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RUNNING HEAD: ENTREPRENEURIAL INDONESIAN WOMEN

Resilience and Economic Empowerment: A Qualitative Investigation of  
Entrepreneurial Indonesian Women

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# **Resilience and Economic Empowerment: A Qualitative Investigation of Entrepreneurial Indonesian Women**

## **Abstract**

The development of female entrepreneurs in Indonesia is an integral part of Muslim women's economic contributions and empowerment. However, there is a lack of reliable research about female entrepreneurship and how gender may affect the experiences of business ownership in Indonesia. Therefore, the aim of this study is to explore the challenges encountered by these women entrepreneurs on a daily basis. Qualitative in-depth interviews were conducted with 30 female Indonesian entrepreneurs. Participants were recruited using theoretical and maximum variation sampling techniques. Content analysis was then used to analyze the data. Results revealed high levels of variations, both within and between women, suggesting that the quality of business entrepreneurship and success depended largely on the personal characteristics of these women, rather than on any system of formal education or training. This study also found that many women displayed resilient coping strategies when dealing with business failures. As a consequence, they were able to thrive despite restrictive social, cultural and political constraints. The paper highlights the importance of the experiences of female entrepreneurs in a developing country and the need to integrate the development of female entrepreneurship as a part of women empowerment effort.

Keywords: Economic Empowerment, Entrepreneurship, Indonesia, Resilience, Women.

Governments in many developing countries have realized that the development of female entrepreneurship should be part of women's empowerment effort. Studies have found that female entrepreneurs tend to own and operate small to medium size enterprises (Asian Productivity Organization APO, 2007; Carter and Marlow, 2007). As a result, many governments in developing countries have been actively supporting small to medium size enterprises. Indonesia, the world's largest Muslim country is a developing country which sees the employment of at least 79 million people in small to medium size enterprises. In this country, small to medium size enterprises contribute to 56.7% of GDP (Dipta, 2009) and account for 19.4% of total export (International Entrepreneurship, 2006). In other words, small-medium enterprises (SMEs) are the biggest source of employment in Indonesia. It also accounts for more than 90 percent of all firms outside the agricultural sector (Urata, 2000). Despite this, the presence of women as business owners in Indonesia is hard to calculate given the lack of reliable data and information. The Global Entrepreneurship Monitor (GEM), the preeminent consortium on female entrepreneurship makes no mention of Indonesian female entrepreneurs in its latest report (GEM, 2011). This is disappointing given that recent research development in this area has highlighted the importance of analyzing how gender affects the experiences of business ownership (Marlow et al., 2009; Mirchandani, 2005), particularly that of women in developing countries (GEM, 2011).

## **Theoretical background**

### ***Psychological theory of entrepreneurship***

The psychological theory of entrepreneurship emphasized the psychological characteristics of an entrepreneurial individual (Schumpeter, 1958). For example, studies on the psychology of entrepreneurs have looked at the (1)

psychological influences on; (2) personal characteristics of; and (3) effects of previous experience on the individual in predicting what makes a successful entrepreneur (Brockhaus, 1982). According to Schumpeter (1993), an entrepreneur (1) has the “view”, the intuition, to do the right things without over analyzing the situation; (2) has the power to create something new; and (3) the strength to conquer doubt and hostility from his surrounding (Schumpeter, 1993 ). Perceived this way, an entrepreneur must have certain psychological traits that help him or her overcome difficulty and uncertainty. Resilience may be one of these psychological traits.

Resilience has been broadly conceptualized as the capacity to recover from adversity and encompasses a dynamic process of positive adaptation (Luthar et al., 2000). More specifically, a number of researchers have described resilience as an enduring and stable psychological trait (Block and Kreman, 1996). Individuals with high trait resilience have a greater ability to dynamically and appropriately self regulate themselves than individuals with low trait resilience (Tugade and Fredrickson, 2007). Such individual difference in adaptation is important and studies have found that some individuals, despite encountering same risks or extreme life adversities (e.g., low SES; Werner and Smith, 1992, 2001; or e.g., warfare, Florian et al., 1995) are simply more resilient than others.

