

Motivation and Challenges of Woman Entrepreneurs in the Digital Era (Case Study of Women Entrepreneur in Bandung)

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Abstract

Indonesia, with its large population, has strong potential to advance its economy through entrepreneurship, especially in the digital era. The digital economy is crucial in promoting the progress of Micro, Small, and Medium Enterprises (MSMEs). It also drives societal changes, particularly by encouraging women's active participation in economic development through entrepreneurship. The research aims to identify the dominant factors driving women into entrepreneurship and the obstacles they encounter. Using a qualitative methodology, including interviews with 9 woman entrepreneurs and document analysis, the study found that pull factors—such as the desire for autonomy, higher earnings, and broader market opportunities—are the primary motivations for woman entrepreneurs, while challenges in digital technology and marketing skills significantly hinder their success. The study suggests that government and community support is essential to address these challenges and foster the growth of women entrepreneurs in the digital economy, offering important insights and recommendations for empowering this demographic.

Keywords: Entrepreneurship, Woman, Digital Era

INTRODUCTION

As one of the most populous countries in the world, with approximately 278 million people in 2023, Indonesia has strong potential in advancing its economy, particularly through entrepreneurship (BPS, 2023). Entrepreneurship is a driving force for achieving economic growth and improving living standards. The roles of entrepreneurship include wealth creation and sharing opportunities, job creation, promoting equitable regional economic development, enhancing living standards, expanding businesses to foreign markets through exports, increasing GDP and per capita income, and meeting market needs and demands by creating new, innovative businesses (Marsono et al., 2020).

According to data from the Ministry of Cooperatives and SMEs (2023), Micro, Small, and Medium Enterprises (MSMEs) contribute 61 percent to Indonesia's GDP, equivalent to IDR 9,580 trillion. MSMEs also employ a significant workforce, about 104.7 million people or 69.42 percent of the total workforce in Indonesia. This indicates that entrepreneurs play an essential role as job absorbers, particularly for young graduates and women who want to participate actively in the economy (Nainggolan, 2018). Through job creation, entrepreneurs significantly reduce unemployment and broadly enhance economic welfare.

However, the Human Development Index (HDI) for women in 2022-2023 was 70.31-70.96, lower than the HDI for men, which reached 76.73-77.26. These figures reflect the disparities faced by women, ranging from economic issues to violence, and social-cultural structures that contribute to lowering the quality of life for women in Indonesia (BPS, 2024). Problems faced by women entrepreneurs in Indonesia include limited access to capital and credit (Widia & Octafia, 2022), the heavy burden of household chores, and challenges in allocating time and energy to manage businesses (Sartika et al., 2024). The government has encouraged financial institutions to provide easier access to capital and credit for women entrepreneurs (Sutrisno et al., 2023). Aid programs and fiscal incentives are also implemented to help women entrepreneurs access the financial resources needed to grow their businesses. With the advancement of technology, Indonesia has entered the digital economy era, which involves economic activities

supported by the internet and artificial intelligence (Fathina, 2022). The digital economy plays a vital role in accelerating economic growth across various industries and advancing MSME products (Anam, 2022). The expansion of the digital economy in developing countries can enhance economic growth, resource and labor utilization, facilitate access to international markets, and reduce transaction costs (Dahlman et al., 2016).

According to data from the Central Statistics Agency (2021), 64.5 percent of MSMEs are managed by women. The number of women entrepreneurs in Indonesia continues to rise with the national economic progress and increasingly modern social developments (Deasy, 2020). However, challenges remain.



Figure 1. Indonesia Labor Force Participation Rate
By Gender (Percent), 2021-2023
Source: Badan Pusat Statistik Provinsi Jawa Barat (2022)

The Labor Force Participation Rate (LFPR) for women is still low, only reaching 60.18 percent compared to men at 86.97 percent (BPS, 2023). In West Java, opportunities for women entrepreneurs to harness the potential of the digital economy continue to grow and develop, positively impacting MSME development and operational efficiency through technology (Pasaribu et al., 2019). Despite Bandung's relatively low contribution to the total number of MSMEs in West Java, its role in the MSME ecosystem remains significant. The city can become a center of innovation and creativity for MSMEs, potentially driving broader growth in the MSME sector throughout West Java (Maharani, 2024). This study aims to explore the motivations and challenges faced by women entrepreneurs in Bandung, particularly with the new challenges that entrepreneurs will face in 2024, in an effort to uncover how women entrepreneurs in the city adapt to and utilize digital technology to grow their businesses.

