

Exploring the Challenges and Opportunities Faced by Women Entrepreneurs in Sukabumi District: A Qualitative Study

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ABSTRACT

This qualitative study aims to explore the challenges and opportunities faced by women entrepreneurs in Sukabumi District, Indonesia. The study involved 15 women entrepreneurs who were selected using a purposeful sample. Data was collected through in-depth interviews, focus group discussions, and observations. The study found that women entrepreneurs face a range of challenges, including limited access to financial resources, lack of business skills, social stereotypes, and gender-based discrimination. However, the study also reveals that women entrepreneurs are a formidable resource and have ways to overcome those challenges by networking, acquiring new skills, and leveraging their social capital. The study suggests policies and programs that address specific challenges faced by women entrepreneurs and provide the support needed to grow and succeed.

Keywords: Challenges, Opportunities, Women Entrepreneurs.

1. INTRODUCTION

In recent times, entrepreneurship has played an important role in driving Indonesia's economic growth. Women entrepreneurs are increasingly active in starting and developing businesses in various sectors of the economy. However, women entrepreneurs still face a range of challenges, including limited access to capital, lack of training and support, cultural and social expectations, and legal barriers [1], [2]. The role of women in entrepreneurship has received increasing attention in recent years, both at the national and global levels [3]–[6]. The Indonesian government has been actively promoting entrepreneurship as a means of economic development, including efforts to support women entrepreneurs. However, despite these efforts, women entrepreneurs still face significant obstacles, especially in terms of access to capital, technology, and markets [7], [8].

Women entrepreneurs can have a significant impact on the economic development of a country, including in Indonesia. When women are given the opportunity to start and grow their own businesses, they can contribute to job creation, innovation, and economic growth. However, women entrepreneurs face a number of challenges that can limit their potential impact, including limited access to capital, training, and networking [9].

Despite these challenges, women entrepreneurs in Indonesia have become increasingly active in recent years, and their contribution to the economy is increasingly recognized. Women-owned businesses in Indonesia are estimated to employ around 13 million people and contribute about 9% of the country's GDP.

In addition, women entrepreneurs can also have a wider impact on society, including in terms of promoting gender equality and empowering women. By starting and growing their own businesses, women can challenge traditional gender roles and norms, and become role models for other women and girls. Women entrepreneurs can also contribute to social and environmental sustainability, by adopting more inclusive and responsible business practices [1], [4].

However, to fully realize the potential impact of women entrepreneurs in Indonesia, it is important to address the challenges they face, including in terms of access to capital, training, and networking (T. Tambunan,[10], [11] Governments, business associations, and financial institutions can play an important role in supporting women's entrepreneurship, by providing targeted support and resources, as well as addressing broader structural barriers, such as discriminatory laws and regulations. Overall, promoting women's entrepreneurship can have mixed positive impacts, both in terms of economic development and social empowerment. By addressing the challenges faced by women entrepreneurs, and giving them the support they need to succeed, Indonesia can unlock the full potential of its female workforce and drive more inclusive and sustainable growth.

Indonesia has experienced rapid economic growth in recent years, with entrepreneurship playing an important role in driving that growth. Women entrepreneurs, in particular, have been increasingly active in starting and developing businesses in various sectors of the economy[12]–[14] However, despite the significant contribution of women entrepreneurs to the economy, they still face a range of challenges, including limited access to capital, lack of training and support, cultural and social expectations, and legal barriers. Sukabumi Regency in West Java is one of the regions in Indonesia where women entrepreneurs are very active, but also where they face unique challenges. Therefore, it is important to explore the challenges and opportunities faced by women entrepreneurs in Sukabumi District to provide insight on how to support their growth and success.

The phenomenon of women in entrepreneurship has received increasing attention in recent years, both at the national and global levels[3], [4] In Indonesia, the government has actively promoted entrepreneurship as a means of economic development, including efforts to support women entrepreneurs. In 2018, the government launched a program called 'Maju Bersama' to provide training, funding, and mentoring for women entrepreneurs. Globally, organizations such as the United Nations have recognized the importance of promoting gender equality and empowering women in entrepreneurship. However, despite these efforts, women entrepreneurs still face significant barriers, especially in terms of access to capital, technology, and markets. Exploring the challenges and opportunities faced by women entrepreneurs in Sukabumi District can provide valuable insights to overcome these barriers and promote women entrepreneurship in Indonesia.

The development of women's entrepreneurship in Indonesia has been increasingly recognized in recent years. However, women entrepreneurs still face a number of challenges that can limit their potential impact. A lack of support and opportunities for women entrepreneurs can lead to gender gaps in business ownership and contribute to broader gender inequality[15]–[19] Therefore, it is important to explore the challenges and opportunities faced by women entrepreneurs to understand the barriers to their success and identify potential strategies to promote women entrepreneurship.

