

## Gender Gap in the Economic Sector in Siding District, Bengkayang Regency

**Sigit Sapto Wibowo<sup>1</sup>, Yusuf<sup>2</sup>, Shendy Morgen Ichuan Delodo<sup>3</sup>, Dwita Suci Rochima<sup>4</sup>**  
<sup>1,2,3,4</sup>Yayasan Swadaya Dian Khatulistiwa, Kalimantan Barat, Indonesia  
Correspondence: dwitaaaasuci@gmail.com

### Article History *Abstract*

**Submitted:** *Gender inequality in women's economic activities remains a critical issue in rural and border regions, shaped by both household dynamics and structural conditions. This study aims to analyze gender disparities in the economic sector by comparing the experiences of women in Upper Siding (Sungkung 1, Sungkung 2, and Sungkung 3) and Lower Siding (Hli Buei, Tamong, and Siding) villages in Siding District, Bengkayang Regency, Indonesia. A comparative qualitative approach employing the Harvard Analytical Framework was used, involving 150 female respondents selected through purposive sampling. Data were collected through in-depth interviews, field observations, questionnaires, and a review of relevant literature. The findings reveal that women in both regions perform dual roles; however, women in Upper Siding experience a significantly heavier workload due to geographical constraints, limited infrastructure, and restricted mobility. Access to business capital among women in Upper Siding ranges from only 15% to 23%, considerably lower than that of women in Lower Siding, which ranges from 52% to 77%. Furthermore, women in Lower Siding demonstrate greater participation in household economic decision-making. These findings suggest that gender inequality is influenced not only by intra-household relations but also by structural factors, including geography, accessibility, infrastructure, and local social norms. This study contributes to the growing body of literature on gender and rural economies, particularly in remote, border, and underdeveloped regions.*

**Reviewed:** March 31, 2026  
**Approved:** May 31, 2026  
**June 6, 2026**

**Keywords:** *Gender gap, women's economic empowerment, access and control over resources, border regions; gender analysis, Siding District.*

### INTRODUCTION

Discussions about gender equality and inequality are increasingly emerging at the national and local levels, particularly in the context of rights and obligations in employment, economic participation, health, politics, and social welfare. Indonesia has a long history of championing women's representation and gender equality movements. Historically, Indonesia was led by a female president, Megawati Soekarnoputri, who epitomized

women's representation in national politics (Octavia, 2025). Furthermore, Indonesia has prominent female figures who have played significant roles in the national economy, such as Sri Mulyani Indrawati, who has served as Minister of Finance under three different presidential administrations (Jefriando, 2017). Nevertheless, efforts to achieve gender equality are still facing various challenges, especially in the economic sector in rural areas far from urban centres.

Women's participation in the economic sector is an essential part of gender equality. However, in reality, women's participation in economic activities, particularly in Indonesia, is still relatively low. This issue occurs not only at the national level but also at the local level, including the household level. On the other hand, based on the data of the World Economic Forum's 2024 Global Gender Gap Report which states that Indonesia is ranked 100 out of 140 countries in the world. The report shows that Indonesia still has a significant gap related to Economic Participation and Opportunity (WEF Report, 2024).

On the other hand, gender equality is believed to create an inclusive social environment and improve the quality of human resources. Moreover, based on the statement of UN Women (2023), increasing women's economic participation can drive sustainable economic growth and reduce poverty. This is in line with the data from the National Development Planning Agency (Bappenas, 2023) that Indonesian women have great potential to contribute to economic development if they are given equal access to capital, training, and market networks. However, in reality, structural inequality between men and women in Indonesia still significantly exists.

There has been much research on issues of gender, notably on women's access to the economy. One of them is the research conducted by Purwaningsih (2020) which states that women's contribution in household income through informal economic activities is rather large. Women are also vulnerable, with limited access to social protection, poor earnings and less authority over economic decision-making. Another research on gender equality conducted by Nirmalasari and Putri (2022) describes the situation of female workers at the local level. Female workers have a double burden and little influence over economic resources, but they are vital for the family economy.

These studies usually talk about the double burden of work women have, especially in the economic sphere, and have not studied explicitly the relation of geographic conditions, access to resources and economic control in distant places. Moreover,

comparative research across regions to analyse gender disparity in rural areas, especially in 3T (underdeveloped, border, and outermost) regions, is still extremely scarce. Based on this, this research offers novelty by combining analysis of the role, access, control, and barriers of women in the economic sector through a comparative approach between the Siding Atas and Siding Bawah areas of Bengkayang Regency. Moreover, this study also puts geographical and structural factors as important elements in understanding gender inequality at the local level.

This research was conducted in the Siding District, Bengkayang Regency by comparing three villages in the Siding Atas (Sungkung 1, Sungkung 2, Sungkung 3) and three villages in the Siding Bawah (Hli Buei, Siding, and Tamong). The analysis in this study was conducted using the Harvard Framework as the main analytical tool, because it emphasizes mapping the division of gender labor, access to resources, and control and constraints, especially in the economic sphere of a community. This study argues that the gender inequality in the economic sector is not only determined by the dynamics of the household, but is also greatly affected by the structural and spatial factors such as geographic conditions, accessibility, and economic infrastructure. Thus, women in areas with limited access tend to face higher workloads and limitations in accessing and controlling economic resources. This research is expected to contribute to expanding the analysis of gender inequality in the economic sector, particularly in rural areas..

This study uses a qualitative approach with a comparative research design. The qualitative approach was used to gain an in-depth understanding of gender dynamics within the social and geographic context of the Siding District (Denzin & Lincoln, 2011; Creswell, 2014). In addition, this study applied a comparative approach by analyzing two case groups, Siding Atas and Siding Bawah, to find the pattern of similarities and differences as proposed by Esser and Hanitzsch (2012) and Goodrick (2014). Moreover, this study used the Harvard Analytical Framework developed by the Harvard Institute for International Development and USAID in the 1980s. This framework emphasizes the analysis of the gender-based division of labor (activity profiles), access to and control over resources, and identifying factors that contribute to gender inequality (Overholt et al., 1985). This research aims to give a qualitative comparative understanding of the impacts of structural and spatial factors such as geography, accessibility and the availability of economic infrastructure on gender inequality in rural areas.