Researchers have also found that resilient individuals show more stability in the face of adversities (Bonanno et al., 2004), are more flexible when faced with changing demands, more open to new experiences and demonstrate a greater ability to self regulate themselves under adversities (Block and Kreman, 1996; Fredrickson and Levenson, 1998; Isen et al., 1987; Luthar et al., 2000;

Tugade and Fredrickson, 2004). In other words, resilient individuals are not afraid to take risks, they are flexible and have the ability to actively self regulate themselves. In doing so, these individuals broadened their capacities. These are characteristics and aptitudes consistent with being entrepreneurial.

### ***Sociological theory of entrepreneurship***

Sociological theories look at how social cultures affect entrepreneurship. According to Max Webber (1864-1920), religion was the major driver of entrepreneurship and stressed that capitalism thrives under the protestant work ethic. An entrepreneur thus conforms to the role expectations of his or her society. McClelland (1961) proposed that entrepreneurship is brought about by high achieving societies which have strong cultural and societal entrepreneurial climate. For examples, studies have found that governmental policies which promote or grant subsidiaries to entrepreneurs increase organizational founding rate (Galvin, 1978). Similarly, societies which place high value on entrepreneurship have been found to have high entrepreneurial venture rates (Shapero and Sokol, 1982).

There is a tradition of women business owners in Indonesia. According to estimates by the State Ministry of Cooperatives and Small and Medium Enterprises, female owned businesses represent 60 percent of the about 30 million micro, small, and medium enterprises in Indonesia. With the exception of the work by Tambunan (2009) which looks at cultural and social barriers encountered by women in Indonesia, very little is known about why Indonesian female entrepreneurs starts their businesses, how they maintain the daily

operations of their businesses and what practical help they need in their entrepreneurial activities.

Both psychological and sociological theories emerged from research on men or used concepts developed and based on men (Hurley, 1999). As a result, they may be limiting in their ability to explain entrepreneurship in women, especially of women who live in gender segregated patriarchal societies such as Indonesia. For example, Indonesian women are prohibited by the Islamic codes of conduct to engage in any and all forms of entrepreneurial activities without the permission of male authorities. Under this code of conduct, many financial institutions in Indonesia, even those supposedly independent financial institutions, are reluctant to loan money to female entrepreneurs and business owners.

### ***Feminist theory of entrepreneurship***

The feminist approach to entrepreneurship adopted three assumptions (Hurley, 1999). First, that knowledge is created and reproduced by the social conditions and positions of those in authority. Second, gender is a social construct which influences individuals' behaviors, value and belief systems. Third, this theory assumes that gender inequalities exist in any society (Jacques 1992; Martin, 1993) and is especially important in patriarchal societies like Indonesia. However, feminist theory also emphasizes positive changes that can be brought about by women themselves despite social, cultural and political constraints (Calas and Smircich, 1992).

### ***Towards an integrated theory of female entrepreneurship***

To better understand Indonesian women's entrepreneurial experiences, it is important to consider how social, cultural and religious constraints might affect

Indonesian women ability to become entrepreneurial. Therefore, in this study, we adopted an integrated approach to the study of female entrepreneurship in Indonesia combining psychological, social and feminist's explanation to some of our questions. This approach is also sensitive to the possible discriminations faced by women business owners in their societies (Fischer et al., 1993). In other words, we proposed that Indonesian women's ability to become entrepreneurial may be intricately intertwined within complex networks of personal, social and cultural relationships (Brush, 1992). For example, how and what is it like for Indonesian women to start their own businesses? What challenges do they face and how do they handle these challenges? The aim of this study is therefore to provide an insight into some of these questions.

