



# The Role of Indonesian Businesswomen Association in Developing Business Networking (1975–85)

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**Abstract.** The economic recovery at the beginning of The New Order Era was an opportunity for women entrepreneurs to contribute to national development. However, government economic policies, lack of knowledge, culture view, and gender bias in banking policy became obstacles for women entrepreneurs to develop their businesses. Women entrepreneurs need a help to overcome those problems. This study aims to analyze the role of Indonesian Businesswomen Association (IWAPI) as the first organization to fight for the advancement of women entrepreneurs in Indonesia. In the first decade, IWAPI has carried out empowerment efforts, such as the IWAPI's Trade Exhibitions, IWAPI Education Center, and Indonesian Businesswomen Cooperative (KOWAPI) which have had a significant impact in helping women entrepreneurs to expand business networks, both nationally and internationally. This research uses a historical method consist of four stages, namely heuristics, criticism, interpretation, and historiography. This study also uses a structurism approach in analyzing the existence of agencies, Kemala Motik and Dewi Motik, who play a significant role as the founders of IWAPI and the driving force of the organization.

**Keywords:** IWAPI · Businesswomen · Entrepreneur · Empowerment · Business Networking

## 1 Introduction

Indonesian history recorded the important role of women leaders in advancing society in the economic field. They were able to make changes in society that improve the quality of human resources and social welfare. Before Indonesia's Independence Day, around the 1920s, Roehana Koedoes from West Sumatra pioneered the establishment of the Amai Setia Craft School (KAS), as the forerunner of the home industry in Minangkabau [1]. The development of home industry also occurred in Java. In the 1930s, a batik businesswoman, known as Mbok Mase, succeeded in developing Laweyan as a batik industry village in Central Java [2]. Portraits of women's perseverance in business were also common in other regions of Indonesia.

After Indonesia's Independence Day, the spirit of building a nation was declared by President Soekarno through his book entitled *Sarinah* [3] which invited Indonesian

women to work together with men in state development. The President stated that "The problem of women is a matter of society." It means how important the position of women for a country. In Soekarno's perspective, the independence for women of the small people is political and economic independence. This independence must be fought for [3].

Rukmini Zainal Abidin (born 1924), nephew of Vice President Mohammad Hatta, was one example of woman entrepreneur who sought to fight for the people's economy. In 1951, she founded the pharmaceutical factory PT Tunggul and the Single Pharmacy a year later. The pharmaceutical industry that was successfully initiated had employed many employees and improved the people's economy. Other women entrepreneurs were also tried developing their business. Unfortunately, the downturn of Indonesian economic condition at that time did not support any business activity.

The condition of Indonesian economic became worse in year 1961–1964. The level of production and investment in various key sectors showed a decline since 1950. Real per capita income in 1966 was very likely to be lower than in 1938. The industrial sector that contributed only about 10 percent of Gross National Product (GNP) was faced with serious unemployment capacity. The impact during the period 1964–1965 was that the hyperinflation hit the country due to the economic collapse. This situation made men or women entrepreneurs difficult to develop their business [4].

The Indonesian economic condition began to gradually change after the implementation of a new management system under the New Order Government led by Soeharto, who was officially appointed as President of the Indonesian Republic in 1967. Soeharto gave priority to the recovery of the economy. Soeharto was able to construct an extremely rapid economic recovery, as reflected in sharply decreasing inflation and rising economic growth. In fact, in just a little over a decade, Indonesia was hailed as an example of Asia's success [5].

The changes of Indonesian economic condition opened opportunities for business sectors. Men and women entrepreneurs saw this opportunity as a positive thing for their businesses. Some women entrepreneurs began to develop their business, such Kemala Motik and Dewi Motik. They managed one of the family-owned companies that were engaged in export, import and trade. However, they were not just running a business. They were encouraged to help other women entrepreneurs in managing and expanding their business network. They made an idea to bring together women entrepreneurs into organization.

In 1975, Kemala Motik and Dewi Motik declared the establishment of the Indonesian Businesswomen Association (IWAPI) in Jakarta [IWAPI, 1997, p. vii]. There were some factors behind the establishment of IWAPI. How IWAPI's role in expanding the business network of women entrepreneurs in Indonesia become the main focus in this article. The study aims to enrich the study of the history of women entrepreneurs in Indonesia, especially their role in the economic field.