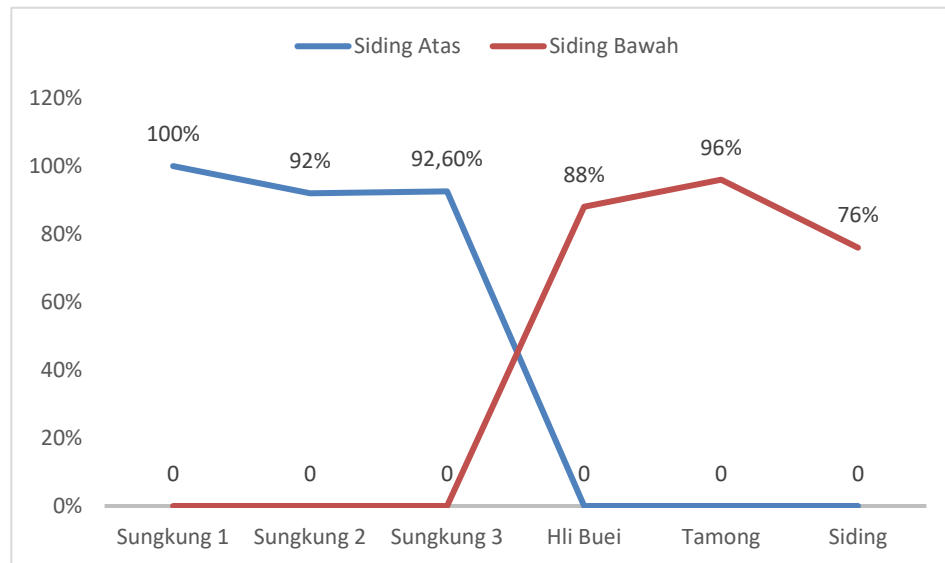
## **DISCUSSION**

Geographically, Siding District is one of the districts in Bengkayang Regency. Administratively, Siding District has 8 districts (Hli Buie, Siding, Sungkung I, Sungkung II, Sungkung III, Tangguh, Tamong, and Tawang). Siding District itself borders directly with 4 countries, namely to the north it borders Sarawak, Malaysia, to the east it borders Landak Regency, to the east it borders Sanggau Regency, and to the west it borders Seluas Regency. According to BPS data, the area of Siding District is 563.32 km<sup>2</sup> or around 10.44 percent of the area of Bengkayang Regency (BPS, 2024).

This article will discuss three villages in Siding Atas (Sungkung I, Sungkung II and Sungkung III) and villages in Siding Bawah (Hli Buie, Siding and Tamong). The six villages were selected based on geographical location, infrastructure accessibility and social characteristics that are likely to have a direct impact on women's roles in economic activities, access to resources and control over household decision-making. The villages in Siding Bawah are relatively easier to reach with better road access because they are located at the foot of the mountain, while the villages in Siding Atas have more challenging infrastructure and distance challenges because they are located on the mountain, which means that to visit the villages in Siding Atas you must pass through the villages in Siding Bawah.

### **The role of women in the economy in Siding District**

Based on the data obtained and analyzed, researchers show that the role of women in Siding Regency, both in the Siding Bawah area (Hli Buei, Tamong, and Siding) and Siding Atas (Sungkung 1, Sungkung 2, and Sungkung 3) has a significant role in economic movements, especially the local household economy. The role of women in these villages is very large, as shown by the data on working women and housewives, which can be seen in Figure 1.



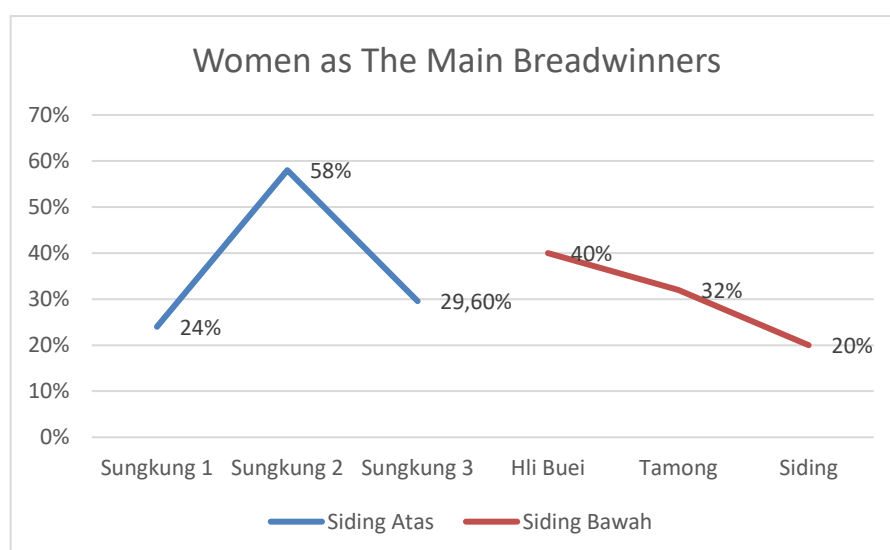
**Figure 1.** Data on working women and housewives  
(Source: processed by researchers, 2025)

Figure 1 shows that women in Siding Atas Village (Sungkung 1, Sungkung 2 and Sungkung 3) and Siding Hilir Village (Hli Buei, Tamong, Siding) have dual roles, namely contributing to the productive economy and being responsible as housewives who take care of household affairs. Based on available data, the highest percentage of women who have dual roles is in Sungkung 1 Village reaching 100%, then in Sungkung 3 with a percentage of 92.60% and Sungkung 2 as much as 92% in the Siding Atas area and in the Siding Hilir area, Tamong Village has the highest percentage of 96%, the second position is Hli Buei Village 88% and Siding 76% with the lowest percentage of the six villages in Siding Regency. This fact confirms that women in Siding Atas village not only contribute to household work, but are also actively involved in productive economic activities that contribute to the economic welfare of their families.

Based on this data, women in Siding Atas and Siding Bawah villages exhibit a high level of dual role involvement. This figure shows that almost all women are involved in both economic and household activities, particularly in Sungkung 1 Village, which has a 100% percentage. However, two villages in Siding Bawah, Hli Buei and Siding, have lower rates than the others. Nevertheless, this data demonstrates a very high level of dual role involvement for women in Siding Atas and Siding Bawah.

From the gender analysis perspective, this situation is a form of the double burden

phenomenon that generally occurs to women, especially in rural and developing areas. The International Labour Organization (2018) finds that women worldwide tend to continue to bear unpaid domestic work even though they actively engage in productive economic activities. This finding also corresponds to a report by UN Women (2020), which states that women in developing countries have a higher workload due to the duality of domestic work and productive work. However, even though the dual role pattern is found in both regions, the intensity and workload of women in Siding Hulu tend to be higher than in Siding Atas. This implies that geographical factors and poor infrastructure contribute to women’s workloads. The findings support World Bank (2021) argument that women in remote areas have more difficulties accessing economic services and infrastructure and require more time and energy to perform daily tasks.



