical for older women because they have to climb up stairs and sell inside the building which is not good for business because fewer customers go inside. In response, some sell their goods on the street in front of the market instead, although that means that their selling time is limited.

Other obstacles faced by 28 per cent of older women entrepreneurs, were problems related to business operations, such as a large number of customers/buyers who postpone their payment (15 per cent) and the reduced physical/health capabilities of the older women (8 per cent).

Most older women entrepreneurs who run businesses in rural areas (86 per cent) said they had not experienced discrimination while running their businesses. However, 7 per cent experienced disrespectful treatment related to their age either by the customers or officials that caused unpleasant feelings for them (Table 7).

## Safe work environment

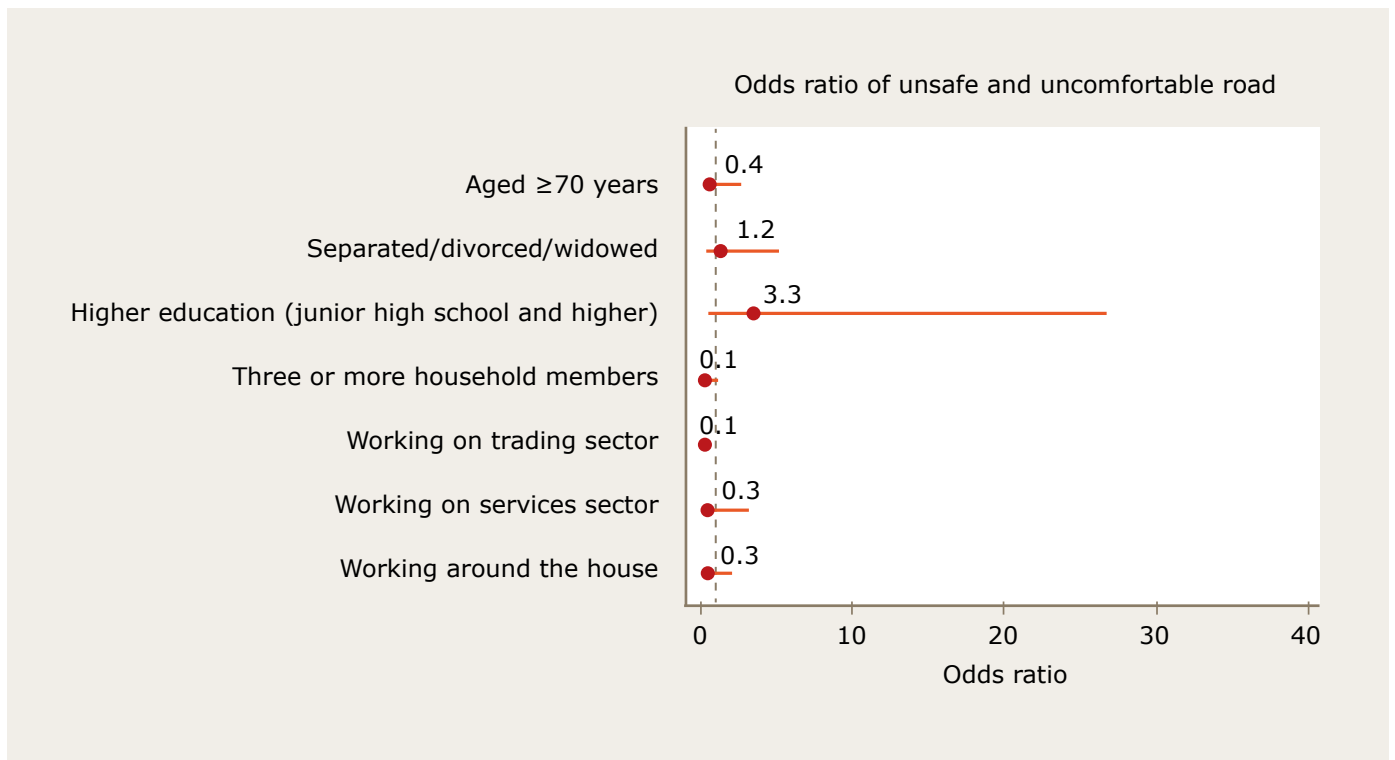
This section examines the working conditions experienced by women entrepreneurs in our research. Multivariate analysis for these aspects is also included to provide a deeper understanding of factors influencing risks that their jobs pose to women entrepreneurs in rural areas. Specifically, these risks relate to accidents risk, road condition, condition of business location, risk of respiratory problems, burden of activities, protection, working hours, time of work, income, ownership of health insurance and savings, and forms of assistance.

The results of this study indicate that most older women entrepreneurs (>70 per cent) have a low risk of accidents, travel through safe and accessible roads, and have a low risk of respiratory problems. About half of older women entrepreneurs have an unhealthy business location and are not using any personal protective equipment (52 per cent each). Around 66 per cent of older women entrepreneurs carry out physically burdening business activities (Table 8). Qualitative study findings emphasise that road conditions are good (smooth, even, not damaged) and they feel safe to travel on them.

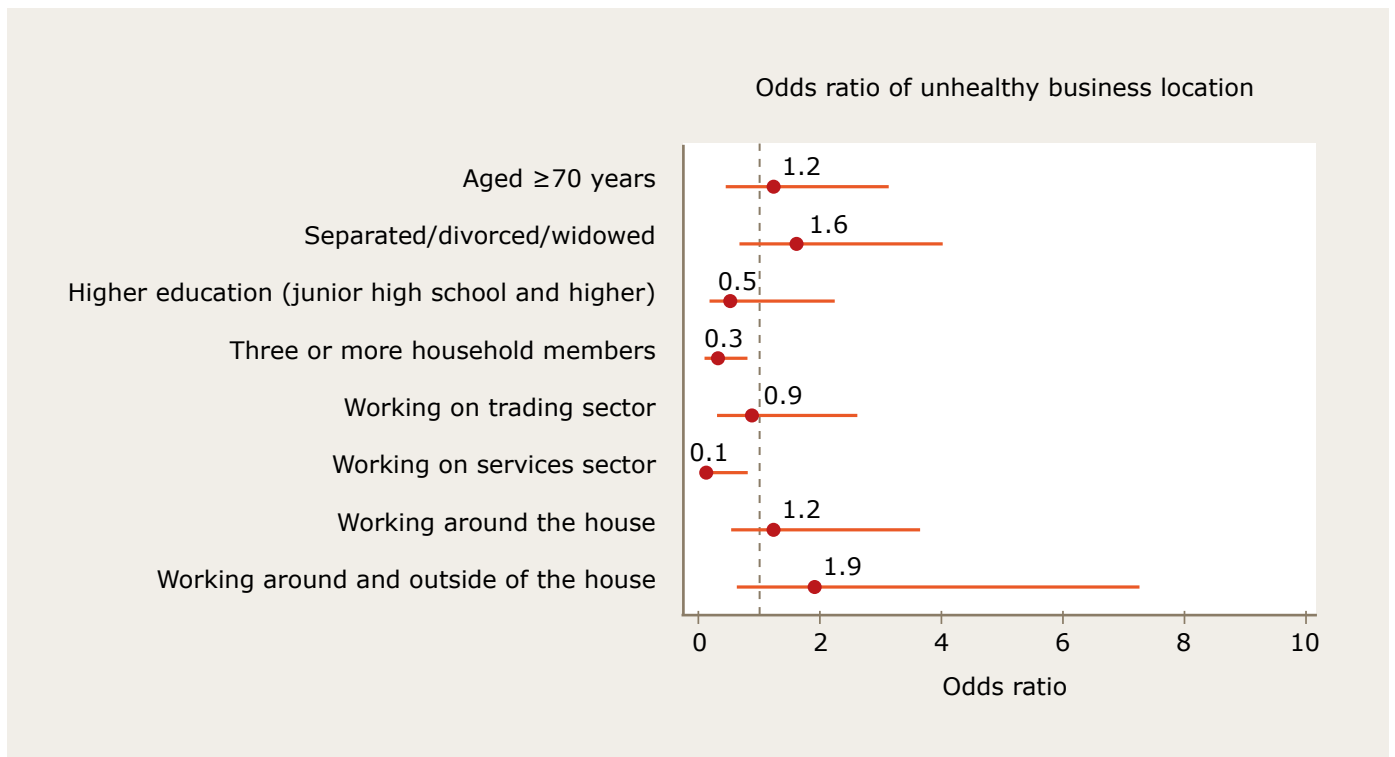
The proportion of older women entrepreneurs practicing unsafe and unhealthy business-related activities such as using unsafe and poor condition road as well as having unhealthy business location are lower for older women living with  $\geq 3$  household members (Table 8). The result from multivariate analysis shows that living with more household members was associated with lower risk of using unsafe and roads in poor condition (OR = 0.14; CI = 0.02, 0.93), as well as having an unhealthy business location (OR = 0.29; CI = 0.12, 0.70) (Table 9). These results show that support from the closest people, such as husbands and other family members might be an important factor in decent work among older women entrepreneurs, especially regarding work security and safety. This is also supported by another finding from this study. Even though there is no significant association found through multivariate analysis, the percentage of older women entrepreneurs living with more household members who use personal protective equipment is higher than older women living with less household members (54.9 per cent vs 40.8 per cent). The risk factors affecting safe work environment are illustrated in Fig. 2 and Fig. 3.