In compiling this article, the author found some studies that discuss about IWAPI. Hendratmi A. [6] used a quantitative approach and focused on analyzing the relations between government support and incubator organization to women entrepreneurs' success behavior. Another article written by Darmanto [7] also used a quantitative approach to describe the developing organizational citizenship behavior in IWAPI Semarang association. Another researcher, namely Adi Indradi Wazdi [8] identified the dimensions of

Entrepreneurial Intentions in women entrepreneurs at IWAPI, Bandung City. The type of research used is descriptive qualitative with a case study approach.

The three studies mentioned above focus on the empowerment efforts of IWAPI at now days, while this article examines the initial milestones of IWAPI's struggle during the first decade, 1975–1985. Scientific research on the history of IWAPI during this period has not been carried out. The results of this study are the answer to the motivation that drives IWAPI's future struggle. Therefore, the authors consider that early historical research on IWAPI is necessary in order to obtain a comprehensive picture of this organization.

Based on the foregoing, this study uses a historical method with four stages, namely heuristics, criticism, interpretation, and historiography. This study found written sources, both primary and secondary from IWAPI's documents, Dewi Motik's daily journals, Kemala and Dewi Motik's photo albums, articles from contemporary newspapers and magazines and also past researchers. Oral sources came from interviews with Dewi Motik and several IWAPI administrators, while Kemala Motik could not be interviewed because of health reasons. However, Kemala's ideas could be explored in her biography. The source of the research was then verified to get its authenticity and credibility. The next step was interpreted to be arranged into historiography.

This study found the important role of the two founding figures of IWAPI, Kemala and Dewi Motik as agencies that could undergo changes in the organization. The innovations of empowerment programs that they had initiated improved the capabilities and expanded business networks of women entrepreneurs. Therefore, a structurism approach was used in this study. Agency in the structurism concept is an individual or group that is considered to have autonomous power from social structures [9].

This research was also reinforced by the concepts that were related to IWAPI. The concept of entrepreneur is point to a person who can find opportunities, gather necessary resources, and act creatively and dare to take calculated risks [10]. The last one was the concept of empowerment. Priyono revealed that the empowerment process gives power, strength, and ability to the community so that individuals become more empowered [11].

## **2 Establishment of IWAPI**

### **2.1 The Obstacles Faced by Women Entrepreneurs in the 1970s**

The idea of establishing IWAPI in 1975 was driven by the obstacles faced by women entrepreneurs at that time. These obstacles were divided into four areas, namely economy, education, culture, and the banking sector. The economic conditions that were developing in the first decade of The New Order Era did not fully focus on the business sector. The government's concentration in the first ten years was still focused on agricultural-based industrial branches. The industrial and entrepreneurial sectors have not been handled optimally. The government needs to develop a diversity of technical and entrepreneurial skills as this sector was still lagging behind countries such as India and China.

Another problem that challenges women to be involved in the business world was the lack of business insight they have. Kemala Motik and Dewi Motik often discuss about it. In Ayu Arman's biographical book *Kemala Motik*, it was revealed how uneasy they were about the fate of women entrepreneurs. Kemala shared with Dewi her observations from

business trips to various regions. Kemala witnessed that buying and selling activities in traditional markets were dominated by women. In her view, women have great potential in driving the economy. This potential arises because women are essentially hard workers and want welfare for their families. Women are also known to have a disciplined work ethic because of their many responsibilities. On the other side, they also have to take care of their families, so that women are generally more punctual at work [12].

Unfortunately, those women's potential couldn't develop optimally. Low educational background has an impact on narrow business insights. In the end, the business sector they run cannot develop better. Weaknesses in terms of knowledge can be found in mastery of techniques and procedural matters. Women generally still have difficulties in dealing with the bureaucracy with the government, banking, especially for export-import activities. If they have sufficient knowledge, women entrepreneurs could be more courageous to take steps and make decisions. In addition, if a woman entrepreneur has broad insight, she will be able to solve the problems they face more wisely.