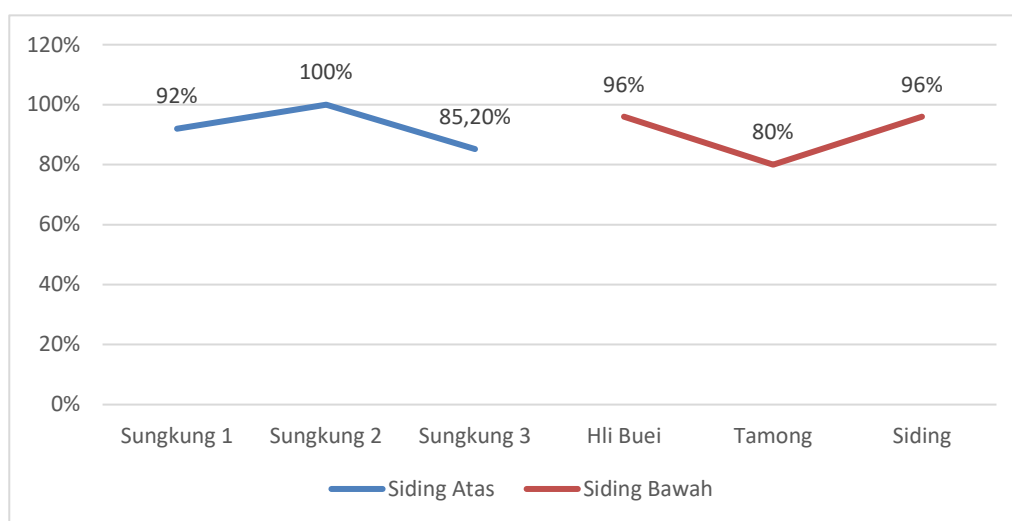
**Figure 2.** Women as the main breadwinners  
*(Source: Processed by researchers, 2025)*

Figure 2 is a visualization of data regarding women as the primary breadwinners in Siding Atas and Siding Bawah Villages. In Siding Atas Village, based on existing data, the role of women as the backbone of the household economy is quite high, especially in Sungkung 2, which reached 58%, making it the village with the highest level of women's economic dependence among the other villages that were the research locations. Sungkung 1 and Sungkung 3 villages recorded lower figures, respectively, 24% and 29.6%, while in Siding Bawah, the research results also showed results almost similar to the percentage in Siding

Atas Village, with Hli Buei Village having the highest figure, namely 40%, followed by Tamong at 32%, and Siding Village with 20%. This pattern indicates that women in Siding Bawah and Siding Atas Villages have a strong economic contribution, with their position as the primary breadwinners. Women become the primary breadwinners based on several factors such as divorce in the household that makes someone a single mother, the death of a partner, and the agreed division of roles between husband and wife.

This role pattern also influences women's involvement in household finances in the villages of Siding Atas and Siding Bawah, which is at a very high level. It is undeniable that when women work and become the primary breadwinners, they automatically assume a significant role in managing family finances. Interviews confirmed this finding, with several informants stating that all household matters, from purchasing food and household goods to managing children's school fees, are entirely left to women.

From the gender studies perspective, these results suggest a movement in the economic role of women in the household from secondary to primary, although this transition does not entail certain ideal gender equality. Sylvia Chant (2008) for example has argued that the rise of women as household heads or primary providers is often associated with conditions of economic vulnerability. This is known as the feminisation of responsibility, where women are taking on more economic burdens without greater access and power. These results are also consistent with Naila Kabeer (2012) who demonstrates that a bigger economic role for women does not inevitably lead to empowerment, especially when women are still limited by societal norms and uneven household arrangements. This is supported by the study of Shahra Razavi (2007) who points out that changes in women's economic roles in households in developing countries are often caused by economic pressures and social transformation rather than changes in equal gender relations. However, as Diane Elson (1999) explains, women's economic contributions are often not accompanied by recognition or increased control over resources, thus remaining vulnerable in domestic power relations.



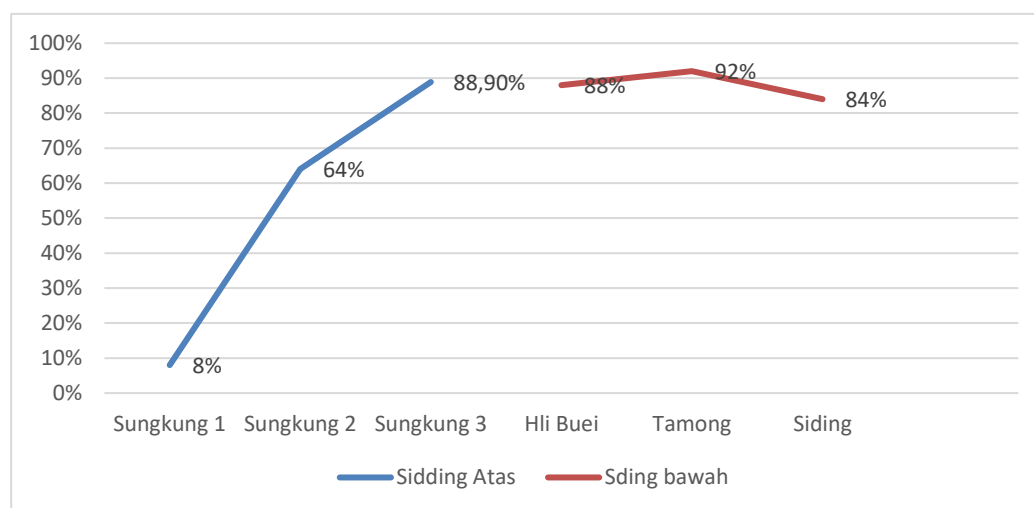
**Figure 3.** Women's Involvement in Family Finances  
*(Source: processed by researchers, 2025)*

Figure 3 shows a very high and relatively even level of women's involvement in the villages of Siding Atas and Siding Bawah. In Sungkung 2, women's financial involvement reached 100%, followed by Sungkung 1 at 92%, and Sungkung 3 at 85%. This figure shows that women in the Siding Atas area have a very strong role in managing the household economy, despite their more limited geographic conditions and accessibility. This high level of women's involvement in financial management can be interpreted as a strategic role for women as regulators of household resource allocation, purchasing decision-makers, and controllers of family economic stability. Furthermore, these data also indicate a relatively high level of trust from husbands in women's ability to manage household income, especially in a context where family economic activity is highly dependent on women's work contributions, as shown in Figures 1 and 2, which indicate that women working and being the main breadwinners are quite high in Sungkung 2 Village.