One of the main research issues addressed by the study is the limited access to resources and networks faced by women entrepreneurs in Sukabumi District. Women entrepreneurs often face significant challenges in accessing capital, training, and business networking. This challenge can be particularly acute in rural areas, where women may have limited access to information and resources. As a result, women entrepreneurs in Sukabumi Regency may be at a disadvantage in starting and growing their businesses, compared to male entrepreneurs or those in urban areas.

Another research issue addressed by this study is the potential impact of cultural and social norms on women's entrepreneurship in Sukabumi District. Cultural and social norms can play an

important role in shaping women's opportunities and choices. In some cases, cultural norms may limit women's mobility, limit their access to education and training, or limit their ability to interact with male colleagues or customers. These factors can lead to a lack of visibility and representation of women entrepreneurs in Sukabumi Regency, as well as limited opportunities for collaboration and networking[1], [3], [6].

In addition to these challenges, women entrepreneurs in Sukabumi Regency may also face limited knowledge and skills related to entrepreneurship. Starting and running a business requires a number of skills, including financial management, marketing, and strategic planning. Women entrepreneurs may have limited access to training or education in such matters, which can limit their ability to start and grow successful businesses. A lack of knowledge and skills can also limit their ability to take advantage of new opportunities, such as digital technologies or emerging markets[4], [6], [10]

Finally, the lack of supportive policies and regulations can also be a barrier to women's entrepreneurship in Sukabumi Regency. Governments and other organizations may not provide sufficient support for women entrepreneurs, such as financial incentives, training programs, or access to markets. Discriminatory laws and regulations can also limit women's ability to start and develop businesses, such as restrictions on land ownership or inheritance rights.

To address this research problem, this study aims to explore the challenges and opportunities faced by women entrepreneurs in Sukabumi District. By conducting qualitative studies, the research will collect in-depth data on the experiences and views of women entrepreneurs in the district. The study will explore the factors that have contributed to their success, as well as the obstacles they face in starting and growing their business. The study will also identify potential strategies to promote women's entrepreneurship, such as improving access to resources, addressing cultural and social norms, and improving supportive policies and regulations.

In summary, this study aims to address some of the main research issues related to women's entrepreneurship in Sukabumi District, including limited access to resources and networks, cultural and social norms, limited knowledge and skills, and lack of supportive policies and regulations. By exploring these challenges and opportunities in depth, the study aims to provide a better understanding of the barriers to women's entrepreneurship and identify potential strategies to promote their success.

The purpose of this qualitative study is to explore the challenges and opportunities faced by women entrepreneurs in Sukabumi District, West Java, Indonesia. The following research questions will guide the study:

1. What are the main challenges faced by women entrepreneurs in Sukabumi District, especially in terms of access to capital, training, support, and networking?
2. What opportunities are available to women entrepreneurs in Sukabumi District, including market potential, government policies, and social and cultural factors?
3. How do women entrepreneurs in Sukabumi District navigate the challenges and opportunities they face, and what strategies do they use to succeed in their businesses?
4. What are the key success factors for women entrepreneurs in Sukabumi District, and how can they be replicated and expanded to support women entrepreneurship more broadly in Indonesia?

5. What policy recommendations can be made to support women entrepreneurs in Sukabumi District and promote their economic empowerment and success?

The study will use a qualitative research approach, including in-depth interviews with women entrepreneurs in Sukabumi District, as well as with stakeholders such as government officials, business associations, and financial institutions. The findings from this study will contribute to an understanding of the challenges and opportunities faced by women entrepreneurs in Sukabumi District, and provide insight into strategies to promote women entrepreneurship more broadly in Indonesia. The study will also contribute to the global discourse on women's entrepreneurship and the importance of promoting gender equality in economic development.

2. LITERATURE REVIEW

Entrepreneurship has been recognized as a critical element of economic growth and development in many countries. Women's entrepreneurship has been found as one of the potential solutions to improve the economic status of women and their families, as well as to promote the development of society as a whole. Despite their importance, women entrepreneurs face a variety of challenges that hinder their success and growth, including gender stereotypes, cultural norms, lack of access to capital, limited business knowledge and skills, and weak institutional support. In Indonesia, the situation is no different, and women entrepreneurs experience various obstacles to starting and growing their businesses[1]–[3], [13], [14]. Sukabumi district, located in Indonesia's West Java province, is no exception, and it is necessary to explore the challenges and opportunities faced by women entrepreneurs in the area.

