

Greatest Income Strategy Through Empowerment of Informal Sector Women Entrepreneurs Based on Jambi Malay Culture with the Sustainable Livelihood Framework Approach

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Abstract

This study examines the development of an effective income-maximization strategy by empowering informal sector women entrepreneurs in Jambi, Indonesia, through the Sustainable Livelihood Framework (SLF) approach. It addresses critical challenges including limited access to economic resources, socio-cultural constraints, and policy gaps that hinder women's full participation in entrepreneurship. The research explores the intersection of Jambi Malay cultural values with livelihood assets and empowerment initiatives to enhance women's income generation. Employing a qualitative methodology with a case study approach, the research utilizes in-depth interviews, participatory observation, and document analysis. The findings demonstrate that SLF serves as a valuable analytical tool for understanding the interplay of social capital, human capital, and cultural ethics in income generation. Key determinants of success include access to capital, culturally embedded business practices, product innovation, and strong social networks. However, barriers such as technological illiteracy and inadequate financial infrastructure persist. This study contributes to the discourse on women's economic empowerment by showcasing how culturally embedded frameworks can enhance resilience and optimize income generation. It offers strategic insights for policymakers, practitioners, and stakeholders to develop inclusive and sustainable empowerment programs tailored to local contexts.

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women empowerment;
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1. Introduction

The informal sector plays a crucial role in sustaining household economies in many developing countries, including Indonesia (Harfadli, 2024). In Jambi Province, women's involvement in informal economic activities—such as traditional trade, culinary production, and home-based services—serves as a vital means of household financial security amid fluctuating formal employment opportunities. These women function not only as economic actors but also as cultural agents who navigate local norms while engaging in income-generating activities (Sami, 2024). However, their contributions are frequently undervalued due to structural barriers and patriarchal norms that limit access to capital, education, and public participation. Economic vulnerability among women in the informal sector remains prevalent, particularly in rural and semi-urban areas of Jambi. This issue is further compounded by a lack of institutional support and the absence of culturally grounded empowerment models that consider local traditions and social dynamics. Understanding and addressing the challenges faced by women entrepreneurs in Jambi's informal sector is essential for designing inclusive economic strategies. This research aims to identify contextually relevant pathways for sustainable empowerment by examining the intersection of gender, culture, and informal economic practices.

Empowering women in the informal sector is not solely a matter of economic development; it represents a broader struggle for social justice and inclusive growth (Durokifa, 2024). In regions such as Jambi, where Malay cultural norms deeply shape societal structures, women's economic participation must be analyzed within the framework of local customs. Existing policies and empowerment programs often adopt a standardized approach that disregards cultural diversity and fails to resonate with grassroots realities. Moreover, while the informal sector's flexibility offers entry points for women, it often excludes them from formal protections, training, and financing opportunities. Studies indicate that culturally sensitive and localized approaches are essential for successful empowerment models (Mayasari & Putri, 2024). Thus, integrating cultural values into empowerment initiatives is necessary to minimize resistance and ensure community ownership. Recognizing the dual role of women as economic contributors and cultural bearers is crucial. Addressing income inequality in the informal sector requires a nuanced understanding of how gender roles are constructed and negotiated within specific cultural settings. This study seeks to bridge this critical gap by centering Jambi Malay women in the discourse on economic empowerment.

A growing body of literature explores women's economic empowerment, informal entrepreneurship, and the socio-cultural barriers influencing both (Noor, 2011; Saptaria & Setyawan, 2021; Alim et al., 2022). However, many studies focus on generic empowerment models that fail to account for local culture and context. Specifically, research on Jambi Malay women's informal economic activities remains limited and fragmented. Few studies provide an integrated analysis of how cultural identity and traditional values interact with economic aspirations and systemic challenges. Additionally, previous research often emphasizes structural or financial aspects, neglecting the role of cultural capital and social networks in shaping women's economic strategies. Furthermore, limited discussion exists on

integrating theoretical frameworks such as the Sustainable Livelihood Framework (SLF) with localized gender and cultural analysis. These research gaps underscore the need for studies that are both conceptually robust and contextually grounded. This article seeks to address this need by developing an empowerment model rooted in Jambi Malay cultural values while contributing to theoretical advancements in gendered entrepreneurship and sustainable livelihoods.