Meanwhile, villages in Siding Bawah also showed high levels of involvement, with 96% in Hli Buei, 80% in Tamong, and 96% in Siding. This pattern implies that despite the fact that better socio-economic conditions exist in Siding Bawah than Siding Atas as a result of better mobility, women are still the dominant actors in home financial management. This figure is just 80% in Tamong which means that there is still a possibility that certain financial decisions are dominated by males or shared evenly compared to other villages with very high

female dominance. This finding is in line with the work of Agarwal Bina (1997) who claims that power in the home is mostly influenced by negotiating power which is influenced by access to assets, income and social support. Overall, data from both regions show that financial management has become a secure arena for women, especially in the remote areas. This affirms the importance of women not only as economic contributors, but as decision-makers who actively impact household expenditures and economic plans.

From a gender perspective, the high participation of women in financial management can be seen as a form of functional empowerment, a situation in which women have control over managing economic resources, but not necessarily over full control of strategic decisions. Naila Kabeer (1999) defines women’s empowerment not just in terms of women’s engagement in economic activities but also in terms of women’s access, control and ability to make meaningful decisions within the household. But as Diane Elson (1999) explains, this division of tasks is often a gendered division of responsibility. Women are assigned responsibility for day-to-day financial administration but do not usually have full authority over economic resources or long-term strategic decisions. Thus, the level of openness of partners in financial management is an important factor in understanding the dynamics of the role of women in the family economy, as indicated by the data in Figure 4.



**Figure 4.** Couple's Openness in Financial Matters

(Source: processed by researchers, 2025)

Figure 4 presents data on financial disclosure among couples from villages divided into

two regions: Siding Atas (Sungkung 1, Sungkung 2, Sungkung 3 villages) and Siding Bawah (Hli Buei, Tamong, Siding villages). The data show striking differences between the two regions, particularly regarding household income transparency. In Siding Atas, the percentage of financial disclosure varies significantly across villages. First, Sungkung 1 village recorded only 8% disclosure, a very low figure indicating that financial relationships are still dominated by men. Meanwhile, Sungkung 2 showed a much higher rate (64%), and Sungkung 3 even reached 88.9%. These differences in patterns reflect sociocultural differences within the Siding Atas villages, where gender norms and patterns of financial communication between couples vary, even within adjacent regions. Meanwhile, the Siding Bawah region shows a much more stable pattern across villages, with financial disclosure reaching 88% in Hli Buei village, 92% in Tamong, and 84% in Siding village.

Based on the Harvard Analytical Framework, this situation is seen as restrictions in the dimension of access to non-material resources, particularly financial information, which results in the weak position of women in control or economic decision making. This conclusion supports Naila Kabeer's (1999) theory that access to resources and information is an important prerequisite for women to have agency in economic decision-making. Furthermore, the lack of financial openness in the households also reveals the uneven power relations. Bina Agarwal (1997) explains that the control of economic resources in the households is typically still dominated by males in the setting of countries with strong patriarchal traditions. Such elements as accessibility, infrastructure and women's participation in public economic activities also impact variations between the two locations. This is consistent with the findings of the World Bank (2012) that improved access of women to economic resources and public spaces contribute to the increasing role of women in home decision-making. Furthermore, the OECD (2017) found that financial transparency in the household is favourably associated with more equal gender relations. The results thus suggest that gender differences at the local level are not just determined by women's economic engagement, but also by the distribution of access to knowledge and control over resources inside the home.

### **Women's access to the economic sector in Siding Atas and Siding Bawah**

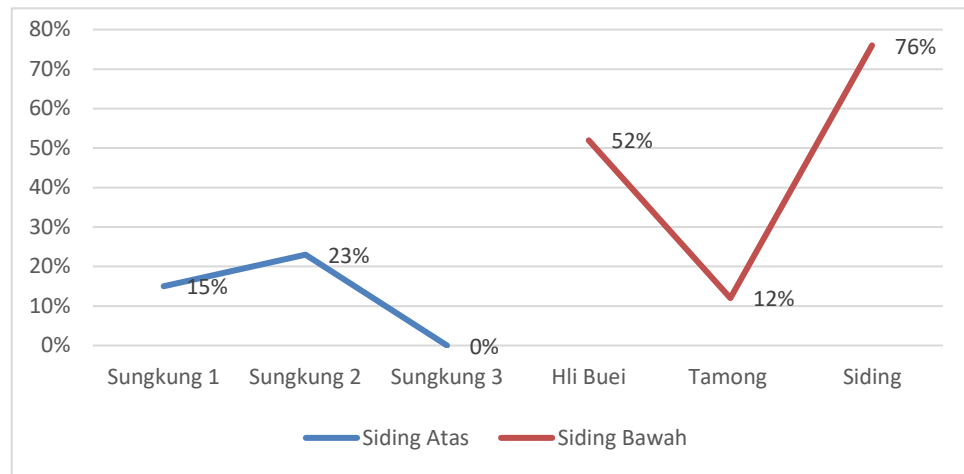
Women's access to economic resources is one indicator for assessing gender equality at the community level. In the context of villages in Siding Regency, which is divided into

Siding Atas and Siding Bawah, geographic and social differences can influence the extent to which women can access capital, business opportunities, and other economic support, particularly in removing barriers to economic activity. Therefore, it is important to understand how conditions in these two regions contribute to women's access to economic activity.

Essentially, the discussion of economic access in this article focuses on several aspects that are key supporters of women's economic activity. These aspects include women's easy access to business capital without their husbands' permission, access to or opportunities to engage in business activities, and the obstacles they face in carrying out economic activities. These various forms of access are closely related to the economic roles discussed previously, thus demonstrating the extent to which available access supports women's participation and contribution to the family and community economy.

In general, Siding Atas Village exhibits more limited access characteristics than Siding Bawah Village, based on field observations conducted by researchers. This is due to the geographical location of the villages in Siding Atas, which are relatively far from the center of economic activity, so various public facilities to support economic activities such as road access, distance to workplaces, markets, and other economic infrastructure are limited and in inadequate condition. Due to this geographical condition, many women in Siding Atas Village are dependent on their partners, in this case husbands, for carrying out daily activities, especially mobility when traveling.

In contrast, the Siding Bawah area shows a slightly better level of access, although in reality there is not much difference, only in terms of proximity to public facilities, better and more accessible infrastructure, and connectivity to markets and social networks that make economic access in the Siding Bawah area better and easier to develop. More open environmental conditions also allow women to participate more actively in productive economic activities. The difference in access between these two areas shows that women's access to the economy is not only determined by individual motivation within women, but is greatly influenced by social and geographical conditions at the local level. The analysis of women's access in the Siding Atas and Siding Bawah areas can be seen further with several data depictions from research conducted by the author during fieldwork in data collection, ease of access to obtaining business capital is depicted in Figure 5.



