

# Indonesian Women Entrepreneurs: A Review Literature

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**Abstract:** *Women provide significant economic contributions in both developed and upcoming countries globally. Existing pieces of literature reveal that as economic prospects increase, the unprecedented population of women is joining entrepreneurship. In Indonesia, gender difference appears to no longer impede the desire of women to own or run a business enterprise. The purpose of the present investigation is to examine the factors that drive women entrepreneurial motivations in Indonesia. In particular, the paper sought to explore the characteristics, inspirations, and challenges confronting businesswomen in Indonesia. The study involved an integrative review of studies published between 2012-2020 identified in ScienceDirect, EBSCO, and ABI/Informs databases. The findings of sixteen articles focusing on motivations and difficulties facing women entrepreneurs were synthesized. From the comprehensive appraisal, it was noted that, unlike men, women are likely to be pressured to initiate commercial enterprises by necessity-steered factors, like gender discrimination in the traditional financial markets, and evasion of the glass ceiling. Successful women entrepreneurs were described as determined, courageous, innovative, answerable, accountable, hardworking, purpose-driven, and assiduous. While the family was recognized as a source of social and financial support, family responsibilities limited women from venturing in large, international businesses. The study recommends the Indonesian government to continue providing financial and training support to reduce the inequality between men and women, and subsequently, improve the overall economic position of the country.*

**Keywords:** *entrepreneurship, women, motivations, challenges, women entrepreneurs*

## I. INTRODUCTION

Entrepreneurship refers to the ability and readiness to create, organize, and run a commercial undertaking along with all of the associated risks to earn a profit (Aldrich & Kim, 2012; Overbeke, Bilimoria, & Perelli, 2013). In the 21<sup>st</sup>-century, entrepreneurship is viewed as a relevant channel for economic growth and development across the globe, majorly contributed by women (Imbaya, 2012; Ahrens, Landmann, & Woywode, 2015; Balakumar & Devanesan, 2014; Ugrinova, 2016). Data from the Global Entrepreneurship Monitor (GEM) report show that approximately 42% of entrepreneurs worldwide were women in 2010 (Bosma et al., 2020). Since 2010 onwards, women have been taking stronger and more robust roles in entrepreneurial practices, especially in small- and medium-sized enterprises (SMEs) (Suárez-Ortega & Gálvez-García, 2017; Doran, McCarthy, & O'Connor, 2018; Carranza, Dhakal, & Love, 2018). In 2012, it was estimated

that 46.5% of the 400 million businesses globally were managed or established by women, and in 2018, 40% of commercial enterprises in the United States were owned by women (Gonzalez, 2018; Poggesi, Mari, & De Vita, 2016). Mainstream news reports illustrate that, between 1972-2018, women-led businesses have increased by 31-fold from 402,000 to 12.3 million, and during the 48 years, the employment rate for the female-owned firms surged 40 times from 230 thousand to 9.3 million, while proceeds grew 217 times from \$8.1 billion to \$1.8 trillion (Booth, 2018). Moreover, projections from the World Bank (2016) indicate that, in 2017, women contributed nearly \$6 trillion in revenues and, by 2028, 75% of the unrestricted spending worldwide will be under the control of female entrepreneurs. The above statistics reveal not only the significant influence of women entrepreneurship on the global economy with regards to revenue generation and job creation but also the mounting role of female-led businesses in communities.