On the other hand, cultural views in society at that time also discouraged women from becoming entrepreneurs. Dewi Motik revealed that the patriarchal culture that prevails in Indonesian society greatly influences the lower achievement of women in the economic, education and health sectors compared to men. In the 1970s, the view of the developing society still considered women to be appropriate as housewives. This view clearly narrows the space for women to move.

Another view that belittles women was the notion that they were weak so that they were often underestimated. This view really needs to be straightened out. Dewi Motik revealed that women only need to be given support in the form of trust and opportunity. Then they can develop on their own. Dewi invites Indonesian women to participate in proving this progress to the world.

The fourth obstacle that hinders the progress of women in the entrepreneurship sector was the existence of gender bias in banking policies. At the beginning of the New Order Era, the level of trust in banks was still low, making it difficult for women to get access to capital to start a business. Kemala Motik revealed that the complicated and convoluted borrowing procedures for bank loans hindered women. Several conditions must be met, such as a minimum limit for operating a business, for example, two years. For novice entrepreneurs, this is clearly difficult to realize. To apply for a loan, a woman entrepreneur must also make financial reports. Limited understanding and numeracy skills made women entrepreneurs face financial reporting difficulties as required by banks. This discouraged women from failing to obtain credit loans from banks.

Another banking problem was the high interest rates that were not affordable for small entrepreneurs. All these factors ultimately discourage women from applying for bank loans. The impact was that there was a personal opinion among women entrepreneurs not to develop their business further because there were already concerns about failure.

## **2.2 Kemala Motik and Dewi Motik Founded IWAPI**

The four obstacles above prompted Kemala Motik and Dewi Motik to establish an organization for unity women entrepreneurs. The two sisters inherited the spirit of their father, Bacharuddin Rahman (B.R) Motik, as a national figure who fought for the economic fate of the people. B.R Motik began his career as an entrepreneur since before

the Independence Day of Indonesia. During the Japanese occupation in Indonesia, B.R Motik established the Union of Indonesian Nation Stalls (PERWABI), the forerunner of a national private entrepreneurial organization. After the independence period, he was actively promoting the national economy [13]. With that experience, B.R Motik became a father figure that was rich in business experience. His career journey also influenced the career life of Kemala Motik and Dewi Motik.

Kemala's thoughts about the Indonesian economy began to grow when she became a student at the Faculty of Economics, University of Indonesia in 1963. Kemala (born 1944) was inspired by the ideas of Prof. Dr. Widjojo Nitisastro with economic analysis and development planning which he initiated in order to re-establish Indonesia's economy that was in a slump. At the end of her lecture, Kemala began studying business through a family company. In 1972, she was appointed as a director at one of her father's companies.

Dewi Motik (born 1949) is the third child of B.R Motik. Since the age of nine, Dewi had started a small business. She made cakes and sold them to her parents' colleagues who often came to the house. Her passion in business continued until Dewi grew up. Dewi sold various ethnic of Indonesian jewelry to her friends while she was studying in the United States. She also sold shoes of her own design that were modified from foreign shoes [14]. Dewi's interest in entrepreneurship has grown from a young age and continues to be honed as she grows up.

Dewi Motik always talked with her sister, Kemala, about the development of business trends among young people. Seeing her sister's sincerity in business, Kemala also invited Dewi to think about the fate of women entrepreneurs in Indonesia. They were very concerned about the conditions experienced by women entrepreneurs in Indonesia. The organization for women entrepreneurs in Indonesia had never been established before. In the early days of the New Order, the development of women's organizations was marked by establishing a number of wife and employee's organizations in government agencies that were later united in federations, such as Dharma Pertiwi, Bhakti Wanita and Dharma Wanita. Organizations that focused on certain fields or professions had been established, but there were not many [15].

After a long discussion, the two sisters then finalized the idea of establishing an organization aimed at advancing the economic life of women entrepreneurs in Indonesia. On Monday, February 10, 1975 to coincide with the International Women's Year, these ten women entrepreneurs established The Indonesian Businesswomen Association (IWAPI) in Jakarta.

IWAPI was established with three goals:

1. To foster unity and cooperation among Indonesian women entrepreneurs in the field of economy and business,
2. To increase knowledge and skills in business, and
3. To actively participate in developing Indonesian society.