Other than household characteristics, business sectors and location are also significant factors associated with health and safety. Older women working in the trading sector are not only less likely to use unsafe and uncomfortable roads (OR = 0.07; CI = 0.01, 0.55), but they are also less likely to have a high risk of accident (OR = 0.29; CI = 0.09, 0.96) and respiratory problems (OR = 0.22; CI = 0.07, 0.65). Those who work in the services sector are also less likely to have an unhealthy business location (OR = 0.13; CI = 0.02, 0.82) and high risk of respiratory problems (OR = 0.08; CI = 0.01, 0.79). Older women whose businesses are located inside or around the house tend to not use any protective equipment, such as gloves, masks, head coverings, helmets, or aprons (OR = 14.98; CI = 4.30, 52.17) and are less likely to have physically burdensome activities (OR = 0.20; CI = 0.06, 0.64) (Table 9).

**Fig. 2: Factors associated with use of unsafe and uncomfortable road**

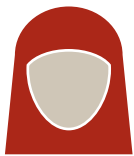


**Fig. 3: Factors associated with unhealthy business location**



These results indicate that business sector and location might determine the activities carried out by older woman entrepreneurs while running their business as well as tools and properties related to that. Older women working in the service sector, such as tailors and masseurs are more likely to have a healthy business location because it is important to the service they are providing to customers. They tend to have low risk of respiratory problems because during their business activities they are not exposed to firewood stove. Their business locations are much better than those of some traders who sell their products on roadsides where vehicles pass by or near a cattle pen that make their business location smoky, dusty, or smelly.

Another finding from the qualitative study is that sellers of agricultural products have to take unsafe and uncomfortable roads to obtain fresh produce e.g. bananas from the garden before selling them at the market.



*“The road is bad! The shortcut is in bad condition and muddy. When it is raining, I might fall because it is slippery. Yesterday, I fell on Mbah Cangkok’s place. But it can’t be helped. It must be done to obtain the bananas.”*

*(In-depth interview, Village 10, Seller of agricultural products, January 21, 2023)*

Running a business inside or around the house seems to result in paying less attention to the importance of using protective equipment such as gloves, masks, hair cap, or apron while doing business activities. As mentioned by a tailor working from home (SM, 65), she never uses any protection because she thinks that her activities are harmless. Some older women entrepreneurs also mentioned that wearing protective equipment was only needed while going outside.

Running a business inside or around the house is usually less physically demanding for older women compared to running one outside the house. When working outside they often face physical challenges such as having to spend long periods in one position while waiting for customers or having to walk more than two kilometres to the market. One study participant had to sit in a low chair (*dingklik*) while waiting for customers and serving them.

*“We have to use a mask while going outside, especially because of COVID-19 pandemic. But there is no need to wear one while we stay at home.”*

*(FGD2, Village 07, January 24, 2023)*



*“In the market, I just sit on the low chair (*dingklik*). Yes, it hurts a lot and also make it hurt to walk afterwards. It’s very disturbing,” said WA*

*(In-depth interview, Village 05, January 18, 2023)*



**Table 8: Working environment by respondent's characteristics and business type**

Characteristics of Entrepreneur and Business	Risk of accident		Safe and comfortable road		Healthy business location		Risk of respiratory problems		Physically burdensome activities		Using protective equipment	
	High	Low	No	Yes	No	Yes	High	Low	Yes	No	No	Yes
<b>n</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>Total</b>	<b>28%</b>	<b>72%</b>	<b>10%</b>	<b>90%</b>	<b>52%</b>	<b>48%</b>	<b>29%</b>	<b>71%</b>	<b>66%</b>	<b>34%</b>	<b>52%</b>	<b>48%</b>
<b>Age category (years)</b>												
60-69	27.1%	72.9%	11.4%	88.6%	51.4%	48.6%	30.0%	70.0%	70.0%	30.0%	47.1%	52.9%
70+	30.0%	70.0%	6.7%	93.3%	53.3%	46.7%	26.7%	73.3%	56.7%	43.3%	63.3%	36.7%
<b>Marital status</b>												
Married	26.8%	73.2%	8.9%	91.1%	46.4%	53.6%	28.6%	71.4%	60.7%	39.3%	53.6%	46.4%
Separated/divorced/ widowed	29.6%	70.5%	11.4%	88.6%	59.1%	40.9%	29.6%	70.4%	72.7%	27.3%	50.0%	50.0%
<b>Educational level</b>												
No education/ elementary school	29.5%	70.5%	9.1%	90.9%	53.4%	46.6%	31.8%	68.2%	65.9%	34.1%	50.0%	50.0%
Junior high school/ higher	16.7%	83.3%	16.7%	83.3%	41.7%	58.3%	8.3%	91.7%	66.7%	33.3%	66.7%	33.3%
<b>Number(s) of household member</b>												
1 -2 household member(s)	36.7%	63.3%	16.3%	83.7%	65.3%	34.7%	28.6%	71.4%	69.4%	30.6%	59.2%	40.8%
≥3 household member(s)	19.6%	80.4%	3.9%	96.1%	39.2%	60.8%	29.4%	70.6%	62.7%	37.3%	45.1%	54.9%
<b>Business sectors</b>												
Industry (food, arts, etc.)	40.0%	60.0%	16.0%	84.0%	60.0%	40.0%	60.0%	40.0%	64.0%	36.0%	52.0%	48.0%
Trading	25.0%	75.0%	6.2%	93.8%	54.7%	45.3%	20.3%	79.7%	64.1%	35.9%	50.0%	50.0%
Labour services (tailor, masseur, etc.)	18.2%	81.8%	18.2%	81.8%	18.2%	81.8%	9.1%	90.9%	81.8%	18.2%	63.6%	36.4%
<b>Business location</b>												
Outside the house (kiosk/market/ mobile vendors/go to customer's house, etc.)	38.7%	61.3%	12.9%	87.1%	51.6%	48.4%	19.4%	80.6%	80.7%	19.3%	22.6%	77.4%
Inside/around the house	22.0%	78.0%	12.0%	88.0%	48.0%	52.0%	26.0%	74.0%	54.0%	46.0%	76.0%	24.0%
Both (inside/around/ outside of the house)	26.3%	73.7%	0.0%	100.0%	63.2%	36.8%	52.6%	47.4%	73.7%	26.3%	36.8%	63.2%

