

WOMEN'S ENTREPRENEURSHIP: AN EXAMINATION OF GOVERNMENT SUPPORT AND THE ROLE OF KNOWLEDGE SKILLS

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Abstrak

Dalam beberapa tahun terakhir studi tentang kewirausahaan perempuan telah mengalami pertumbuhan, terutama saat pandemic dan setelahnya. Menurut literatur perempuan dapat memberikan kontribusi yang signifikan terhadap aktivitas kewirausahaan. Penelitian ini bertujuan untuk memberikan bukti bahwa faktor dukungan pemerintah dapat menciptakan *women's entrepreneurship*. Bukan hanya itu, penulis juga akan menambahkan literatur *knowledge skill* dalam menumbuhkan semangat kewirausahaan bagi perempuan. Karena penelitian ini bertujuan untuk menemukan, memeriksa, menginterpretasikan, dan menggeneralisasi berdasarkan fakta-fakta dari hasil pemikiran dan gagasan yang ditulis oleh para ahli kewirausahaan, maka penelitian ini menggunakan penelitian kepustakaan. Penelitian ini menggunakan metodologi analisis data sekunder yang bersifat kualitatif dan detail. Studi ini menemukan hasil bahwa pemerintah mempunyai peran krusial dalam menciptakan *women's entrepreneurship* baik sebelum maupun setelah pandemic. Di sisi lain, aspek *knowledge skill* merupakan faktor penunjang kesuksesan perempuan dalam memulai karir sebagai entrepreneur. Penelitian ini diharapkan dapat memperkaya literatur kewirausahaan baik formal maupun informal.

Kata kunci: Perempuan, Kewirausahaan, Pemerintah, Pengetahuan, Keterampilan

Abstract

In recent years the study of women's entrepreneurship has seen a growth, especially during the pandemic and its aftermath. According to the literature women can make a significant contribution to entrepreneurial activity. This research aims to provide evidence that government support factors can create women's entrepreneurship. Not only that, the author will also add literature on knowledge skills in fostering the entrepreneurial spirit for women. This research includes library research, because the research is conducted to search, analyze, make interpretations and generalizations from the facts of the results of thoughts and ideas written by entrepreneurship experts. This research is descriptive qualitative with a secondary data analysis approach. This study found that the government has a crucial role in creating women's entrepreneurship both before and after the pandemic. On the other hand, the knowledge skill aspect is a supporting factor for women's success in starting a career as an entrepreneur. This research is expected to enrich both formal and informal entrepreneurship literature.

Keywords: Women, Entrepreneurship, Government, Knowledge, Skills

INTRODUCTION

Many researchers have focused their attention in recent years on women businesses because they make up the fastest-growing segment of the business world. Recent research suggests that women are capable of making substantial contributions to the world of entrepreneurship (Noguera et al., 2013) and economic development (Hechavarria et al., 2019) in terms of creating new jobs and increasing gross domestic product (GDP) (Bahmani-Oskooee et al., 2013) and (Tanklevska, 2020), which has a positive impact on reducing poverty and social exclusion (Langowitz & Minniti, 2007). But fewer women than men choose to start their own businesses (Elam et al., 2019), and this gender gap widens as a country's prosperity rises (Cardella et al., 2020).

The significance of economic conditions in explaining gender differences in the adoption of entrepreneurial roles must be discussed (Estrin & Mickiewicz, 2011). For instance, the literature reveals a trail of macro categories that influence men and women's business endeavors in distinctly different ways. The significance of property rights in supporting entrepreneurs' productive actions is referred to as an economic factor. In many institutional settings, women have very limited access to

the economic resources required for entrepreneurship (Brush et al., 2009), as a result, female entrepreneurs are forced to depend more on informal networks that are overwhelmingly controlled by men (Aidis et al., 2008). In addition, due to gendered social positions, men can also be more effective in dealing with government officials (Bardasi et al., 2011).

However, recently the world has been hit by a disaster, covid-19 (Ausat & Suherlan, 2021). Many people have been negatively affected by the pandemic, including education and business (Ausat, 2023). Not a few people, both men and women, have difficulty surviving in times of crisis. They are looking for ways to keep their lives stable, especially women who are unwittingly required to live more independently. Minister of Women's Empowerment and Child Protection, Indonesia, Bintang Puspayoga, said that women's entrepreneurship will be a common opportunity to get out of the economic crisis that occurred during the pandemic (Handayani, 2021). This is due to the fact that the Covid-19 pandemic has made women's sense of discrimination even greater. The epidemic has not only created a medical emergency, but it has also jolted the economy. Empowering women as a solution to the crisis is not without reason. This is because the strength of women in the economic sector, especially entrepreneurship, is very large (Kemenpppa, 2020a). Out of a total of 64 million business units in Indonesia, 99.99% are MSMEs, and more than 50% of micro and small businesses in Indonesia are owned and run by women, according to Data on the Development of Micro, Small, Medium (MSME) and Large Enterprises in Indonesia in 2014-2018 (Kemenpppa, 2020b).

Earning one's own money is only one benefit of economic independence for women; it also provides a means to break free of the shackles of discrimination and abuse (Kemenpppa, 2021). Post-pandemic, it is hoped that it can be a momentum to generate a shared enthusiasm in guarding the performance and empowerment of women. So, it is not surprising if we see that today many women have the courage to take business steps even on a small scale. Many women have become entrepreneurs during the pandemic and post-pandemic. Referring to the explanation above, this study will provide evidence that government support factors can create women's entrepreneurship. Not only that, the author will also add literature on the role of knowledge skills in fostering entrepreneurial spirit for women.