To achieve these goals, IWAPI cooperated with the government, private sectors, and built relationships with banks. Also, IWAPI played an active role in the Chamber of Commerce and Industry (KADIN) and the Indonesian Women's Congress (KOWANI), a federation of women's organizations throughout Indonesia.

As two founding figures, Kemala Motik and Dewi Motik occupy important positions in the management of IWAPI. Kemala Motik was elected as the Chairperson of IWAPI (1975–1982) and Dewi Motik was elected as Chair of the Economic and Business Sector. In 1982, Dewi Motik continued the leadership relay as Chairman of IWAPI until 1992. During Kemala leadership, she succeeded in establishing 18 provincial branches, more than half of Indonesia's provinces. The establishment of the branches showed that IWAPI got a good response in the community. The majority of IWAPI members were women entrepreneurs with a small-medium business scale. They needed IWAPI as a media to exchange ideas, add business partners, and even forget about their busy life in their daily routine.

Dewi Motik continued the establishment of branches in all provinces in Indonesia. The establishment of branches was very important to open a business network throughout the archipelago. They realized this organization could be a way to expand the business networks they needed. IWAPI understood these needs and identified that the main problems faced by women entrepreneurs were difficulties in accessing marketing and business networks, lack of entrepreneurial skills and access to finance. At the end of Dewi Motik's leadership, 27 provinces in Indonesia had their respective IWAPI branches. This shows the existence of IWAPI as one of the first and largest organizations for women entrepreneurs in the country.

### **3 IWAPI Empowerment Programs**

The idea of establishing IWAPI which was implemented by Kemala Motik and Dewi Motik was the desire to advance national economic life through the struggles of women entrepreneurs. After IWAPI was formed, together with the team, the two of them prepared an IWAPI empowerment program that aims to open a business network for women entrepreneurs. As know that business are very much influenced by the extent and quality of the marketing network. By being in one community, it was hoped that women entrepreneurs could gain wider marketing access than if they work alone. In this effort, IWAPI initiated three of programs that support the creation of a business network for women entrepreneurs in Indonesia.

#### **3.1 IWAPI's Trade Exhibition**

The main empowerment program in opening a business network for women entrepreneurs was by holding IWAPI's trade exhibition. One year after IWAPI was established, this program had been rolled out. IWAPI's first trade exhibition entitled "Textile Exhibition of All Time" was held for two days, in March 4 and 5, 1976 in Jakarta. The exhibition's purpose was to prove to the public the high value of Indonesian's textile culture since ancient times.

The textile collections on display were Indonesian women's clothing from time to time, from 1817 to 1975. Fatmawati Soekarno's collection, Rachmi Hatta, Hartini and the bonds of Malay mothers were also exhibited. The collection contained high historical value for the Indonesian people.

The latest textile collections were also exhibited and sold by batik companies. In addition, there were booths that sold cheap clothes produced by exhibitors. Kemala Motik revealed that the domestic textile industry was sluggish, even though Indonesia had considerable marketing potential. Kemala saw a slowdown in domestic textiles due to foreign textile imports' entry using the dumping theory. Therefore, IWAPI held an exhibition to show respect for domestic textiles [16]. At the opening of exhibition, Mrs. Tien Soeharto in her speech invited IWAPI to expand its membership to small and medium-sized entrepreneurs, so that it was not limited to middle-to-upper entrepreneurs only [17].

In 1976, the number of IWAPI members reached only 51 people, from the original ten and it multiplied in the following years. In 1977, IWAPI held a second trade exhibition entitled IWAPI 450 Jakarta Exhibition. This event was conducted between IWAPI second anniversary and the 450th Jakarta anniversary. They took the theme of "The Role of Indonesian's Entrepreneurs in the Economic Development". The exhibition also provided free lessons on how to arrange dried flowers and ribbon flowers. Other events were traditional fashion and beauty shows as well as the selection of Abang and None Jakarta, work clothes competitions, nutritious food competitions for families with participants from the community.