LITERATURE REVIEW

Entrepreneurship

Entrepreneurship is the ability possessed by a risk manager combined with entrepreneurial knowledge and mentality. This ability enables them to identify and utilize existing resources creatively and innovatively, transforming them into profitable opportunities (Syarifan C Si, 2023). The Decree of the Minister of Cooperatives and Small Business Development No. 961/KEP/M/XI/1995 describes entrepreneurship as the attitude, behavior, and high spirit of a person in increasing work efficiency to achieve greater profits.

Entrepreneurial Motivation

Entrepreneurial motivation, according to Koranti (2013), is the driving force or urge within an individual to engage in entrepreneurial activities. Baum et al. (2007) in Haswani (2015) state that entrepreneurial motivation includes the drive to achieve entrepreneurial goals and the ability to recognize and seize entrepreneurial opportunities. Ratnawati & Kuswardani (2010) in Marganingsih (2021) add that entrepreneurial motivation is a condition that drives, moves, and directs a person to engage in independent entrepreneurial activities, future-oriented, willing to take risks, creative, and innovative.

Push and Pull Theory of Motivation

Motivational drivers in entrepreneurship are categorized into push and pull factors. Push factors, as described by Shastri et al. (2019), are driven by needs and challenges, such as the necessity for higher income or difficulty in finding suitable employment. These negative or coercive factors push individuals toward entrepreneurship as an alternative to address pressing issues like low wages or job mismatch. Conversely, pull factors are driven by positive desires and opportunities. They motivate individuals to pursue entrepreneurship out of aspiration rather than necessity. Key pull factors include the desire for independence, which offers freedom from traditional work structures; the potential for higher earnings compared to conventional jobs; personal satisfaction and achievement from owning a business; and the ability to capitalize on market opportunities, such as high demand for specific products or services.

Entrepreneurial Challenges

Entrepreneurial challenges faced by women often involve various factors that hinder their business development. Supinah (2022) describes challenges as conditions that must be addressed to enhance problem-solving abilities, while Ranty (2023) identifies factors such as gender bias, limited access to capital, time management issues related to gender roles, restricted business network access, and cultural constraints as major hurdles. Women encounter more obstacles than men, including legal issues, customs, traditions, religion, marital status, household responsibilities, education, and limited access to capital and credit. According to Nurjanna and Sahabuddin (2022), key challenges faced by female entrepreneurs include inadequate access to financing, which limits initial capital; lack of social support from family and friends, which reduces motivation; insufficient government support, including specialized programs, training, funding, and tax incentives; limited educational opportunities in business and management, affecting efficient business management; and cultural and traditional norms that restrict innovation and adaptation to global market trends.

Women Entrepreneurs

Women entrepreneurs are individuals or groups of women responsible for and managing businesses to meet needs and achieve financial independence (Carranza et al., 2018). Anggadwita & Dhewanto (2016) state that women entrepreneurs are those involved in entrepreneurial efforts by identifying opportunities and taking risks to combine resources to gain profits from their businesses. Simanjuntak et al. (2023) add that women entrepreneurs are women who initiate, manage, and run businesses by combining various factors such as production and operations, and handle economic uncertainties.