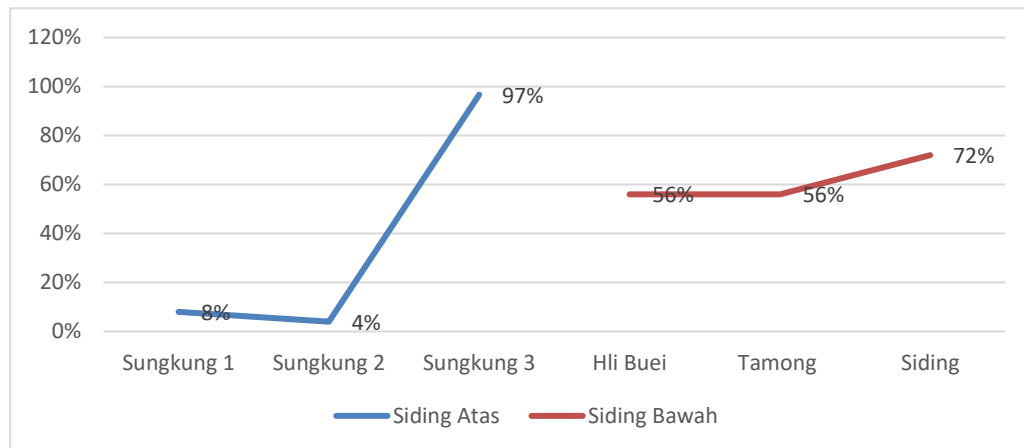
**Figure 5.** Ease of access to obtain business capital without permission from your partner  
*(Source: processed by researchers, 2025)*

Figure 5 illustrates the level of ease of access to obtaining business capital without permission from a spouse. The data shows that women in Siding Atas Village have a relatively low level of ease, as seen from the values of 15% in Sungkung 1 and 23% in Sungkung 2, as well as the absence of data in Sungkung 3 or in this case the results obtained in Sungkung 3 for ease of access to obtaining business capital without permission from a husband are 0% or it can be said that women in Sungkung 3 Village have very little ease or even no access to business capital without permission from a partner (husband). This condition shows that most women in the area still face obstacles in accessing business capital, especially if their partners do not approve of taking the capital, either through formal or informal institutions. This limitation indicates that although women are involved in economic activities, they do not yet have full autonomy in determining strategic economic decisions. This finding is in line with the argument of Naila Kabeer (1999) who emphasized that access to resources is a primary prerequisite for women to have agency in determining economic choices. In addition, Bina Agarwal (1997) explains that inequality in access to economic resources, including capital, reflects unequal power relations in households, especially in the context of societies with still strong patriarchal norms.

By contrast, Siding Bawah Village Siding had superior conditions, with high levels of ease of access to capital without husband’s agreement in various villages, for example 52% in Hli Buei and 77% in Siding Village . This suggests that women in the Siding Bawah area have better access to funding for their businesses. Tamong Village has fewer numbers. The

data show two communities in Siding Bawah only got 12% yet overall Siding Bawah is much ahead of Siding Atas.

The substantial variations between the two regions suggest socioeconomic inequalities that affect women's abilities to establish or run enterprises. It could be related to the responsibilities of husbands and wives in decision-making on company capital, infrastructure, financial literacy and the existence of local economic support agencies. The research indicates that women's empowerment activities in the Siding Atas region need to be focused to close the gap in accessing business finance. The finding is consistent with a World Bank research (2012) which found that women's limited access to productive resources such as finance and company capital is a major constraint on growing women's economic involvement. Further, Food and Agriculture Organisation (2011) also pointed out that women in rural regions have restricted access to loans, training and market networks which affects their productivity and business chances. Also, apart from access to cash, another essential factor is the opportunity to create new businesses that can bring income to women. additional revenue to their families. Now, most of the women in the Siding Atas and Siding Bawah villages are working as farmers or farm labourers in the rice fields, while others are in the official sector such as education as teachers and in the health sector as nurses or government workers. However, the average income of the majority of women in both areas is between IDR 150,000 and IDR 1,500,000 per month. However, based on the interviews, many women in each village actually have the potential and opportunity to create new businesses based on the local resources available. For example, in Sungkung 3 Village, there is the potential for weaving crafts, which have high economic value if packaged and sold outside the Sungkung area. This state, according to the Harvard paradigm, demonstrates the possible potential in the dimension of access to economic opportunities, yet is not fully underpinned by access to necessary resources and control. This also resonates with the findings of the United Nations Development Programme (2020) that women's economic empowerment is not only determined by the availability of opportunities, but rather by the access to productive resources and the power to control the outcome of these economic activities. Figure 6 shows data linked to women's opportunities in conducting this firm.



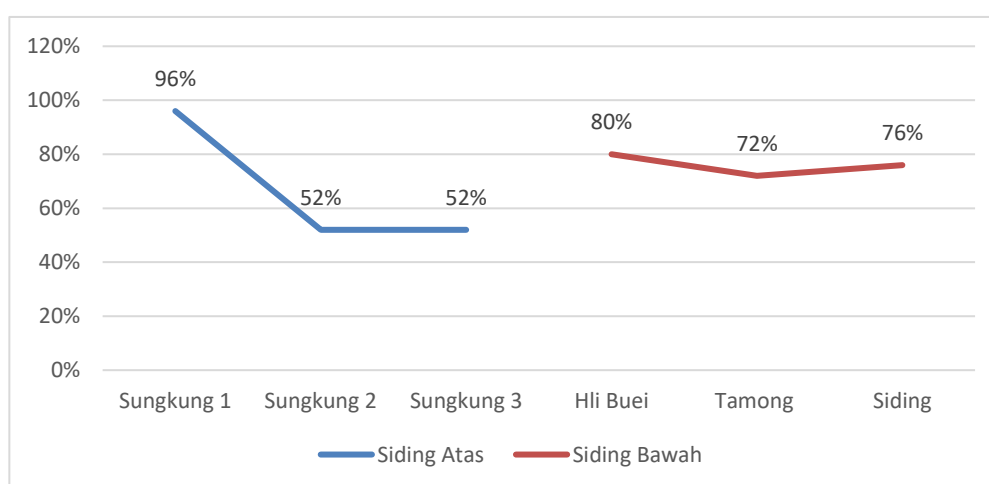
**Figure 6.** Access to opportunities to run a new business  
*(Source: processed by researchers, 2025)*

In this case Figure 6 presents data on access to opportunities to run new businesses in the Siding Atas and Siding Bawah areas. In the Siding Atas area, the data shows that the village with the greatest opportunities is Sungkung 3 with a percentage of 97%. This indicates that Sungkung 3 has significant opportunities for other businesses, namely in the form of woven crafts and other businesses with potential in the community. This data is consistent with the results of interviews conducted by researchers with 25 informants from Sungkung 3 Village. Meanwhile, for the other two villages in Siding Atas, opportunities for starting other businesses are quite remote and low, with Sungkung 1 only getting a percentage of 7% and Sungkung 2 only 4%. This low percentage of data is caused by various factors based on the results of the researcher's interviews. They said that opportunities for business do exist, but due to difficulties in accessing capital, infrastructure, and environmental potential, as well as the community's lack of ability to run other businesses to improve the family economy. This state reflects unequal access, especially to economic possibilities and the resources that sustain them, and ultimately hinders women's ability to take advantage of these opportunities. This is in line with Naila Kabeer (1999) who argued that the availability of economic opportunity does not automatically translate into empowerment without access to resources and control over economic decisions.