The IWAPI trade exhibition aimed to promote or introduce IWAPI members' products to the community, increase sales and expand the marketing network. Through trade exhibition, IWAPI wanted to provide women entrepreneur's opportunities to compete in the economic field and introduce local handicraft products to the community. Most of those who filled the stand were IWAPI members themselves, the rest were companies that wanted to join the exhibition. The First Lady, Mrs. Tien Soeharto was present and opened the exhibition. In her remarks, she said that this exhibition showed evidence of advances made by women. Therefore, it was necessary for great tenacity and dexterity for mothers who were also engaged in business. This exhibition, said Mrs. Tien Soeharto, had shown that the emancipation of women in Indonesia had been guaranteed in the legal sphere and in the real life of society.

Kemala Motik, at the opening ceremony, stated that the IWAPI Trade Exhibition played as a means to improve the work of Indonesian women who had been involved in various business sectors. The exhibition was also a commercial contact among producers, consumers, and banks. There were one hundred stands or arenas that were opened. They decorated each stand artistically. The products on display were also diverse, started from the fields of textile, transportation, tourism, export-import, salons, boutiques, and flowers to *bakul* businesses, namely *bakul jamu* and *pecel*. Providing opportunities for small traders or "*mbok bakulan*" to participate in the exhibition meant that IWAPI had helped straightening the views that underestimated them. They were simple hard workers who deserved to be appreciated by the community.

The holding of the first trade exhibition became the next IWAPI's Trade Exhibition model in. it was also held in various provinces in Indonesia by carrying out the characteristics of their respective regional handicrafts.

The success of the IWAPI trade exhibition has opened the domestic market through and it encouraged market expansion abroad. The opportunity for IWAPI to participate in overseas promotions began in June 1980. IWAPI took part in a trade mission to France

with KADIN. IWAPI itself highlighted the prospect of exporting garment products to France. For this reason, Dewi Motik also carried a number of Indonesian garment products as examples of merchandise. This was a promotion to increase domestic garment sales [18].

The next International IWAPI's trade exhibition was held in Amsterdam on May 17–19, 1982. This exhibition was aimed to see the importance of reaching the international market, especially to establish trade contacts with Dutch importers/exporters and obtain orders for various commodities, especially non-oil commodities. Another goal was to foster good relations between the two countries.

The Indonesian Ambassador to the Netherlands, Ahmad Kosasih gave a tremendous appreciation to IWAPI members who prepared all their own exhibition needs, even paid for their own expenses. According to Kosasih, this showed how quickly the emancipation of women in Indonesia. The most important thing was that IWAPI had actively and directly participated in promoting non-oil and gas exports. The IWAPI exhibition itself was attended by around 30 entrepreneurs from various regions in Indonesia, such as West Java, Central Java, Jambi, Sumatra, and Jakarta who introduced superior products that might be in demand by the European market. Their products included traditional and modern handicrafts, snakeskin bags, batik curtains, Tasikmalaya umbrellas, rattan bags / baskets. There were also apparel and various batik and cosmetics products, herbs, dried foods to tea and coffee. The important thing was that all these commodities were the result of Indonesian culture.

The IWAPI exhibition was aimed to be business exhibitions as well as the promotion of Indonesian culture to foreign countries [19]. The most important thing IWAPI wanted to achieve from this exhibition was able to open opportunities and networks for IWAPI member to sell products on the European market. From this exhibition, a number of benefits were felt by IWAPI members. Mrs. Trisilowati, owner of a traveling service company, has benefited from the Dutch tourists who came to Indonesia. Mrs. M.C Hutagalung Tobing was also able to expand her container business for the follow-up of her visit to Rotterdam. Both women entrepreneurs have benefited from the IWAPI trade exhibition which was able to expand their market share. The same benefits as the IWAPI trade shows in the country.

The organization of overseas trade shows was increasingly developing at Dewi Motik era. In February 1983, IWAPI participated in the ASEAN Tourism Forum in Manila in collaboration with the Indonesian Embassy in Manila and the Director General of Tourism. Indonesian handicrafts brought by IWAPI members succeeded in attracting the interest of the Filipino community. The first lady of the Philippines, Mrs. Imelda Marcos came to booths from Indonesia. She was very impressed with the IWAPI members who were judged as ideal Indonesian women because they were flexible, dexterous, and skilled in business. During the exhibition a lot of production items were sold, and the rest were bought after the exhibition.