Digital Economy

The digital economy was first introduced by Don Tapscott (1995) as an economic system characterized by an intelligent space that includes information, various means, capabilities, and information ordering. The digital economy involves business activities conducted through online media, encompassing the creation and exchange of value, buying and selling, and interaction among economic actors relying on the internet (Hining, 2018). Kasidi (2020) highlights the digital

economy with the proliferation of online transactions utilizing the internet as a medium for communication, collaboration, and cooperation. Sugiarto (2022) defines the digital economy as economic activities whose outcomes can be measured through various digital technology bases such as the internet, web, artificial intelligence, virtual reality, robotics, and blockchain. Setiawan (2017) in Alisyahbana et al. (2023) states that the digital economy includes aspects like the integration of technology in manufacturing processes, cost reduction through automation, and increased efficiency through the use of technology.

METHOD

This study employs a qualitative research approach, where the researcher conducts direct field observations and acts as the primary instrument for data collection (Sugiyono, 2005), aiming to obtain in-depth and valuable data (Abdussamad, 2021). The purpose of this research is descriptive, intending to provide a clear and detailed explanation of a phenomenon. The research strategy is a case study, focusing on studying a phenomenon in-depth. The researcher's involvement is minimal, serving as an observer and listener to avoid influencing the data. The unit of analysis is the individual, studying entities in-depth within the case study focus. The research setting is non-contrived, where phenomena are studied in their natural context without manipulation by the researcher (Cresswell, 2018). The research is conducted cross-sectionally, focusing on data collection at one point in time without tracking variable changes over time (Merriam & Tisdale, 2016). Data collection methods include interviews, observations, documentation studies, and other techniques such as focus groups, narrative analysis, and visual analysis. Semi-structured interviews are used to gather in-depth information on the motivations and challenges faced by female entrepreneurs in the digital era. Data sources are primary, obtained directly from interviews with female entrepreneurs in Bandung, and secondary, including statistical data, literature, published information, previous research, and websites. Validity and reliability tests ensure the accuracy and credibility of the collected data. Data analysis follows the Miles and Huberman model, involving data collection, reduction, display, and conclusion drawing. This process helps in systematically organizing, summarizing, and interpreting the data to provide meaningful insights into the research topic.

RESULTS AND DISCUSSION

Motivation Analysis

1. Analysis of the Need for Higher Income

In this aspect, respondents were interviewed about the need for higher income. The need for higher income drives individuals to seek various sources of income, one of which is entrepreneurship, especially when facing difficult economic situations or unexpected conditions. In this case, the main motivation for N2 to engage in entrepreneurship is the strong desire to earn a higher income. This situation arose after the respondent's husband passed away, necessitating the respondent to seek additional income to meet her family's needs. Before this incident, the respondent was a full-time housewife relying on her husband's income. However, after losing her husband, the respondent had to adapt to the new conditions and decided to venture into entrepreneurship as a way to ensure her family's needs were met. The drive to earn a higher income became the primary motivating factor for respondent N2 in starting her own business. "... but, after the last 3 years, it has become more serious since my husband passed away. After my husband passed away, I didn't work. I could only do this craft."

This is different from respondents N1, N3, N4, N5, N6, N7, N8, and N9, who see higher income as an opportunity in the digital economy era, not as a necessity or a compulsion to engage in entrepreneurship. N1 acknowledged that the digital economy era indeed affects income because it allows products or services to be marketed through digital platforms. However, this was not the main factor or driving force for N1 to engage in entrepreneurship. "The digital economy era significantly affects income because we market our services through digital platforms... but if we talk about necessity, I just go with the flow, as long as I can save money." Similarly, other

respondents such as N3, N4, N5, N6, N7, N8, and N9 see the digital economy era as a significant opportunity to reach a broader market. With access to digital platforms, they can market their products and services more effectively, ultimately increasing their income. Each respondent realizes that by utilizing digital technology, they can reach a larger and more diverse audience, thereby increasing their potential income.