In Indonesia, redundancy is among the most pervasive economic difficulties facing the country, with only 45.6% of the 230 million Indonesians officially employed in various companies, of which 64% and 36% are male and female, respectively (Melissa, Hamidati, Saraswati, & Flor, 2015). Researchers and policymakers attribute the high rates of joblessness in Indonesia to a repertoire of elements, comprising supply-side factors, such as the sustained growth of the economic well-being, age structure, education, and fertility of the population, and demand-related antecedents, including the speed of economic growth as well as the status and sectorial framework of employment (Cirera & Qasim, 2014; Dhanani, 2004). The Indonesian government has executed a broad range of measures to reverse the adverse impacts of unemployment. Besides motivating the citizens to embrace entrepreneurship, it has generated additional job prospects in the market by developing new manufacturing industries and funding labor-intensive projects (Melissa et al., 2015). Furthermore, the government formulated various policies to offer credits to business startups, financed training forums to boost the people's entrepreneurial skills, and planned expositions to allow the citizens to showcase their products (Ardieansyah, Abd Hair, Rozman, & Buang, 2011). The above measures were intended to enhance entrepreneurship and broaden the associated impacts on the Indonesian economy.

A large share of the government stimuli envisioned to counter joblessness targeted women, mainly since unemployment disproportionately affects more Indonesian women than men (Ardieansyah et al., 2011). Moreover, despite the difficulties intrinsic to entrepreneurship among women, Indonesian women have continued to participate in businesses for years. According to recent data, 23% of all Indonesian SMEs are female-owned or operated, and the proportion of women-operated businesses is swelling significantly faster than those established and led by men (World Bank, 2016). Irrespective of the growth, however, disparity persists in Indonesia. Notably, the average female-led enterprises are substantially smaller than those founded or operated by male counterparts with regards to the number of employees, sales, and profits (World Bank, 2016). In addition, women-founded commercial entities have higher odds to face business environment and financial impediments, and as a consequence, they are less likely to grow at the same speed with male-owned companies (Melissa et al., 2015). Therefore, on one hand, entrepreneurship enables women to provide job prospects, generate additional income for their families, and consequently add to the country's growth domestic product (GDP) (Mas-Tur, Soriano, & Roig-Tierno, 2015). On the other hand, women have to deal with a myriad of challenges comprising the lack of the necessary business skills, financial capital inaccessibility, and weak social and business networks, while at the same time actively competing with male-dominated enterprises (De Vita, Mari, & Poggesi, 2014).

As noted above, education is a significant factor that dissuades women from owning or operating for-profit enterprises in Indonesia. As per Melissa et al. (2015), only 11.62% of Indonesian women enterprises involved in small- and micro businesses graduated from high school, while three-quarters of them completed primary school. The above

education levels are significantly lower than the male industrialists on a similar business scale, with 63.4% and 19.9% holding elementary and post-primary diplomas, respectively (Melissa et al., 2015). Subsequently, Indonesian female is inclined to hold limited managerial, technological, and technical expertise to execute their business ventures. Similarly, access to financial resources is identified as a major impediment confronting woman in business in Indonesia. The United Nations Development Programme (UNDP) (2017) conducted qualitative interviews and consultations with an array of business stakeholders sampled through a snowballing approach to identify the business needs and preferences of women-led SMEs in Indonesia and to map out opportunities and challenges of female-owned social enterprises. The study revealed that, culturally, a large proportion of Indonesian women are compelled to resign from their formal employments to focus on raising families, as such, they lack avenues to acquire finances for commercial startups. Furthermore, traditionally, property ownership rights were conferred to men only in Indonesia, a practice that has restricted women to possess assets or use family properties as indemnity for financial loans (Melissa et al., 2015). In numerous cases, women in Indonesia are obligated to acquire authorization from their spouses to obtain legal responsibility for repayments, thus, in cases where spouses disregard women's intention to acquire financial credit or if the women are unmarried, it becomes extremely challenging to start or broaden their businesses.