The impact of the trade show was to open IWAPI member business relationships with Filipino entrepreneurs. Another encouraging thing was that Indonesian herbal medicine, which had not been permitted to enter the Philippines, finally received the approval from Mrs. Marcos to be exported to the Philippines because there were quite a lot of enthusiasts [20].



On June 6, 1983, Dewi Motik departed for Brussel to attend the congress of the World Women Entrepreneurs Association or Les Femmes Chef D'Entreprises. Dewi Motik carried the IWAPI trade mission to introduce Indonesian handicrafts and culture to Europe. In congress, Dewi met with representatives of business leaders from all countries in the world. At the end of the congress, they agreed to establish communication as an important element of economic development.

IWAPI's international trade mission continued in the following year. On August 16–17, 1984, Dewi Motik took the group to the festival in Sri Lanka. Before departure, Dewi said that her group would introduce Indonesia through industry, culture, agriculture, and export results. However, a number of technical obstacles caused Indonesia's cultural mission to become less visible. Eventhough they had actually brought handicraft and clothing products that were ready to be exhibited.

Whatever obstacles that Dewi Motik received did not dampen her steps to bring IWAPI to the international arena. She continued to carry out further missions, both at regional and international levels.

### **3.2 IWAPI Education Centre**

The second empowerment program to support the creation of a strong businesswomen entrepreneur network is through the education sector. Knowledge of women entrepreneurs about export and import procedures is still very low. This was what prompted Kemala Motik to take the initiative to establish the IWAPI Education Center. The IWAPI Education Center was also an effort to help the government create jobs. Based on the population census in 1980, the population of Indonesia reached 147.490.298 people, an increase of 28.282.089 people from 1970. With a population growth of 2.3% per year, Indonesia became one of the countries with rapid population growth. The large number of population growth had an impact on the provision of employment and increasing competition.

The education center was aimed at school dropouts, women entrepreneurs who wanted to improve their careers or housewives who wanted to increase family income. The courses provided at the IWAPI Education Center were garment courses, catering, modern beauty, traditional beauty treatments, and gardening. The course was also equipped with knowledge of financial management, personnel management and marketing, and entrepreneurship. With the establishment of the IWAPI Education Center, Kemala and Dewi hope to overcome the barriers to lack of knowledge held by women entrepreneurs.

Dewi Motik as one of the lecturers at the IWAPI Education Center revealed that prospective women who take courses were educated to become entrepreneurs or who run businesses, not as workers. It was them who would pay the workforce who carried out production activities for the business they managed. Dewi reminded that the position of women in the household is not the sole breadwinner. However, certain circumstances can cause women to be forced to actively work. For example, those whose husbands died, or husbands are chronically ill, husband fired from the company and various other conditions. Therefore, through the IWAPI Education Center, Dewi Motik and her sisters invites Indonesian women to come forward and work. By providing real work, women have also dismissed their self-degrading views in society.

As a woman entrepreneur, Dewi sees an advantage for mothers who want to choose a career as an entrepreneur. One of the advantages is more time so that it can be arranged according to one's own interests. Unlike the case with employees who must follow the rules in the company where they work. Therefore, being an entrepreneur can be more profitable.

During its first year, The IWAPI Education Center had graduated 63 people, 21 in the field of convection, 40 catering and 2 beauty treatments. IWAPI itself constantly improved its curriculum which was expected to improve the skills of women entrepreneurs. In addition, scholarships were also given to those who were less fortunate but had the desire to explore courses at IWAPI. Within a year, the IWAPI Education Center had graduated two generations. In the second graduation, there were 74 participants. 42 people for catering courses, 21 garment courses, 5 gardening people and one modern beauty person. At the commemoration of the 10th Anniversary of IWAPI, which was also in coincidence with Year Ten of the IWAPI Education Center, it graduated around 600 graduates. From these alumni, job opportunities have been opened to the community.

In addition to opening an education center, IWAPI consistently developed its members' capabilities through seminars and training. IWAPI members received knowledge in the form of management, entrepreneurship, and expertise. IWAPI members were also taught how to make attractive packaging for the products they produced, thus attracting buyers. Women from small and medium companies were very enthusiastic every time IWAPI held seminars or training activities because their insights became more open, and their business networks became more widespread.