2. Analysis of the Inability to Find Suitable Jobs

In exploring why respondents turned to entrepreneurship, several shared experiences emerged. N7 and N8 faced challenges in finding suitable jobs, though their situations differed. N7, a married individual with family responsibilities, struggled with job applications that favored unmarried candidates. This led her to pursue business opportunities she discovered on digital platforms. Similarly, N8 encountered difficulties and trauma in job searches, prompting her to start a knitting business after noticing entrepreneurship opportunities online. N3 and N6, on the other hand, never sought traditional employment before starting their businesses. Their entrepreneurial ventures were driven by their educational backgrounds and a keen interest in learning about business. N3 mentioned, "Initially, we had a willingness to learn. We wanted to learn about entrepreneurship and hadn't sought jobs, so we just started a business." N6 echoed this sentiment, stating that her decision to become an entrepreneur was influenced by her college major and the opportunities she saw in the business world. Other respondents, including N1, N2, N4, N5, and N9, were motivated by personal interests rather than job market challenges. N1 was inspired by digital platform artists and saw the digital economy as a catalyst for entrepreneurship. N2 recognized that office work was not a good fit for her, leading her to start a business. N4 and N5 had a longstanding interest in entrepreneurship, influenced by social media and available opportunities. N9 also saw entrepreneurship as the most straightforward path due to the resources and chances provided by social media. Overall, the digital economy played a significant role in shaping the respondents' entrepreneurial decisions, whether due to job market difficulties or personal inspiration.

Analysis of Pull Factors

1. Desire for Independence

In exploring how the digital economy motivates independence in entrepreneurship, respondents highlighted various influences. N1, a makeup artist, noted that the digital economy has empowered her to manage her business independently without relying on management or agencies: "The digital economy provides a great opportunity for me to run this service business because as a makeup artist, I do everything myself, not through any management or agency." Similarly, N3 emphasized that the digital economy has been crucial in developing her independence as a decision-maker: "I started this business because I wanted to learn how to be a decision-maker on my own, and it really helped me in being more independent in everything, especially in decision-making." N2 and N6 also reflected on the flexibility afforded by the digital economy. N2 appreciated how social media marketing has allowed for more flexible working hours: "The digital economy helps market products through social media, giving me more flexible time." N6 echoed this sentiment, stating that digitalization has enhanced her productivity and independence by providing more flexibility in her work.

N4 and N7 highlighted the creative and efficient opportunities that digital platforms offer. N4 mentioned that the digital era has facilitated her independence through flexibility and increased creativity: "I think the digital era greatly facilitates my independence in all aspects, one of which is more flexible time and more creativity." N7 agreed, noting that finding customers through digital platforms has created more opportunities and flexibility. N5 and N8 discussed both the challenges and benefits of digital independence. N5, despite occasional disruptions to her personal life from constant online presence, remains motivated by her business background. N8 appreciated the comfort and flexibility of working through digital platforms: "Because through digital platforms, I don't have to go to the office, so it's more comfortable, more flexible, and I can

explore my creativity." Finally, N9 valued the work flexibility provided by the digital era, enabling her to work efficiently from anywhere: "The digital era provides work flexibility and great opportunities for independence because I can work anywhere, making it very efficient." Overall, respondents acknowledged that the digital economy offers significant flexibility and opportunities for achieving independence in entrepreneurship, despite the challenges of balancing personal and professional life.

2. Higher Income

Respondents N1 and N3 emphasized how digital platforms have positively impacted their income. N1 highlighted that these platforms allow clients to view and trust her work more easily, which leads to increased earnings: "Digital platforms provide more benefits because clients can see our work and trust us more. From there, the income can be higher." Similarly, N3 noted that reaching a broader market through digital platforms contributes to higher income: "With digital platforms reaching a wider market, the income also increases." N2 and N8 echoed these sentiments, noting that broader market access through digital platforms enhances income potential. N2 mentioned that the expanded market available online is crucial for higher income: "Hopes for higher income because of the broader market on digital platforms." N8 pointed out that the nationwide reach of the digital economy makes her store more visible and popular, thus boosting income: "The digital economy can reach all of Indonesia, making the store more known and favored by the market, and the income also increases."