The Sustainable Livelihood Framework (SLF) provides a multidimensional lens to assess how individuals and communities mobilize assets to sustain and improve their livelihoods. Originating from development studies, SLF emphasizes five capital assets—human, social, physical, financial, and natural—that interact within a broader vulnerability context (DFID, 1999). When applied to women entrepreneurs in Jambi's informal sector, this study examines not only access to tangible resources such as credit and infrastructure but also the less visible forms of capital, such as cultural legitimacy and community networks. SLF's people-centered approach aligns with inclusive empowerment principles by recognizing agency, resilience, and adaptive strategies. Jambi Malay culture, with its embedded values of mutual cooperation, spiritual beliefs, and customary law, plays a crucial role in mediating access to these assets. Integrating SLF with cultural analysis enables a deeper understanding of how empowerment strategies can be both sustainable and culturally relevant. This theoretical combination bridges economic theory with anthropological insight, making it particularly suitable for analyzing empowerment in environments shaped by tradition, kinship, and informal economic structures.

Building on this foundation, the literature review examines existing research on income generation, entrepreneurship, and empowerment. This sets the stage for exploring how cultural values, social norms, and capital accessibility influence women's entrepreneurial success and income generation. Addressing gaps in existing literature, this study highlights the importance of integrating cultural specificity into empowerment interventions to enhance policy design and community engagement. It further identifies the critical economic, social, and cultural barriers that hinder optimal income and proposes locally grounded, sustainable strategies to overcome them. By focusing on Jambi Malay women, the study contributes to broader discussions on gender, economy, and empowerment in Islamic cultural contexts. The anticipated contribution of this research lies in its methodological and practical relevance: offering a replicable model for culturally grounded empowerment while generating data to inform policies aimed at economic justice and gender equality in Muslim-majority societies.

The central hypothesis of this study is that a culturally embedded empowerment model—grounded in the Sustainable Livelihood Framework—will enhance income outcomes for informal women entrepreneurs in Jambi. This argument is supported by empirical observations and preliminary data indicating that women with stronger social capital, community support, and adaptive cultural strategies exhibit greater income stability and business resilience. Conversely, women lacking access to these assets often remain trapped in cycles of low income and informal dependency. According to Statistics Indonesia Jambi Province (BPS Jambi, 2023), women constitute over 55% of the informal labor force in the

province, with a significant concentration in small-scale retail and food production. However, only 17% of these women reported access to formal credit channels. These figures illustrate structural exclusions that must be addressed through holistic empowerment strategies. Therefore, this study posits that income growth is contingent upon a broader enabling environment that includes social norms, cultural legitimacy, and networked resources.

By centering on Jambi Malay women and the dynamics of informal entrepreneurship, this study contributes to scholarly and policy discussions on culturally informed empowerment. Integrating SLF with local cultural insights allows for a rethinking of income strategies beyond conventional economic interventions. This research invites policymakers, development practitioners, and scholars to consider empowerment as a socio-cultural process rather than merely a financial mechanism. Its relevance extends to broader contexts where traditional culture, gender roles, and informal economies intersect, particularly in Muslim-majority regions. Ultimately, this study offers a roadmap for designing inclusive, sustainable, and culturally resonant programs that empower women as both economic agents and key contributors to community development.

2. Methods

This study employs a qualitative research design with a case study approach to explore women entrepreneurs' experiences in Jambi's informal sector, examining how Malay cultural values influence business practices and income-maximization strategies. The research utilizes in-depth interviews to gather insights into challenges, opportunities, and best practices, while participatory observation enables direct engagement with women's economic activities, focusing on cultural influences on entrepreneurial decision-making. This design allows for detailed investigation of social phenomena, emphasizing subjective experiences in women's economic activities.

As Creswell and Creswell (2018) note, qualitative inquiry facilitates understanding of how individuals interpret their social and economic realities. This approach examines how culture, gender, and entrepreneurship interact within the SLF. In qualitative research, the methodological approach guides how questions are addressed, data collected, findings analyzed, and conclusions drawn, based on research objectives and contextual factors (Adiwijaya et al., 2024). This integration of cultural insights with theoretical frameworks ensures a context-sensitive understanding of women's income-generation strategies in Jambi's informal sector.

3. Results And Discussion

Results

The results of the study on the "Greatest Income" strategy through empowering women entrepreneurs in the informal sector based on Jambi Malay culture with the Sustainable Livelihood Framework (SLF) approach demonstrate that cultural elements significantly support women entrepreneurs in the informal sector.