**Table 9: Factors associated with lack of safe work environment**

Characteristics of entrepreneur and business	High risk of accident		Unsafe and uncomfortable road		Unhealthy business location		High risk of respiratory problems		Having physically burdensome activities		Not using any protective equipment	
	Odds ratio	95% CI	Odds ratio	95% CI	Odds ratio	95% CI	Odds ratio	95% CI	Odds ratio	95% CI	Odds ratio	95% CI
Aged ≥70 years (Ref=60-69 years)	1.27	[0.46, 3.49]	0.37	[0.06, 2.35]	1.19	[0.46, 3.07]	0.97	[0.33, 2.87]	0.52	[0.20, 1.37]	2.23	[0.77, 6.51]
Separated/divorced/widowed (Ref=married)	1.00	[0.39, 2.57]	1.23	[0.28, 5.37]	1.63	[0.67, 3.96]	1.10	[0.41, 2.98]	1.86	[0.73, 4.73]	0.64	[0.24, 1.73]
Junior high school or higher (Ref=no education/elementary school)	0.65	[0.12, 3.68]	3.30	[0.41, 26.72]	0.53	[0.14, 2.08]	0.20	[0.02, 1.80]	1.90	[0.45, 8.03]	0.91	[0.19, 4.48]
≥3 household members (Ref=1-2 HH member)	0.39	[0.15, 1.01]	0.14*	[0.02, 0.93]	0.29**	[0.12, 0.70]	0.88	[0.33, 2.37]	0.79	[0.32, 1.98]	0.40	[0.15, 1.07]
Trading sector (Ref=industry e.g. food, arts, etc.)	0.29*	[0.09, 0.96]	0.07*	[0.01, 0.55]	0.88	[0.30, 2.56]	0.22**	[0.07, 0.65]	0.75	[0.25, 2.24]	1.46	[0.45, 4.75]
Services (tailor, masseuse, etc.) sector (Ref=industry e.g. food, arts, etc.)	0.22	[0.03, 1.50]	0.32	[0.03, 3.10]	0.13*	[0.02, 0.82]	0.08*	[0.01, 0.79]	3.85	[0.60, 24.86]	1.02	[0.19, 5.59]
Business is located inside/around the house (Ref=outside e.g. kiosk/market/mobile vendors/go to customer's house, etc.)	0.36	[0.12, 1.13]	0.29	[0.05, 1.85]	1.17	[0.41, 3.32]	1.36	[0.40, 4.61]	0.20**	[0.06, 0.64]	14.98***	[4.30, 52.17]
Business is located both (inside and around/outside of the house) (Ref=outside e.g. kiosk/market/mobile vendors/go to customer's house, etc.)	0.33	[0.07, 1.50]	1.00	[1.00, 1.00]	1.90	[0.50, 7.20]	2.43	[0.58, 10.19]	0.62	[0.14, 2.69]	3.15	[0.73, 13.56]

95% confidence intervals in brackets

\* p &lt; 0.05, \*\* p &lt; 0.01, \*\*\* p &lt; 0.001

HH=Household



## Working hours, adequate earnings and emotional effects

In addition to health and safety, the study considered other elements of decent work such as working hours, business income and the emotional effects of work.

### Working hours

In Indonesia, based on employment law, maximum working hours are 40 hours per week. In this study, about three out of five older women entrepreneurs have excessive working hours - work more than 40 hours every week. Sixteen per cent of them have to stay up until late at night (after 22:00) and wake up early (before 04:00) to carry out activities related to their business. Even with these excessive working hours, most earn less than or a maximum of IDR 1,500,000 (USD 100.2) per month and almost all of them (93 per cent) report they feel happy doing business activities (Table 10).

Compared to younger old entrepreneurs, the proportion of oldest old women (aged  $\geq 70$  years) who experience excessive working hours is lower (67.1% vs. 46.7%) with OR = 0.29 and CI = 0.10, 0.86. Even though not significant, the percentage of younger old entrepreneurs who stay up late or wake up early is higher than older ones (21.4% vs. 3.3%) (Table 10 and Table 11). This indicates that the younger entrepreneurs (aged 60-69 years) tend to take risks while doing their business activities that might affect their health. This can be seen by their tendency to work excessively and stay up late or wake up early to do their business-related activities. They also have to spend more time doing the domestic work, including taking care of other household members.

Multivariate analysis shows that older women who work in the trading sector (OR = 11.7; CI = 3.02, 45.1), run their business inside/around the house (OR = 12.1; CI = 2.98, 48.7), and run their business both inside/around and outside the house (OR = 5.3; CI = 0.22, 5.64) are more likely to have excessive working hours (Table 11). Traders tend to open their store and wait for customers from morning until evening every day. Excessive working hours among these older women entrepreneurs are mostly caused by the time-consuming and complexity of their business-related activities. As experienced by 70-year-old KH, there are many activities in running a business. She starts cooking at 1:30 a.m. at home to start selling the cooked products (*gethuk* and *tiwul*) at the market at 5 a.m. From afternoon until evening, she starts preparing food for the next day. These activities have to be done daily so she spends 63 hours per week on her business activities to meet her day-to-day needs.

### Income from business activities

As mentioned previously, in 2022, Indonesia's poverty line was IDR 505,469 or USD 33.46 per capita per month.<sup>27</sup> In 2021 minimum wages for this study area were IDR 1,895,000 or USD 125.45 per month.<sup>28</sup> The study findings reveal that 50 per cent of older women entrepreneurs have business income below IDR 500,000 (approximately USD 33.5), 39 per cent have an income ranging from IDR 500,000 to IDR 1,500,000 (USD 33.5 to USD 100.2), and 11 per cent have an income more than IDR 1,900,000 (approximately USD 127.2). This indicates that the income of most older women entrepreneurs in this study is below minimum wages in the study area as well as below Indonesia's poverty line.

The majority of older women entrepreneurs in this study (89 per cent) have low income. Although the income of older women entrepreneurs in rural areas is relatively low, almost all older women entrepreneurs in this study agreed that their businesses provided financial benefits. As they value the financial benefits, they often endure challenging working conditions when running their businesses.