Furthermore, in the Siding Bawah area, the percentage of data is evenly distributed in pursuing business opportunities. Hli Buei and Tamong villages achieved a percentage of 56%, while Siding reached 73%. This data indicates that women in the Siding Bawah area as a whole across the three villages have a greater opportunity to run other businesses to

increase family economic income than women in the Siding Atas area, especially in two villages, namely Sungkung 1 and Sungkung 2, because data from Sungkung 3 shows something different from the other two villages. There is a significant difference in the data from these villages. Perceptions of opportunities and chances to run new businesses in the villages of Siding Atas and Siding Bawah are undoubtedly influenced by various external factors, including geographic and social factors, as well as local resource opportunities within the village. These factors pose various challenges in running a business or other productive economic activities. The limited availability of infrastructure and other supporting facilities makes women highly dependent on their partners (husbands) for transportation, especially when carrying out economic activities or other daily activities that are not easily available in the village.

This is related to the influencing variables component in the Harvard framework. Geographic conditions, accessibility, and societal norms influence the economic chances for women. This finding is in line with a World Bank study (2012) which identified that poor access to infrastructure and markets is a major barrier for women in establishing enterprises in rural regions. Furthermore, the United Nations Development Programme (2020) has stressed that women’s economic empowerment is largely contingent upon their access to economic opportunities and their capacity to overcome institutional constraints that limit their participation. Figure 7 displays data on the barriers experienced by women in carrying out economic activities in the two regions.



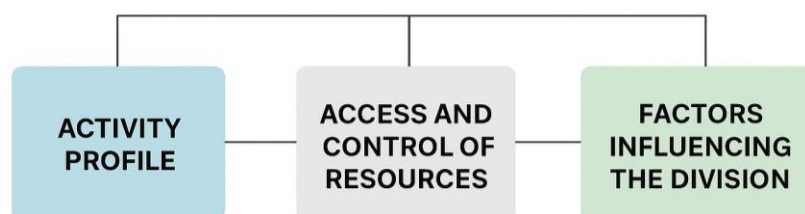
**Figure 7.** Obstacles in carrying out economic activities  
(Source: processed by researchers, 2025)

Figure 7 is a visualization of data on obstacles in carrying out economic activities that have been processed by researchers. The data in both figures show almost the same pattern, some of the most felt obstacles are road infrastructure that is still far from adequate with quite long distances, as well as social barriers that hinder women's economic participation, although the form and level of obstacles in each village varies. In the existing data for Siding Bawah Village, the level of obstacles recorded is quite high, namely Hli Buei at 80%, Tamong 72%, and Siding 61%. This figure shows that although women in the Siding Bawah area have relatively better access to business, market opportunities, and support, they still face a number of obstacles. Meanwhile, Siding Atas Village received varying percentages, such as in Sungkung 1 which had a level of obstacles of 96% and the highest percentage among the existing villages. While in Sungkung 2 and Sungkung 3, the data shows the same percentage for both villages, namely 52%.

These data indicate that women in Siding Atas and Siding Bawah villages still face significant barriers that make it difficult for them to engage in productive economic activities. These high barriers can be interpreted as a result of the intensity of the double burden that women previously experienced, especially when they had to divide their time between household chores, childcare, and productive economic work. In comparison, Siding Bawah, despite being closer to the center of economic activity and having better network access, still recorded barriers above 60%, indicating that the dynamics of women in the economy are not simple. Meanwhile, Siding Atas shows sharper barriers, especially in hard-to-reach areas such as Sungkung 1. This indicates that women living in areas with difficult access and far from the city center still face various challenges and obstacles, ranging from distance, lack of economic facilities, to social norms that still prioritize household work. This condition demonstrates the strength of the influencing elements that limit women's access to and control over economic activities, in particular location, infrastructure, and social norms. These limitations suggest that women's economic participation is not merely a function of the availability of opportunities, but also of social institutions and environmental variables that constrain their ability to engage optimally. This is in agreement with international research which points to the unequal burden of household work as a major barrier to women's economic participation (International Labour Organisation, 2018).

## **Gender Analysis in the Economic Sector in Siding District through the Harvard Framework**

Furthermore, to analyze the roles, access, and factors that hinder women in productive economic activities at the household level in Siding District, Bengkayang Regency, the researchers used the Harvard Framework developed by the Harvard Institute for International Development and USAID in the 1980s. The Harvard Framework emphasizes three main components: the division of activities (activity profile), access and control over resources (access and control profile), and factors that influence roles and access (influencing factors) (Overholt et al., 1985). These three components are important for understanding gender dynamics in the villages of Siding Hulu (Sungkung 1, Sungkung 2, Sungkung 3) and Siding Hilir (Hli Buei, Tamong, Siding), especially considering the quite striking geographical, social, and economic differences between the two areas.



**Figure 8.** Analysis of women's conditions in Siding District using the Harvard Framework  
(Source: Overholt et al., 1985)

Based on three components in Harvard Analysis, one of which is the activity profile, in this component the researcher tries to identify the workload and dual roles carried out by women in Siding District, especially in Siding Atas Village and Siding Bawah Village. Based on the data previously explained, women in Siding Atas Village and Siding Bawah Village have a very heavy workload because they are not only responsible for household roles but also run a productive economy in meeting household needs. Based on the results of respondent interviews, researchers found that the form of household roles carried out by most women in Siding District, including taking care of the house, cooking, taking care of children's needs and maintaining household sustainability, while the form of productive economy carried out is farming or agricultural activities, trading, civil servants and several respondents stated that they are the main breadwinners. The findings of this data are quite

important for researchers because they can understand the real contribution of women in the economic system, especially in Siding District.

Previous data shows that women's participation reaches 92–100% in Siding Atas and 76–96% in Siding Bawah. In some villages, such as Sungkung 1, women's employment rates even reach 100%, indicating a high contribution to the household economy. However, the dual role patterns in the two areas, Siding Atas and Siding Bawah, differ, particularly in the workload borne by women in each area. Women's workload in Siding Atas tends to be heavier because, in addition to household chores, they also have to deal with geographical conditions that require greater mobility. Meanwhile, in Siding bawah, women's economic activities are relatively closer to residential centers or local markets, so although the household burden is equally heavy, the physical and time pressures are relatively lighter.

