

ABSTRACT

Demographic Characteristics and Outcomes of Women Entrepreneurs with the Moderation of Barriers: The Case of Small Businesses in Bantul, Indonesia

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The government of Indonesia has the vision of an equitable and prosperous alignment of poverty elimination and increased shared prosperity, and one way of achieving this is to support micro, small, and medium-sized enterprises (MSMEs). One of the highest-return opportunities available in supporting MSMEs in Indonesia comes from supporting women entrepreneurs. As a means of escaping poverty, women often become entrepreneurs while maintaining a traditional occupation, and this may limit their ability to take full advantage of entrepreneurial opportunities. This study explores the relationship between demographic characteristics (age, marital status, and number of children) and noneconomic outcomes (community impact and personal fulfillment) among women entrepreneurs, and also the moderation of five barriers with respect to the above relationship. These five barriers are (1) infrastructure/training difficulties, (2) difficulties related to gender, (3) bureaucratic/external financial difficulties, (4) competition difficulties, and (5) conciliation difficulties. This study provides a relevant examination of women entrepreneurs in a rural area of a developing country; as such, it helps contribute to perspectives on demographic characteristics, and on the barriers to and the noneconomic outcomes of women entrepreneurs in the rural areas of developing countries.

This study was conducted in a rural coastal area of Bantul district, Indonesia, and focused on small businesses centered on seafood warong, fresh fish retail, and fish snacks retail. Data were collected from 79 women entrepreneurs in this area, and analyzed using structural equation modeling (i.e., partial least squares). The results demonstrate that all the demographic characteristics of women entrepreneurs (i.e., age, marital status, and number of children) correlate significantly with two sets of noneconomic outcomes: the first two of these demographic characteristics have positive relationships, while the third has a negative relationship. Meanwhile, only three of the five barriers were found to moderate the relationship between the demographic characteristics and noneconomic outcomes of women entrepreneurs. These barriers are likely to affect the real-world relationship between the demographic characteristics and outcomes of women entrepreneurs.

Keywords: women entrepreneurs, demographic characteristics, noneconomic outcomes, barriers, moderation, Indonesia

INTISARI

Karakteristik Demografis dan Hasil dari Pengusaha Wanita dengan Moderasi berupa Hambatan: Studi Kasus Usaha Kecil di Bantul, Indonesia
(Demographic Characteristics and Outcomes of Women Entrepreneurs with the Moderation of Barriers: The Case of Small Businesses in Bantul, Indonesia)

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Pemerintah Indonesia memiliki visi untuk menciptakan keselarasan keadilan dan kemakmuran dengan cara mengentaskan kemiskinan dan meningkatkan kemakmuran bersama. Salah satu caranya adalah dengan meningkatkan usaha mikro, kecil dan menengah (UMKM). UMKM banyak digeluti oleh para pengusaha perempuan di desa-desa sebagai jalan keluar dari kemiskinan; wanita sering menjadi pengusaha sambil mempertahankan pekerjaan tradisional yaitu mengurus rumah tangga. Hal ini dapat membatasi kemampuan mereka untuk mengambil keuntungan penuh dari kesempatan berwirausaha.

Penelitian ini adalah untuk mengeksplorasi hubungan antara karakteristik demografis (umur, status perkawinan, dan jumlah anak-anak) dan hasil non-ekonomi (komunitas dampak dan pemenuhan pribadi) pengusaha perempuan, dan juga moderasi dari lima hambatan pada hubungan di atas. Lima hambatan tersebut adalah (1) kesulitan infrastruktur/pelatihan, (2) kesulitan karena jenis kelamin, (3) kesulitan keuangan eksternal dan birokrasi, (4) kesulitan berkompetisi, dan (5) kesulitan berkonsiliasi.

Penelitian ini dilakukan di daerah pedesaan pesisir Kabupaten Bantul, Indonesia, dan berfokus pada usaha kecil yang berpusat pada warung makanan laut, ritel ikan segar, dan ritel camilan ikan. Data yang dikumpulkan dari 79 pengusaha perempuan di daerah ini, dan dianalisis menggunakan *Structural Equation Modelling* (yaitu, *Partial Least Squares*). Hasil penelitian menunjukkan bahwa semua karakteristik

demografis pengusaha perempuan (yakni, usia, status perkawinan, dan jumlah anak-anak) secara signifikan berhubungan dengan hasil non-ekonomis: memiliki dua karakteristik demografis (umur dan status perkawinan) memiliki hubungan yang positif, sementara satu karakteristik demografis yang terakhir (jumlah anak) memiliki hubungan negatif. Sementara itu, hanya tiga di antara lima hambatan dapat melemahkan hubungan antara karakteristik demografis dan hasil non-ekonomi pengusaha perempuan. Hambatan-hambatan tersebut cenderung mempengaruhi secara nyata cenderung melemahkan hubungan antara karakteristik demografis dan hasil non-ekonomi pengusaha perempuan.

Kata kunci: pengusaha perempuan, karakteristik demografis, hasil non-ekonomi, hambatan, moderasi, Indonesia