The spirit of educating women as entrepreneurs continues to this day. Since 2006, IWAPI has encouraged the improvement of the quality and competence of women entrepreneurs in facing e-business or digitalization. IWAPI cooperated with Facebook to hold "IWAPI Goes to Digital" program to help women entrepreneurs to carry out business strategies through digital media.

### **3.3 Indonesian Businesswomen Cooperative (KOWAPI)**

Since the founding of IWAPI, Dewi Motik had realized that one of the problems faced by women entrepreneurs was access to finance. Without adequate finance, it is impossible for a woman entrepreneur to be able to develop her business. Dewi also found that problems in the Indonesian banking world at that time were still very gender biased. Women got difficulties in getting access to capital from banks. Banking confidence was still low for women who wanted to get capital to open a business. The husband had to give permission first to get a loan. This condition made them reluctant to take credit from the bank. Difficulties in accessing banking made businesswomen, especially small and medium enterprises, were seeking capital with a family system.

Dewi Motik revealed that women of small and medium enterprises often came to meet her to find loans. Over time, the number of borrowers increases and couldn't longer be fulfilled. From this fact, Dewi was compelled to establish a cooperative that could serve its members' capital needs of. On July 13, 1984, Dewi Motik and six other IWAPI members founded the Indonesian Businesswomen Cooperative (KOWAPI) to solve capital problems.

KOWAPI's rules stated that this cooperative's purpose was to develop the welfare of its members, so that a just and prosperous society was achieved based on the Pancasila. KOWAPI conducted businesses, such as obliging and activating members to keep cooperatives prosper regularly, providing loans to members for useful and procuring goods for members, both primary and secondary. For women entrepreneurs, KOWAPI functions as a "bank" that could provide capital for those in need.

As an organization born from IWAPI, KOWAPI had its management structure. Even so, most KOWAPI members were IWAPI members and other women entrepreneurs who were not members of IWAPI. The establishment of KOWAPI was side by side with branches in IWAPI. Women entrepreneurs got benefits to develop their business from the existence of KOWAPI. KOWAPI had legal rules, so it made easy access to banking and government assistance in developing micro, small, and medium enterprises.

After the number of KOWAPI continued to grow, Dewi Motik then established the Indonesian Businesswomen Cooperative Center (PUSKOWAPI) for the provincial level and Indonesian Businesswomen Cooperative Center (INKOWAPI) at the national level. In 2020, there are 21 PUSKOWAPI and 54 KOWAPI in Indonesia that were joined INKOWAPI with a membership of around one million people.

## 4 Conclusion

This article begins with the awareness that women have an important role in the development of a nation. However, in an effort to contribute to the economy, women face a number of obstacles. A movement led by Kemala Motik and Dewi Motik has encouraged change among women entrepreneurs. This movement was a breakthrough considering that at that time there were no women entrepreneur organizations in Indonesia. Therefore, a structural approach is very appropriate to use to analyze the role of Kemala Motik and Dewi Motik as agencies for women entrepreneurs in Indonesia. They have the willingness and ability to work together to help colleagues in their professions. Through their ideas and thoughts, a number of empowerment programs have been implemented to provide solutions to problems faced by women entrepreneurs.

This study proves that the three IWAPI empowerment programs initiated by The Motik sisters have a significant influence in helping women entrepreneurs. The IWAPI Trade Fair, which is held annually, has opened business networks at the national and international levels. The IWAPI Education Center has also graduated thousands of alumni who are ready to work and contribute to creating jobs and absorbing labor. The IWAPI Education Center also provides knowledge about export-import procedures which women entrepreneurs have not mastered so far. The establishment of Indonesian Businesswomen Cooperative (KOWAPI) has also become a solution to the financial difficulties recorded by women entrepreneurs. With the synergy of the three programs, IWAPI members have wider opportunities in developing their business networks.

Gender issue was one of the things that IWAPI members often experience. Kemala Motik and Dewi Motik responded to this by inviting their members to show their work to the public. This effort succeeded in providing a broader understanding of the role and position of women in society. Women entrepreneurs are able to provide benefits to society and their nation. Now in 2020, at the age of 44, IWAPI has 30,000 members with 34 provincial branches and 260 city branches throughout Indonesia.

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