For example, some older women had to lift heavy objects, such as a woman producing cotton mattresses (WG) and a *gethuk* sellers (WA). WG mentioned that

*"If we have to sell the products at somewhere far, we have to get up at 3 o'clock. First, we have to cook the rice for our grandchildren's breakfast before they go to school,"*

*(FGD1, Village 06, January 20, 2023)*



*"Lifting 10 kg cassavas is commonly done, it is not heavy. It is considered heavy if it is more than 15 kg."*

*(In-depth interview, Village 05, January 18, 2023)*



sometimes she had to deliver her product (10-14 kg cotton mattress) to her customer's house by walking on roads in poor condition, while WA has to bring around 10 kg of cassavas from the market to her house to make her products (*gethuk*). Older women did not complain about this, seeing it as just part of running their business.

The percentage of older women entrepreneurs with higher education who have relatively higher income (>IDR 1,500,000 or USD 100.2 per month) is higher than the lower educated ones (41.7 per cent vs. 6.8 per cent) (Table 10). Older women entrepreneurs with junior high school or higher educational level are less likely to have low monthly net income (OR = 0.03; CI = 0.01, 0.34) (Table 11). This could be related to the ability to manage the business and address the existing challenges. Odds ratios for factors affecting excessive working hours are presented in Fig. 4.

*“Yes, I have to make the design by myself and making difficult design will make me dizzy.”*

*(In-depth interview, Village 11, January 22, 2023)*



## Emotional effects

In this study, factors influencing the emotional effects are not analysed in multi-variate analysis because more than 90% of older women entrepreneurs are feeling happy (homogenous answers) with their business-related activities. However, the research results show an interesting pattern where the percentage of older women entrepreneurs in the service sector who feel negative emotional impacts (feeling sad/burdened) when running their businesses are the highest (18.2 per cent) compared to other sectors (7.8 per cent for trading and none for food/art industry sector) (Table 10). This could be due to the type of work performed by tailors and masseuse. The complexity of making business products/serving customers can be one of the reasons for feelings of sadness/burden. For example, a tailor might feel burdened when a dress pattern is complicated.

This research also shows that the percentage of older women entrepreneurs who feel sad/burdened is highest for older women who run their business only outside of the house (12.9 per cent) compared to another business location (6.0% for inside/around the house and none for both location) (Table 10). Older women entrepreneurs who work outside their home might be worried about their safety, especially because of unfavourable conditions e.g. bad weather, as explained by SG, a food trader at the market. She argued that the profit she makes from her business is not always worth the risk.

For 6 per cent of older women who work only inside/around the house, feeling sad and burdened can be due to the lack of variety in activity as well as lack of interaction with other people. A trader at the market (KR) explained that interacting with other people makes her job more enjoyable.

*“I won't go to the market when it rains. I'm afraid of falling because it might cause a fatal wound considering my age. The profit can't be compared to the risk.”*

*(In-depth interview, Village 01, January 19, 2023)*



*“It is nice when customers keep coming to my kiosk, either to buy or just to chat with me. They also give an update about what is happening right now.”*

*(In-depth interview, Village 03, January 19, 2023)*



**Table 10: Working time, adequate earnings and other benefits**

Characteristics of Entrepreneur and Business	Working hours		Staying up until late (after 22:00) or waking up too early (before 04:00)		Effect of business on emotional wellbeing		Monthly net income (IDR 1,500,000 or USD 100)	
	>40 hours/week	≤40 hours/week	Yes	No	Negative (sad/burdened)	Positive (happy)	≤IDR 1.500.000	>IDR 1.500.000
<b>n</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>Total</b>	<b>61%</b>	<b>39%</b>	<b>16%</b>	<b>84%</b>	<b>7%</b>	<b>93%</b>	<b>89%</b>	<b>11%</b>
<b>Age category (years)</b>								
60-69	67.1%	32.9%	21.4%	78.6%	10.0%	90.0%	85.7%	14.3%
70+	46.7%	53.3%	3.3%	96.7%	0.0%	100.0%	96.7%	3.3%
<b>Marital status</b>								
Married	64.3%	35.7%	21.4%	78.6%	7.1%	92.9%	89.3%	10.7%
Separated/divorced/widowed	56.8%	43.2%	9.1%	90.9%	6.8%	93.2%	88.6%	11.4%
<b>Educational level</b>								
No education/elementary school	60.2%	39.8%	17.1%	82.9%	7.9%	92.1%	93.2%	6.8%
Junior high school/ higher	66.7%	33.3%	8.3%	91.7%	0.0%	100.0%	58.3%	41.7%
<b>Number(s) of household member</b>								
1 -2 household member(s)	59.2%	40.8%	16.4%	83.6%	8.2%	91.8%	95.9%	4.1%
≥3 household member(s)	62.7%	37.3%	15.7%	84.3%	5.9%	94.1%	82.3%	17.7%
<b>Business sectors</b>								
Industry (food, arts, etc.)	40.0%	60.0%	16.0%	84.0%	0.0%	100.0%	88.0%	12.0%
Trading	71.9%	28.1%	15.6%	84.4%	7.8%	92.2%	87.5%	12.5%
Labour services (tailor, masseur, etc.)	45.4%	54.6%	18.2%	81.8%	18.2%	83.8%	100.0%	0.0%
<b>Business location</b>								
Outside the house (kiosk/market/mobile vendors/go to customer's house, etc.)	45.2%	54.8%	22.6%	77.4%	12.9%	87.1%	93.6%	6.4%
Inside/around the house	72.0%	28.0%	8.0%	92.0%	6.0%	94.0%	92.0%	8.0%
Both (inside/around/outside of the house)	57.9%	42.1%	26.3%	73.7%	0.0%	100.0%	73.7%	26.3%

**Table 11: Factors associated with excessive working hours and income**

Characteristics of Entrepreneur and Business	Working hours (>40 hours/week)		Staying up until late (after 22:00) or waking up too early (before 04:00)		Low monthly net income (≤IDR 1,500,000 or USD 100.2)	
	Odds ratio	95% CI	Odds ratio	95% CI	Odds ratio	95% CI
Aged ≥70 years (Ref=60-69 years)	0.29*	[0.10, 0.86]	0.14	[0.02, 1.20]	5.41	[0.47, 61.80]
Separated/divorced/ widowed (Ref=married)	0.84	[0.32, 2.20]	0.38	[0.10, 1.47]	0.82	[0.14, 4.75]
Junior high school or higher (Ref=no education/elementary school)	0.51	[0.10, 2.45]	1.04	[0.10, 10.65]	0.03**	[0.01, 0.34]
≥3 household members (Ref=1-2 HH member)	1.1	[0.44, 2.92]	0.74	[0.22, 2.52]	0.22	[0.04, 1.40]
Trading sector (Ref=industry e.g. food, arts, etc.)	11.7***	[3.02, 45.1]	0.86	[0.18, 4.13]	0.86	[0.14, 5.13]
Services (tailor, masseur, etc.) sector (Ref=industry e.g. food, arts, etc.)	1.3	[0.24, 6.73]	2.17	[0.23, 20.55]	1.00	-†
Business is located inside/around the house (Ref=outside e.g. kiosk/market/mobile vendors/go to customer's house, etc.)	12.1***	[2.98, 48.7]	0.24	[0.05, 1.20]	1.65	[0.12, 23.25]
Business is located both (inside and around/outside of the house) (Ref=outside e.g. kiosk/market/mobile vendors/go to customer's house, etc.)	5.3*	[1.11, 25.43]	1.11	[0.22, 5.64]	0.17	[0.02, 1.60]