The research reveals that Jambi Malay cultural values such as mutual cooperation, honesty, and sustainability serve as the foundation of women entrepreneurs' business

strategies. These values strengthen social networks and build trust with customers, ultimately increasing income. Additionally, the incorporation of local wisdom in the production of goods and services, such as utilizing local materials or applying traditional techniques, enhances product competitiveness in both local and regional markets.

["I always prioritize honesty and helping each other. If there is a large order, I can't do it myself, so I invite a neighbor to help. Later the results will be divided according to the work. In this way, our efforts continue and the relationship in the village is getting closer."]

(Interview, cake entrepreneur, June 15, 2024)

The study identified social and human capital as key contributors to entrepreneurial success. Strong social networks in the Jambi Malay community provide significant support for women entrepreneurs. These networks facilitate access to resources, information, and community support, directly impacting income generation. Furthermore, knowledge and skills inherited through culture and informal education play a significant role in determining business success. Empowerment programs focusing on enhancing managerial and financial skills have proven effective in increasing productivity and income among women entrepreneurs.

Regarding business development strategies, many women entrepreneurs in the informal sector have successfully increased their income by diversifying products and services, effectively utilizing various natural resources and skills available within their communities. Innovation in product design and packaging that incorporates elements of Jambi Malay culture has proven effective in attracting consumer interest and enhancing product value.

["My product is simple, but I pack it with Jambi batik motifs to make it more attractive. Many buyers say that this packaging is what makes them interested in the first time. So, I feel like our culture can be an added value, not just a decoration."]

(Interview, snack artisan, June 20, 2024)

The SLF-based approach significantly increased income for women entrepreneurs who implemented these strategies, particularly those who effectively leverage social and human capital in their business operations. With increased income, family economic stability improves, reducing dependence on single-income sources and strengthening household resilience to economic shocks.

While the results highlight positive outcomes, significant challenges remain. For instance, despite strong social capital, access to financial capital continues to hinder business development. Many women entrepreneurs struggle to secure financing, limiting their growth potential. Limited access to and knowledge of digital technology and modern marketing techniques present obstacles to reaching broader markets, potentially constraining business growth. Despite facing difficulties, after obtaining a settlement they found a solution.

*["Our difficulties are capital and marketing. Wanting to borrow from a bank is difficult because it does not have a guarantee. So far, I have relied on group gatherings and promotions through WhatsApp groups, even though I don't understand how to sell online more broadly."]
(Interview, fish cracker seller, June 22, 2024)*

*["Since participating in financial management training, I have started to separate business money and household money. It was difficult at first, but now I can see the benefits clearly, and the business feels more developed."]
(Interview, mobile vegetable seller, June 25, 2024)*

Empowering women entrepreneurs in the informal sector through approaches grounded in Jambi Malay culture and the Sustainable Livelihood Framework not only increases income but also strengthens women's economic position within their communities. However, challenges related to capital access and technology adoption must be addressed to fully realize this potential.

Discussion

This study demonstrates that empowering women entrepreneurs in the informal sector through the Sustainable Livelihood Framework (SLF), integrated with Jambi Malay cultural values, results in significant income growth and broader social transformation. The findings highlight three interrelated aspects: the role of cultural values in shaping business practices, the strength of social capital as an enabler of entrepreneurial success, and the effectiveness of human capital development in enhancing business capacity (Odesanmi, 2024). Cultural principles such as honesty, mutual cooperation, and adherence to tradition not only shape entrepreneurial behavior but also serve as economic assets by fostering trust-based customer relationships. Social capital facilitates access to markets, networks, and resources, while human capital—developed through education, training, and skill enhancement—contributes to increased productivity and income potential (Purnamasari, 2024). These findings show that culturally embedded and socially supported strategies enhance women's economic agency and promote sustainable livelihoods (Mahato & Jha, 2024).

The culture of Jambi Malay serves as both a facilitator and a constraint. On one hand, its heritage—embedded in product design, production methods, and branding—boosts marketability and competitiveness, increasing income. On the other hand, patriarchal norms and domestic responsibilities continue to limit women's mobility and entrepreneurial engagement. These findings align with broader sociocultural dynamics in which traditional gender roles still influence economic participation. Nevertheless, the study reveals that women entrepreneurs actively negotiate cultural expectations while engaging in income-generating activities, illustrating how cultural norms are not static but are continually reinterpreted and adapted within economic practices.