## **Methodology**

### ***Participants***

Theoretical sampling is utilised in this study. The objective of theoretical sampling is to involve specific groups of participants who either possess characteristics or live in circumstances relevant to the social phenomenon being studied (Glaser and Strauss, 1967). Thirty entrepreneurial women who owned small to medium size enterprises were recruited for an in-depth face to face interview. These women were considered to have a good insight into the phenomenon under investigation. In other words, these women entrepreneurs were ideal candidates to discuss "Their experiences in establishing and running a business in Indonesia." It is believed that these women will offer varying insights into their entrepreneurial experiences. Their mean age was 37.42 years old. Twenty-eight women were married with children; only 2 participants were single women. All of the women were Muslims. Twenty percent of the participants had university degree. But, the majority of women (80%) had only high school



education. Their businesses varied from boutique to car painting, from selling food to managing dormitory housing, from counselling centre to management consultant.

### ***Procedure and qualitative measure***

Participants were selected using a maximum variation sampling technique (Gray 2004; Lindlof and Taylor, 2002). A general principle of this technique is to select participants who represent a wide range of variations in demographics, perspective, family support and background. This technique is appropriate given the small sample size and lack of population information (i.e., lack of reliable info about female entrepreneurs in Indonesia) of the study sample (Patton, 1990). An information letter advising participants about the interview and its objectives was made available to all participants. The letter informed them that they were invited to discuss their business ownership experiences. Participants were assured that their identities would be kept confidential and that they should feel free to answer the questions as openly as possible. The second researcher who was fluent in Bahasa Indonesian conducted the interviews in Bahasa Indonesia. The transcripts were then translated into English by experts in both Bahasa Indonesia and English.

### ***Data analytic strategy***

To keep an accurate record of each conversation, each interview was tape recorded with the participants' consent. The audio recordings were then transcribed verbatim for analysis. Content analysis was utilized to analyze the data (Neuendorf, 2002). Content analysis is an analysis technique where written texts are broken down into meaningful units using carefully design rules (Weber, 1990). Specifically, two criteria were used to facilitate this process. First, we code

for phrases that describe participants' overall business ownership experiences. Second, we code for phrases that describe some of the challenges these female entrepreneurs encountered as they established their businesses. Based on this, we generated some preliminary categories that reflected the entrepreneurial experiences of Indonesian women. We extracted phrases to determine the core meaning of participants' statements, grouping phrases with similar meaning together. In other words, we analyzed the core content and determined the units that captured the most important gist for that section to derive at a category. We constantly modified these initial categories, eliminating and adding new ones as more information came from the interviews. These steps enabled us to organize, re-organize, link, integrate and verify the information until a series of core categories were identified. For instance, "did not want to work for other employer so I became an entrepreneur". Second, we code for phrases that describe participants' perceptions of how being an entrepreneur affects their personal, social and family lives. For example, "have flexible time with children and family". Based on this, we generated some preliminary categories that reflected the entrepreneurial experiences of Indonesian women.

Next, we compared these themes with themes from other participants to determine how well they match together. Through this iterative process, we generated a number of conceptual categories. For example, we were able to include themes such as "learnt from the field", "used trial and error approach to do their job" or "learnt through reading books" under the category "entrepreneurial skills". After several iterations, 5 core categories were formulated that most accurately captured the responses given by the participants. To check for the

accuracy of coding; two independent experts in entrepreneurs in Indonesia were invited as raters. There was 100% agreement between the two raters.

## **Results**

The following sections provide a description of the 5 core categories identified in the study.

### ***Gender segregated entrepreneurial activities***

Our results indicated that 70% of the female entrepreneurs in this study chose to set up their enterprises among traditional women's trades. For example, these women chose to start their own enterprises in retail trade, repair business and business service. These included garment industry, clothing or flower boutiques, food industry, cleaning services, baby sitting services and shop-keeping. Only one woman had a business painting cars. No women entrepreneur in our study was found in the transportation, building or construction industry. Indonesian women's choice of businesses reflects the social and cultural constraints of Muslim women. Although Muslim women are allowed to work, they are prohibited to engage in profession that may endanger their safety, their 'modesty' and their role as mother as well as wife (Assaad, 2003). Therefore, just as in occupational segregation, many of the entrepreneurial women chose traditionally female type of industries to set their businesses in. This is because these traditionally female type of industries command relatively low levels of capital funding and business networks (Shapiro and Sokol, 1982). Thus, there were within these women's financial capacities.