## STATEMENT OF PROBLEM

From the briefly appraised empirical evidence, it is apparent that diversity of factors discourages Indonesian women from realizing their entrepreneurial dreams, including the lack of managerial, technical, and technological skills, their role in the family, culture, and inaccessible financial and social capital (Jue-ping, 2014; Melissa et al., 2015). Nevertheless, despite the multiple difficulties, the number of women starting, operating, or steering commercial enterprises in Indonesia is growing at a faster rate than men (Pérez-Pérez & Avilés-Hernández, 2016; Babbitt, Brown, & Mazaheri, 2015; Malende & Väisänen, 2017; United Nations Trade and Development, 2013). The World Bank (2016) reported that, among the highest revenue prospects that promote SMEs in Indonesia stems from female-owned firms, and that women account for a remarkably large and swelling proportion of self-employed population although they run smaller and significantly less productive enterprises than men. Likewise, projections from the 2014 GEM report indicated that 26% of all women aged above 18 years in Indonesia are actively engaged in commercial practices (GEM, 2014). Therefore, it is necessary to investigate the aspects that inspire Indonesian women to undertake entrepreneurship irrespective of the difficulties.

## RESEARCH OBJECTIVE

The primary of the current investigation is to explore the factors that motivate the establishment and sustainability of female-led entrepreneurship in Indonesia. The study aimed at

identifying the characteristics of women entrepreneurs in Indonesia and the factors that encourage women to initiate or grow their businesses.

## II. METHODOLOGY

### RESEARCH DESIGN

The study involved the adoption of a comprehensive review to qualitatively synthesize the findings of available empirical investigations examining the factors promoting women entrepreneurship in Indonesia. As per Snyder (2019), an effective and well-conducted appraisal as a research framework generates a strong basis for theory development and advancing knowledge. A literature review can also offer an overview of areas whereby the study is interdisciplinary and different. Besides, it is an exceptional approach of synthesizing empirical results to divulge evidence on a meta-level and to uncover areas where additional investigations are required, which is considered a fundamental component of building conceptual frameworks and developing theoretical frameworks. To avoid the conventional ways of portraying and describing existing literature that regularly lacks the desired thoroughness, the current study adopted an integrative review, a systematic way of identifying, analyzing, and synthesizing findings of a certain phenomenon of research interest in both primary and secondary investigations (Soares et al., 2014). According to Jones-Devitt, Austen, and Parkin (2017), conducting integrative reviews involves extending beyond the traditional restrictions of systematic appraisals and assimilating scholars as reliable sources of scientific proof. The use of integrative review in the current investigation facilitated the amalgamation of articles using either interpretivist or positivist paradigms to develop succinct inferences on the factors determining the engagement of Indonesian women in entrepreneurship.

### SEARCH STRATEGY

A computerized search of Ingenta, including ScienceDirect, EBSCO, and ABI/Informs databases was performed to identify studies addressing the research aims. The search was limited to peer-reviewed journal articles to promote quality control, English papers, and studies published between January 1, 2012- December 31, 2019. As such, non-English articles issued before 2000 and books, book chapters, conference proceedings, and other unpublished works were excluded from the review. The search involved the application of a mix of key terms, encompassing “female or women or gender” AND “own or entrepreneurship or entrepreneurs or business.” The reference lists of the articles identified from the electronic search were further scrutinized for any study missed in the initial exploration. The author(s), year of publication, methods, results, and limitations of all the selected papers were extracted and presented in table 1 to facilitate the mapping of recurring themes.