N4 and N7 viewed the digital era as offering significant income potential and opportunities. N4 observed a steady increase in income despite the business being new: "The digital era provides hopes for higher income, even though the business is still new, but there is an increase every year." N7 agreed, noting that the digital economy opens more opportunities for higher earnings: "With the digital economy era, opportunities are more open, and I can also earn higher income." N5 and N6 emphasized that digital platforms enhance business prospects and income potential. N5 remarked that digital exposure has expanded client base and improved income: "My business prospects are bigger in this digital economy because many clients know from digital, which affects income." N6 agreed, stating that digitalization facilitates achieving higher income due to more opportunities: "Hopes for higher income are easier to achieve with digitalization because there are more opportunities."

N9 also highlighted that digital platforms increase company recognition and income: "Digital platforms can increase company recognition to the market, expand reach, and bring in higher income." Both N1 and N2 found that digital tools simplify reaching financial goals, with N1 noting the ease of attracting more clients and N2 appreciating the convenience for achieving financial targets. N3 and N5 highlighted how digital platforms aid in marketing and business management, which supports financial success: "Digital platforms benefit us in marketing our products and services, which helps achieve financial goals," said N3, while N5 noted that these tools facilitate business management and financial goal attainment. Overall, respondents recognized that the digital economy provides significant benefits, including broader market reach, improved financial management, and increased income, all contributing to achieving their financial goals.

Analysis of Challenges

1. Limited Access to Financing

N1, N2, N4, and N5 did not face significant difficulties accessing financing. N1 relies on financial support from family and personal resources: "For financing, I get support from my family and myself." N4 also receives support from family and friends, although she faces challenges convincing friends to invest: "I get financing from family and friends. The challenge is convincing friends and maintaining their trust." N2 uses business profits as capital: "I don't experience difficulties in financing because capital is still sufficient from business results." N5 utilizes SME communities for access to financing: "The digital economy era helps me access financing from SME communities." Conversely, N3, N6, N8, and N9 face challenges in accessing financing. N3

encounters difficulties due to her status as a student and minimum production requirements: "At that time, we were still college students, and it was hard to ask for funding because there were minimum production numbers." N6 experiences gender bias that hampers access to capital: "To get funding, I am often considered inexperienced and because we are women, we are often asked if there is a male founder." N8 is reluctant to take loans due to interest rates, preferring to use her own capital: "The challenge is that I am still hesitant to take risks because loans always come with interest." N9 faces challenges meeting the requirements of financing and grant programs: "The challenge in financing is meeting the requirements that fit the financing platform."

2. Lack of Social Support

Informants N1, N3, N6, and N8 experience significant challenges related to social support. N1 feels her work is undervalued by her surroundings, which consider it less prestigious: "I have experienced being underestimated in my work from the environment, as it is seen as less prestigious compared to corporate jobs. But I keep proving myself to people." N3 receives full support from her parents but less from cousins and friends, causing demotivation: "My parents and family are fully supportive, but some of my cousins and friends are not supportive, which demotivates me." N6 often feels compared to other children of her parents' friends, reducing her confidence: "Lack of social support from family initially made me less confident in the business. I was also often compared to my parents' friends' children, which made me sad." N8 also faces a lack of initial support from family, who preferred her to work in a corporate job: "Initially, my family did not support me because they wanted me to work in a corporate job, which affected my motivation and made me less enthusiastic about running my business."

Conversely, N2, N4, N5, and N7 do not face significant challenges related to social support. N2 feels that social support from friends and family is good for promotion and collaboration: "Social support from friends and family is quite good, helping with promotion and collaboration." N4 receives support from family and friends but feels a need for additional support for mental health as a migrant: "Family and friends support me, but as a migrant, I sometimes need extra support for my mental health due to overthinking." N5 does not face a lack of social support, which facilitates collaboration and networking: "I do not experience a lack of social support; family and friends are supportive." N7 receives full support from her parents and partner, although initially, her parents wanted her to work in a state-owned enterprise: "Initially, my parents wanted me to work in a state-owned enterprise, but as time went on, they did not insist, and they continued to support me, as did my husband."