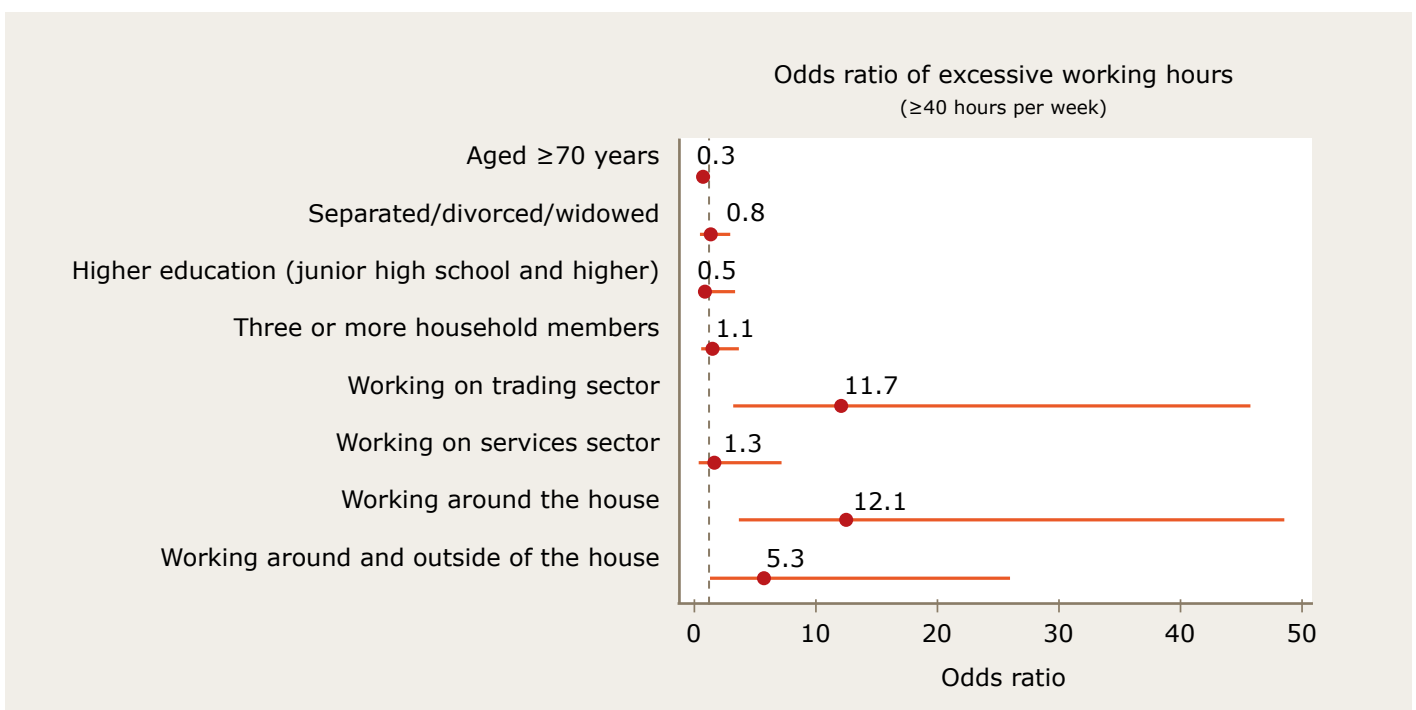
95% confidence intervals in brackets

\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

†Empty values due to collinearity

HH=Household

**Fig. 4: Factors affecting excessive working hours**



## Social protection

In Indonesia, the presence of health insurance helps older people regarding the ease of getting health services. This can include national health insurance including social security administration agency for health (*badan penyelenggara jaminan sosial kesehatan*, BPJS) - either assisted (BPJS-PBI) or not-assisted (BPJS) - as well as regional health insurance (*jaminan kesehatan daerah*, Jamkesda). The existing health care insurance (BPJS) is considered burdensome without government subsidies. The present study shows that there are still 32 per cent of older women entrepreneurs who have no health insurance. Most of those who do not own health insurance do not know about the registration procedures or how to update their data (53.1 per cent) (Table 12).

**Table 12: Reason given for not having health insurance**

Reason	n (%)
Unable to pay the contribution money	13 (40.6)
Not aware of its existence	1 (3.1)
Not enough information on how it can be useful	3 (9.4)
Don't know how to register or update the data	17 (53.1)

The absence of health insurance is lower among entrepreneurs aged  $\geq 70$  years (16.7 per cent) compared to the ones aged 60-69 years (38.6 per cent) (OR = 0.08; CI = 0.02, 0.39). Older women entrepreneurs with junior high school or higher educational level also more likely to have health insurance. This can be seen by the fact that there is lower percentage of older women entrepreneurs with higher education who do not own any health insurance compared to the ones with lower education (8.3% vs 35.2%, with OR = 0.04; CI = 0.01, 0.44) (Fig. 5, Table 13 and Table 14).

*“My children want to take care of BPJS’ registration and payment, but I didn’t allow it. I rarely need healthcare services, so why do we have to pay for it?”*

*(In-depth interview, Village 05, January 18, 2023)*



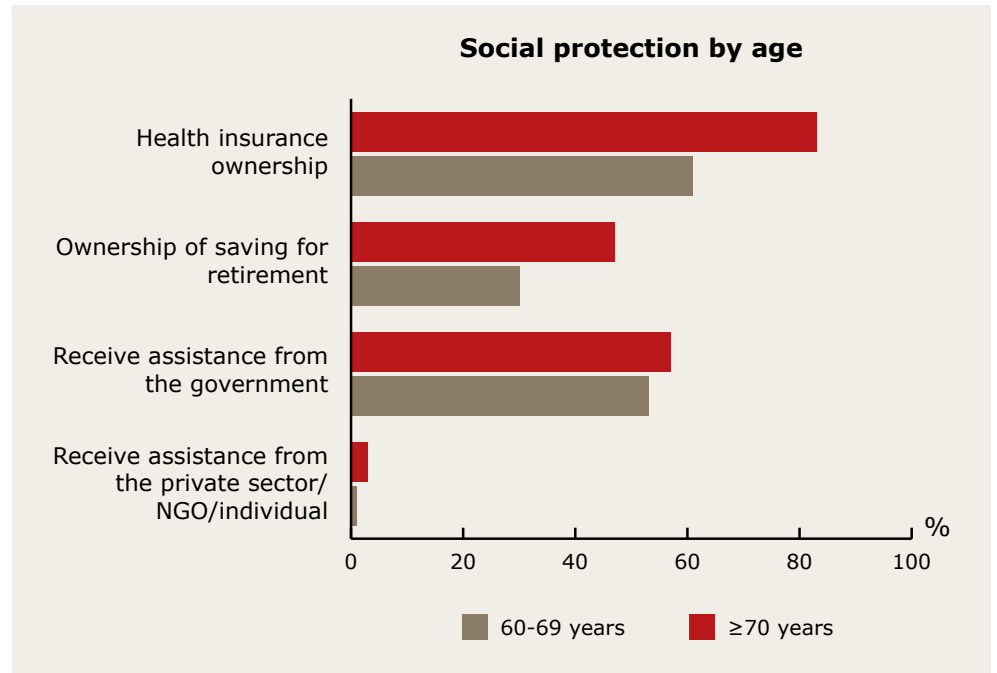
This study shows that among older women income and education are factors in having health insurance. Previous research showed that people who attained junior high school, senior high school, and university were associated with higher probability of having health insurance compared to those with elementary school education.<sup>29</sup> Those who have higher education will use their education and knowledge to process the information obtained to their knowledge and this will affect their attitude toward the existing programme.<sup>30</sup> In addition, compared to older women entrepreneurs with lower education, the ones with higher education are more likely to have higher income. The higher a person’s income, the higher the awareness of society in insurance.<sup>31</sup> By knowing the benefits of health insurance, they are most likely willing to put their money into the programme, or be able to register as assisted recipients (BPJS-PBI) for those with limited resources.