## III. RESULTS

Sixteen articles (n =16) that met the study’s eligibility criteria were selected for the review. This included n = 3 surveys (Premuzic, 2014; Kot, Meyer, & Broniszewska, 2016; Welsh, Kaciak, & Shamah, 2018) and n = 6 were qualitative studies (Sharif, 2015; García & Capitán, 2016; Xheneti, Karki, & Madden, 2019; Cesaroni & Paoloni, 2016; Xavier, Ahmad, Nor, & Yusof, 2013; Boneberger & Kirilova, 2015). N = 1 study was based on a review of existing pieces of literature (Grant, 2013), n = 3 employed mixed-methods technique to gather data (Justo, DeTienne, & Sieger, 2015; Hani, Rachmania, Setyaningsih, & Putri, 2013; Tambunan, 2017), while another n = 3 involved post hoc quantitative analysis of GEM data (Holienska, Jančovičová, & Kovačičová, 2016; Camelo-Ordaz, Diáñez-González, & Ruiz-Navarro, 2016; Ribes-Giner, Moya-Clemente, Cervelló-Royo, & Perello-Marin, 2018). n = 3 of the studies were conducted in Spain (Justo et al., 2015; Camelo-Ordaz et al., 2016; García & Capitán, 2016), n = 2 Indonesia (Hani et al., 2013; Tambunan, 2017), n=2 Malaysia (Xavier et al., 2013; Sharif, 2015). Three involved multi-country analyses, with Kot et al. (2016) surveying Polish and South African women, Holienska et al. (2016) examining the motivators for women entrepreneurs in Poland, Slovakia, Hungary, and Czech Republic (Visegrad nations), and Ribes-Giner et al. (2018) evaluating the social and economic factors that empower women entrepreneurs in the Organization for Economic Cooperation and Development (OECD) countries. Each of the remaining n = 6 studies was carried out in the U.K, Italy, South Africa, Nepal, Turkey, and Sweden, respectively (Premuzic, 2014; Cesaroni & Paoloni, 2016; Grant, 2013; Xheneti et al., 2019; Welsh et al., 2016; Boneberger & Kirilova, 2015). Three major themes emerged from the review that addressed the research, namely the characteristics of women capitalists, drivers of women entrepreneurship, and the inhibiting factors that dissuade females from starting or running corporate ventures. Similarly, the family emerged at the crux of female entrepreneurship, with a large share of the appraised studies highlighting its role as both a supporter and an impediment to the success of female industrialists.

Author(s)	Objective	Methods	Findings	Strengths/ Limitations
Ribes-Giner, Moya-Clemente, Cervelló-Royo, & Perello-Marin, 2018	To identify the mix of social, financial, and economic indicators that may enhance female entrepreneurship in countries within the OECD	Quantitative analysis of data from GEM, Glass Ceiling Index, and Country Risk Score databases using the fsQCA approach	A low labor-force gender gap, a low gender wage disparity, a low presence of women in leadership positions motivated women to undertake entrepreneurship. Challenges confronting women when striving to promote and attain positions of authority inspire them to create when their own corporations	The study relied on secondary data.
Camelo-Ordaz, Diáñez-González, & Ruiz-Navarro, 2016	To analyze the influence of perceptual antecedents: fear of failure, the capacity to	Quantitative analysis of the GEM project involving n = 21,697 non-entrepreneurs and n = 2,999	Gender decisively determines the entrepreneurial intention of non-entrepreneurs. The aforementioned perceptual factors	The findings may only apply to Spain. The causal associations identified