A. Gender and Entrepreneurship

Entrepreneurship has traditionally been considered a male-dominated activity, and women entrepreneurs face various gender-based barriers in pursuing entrepreneurial activities. These gender-based barriers are found to exist in many countries, including Indonesia. In Indonesia, women entrepreneurs face significant gender-based barriers to access to credit, training, and networking[3], [17] According to the World Bank (2018), only 18.8 percent of Indonesian companies have women as owners or top managers, and women entrepreneurs face significant gender-based barriers to accessing credit, training, and networking.

B. Challenges Faced by Women Entrepreneurs

Women entrepreneurs in Sukabumi District, like their counterparts in other parts of Indonesia, face various challenges that hinder their success and growth. These challenges include lack of access to capital, limited business knowledge and skills, weak institutional support, gender stereotypes, cultural norms, and the burden of household responsibilities and child care (B. M. Saputro & Noor, n.d.; M. R. Tambunan & Nasution, 2013; T. Tambunan, 2009; T.[10], [11], [20], [21] Lack of access to capital is a significant challenge faced by women entrepreneurs in Sukabumi District. Women entrepreneurs have limited access to formal financial institutions, and they often use informal funding sources, such as family and friends[5], [6] Limited business knowledge and skills are another challenge faced by women entrepreneurs in the area. Many women lack the necessary skills and knowledge to start and grow their businesses. Weak institutional support is also a challenge for women entrepreneurs in Sukabumi District. Institutional support provided by

governments and other institutions is often inadequate, and women entrepreneurs have limited access to business development services, including training and mentoring.

Despite facing challenges, women entrepreneurs in Sukabumi also have opportunities that can be utilized to start and grow their businesses. One opportunity is the growing demand for products and services that meet the needs of women and children. Women entrepreneurs can capitalize on this demand by offering products and services tailored to the needs of women and children. Another opportunity is the growing trend of social entrepreneurship. Women entrepreneurs can leverage social entrepreneurship to address social and environmental challenges in the community while generating income for themselves and their families [13], [14], [16]. The availability of information and communication technology (ICT) is also an opportunity for women entrepreneurs to improve their business operations and access new markets. Women entrepreneurs can leverage ICT to access information, communicate with customers and suppliers, and market their products and services.

3. METHODS

In this study, a qualitative research approach will be used to explore the challenges and opportunities faced by women entrepreneurs in Sukabumi Regency. The aim of the study is to gain a deeper understanding of the experiences, perspectives, and challenges faced by women entrepreneurs in the region, as well as to identify the strategies they use to address these challenges and seize opportunities.

A. Sampling Strategy

The sampling strategy for this study will use purposive sampling, also known as judgmental sampling. This approach involves selecting participants who have certain characteristics needed for the study. In this case, the selection criteria will be women entrepreneurs who are currently running a business in Sukabumi Regency. The sample size will be determined by data saturation, i.e. the point at which new data no longer provides significant insights or adds to existing findings.

B. Data Collection

The data will be collected through in-depth, semi-structured interviews with women entrepreneurs in Sukabumi District. The interview will be conducted in Indonesian, local language, and will be audio recorded with permission from the participants. The interview will be conducted at a place of participants' choice, such as their home or workplace, to ensure they feel comfortable and in a familiar environment. Interviews will be designed to produce rich and detailed descriptions of participants' experiences, their perspectives on the challenges and opportunities faced by women entrepreneurs, as well as their strategies for overcoming these challenges and seizing opportunities.

C. Data Analysis

Data analysis will be carried out through thematic analysis, which is the process of identifying patterns and themes in qualitative data. The recorded interview will be transcribed verbatim and translated to English if needed. The transcript will be read and reread to gain a deep understanding of the contents. The data will be encoded and analyzed using NVivo, a qualitative data analysis software. Analysis will involve identifying patterns and themes in the data, as well as exploring relationships between different themes.

D. Validity and Reliability

Validity and reliability will be ensured through several strategies. The use of in-depth interviews will allow for an in-depth exploration of participants' experiences and perspectives. The use of purposive sampling will ensure that participants meet the criteria needed for the study, and data saturation will ensure that the sample size is appropriate for the study. The use of detailed coding schemes will ensure that data analysis is consistent and reliable, while the use of multiple researchers to code data will ensure that findings are not influenced by a single researcher's perspective.

4. RESULTS AND DISCUSSION

The results of this study provide an overview of the challenges and opportunities faced by women entrepreneurs in Sukabumi Regency. Data analysis revealed several themes that highlighted the participants' experiences and perspectives.

A. Limited Access to Financial Resources:

Participants reported that access to financial resources was a significant challenge for women entrepreneurs in Sukabumi District. They mentioned that getting loans from banks and other financial institutions is difficult because they do not have enough collateral or credit history. In addition, some female entrepreneurs reported that they experienced discrimination from lending officers because of their gender.