3. Lack of Government Support

Informants N3, N6, and N9 experience challenges in obtaining government support. N3 faces difficulties with strict regulations and long processes for approvals such as BPOM, and slow government funding disbursement: "We operate in the formulation sector, so we need BPOM and other approvals. The process is very lengthy and complicated. Funding disbursement is also slow." N6 feels her business does not meet the criteria for government programs, making it hard to get support: "Maybe it's because our business is not as advanced as they require, so we don't fit their criteria." N9 expresses dissatisfaction with government programs that are temporary and mentors who lack experience: "The challenges are in government programs that use last-minute systems and some mentors are less experienced." On the other hand, N1, N2, N4, N5, N7, and N8 do not face significant challenges related to government support because they have not participated in government programs or feel supported through SME communities. N4 feels unsure about government programs due to uneven awareness and outdated designs: "I haven't felt a lack of support, but the awareness of their programs is not widespread, and the design is outdated." N5 finds that SME training is more theoretical than practical: "Training is more theoretical and less practical, which is not optimal." N7 has received assistance with business licenses and halal certifications from the government but no additional support: "Aside from business licenses and halal certifications, I haven't received any further assistance." N8 received

initial support in the form of a business identification number and intellectual property rights, but funding was only provided once: "For assistance, there was initial support for SMEs, but it was only once."

4. Educational Limitations

Informants N2, N3, and N5 face challenges despite having relevant educational backgrounds. N2 cites age limitations as a barrier to understanding digital marketing strategies: "... in digital marketing, due to age limitations and understanding technology." N3 feels that while formal education is beneficial, applying digital strategies like Instagram ads remains complex and costly: "I gained formal knowledge easily from university, but connecting it to the current digital economy still poses challenges, such as placing ads on Instagram." N5 struggles with marketing strategies and human resource management: "... I lack understanding of effective marketing strategies. There are also challenges in managing human resources." Conversely, N1, N4, N6, N7, and N8 find that their formal education greatly assists in managing digital businesses and do not face significant challenges. N1 benefits from makeup classes and a degree in digital public relations: "I have benefited greatly from attending makeup classes, from beginner to wedding classes, and workshops, and I also have a degree in digital public relations." N4 finds that education in hospitality and management simplifies business management: "I think it has a big impact; if I hadn't entered hospitality school, I would be really confused about running an F&B business." N6, N7, and N8 also acknowledge the advantages of their educational backgrounds in business management: "... because of my management background, it makes managing the business easier." N9, with a background in interior design, finds that her education helps in understanding digital business operations: "My educational background is in interior design, but it actually helps in understanding digital business operations by following or understanding current market needs."

5. Culture and Tradition

Some informants face challenges in aligning their business models with global market trends due to cultural and traditional factors. N1 struggles to understand market preferences: "I find it challenging to innovate and find out what is trending now, what people and clients like." N2 experiences a gap between the target market for her products and the interests of teenagers: "... for my product like sling bags, it is actually intended for teenagers. But eventually, my product's market is for people aged 30 and above." N5 faces challenges balancing products with market demand that is more open: "... it affects me because my focus is on modest fashion and not too revealing, but the demand is for more open styles." N9 mentions difficulties in merging local culture with global trends: "Local culture and global trends are hard to merge; it requires creative packaging for the modern market." Conversely, N3 is cautious in adjusting her business model due to past experiences with hackers and imitation: "I am more cautious and adjust to the market because I previously experienced hacking from digital platforms." N4, N6, N7, and N8 do not face significant challenges and focus on adapting to market trends, with statements such as: "Perhaps in terms of trends, we need to keep up with them for the business" and "I follow current youth trends and adapt to the digital era."

Analysis of Frequent Words

The study provides valuable insights into how the digital economy influences female entrepreneurs' income and financial goals but has several limitations. Firstly, the findings are based on a relatively small sample size, which may not fully capture the diverse experiences of female entrepreneurs across different industries and regions. This limited sample could affect the generalizability of the results. Additionally, the research focuses on respondents primarily from Indonesia, which may restrict the applicability of the findings to other countries with different digital economies and entrepreneurial environments. The reliance on self-reported data introduces the possibility of biases, as respondents might exaggerate their successes or downplay challenges. Objective data or third-party evaluations could offer a more accurate assessment.

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