The second component is access and control. In this component, researchers identify the ability of women and those in authority in Siding District to utilize and decide on the use of available resources, in this case focusing on business opportunities and obtaining business capital. The existing data illustrates the differences between the two regions. The most striking difference is that women in Siding Atas have limited access to business capital and business opportunities, as shown in data on access to business capital without husband's permission in Sungkung 1 at only 15%, in Sungkung 2 at 23%, and even 0% in Sungkung 3. The low access enjoyed by women in Siding Atas Village proves that these women currently do not have extensive freedom to obtain capital without husband's permission. In contrast, the existing data shows that women in Siding Bawah have good opportunities to access capital, with percentages reaching 52% in Hli Buei, 77% in Siding Village, and 73% in Tamong. This indicates that women in Siding Bawah have a significant opportunity to obtain business capital and start new businesses independently.

In terms of household financial control, particularly husband's income, different patterns also occur between Siding Atas and Siding Bawah, with striking differences occurring in several villages. In Siding Bawah, the level of financial openness among couples ranges from 84% to 92%. Conversely, in Sungkung 1 Village in Siding Atas, the level of openness among couples is very low, at only 8%. This data indicates that women who work and are active in the productive economy still have limited control over household finances. Decisions still need to be made together and are sometimes made by the husband. However, women in Siding Bawah are more open in controlling household finances and decision-

making, as supported by the data provided. Based on this, it can be interpreted that although women's role is significant, their position is still limited, especially in controlling and making decisions related to finances, especially in Siding Atas Village.

The final component of the Harvard Framework is influencing factors. In this component, researchers identified several factors that hinder women's access and control in both villages. In Siding Atas Village, the main barriers stem from geography and infrastructure. Respondents in Sungkung 1 Village, with data on economic barriers as high as 96%, stated that the main obstacles to carrying out domestic and productive economic activities include damaged and impassable roads, distance, and high transportation costs. Distance from the center of economic activity, as well as limited economic support facilities are also major obstacles for women in Siding Atas Village, especially in Sungkung 1 Village. Meanwhile, the main obstacle in Siding Bawah Village, with data ranging from 61% to 80%, in terms of infrastructure, both villages have almost the same quality of infrastructure, only the village in Siding Bawah is more easily accessible than the village in Siding Atas. In addition, women in Siding Bawah have closer access to the economic center, so the physical barriers faced by women in Siding Atas are not as severe. Meanwhile, from a socio-cultural perspective, the existing data shows that patriarchal norms still exist in Siding Atas. This is illustrated by access to capital requiring husband's approval and low financial transparency. Meanwhile, in Siding Bawah, the division of roles is more flexible, with women having a significant role in household and business financial decisions.

The findings of this study show that gender inequality in the economic sector in Siding District is not only tied to the role division at the home level, but also related to the wider social and economic structure. Studies in several parts of the world have indicated that women in rural and isolated locations often have little access to productive resources such as finance, market networks and economic information. The World Bank (2022) stated that unequal access to economic resources is a fundamental issue driving the low economic participation of women in developing nations. Furthermore, the Food and Agriculture Organisation (2011) also suggests that women in places with poor infrastructure have several impediments that diminish their potential to optimally engage in productive economic activities. This is especially so in the case of Siding Atas where the topographical and architectural constraints directly impede women's access and mobility.

Moreover, the fact that women are important contributors to the household economy

but have little influence over resources represents a pattern of inequality, as seen in a number of worldwide studies. UN Women (2023) says women usually contribute a lot to the household economy but may not always enjoy equal negotiating power in economic decision-making. This is consistent with Kabeer's (1999) notion that access to resources does not immediately transfer into control or agency in the absence of changes in social norms and gender relations. The contrasts between Siding Atas and Siding Bawah in this study demonstrate that simply increasing economic access is not enough, but must be complemented by changes in social structures, inter-household communication and environmental support that are more inclusive of women's roles.

## **CONCLUSION**

The study shows that the gender disparity in the economic sector in Siding District is not only individual or family based but the result of a complex interplay between structural, geographic and socio-cultural factors. The study, using the Harvard Analytic Framework approach, indicated that the level of economic engagement of women in Siding Atas and Siding Bawah was high, and they performed several roles extensively. However, there are basic inequalities in workload, access and control, with women in Siding Atas facing higher strain because to inadequate infrastructure, low mobility and limited economic access. At the same time, women in Siding Bawah have better opportunity to access economic resources and participate in financial decision-making of the home. Theoretically, this study supports the argument that access to resources does not automatically translate into control or power in gender interactions as suggested by the standard gender analysis framework. The study reinforces the concept that gender inequalities in rural and border areas should be understood not just via the allocation of duties, but also through structural factors such as regional accessibility, infrastructure, and social norms that determine power dynamics inside the home. Thus, this study contributes to the expansion of the usage of the Harvard Framework in the context of the 3T region, thus showing that geographical considerations play a key role in widening gender economic inequality. Methodologically, the comparative qualitative approach used in this study allows for the capturing of contextual dynamics that are not always obvious in quantitative approaches. The comparison of Siding Atas and Siding Bawah provides a more thorough picture of gender conditions variations within the same administrative territory but with diverse geographic and socioeconomic factors. However, the

study is hampered by the study's coverage of only six villages and the study's failure to quantifiably evaluate the relationship between structural barriers, economic access and women's well-being. Therefore, we recommend that future studies use a mixed-method approach with a wider coverage area and include quantitative analysis to determine the causal association between these variables. Further research is needed on more targeted policy measures to enhance women's economic equality in border and rural areas, such as boosting access to capital, infrastructure, and changing gender norms.