Indonesian entrepreneurial women's choice of industries must be seen in connection to the opportunity and job availability they have or do not have. Many of the interviewed women (80%) were not highly educated. Consequently, their

access to private and high paying jobs was restricted. According to Shapero and Sokol (1982), women entrepreneurs tend to engage in traditional home-based or service oriented business ventures as this is what most of them are familiar with.

### ***Holistic work and family commitments***

Most Indonesian women are raised in an Islamic and patriarchal culture where the needs of their families and husbands come first. Therefore, it was not surprising to find many of the interviewed women (93%) prioritized their families over their businesses. The quotations below exemplified the general impressions of the values and priorities of these women entrepreneurs. For example, “I chose to work that make me still have a chance to stay close with my kids; I am happy that my job fits with my main role as a housewife and a mother; work for my own business gives me a lot of flexibility to manage my time; if there is a conflict between working and family interests, I would definitely choose to prioritize my family.” Therefore, it would seem that what motivated Indonesian women entrepreneurs in our study was the possibility of combining both family and job responsibilities in a complimentary way. The sociological perspective emphasizes that individuals are influenced by societal values, beliefs and ways of doing things (McClelland, 1961). More importantly, being a woman influences individuals’ behaviors, value and belief systems. In prioritizing themselves as mothers and putting the needs of their family first, Indonesian entrepreneurial women can then actively participated and still conformed to the roles expected of them by society (McClelland, 1961).

### ***Business strategising***

There were two categorizations of the strategies utilized by participants in running their businesses which enabled us to identify two types of women entrepreneurs in our study. First, the high risk taker participants. This group of women entrepreneurs did not think or plan in advance what they were going to do. Most of them adopted a strategy of trial and error approaches, going along with the flow and taking chances with their businesses. They learned from their mistakes and move forward without any detailed business plan. These women were found to have strong motivation, high self confidence and they love to be challenged. This finding is consistent with that of the psychological approach to entrepreneurship which posits that entrepreneurs are individuals who are comfortable with risks and uncertainties in their lives. In contrast, the low risk taker participants in our study made detailed plan, identified potential problems and weaknesses, anticipated potential failures, implemented necessary changes and did regular evaluations of their business progress. Their aspirations in terms of business goals were usually not too ambitious, and they tended to be more tolerant to failures and risks. In other words, these entrepreneurs are someone who finely coordinates resources to exploit potential opportunities.

Despite the style differences based on the risk taking behaviors, both groups of women entrepreneurs utilized good business networks, maintaining loyal customers, and maintaining good relationships with clients. Many of these women ran their businesses in a very traditional manner, by maintaining a close connection with their customers. In other words, these women (67%) relied heavily on personal and interpersonal approaches in running their businesses. Many of these women (87%) also preferred to operate with no online or credit

card buying. This is practical practice when you consider that they do not have the financial backing of major banks.

Many of the interviewed women (87%) reported that they adopt a holistic or realistic mental strategy during slow or bad business time. For instance, they would tell themselves that it was unwise to push too hard because “everything has its own part/destiny.” This phrase reflects a *Muslim* doctrine that Allah (God) *has* measured out the span of everything and humans have no control over their actions or destiny. This suggests that spirituality and religion may have an important role to play in how entrepreneurial Indonesian women cope during adversities.