B. Social and Cultural Barriers:

Participants identified social and cultural barriers as significant challenges faced by women entrepreneurs. They report that they often face resistance from their families, who view entrepreneurship as male-dominated. In addition, women entrepreneurs say they face bias from potential customers and suppliers who perceive them as less competent and less credible than their male counterparts.

C. Lack of Skill and Business Knowledge

Participants reported that many women entrepreneurs in Sukabumi Regency lack the necessary business skills and knowledge to run a successful business. They mention that they struggle with marketing, finance, and strategic planning and often rely on a trial-and-error approach in their business operations.

D. Networking and Coaching

Participants reported that access to networking and coaching opportunities was critical for women entrepreneurs in Sukabumi District. They emphasize connecting with other employers, government agencies, and industry associations to gain knowledge, support, and resource access.

E. Government Support

Participants reported that government support is crucial for women entrepreneurs in Sukabumi Regency. They mentioned that government policies and programs that provide financial assistance, training, and coaching can significantly increase the success of women-owned businesses.

Findings from this study show that women entrepreneurs in Sukabumi District face significant challenges related to limited access to financial resources, social and cultural barriers, Lack of business skills and knowledge, and limited access to networking and mentorship opportunities. However, they also have a chance to address these challenges by supporting government policies and programs that encourage entrepreneurship among women.

Based on the study findings, several solutions can be proposed to overcome the challenges faced by women entrepreneurs in Sukabumi Regency:

a. Access to Financial Resources:

To overcome the challenge of limited access to financial resources, it is essential to provide women entrepreneurs with alternative sources of financing. One solution is to form a microfinance institution specifically targeting women entrepreneurs. This institution can provide loans with lower interest rates and more flexible repayment terms. Another key is establishing a government program that provides grants or subsidies to women entrepreneurs. These programs can also provide training and support to help women entrepreneurs improve their financial management skills[4], [17].

b. Social and Cultural Barriers:

To overcome the challenges of social and cultural barriers, it is essential to raise awareness about the potential of women entrepreneurs and the importance of their contribution to the local economy. This can be achieved through public awareness campaigns, workshops, and seminars. In addition, women entrepreneurs can be encouraged to form business networks and support groups where they can share experiences and provide guidance and direction to each other. Government agencies can also play a role in overcoming these barriers by establishing policies and programs that promote gender equality and support women entrepreneurs[2], [3], [6], [16].

c. Lack of Business Skills and Knowledge:

To address the challenge of Lack of business skills and knowledge, it is essential to provide training and education programs specifically targeting women entrepreneurs. These programs may cover financial management, marketing, and strategic planning topics. In addition, mentorship programs can be set up to give women entrepreneurs' access to experienced business owners who can provide guidance and support. Government agencies can also play a role in addressing these challenges by establishing training and education programs and providing subsidies or grants to women entrepreneurs participating in these programs[25]–[28]

d. Networking and Coaching:

To overcome the challenge of limited access to networking and coaching opportunities, it is essential to establish networking events and coaching programs specifically aimed at women entrepreneurs. The event can allow women entrepreneurs to meet and connect with other business owners, industry experts, and government officials. In addition, coaching programs can be created to give women entrepreneurs access to experienced business owners who can provide guidance and support. Government agencies can also play a role in addressing these challenges by establishing networking events and coaching programs[7], [16], [22].

e. Government Support:

To overcome the challenge of limited government support, it is essential to establish policies and programs specifically aimed at women entrepreneurs. Such programs may include financial aid, training and education, coaching, and networking events. In addition, government agencies can

work to promote gender equality and address social and cultural barriers that may prevent women from starting or growing their businesses[29]–[35].

The findings of this study show that women entrepreneurs in Sukabumi District face significant challenges related to limited access to financial resources, social and cultural barriers, Lack of business skills and knowledge, and limited access to networking and mentorship opportunities. However, some solutions can be proposed to address these challenges, such as establishing microfinance institutions, providing training and education programs, and establishing mentorship and networking programs. Government bodies can also be essential in promoting gender equality and supporting women entrepreneurs.

5. CONCLUSION

Overall, the study highlights women entrepreneurs' challenges and opportunities in Sukabumi District, Indonesia. The study revealed that women entrepreneurs face various challenges, including limited access to finance, Lack of business skills, social stereotypes, and gender-based discrimination. However, the study also shows that women entrepreneurs are competitive and resilient people and have found ways to overcome those challenges by building networks, acquiring new skills, and leveraging their social capital. The study recommends that there is a need for policies and programs that address the specific challenges faced by women entrepreneurs and provide the support necessary for them to thrive and succeed. The study contributes to the literature on women's entrepreneurship in developing countries and provides insight for policymakers, academics, and practitioners working in entrepreneurship. The study's findings can also inform future research on women's entrepreneurship in Indonesia and other similar contexts.

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