## **REFERENCES**

- Agarwal, B. (1997). "Bargaining" and gender relations: *Within and beyond the household*. *Feminist Economics*, 3(1), 1–51. <https://doi.org/10.1080/135457097338799>
- Bappenas. (2023). *Struktur Penduduk, Pemberdayaan Gender, dan Pembangunan Manusia (Analisis Tematik Kependudukan Indonesia)*. Jakarta: Bappenas.
- BPS. (2024). Kecamatan Siding dalam angka tahun 2024. <https://bengkayangkab.bps.go.id/id/publication/2024/09/26/b7f7595c69cd95f424cf0b0f/kecamatan-siding-dalam-angka-2024.html>
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches* (4th ed.). SAGE Publications. <https://us.sagepub.com/en-us/nam/research-design/book235677>
- Chant, S. (2008). *The 'feminisation of poverty' and the 'feminisation' of anti-poverty programmes: Room for revision?* *The Journal of Development Studies*, 44(2), 165–197. <https://doi.org/10.1080/00220380701789810>
- Denzin, N. K., & Lincoln, Y. S. (2011). *The SAGE handbook of qualitative research* (4th ed.). SAGE Publications. <https://us.sagepub.com/en-us/nam/the-sage-handbook-of-qualitative-research/book235393>
- Esser, F., & Hanitzsch, T. (2012). *The handbook of comparative communication research*. Routledge. <https://www.routledge.com/The-Handbook-of-Comparative-Communication-Research/Esser-Hanitzsch/p/book/9781138801305>
- Elson, D. (1999). *Labor markets as gendered institutions: Equality, efficiency and empowerment issues*. *World Development*, 27(3), 611–627. [https://doi.org/10.1016/S0305-750X\(98\)00147-8](https://doi.org/10.1016/S0305-750X(98)00147-8)
- Elson, D. (1999). *Gender-neutral, gender-blind, or gender-sensitive budgets? Changing the conceptual framework to include women's empowerment and the economy of care*. London: Commonwealth Secretariat. <https://www.econbiz.de/Record/integrating-gender-issues-into-national-budgetary-policies-and-procedures-some-policy-options-elson-diane/10001338965?utm>

- Food and Agriculture Organization. (2011). *The State of Food and Agriculture 2010–2011: Women in agriculture—Closing the gender gap for development*. Rome: FAO. <https://www.fao.org/3/i2050e/i2050e.pdf>
- Goodrick, D. (2014). Comparative case studies. UNICEF Office of Research. [https://www.unicefirc.org/publications/pdf/brief\\_22\\_comparativecasestudies\\_eng.pdf](https://www.unicefirc.org/publications/pdf/brief_22_comparativecasestudies_eng.pdf)
- International Labour Organization. (2018). *Care work and care jobs for the future of decent work*. International Labour Office. [https://www.ilo.org/global/publications/books/WCMS\\_633135/lang-en/index.htm](https://www.ilo.org/global/publications/books/WCMS_633135/lang-en/index.htm)
- International Labour Organization. (2018). *Women and men in the informal economy: A statistical picture* (3rd ed.). Geneva: International Labour Office. [https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@dcomm/documents/publication/wcms\\_626831.pdf?utm](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@dcomm/documents/publication/wcms_626831.pdf?utm)
- Jefriando, M. (2017). Kisah Sri Mulyani, Menteri Keuangan Perempuan Pertama di RI. diakses melalui <https://finance.detik.com/wawancara-khusus/d-3480229/kisah-sri-mulyani-menteri-keuangan-perempuan-pertama-di-ri>.
- Kabeer, N. (1999). *Resources, agency, achievements: Reflections on the measurement of women's empowerment*. *Development and Change*, 30(3), 435–464. <https://doi.org/10.1111/1467-7660.00125>
- Kabeer, N. (2012). *Women's Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development*. London: SOAS, University of London / IDRC. <https://www.idrc.ca/sites/default/files/sp/Documents%20EN/NK-WEE-Concept-Paper.pdf?utm>
- Nirmalasari, S. A., & Putri, N. (2022). Peran perempuan dalam meningkatkan ekonomi rumah tangga: Perspektif Maqashid Syariah (Studi kasus di Kecamatan Tengaran, Kabupaten Semarang). *Jurnal Magister Ekonomi Syariah*, 1(1), 43–52. <https://doi.org/10.14421/jmes.2022.011-04>
- Octavia, S. A. (2025). Fakta-fakta 24 tahun pelantikan Megawati Sebagai Presiden RI ke 5. Di kases melalui [https://www.tempo.co/politik/fakta-fakta-24-tahun-lalu-pelantikan-megawati-ebagai-presiden-ri-ke-5-2050337#google\\_vignette](https://www.tempo.co/politik/fakta-fakta-24-tahun-lalu-pelantikan-megawati-ebagai-presiden-ri-ke-5-2050337#google_vignette)
- OECD. (2017). *The pursuit of gender equality: An uphill battle*. Paris: OECD Publishing. <https://doi.org/10.1787/9789264281318-en>
- Overholt, C. A., Anderson, M. B., Cloud, K., & Austin, J. E. (Eds.). (1985). *Gender Roles in Development Projects: A Case Book*. West Hartford, CT: Kumarian Press
- Purwaningsih, V. T. (2020). Perempuan dan kesejahteraan rumah tangga sektor informal di Indonesia. *Jurnal Ekonomi Indonesia*, 10(1), 43–54. <https://doi.org/10.52813/jei.v10i1.61>

- Razavi, S. (2007). *The political and social economy of care in a development context: Conceptual issues, research questions and policy options*. Geneva: United Nations Research Institute for Social Development (UNRISD). <https://digitallibrary.un.org/record/603418?utm>
- UN Women Indonesia. (2024). Hari Perempuan Internasional 2024: Investasi pada Perempuan, Katalis untuk Pertumbuhan Ekonomi. Jakarta: UN Women Indonesia. <https://indonesia.un.org/id/262737-hari-perempuan-internasional-2024-investasi-pada-perempuan-katalis-untuk-pertumbuhan-ekonomi?>
- UN Women. (2023). *Progress on the Sustainable Development Goals: The Gender Snapshot 2023*. New York: UN Women and United Nations Department of Economic and Social Affairs. <https://www.unwomen.org/en/digital-library/publications/2023/09/progress-on-the-sustainable-development-goals-the-gender-snapshot-2023?utm>
- UN Women. (2020). *Women's economic empowerment and COVID-19: Policy brief*. UN Women. <https://www.unwomen.org/en/digital-library/publications/2020/09/policy-brief-womens-economic-empowerment-and-covid-19>
- United Nations Development Programme (UNDP). (2020). *Human Development Report 2020: The Next Frontier—Human Development and the Anthropocene*. New York: UNDP. <https://hdr.undp.org/en/content/human-development-report-2020>
- WEF. (2024). Global Gender Gap Report 2024. Diakses melalui [https://www.weforum.org/publications/global-gender-gap-report-2024/in-full/benchmarking-gender-gaps-2024-2e5f5cd886/?utm\\_](https://www.weforum.org/publications/global-gender-gap-report-2024/in-full/benchmarking-gender-gaps-2024-2e5f5cd886/?utm_)
- World Bank. (2021). *Women, Business and the Law 2021*. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-1652-9>
- World Bank. (2012). *World Development Report 2012: Gender Equality and Development*. Washington, DC: The World Bank. <https://doi.org/10.1596/978-0-8213-8810-5>