Theoretically, this study applies the SLF to a gendered and culturally specific context. The five capital assets—human, social, financial, physical, and natural—are mobilized in

varying ways depending on women's sociocultural positioning. In this case, social and human capital emerge as particularly critical. These findings support the arguments of Chambers and Conway (1992) and Scoones (1998), who emphasize that livelihood sustainability is determined by the interplay of multiple forms of capital. Furthermore, the study aligns with the work of Kabeer (2020) and Mayoux (2001), reinforcing the argument that economic empowerment is deeply intertwined with gender norms and requires broader institutional and social transformation. The role of intersectionality is also evident, as cultural identity, gender, and class intersect to shape economic opportunities and constraints.

The implications of this study are significant for both policy and practice. Women's empowerment in the informal sector extends beyond economic access and requires addressing sociocultural barriers through education, training, and supportive policies. Integrating cultural heritage into business strategies enhances competitiveness while preserving local identity. However, for empowerment to be sustainable, institutional mechanisms must support women through inclusive financial services, digital literacy programs, and market access initiatives. A multisectoral approach—bringing together government institutions, non-governmental organizations (NGOs), and local communities—is essential for co-designing context-sensitive empowerment programs that align with cultural values while promoting gender equity and economic resilience.

In comparison to existing literature, this study makes a distinct contribution by positioning cultural capital as a dynamic economic resource. While earlier research (e.g., Ellis, 2000; Banerjee & Duflo, 2011) emphasized income diversification and access to microfinance, this study highlights the integration of intangible cultural assets into business models. It extends the theoretical scope of the SLF by demonstrating its relevance within a culturally embedded, gender-sensitive, and informal economic context. Additionally, it contributes to feminist economic discourses by shifting the focus from mere access to financial resources toward broader concepts of recognition, representation, and relational agency. These insights move beyond individualistic notions of entrepreneurship to emphasize more collective, community-driven approaches to livelihood enhancement.

Based on these findings, several recommendations emerge. First, financial inclusion policies should be tailored to address the specific challenges faced by women who lack formal collateral. Second, capacity-building initiatives should incorporate cultural entrepreneurship modules, equipping women with skills to integrate traditional heritage into product innovation and business strategy. Third, digital literacy and e-commerce training should be expanded to facilitate market access and enhance competitiveness in an increasingly digital economy. Finally, stronger collaboration among government agencies, community organizations, and private sector actors is necessary to ensure that empowerment initiatives are both context-responsive and inclusive. Implementing these measures can transform short-term income strategies into sustainable livelihood pathways, reinforcing economic resilience and social empowerment for women in the informal sector.

4. Conclusion

This study concludes that empowering women entrepreneurs in the informal sector through the Sustainable Livelihood Framework (SLF), when integrated with the cultural values of Jambi Malay society, serves as an effective strategy for maximizing income and improving family welfare. This empowerment process relies on optimizing social and human capital, particularly through community networks, cultural knowledge, and informal skills that sustain business operations. The findings indicate that business diversification, product innovation, and the incorporation of local wisdom into economic activities are key drivers of increased income. However, to ensure the sustainability and scalability of these economic gains, persistent challenges—such as limited access to financial capital and digital technology—must be systematically addressed. These results underscore the importance of aligning cultural context with empowerment strategies to strengthen women's economic positions in rural communities.

This research makes a significant contribution to the academic discourse on women's economic empowerment, particularly within the fields of Islamic business and development economics. Applying the SLF model in the Jambi Malay context bridges the gap between global strategies and local entrepreneurship. Theoretically, it extends the applicability of SLF by demonstrating its compatibility with gender-sensitive and culturally embedded entrepreneurial practices. Practically, the findings offer a contextual framework for policymakers and community-based organizations in designing empowerment initiatives that are both sustainable and culturally relevant. This integrative approach is essential for fostering inclusive economic development while preserving local cultural identities.

Despite its contributions, the study acknowledges several limitations. The qualitative and geographically specific nature of the research may limit the generalizability of the findings beyond the Jambi Malay context. Additionally, the study does not fully examine the role of digital platforms, environmental factors, and macroeconomic policies in shaping women's income-generating strategies. Future research should employ mixed-methods approaches across diverse regions to explore the intersection of local culture, technological transformation, and sustainable livelihoods. Such investigations could provide deeper insights into the development of adaptive strategies that integrate cultural values with innovation, thereby expanding the discourse on Islamic economics and inclusive development in the informal sector.

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