Despite hard times, seventy-four percent (74%) of the women reported that their resources have doubled or tripled from their original assets. In addition, their businesses have also expanded over the years and they all have had to employ more employees as well as increasing the range of their services and products. Nevertheless, In terms of failure rate, 50% of these women have failed in the first two years of their businesses while 50% of them continue to run their businesses at a profit. The interesting thing is that among those women who failed the first time, many of them have since set up new businesses. It was noted that these women were what you might consider high risk takers. Despite their failure, these groups of women continue to be optimistic and confident that they will go through the hard time and see the “light” at the end of the tunnel.

### ***Capacity building***

Capacity building refers to “activities which strengthen the knowledge, abilities, skills and behavior of individuals and improve institutional structures and processes such that the organization can efficiently meet its mission and goals in a sustainable way” (World Customs Organization, 2009). In our interviews, 80% of the women commented on the importance on capacity building. Specifically, these female entrepreneurs were concerned with their ability to build and enhance upon their existing knowledge and skills. For example, 80% of the women commented that they had to rely on books or through a trial and error at the start of their businesses. Eighty percent (80%) of the participants interviewed reported that they lacked business networks and that many of them have solicited the help of an experienced mentor on business strategies and ownership. Many of these experienced mentors consisted of friends or business associates in the same line of business ventures. For these women, they all agreed that obtaining skilled mentors, information on entrepreneurial activities such as how to write a business plan or financial management, management skills and training would have helped them in their day to day business operations.

For all 30 women, limited capital in the beginning and/or limited capital for business expansion was an issue. All participants reported that they received direct financial support from family members (e.g., fathers, husbands, or other relatives). Despite encouragement from the Indonesian government, none of the women approached a financial institution in Indonesia. This may attest to the fact that female entrepreneurs in Indonesia face a number of social and cultural barriers. These women themselves provided a number of reasons as to why they did not ask financial institutions for a loan namely, (1) the service industry generally has little need of investment, and many women entrepreneurs establish

themselves in the very lines where the need for investment is small; (2) most of the women interviewed (80%) have low education and were not confident about writing up a business proposal for a loan; (3) many of the women were reluctant to borrow large amounts of money from the bank; and (4) the need of having male guarantors was difficult to obtain. Consistent with the feminist approach to entrepreneurship, many of the difficulties encountered by these women demonstrate the existence of possible discriminations and unequal gender relations in Indonesia society.

### ***Resilient women***

One of the characteristic they seemed to bind all these women together is their ability to be resourceful and resilient in good times and bad times. As mentioned above, many of the female entrepreneurs we interviewed have had to balance family and work responsibilities, be able to handle the different role prescriptions expected of them, and continued to be optimistic about life as well as its challenges. In our study, 93% of the women listed the following list of characteristics as important determinants of their business successes and sustainability. These characteristics included strong motivation to succeed, quick learner, creativity, high social skills, optimism, confidence, integrity, honesty, independence, high ambition, tolerance to failure and risks as well as positive thinking. More importantly, these women (93%) reported that they have what it takes to survive any business or financial downturn because they are resilient survivors. This attitude to life and their entrepreneurship can be summarized by the following quote, "I may not be as powerful as a man but with honesty, endurance and discipline I can survive. I am resilient enough because my life has a purpose".



## Discussion

The findings show that female entrepreneurs in Indonesia shared a number of similar entrepreneurial experiences. First, women entrepreneurs tended to own gender specific trade and service business ventures such as garment boutiques, hair salons and catering services. This line of business ventures provided Indonesian female entrepreneurs with the flexibility to manage childcare, household and work responsibilities in a holistic manner. For example, having a catering service would mean that women can cook in their homes and at the same time take care of their children and household responsibilities.

Second, education (though important) is not considered to be the most important ingredient in making an entrepreneur. Most of the participants did not have relevant formal educational background for their businesses. This finding supported an idea proposed by a number of researchers that talent and creativity are more important ingredients than having a formal education for entrepreneurship (Oke et al., 2009; Van Den Broeck et al., 2008). In addition, we found that developing good business sense and management skills are vitally important for Indonesian women. One of the ways this may come about may be through mentors. In other words, mentoring program conducted by senior person in the industry could provide a most effect way for novices to develop some of these practical skills.