	spot business prospects, and entrepreneurial self-efficacy, on the association between gender and entrepreneurial intention between proprietors and non-capitalists Spain	entrepreneurs in Spain based on social learning theory.	influence the relationship between gender and entrepreneurial intent. Self-perceptions of females towards their capabilities to succeed in business practices may substantially limit their attitudes to starting business ventures. Likewise, women regularly exhibit a lack of training, business experience, and social capital that limits their ability to search for and the choice to exploit entrepreneurial opportunities. Unlike men, female non-entrepreneurs have higher odds to fear failure which impedes their readiness for starting a business.	study is dependent on the acceptance of the theoretical premises and outcomes of past studies.		support on women entrepreneurship intentions and performance in Turkey	46% started their businesses with a family member 10% without a non-family member	Only 4% had >50 employees 60% of the female-owned business were locals and only 8% started international enterprises. Family: Family influence was 2-fold on Turkish women proprietors' perceptions. Family moral support heighten individual problems through family members' interference with business operations Similarly, women entrepreneurs highlight the significance of family social support in the acquisition of managerial proficiencies and business experiences.	internet non-users
Tambunan, 2017	To explore the personal inspirations that drive the development of women entrepreneurs in Indonesia	Mixed methods: secondary analysis of data, a survey of n = 108 owning SMEs in Great Jakarta area	Poverty or unemployment are the motivators for female-led enterprises. Limited access to financial resources dissuades women from owning or running businesses mainly due to a lack of valuable properties for collateral.	Small sample size	Xavier, Ahmad, Nor, & Yusuf, 2013	To investigate the motivations behind women shifting from formal employment to business startups	Qualitative study Convenient sampling	Motivations: the desire for personal financial freedom, satisfaction, independence, flexibility, passion in business Characteristics: 70% of the successful women entrepreneurs had entrepreneurial knowledge, leveraged personal accumulation of relationship skills and knowledge, effective in executing plans, creative thinkers and problem-solvers, shared decision-making skills, leadership proficiencies, and the ability to balance home and work chores Challenges: The lack of computer skills, fear of risk-taking, heightened competition, shortage of professional staff, isolation from decision-making in family-owned firms. Shortage of peer support networks than men A family commitment was not a challenge opposite to common perception.	Small sample size Convenient sampling enhanced the risk of bias
Boneberger & Kirilova, 2015	To examine the motivational antecedents of the Swedish mothers with children "mumpreneurs" to establish startups	Exploratory survey: interviews of n = 8 mumpreneurs	The desire for independence and self-accomplishment Unemployment High levels of stress The desire for flexible work schedules	Small-small size					
Hani, Rachmani, Setyaningsih, & Putri, 2013	To trends patterns of entrepreneurship and socio-economic difficulties confronting female entrepreneurs in Indonesia	Mixed methods: Interviews and survey of n = 102 women business owners	Characteristics of female entrepreneurs in Indonesia: Married women join a business as the primary source of income, while unmarried women for extra income Family members were a source of inspiration to join business. The family background of entrepreneurship acts as an avenue for the inculcation of business-related values is an influential element for inspiring women to be self-employed.	Major challenges encountered: financial bottlenecks (28%) 13% of business was not their priority 18% family-work imbalance					
					Justo, DeTienne, & Sieger, 2015	To re-examine the women underperformance supposition by challenging the	Mixed methods: Feminist theoretical underpinnings Post hoc analysis of n = 219 female entrepreneurs from Spanish	Unlike men, women are highly likely to be pressured into entrepreneurship by necessity-steered factors, like gender discrimination in the conventional money markets,	A single country analysis which restricts the potential for extrapolation Reliance on self-reported
Welsh, Memili, & Kaciak, 2016	To investigate the influence of family social	An online survey of n = 147 women 39% of family businesses	Characteristics: Small businesses with 60% employing <10 staff 27% no employees	Online survey limited the collection of data from					