Being unable to pay the contribution money is the reason given by 40.6 per cent of older women entrepreneurs without any health insurance (Table 12). However, an older woman participating in the qualitative study (WA) admitted that she was reluctant to pay monthly contribution of BPJS even though her children were willing to cover the payment because she did not feel the urgency of having health insurance.

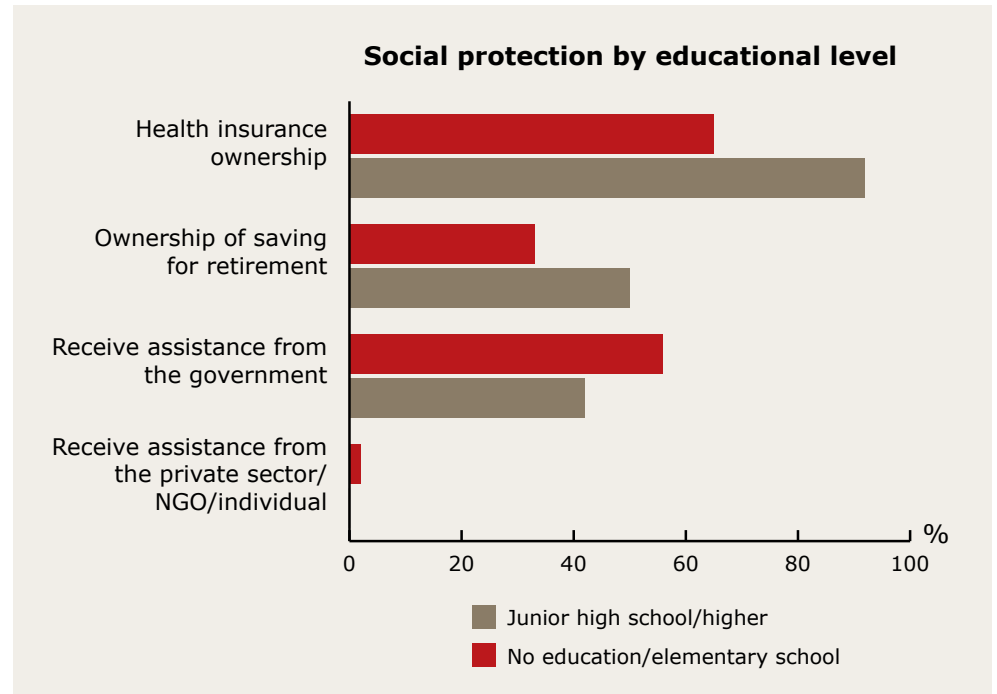
The percentage of older women entrepreneurs who are not saving for retirement is high (65 per cent). This should be concerning because only 8.52 per cent of older people’s households in Indonesia have a pension guarantee.<sup>3</sup> Several social assistance programmes have been provided by the government to meet the basic needs and social welfare of families in general, including the ones with older people in the household. In Indonesia, there are some existing programmes, such as the Family Hope programme (*program keluarga harapan*, PKH), the social welfare card (*kartu kesejahteraan sosial*, KKS), non-cash food assistance (*bantuan pangan nontunai*), and business expansion credit. But almost half of older women

entrepreneurs in this study (46 per cent) reported the absence of assistance from the government and almost all of them have never received any assistance from non-governmental organisations (98 per cent) in the last 12 months (Fig. 6 and Table 13).

**Fig. 5: Access to social protection by level of education**



**Fig. 6: Factors affecting access to social protection by age**



The absence of health insurance is also higher among older women who are already separated/divorced/widowed (OR = 7.94; CI = 2.12, 29.76), living with 3 or more HH members (OR = 9.31; CI = 2.44, 35.58), and running a trading-sector business (OR = 4.56; CI = 1.04, 20.02) compared to the ones who are still married, living with less household members, and working in industry sectors (Fig. 7). The absence of savings for retirement is also higher among older women who live with ≥3 household members (OR = 2.66; CI = 1.01, 6.95) and working in services sector

(OR = 14.06; CI = 1.27, 155.12) (Fig. 8 and Table 14). Multivariate analysis of factors influencing the absence of non-governmental assistance is not included in this study because of respondent's homogenous answers (98 per cent of older women never received any assistance from non-governmental organisations).

The results of this study indicate that aside from an individual's age and educational level, household and business characteristics are also affecting the decision to participate in health insurance programmes as well as good management financial practices e.g. saving for retirement.

**Table 13: Access to social protection by socio-economic characteristics and business type**

Characteristics of Entrepreneur and Business	Health insurance ownership		Ownership of saving for retirement		Receive assistance from the government		Receive assistance from the private sector/ NGO/individual	
	No	Yes	No	Yes	No	Yes	No	Yes
<b>n</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>Total</b>	<b>32%</b>	<b>68%</b>	<b>65%</b>	<b>35%</b>	<b>46%</b>	<b>54%</b>	<b>98%</b>	<b>2%</b>
<b>Age category (years)</b>								
60-69	38.6%	61.4%	70.0%	30.0%	47.1%	52.9%	98.6%	1.4%
70+	16.7%	83.3%	53.3%	46.7%	43.3%	56.7%	96.7%	3.3%
<b>Marital status</b>								
Married	25.0%	75.0%	73.2%	26.8%	48.2%	51.8%	98.2%	1.8%
Separated/divorced/widowed	40.9%	59.1%	54.5%	45.5%	43.2%	56.8%	97.7%	2.3%
<b>Educational level</b>								
No education/elementary school	35.2%	64.8%	67.0%	33.0%	44.3%	55.7%	97.7%	2.3%
Junior high school/higher	8.3%	91.7%	50.0%	50.0%	58.3%	41.7%	100.0%	0.0%
<b>Number(s) of household member</b>								
1 -2 household member(s)	22.4%	77.6%	57.1%	42.9%	38.8%	61.2%	95.9%	4.1%
≥3 household member(s)	41.2%	58.8%	72.5%	27.5%	52.9%	47.1%	100.0%	0.0%
<b>Business sectors</b>								
Industry (food, arts, etc.)	16.0%	84.0%	48.0%	52.0%	28.0%	72.0%	100.0%	0.0%
Trading	37.5%	62.5%	67.2%	32.8%	53.1%	46.9%	96.9%	3.1%
Labour services (tailor, masseur, etc.)	36.4%	63.6%	90.9%	9.1%	45.4%	54.6%	100.0%	0.0%
<b>Business location</b>								
Outside the house (kiosk/market/mobile vendors/go to customer's house, etc.)	41.9%	58.1%	71.0%	29.0%	48.4%	51.6%	93.6%	6.4%
Inside/around the house	16.0%	68.0%	68.0%	32.0%	50.0%	50.0%	100.0%	0.0%
Both (inside/around/outside of the house)	15.8%	84.2%	47.4%	52.6%	31.6%	68.4%	100.0%	0.0%