METHOD

This research includes library research, which is research that focuses on literature in the form of websites, books, journals, and other publications (Basri, 2001). This is because this research is conducted to search, analyze, make interpretations and generalizations from the facts of the results of thoughts and ideas written by thinkers, experts, and stakeholders in the field of entrepreneurship. In terms of its nature, this research is descriptive qualitative with a secondary data analysis approach.

RESULT AND DISCUSSION

1. Government and Women's Entrepreneurship

The Covid-19 pandemic has had a considerable impact on most MSMEs, including MSMEs empowered by women. In 2020, 77% of women-owned MSMEs stated that their sales had decreased and 34% of women-owned MSMEs stated that they would close their businesses in the near future (Kemenko, 2021).

As a result, the contribution of MSMEs to the economy has been disrupted, so the government has provided support for MSMEs in the National Economic Recovery Program. The budget allocation provided specifically for MSMEs is IDR 95.13 T with program details in the form of Interest Subsidies, Placement of Government Funds in Partner Commercial Banks to support the expansion of working capital loans and restructuring of MSME loans, MSME Working Capital Credit Guarantees, Productive Micro Business Bonds, Cash Assistance for Street Vendors and Stalls, and MSME Final Income Tax incentives borne by the Government.

The impact of government support is bearing fruit, the contribution of micro, small and medium enterprises (MSMEs) to state revenue reached 61.1 percent in 2021. In fact, most of the MSMEs or 64.5 percent or 37 million in Indonesia are managed by women so that the role of women entrepreneurs in supporting the Indonesian economy is very significant (Aditya, 2022). In addition, based on a survey from Bank Indonesia, it proves that the proportion of women in strategic corporate positions continues to grow, and there is a projection of an additional world GDP of 28 trillion US dollars if there is gender equality. Meanwhile, the number of Indonesian women

entrepreneurs is 1,248 and Indonesian women MSMEs reaches 37 million people (Aditya, 2022). So, it is very clear, the government has a crucial role in creating women's entrepreneurship both before and after the pandemic.

2. Knowledge Skill and Women's Entrepreneurship

Women entrepreneurs are influenced by knowledge, skills and experience. Women entrepreneurs have a low level of education (Naser & Nuseibeh, 2009). Women entrepreneurs are unsuccessful due to lack of education, lack of knowledge, and promotion skills (Afroze et al., 2015). Women's knowledge and innovation are closely linked (Mark et al., 2006). Women who do not have access to networks miss opportunities to meet positive entrepreneurs who can serve as role models. Women tend to have less understanding in dealing with government regulations, less professional contacts, and therefore less negotiating power, all of which hinder entrepreneurial growth (Mahbub, 2000). Expertise, experience and contacts are required to enter new markets. Women usually have limited access to information on how to participate in entrepreneurship (Marthalina, 2018). Study findings reveal a substantial link between prior involvement or choice to start a business (Beqo & Gehrels, 2014).

Now more than ever, women play an active part in driving the nation's economy forward (Narimawati & Praratya, 2022). Women with their dual role, apart from being housewives, are also able to drive the household economy (Zunaidi & Maghfiroh, 2021). Women entrepreneurs have proven to be able to compete with their male colleagues in developing themselves and their companies (Nurjanna & Sahabuddin, 2022). Many strong women entrepreneurs are able to speak on the global stage (Léger-Jarniou et al., 2015) and (Franzke et al., 2022). Women entrepreneurs are not only in large-scale businesses, but many are also involved in small and medium-sized businesses (Tambunan, 2017). Women with their independent spirit need support from their families and environment (Guan et al., 2014). With creativity and innovation, women entrepreneurs can become entrepreneurs who are not inferior to business competition (Erogul & Quagraine, 2018). Many women entrepreneurs initially only help the head of the family or husband but can play a role in supporting the family business (Juang, 2021). Like Melinda Gates. According to Forbes in 2014, Melinda Gates made it to the list of The World's Most Powerful Female Entrepreneurs of 2014. Melinda Gates has inspired others with donations, especially from the Bill & Melinda Gates Foundation. Therefore, knowledge skills are very important for career women. As a side note, Melinda Gates earned a bachelor's degree in computer science and economics and an MBA at Duke University (Pratiwi, 2021).

CONCLUSION

In achieving our goals, humans need positive stimulus from various parties, especially the government. When the pandemic hit this country, many people were confused about finding income to meet their needs, especially women. The government took the initiative to provide support for MSMEs empowered by women. As mentioned above, various government supports have been able to revive women's slump in entrepreneurship. Finally, they can rise by providing evidence that currently the number of Indonesian women entrepreneurs is 1,248 entrepreneurs and Indonesian women's MSMEs reaches 37 million people. So, it is very clear, the government has a crucial role in creating women's entrepreneurship both before and after the pandemic. Entrepreneurial women who want to boost their business can be driven by thinking skills combined with business skills. This condition is a brilliant capital so that businesses can be adaptive, flexible to improvise, survive, and remain competitive in an increasingly modern era.

SUGGESTION

This research, can be used as a reference or reference in the formal or informal realm of entrepreneurship. In addition, it is highly recommended to be applied to every individual character. Because, it is never too late to start something to get good for oneself, family and fellow God's creations as social beings.

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