	hypothesis that female-led ventures have higher odds to fail than male-owned firms	GEM	evasion of the glass ceiling. However, unlike full-time careers in formal sectors, entrepreneurship depicts a less desirable prospect for women entrepreneurs as the latter entails no retirement, sick leave, financial stability, medical insurance, and a widened gap in earnings with men, thus, women are more likely to exit ventures but not a failure.	measures The gathered data mirror entrepreneurs' attributions to exit, which may vary from actual motivations for exit				spatiality sectors: retail SMEs providing low-income services The participation of women in informal business ventures is primarily for the economic survival of their households. Family support financially and access to labor is crucial for female-led enterprises	
					García & Capitán, 2016	To examine the environmental moderators that influence women entrepreneurship from a gender standpoint	Qualitative interviews of n = 10 women	The significance of social dimension is highlighted: the role of public/private institutions, social groups, and organizations in the diffusion and promotion of women-led entrepreneurship	Small sample size
Cesaroni & Paoloni, 2016	To explore the factors that influence the existence and survivability of female-led ventures in Italy	Qualitative interviews with purposefully sampled n = 15 Italian women entrepreneurs	The role of the family in females' entrepreneurial encounters: family as a support, obligation, an opportunity, and a form of giving up	Small sample size					
Kot, Meyer, & Broniszewska, 2016	To map out the fundamental features of female corporate owners in South Africa and Poland	Survey of n = 188 women entrepreneurs	Polish women: creativity, innovativeness, diligence, assertiveness are the most essential features for women entrepreneurs South African women: the capability to relate with others, honesty, time-management, responsibility, and the courage to take risks	The study is supported by established literature and theoretical underpinnings		To explore the motivators of women engagement in entrepreneurial practices in Visegrad countries (Poland, Slovakia, Hungary, and the Czech Republic)	Post hoc quantitative analysis of data derived from GEM database n = 12,892 respondents	Individual features: Older women tend to enter into business than younger females Education- women with post-secondary education are inclined to start a business as they hold management and business skills as well as have the capacity to acquire financial capital Family income Individual social factors: lack of self-confidence and fear of failure discourage women entrepreneurs Social capital as a driver- represent external knowledge especially during the early phases of the business lifecycle	
Xheneti, Karki, & Madden, 2019	To explore how women balance family and entrepreneurial demands in Nepal	A qualitative study of n = 90 women involved in informal business ventures in 3 Nepalese regions	Access to family resources: women's position in the society is taking care of the family, therefore, women undertake small businesses like handicrafts to balance both. Women are compelled to prioritize social obligations; thus, businesses have to be close to home locations Women need to accommodate and re-negotiate through ongoing interactions with family members to succeed in business ventures, and subsequently, reposition themselves and alter power dynamics in the household						
					Sharif, 2015	To evaluate the role of the glass ceiling as a motivator for the development of women-led corporate ventures in Malaysia	Qualitative interviews with n = 20 female lawyers	The findings were not conclusive to identify the glass ceiling as a driver behind female entrepreneurship.	The authors focused on a single set of professional women
					Premuzic, 2014	To identify the drivers of female proprietors in the U.K.	Survey of n = 150 women entrepreneurs	The need for power, aesthetics, and commerce was strongly positively correlated with the desire to join a business Women are motivated by intrinsic desire to control and influence their space, to attain financial independence, and to innovatively express themselves	The research focused on women in the western world. Thus, the findings may not apply to the Indonesian case study.
Grant, 2013	To review existing literature on entrepreneurship and socio-capital creation in South Africa	Literature review	A large share of female corporate ventures operated in extremely clustered niches and informal entrepreneurial spaces both in economic and						

Table 1: Summary of the Selected Articles

## IV. DISCUSSION

## CHARACTERISTICS OF FEMALE ENTREPRENEURS

Six (n = 6) articles discussed the common features that characterize female entrepreneurs and women-led business ventures (Welsh et al., 2016; Camelo-Ordaz et al., 2016; Xavier et al., 2013; Holienka et al., 2016; Kot et al., 2016). From the above studies, it is apparent that a large share of female entrepreneurs is older, married, determined, courageous, innovative, answerable, accountable and industrious. Kot et al. (2016) identified creativity, being purpose-driven, innovativeness, assiduousness, and accountability as the core traits held by successful businesswomen in Poland, while in South Africa, female-led enterprises are owned by responsible and responsible women who are capable of effectively juggling between family and business demands, as well as those with the courage to take risks. Holienka et al. (2016) found that the three core individual demographic features that influence the risk-taking behaviors of women entrepreneurs are the household income, educational level, and age. In particular, the determinant of family income vis-à-vis women's intention to partake in corporate ventures can be viewed via the financial capital standpoint by considering the opportunity cost of decreasing income. Women from low-income families may regard the opportunity costs for starting a new venture extremely low, while those from higher income levels may consider the profits of formal employment or taking care of the family do not offset the potential gains of a startup.