**Table 14: Factors associated with lack of access to social protection**

Characteristics of Entrepreneur and Business	No health insurance owned		No saving for retirement		Not receiving any assistance from the government	
	Odds ratio	95% CI	Odds ratio	95% CI	Odds ratio	95% CI
Aged ≥70 years (Ref=60-69 years)	0.08**	[0.02, 0.39]	0.38	[0.14, 1.04]	0.78	[0.31, 1.94]
Separated/divorced/widowed (Ref=married)	7.94**	[2.12, 29.76]	0.45	[0.18, 1.15]	0.86	[0.37, 2.02]
Junior high school or higher (Ref=no education/elementary school)	0.04**	[0.01, 0.44]	0.40	[0.10, 1.65]	1.49	[0.40, 5.58]
≥3 household members (Ref=1-2 HH member)	9.31**	[2.44, 35.58]	2.66*	[1.01, 6.95]	2.03	[0.87, 4.76]
Trading sector (Ref=industry e.g. food, arts, etc.)	4.56*	[1.04, 20.02]	2.32	[0.76, 7.06]	2.86	[0.96, 8.52]
Services (tailor, masseur, etc.) sector (Ref=industry e.g. food, arts, etc.)	5.27	[0.69, 40.21]	14.06*	[1.27, 155.12]	1.90	[0.40, 9.02]
Business is located inside/around the house (Ref=outside e.g. kiosk/market/mobile vendors/go to customer's house, etc.)	0.89	[0.27, 2.29]	1.08	[0.35, 3.36]	1.25	[0.46, 3.43]
Business is located both (inside and around/outside of the house) (Ref=outside e.g. kiosk/market/mobile vendors/go to customer's house, etc.)	0.23	[0.04, 1.29]	0.39	[0.09, 1.60]	0.59	[0.16, 2.26]

95% confidence intervals in brackets

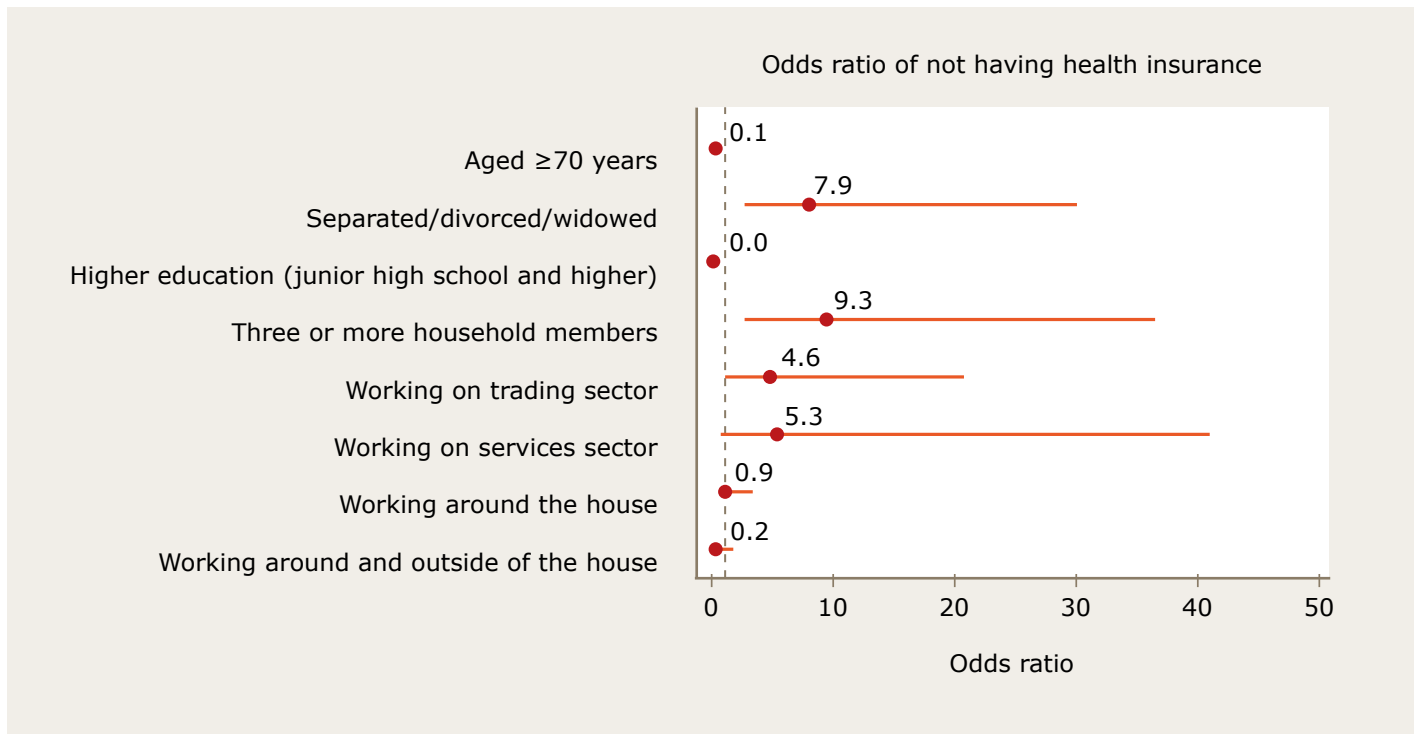
\* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