Third, having a huge financial capital was not crucial in helping female entrepreneurs start up their business ventures in Indonesia. Despite financial constraints, the women we interviewed were able to set up their businesses and go from there. As we noted in the previous paragraph, many of these women

owned home based or service oriented ventures which required minimal capitals. The lack of the need to have a huge capital to start up one's business may partially explained why many female entrepreneurs in Indonesia were able to overcome many of the social and cultural restrictions placed upon them (e.g., the need of male guarantors for loans etc).

Finally, although fifty percent (50%) of the participants interviewed reported that they have had their businesses failed a number of times, not one of them regretted their entrepreneurial ventures. For those women whose businesses failed, they have all since then rebuilt their businesses back from scratch. These women attributed personality strengths as contributing to their successes and perseverance. This finding confirmed previous research which has found that women tend to emerge as entrepreneurs under adversity and conflict (Smith-Hunter, 2006). Similarly, this finding also suggest that women may adapt more swiftly to traumatic experiences (Vrana and Lauterbach, 1994) as a mean of them seeking meaning and purpose in distressing situations.

### ***Limitations and future research directions***

A number of limitations associated with the current study must be acknowledged. First, although the use of a qualitative approach provided rich and detailed information about the entrepreneurial experiences of Indonesian women, a limitation of this study is that the data were obtained from a relatively small sample (N=30). Therefore, the findings of this study may not be generalized to the greater population. However, it should be noted that previous studies using content analysis tend to have a small sample size (Marino et al., 1989). Second, as the study was based on self reports, participants may have provided socially

desirable responses. Despite this, we believed that the content of our study warranted such an approach as it enabled the extractions of otherwise subjective life experiences and opinions.

Despite these limitations, this research contributed to the entrepreneurial literature in two important ways. First, the integrated perspective undertaken (i.e., psychological, sociological and feminist theories) provided a deeper understanding of the experiences of women entrepreneurs in Indonesia. Thus, this study heeds the call for more research work on the experiences of female entrepreneurs in developing countries (GEM, 2011; Marlow et al., 2009; Mirchandani, 2005). In raising our concerns about the challenges faced by many of these women entrepreneurs in Indonesia, we hoped that traditional social perceptions about the roles of women in Indonesia may be challenged. Muslim women may not only be mothers, wives or daughters, they may also become successful business owners with the capacity to contribute significantly to the economy of their countries. Finally, this research adds to the resilience literature in linking up resilient traits with entrepreneurship in women living under restrictive social, cultural and political constraints.

### ***Practical implications***

The findings of this research have practical implications for entrepreneurs and entrepreneurial practices. We suggest that the need for more capacity building to help develop entrepreneurial skills and competence in want to be entrepreneurs. Specifically, as the results of this study indicated, it is important to equip female entrepreneurs with the knowledge, skills and information on business ownership. Many of the women interviewed in this study generally seemed to lack the know how to put together a business plan or how to approach

a financial institution for a loan. Therefore, government in developing countries who wish to encourage entrepreneurship in women should take note of this. In addition, it is also equally important to educate women entrepreneurs about what governmental support there are out there for them so that they can have access to available financial support. Many of the women entrepreneurs interviewed did not have high educational level and this may have prohibited them from accessing valuable information they need to set up their business (e.g., obtaining a loan from a financial institutions). They may also lack the knowledge on how to access the internet to search for the information they need. Governmental agencies may consider organizing and sponsoring mentors or mentoring programs for these women. In these programs, mentors could either teach women how to search for information on the internet or they could provide formal trainings on how to set up different types of business ventures. Finally, one of the ways to build capacity in women entrepreneurs is to assist them in developing strong entrepreneurial and resilient characteristics. These skills and attitudes are imperative especially in view of the very risky and uncertain life of an entrepreneur.

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