Furthermore, it has been hypothesized that, unlike men-led SMEs, female-owned ventures underperform and have higher odds to fail. Justo et al. (2015) explained that women are highly likely to be pressured into entrepreneurship by necessity-steered factors, like gender discrimination in the conventional money markets and evasion of the glass ceiling than their male counterparts. Opposite to full-time careers in formal sectors, entrepreneurship depicts a less desirable prospect for women entrepreneurs as the latter entails no retirement, sick leave, financial stability, medical insurance, and widened gap in earnings with men. Thus, women are inclined to exit businesses than men but their enterprises do not necessarily underperform when compared to male-dominated enterprises. On the other hand, the opportunity costs of engaging in entrepreneurial practices heighten with both increasing age and educational attainment. The impact of the latter is associated with the concept of human capital. Observably, a woman's intellectual capacity mirrors the knowledge base that determines her ability to spot and exploit an entrepreneurial prospect. As such, women with post-secondary education are more likely to have acquired problem-solving skills, creativity, capable of executing plans and budgets effectively and managing a long-term business enterprise than those with only primary or secondary education (Xavier et al., 2013).

As observed in Indonesia, a large share of the reviewed articles supported the argument that women-led corporate ventures are small, low-income businesses that employ few workers. Welsh et al. (2016) conducted an online survey to investigate the influence of family social support on women

entrepreneurship intentions and performance in Turkey. The outcomes of the survey showed that 39% of the n = 147 participants were operated comparatively new family-businesses, and 62% of the enterprises were small with less than 10 employees and only 4% had SMEs employing more than 50 staff. Similarly, Grant (2013) reviewed existing empirical evidence on entrepreneurship and socio-capital creation in South Africa. The authors noted that a significant number of female corporate ventures operated in extremely clustered niches and informal entrepreneurial spaces, where they offer low-income services.

## FACTORS THAT MOTIVATE WOMEN ENTREPRENEURSHIP

Twelve (n =12) articles reported a diversity of factors that drive women into businesses, with 50% identifying the need for economic survival and joblessness as the primary motivators (Justo et al., 2015; Holienka et al., 2016; Tambunan, 2017; Hani et al., 2013; Grant, 2013; Xavier et al., 2013). The above finding is supported by findings of the World Bank's (2016) report that there are fewer men than women running micro-businesses in Indonesia, and that a significant proportion of women are pressured into entrepreneurship owing to skyrocketing female unemployment. Furthermore, the mounting number of female startups in the country can be attributed to the government policies and projects that aim at alleviating women unemployment and underemployment. Melissa et al. (2015) add that a large share of Indonesian female proprietors is classified as necessity enterprises that are frequently home-based entities operated by a single woman. Justo et al. (2015) maintain that women often initiate micro-businesses, like selling second-hand clothes, conventional foods, and handicrafts out from their homes out of necessity. Xheneti et al. (2019) found that likewise to women in Indonesia, female entrepreneurs in Nepal are compelled to combine informal businesses and family responsibilities. As such, they often start small business enterprises, such as handicrafts, close to their homes to ensure that family obligations are prioritized.

The desire for financial independence and flexible work schedules were identified as motivations for women entrepreneurs in three studies. Premuzic (2014) noted that women entrepreneurs are motivated by an intrinsic desire to influence and control their economic environment, to attain financial independence, and to innovatively express themselves. In Xavier et al.'s (2013) study, 88.2% of the respondents joined entrepreneurship for personal accomplishment, 84.3% for personal growth, and 76.5% for financial independence. Similarly, Boneberger and Kirilova (2015) identified the need for financial autonomy, flexible work schedules, self-achievement, and unemployment are the push factors that inspire women with children to be "mumpreneur" in Italy. In three the role of the family was identified as a push factor as well as a source of social and financial capital (Holienska et al., 2016; Hani et al., 2013; García-Palma & Molina, 2016; Welsh et al., 2016). The above studies recognized the family background of entrepreneurship as an avenue for the inculcation of business-related values and a means for acquiring social support. Lastly, three studies

reported the desire to demolish the glass ceiling as a drive for women entrepreneurs. Camelo-Ordaz et al. (2016) described the concept of the glass ceiling as the indiscernible, artificial impediments erected by institutional and attitudinal prejudices that avert qualified persons from progressing in their companies and attaining their full potential. While Sharif (2015) found no significant positive correlation between glass ceiling effect and women entrepreneurship, Ribes-Giner et al. (2018) concluded that the glass ceiling effect is additional complexity for women in attaining executive positions in formal establishments. Therefore, it is regarded as an organizational driver that encourages women to exit formal engagements for corporate ventures.