†Empty values due to collinearity

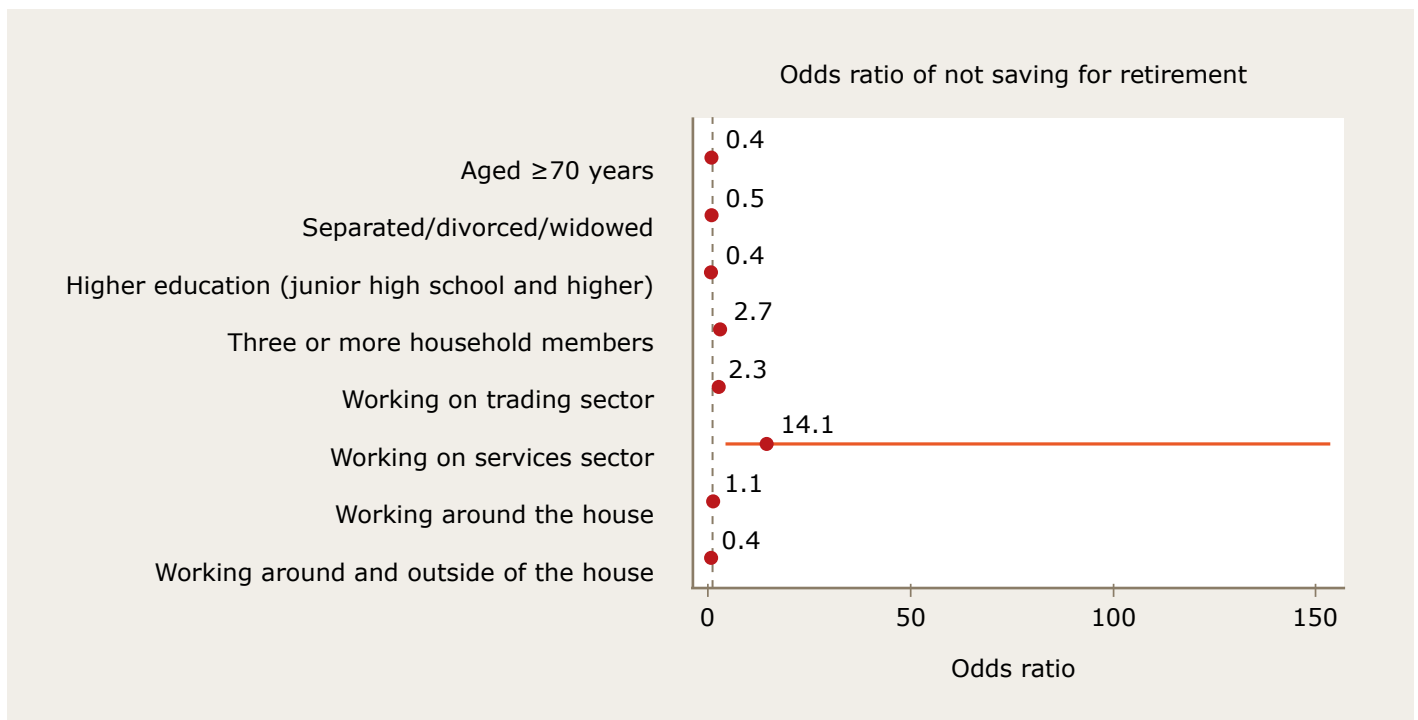
HH=Household



**Fig. 7: Factors affecting lack of health insurance**



**Fig. 8: Factors affecting lack of retirement savings**



# Conclusion and recommendations

The present study aimed at investigating the situation of older women entrepreneurs, their motivation to work, satisfaction with work, barriers to business and barriers to decent work. Overall, the research showed that these older women entrepreneurs keep working for financial reasons and to occupy themselves. Reasons for choosing their current business include skills they possess, being active and happy, and not doing something physically burdensome. It was found that only a small number of older women entrepreneurs wanted to expand their businesses and some of them even reduced the scope of their businesses due to health problems or decreased physical ability. Most of the interviewees used their savings as business capital and only a few borrowed money from the bank. Most of them also had no loans in the last 12 months because of the fear of feeling burdened.

Two out of three older women entrepreneurs still work more than 40 hours per week and carry out types of business that burden them physically. One-third of older women entrepreneurs are also at risk of experiencing respiratory problems due to the use of firewood stoves. Economic factors such as few customers and lots of business competitors are the most common problems faced by older women entrepreneurs in rural areas. Some of them have no insurance because of limited knowledge regarding its administration and some cannot afford to pay monthly contributions. In addition, most of them also have no savings to use on retirement, and nearly half of them have not received assistance from the government in the last 12 months.

Compared to their older counterparts (70 years old and older), women entrepreneurs who are still relatively young (60-69 years) tend to take more risks related to work activities that can affect their health. Support from the closest people is also one of the key factors influencing decent work for older women entrepreneurs in rural areas.



Yainur Pratomo/SurveyMETER



Based on this research, a number of policies and programmes should be developed and implemented to address the barriers to decent work, especially for older women entrepreneurs who live in rural areas of Indonesia.

These recommendations include:

- 1. Empowerment to improve older women's welfare.** The Ministry of Manpower, Ministry of Cooperatives and small and medium enterprises (SMEs) should collaborate with local governments to support the empowerment of older women, to increase their income, especially older women who still have the motivation to develop and expand their businesses. In a digital era, trainings by experts who are skilled in technology could assist the entrepreneurs business activities (regarding production, promotion, or sales of products/services). The stakeholders should explore the potential for engaging local younger people who are skilled in technology and interested in acting as partners in these enterprises. The government ministries can also provide training resources, while the local government can support by providing accurate data about the businesses run by the older women in their areas. The trainings should focus on enhancing skills related to the development of their current business, not providing new skills that are not needed.
- 2. Provision of education to older people's carers and family members to support the older women entrepreneurs' wellbeing.** The Ministry of Health should provide trainings to the older people's family members about the importance of them staying active (whether by working, doing hobbies, or other social activities) to prevent declining cognitive function as well as enhancing the physical and mental health of the older women.
- 3. Financial management education.** The Ministry of Finance should provide education about good financial management since our finding show that most older women entrepreneurs do not have savings for retirement and do not receive any financial assistance. This could include the encouragement to to save a regular portion of their business income (e.g. IDR 1,500 or USD 0.1 per day) for retirement or to go towards a monthly health contribution. It should also include customer relations education, such as how to deal with customers wanting to pay by credit.
- 4. Raising awareness about the importance of health insurance and healthy work life.** Recognising the economic vulnerability of older women is essential. To increase older women's awareness regarding the importance of health and work security, the Ministry of Health, Ministry of Finance, as well as local government should promote BPJS Kesehatan as an effort to guarantee the health of older women for free (BPJS PBI). The Ministry of Health should raise awareness about the importance of adequate rest time considering that older women will experience a decrease in their physical abilities and strength, and may suffer from various degenerative conditions. This can include advice on how to adjust their work methods to make them less burdensome (for example, a tailor working at a table rather than sitting on the floor for a long period of time). The importance of a balanced nutritional diet including daily exercise should also be emphasised. In addition, older women should be supported to participate in community and peer activities such as religious activities (*pengajian*) or gatherings as a form of positive social interaction that can help them maintain their mental and physical health.
- 5. Revision of loan/credit regulations.** The Ministry of Finance, Ministry of State-Owned Enterprises, Ministry of Cooperatives and SMEs, and state-owned enterprises, such as Bank Rakyat Indonesia (BRI) should collaborate to reconsider bank regulations regarding the maximum age limit (59 years) borrowing business capital. It is important to take into consideration the latest evidence that the health and longevity of older people has improved over time

and thus the potential for older women to work is increasing. Support in the form of capital for informal businesses can help older women remain productive and economically independent.

- 6. Adapting infrastructure.** Local governments should improve public infrastructure, taking into consideration the needs and physical condition of vulnerable groups, such as the older people. This is based on a regulation from the Minister of Social Affairs of Republic Indonesia Number (No). 4 of 2017 regarding 'Guidelines for the Development of Age-Friendly Areas'. For example, marketplaces and other public facilities should provide facilities for older people (and disabled people) on the ground floor.
- 7. Enhancement of supporting environments.** Support from family members and other people closest to the older women can help with addressing existing constraints and challenges, which is especially important for older women who are motivated to expand or develop their business. Local government should support communities that care of older people to help manage the older people's welfare. They are likely to have better knowledge and a wider network regarding issues such as technology and dealing with administration needed to claim the rights and social benefits available for older people. In addition, the local government should provide robust and reliable data to ensure that communities can offer targeted assistance effectively. Reliable data regarding social, economic, healthcare conditions, as well as the specific requirements of older women entrepreneurs will support local organisations to understand their challenges and situation, identify specific needs, and plan appropriate assistance accordingly. It is crucial to make the information readily available to the public, especially to the communities that care for older people. In addition to training older people, the Ministry of Manpower should involve older people themselves in providing training related to their business skills to the younger generation. Thus, in addition to sharing their skills and experience, they can also increase their motivation and confidence in developing their business further.

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