#### CHALLENGES CONFRONTING WOMEN ENTREPRENEURS

The reviewed pieces of literatures demonstrated that the primary constraints facing female entrepreneurs in various countries include unemployment, cultural elements, lack of social support, and absence of entrepreneurial skills, such as computer, management, and leadership proficiencies in addition to the fear of undertaking risks (Ribes-Giner et al., 2018; Tambunan, 2017; Justo et al., 2015; Xheneti et al., 2019; Grant, 2013). In line with Melissa et al.'s (2015), Mitchell's (2011), and World Bank's (2016) findings, Tambunan (2017) observed that the disproportionately higher rates of redundancy rates among Indonesian women than their men counterparts plummet the capacity of women to access financial capital that is necessary to initiate business startups. Concerning cultural aspects, women in Indonesia have no property rights and they are obligated to merge family and entrepreneurial responsibilities which make it difficult for them to establish work-family balance (Tambunan, 2017; Xheneti et al., 2019). Thus, unlike men, women entrepreneurs have to manage and confront similar emotional, temporal, and logistical demands intrinsic to self-employments (López-Delgado & Diéguez-Soto, 2015). Furthermore, irrespective of the above contexts, female-led enterprises are operated in male-controlled environments that prioritize male interests and attributes and subordinate women in financial institutions, education, and family.

#### V. CONCLUSION AND RECOMMENDATIONS

The primary objective of the current study was to explore the factors that inspire Indonesian women entrepreneurs to initiate, operate, or expand business enterprises irrespective of the discouraging commercial environments that tend to support male traits. Specifically, the research sought to identify the characteristics of successful women entrepreneurs, the motivating elements, and the difficulties confronting female-led commercial enterprises. The research involved the employment of an integrative review design that yielded  $n = 16$  studies addressing the research aims. A comprehensive synthesis of the selected studies showed that successful female entrepreneurs share similar characteristics, including risk-taking, creativity, innovativeness, assertiveness, and capacity to strike a balance between family and work life, irrespective

of the country of origin. Nonetheless, despite the rising numbers of female-owned companies, they were small, low-income businesses that employ few workers.

More than 75% of the reviewed studies reported that women are highly likely to be pressured into entrepreneurship by necessity-steered factors, like gender discrimination in the conventional money markets and evasion of the glass ceiling than their male counterparts. Other motivating factors encompassed the desire to attain financial independence, flexible working schedules, and family support. The identified challenges facing female entrepreneurs in various countries included joblessness, cultural elements, lack of social support, and absence of entrepreneurial skills, such as a computer, supervisory, and leadership proficiencies. Irrespective of the aforementioned difficulties and the pressure to provide for their families through entrepreneurship, women have found ways of negotiating the above difficulties. In Indonesia, women are taking advantage of the government stimuli, while others are initiating micro-enterprises that do not conflict with family obligations. Other women have joined the family-owned business to hone managerial, entrepreneurial, leadership, time-management, risk-taking, budgeting, and problem-solving skills, which are necessary for the establishment of SMEs (Odebrecht, 2013). As such, the present review recommends that the Indonesian government should continue supporting unemployed women and female entrepreneurs to allow them to access social and financial capital. Similarly, the government should create opportunities to inculcate business and management skills among women to improve their entrepreneurial proficiencies and enable them to spot for-profit opportunities.

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